Số/No: 2039/2026/CV-SSI.CTHĐQT

V/v: Công bố Báo cáo tài chính riêng Quý 3 năm 2026

Re: Disclosure of the 3rd Quarter of 2026 Separate Financial Statements

TP. Hồ Chí Minh, ngày 20 tháng 10 năm 2026

Ho Chi Minh City, October 20th, 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 Quý 3 năm 2026 (bản tiếng Việt)**
   The 3rd Quarter of 2026 Separate Financial Statements (Vietnamese version)
   Trong đó: Giải trình chênh lệch lợi nhuận sau thuế so với cùng kỳ được trình bày trong phần Thuyết minh Báo cáo tài chính riêng Quý 3 năm 2026 tại trang số 69 của Báo cáo.
   In which: The Explanation of the difference in profit after tax compared to the same period is presented in Notes to the 3rd Quarter of 2026 Separate Financial Statements on page 69 of the Financial Statements
2. **Báo cáo tài chính riêng Quý 3 năm 2026 (bản tiếng Anh)**
   The 3rd Quarter of 2026 Separate Financial Statements (English version)
   Trong đó: Giải trình chênh lệch lợi nhuận sau thuế so với cùng kỳ được trình bày trong phần Thuyết minh Báo cáo tài chính riêng Quý 3 năm 2026 tại trang số 72 của Báo cáo.

In which: The Explanation of the difference in profit after tax compared to the same period is presented in Notes to the 3rd Quarter of 2026 Separate Financial Statements on page 72 of the Financial Statements

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 20/10/2026 tại đường dẫn www.ssi.com.vn.
This information was posted on SSI website on October 20th, 2026 at this link www.ssi.com.vn

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.
We hereby declare to be responsible for the accuracy and completeness of the above information

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



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

SSI Securities Corporation

3rd Quarter of 2026 separate financial statements

30 September 2026

3rd QUARTER OF 2026 SEPARATE STATEMENT OF FINANCIAL POSITION
as at 30 September 2026

Code	ITEMS	Notes	Ending balance VND	Opening balance VND
100	**A. CURRENT ASSETS**		**87,181,432,812,995**	**88,394,418,522,526**
110	***I. Financial assets***		***87,031,295,000,638***	***88,266,691,668,764***
111	1. Cash and cash equivalents	5	984,425,960,182	3,519,401,466,338
111.1	*1.1. Cash*		*984,425,960,182*	*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	43,133,097,703,945	37,634,045,969,086
113	3. Held-to-maturity (HTM) investments	7.3	3,635,351,876,945	5,206,787,836,907
114	4. Loans	7.4	38,293,908,776,767	38,940,059,337,071
115	5. Available-for-sale (AFS) financial assets	7.2	300,812,713,613	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		715,776,529,834	570,313,782,758
117.1	*7.1. Receivables from disposal of financial assets*	*9*	*115,892,939,124*	*192,130,223,980*
117.2	*7.2. Receivables and accruals from dividend and interest income of financial assets*	*9*	*599,883,590,710*	*378,183,558,778*
117.4	*7.2.1.Accruals for undue dividend and interest income*		*599,883,590,710*	*378,183,558,778*
118	8. Advances to suppliers	9	54,429,287,034	1,576,810,496,033
119	9. Receivables from services provided by the Company	9	10,093,216,346	16,583,961,207
122	10. Other receivables	9	10,802,677,181	519,659,581,382
129	11. Provision for impairment of receivables	9	(107,391,809,124)	(190,252,227,580)
130	***II. Other current assets***	***10***	***150,137,812,357***	***127,726,853,762***
131	1. Advances		21,040,980,310	4,555,517,315
132	2. Office supplies, tools and materials		141,704,937	197,928,265
133	3. Short-term prepaid expenses		51,078,281,910	94,416,920,782
134	4. Short-term deposits, collaterals and pledges		125,070,000	762,070,000
137	5. Other current assets		77,751,775,200	27,794,417,400

3rd QUARTER OF 2026 SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

Code	*ITEMS*	*Notes*	*Ending balance VND*	*Opening balance VND*
200	**B. NON-CURRENT ASSETS**		**5,259,253,642,211**	**4,580,812,889,287**
210	***I. Long-term financial assets***		4,452,669,432,661	***3,843,489,225,749***
212	1. Long-term Investments	11	4,452,669,432,661	3,843,489,225,749
212.1	*1.1. HTM investments*		*2,931,090,266,132*	*2,971,910,059,220*
212.2	*1.2. Investments in subsidiaries*		*979,000,000,000*	*479,000,000,000*
212.3	*1.3. Investment in joint ventures and associates*		*542,579,166,529*	*392,579,166,529*
220	***II. Fixed assets***		***693,420,751,997***	***184,255,161,373***
221	1. Tangibles fixed assets	12	617,739,418,244	79,963,455,346
222	*1.1. Cost*		*964,946,662,474*	*401,893,094,943*
223a	*1.2. Accumulated depreciation*		*(347,207,244,230)*	*(321,929,639,597)*
227	2. Intangible fixed assets	13	75,681,333,753	104,291,706,027
228	*2.1. Cost*		*318,884,452,549*	*320,783,568,299*
229a	*2.2. Accumulated amortisation*		*(243,203,118,796)*	*(216,491,862,272)*
240	***III. Construction in progress***	***14***	***12,686,962,913***	***472,100,859,898***
250	***IV. Other long-term assets***		***100,476,494,640***	***80,967,642,267***
251	1. Long-term deposits, collaterals and pledges		29,740,743,271	29,206,004,446
252	2. Long-term prepaid expenses	15	32,242,671,479	13,268,557,931
253	3. Deferred income tax assets	16.1	3,493,079,890	3,493,079,890
254	4. Contribution to Settlement Assistance Fund	17	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**		**92,440,686,455,206**	**92,975,231,411,813**

3rd QUARTER OF 2026 SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

Code	ITEMS	Notes	Ending balance VND	Opening balance VND
300	**C. LIABILITIES**		**54,383,851,991,315**	**61,921,228,419,654**
310	***I. Current liabilities***		***54,375,319,886,912***	***61,903,706,330,699***
311	1. Short-term borrowings and financial leases	19	51,904,401,433,435	60,160,501,864,584
312	*1.1. Short-term borrowings*		51,904,401,433,435	*60,160,501,864,584*
318	2. Payables for securities trading activities	20	32,893,171,177	327,632,120,836
320	3. Short-term trade payables	21	1,238,540,177,938	90,434,810,005
321	4. Short-term advance from customers	22	54,370,909,091	10,030,000,000
322	5. Taxation and Statutory obligation	23	410,333,100,531	618,566,347,878
323	6. Payables to employees		24,206,883,718	128,492,035,894
324	7. Employee benefits		728,807,998	744,771,198
325	8. Short-term accrued expenses	24	122,120,591,970	152,166,507,469
327	9. Short-term unearned revenue		9,612,520,548	-
329	10. Other short-term payables	25	21,949,158,897	14,741,671,050
331	11. Bonus and welfare fund	26	556,163,131,609	400,396,201,785
340	***II. Non-current liabilities***		***8,532,104,403***	***17,522,088,955***
356	1. Deferred income tax payables	16.2	8,532,104,403	17,522,088,955
400	**D. OWNERS' EQUITY**		**38,056,834,463,891**	**31,054,002,992,159**
410	***I. Owners' equity***	*27*	***38,056,834,463,891***	***31,054,002,992,159***
411	1. Share capital		32,089,468,196,255	24,068,975,194,604
411.1	*1.1. Capital contribution*		*30,032,938,010,000*	*20,779,062,620,000*
411.1a	*a. Ordinary shares*		*30,032,938,010,000*	*20,779,062,620,000*
411.2	*1.2. Share premium*		*2,075,645,192,664*	*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	28.2, 39	865,600,127	14,036,709,826
417	3. Undistributed profit		5,966,500,667,509	6,970,991,087,729
417.1	*3.1 Realized profit*	*27.1*	*6,090,253,751,885*	*7,073,729,939,036*
417.2	*3.2 Unrealized profit*	*27.1*	*(123,753,084,376)*	*(102,738,851,307)*
440	**TOTAL LIABILITIES AND OWNERS' EQUITY**		**92,440,686,455,206**	**92,975,231,411,813**

3rd QUARTER OF 2026 SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

OFF-BALANCE SHEET ITEMS

Code	*ITEMS*	*Notes*	*Ending balance*	*Opening balance*
	A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS			
004	Bad debts written off (VND)		44,743,311,901	44,743,311,901
006	Outstanding shares (number of shares)		3,001,302,333	2,075,914,794
007	Treasury shares (number of shares)		1,991,468	1,991,468
008	Financial assets listed/registered for trading at Vietnam Securities Depository ("VSD") of the Company (VND)		15,126,250,930,000	9,594,987,055,000
009	Non-traded financial assets deposited at Vietnam Securities Depository of the Company (VND)		19,244,480,000	10,490,820,000
010	Awaiting financial assets of the Company (VND)		1,049,988,000,000	28,259,000,000
012	Financial assets which have not been deposited at Vietnam Securities Depository of the Company (VND)		7,290,232,237,300	7,367,734,537,300
013	Entitled financial assets of the Company (VND)		56,679,500,000	579,950,000
014	Covered warrants (number of covered warrants)		328,939,500	49,374,000
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS			
021	Financial assets listed/registered for trading at Vietnam Securities Depository of investors (VND)		140,482,776,316,992	151,444,360,599,590
021.1	*Unrestricted financial assets*		*118,040,990,532,492*	*132,974,358,609,590*
021.2	*Restricted financial assets*		*8,896,384,700,000*	*4,838,383,310,000*
021.3	*Mortgaged financial assets*		*12,821,616,290,000*	*13,129,775,950,000*
021.4	*Blocked financial assets*		*419,463,170,000*	*20,928,350,000*
021.5	*Financial assets awaiting for settlement*		*304,321,624,500*	*480,914,380,000*

3rd QUARTER OF 2026 SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

OFF-BALANCE SHEET ITEMS (continued)

Code	*ITEMS*	*Notes*	*Ending balance VND*	*Opening balance VND*
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
022	Non-traded financial assets deposited at Vietnam Securities Depository of investors		2,768,390,920,000	9,177,825,490,000
022.1	*Unrestricted and non-traded financial assets deposited at VSD*		*2,744,008,930,000*	*9,153,443,500,000*
022.2	*Restricted and non-traded financial assets deposited at VSD*		*24,381,000,000*	*24,381,000,000*
022.4	*Blocked and non-traded financial assets deposited at VSD*		*990,000*	*990,000*
023	Awaiting financial assets of investors		863,284,412,200	1,022,213,737,800
024b	Financial assets which have not been deposited at VSD of investors		7,436,640,000	8,542,640,000
025	Entitled financial assets of investors		3,442,537,560,000	1,216,071,670,000
026	Investors' deposits		5,572,403,438,606	8,393,795,223,327
027	Investors' deposits for securities trading activities managed by the Company		5,116,041,566,487	8,042,775,828,886
027.1	*Investors' deposits at VSD*		*416,125,850,814*	*285,780,880,739*
028	Investors' synthesizing deposits for securities trading activities		12,080,050,485	30,219,968,822
030	Deposits of securities issuers		28,155,970,820	35,018,544,880
031	Payables to investors - investors' deposits for securities trading activities managed by the Company		5,532,167,417,301	8,328,556,709,625
031.1	*Payables to domestic investors – investors' deposits for securities trading activities managed by the Company*		*5,381,141,527,352*	*8,140,510,728,872*
031.2	*Payables to foreign investors – investors' deposits for securities trading activities managed by the Company*		*151,025,889,949*	*188,045,980,753*

3rd QUARTER OF 2026 SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

OFF-BALANCE SHEET ITEMS (continued)

Code	*ITEMS*	*Notes*	*Ending balance VND*	*Opening balance VND*
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
032	Payables to securities issuers		226,925,000	15,770,243,000
035	Dividend, bond principal and interest payables		27,929,045,820	19,248,301,880

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

Ho Chi Minh City, Vietnam

20 October 2026

3rd QUARTER OF 2026 SEPARATE INCOME STATEMENT
for the period ended 30 September 2026

