

The logo consists of the letters 'SSi' in a white, stylized, sans-serif font, set against a solid red square background. The 'i' has a dot.

SSi

A hand holding a pen is shown in a semi-transparent, orange-tinted overlay over a grayscale cityscape. The hand is positioned as if about to write on a white surface that is peeling away from the background image. The cityscape is dense with skyscrapers and buildings.

SSi EARNINGS CALL

Oct 2025



EARNINGS CALL 3Q2025



01

BUSINESS ENVIRONMENT

03

Q&A

02

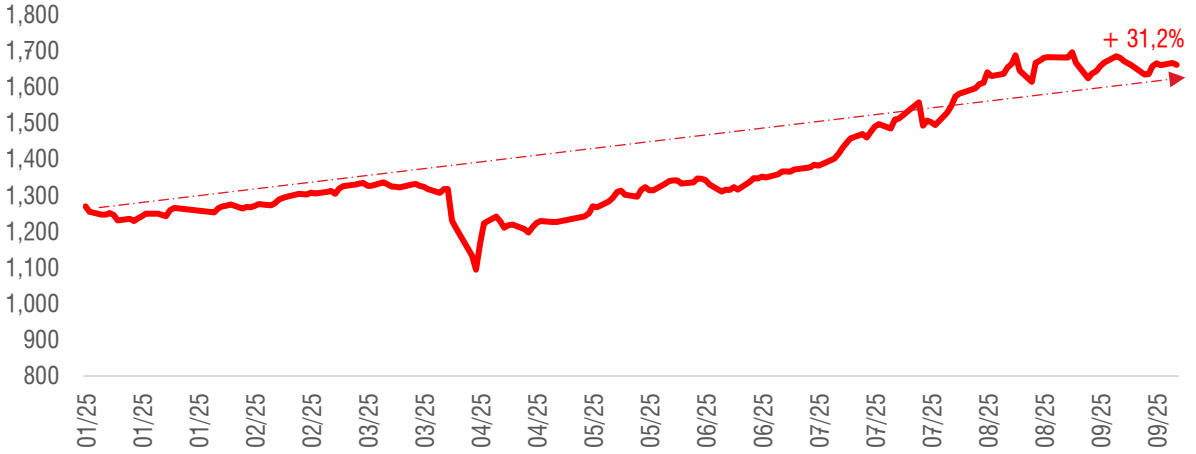
EARNINGS UPDATE



BUSINESS ENVIRONMENT

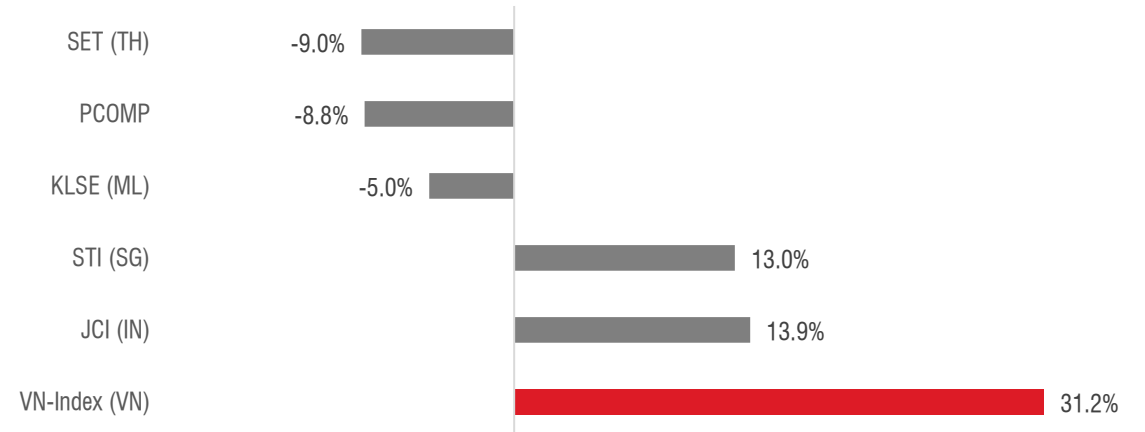


VN-Index movement in 9M2025



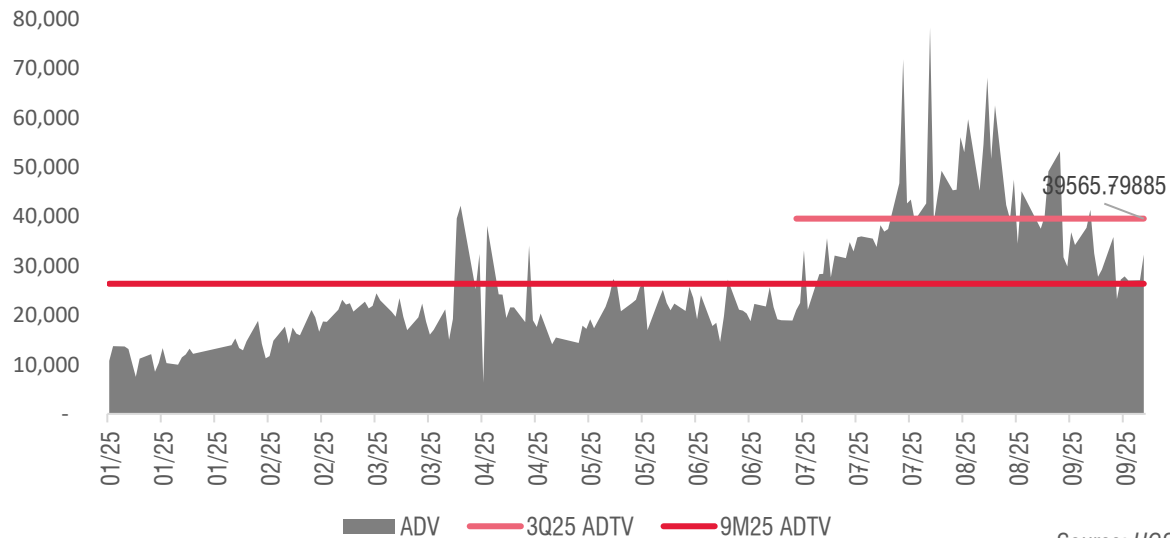
Source: SSI Research

ASEAN stock market movement in 9M2025



Source: Bloomberg

Average daily trading value in HOSE (VND Bn)



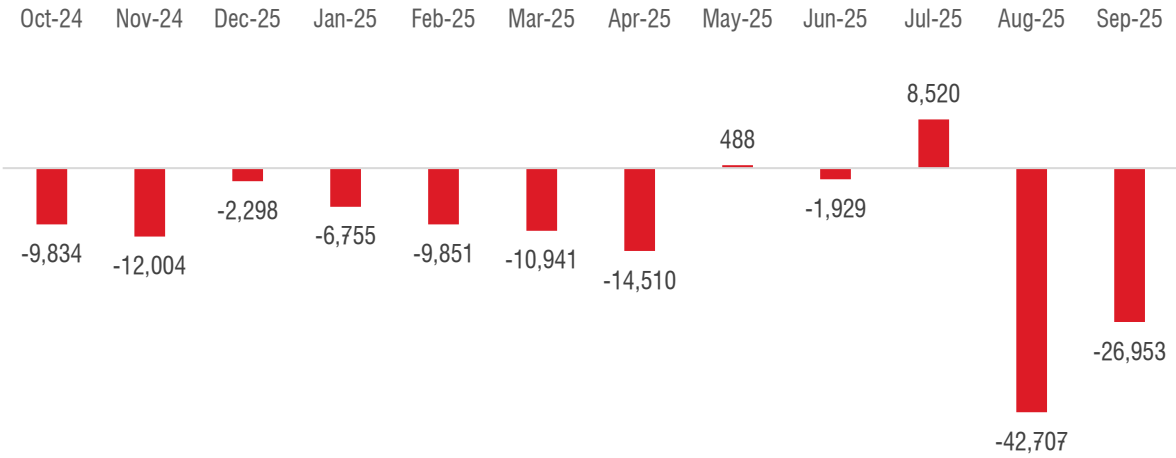
Source: HOSE

Net new trading accounts opening



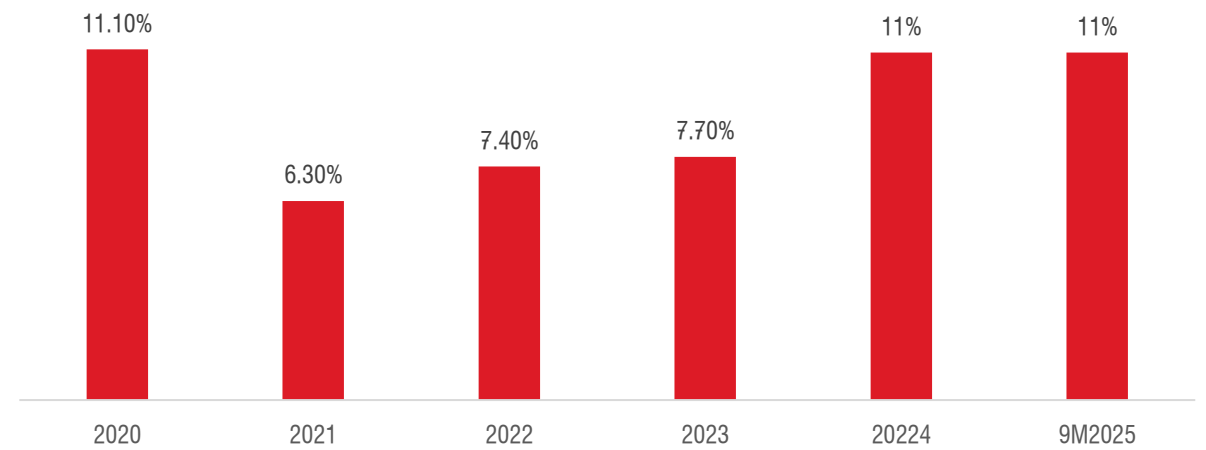
Source VSDC

Foreign net inflow (VND Bn)



