



Ho Chi Minh City, November 26, 2021

Ref.1861/2021/CV-SSIHO

Re: Disclosing Consolidated Financial Statements 3Q2021 in English

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

To:

- The State Securities Commission
- Hochiminh Stock Exchange
- Hanoi Stock Exchange

Organization name: **SSI SECURITIES CORPORATION**
Securities Symbol: SSI
Address: 72 Nguyen Hue, Ben Nghe Ward, District 1, HCMC
Telephone: 028-38242897
Fax: 028-38242997
Spokesman: Nguyen Hong Nam
Position: Chief Executive Officer

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

Content of information disclosure:

The English version of the Consolidated Financial Statements Quarter 3, 2021.

This information was posted on SSI website on November 26, 2021 at this link www.ssi.com.vn.

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

**Organization representative
Party authorized to disclose information**



Nguyen Hong Nam

**Nguyen Hong Nam
Chief Executive Officer**

SSI Securities Corporation

3rd Quarter of 2021 consolidated financial statements

30 September 2021



3rd QUARTER OF 2021 CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as at 30 September 2021

Code	ITEMS	Notes	Ending balance VND	Opening balance VND
100	A. CURRENT ASSETS		41,316,811,799,539	29,040,031,499,577
110	I. Financial assets		41,237,217,139,178	28,888,812,866,430
111	1. Cash and cash equivalents	5	289,834,514,959	363,251,901,483
111.1	1.1 Cash		267,803,610,849	231,971,207,727
111.2	1.2 Cash equivalents		22,030,904,110	131,280,693,756
112	2. Financial assets at fair value through profit or loss (FVTPL)	7.1	13,687,925,612,626	13,252,453,509,081
113	3. Held-to-maturity (HTM) investments	7.3	7,838,202,040,801	5,591,644,622,570
114	4. Loans	7.4	18,292,870,393,717	9,226,158,205,627
115	5. Available-for-sale (AFS) financial assets	7.2	266,416,338,010	185,676,629,818
116	6. Provision for impairment of financial assets and mortgage assets	8	(62,069,668,557)	(48,240,749,680)
117	7. Receivables	9	297,319,267,655	386,397,528,485
117.1	7.1 Receivables from disposal of financial assets		262,333,152,699	304,395,057,166
117.2	7.2 Receivables and accruals from dividend and interest income of financial assets		34,986,114,956	82,002,471,319
117.4	7.2.1 Accruals for undue dividend and interest income		34,986,114,956	82,002,471,319
118	8. Advances to suppliers	9	858,637,492,282	199,102,556,297
119	9. Receivables from services provided by the Company	9	25,405,967,331	28,545,600,378
122	10. Other receivables	9	7,362,587,470	5,199,604,454
129	11. Provision for impairment of receivables	9	(264,687,407,116)	(301,376,542,083)
130	II. Other current assets	10	79,594,660,361	151,218,633,147
131	1. Advances		11,443,346,410	9,485,824,434
132	2. Tools and supplies		1,411,905,122	757,153,145
133	3. Short-term prepaid expenses		53,480,190,645	26,367,151,317
134	4. Short-term deposits, collaterals and pledges		4,020,239,950	2,091,082,550
137	5. Other current assets		9,238,978,234	112,517,421,701

3rd QUARTER OF 2021 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2021

Code	ITEMS	Notes	Ending balance VND	Opening balance VND
200	B. NON-CURRENT ASSETS		6,286,788,099,550	6,729,496,508,663
210	I. Long-term financial assets		5,791,997,848,761	6,249,810,538,455
212	1. Long-term investments	11	5,791,997,848,761	6,249,810,538,455
212.1	1.1. HTM investments		4,983,121,940,027	5,464,741,128,665
212.3	1.2. Investment in joint ventures and associates		808,875,908,734	785,069,409,790
220	II. Fixed assets		170,604,483,371	148,288,324,557
221	1. Tangible fixed assets	12	126,966,059,100	98,435,823,134
222	1.1. Cost		279,177,683,976	228,179,821,517
223a	1.2. Accumulated depreciation		(152,211,624,876)	(129,743,998,383)
227	2. Intangible fixed assets	13	43,638,424,271	49,852,501,423
228	2.1. Cost		146,773,001,752	139,400,618,752
229a	2.2. Accumulated amortisation		(103,134,577,481)	(89,548,117,329)
230	III. Investment properties	14	187,412,442,489	196,767,751,014
231	1. Cost		272,857,550,702	277,373,066,215
232a	2. Accumulated depreciation		(85,445,108,213)	(80,605,315,201)
240	IV. Construction in progress	15	34,217,283,822	43,076,046,646
250	V. Other long-term assets		102,556,041,107	91,553,847,991
251	1. Long-term deposits, collaterals and pledges		28,768,513,047	17,467,595,615
252	2. Long-term prepaid expenses	16	24,307,837,851	25,668,947,928
253	3. Deferred income tax assets	17	14,479,690,209	13,417,304,448
254	4. Payment for Settlement Assistance Fund	18	20,000,000,000	20,000,000,000
255	5. Other long-term assets		15,000,000,000	15,000,000,000
260	VI. Provision for impairment of long-term assets		-	-
270	TOTAL ASSETS		47,603,599,899,089	35,769,528,008,240