Code	ITEMS	Notes	3rd Quarter		Accumulated	
			Current year VND	Previous year VND	Current year VND	Previous year VND
	I. OPERATING INCOME					
01	1. Gain from financial assets at fair value through profit or loss (FVTPL)		1,343,973,584,862	2,010,980,165,667	3,939,557,830,549	4,447,088,839,774
01.1	*1.1 Gain from disposal of financial assets at FVTPL*	*28.1*	*799,079,648,810*	*1,257,995,854,927*	*1,958,887,029,091*	*2,156,809,422,658*
01.2	*1.2 Gain from revaluation of financial assets at FVTPL*	*28.2*	*29,920,920,810*	*70,472,789,632*	*207,687,970,718*	*345,665,549,678*
01.3	*1.3 Dividend, interest income from financial assets at FVTPL*	*28.4*	*507,979,993,449*	*583,461,374,833*	*1,585,818,302,841*	*1,706,883,585,441*
01.4	*1.4 Gain from revaluation of outstanding covered warrant payables*	*28.3*	*6,993,021,793*	*99,050,146,275*	*187,164,527,899*	*237,730,281,997*
02	2. Gain from held-to-maturity (HTM) investments	28.4	139,966,667,590	100,404,954,030	397,412,341,470	287,228,432,345
03	3. Gain from loans and receivables	28.4	1,115,199,256,167	1,005,982,654,334	3,256,628,727,146	2,463,587,621,963
04	4. Gain from available-for-sale (AFS) financial assets	28.4	70,480,358,584	725,917,808	83,314,818,582	30,609,050,323
06	5. Revenue from brokerage services		349,547,766,254	922,309,408,631	1,419,426,497,676	1,718,127,234,843
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		75,799,714	457,412,841	659,916,227	7,498,934,920
09	8. Revenue from securities custodian services		17,219,817,072	14,071,567,776	49,199,270,891	42,262,622,611
10	9. Revenue from financial advisory services		1,280,345,019	5,679,144,335	38,367,444,597	38,173,013,609
11	10. Revenue from other operating activities	30	41,011,245,629	20,638,929,470	154,407,869,198	60,014,195,088
20	**Total operating revenue**		**3,078,754,840,891**	**4,081,250,154,892**	**9,357,944,716,336**	**9,096,689,945,476**

3rd QUARTER OF 2026 SEPARATE INCOME STATEMENT (continued)
for the period ended 30 September 2026

Code	ITEMS	Notes	3rd Quarter		Accumulated	
			Current year VND	Previous year VND	Current year VND	Previous year VND
	II. OPERATING EXPENSES					
21	1. Loss from financial assets at fair value through profit or loss (FVTPL)		512,260,493,100	1,009,351,597,151	1,440,493,991,205	1,965,674,328,595
21.1	*1.1 Loss from disposal of financial assets at FVTPL*	*28.1*	*336,335,806,504*	*757,102,081,470*	*1,031,029,571,667*	*1,485,905,223,254*
21.2	*1.2 Loss from revaluation of financial assets at FVTPL*	*28.2*	*109,513,537,122*	*167,305,283,040*	*172,954,600,604*	*260,218,185,485*
21.3	*1.3 Transaction costs of acquisition of financial assets at FVTPL*		*4,228,786,017*	*5,006,120,514*	*11,153,686,700*	*10,427,178,676*
21.4	*1.4 Loss from revaluation of outstanding covered warrant payables*	*28.3*	*62,182,363,457*	*79,938,112,127*	*225,356,132,234*	*209,123,741,180*
23	2. Loss from revaluation of AFS financial assets arising from reclassification		-	-	-	4,741,291,390
24	3. Provision expense/ (reversal of provision) for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans	29	(41,430,209,228)	(41,430,209,228)	(82,860,418,456)	(41,430,209,228)
26	4. Expenses for proprietary trading activities	33	37,300,122,067	31,257,639,408	83,815,517,810	86,387,652,754
27	5. Expenses for brokerage services	31	284,094,954,273	533,517,383,485	990,315,123,771	1,133,600,005,178
28	6. Expenses for underwriting and issuance agency services		-	-	1,810,220,011	592,856,170
29	7. Expenses for securities investment advisory services	31	3,788,080,284	3,409,180,234	11,124,253,934	11,832,278,441
30	8. Expenses for securities custodian services	31	18,245,881,520	15,788,913,491	52,620,933,931	39,185,634,814
31	9. Expenses for financial advisory services	31	6,479,686,990	7,128,016,317	12,127,620,522	17,371,268,323
32	10. Other operating expenses	31, 32	21,098,029,158	17,433,443,541	54,612,482,124	47,150,106,932
40	**Total operating expenses**		**841,837,038,164**	**1,576,455,964,399**	**2,564,059,724,852**	**3,265,105,213,369**

3rd QUARTER OF 2026 SEPARATE INCOME STATEMENT (continued)
for the period ended 30 September 2026

Code	ITEMS	Notes	3rd Quarter		Accumulated	
			Current year VND	Previous year VND	Current year VND	Previous year VND
	III. FINANCE INCOME					
41	1. Realized and unrealized gain from changes in foreign exchange rates		2,452,614,760	5,347,773,338	4,870,804,274	21,124,278,062
42	2. Interest income and dividends from demand deposits		6,206,290,487	28,538,386,767	119,329,797,630	41,651,269,861
44	3. Other investment incomes		5,294,887,300	-	34,403,377,248	21,383,629,138
50	**Total finance income**	**34**	**13,953,792,547**	**33,886,160,105**	**158,603,979,152**	**84,159,177,061**
	IV. FINANCE EXPENSES					
51	1. Realized and unrealized loss from changes in foreign exchange rates		19,733,769,532	6,394,067,911	36,003,876,686	20,052,564,900
52	2. Borrowing costs		849,687,392,269	686,978,549,811	2,369,337,866,416	1,771,546,909,592
55	3. Other finance expenses		32,166,236,543	4,640,076,688	118,377,770,238	11,997,006,344
60	**Total finance expenses**	**35**	**901,587,398,344**	**698,012,694,410**	**2,523,719,513,340**	**1,803,596,480,836**
62	**V. GENERAL AND ADMINISTRATIVE EXPENSES**	**36**	**68,685,212,222**	**58,259,539,951**	**173,379,131,181**	**170,327,209,311**
70	**VI. OPERATING PROFIT**		**1,280,598,984,708**	**1,782,408,116,237**	**4,255,390,326,115**	**3,941,820,219,021**

3rd QUARTER OF 2026 SEPARATE INCOME STATEMENT (continued)
for the period ended 30 September 2026

Code	ITEMS	Notes	3rd Quarter		Accumulated	
			Current year VND	Previous year VND	Current year VND	Previous year VND
	VII. OTHER INCOME AND EXPENSES					
71	Other income		14,374,220,784	307,071,931	15,216,125,326	3,402,049,805
72	Other expenses		262,557,639	788,824,900	3,093,926,209	1,904,471,417
80	**Total other operating profit**	**37**	**14,111,663,145**	**(481,752,969)**	**12,122,199,117**	**1,497,578,388**
90	**VIII. PROFIT BEFORE TAX**		**1,294,710,647,853**	**1,781,926,363,268**	**4,267,512,525,232**	**3,943,317,797,409**
91	Realized profit		1,453,938,978,739	1,859,358,207,038	4,294,223,965,429	3,839,626,112,350
92	Unrealized profit		(159,228,330,886)	(77,431,843,770)	(26,711,440,197)	103,691,685,059
100	**IX. CORPORATE INCOME TAX (CIT) EXPENSES**	**38**	**251,652,813,058**	**348,702,356,055**	**835,421,861,319**	**768,371,015,280**
100.1	Current CIT expense	38.1	265,410,391,968	342,028,675,468	841,119,068,447	754,800,217,399
100.2	Deferred CIT (income)/expense	38.2	(13,757,578,910)	6,673,680,587	(5,697,207,128)	13,570,797,881
200	**X. PROFIT AFTER TAX**		**1,043,057,834,795**	**1,433,224,007,213**	**3,432,090,663,913**	**3,174,946,782,129**

3rd QUARTER OF 2026 SEPARATE INCOME STATEMENT (continued)
for the period ended 30 September 2026

Code	ITEMS	Notes	3rd Quarter		Accumulated	
			Current year VND	Previous year VND	Current year VND	Previous year VND
300	**XI. OTHER COMPREHENSIVE INCOME AFTER TAX**					
301	1. Profit/(loss) from revaluation of AFS financial assets	39	(81,160,600,502)	12,282,988,400	(13,171,109,699)	22,122,161,512
400	**TOTAL COMPREHENSIVE INCOME**		**(81,160,600,502)**	**12,282,988,400**	**(13,171,109,699)**	**22,122,161,512**

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

Ho Chi Minh City, Vietnam

20 October 2026

3rd QUARTER OF 2026 SEPARATE STATEMENT OF CASH FLOW
for the period ended 30 September 2026

Code	ITEMS	Notes	Accumulated	
			Current year VND	Previous year VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	**1. Profit before tax**		**4,267,512,525,232**	**3,943,317,797,409**
02	**2. Adjustments for:**		**(2,714,850,886,763)**	**(2,448,956,694,368)**
03	Depreciation and amortization expense		69,210,455,278	64,336,116,133
04	Provisions		(82,860,418,456)	(41,430,209,228)
05	Unrealized (gain)/loss from exchange rate difference		23,253,205,976	10,362,219,951
06	Interest expenses		2,369,337,866,416	1,771,546,909,592
07	Gain from investment activities		(244,413,588,398)	(76,110,638,094)
08	Accrued interest income		(4,849,378,407,579)	(4,177,661,092,722)
10	**3. Increase in non-monetary expenses**		**404,985,732,838**	**474,991,577,698**
11	Loss from revaluation of financial assets at FVTPL and outstanding covered warrant payables		398,310,732,838	469,341,926,665
14	Loss from revaluation of AFS financial assets arising from reclassification		-	4,741,291,390
17	Other loss		6,675,000,000	908,359,643
18	**4. Decrease in non-monetary income**		**(500,932,603,374)**	**(641,182,114,875)**
19	Gain from revaluation of financial assets at FVTPL and outstanding covered warrant payables		(394,852,498,617)	(583,395,831,675)
20	Gain from revaluation of AFS financial assets arising from reclassification		(76,161,409,205)	(28,156,283,200)
21	Other gains		(29,918,695,552)	(29,630,000,000)
30	**Operating profit before changes in working capital**		**1,456,714,767,933**	**1,328,170,565,864**
31	(Increase)/ decrease in financial assets at FVTPL		(5,240,860,201,382)	(7,546,044,668,520)
32	(Increase)/ decrease in HTM investments		963,709,138,798	(1,432,523,718,489)
33	(Increase)/decrease in loans		646,150,560,304	(17,232,847,565,374)
34	(Increase)/ decrease in AFS financial assets		(141,279,957,247)	(138,616,700,000)
35	(Increase)/ decrease in receivables from disposal of financial assets		76,237,284,856	269,829,809,228
37	(Increase)/ decrease in receivables from services provided by the Company		6,490,744,861	(13,321,362,255)
39	(Increase)/ decrease in other receivables		1,976,147,137,408	(159,420,919,475)
40	(Increase)/ decrease in other assets		(66,386,597,467)	(180,213,927,127)
41	Increase/ (decrease) in payable expenses (excluding interest expenses)		(28,837,354,508)	42,749,398,209
42	(Increase)/ decrease in prepaid expenses		24,364,525,324	4,045,955,171
43	Current income tax paid		(1,086,853,899,505)	(538,431,738,746)
44	Interest expenses paid		(2,370,553,050,955)	(1,722,496,025,051)
45	Increase/ (decrease) in trade payables		1,166,426,596,704	(17,354,990,224)
46	Increase/(decrease) in welfare benefits		(15,963,200)	(21,849,000)
47	Increase/(decrease) in statutory obligations		37,501,583,711	76,268,779,503
48	Increase/ (decrease) in payables to employees		(104,285,152,176)	(61,744,838,013)
50	Increase/ (decrease) in other payables, covered warrant payables		(261,965,076,936)	493,387,945,334
51	Other receipts from operating activities		4,726,350,985,199	4,088,583,697,836
	- *Interest received*		*4,707,564,454,647*	*4,087,556,946,383*
	- *Other receipts*		*18,786,530,552*	*1,026,751,453*
52	Other payments for operating activities		(91,733,344,483)	(81,323,792,968)
60	**Net cash flows (used in) operating activities**		**1,687,322,727,239**	**(22,821,325,944,097)**