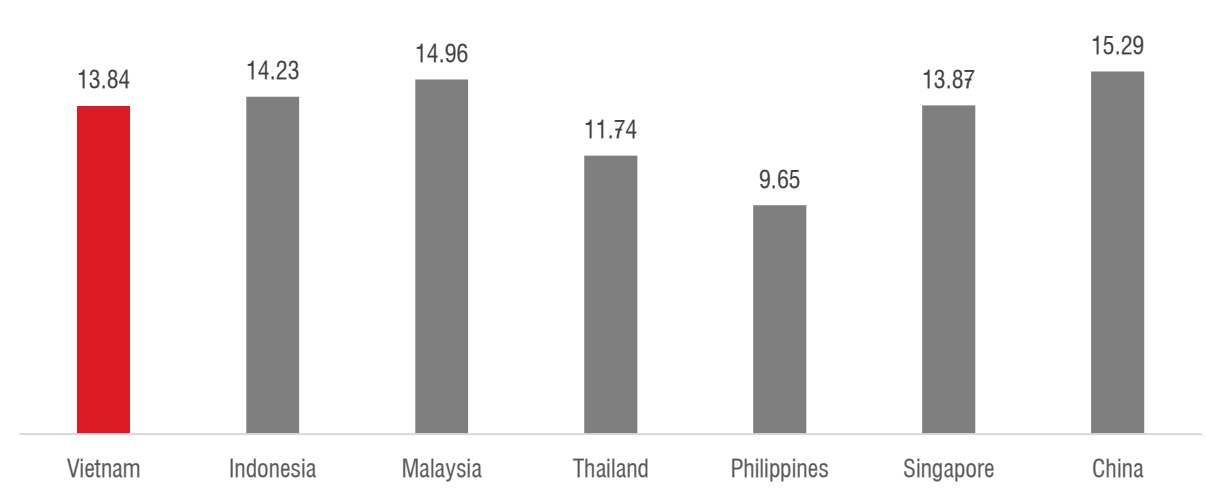
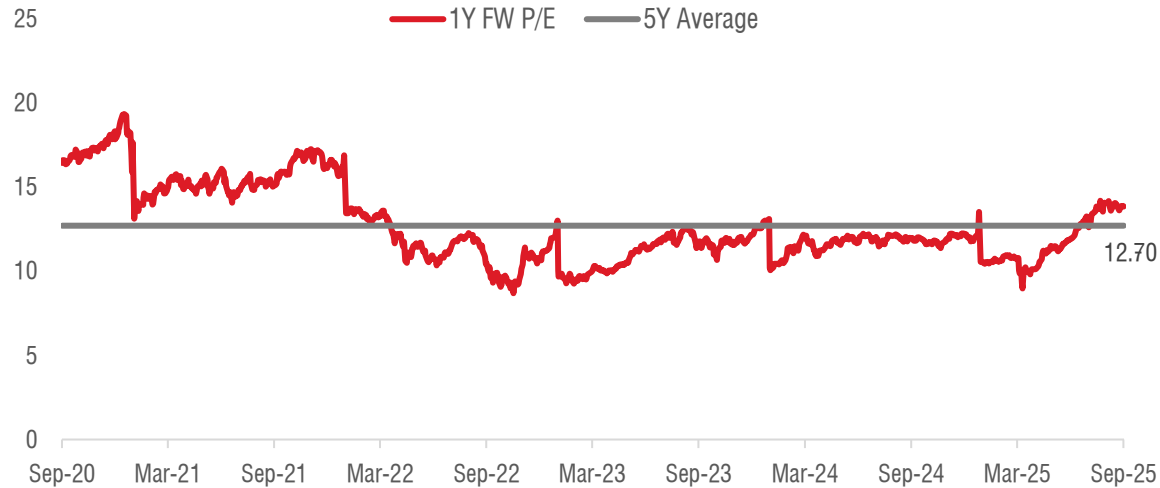
Source: SSI Research

Foreign participation as % of market turnover



Source: Fiinpro

Market still at relatively attractive valuation (Forward P/E)