3rd QUARTER OF 2021 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2021

Code	ITEMS	Notes	Ending balance VND	Opening balance VND
300	C. LIABILITIES		35,525,663,313,878	25,896,730,955,921
310	I. Current liabilities		35,460,509,829,294	25,823,378,537,838
311	1. Short-term borrowings and financial leases	20	34,213,353,020,925	23,351,486,249,171
312	1.1. Short-term borrowings		34,213,353,020,925	23,351,486,249,171
315	2. Short-term convertible bonds – debt component	21	-	1,146,531,254,012
318	3. Payables for securities trading activities	22	417,945,894,491	217,446,795,784
320	4. Short-term trade payables	23	9,707,248,825	31,320,947,588
321	5. Short-term advance from customers		4,287,696,857	3,702,194,419
322	6. Statutory obligation	24	253,950,452,872	112,846,025,401
323	7. Payables to employees		13,782,414,702	27,144,111,212
324	8. Employee benefits		355,820,927	6,885,052
325	9. Short-term accrued expenses	25	119,152,814,513	80,266,400,011
327	10. Short-term unearned revenue		3,867,233,331	81,615,385
328	11. Short-term deposits received		1,211,580,000	1,508,975,000
329	12. Other short-term payables	26	171,373,450,735	622,409,550,038
331	13. Bonus and welfare fund		251,522,201,116	228,627,534,764
340	II. Non-current liabilities		65,153,484,584	73,352,418,083
351	1. Long-term unearned revenue	27	52,837,159,357	52,987,159,357
356	2. Deferred income tax payable	17	12,316,325,227	20,365,258,726
400	D. OWNERS' EQUITY	28	12,077,936,585,211	9,872,797,052,319
410	I. Owners' equity		12,077,936,585,211	9,872,797,052,319
411	1. Share capital		9,531,559,812,200	6,138,044,019,034
411.1	1.1. Capital contribution		8,755,976,420,000	6,029,456,130,000
411.1a	a. Ordinary shares		8,755,976,420,000	6,029,456,130,000
411.2	1.2. Share premium		796,896,376,688	29,470,756,034
411.3	1.3. Convertible bond - Equity component		-	113,779,095,785
411.5	1.4. Treasury shares		(21,312,984,488)	(34,661,962,785)
412	2. Difference from revaluation of assets at fair value	39	(3,793,033,106)	(4,722,276,606)
413	3. Foreign exchange rate differences		33,885,235,574	39,377,296,810
414	4. Charter capital supplementary reserve		61,252,419,507	522,187,344,649
415	5. Operational risk and financial reserve		495,932,169,472	437,679,749,965
417	6. Undistributed profit		1,896,937,664,209	2,676,816,162,826
417.1	6.1. Realized profit	28.1	1,904,379,436,433	2,660,148,273,194
417.2	6.2. Unrealized profit	28.1	(7,441,772,224)	16,667,889,632
418	7. Non-controlling interests		62,162,317,355	63,414,755,641
420	II. Other sources and funds		-	-
440	TOTAL LIABILITIES AND OWNERS' EQUITY		47,603,599,899,089	35,769,528,008,240