3rd QUARTER OF 2026 SEPARATE STATEMENT OF CASH FLOW (continued)
for the period ended 30 September 2026

Code	ITEMS	Notes	Accumulated	
			Current year VND	Previous year VND
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	Purchase and construction of fixed assets, investment properties and other long-term assets		(120,902,359,709)	(98,712,434,049)
62	Proceeds from disposal and sale of fixed assets, investment properties and other long-term assets		2,703,238,997	938,425,999
63	Cash payments for investment in subsidiaries, associates, joint ventures and other investments		(775,000,000,000)	(500,000,000,000)
64	Cash receipt from capital withdrawal from subsidiaries, associates, joint ventures and other investments		820,000,000,000	-
65	Dividends and interest from long-term investments received		270,480,842,466	50,971,396,500
70	**Net cash flow from/ (used in) investing activities**		**197,281,721,754**	**(546,802,611,550)**
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
71	Cash receipt from issuance of shares, or capital contributed by shareholders		6,327,744,370,000	3,356,525,367,200
73	Drawdown of borrowings		303,957,876,224,990	297,605,204,626,377
73.2	- *Other borrowings*		*303,957,876,224,990*	*297,605,204,626,377*
74	Repayment of borrowings		(312,204,651,656,139)	(277,658,245,778,109)
74.3	- *Other repayment of borrowings*		*(312,204,651,656,139)*	*(277,658,245,778,109)*
76	Dividends, profit distributed to shareholders		(2,500,548,894,000)	(208,812,000)
80	**Net cash flow from financing activities**		**(4,419,579,955,149)**	**23,303,275,403,468**

3rd QUARTER OF 2026 SEPARATE STATEMENT OF CASH FLOW (continued)
for the period ended 30 September 2026

Code	ITEMS	Notes	Accumulated	
			Current year VND	Previous year VND
90	**IV. NET (DECREASE)/ INCREASE IN CASH DURING THE PERIOD**		**(2,534,975,506,156)**	**(64,853,152,179)**
101	**V. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	**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	**VI. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD**	**5**	**984,425,960,182**	**117,590,553,149**
103.1	*Cash*		*984,425,960,182*	*72,562,961,106*
103.2	*Cash equivalents*		*-*	*45,027,592,043*

3rd QUARTER OF 2026 SEPARATE STATEMENT OF CASH FLOW (continued)
for the period ended 30 September 2026

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE CUSTOMERS

Code	ITEMS	Notes	Accumulated	
			Current year VND	Previous year VND
	I. Cash flows from brokerage and trust activities of the customers			
01	1. Cash receipts from disposal of brokerage securities of customers		404,264,205,760,445	498,898,059,182,517
02	2. Cash payments for acquisition of brokerage securities of customers		(402,468,334,683,195)	(521,656,084,600,127)
07	3. Cash receipts for settlement of securities transactions of customers		1,513,305,652,164,484	1,149,035,577,684,156
07.1	4. Investor's deposit at VSD ((decrease)/ increase/)		130,344,970,075	26,014,026,203
08	5. Cash payments for securities transactions of customers		(1,512,872,707,613,578)	(1,111,186,615,893,911)
11	6. Cash payments for custodian fees of customers		(46,252,173,424)	(35,028,730,501)
14	7. Cash receipt from securities issuers		4,218,926,216,500	728,380,466,500
15	8. Cash payment to securities issuers		(9,353,226,426,028)	(8,622,730,077,903)
20	**Net (decrease)/ increase in cash during the period**		**(2,821,391,784,721)**	**7,187,572,056,934**
30	**II. Cash and cash equivalents of customers at the beginning of the year**		**8,393,795,223,327**	**4,941,400,793,936**
31	Cash at banks at the beginning of the year:		8,393,795,223,327	4,941,400,793,936
32	- Investors' deposits managed by the Company for securities trading activities		8,328,556,709,625	4,919,023,915,622
33	- Investors' synthesizing deposits for securities trading activities		30,219,968,822	11,079,681,180
35	- Deposits of securities issuers		35,018,544,880	11,297,197,134

3rd QUARTER OF 2026 SEPARATE STATEMENT OF CASH FLOW (continued)
for the period ended 30 September 2026

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

Code	ITEMS	Notes	Accumulated	
			Current year VND	Previous year VND
40	**III. Cash and cash equivalents of the customers at the end of the period (40 = 20 + 30)**		**5,572,403,438,606**	**12,128,972,850,870**
41	Cash at banks at the end of the period:		5,572,403,438,606	12,128,972,850,870
42	- Investors' deposits managed by the Company for securities trading activities		5,532,167,417,301	12,073,645,576,745
43	- Investors' synthesizing deposits for securities trading activities		12,080,050,485	35,890,951,860
45	- Deposits of securities issuers		28,155,970,820	19,436,322,265

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

Ho Chi Minh City, Vietnam

20 October 2026

3rd QUARTER OF 2026 SEPARATE STATEMENT OF CHANGES IN OWNERS' EQUITY
for the period ended 30 September 2026

ITEMS	Notes	Opening balance		Increase/(Decrease)				Ending balance	
		01 January 2025	01 January 2026	Previous period		Current period		30 September 2025	30 September 2026
				Increase	Decrease	Increase	Decrease		
		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	3,356,525,367,200	(227,080,000)	11,329,790,180,000	(3,309,297,178,349)	24,069,363,381,308	32,089,468,196,255
1.1. Ordinary share		*19,638,639,180,000*	*20,779,062,620,000*	*1,140,423,440,000*		*9,253,875,390,000*	-	*20,779,062,620,000*	*30,032,938,010,000*
1.2. Share premium		*1,093,540,920,517*	*3,309,027,581,013*	*2,216,101,927,200*	*(227,080,000)*	*2,075,914,790,000*	*(3,309,297,178,349)*	*3,309,415,767,717*	*2,075,645,192,664*
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	22,122,161,512	-	-	(13,171,109,699)	18,329,128,406	865,600,127
3. Undistributed profit		5,258,000,051,729	6,970,991,087,729	4,453,294,433,790	(3,486,947,974,752)	3,945,263,010,608	(4,949,753,430,828)	6,224,346,510,767	5,966,500,667,509
3.1. Realized profit		*5,438,665,355,480*	*7,073,729,939,036*	*3,848,859,093,912*	*(2,972,889,250,292)*	*3,540,352,130,055*	*(4,523,828,317,206)*	*6,314,635,199,100*	*6,090,253,751,885*
3.2. Unrealized profit		*(180,665,303,751)*	*(102,738,851,307)*	*604,435,339,878*	*(514,058,724,460)*	*404,910,880,553*	*(425,925,113,622)*	*(90,288,688,333)*	*(123,753,084,376)*
TOTAL	**27**	**25,967,272,112,731**	**31,054,002,992,159**	**7,831,941,962,502**	**(3,487,175,054,752)**	**15,275,053,190,608**	**(8,272,221,718,876)**	**30,312,039,020,481**	**38,056,834,463,891**

3rd QUARTER OF 2026 SEPARATE STATEMENT OF CHANGES IN OWNERS' EQUITY (continued)
for the period ended 30 September 2026

ITEMS	Notes	Opening balance		Increase/(Decrease)				Ending balance	
		01 January 2025	01 January 2026	Previous period		Current period		30 September 2025	30 September 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. Profit/(Loss) from revaluation of AFS financial assets		(3,793,033,106)	14,036,709,826	22,122,161,512	-	-	(13,171,109,699)	18,329,128,406	865,600,127
TOTAL	**39**	**(3,793,033,106)**	**14,036,709,826**	**22,122,161,512**	**-**	**-**	**(13,171,109,699)**	**18,329,128,406**	**865,600,127**

Ms. Duong Thi Phuong Uyen
Preparer

Mr. Tu Cam Hue
Chief Accountant

Mr. Nguyen Duc Thong
Chief Executive Officer

Ho Chi Minh City, Vietnam

20 October 2026

1. CORPORATE INFORMATION

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

The Company's initial charter capital was VND 6,000,000,000. The charter capital has been supplemented from time to time in accordance with amended licenses, the latest Amended License No.102/GPĐC- UBCK granted by the Chairman of State Securities Commission, which has been effective since 09 September 2026. As at 30 September 2026, the Company's total charter capital was VND 30,032,938,010,000.

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 derivative service. The Company's Head Office is located at 72 Nguyen Hue Boulevard, Sai Gon Ward, Ho Chi Minh City, Vietnam. As at 30 September 2026, the Company has branches located in Ho Chi Minh City, Ha Noi, Hai Phong, and transaction offices located in Ho Chi Minh City and Ha Noi.

LEGAL REPRESENTATIVE

The legal representative of the Company for the period and at the date of the 3rd Quarter of 2026 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 3rd Quarter of 2026 separate financial statements for the three-month period ended 30 September 2026, according to the Letter of Authorization No. 10/2025/UQ-SSI of Chairman of the Board of Directors dated 01 August 2025.

The number of the Company's employees as at 30 September 2026 was 1,500 persons (31 December 2025: 1,389 persons).

Company's operation

Capital

As at 30 September 2026, total charter capital of the Company was VND 30,032,938,010,000 owners' equity was VND 38,056,834,463,891 and total assets was VND 92,440,686,455,206.

Investment objectives

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

Investment restrictions

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

1. Securities company is not allowed to purchase, contribute capital to invest in real-estate assets except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company.
2. Securities company may invest in real-estate investment as prescribed in Clause 1 and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company.
3. Securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant regulation on trading Government bonds.
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 funds, ETF funds or open-end funds certificates;
   e. Invest or contribute capital of more than ten percent (10%) in the total paid-up capital of a limited company or of a business project;
   f. Invest more than fifteen percent (15%) of its owners' equity in a single organization or of a business project; or
   g. Invest more than seventy percent (70%) of its total 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 comply with regulation in point c, d and e Clause 4 above.

Subsidiaries

As at 30 September 2026, the Company had three (03) directly owned subsidiaries as follows:

Company name	*Established under*	*Business sector*	*Charter capital*	*% holding*
SSI Asset Management Company Ltd. (SSIAM)	Operating License No.19/UBCK- GP dated 03 August 2007 and the nearest amended Operating License No. 122/GPDC-UBCK dated 19 December 2022	Investment fund management and investment portfolio management	VND 75 billion	100%
SSI Investment Member Fund (SSI IMF)	Approval Letter of Member Fund Foundation No.130/TB-UBCK dated 27 July 2010 and the nearest amended License No. 12/GCN_UBCK dated 15 April 2022	Investments in securities and other investible assets, including real estates	VND 530.5 billion	76.15%
SSI Nextgen Technology Fund (SSI-NEXTGEN)	Certificate of Registration for the Establishment of a Members' Investment Fund No. 372/GCN-UBCK issued by the State Securities Commission on 18 August 2026.	Investments in securities and other investible assets	VND 600 billion	83.33%

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

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

Associate

As at 30 September 2026, the Company had one (01) associate SSI directly owns shares and one (01) associate indirectly owns shares presented on 3rd Quarter of 2026 separate financial statements as follows:

Name	*Established under*	*Business sector*	*Charter capital (VND)*
The Pan Group (PAN)	Business Registration No. 0301472704 dated 15 June 2026 issued by Tay Ninh Provincial Department of Finance (25th registration for change). At the initial stage, the company operated under Business Registration No. 4103003790 dated 31 August 2005, issued by Ho Chi Minh Department of Planning and Investment. The company's shares have been officially listed on Ho Chi Minh Stock Exchange.	Cultivation, farming; Livestock services; Post-harvest services; Cultivation services activities; House cleaning services; Investment advisory services (except for financial advisory); Management advisory services (except for finance, economics and law); Market research services.	2,580,729,960,000
SSI Digital Technology Joint Stock Company (SSI-DIGITAL)	Business Registration No. 0109944126 issued by the Business Registration and Corporate Finance Division (1st amended registration). The Company was originally established and operated under Business Registration Certificate No. 0109944126 dated 25 March 2022.	Scientific research and technological development; management consulting; computer programming activities.	1,000,000,000,000

2. BASIS OF PRESENTATION

2.1 *Applied accounting standards and system*

The separate financial statements of the Company are prepared 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 other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

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

2.2 *Information on consolidated financial statements*

The Company has subsidiaries as described in Note 1 and Note 41.1. The Company has prepared 3rd Quarter of 2026 separate financial statements in order to meet the requirements for information disclosure, specifically as prescribed in Circular No. 96/2020/TT-BTC – Information disclosure guide on the stock market. In accordance with these documents, the Company is in progress of preparing the consolidated financial statements for the three-month period ended 30 September 2026 on the same date.