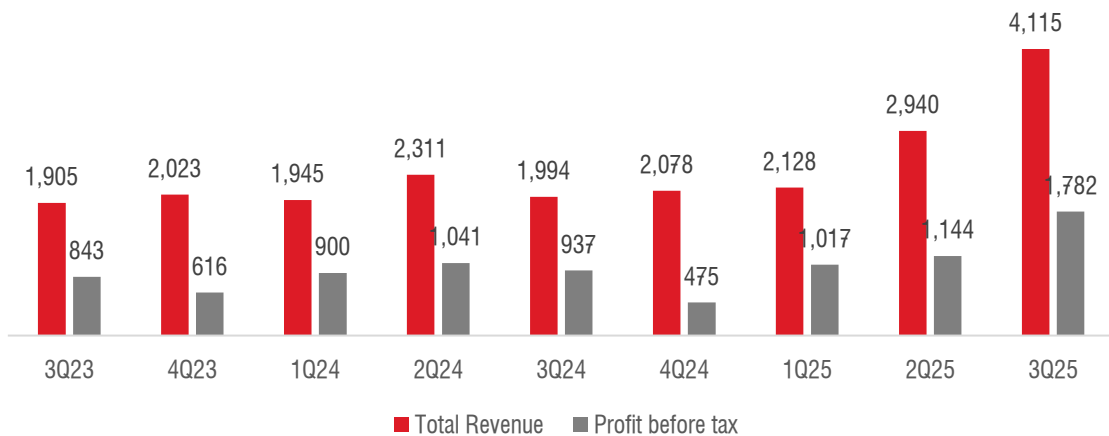
Source: Bloomberg



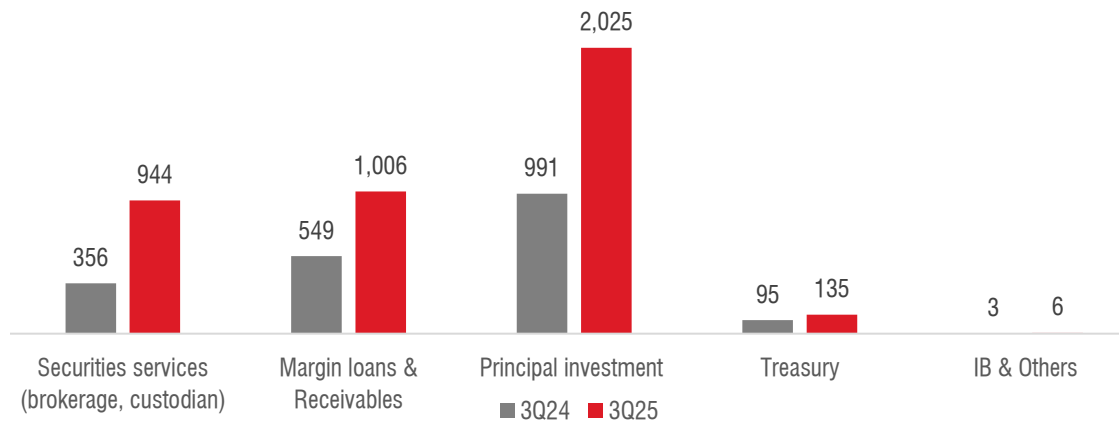
3Q2025 EARNINGS UPDATE



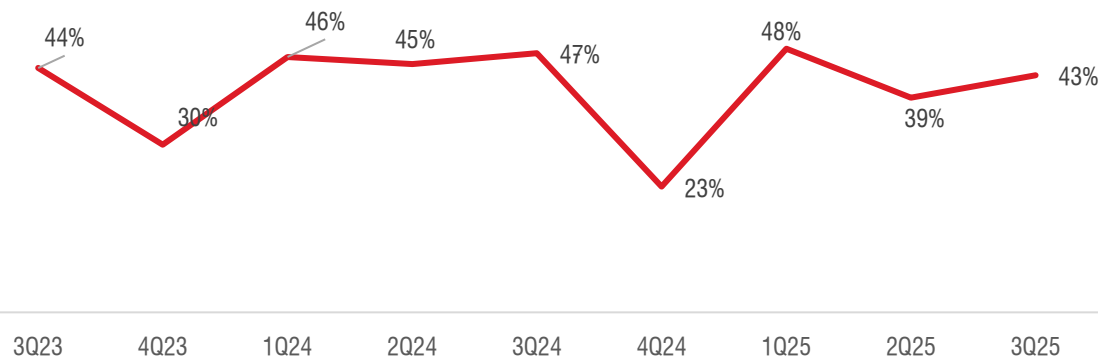
Quarterly Revenue and Profit Before Tax (VND bn)



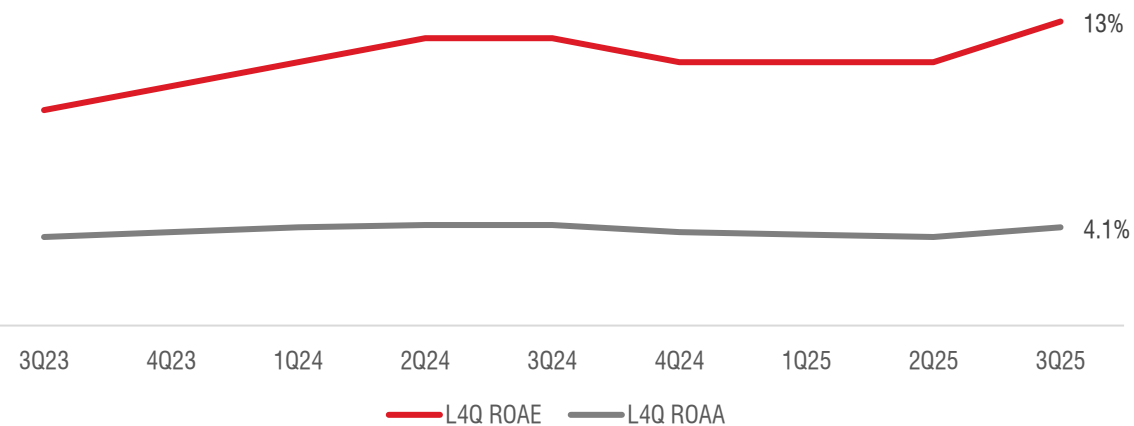
Strong performance in revenue of all business units (VND bn)