3rd QUARTER OF 2021 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2021

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)		4,158,365,047	4,158,365,047
005	Foreign currencies			
	USD		6,548,964.93	6,464,712.88
	EUR		115.16	123.41
	GBP		121.39	129.64
006	Outstanding shares (number of shares)		873,206,793	599,014,915
007	Treasury shares (number of shares)		2,390,849	3,930,698
008	Financial assets listed/registered for trading at Vietnam Securities Depository of the Company (VND)		872,013,130,000	955,105,300,000
009	Non-traded financial assets deposited at Vietnam Securities Depository of the Company (VND)		10,478,090,000	10,481,380,000
010	Awaiting financial assets of the Company (VND)		8,762,000,000	19,521,900,000
012	Financial assets which have not been deposited at Vietnam Securities Depository of the Company (VND)		7,621,943,420,000	5,723,795,030,000
013	Entitled financial assets of the Company (VND)		2,135,900,000	290,000
014	Covered warrant (number of covered warrants quantity)		50,507,700	79,533,420
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS			
021	Financial assets listed/registered for trading at Vietnam Securities Depository of investors (VND)		68,602,432,612,000	56,041,719,348,000
021.1	Unrestricted financial assets		56,160,417,776,000	46,235,417,609,100
021.2	Restricted financial assets		1,343,727,620,000	637,211,680,000
021.3	Mortgaged financial assets		9,761,315,820,000	7,585,201,590,000
021.4	Blocked financial assets		269,126,600,000	292,252,970,000
021.5	Financial assets awaiting for settlement		1,067,844,796,000	1,291,635,498,900

3rd QUARTER OF 2021 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2021

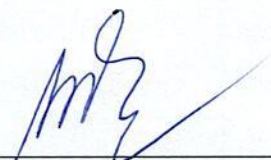
OFF-BALANCE SHEET ITEMS (continued)

Code	ITEMS	Notes	Ending balance VND	Opening balance VND
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
022	Non-traded financial assets deposited at Vietnam Securities Depository ("VSD") of investors		984,006,170,000	625,891,680,000
022.1	<i>Unrestricted and non-traded financial assets deposited at VSD</i>		932,238,170,000	573,756,680,000
022.2	<i>Restricted and non-traded financial assets deposited at VSD</i>		51,623,000,000	51,990,000,000
022.4	<i>Blocked and non-traded financial assets deposited at VSD</i>		145,000,000	145,000,000
023	Awaiting financial assets of investors		1,135,415,447,000	1,232,619,088,600
024b	Financial assets which have not been deposited at VSD of investors		68,339,630,000	51,572,580,000
025	Entitled financial assets of investors		1,916,931,320,000	38,864,880,000
026	Investors' deposits		8,431,861,174,416	4,812,384,222,934
027	Investors' deposits for securities trading activities managed by the Company		7,672,596,157,743	4,372,810,873,724
027.1	Investors' deposits at VSD		605,227,506,912	407,563,136,036
028	Investors' synthesizing deposits for securities trading activities		6,916,860,522	19,711,153,662
030	Deposits of securities issuers		147,120,649,239	12,299,059,512
031	Payables to investors - investors' deposits for securities trading activities managed by the Company		8,277,823,664,655	4,780,374,009,760
031.1	<i>Payables to domestic investors – investors' deposits for securities trading activities managed by the Company</i>		7,254,079,662,960	4,203,647,551,737
031.2	<i>Payables to foreign investors – investors' deposits for securities trading activities managed by the Company</i>		1,023,744,001,695	576,726,458,023

3rd QUARTER OF 2021 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2021

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		7,382,691,500	95,000
034	Dividend, bond principal and interest payables		139,737,957,739	12,298,964,512



Ms. Nguyen Thi Hai Anh
Prepared by



Ms. Hoang Thi Minh Thuy
Chief Accountant




Mr. Nguyen Hong Nam
Chief Executive Officer

Ho Chi Minh City, Vietnam
29 October 2021

3rd QUARTER OF 2021 CONSOLIDATED INCOME STATEMENT
for the three-month period ended 30 September 2021