Users of these 3rd Quarter of 2026 separate financial statements of the Company should read these separate financial statements together with the 3rd Quarter of 2026 consolidated financial statements of the Company and its subsidiaries for the three-month period ended 30 September 2026 to have full information of the 3rd Quarter of 2026 consolidated state of financial position, consolidated results of operations, consolidated cash flows and consolidated changes in owners' equity of the Company and its subsidiaries.

2.3 *Registered accounting documentation system*

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

2.4 *Fiscal year*

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

The Company also prepares its interim financial statements for the six-month period from 01 January to 30 June and its quarterly financial statements for the three-month periods ended 31 March, 30 June, 30 September and 31 December each year.

2.5 *Accounting currency*

The 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 and Vietnamese Enterprise Accounting Systems, accounting guidance applicable to securities companies and statutory requirements relevant to preparation and presentation of separate financial statements.

Accordingly, the accompanying separate statement of financial position, separate income statement, separate cash flow statement, separate statement of changes in owners' equity and notes to 3rd Quarter of 2026 the 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 financial position and results of operations, cash flows and changes in owners' equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 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 off-balance sheet.

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

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

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

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

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

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

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

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

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

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

b) Those that the Company 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") method.

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

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

4.4 *Loans*

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

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

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

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

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

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

Loans are subject to an assessment of impairment at the separate financial statement 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 income statement under "Provision expense for diminution in value and impairment of financial assets and doubtful receivables and borrowing costs of loans".

4.5 *Available-for-sale (AFS)*

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

a) Loans and receivables;

b) Held-to-maturity investments; or

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

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.

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

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

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

4.6 *Fair value/market value of financial assets*

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

4.7 *Derecognition of financial assets*

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

- The rights to receive cash flows from the asset have expired;
- The Company has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a "pass-through" arrangement; and either:
  - The Company has transferred substantially all the risks and rewards of the asset, or
  - The Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

When the Company has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Company's continuing involvement in the asset. In that case, the Company also recognizes an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

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

4.8 *Reclassification of financial assets*

Reclassification when selling financial assets other than FVTPL

When selling financial assets other than FVTPL, securities companies are required to reclassify those financial assets to financial assets at FVTPL. The difference arising from the revaluation of financial assets AFS which recognized in "Differences from revaluation of assets at fair value" will be recognized as corresponding revenue or expenses at the date of reclassification of financial assets AFS for selling purpose.

Reclassification due to change in purpose or ability to hold

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

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

4.9 *Long-term investment in financial assets*

Investments in subsidiaries

The Company's investments in subsidiaries are recorded at cost in the 3rd Quarter of 2026 separate financial statements. Distributed profit from the subsidiary's after-tax profit is accounted for as an income in the separate income statement.

Provision for loss of investments in subsidiaries is made for individual investments, if incurred, and reviewed at the end of the reporting period. The provision is made upon loss in financial result of the subsidiary. Increases or decreases to the provision balance are charged to the financial expense during the period.

Investments in associates

The Company's investments in associates are recorded at cost in the 3rd Quarter of 2026 separate financial statements. Distributed dividend from the associates' after-tax profit is accounted for as an income in the separate income statement.

Provision for loss of investments in associates is made for individual investments, if incurred, and reviewed at the end of the reporting period. The provision is made upon loss in financial result of the associate. Increases or decreases to the provision balance are charged to the financial expense during the period.

4.10 *Recognition of mortgaged financial assets*

During the period, the Company had mortgaged/pledged financial assets which are used as collaterals for financial obligations of the Company.

According to the terms and conditions of the mortgage/pledge contracts, during the valid period of the contracts, the Company is not allowed to sell, transfer or use the mortgaged/pledged assets under repurchase or swap contracts with any other third party.

In case the Company is unable to fulfil its obligations, the mortgagee/pledgee is allowed to use the mortgaged/pledged assets to settle the obligations of the Company after a period specified in the mortgage/pledge contracts, since the obligations due date.

The mortgaged/pledged assets are monitored in the Company's separate statement of financial position in accordance with accounting principles relevant to the assets' classification.

4.11 *Receivables*

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

Receivables are subject to review for impairment based on their overdue status or estimated loss arising from undue debts of corporate debtors who have bankruptcy or are under liquidation; or of individual debtors who are missing, have fled, are prosecuted, detained or tried by law enforcement bodies, are serving sentences or have deceased. Increases or decreases to the provision balance are recorded as *"Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans"* and *"Other operating expenses"* in the 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.

4.12 *Tangible fixed assets*

Tangible fixed assets are stated at cost less accumulated depreciation.

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

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

4.13 *Intangible fixed assets*

Intangible fixed assets are stated at cost less accumulated amortization.

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

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

4.14 *Depreciation and amortisation*

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

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

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

4.16 *Prepaid expenses*

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

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

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

4.17 *Repurchase agreements*

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

4.18 *Borrowings*

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

4.19 *Payables and accrued expenses*

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

4.20 *Covered warrants*

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

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

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

4.21 *Employee benefits*

4.21.1 *Post-employment benefits*

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

4.21.2 *Severance pay*

According to the Labor Code No. 45/2019/QH14 effective from 01 January 2021 and Decree No. 145/2020/ND-CP of the Government - Elaboration of some articles of the Labor Code on working conditions and labor relations, the Company is responsible for paying a severance allowance equal to half a month's salary for each working year to employees who voluntarily resign and fully meet factors in accordance with provisions of law. Working time to calculate severance allowance is the total time the employee has actually worked for the Company minus the time the employee has participated in unemployment insurance according to the provisions of the law on unemployment insurance and the working time has been paid severance allowance by the employer. The average monthly salary is calculated to pay severance allowance will be based on the average salary of the last six months up to the time the employee quits.

4.21.3 Unemployment insurance

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

4.22 *Foreign currency transactions*

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

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

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

4.23 *Currency derivative contract*

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

4.24 *Treasury shares*

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

4.25 *Revenue recognition*

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

Revenue from brokerage services

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

Revenue from trading of securities

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

Other income

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

Interest income

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

Dividends

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

Other revenues from rendering services

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

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

4.26 Borrowing costs

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

4.27 Cost of securities sold

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

4.28 Corporate income tax

Current income tax

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

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

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

Deferred income tax

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

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

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

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

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset realized or the liability is settled based on tax rates and tax laws that have been enacted at the reporting date. Deferred tax is recorded to the 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.

4.29 Owners' equity

Contributed capital from shareholders

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

Undistributed profit

Undistributed profit comprises of realised and unrealised undistributed profit.

Unrealised profit of the period is the difference between gain and loss arisen from revaluation of FVTPL financial assets or others through profit or loss in the separate income statement and deferred corporate 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 income statement of the Company, except for gain or loss recognized in unrealised profit.

Reserves

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

4.30 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.

4.31 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.

4.32 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.

4.33 Nil balances

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

5. CASH AND CASH EQUIVALENTS

	Ending balance VND	*Opening balance VND*
Cash	**984,425,960,182**	**1,079,287,449,059**
Cash on hand	*1,143,397,394*	*434,973,960*
Cash at banks	*983,282,562,788*	*1,078,852,475,099*
Cash equivalents	-	**2,440,114,017,279**
Cash at banks with original maturity less than 3 months	-	*2,440,114,017,279*
Total	**984,425,960,182**	**3,519,401,466,338**

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	**754,440,483**	**96,897,700,857,724**
- Shares	523,299,804	18,446,164,950,526
- Bonds	201,023,972	40,958,498,402,590
- Other securities	30,116,707	37,493,037,504,608
b. Investors	**9,510,619,462**	**566,576,448,790,163**
- Shares	8,930,880,404	241,231,477,684,752
- Bonds	260,788,295	26,468,390,292,861
- Other securities	318,950,763	298,876,580,812,550
Total	**10,265,059,945**	**663,474,149,647,887**

7. FINANCIAL ASSETS

Concepts of financial assets

Cost

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

Fair value/ market value

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

The fair value/market value of securities is determined as described in Note 4.6.

Amortised cost

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

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

Carrying amount

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

7. FINANCIAL ASSETS

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

	Ending balance		*Opening balance*	
	Cost VND	*Fair value VND*	*Cost VND*	*Fair value VND*
Listed shares and other securities	**1,008,104,128,293**	**1,034,887,664,131**	**178,228,161,352**	**177,978,134,077**
MSB	272,559,776,916	311,169,712,000	129,695,000	128,960,000
VIC	71,173,171,580	69,285,702,200	1,300,061,663	1,339,840,000
MWG	61,232,793,118	61,139,772,800	3,895,079,755	4,172,568,400
FPT	59,831,537,595	58,088,079,000	19,828,752,020	19,495,491,600
HPG	58,201,961,203	56,416,050,600	24,086,013,907	23,527,706,400
Other listed shares and securities	485,104,887,881	478,788,347,531	128,988,559,007	129,313,567,677
Listed shares used as hedging for covered warrants	**494,922,624**	**484,908,700**	**1,134,246,866,577**	**1,128,730,522,550**
VIC	229,894,462	223,797,800	-	-
HPG	99,532,321	96,478,200	221,498,621,763	216,364,341,600
VRE	88,973,281	87,221,700	12,456,648,447	12,854,300,000
VPB	37,333,319	38,844,000	31,156,751,565	31,006,433,850
VNM	8,995,837	8,850,600	74,448,053,741	73,543,978,800
Other listed shares	30,193,404	29,716,400	794,686,791,061	794,961,468,300
Unlisted shares and fund certificates	**200,582,206,775**	**182,058,229,659**	**46,347,144,913**	**27,169,894,402**
Bonds (1)	**19,688,640,193,646**	**19,574,985,736,803**	**13,207,556,204,313**	**13,092,361,543,944**
Certificates of deposit (2)	**22,340,681,164,652**	**22,340,681,164,652**	**23,207,805,874,113**	**23,207,805,874,113**
Total	**43,238,502,615,990**	**43,133,097,703,945**	**37,774,184,251,268**	**37,634,045,969,086**

(1) As at 30 September 2026, among the bonds classified as financial assets at FVTPL 56,914,959 bonds with a par value of VND 11,015,202,900,000 were used as collaterals for short term borrowings of the Company.

(2) As at 30 September 2026, among the certificates of deposits classified as financial assets at FVTPL, there are certificates of deposits with par value of VND 19,062,000,000,000 used as collaterals for short term borrowings of the Company, the guaranteed payment value for covered warrants issued by the company and service contracts was VND 618,000,000,000.

7. FINANCIAL ASSETS (continued)

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

	Ending balance		*Opening balance*	
	Cost VND	*Fair value VND*	*Cost VND*	*Fair value VND*
Listed shares	**160,599,937,846**	**160,184,148,000**	**28,147,000,000**	**42,750,367,275**
Unlisted shares	**139,130,775,613**	**140,628,565,613**	**379,600,375,621**	**382,542,895,621**
SSI Digital Technology Joint Stock Company (*)	-	-	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	107,130,761,613	108,628,551,613	197,600,361,621	200,542,881,621
Bonds	-	-	**48,000,134,751**	**48,000,134,751**
Total	**299,730,713,459**	**300,812,713,613**	**455,747,510,372**	**473,293,397,647**

(*) The investment in SSI Digital Technology Joint Stock Company was reclassified as an investment in an associate due to the subsidiary's purchase of additional shares, resulting in a change in the Company's indirect ownership interest in SSI Digital Technology Joint Stock Company.

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

	Ending balance VND	*Opening balance VND*
Term deposits with remaining maturity under 1 year	3,635,351,876,945	5,206,787,836,907

As at 30 September 2026, there are term deposits with remaining maturity under 1 year with balance of VND 3,444,000,000,000 used as collateral for short-term borrowings of the Company.