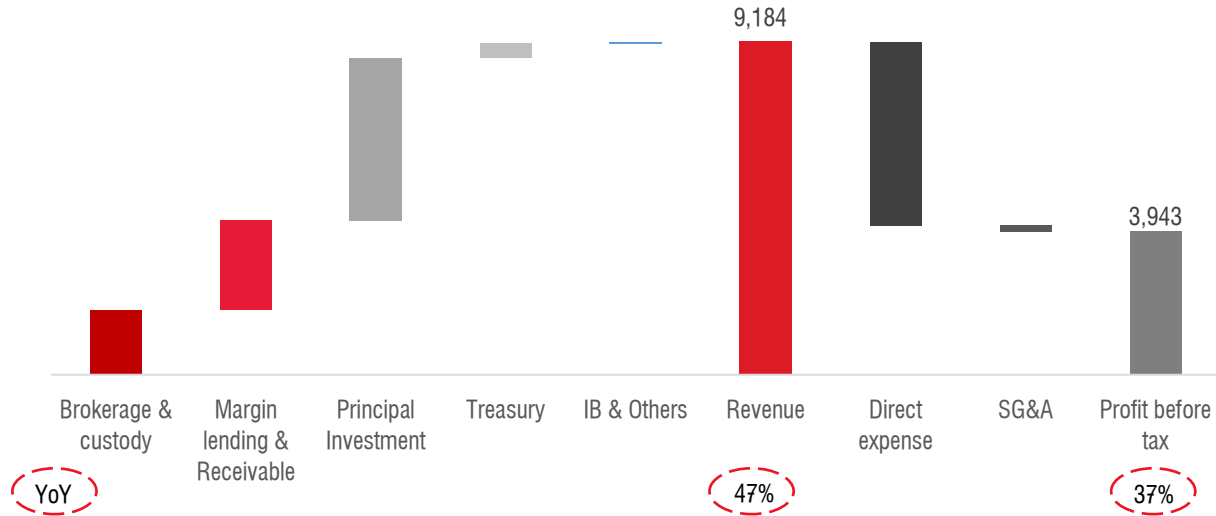
Quarterly profit before tax margin



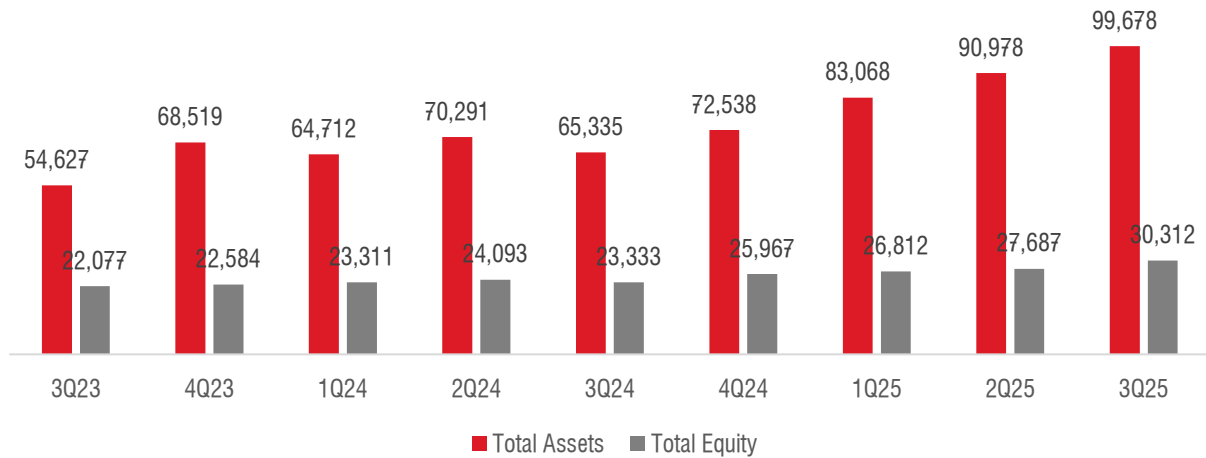
Trailing ROAE & ROAA (%)