Code	ITEMS	Notes	3 rd 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)		335,076,890,453	327,331,013,924	1,529,793,790,311	1,257,819,333,347
01.1	1.1 Gain from disposal of financial assets at FVTPL	29.1	155,018,889,542	117,589,194,686	909,510,776,743	417,477,840,799
01.2	1.2 Gain from revaluation of financial assets at FVTPL	29.2	56,412,722,129	98,265,019,437	168,144,055,538	577,324,550,086
01.3	1.3 Dividend, interest income from financial assets at FVTPL	29.4	104,728,996,759	110,102,725,355	362,039,916,882	249,756,152,130
01.4	1.4 Gain from revaluation of outstanding covered warrant payables	29.3	18,916,282,023	1,374,074,446	90,099,041,148	13,260,790,332
02	2. Gain from held-to-maturity (HTM) investments	29.4	216,078,860,691	191,121,588,558	545,117,437,255	700,089,112,497
03	3. Gain from loans and receivables	29.4	431,635,498,617	117,303,635,210	1,015,175,756,131	371,141,387,466
04	4. Gain from available-for-sale (AFS) financial assets	29.4	555,220,000	68,439,325,383	555,220,000	232,388,874,148
06	5. Revenue from brokerage services		667,142,086,942	176,856,877,810	1,726,952,237,415	490,012,578,501
07	6. Revenue from underwriting and issuance agency services		4,640,000,000	11,415,910,273	19,741,818,182	29,674,530,273
08	7. Revenue from securities investment advisory services		5,312,827,063	1,931,827,204	11,465,740,486	7,529,971,939
09	8. Revenue from securities custodian services		9,299,538,565	7,410,829,533	26,328,348,471	28,547,521,224
10	9. Revenue from financial advisory services		28,065,104,408	6,143,613,200	35,562,147,026	43,282,348,652
11	10. Revenue from other operating activities	31	50,281,427,144	11,596,072,095	109,164,556,388	31,586,350,779
20	Total operating revenue		1,748,087,453,883	919,550,693,190	5,019,857,051,665	3,192,072,008,826

3rd QUARTER OF 2021 CONSOLIDATED INCOME STATEMENT (continued)
for the three-month period ended 30 September 2021

Code	ITEMS	Notes	3 rd 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)		224,957,413,791	113,231,141,505	914,636,671,945	831,712,191,739
21.1	1.1 Loss from disposal of financial assets at FVTPL	29.1	143,729,413,971	87,012,343,115	649,499,837,364	417,122,622,675
21.2	1.2 Loss from revaluation of financial assets at FVTPL	29.2	29,103,054,733	20,528,282,553	172,997,178,154	386,829,177,452
21.3	1.3 Transaction costs of acquisition of financial assets at FVTPL		1,069,876,330	662,397,205	3,683,483,934	1,770,436,765
21.4	1.4 Loss from revaluation of outstanding covered warrant payables	29.3	51,055,068,757	5,028,118,632	88,456,172,493	25,989,954,847
23	2. Loss from revaluation of AFS financial assets arising from reclassification		-	279,804	929,243,500	279,804
24	3. Provision/ (reversal of provision) expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans	30	(13,349,887,290)	5,475,423,472	(22,860,216,090)	5,466,719,797
26	4. Expenses for proprietary trading activities		6,121,296,789	5,216,583,413	20,350,523,853	16,436,994,802
27	5. Expenses for brokerage services	32	368,583,508,722	147,014,992,442	995,634,611,271	423,143,207,406
28	6. Expenses for underwriting and issuance agency services	32	1,019,460,695	3,323,263,288	12,445,968,381	6,001,908,793
29	7. Expenses for securities investment advisory services	32	4,706,463,595	4,652,206,497	14,947,848,203	13,917,070,600
30	8. Expenses for securities custodian services	32	10,337,377,795	8,018,360,164	29,464,653,389	22,964,918,004
31	9. Expenses for financial advisory services	32	7,157,424,062	3,360,250,640	16,395,506,528	21,344,496,994
32	10. Other operating expenses	32, 33	33,843,997,534	30,899,034,036	102,603,684,125	89,286,119,842
40	Total operating expenses		643,377,055,693	321,191,535,261	2,084,548,495,105	1,430,273,907,781

3rd QUARTER OF 2021 CONSOLIDATED INCOME STATEMENT (continued)
for the three-month period ended 30 September 2021