7.4 *Loans and receivables*

	Ending balance		*Opening balance*	
	Cost VND	*Fair value (3) VND*	*Cost VND*	*Fair value (3) VND*
Receivables from margin activities (1)	38,122,126,256,234	38,122,114,324,149	38,616,232,016,646	38,616,220,084,561
Advances to investors (2)	171,782,520,533	171,782,520,533	323,827,320,425	323,827,320,425
Total	**38,293,908,776,767**	**38,293,896,844,682**	**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 September 2026 and 31 December 2025, the par value of those securities that are used as collaterals for margin trading was VND 41,735,117,250,000 and VND 35,651,071,670,000 respectively (the market value of those securities that are used as collaterals for margin trading was VND 112,877,679,525,512 and VND 115,527,080,854,690 respectively).

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

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

7. FINANCIAL ASSETS (continued)

7.5 *Change in market values of financial assets*

	Ending balance				*Opening balance*			
		Revaluation difference				*Revaluation difference*		
Financial assets	*Cost (VND)*	*Increase (VND)*	*Decrease (VND)*	*Revaluated value (VND)*	*Cost (VND)*	*Increase (VND)*	*Decrease (VND)*	*Revaluated value (VND)*
FVTPL	**43,238,502,615,990**	**41,524,616,888**	**(146,929,528,933)**	**43,133,097,703,945**	**37,774,184,251,251**	**20,166,836,759**	**(160,305,118,924)**	**37,634,045,969,086**
Listed shares and other securities	1,008,104,128,293	40,225,859,357	(13,442,323,519)	1,034,887,664,131	178,228,161,335	2,173,274,509	(2,423,301,767)	177,978,134,077
Listed shares used as hedging for covered warrants	494,922,624	1,510,681	(11,524,605)	484,908,700	1,134,246,866,577	17,357,298,627	(22,873,642,654)	1,128,730,522,550
Unlisted shares and fund certificates	200,582,206,775	1,286,706,029	(19,810,683,145)	182,058,229,659	46,347,144,913	636,263,623	(19,813,514,134)	27,169,894,402
Bonds	19,688,640,193,646	10,540,821	(113,664,997,664)	19,574,985,736,803	13,207,556,204,313	-	(115,194,660,369)	13,092,361,543,944
Certificates of deposit	22,340,681,164,652	-	-	22,340,681,164,652	23,207,805,874,113	-	-	23,207,805,874,113
AFS	**299,730,713,459**	**24,218,026,109**	**(23,136,025,955)**	**300,812,713,613**	**455,747,510,372**	**17,545,887,275**	**-**	**473,293,397,647**
Listed shares	160,599,937,846	22,720,236,109	(23,136,025,955)	160,184,148,000	28,147,000,000	14,603,367,275	-	42,750,367,275
Unlisted shares	139,130,775,613	1,497,790,000	-	140,628,565,613	379,600,375,621	2,942,520,000	-	382,542,895,621
Bonds	-	-	-	-	48,000,134,751	-	-	48,000,134,751
Total	**43,538,233,329,449**	**65,742,642,997**	**(170,065,554,888)**	**43,433,910,417,558**	**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

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

9. OTHER FINANCIAL ASSETS

	Ending balance VND	*Opening balance VND*
1. Receivables from disposal of financial assets	115,892,939,124	192,130,223,980
In which: doubtful receivable from disposal of financial assets unlikely to be collected	*107,330,809,124*	*190,191,227,580*
2. Receivables and accruals from dividend and interest income from financial assets	599,883,590,710	378,183,558,778
3. Advances to suppliers	54,429,287,034	1,576,810,496,033
- Advance payment for purchasing securities	-	*1,503,000,000,000*
- Other	*54,429,287,034*	*73,810,496,033*
4. Receivables from services provided by the Company	10,093,216,346	16,583,961,207
In which: doubtful receivable from services provided by the Company	*170,000,000*	*170,000,000*
5. Other receivables	10,802,677,181	519,659,581,382
In which: Receivables from entrusted portfolio management contracts with the fund management company	-	*500,000,000,000*
6. Provision for impairment of receivables	(107,391,809,124)	(190,252,227,580)
Total	**683,709,901,271**	**2,493,115,593,800**

9. OTHER FINANCIAL ASSETS (continued)

Details of provision for impairment of receivables

	Ending balance of doubtful debts VND	*Opening balance of provision VND*	*Addition/ reclassification VND*	*Reversal/ (write - off) VND*	*Ending balance of provision VND*	*Opening balance of doubtful debts VND*
Provision for doubtful receivables from disposal of financial assets	107,330,809,124	190,191,227,580	-	(82,860,418,456)	107,330,809,124	190,191,227,580
- *Phuc Bao Minh Commercial Construction Co., Ltd*	*107,330,809,124*	*190,191,227,580*	-	*(82,860,418,456)*	*107,330,809,124*	*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 Joint Stock Company*	*50,000,000*	*25,000,000*	-	-	*25,000,000*	*50,000,000*
- *Hung Thinh Incons Joint Stock Company*	*120,000,000*	*36,000,000*	-	-	*36,000,000*	*120,000,000*
Total	**107,500,809,124**	**190,252,227,580**	**-**	**(82,860,418,456)**	**107,391,809,124**	**190,361,227,580**

10. OTHER SHORT-TERM ASSETS

	Ending balance VND	*Beginning balance VND*
Advances	21,040,980,310	4,555,517,315
Office supplies, tools and materials	141,704,937	197,928,265
Short-term prepaid expenses	51,078,281,910	94,416,920,782
- *Prepayment for office tools*	*97,967,236*	*273,250,869*
- *Prepayment for services*	*50,980,314,674*	*94,143,669,913*
Short-term deposits, collaterals and pledges	125,070,000	762,070,000
Other current assets	77,751,775,200	27,794,417,400
- *Company's Derivative deposit*	*76,746,804,300*	*26,819,446,500*
- *Others*	*1,004,970,900*	*974,970,900*
Total	**150,137,812,357**	**127,726,853,762**

11. LONG-TERM INVESTMENTS

	Ending balance VND	*Beginning balance VND*
Held-to-maturity investments	2,931,090,266,132	2,971,910,059,220
- *Held-to-maturity bonds (1)*	*2,931,090,266,132*	*2,971,910,059,220*
Investments in subsidiaries	979,000,000,000	479,000,000,000
- *SSI Asset Management Limited Company (SSIAM)*	*75,000,000,000*	*75,000,000,000*
- *SSI Investment Member Fund (SSIIMF)*	*404,000,000,000*	*404,000,000,000*
- *SSI NextGen Technology Fund (SSI-NextGen)*	*500,000,000,000*	-
Investments in associates	542,579,166,529	392,579,166,529
- *The Pan Group (PAN) (2)*	*392,579,166,529*	*392,579,166,529*
- *SSI Digital Technology Joint Stock Company (SSID) (3)*	*150,000,000,000*	-
Total	**4,452,669,432,661**	**3,843,489,225,749**

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

(2) As at 30 September 2026, among the investments in the associate, 31,880,120 shares with a par value of VND 318,801,200,000 were used as collaterals for the short-term borrowings of the Company.

(3) The investment in SSI Digital Technology Joint Stock Company was reclassified as an investment in an associate due to the subsidiary's purchase of additional shares, resulting in a change in the Company's indirect ownership interest in SSI Digital Technology Joint Stock Company.

12. TANGIBLE FIXED ASSETS

	Building, architectural structures VND	*Office machineries* VND	*Means of transportation* VND	*Office equipment* VND	*Total* VND
Cost					
Beginning balance	-	362,341,235,653	36,679,872,491	2,871,986,799	401,893,094,943
Increase	466,029,687,942	99,455,493,603	11,677,269,040	5,339,440,327	582,501,890,912
Purchases	*466,029,687,942*	*99,455,493,603*	*11,677,269,040*	*5,176,191,458*	*582,338,642,043*
Reclassification	-	-	-	*163,248,869*	*163,248,869*
Decrease	-	(5,762,635,937)	(13,419,260,000)	(266,427,444)	(19,448,323,381)
Disposal	-	*(5,599,387,068)*	*(13,419,260,000)*	*(266,427,444)*	*(19,285,074,512)*
Reclassification	-	*(163,248,869)*	-	-	*(163,248,869)*
Ending balance	466,029,687,942	456,034,093,319	34,937,881,531	7,944,999,682	964,946,662,474
Accumulated depreciation					
Beginning balance	-	299,138,272,499	19,941,184,624	2,850,182,474	321,929,639,597
Increase	3,850,541,552	33,180,370,432	2,158,750,306	282,174,718	39,471,837,008
Depreciation	*3,850,541,552*	*33,161,254,756*	*2,158,750,306*	*282,174,718*	*39,452,721,332*
Reclassification	-	*19,115,676*	-	-	*19,115,676*
Decrease	-	(5,599,387,068)	(8,315,204,838)	(279,640,469)	(14,194,232,375)
Disposal	-	*(5,599,387,068)*	*(8,315,204,838)*	*(260,524,793)*	*(14,175,116,699)*
Reclassification	-	-	-	*(19,115,676)*	*(19,115,676)*
Ending balance	3,850,541,552	326,719,255,863	13,784,730,092	2,852,716,723	347,207,244,230
Net book value					
Beginning balance	-	63,202,963,154	16,738,687,867	21,804,325	79,963,455,346
Ending balance	462,179,146,390	129,314,837,456	21,153,151,439	5,092,282,959	617,739,418,244

Additional information on tangible fixed assets:

	Ending balance VND	*Beginning balance* VND
Cost of tangible fixed assets which are fully depreciated but still in active use	225,494,919,032	173,528,169,019

13. INTANGIBLE FIXED ASSETS

	Software VND
Cost	
Beginning balance	320,783,568,299
Increase	1,147,361,672
Purchases	1,147,361,672
Decrease	(3,046,477,422)
Disposal	*(3,046,477,422)*
Ending balance	318,884,452,549
Accumulated amortisation	
Beginning balance	216,491,862,272
Increase	29,757,733,946
Depreciation	*29,757,733,946*
Decrease	(3,046,477,422)
Disposal	*(3,046,477,422)*
Ending balance	243,203,118,796
Net book value	
Beginning balance	104,291,706,027
Ending balance	75,681,333,753

Additional information on intangible fixed assets:

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

14. CONSTRUCTION IN PROGRESS

	Ending balance VND	*Beginning balance VND*
Software development	9,988,062,720	7,364,803,895
Purchasing office building	2,698,900,193	464,736,056,003
Total	**12,686,962,913**	**472,100,859,898**

15. LONG-TERM PREPAID EXPENSES

	Ending balance VND	*Beginning balance VND*
Long-term prepaid expenses	32,242,671,479	13,268,557,931

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

16. DEFERRED CORPORATE INCOME TAX

16.1. DEFERRED CORPORATE INCOME TAX ASSETS

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

	Ending balance VND	*Beginning balance VND*
Deferred income tax assets		
Temporary non-deductible income tax arising from revaluation of financial assets at FVTPL & AFS	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**

16.2. DEFERRED CORPORATE INCOME TAX PAYABLES

Deferred corporate income tax payables arise due to following temporary differences that are non-deductible in terms of corporate income tax:

	Ending balance VND	*Beginning balance VND*
Deferred income tax payables		
Deferred income tax arising from the positive revaluation of financial assets at FVTPL & AFS	8,521,323,413	7,542,544,811
Deferred income tax arising from the negative revaluation of outstanding covered warrant payables	10,780,990	9,979,544,144
Total	**8,532,104,403**	**17,522,088,955**

17. PAYMENT FOR SETTLEMENT ASSISTANCE FUND

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

According to prevailing regulation of Viet Nam Securities Depository and Clearing Corporation the Company must deposit an initial amount of VND 120 million at the Viet Nam Securities Depository and Clearing Corporation and pay an addition of 0,01% of the total amount of brokered securities in the previous year, but not over VND 2,5 billion per annum. The maximum contribution of each custody member to the Settlement Assistance Fund is VND 20 billion for custody members who are the Company with trading securities and brokerage activities.