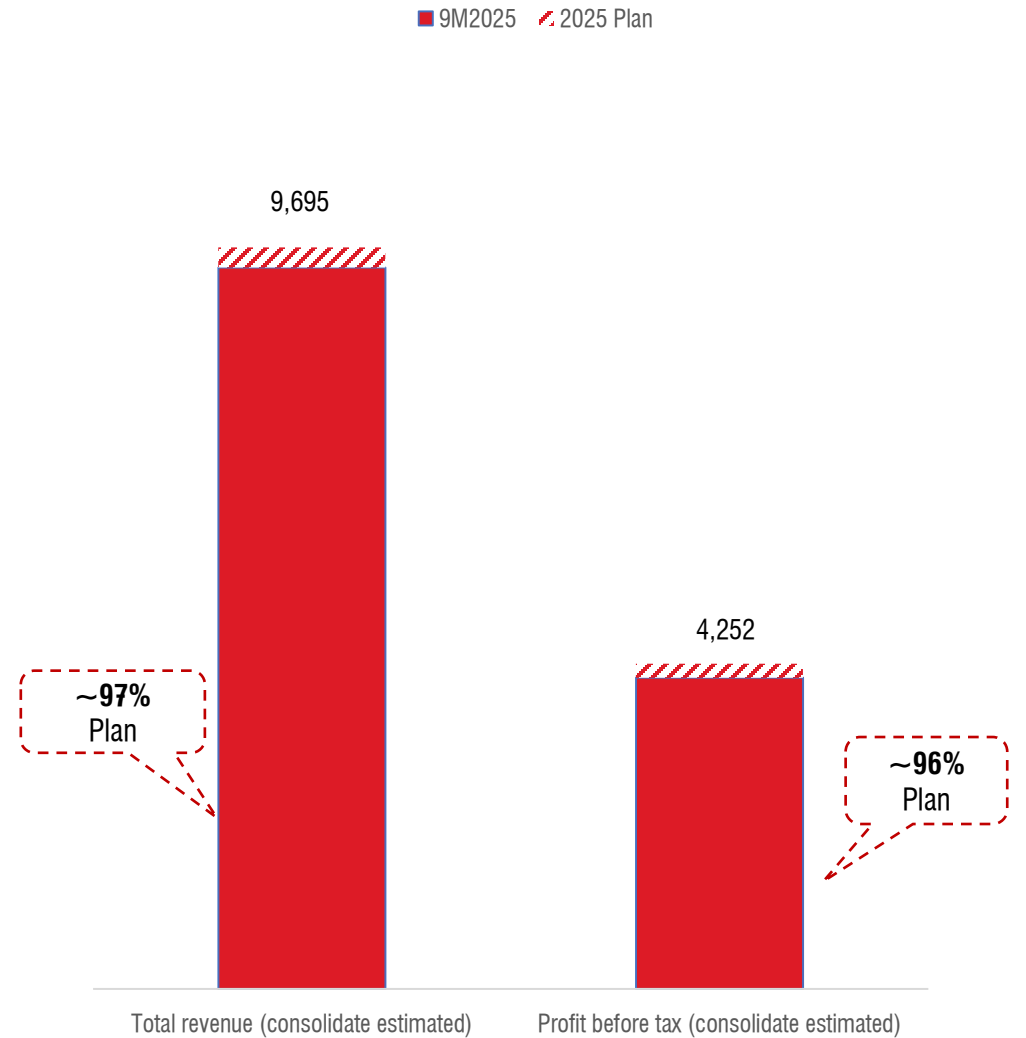
1H2025 Revenue and Profit Before Tax (VND bn)



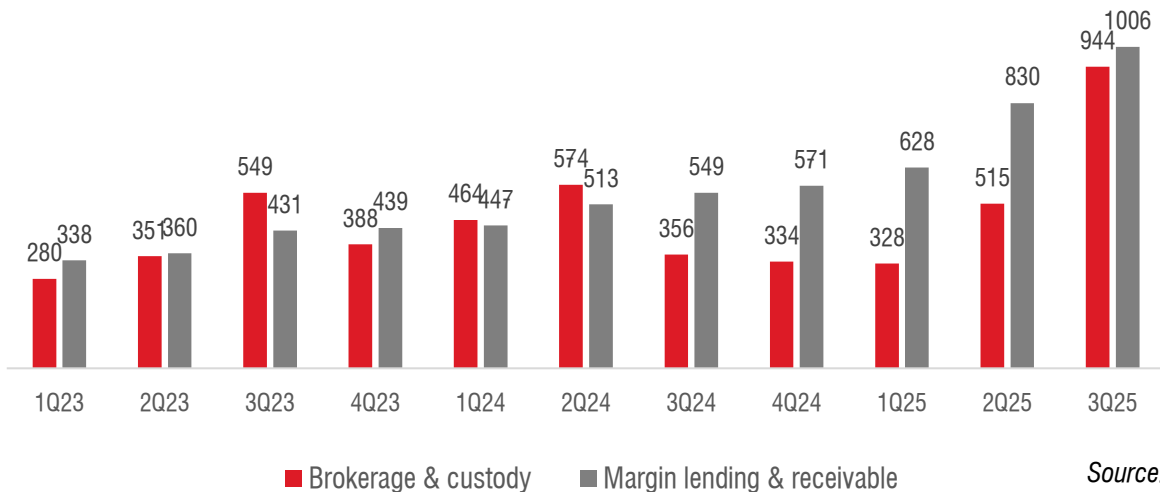
Total assets and equity at the end of June