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

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

18. COLLATERALS AND PLEDGED ASSETS

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

Assets	*Ending balance VND*	*Beginning balance VND*	*Purposes*
Short-term			
- Financial assets at FVTPL (par value)	30,077,202,900,000	30,680,225,000,000	Collaterals for short-term borrowings
- Term deposits with remaining maturity under 1 year	3,444,000,000,000	5,010,000,000,000	Collaterals for short-term borrowings
- FVTPL certificates of deposit	618,000,000,000	869,050,000,000	Collaterals for covered warrant and service contracts
Long-term			
- Bonds with remaining maturity of more than 1 year (par value)	2,895,000,000,000	2,895,000,000,000	Collaterals for short-term borrowings
- Investments in associates (par value)	318,801,200,000	265,801,200,000	Collaterals for short-term borrowings
Total	**37,353,004,100,000**	**39,720,076,200,000**	

19. SHORT-TERM BORROWINGS AND FINANCE LEASE LIABILITIES

	Interest rate % per annum	*Beginning balance VND*	*Addition during the period VND*	*Repayment during the period VND*	*Ending balance VND*
Bank overdrafts	Under 8.10	9,165,451,864,584	103,665,194,945,572	106,601,895,376,721	6,228,751,433,435
Short-term borrowings	Under 9.35	50,995,050,000,000	129,885,950,000,000	135,205,350,000,000	45,675,650,000,000
- *Joint- Stock Commercial Bank for Foreign Trade of Vietnam*		*8,558,100,000,000*	*29,558,500,000,000*	*27,762,600,000,000*	*10,354,000,000,000*
- *Joint- Stock Commercial Bank for Investment and Development of Vietnam*		*10,706,000,000,000*	*16,031,000,000,000*	*15,632,000,000,000*	*11,105,000,000,000*
- *Vietnam Joint Stock Commercial Bank for Industry and Trade*		*7,392,500,000,000*	*24,319,000,000,000*	*27,700,000,000,000*	*4,011,500,000,000*
- *Other banks and corporates*		*24,338,450,000,000*	*59,977,450,000,000*	*64,110,750,000,000*	*20,205,150,000,000*
Total		**60,160,501,864,584**	**233,551,144,945,572**	**241,807,245,376,721**	**51,904,401,433,435**

20. PAYABLES FOR SECURITIES TRADING ACTIVITIES

	Ending balance VND	*Beginning balance VND*
Payable to the Stock Exchange, Viet Nam Securities Depository and Clearing Corporation	32,752,263,177	47,778,256,836
Covered warrants payables (in circulation)	140,908,000	279,853,864,000
Total	**32,893,171,177**	**327,632,120,836**

The Company is allowed to issue the covered warrants according to licences issued by State Securities Commission. Detail of the number of covered warrants issued by the Company are as follows:

	Ending balance		*Beginning balance*	
	The number of authorized covered warrants (covered warrants)	*The number of outstanding covered warrants (covered warrants)*	*The number of authorized covered warrants (covered warrants)*	*The number of outstanding covered warrants (covered warrants)*
HPG/7M-2/SSI/2026-02	16,000,000	17,500	-	-
VRE/4M-1/SSI/2026-03	8,000,000	10,000	-	-
VIC/4M-1/SSI/2026-03	6,000,000	7,900	-	-
VIC/7M-1/SSI/2026-02	5,000,000	6,600	-	-
VPB/7M-1/SSI/2026-02	9,000,000	5,000	-	-
Other covered warrants	285,000,000	13,500	167,500,000	118,163,400
Total	**329,000,000**	**60,500**	**167,500,000**	**118,163,400**

21. SHORT-TERM PAYABLES TO SUPPLIERS

	Ending balance VND	*Beginning balance VND*
Petro Vietnam - SSG Real Estate Joint - Stock Company	37,213,000,000	37,213,000,000
FPT Telecom International	-	-
Thang Tien Engineering Joint Stock Company	-	14,719,112,376
Payable for purchasing securities	1,194,952,683,600	22,298,066,000
Other payables	6,374,494,338	16,204,631,629
Total	**1,238,540,177,938**	**90,434,810,005**

22. SHORT-TERM ADVANCE FROM CUSTOMERS

	Ending balance VND	*Beginning balance VND*
Customers' deposits for securities purchase	52,300,000,000	8,600,000,000
Other short-term advance	2,070,909,091	1,430,000,000
Total	**54,370,909,091**	10,030,000,000

23. TAXATION AND STATUTORY OBLIGATIONS

	Ending balance VND	*Beginning balance VND*
Value added tax	716,516,464	1,276,750,040
Corporate income tax	265,410,391,968	511,145,223,026
Personal income tax	125,395,615,627	82,346,774,028
Other taxes (foreign contractors withholding tax)	18,810,576,472	23,797,600,784
Total	**410,333,100,531**	**618,566,347,878**

24. SHORT-TERM ACCRUED EXPENSES

	Ending balance VND	*Beginning balance VND*
Interest payable for borrowings	88,557,869,522	89,766,430,513
Portfolio management and other payables to SSI Asset Management Limited Company (SSIAM)	3,664,939,122	48,836,133,287
Accrued services fee	340,200,000	513,000,000
Commission payable to counter parties	12,253,726,409	10,285,276,042
Accrual for employee salaries	3,918,792,048	-
Others	13,385,064,869	2,765,667,627
Total	**122,120,591,970**	**152,166,507,469**

25. OTHER SHORT-TERM PAYABLES

	Ending balance VND	*Beginning balance VND*
Dividend, bond coupon payables	9,258,521,488	8,716,287,036
Dividend payables to the Company shareholders	*8,747,637,900*	*8,198,779,900*
Coupon payables for bonds holders of the Company	*510,883,588*	*517,507,136*
Other payables	12,690,637,409	6,025,384,014
Total	**21,949,158,897**	**14,741,671,050**

26. BONUS AND WELFARE FUND

	Ending balance VND	*Beginning balance VND*
Bonus and welfare fund	397,491,290,978	280,522,387,882
Charity fund	158,671,840,631	119,873,813,903
Total	**556,163,131,609**	400,396,201,785

27. OWNERS' EQUITY

27.1 Undistributed profit

	Ending balance VND	*Beginning balance VND*
Realized profit (*Undistributed)*	6,090,253,751,885	7,073,729,939,036
Unrealized profit	(123,753,084,376)	(102,738,851,307)
Unrealized profit/ (loss) and deferred tax on revaluation of FVTPL financial assets and revaluation of outstanding covered warrants payables	*(113,666,711,466)*	*(115,905,684,373)*
Unrealized profit/ (loss) on foreign exchange rate differences	*(10,086,372,910)*	*13,166,833,066*
Total	**5,966,500,667,509**	**6,970,991,087,729**

27.2 *Changes in owners' equity*

	Share capital VND	*Share premium VND*	*Treasury shares VND*	*Difference from revaluation of assets at fair value VND*	*Undistributed profit VND*	*Total VND*
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
Offering additional shares to existing shareholders by exercising subscription rights pursuant to Resolution No. 02/2025/NQ-DHDCD dated 25 September 2025.	4,151,829,580,000	2,075,914,790,000	-	-	-	6,227,744,370,000
Issuance of bonus shares for the purpose of increasing charter capital pursuant to Resolution No. 24/2026/NQ-SSI.HĐQT dated 13 July 2026 and No. 27/2026/NQ-SSI.HĐQT dated 26 August 2026 of the Board of Directors	5,002,045,810,000	(3,309,027,581,013)	-	-	(1,693,018,228,987)	-
Share Issuance following ESOP plan under Resolution No. 01/2025/NQ-DHDCD dated 18 April 2025 and No. 01/2026/NQ-DHDCD 23 April 2026 of the General Meeting of Shareholders	100,000,000,000	-	-	-	-	100,000,000,000
Issuance expense	-	(269,597,336)	-	-	-	(269,597,336)
Appropriation of 2025 dividends to SSI shareholders according to Resolution No. 01/2026/NQ-DHDCD 23 April 2026 of the General Meeting of Shareholders	-	-	-	-	(2,501,097,752,000)	(2,501,097,752,000)
Profit after tax	-	-	-	-	3,432,090,663,913	3,432,090,663,913
Revaluation of AFS financial assets	-	-	-	(13,171,109,699)	-	(13,171,109,699)
Welfare fund (1% of PAT) and bonus fund (4% of PAT) reserve according to Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026 of the General Meeting of Shareholders	-	-	-	-	(244,818,160,367)	(244,818,160,367)
Other increase	-	-	-	-	2,353,057,221	2,353,057,221
Ending balance	**30,032,938,010,000**	**2,075,645,192,664**	**(19,115,006,409)**	**865,600,127**	**5,966,500,667,509**	**38,056,834,463,891**

27.3 Shares

	Ending balance (shares)	*Beginning balance (shares)*
Authorized shares	**3,003,293,801**	**2,077,906,262**
Issued shares	**3,003,293,801**	**2,077,906,262**
Shares issued and fully paid	3,003,293,801	2,077,906,262
- *Ordinary shares*	*3,003,293,801*	*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	**3,001,302,333**	**2,075,914,794**
- *Ordinary shares*	*3,001,302,333*	*2,075,914,794*
- *Preference shares*	-	-

28. GAIN/(LOSS) FROM FINANCIAL ASSETS

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

No	*Financial assets*	*Quantity Unit*	*Proceeds VND*	*Weighted average cost at the end of transaction date VND*	*Gain from disposal in Q3/2026 VND*	*Gain from disposal in Q3/2025 VND*
I	**Gain from disposal**					
1	Listed shares and other securities (include shared used as hedging for covered warrants)	131,248,887	4,665,493,739,348	4,558,098,840,214	107,394,899,134	719,896,373,420
2	Unlisted shares and other securities	1,500,000	39,000,000,000	26,103,666,668	12,896,333,332	137,020,113,625
3	Bonds and certificates of deposit	189,682,671	44,984,197,262,228	44,671,848,216,705	312,349,045,523	96,603,960,111
4	Gain from derivatives position	-	-	-	172,778,716,000	250,435,138,000
5	Covered warrants issued by the Company	384,211,600	321,664,514,721	128,003,859,900	193,660,654,821	54,040,269,771
	Total	**706,643,158**	**50,010,355,516,297**	**49,384,054,583,487**	**799,079,648,810**	**1,257,995,854,927**

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

No	*Financial assets*	*Quantity Unit*	*Proceeds VND*	*Weighted average cost at the end of transaction date VND*	*Loss from disposal in Q3/2026 VND*	*Loss from disposal in Q3/2025 VND*
II	**Loss from disposal**					
1	Listed shares and other securities (include shared used as hedging for covered warrants)	155,035,756	5,293,681,527,993	5,468,845,897,820	(175,164,369,827)	(43,472,360,963)
2	Bonds and certificates of deposit	56,297,534	11,762,869,710,005	11,778,211,063,325	(15,341,353,320)	(7,004,730,188)
3	Loss from derivatives position				(132,688,430,000)	(327,451,564,000)
4	Covered warrants issued by the Company	73,605,300	59,767,870,943	72,909,524,300	(13,141,653,357)	(379,173,426,319)
	Total	**284,938,590**	**17,116,319,108,941**	**17,319,966,485,445**	**(336,335,806,504)**	**(757,102,081,470)**

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

No.	Financial assets	Cost VND	Carrying value VND	Revaluation difference at the end of the period [2] VND	Revaluation difference at the beginning of the period [1] VND	Gain/(loss) recorded Q3/2026([2]-[1]) VND
I	**FVTPL**	**43,238,502,615,990**	**43,133,097,703,945**	**(105,404,912,045)**	**(25,812,295,733)**	**(79,592,616,312)**
1	Listed shares and other securities	1,008,104,128,293	1,034,887,664,131	26,783,535,838	29,823,284,802	(3,039,748,964)
	MSB	*272,559,776,916*	*311,169,712,000*	*38,609,935,084*	*32,492,608,254*	*6,117,326,830*
	VIC	*71,173,171,580*	*69,285,702,200*	*(1,887,469,380)*	*(158,650,002)*	*(1,728,819,378)*
	MWG	*61,232,793,118*	*61,139,772,800*	*(93,020,318)*	*(834,282,179)*	*741,261,861*
	FPT	*59,831,537,595*	*58,088,079,000*	*(1,743,458,595)*	*(588,541,244)*	*(1,154,917,351)*
	HPG	*58,201,961,203*	*56,416,050,600*	*(1,785,910,603)*	*(1,427,903,999)*	*(358,006,604)*
	Other listed shares and securities	*485,104,887,881*	*478,788,347,531*	*(6,316,540,350)*	*340,053,972*	*(6,656,594,322)*
2	Listed shares used as hedging for covered warrants	494,922,624	484,908,700	(10,013,924)	(4,140,400,648)	4,130,386,724
	VIC	*229,894,462*	*223,797,800*	*(6,096,662)*	-	*(6,096,662)*
	HPG	*99,532,321*	*96,478,200*	*(3,054,121)*	*(7,973,616,156)*	*7,970,562,035*
	VRE	*88,973,281*	*87,221,700*	*(1,751,581)*	-	*(1,751,581)*
	VPB	*37,333,319*	*38,844,000*	*1,510,681*	*384,668,651*	*(383,157,970)*
	VNM	*8,995,837*	*8,850,600*	*(145,237)*	*(186,160)*	*40,923*
	Other listed shares	*30,193,404*	*29,716,400*	*(477,004)*	*3,448,733,017*	*(3,449,210,021)*
3	Unlisted shares and fund certificates	200,582,206,775	182,058,229,659	(18,523,977,116)	(18,730,117,346)	206,140,230
4	Bonds	19,688,640,193,646	19,574,985,736,803	(113,654,456,843)	(32,765,062,541)	(80,889,394,302)
5	Certificates of deposit	22,340,681,164,652	22,340,681,164,652	-	-	-
II	**AFS**	**299,730,713,459**	**300,812,713,613**	**1,082,000,154**	**102,532,750,780**	**(101,450,750,626)**
1	Listed shares	160,599,937,846	160,184,148,000	(415,789,846)	100,730,930,780	(101,146,720,626)
2	Unlisted shares	139,130,775,613	140,628,565,613	1,497,790,000	1,801,820,000	(304,030,000)
	Total	**43,538,233,329,449**	**43,433,910,417,558**	**(104,322,911,891)**	**76,720,455,047**	**(181,043,366,938)**

28.3. Revaluation of outstanding covered warrant payables

No.	Covered warrants issued by the Company	Cost VND	Market value VND	Revaluation difference at the end of the period [2] VND	Revaluation difference at the beginning of the period [1] VND	Gain/(loss) recorded ([2]-[1]) Q3/2026 VND
1	VHM/9M/SSI/C/EU/Cash-21	-	-	-	(6,629,595,558)	6,629,595,558
2	HPG/9M/SSI/C/EU/Cash-21	-	-	-	11,730,294,571	(11,730,294,571)
3	HPG/15M/SSI/C/EU/Cash-20	-	-	-	1,910,502,448	(1,910,502,448)
4	ACB/15M/SSI/C/EU/Cash-20	-	-	-	22,342,166	(22,342,166)
5	FPT/15M/SSI/C/EU/Cash-20	-	-	-	18,508,998,267	(18,508,998,267)
6	Others covered warrants	194,812,957	140,908,000	53,904,957	29,700,704,727	(29,646,799,770)
	Total	**194,812,957**	**140,908,000**	**53,904,957**	**55,243,246,621**	**(55,189,341,664)**

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

	Q3/2026 VND	Q3/2025 VND	2026 Accumulated VND	2025 Accumulated VND
From financial assets at FVTPL	507,979,993,449	583,461,374,833	1,585,818,302,841	1,706,883,585,441
From HTM financial assets	139,966,667,590	100,404,954,030	397,412,341,470	287,228,432,345
From loans and receivables	1,115,199,256,167	1,005,982,654,334	3,256,628,727,146	2,463,587,621,963
From financial assets at AFS	70,480,358,584	725,917,808	83,314,818,582	30,609,050,323
Dividends, interests arising from AFS financial assets	*5,248,022,000*	*725,917,808*	*7,153,409,377*	*2,452,767,123*
Revaluation difference at fair value of AFS financial assets reclassification on selling	*65,232,336,584*	-	*76,161,409,205*	*28,156,283,200*
Total	**1,833,626,275,790**	**1,690,574,901,005**	**5,323,174,190,039**	**4,488,308,690,072**

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

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Reversal of provision for impairment of doubtful debts	(41,430,209,228)	(41,430,209,228)	(82,860,418,456)	(41,430,209,228)
Total	**(41,430,209,228)**	**(41,430,209,228)**	**(82,860,418,456)**	**(41,430,209,228)**

30. OTHER OPERATING REVENUE

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Interest on deposit and other revenue	41,011,245,629	20,638,929,470	154,407,869,198	60,014,195,088

31. EXPENSES FOR OPERATING ACTIVITIES

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Expenses for securities brokerage activities (payables to Stock Exchanges, employees and others)	284,094,954,273	533,517,383,485	990,315,123,771	1,133,600,005,178
Expenses for underwriting service and securities issuance agents	-	-	1,810,220,011	592,856,170
Expenses for financial advisory activities	6,479,686,990	7,128,016,317	12,127,620,522	17,371,268,323
Expenses for securities investment advisory activities	3,788,080,284	3,409,180,234	11,124,253,934	11,832,278,441
Expenses for securities custodian activities	18,245,881,520	15,788,913,491	52,620,933,931	39,185,634,814
Other operating expenses (Note 32)	21,098,029,158	17,433,443,541	54,612,482,124	47,150,106,932
Total	**333,706,632,225**	**577,276,937,068**	**1,122,610,634,293**	**1,249,732,149,858**

EXPENSES FOR OPERATING ACTIVITIES DETAIL BY ITEMS

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Expenses for securities brokerage activities	88,432,589,571	206,877,116,799	352,805,768,810	388,405,020,567
Expenses for securities custodian activities	18,245,881,520	15,788,913,491	52,620,933,931	39,185,634,814
Expenses on payroll and other employees' benefits	131,327,194,580	266,217,359,113	453,250,509,097	560,695,612,418
Expenses for social security, health insurance, union fee and unemployment insurance	13,698,270,529	11,138,837,010	38,042,342,156	29,696,050,452
Office supplies expenses	113,001,646	146,368,096	291,750,973	500,116,047
Instruments and tools expenses	83,876,070	61,131,806	266,586,136	255,206,810
Depreciation of fixed assets	9,950,625,044	11,942,412,016	33,273,249,724	33,060,169,795
Outsourced services expenses	61,482,370,836	53,591,048,914	153,930,002,766	161,928,535,219
Capital expenses	2,919,437,160	6,593,123,973	17,109,158,538	11,485,652,764
Other expenses	7,453,385,269	4,920,625,850	21,020,332,162	24,520,150,972
Total	**333,706,632,225**	**577,276,937,068**	**1,122,610,634,293**	**1,249,732,149,858**

32. OTHER OPERATING EXPENSES

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Other expenses	21,098,029,158	17,433,443,541	54,612,482,124	47,150,106,932
Total	**21,098,029,158**	**17,433,443,541**	**54,612,482,124**	**47,150,106,932**

33. EXPENSES FOR PROPRIETARY TRADING ACTIVITIES

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Portfolio management expenses	9,651,057,687	2,681,015,940	21,612,832,385	8,252,561,149
Other expenses	27,649,064,380	28,576,623,468	62,202,685,425	78,135,091,605
Total	**37,300,122,067**	**31,257,639,408**	**83,815,517,810**	**86,387,652,754**

34. FINANCE INCOME

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Realized and unrealized gain from foreign exchange rate differences	2,452,614,760	5,347,773,338	4,870,804,274	21,124,278,062
Demand deposit and original maturity less than 3 months interest income	6,206,290,487	15,246,990,267	39,443,718,630	28,359,873,361
Dividend income from investments in subsidiaries, associates and joint ventures	-	13,291,396,500	79,886,079,000	13,291,396,500
Other financial incomes	5,294,887,300	-	34,403,377,248	21,383,629,138
Total	**13,953,792,547**	**33,886,160,105**	**158,603,979,152**	**84,159,177,061**

35. FINANCE EXPENSES

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Realized and unrealized loss from foreign exchange rate differences	19,733,769,532	6,394,067,911	36,003,876,686	20,052,564,900
Interest expenses on short-term borrowings	849,687,392,269	686,978,549,811	2,369,337,866,416	1,771,546,909,592
Other finance expenses	32,166,236,543	4,640,076,688	118,377,770,238	11,997,006,344
Total	**901,587,398,344**	**698,012,694,410**	**2,523,719,513,340**	**1,803,596,480,836**

36. GENERAL AND ADMINISTRATIVE EXPENSES

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Administrative employees' expenses	23,220,034,206	25,932,132,341	65,169,763,583	68,399,851,224
Expenses on payroll and other employees' benefits	*20,124,792,456*	*22,607,018,895*	*53,379,256,333*	*58,326,837,377*
Expenses for social security, health insurance, union fee and unemployment insurance	*3,095,241,750*	*3,325,113,446*	*11,790,507,250*	*10,073,013,847*
Expense for office supplies	471,249,254	532,678,318	1,018,851,070	1,164,771,750
Expense for tools	1,202,220,723	219,655,219	1,723,412,082	987,644,496
Depreciation expenses	16,382,905,791	9,957,823,282	35,907,146,031	31,102,658,138
External service expenses	25,755,143,694	20,108,382,037	62,339,504,002	63,193,147,521
Other expenses	1,653,658,554	1,508,868,754	7,220,454,413	5,479,136,182
Total	**68,685,212,222**	**58,259,539,951**	**173,379,131,181**	**170,327,209,311**

37. OTHER INCOME AND EXPENSES

	Q3/2026 VND	*Q3/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Other income				
Gain from disposal of assets	7,794,362	-	46,530,445	323,183,883
Other incomes	14,366,426,422	307,071,931	15,169,594,881	3,078,865,922
Total other incomes	**14,374,220,784**	**307,071,931**	**15,216,125,326**	**3,402,049,805**
Other expenses				
Loss from disposal of assets	-	-	(2,652,904,174)	(195,388,293)
Other expenses	(262,557,639)	(788,824,900)	(441,022,035)	(1,709,083,124)
Total other expenses	**(262,557,639)**	**(788,824,900)**	**(3,093,926,209)**	**(1,904,471,417)**
Total	**14,111,663,145**	**(481,752,969)**	**12,122,199,117**	**1,497,578,388**

38. CORPORATE INCOME TAX

38.1. Corporate income tax ("CIT")

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

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

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

	For the nine-month period ended 30 September 2026 VND	*For the nine-month period ended 30 September 2025 VND*
Profit before tax	**4,267,512,525,232**	**3,943,317,797,409**
Adjustments to increase/(decrease) accounting profit:		
Adjustments to increase accounting profit:		
- *Loss from revaluation of FVTPL financial assets*	*172,954,600,604*	*260,218,185,485*
- *Gain from revaluation of outstanding covered warrants*	*225,356,132,234*	*209,123,741,180*
- *Reversal/ (provision) for impairment of securities during the period*	*(44,795,890,489)*	*30,021,985,311*
Adjustments to decrease accounting profit:		
- *Income from tax exempted activities – dividends*	*(123,832,643,350)*	*(58,140,341,200)*
- *Gain from revaluation of FVTPL financial assets*	*(207,687,970,718)*	*(345,665,549,678)*
- *Loss from revaluation of outstanding covered warrants*	*(187,164,527,899)*	*(237,730,281,997)*
- *Other adjustments*	*(66,720,920,523)*	*(27,873,377,432)*
Estimated current taxable income	**4,035,621,305,091**	**3,773,272,159,078**
Corporate income tax rate	20%	20%
Estimated CIT expenses	**807,124,261,017**	**754,654,431,815**
CIT payable at the beginning of the year	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	(1,086,853,899,505)	(538,431,738,746)
CIT payable at the end of the period	**265,410,391,968**	**342,028,675,468**

38.2. *Deferred corporate income tax*

Movement of deferred CIT during the period is as follows:

	For the nine-month period ended 30 September 2026 VND	*For the nine-month period ended 30 September 2025 VND*
Deferred CIT assets		
Opening balance	**3,493,079,890**	**13,503,287,904**
Deferred CIT arising from the decrease in revaluation of FVTPL & AFS financial assets has not been deducted	-	(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**