Estimated consolidate earnings in 9M2025 versus 2025 Plan

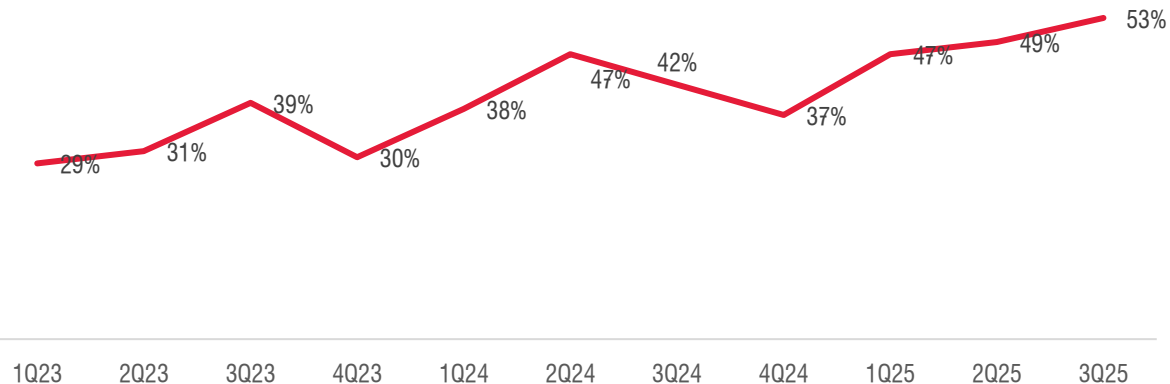


Brokerage & Margin Lending revenue (VND bn)

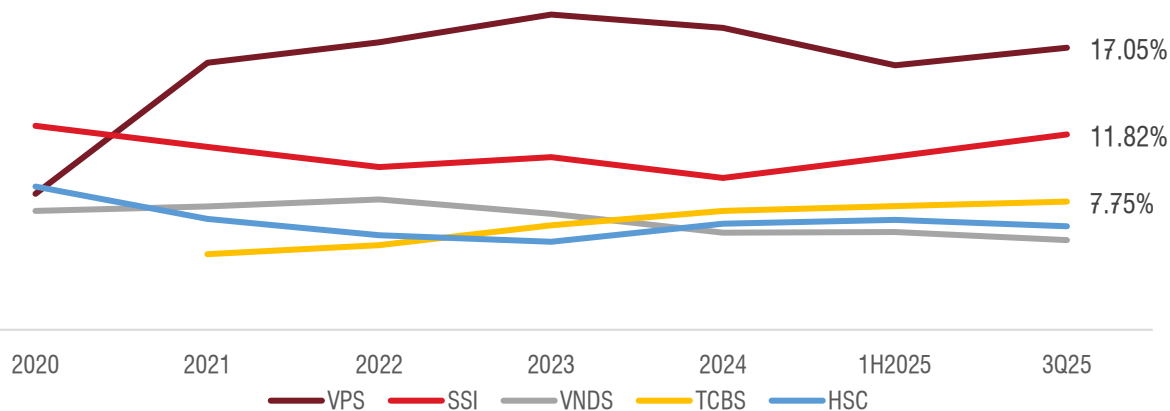


Source: Separate FS 3Q25

PBT margin of Brokerage & Margin lending services

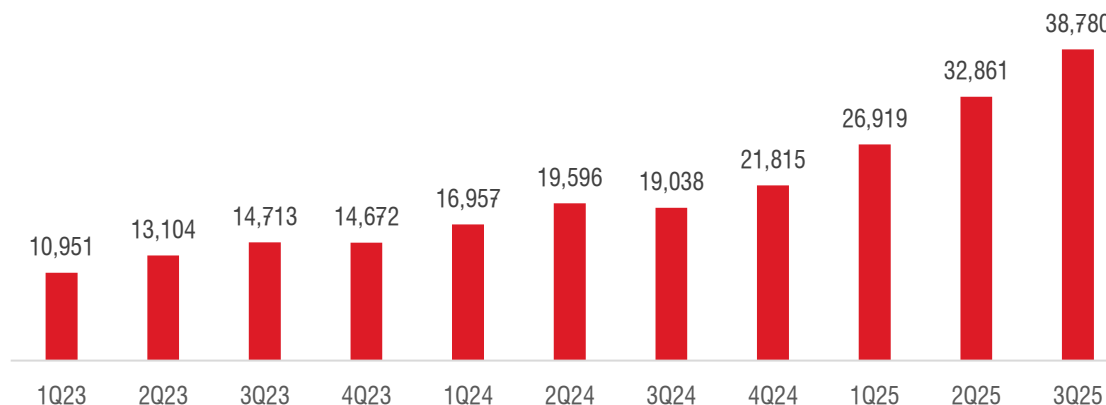


A stable market share among traditional brokers (HSX's market share)