	For the nine-month period ended 30 September 2026 VND	*For the nine-month period ended 30 September 2025 VND*
Deferred CIT payables		
Opening balance	**17,522,088,955**	**15,526,045,389**
Deferred CIT arising from the increase in revaluation of FVTPL financial assets	4,271,556,027	3,572,375,395
Deferred CIT arising from revaluation of AFS financial assets	(3,292,777,425)	4,582,282,100
Deferred CIT arising from the decrease in revaluation of outstanding covered warrant payables	(9,968,763,154)	9,742,694,246
Ending balance	**8,532,104,403**	**33,423,397,130**

Deferred CIT (income)/expense is charged to the income statement for the period ended 30 September 2026 and 30 September 2025 as follows:

	For the nine-month period ended 30 September 2026 VND	*For the nine-month period ended 30 September 2025 VND*
Deferred CIT (income)/expense		
Deferred CIT arising from increased/(decrease) provision expense of unlisted securities non-deductible in the period	-	255,728,240
Deferred CIT relating to difference arising from the (decrease)/increase in revaluation of financial assets at FVTPL, AFS and the (increase)/decrease in revaluation covered warrant payables	(5,697,207,127)	13,315,069,641
Deferred CIT (income)/ expense	**(5,697,207,127)**	**13,570,797,881**

39. ACCUMULATED OTHER COMPREHENSIVE INCOME

Item	*Beginning balance VND*	*Movement during the period VND*	*Changes in owners' equity recorded in income statement VND*	*Ending balance VND*
Profit/(Loss) from revaluation of AFS financial assets	14,036,709,826	62,990,299,506	(76,161,409,205)	865,600,127

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

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

	For the nine-month period ended 30 September 2026 VND	*For the nine-month period ended 30 September 2025 VND*
Income recorded directly to owners' equity	4,240,835,000	22,122,161,512
- *Other gain from revaluation of AFS financial assets*	-	*22,122,161,512*
- *Other gain recorded directly to owners' equity*	*4,240,835,000*	-
Expense recorded directly to owners' equity	(15,328,484,814)	(2,110,857,779)
- *Other loss from revaluation of AFS financial assets*	*(13,171,109,699)*	-
- *Other loss recorded directly to owners' equity*	*(2,157,375,115)*	*(2,110,857,779)*
Total	**(11,087,649,814)**	**20,011,303,733**

41. OTHER INFORMATION

41.1. Transactions with related parties

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

Related parties	*Relationships*
SSI Asset Management Co., Ltd	100%-owned subsidiary
	The Chairman of SSI Asset Management Co., Ltd is the brother of SSI's Chairman
SSI Investment Member Fund	76.15%-owned subsidiary
SSI Nextgen Technology Fund	83.33%-owned subsidiary
NDH Investment Co., Ltd and its subsidiaries	SSI's Chairman is the owner and chairman of NDH Investment Co., Ltd.
	Member of the Board of Directors of SSI, Nguyen Duy Khanh, is the CEO of NDH Investment Co., Ltd.
Daiwa Securities Group Inc, and its subsidiaries	Strategic shareholder holding about 15.22% 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 of SSI is also the Chairman of Saigon Dan Linh Real Estate Co., Ltd.
Nguyen Saigon Co., Ltd	The Chairman of Nguyen Saigon Co., Ltd is the brother of SSI's Chairman
SSI Digital Technology Joint Stock Company	Chairman of SSI is also the Chairman of SSI Digital Technology Joint Stock Company, indirectly owned associate company

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

Parties	*Transaction*	*Receivables/(Payables)*				*Revenues/ (Expenses)*
		Beginning balance	*Increase*	*Decrease*	*Ending balance*	
		VND	*VND*	*VND*	*VND*	*VND*
SSI Investment Member Fund	Capital contribution	404,000,000,000	-	-	404,000,000,000	-
SSI Nextgen Technology Fund	Capital contribution	-	500,000,000,000	-	500,000,000,000	-
Saigon Dan Linh Real Estate Co., Ltd	Office rental deposit	508,896,000	-	-	508,896,000	-
	Office rental expenses and other services	(32,688,582)	(836,774,436)	850,803,584	(18,659,434)	(836,774,436)
	Revenue from securities transaction and other securities services	-	82,504,932	(82,504,932)	-	82,504,932
	SSI dividend	-	(91,885,664,000)	91,885,664,000	-	-
NDH Investment Co., Ltd	Revenue from securities transaction and other securities services	-	119,572,693	(119,572,693)	-	119,572,693
	SSI dividend	-	(197,116,185,000)	197,116,185,000	-	-
SSI Asset Management Co., Ltd	Capital contribution	75,000,000,000	-	-	75,000,000,000	-
	Revenue from securities transaction and other securities services	218,091,553	1,057,933,544	(1,157,773,426)	118,251,671	1,022,793,224
	Balance of trusted portfolio	568,030,955,100	717,422,861,645	(939,637,398,489)	345,816,418,256	-
	Portfolio management expense	(3,480,501,111)	(694,311,799)	1,025,218,912	(3,149,593,998)	(3,667,758,333)
	Other payables	-	(945,437,552)	430,092,428	(515,345,124)	(515,345,124)
	Advance payment for portfolio management services	-	11,963,125,480	(5,981,562,739)	5,981,562,741	(5,981,562,739)
Nguyen Saigon Co., Ltd	Revenue from securities transaction and other securities services	-	32,476,924	(32,476,924)	-	32,476,924
	SSI dividend	-	(3,900,001,000)	3,900,001,000	-	-

Parties	*Transaction*	*Receivables/(Payables)*				*Revenues/ (Expenses)*
		Beginning balance	*Increase*	*Decrease*	*Ending balance*	
		VND	*VND*	*VND*	*VND*	*VND*
The PAN Group JSC	Sales of securities, certificates of deposit	-	201,940,850,000	(201,940,850,000)	-	158,047,602
	Purchase of securities, certificates of deposit	-	(206,302,040,000)	206,302,040,000	-	-
	Cash dividend receivable	79,886,079,000	-	(79,886,079,000)	-	-
Daiwa Securities Group Inc	Revenue from securities transaction and other securities services	-	1,533,475,861	(1,533,475,861)	-	1,394,068,965
	SSI dividend	-	(380,585,607,000)	380,585,607,000	-	-
Daiwa Capital Markets Singapore Limited (Related party of Daiwa Securities Group Inc)	Commission fee	-	(27,728,126)	-	(27,728,126)	(27,728,126)
Daiwa Capital Markets HongKong Limited (Related party of Daiwa Securities Group Inc)	Commission fee	(2,315,713,711)	(1,532,255,733)	2,373,374,742	(1,474,594,702)	(1,532,255,733)
Daiwa Securities Co. Ltd. (Related party of Daiwa Securities Group Inc)	Other receivables	-	118,855,790	-	118,855,790	-
Members of Board of Directors and the Management and other related persons	Revenue from securities transaction and other securities services	-	427,174,239	(427,174,239)	-	427,174,239
	SSI dividend	-	(59,841,454,000)	59,841,454,000	-	-

Transactions with other related parties

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

	Q3/2026	*Q3/2025*
	VND	*VND*
Salary and bonus	3,429,400,000	3,715,228,000
Remuneration of the Board of Directors	436,666,667	436,666,667
Total	**3,866,066,667**	**4,151,894,667**

41.2. Segment information

Segment information by business lines

	Brokerage and customer services (1) VND	*Proprietary trading VND*	*Treasury VND*	*Investment banking and others VND*	*Total VND*
3rd Quarter of 2026					
1. Direct income (1)	1,497,098,566,439	1,414,453,943,446	179,994,951,981	15,535,392,356	3,107,082,854,222
2. Direct expenses	657,313,735,201	985,519,278,052	92,732,740,787	8,121,240,107	1,743,686,994,147
3. Depreciation and allocated expenses	60,532,277,531	1,682,787,699	4,656,857,389	1,813,289,603	68,685,212,222
Profit before tax	**779,252,553,707**	**427,251,877,695**	**82,605,353,805**	**5,600,862,646**	**1,294,710,647,853**
Ending balance					
1. Direct segment assets	38,336,650,678,080	44,938,438,535,555	6,568,210,077,859	2,531,073,306	89,845,830,364,800
2. Allocated segment assets	741,598,207,970	20,616,312,374	57,052,488,937	22,215,128,436	841,482,137,717
3. Unallocated assets	-	-	-	-	1,753,373,952,689
Total assets	**39,078,248,886,050**	**44,959,054,847,929**	**6,625,262,566,796**	**24,746,201,742**	**92,440,686,455,206**
4. Direct segment liabilities	18,240,511,798,962	29,565,660,456,550	5,507,359,291,616	2,070,909,091	53,315,602,456,219
5. Allocated segment liabilities	515,576,024,428	14,332,931,577	39,664,194,322	15,444,465,046	585,017,615,373
6. Unallocated liabilities	-	-	-	-	483,231,919,723
Total liabilities	**18,756,087,823,390**	**29,579,993,388,127**	**5,547,023,485,939**	**17,515,374,137**	**54,383,851,991,315**

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

	Brokerage and customer services VND	*Proprietary trading VND*	*Treasury VND*	*Investment banking and others VND*	*Total VND*
3rd Quarter of 2025					
1. Direct income (1)	1,950,011,076,198	2,024,997,479,975	134,719,887,439	5,714,943,316	4,115,443,386,928
2. Direct expenses	875,010,596,388	1,330,272,230,993	61,688,828,072	8,285,828,257	2,275,257,483,709
3. Depreciation and allocated expenses	48,320,462,435	2,499,334,264	5,121,013,562	2,318,729,690	58,259,539,951
Profit before tax	**1,026,680,017,375**	**692,225,914,718**	**67,910,045,806**	**(4,889,614,631)**	**1,781,926,363,268**
Ending balance					
1. Direct segment assets	39,273,097,405,966	52,593,918,561,398	6,890,750,370,202	21,208,421,891	98,778,974,759,457
2. Allocated segment assets	570,758,506,709	29,521,991,726	60,489,115,915	27,388,700,949	688,158,315,299
3. Unallocated assets	-	-	-	-	211,227,002,964
Total assets	**39,843,855,912,675**	**52,623,440,553,124**	**6,951,239,486,117**	**48,597,122,840**	**99,678,360,077,720**
4. Direct segment liabilities	23,016,582,034,212	40,710,532,240,622	2,539,171,990,394	2,147,683,500	66,268,433,948,728
5. Allocated segment liabilities	379,717,292,695	19,640,549,622	40,242,524,750	18,221,302,447	457,821,669,514
6. Unallocated liabilities	-	-	-	-	2,640,065,438,997
Total liabilities	**23,396,299,326,907**	**40,730,172,790,244**	**2,579,414,515,144**	**20,368,985,947**	**69,366,321,057,239**

Segment information by geographical locations

Most of the Company's operations are taken place within Vietnam territory

42. KEY OPERATIONAL FACTORS WHICH IMPACTED THE SEPARATE FINANCIAL STATEMENTS

The Company's separate profit after tax in the 3rd Quarter of 2026 was VND 1,043,057,834,795, a decrease of VND 390,166,172,418 (equivalent to a 27% decrease) in comparison with the 3rd Quarter of 2025, mainly owing to the following reasons:

- Interest income from loans and receivables increased by 11%, compared to the same period in 2025, equivalent to VND 109,216,601,833 VND, interest expenses increased by 24% corresponding to a value of VND 162,708,842,458 in the same period.
- The trading volume of the stock market decreased significantly, lead to securities brokerage revenue decreased by 62%, amounted to VND 572,761,642,377 expenses for brokerage decreased by 47% equivalent to VND 249,422,429,212 compared to the same period.
- Gross profit from financial assets at FVTPL and AFS in the 3rd Quarter of 2026 decreased by 10% compared to the same period, corresponding to a value of VND 100,161,035,978.

43. EVENT AFTER THE REPORTING DATE

There has been no matter or circumstance that has arisen since the reporting date that has affected or may significantly affect the operations of the Company, the 3rd Quarter of 2026 separate results of its operations which is required to be adjusted or disclosed in the 3rd Quarter of 2026 separate financial statements.

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

Ho Chi Minh City, Vietnam

20 October 2026