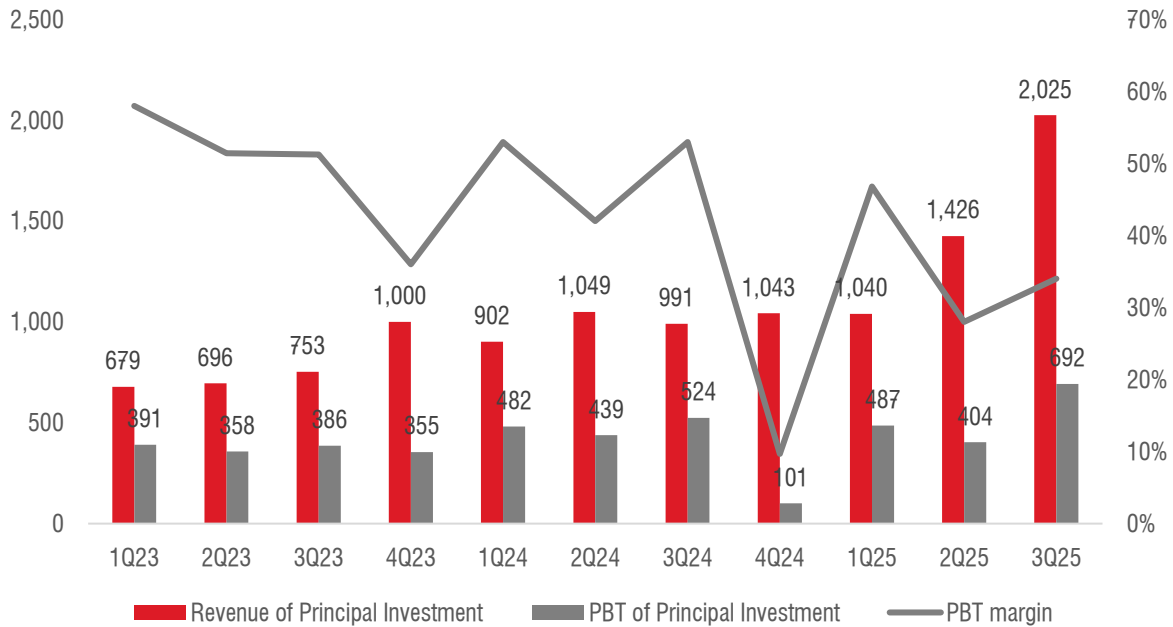


Source: HOSE

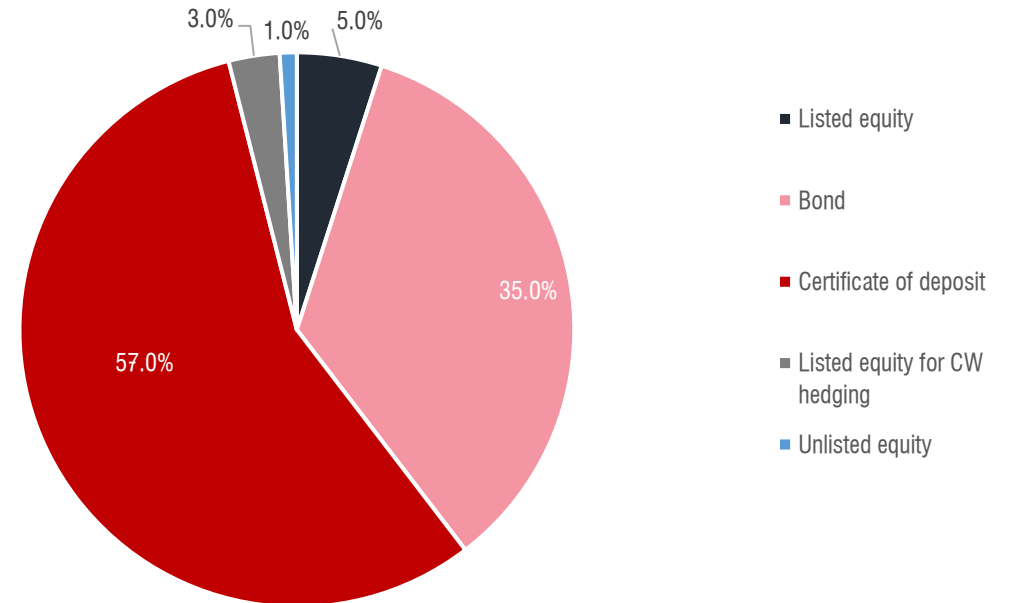
Top margin lending in the market (VND bn)



Principal Investment Revenue by Quarter (VND bn)



Principal Investment Revenue by Year (VND bn)



Source: SSI's Separate FS 3Q25



Q&A





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THANK YOU