Code	ITEMS	Notes	3 rd 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		1,202,243,773	1,801,341,037	9,361,008,680	25,098,235,324
42	2. Dividend, interest income from demand deposits		4,575,033,464	1,922,846,105	13,414,212,483	9,797,717,154
43	3. Gain from disposal of investments in subsidiaries and associates		-	-	-	172,975,208
44	4. Other investment incomes (Share of profit in associates...)	11	13,731,331,023	62,428,090,171	28,002,205,677	130,919,230,646
50	Total finance income	34	19,508,608,260	66,152,277,313	50,777,426,840	165,988,158,332
	IV. FINANCE EXPENSES					
51	1. Realized and unrealized loss from changes in foreign exchange rates		15,798,386,394	1,013,626,253	32,840,077,744	12,442,582,937
52	2. Borrowing costs		289,281,044,668	183,677,244,995	740,880,056,300	613,926,656,661
55	3. Other finance expenses		13,095,698,556	9,511,192,873	27,708,745,381	90,769,766,767
60	Total finance expenses	35	318,175,129,618	194,202,064,121	801,428,879,425	717,139,006,365
61	V. SELLING EXPENSES		-	-	-	-
62	VI. GENERAL AND ADMINISTRATIVE EXPENSES	36	69,474,732,156	51,190,850,171	186,391,727,701	134,665,118,311
70	VII. OPERATING PROFIT		736,569,144,676	419,118,520,950	1,998,265,376,274	1,075,982,134,701

3rd QUARTER OF 2021 CONSOLIDATED INCOME STATEMENT (continued)
for the three-month period ended 30 September 2021

Code	ITEMS	Notes	3 rd Quarter		Accumulated	
			Current year VND	Previous year VND	Current year VND	Previous year VND
	VIII. OTHER INCOME AND EXPENSES					
71	Other income		111,849,278,272	1,932,297,393	113,699,332,274	4,561,870,036
72	Other expenses		4,300,015	177,737,262	4,799,316	178,063,453
80	Total other operating profit	37	111,844,978,257	1,754,560,131	113,694,532,958	4,383,806,583
90	IX. PROFIT BEFORE TAX		848,414,122,933	420,873,081,081	2,111,959,909,232	1,080,365,941,284
91	Realized profit		854,777,724,986	345,042,346,548	2,143,129,639,037	860,961,584,012
92	Unrealized profit		(6,363,602,053)	75,830,734,533	(31,169,729,805)	219,404,357,272
100	X. CORPORATE INCOME TAX (CIT) EXPENSES	38	165,842,500,015	77,261,406,736	414,842,011,248	205,382,645,928
100.1	Current CIT expense	38.1	158,807,619,066	77,866,099,365	423,753,330,508	201,298,040,404
100.2	Deferred CIT (income)/expense	38.2	7,034,880,949	(604,692,629)	(8,911,319,260)	4,084,605,524
200	XI. PROFIT AFTER TAX		682,571,622,918	343,611,674,345	1,697,117,897,984	874,983,295,356
201	1. Profit after tax attributable to the Parent Company's owners		683,074,380,090	344,037,824,365	1,698,370,336,270	876,543,228,878
203	2. Profit after tax attributable to non-controlling interest		(502,757,172)	(426,150,020)	(1,252,438,286)	(1,559,933,522)

3rd QUARTER OF 2021 CONSOLIDATED INCOME STATEMENT (continued)
for the three-month period ended 30 September 2021

Code	ITEMS	Notes	3 rd Quarter		Accumulated	
			Current year VND	Previous year VND	Current year VND	Previous year VND
300	XII. OTHER COMPREHENSIVE INCOME AFTER TAX					
301	1. Gain/(loss) from revaluation of AFS financial assets	40	-	(51,206,330,939)	929,243,500	(275,813,322,455)
400	TOTAL COMPREHENSIVE INCOME		-	(51,206,330,939)	929,243,500	(275,813,322,455)



Ms. Nguyen Thi Hai Anh
Prepared by
Ho Chi Minh City, Vietnam
29 October 2021



Ms. Hoang Thi Minh Thuy
Chief Accountant



Mr. Nguyen Hong Nam
Chief Executive Officer

3rd QUARTER OF 2021 CONSOLIDATED CASH FLOW STATEMENT
for the nine-month period ended 30 September 2021

Code	ITEMS	Notes	Accumulated	
			Current year VND	Previous year VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	1. Profit before tax		2,111,959,909,232	1,080,365,941,284
02	2. Adjustments for:		(1,043,086,466,622)	(624,605,975,346)
03	Depreciation and amortization expense		45,813,335,030	39,513,056,849
04	Provisions		(22,578,938,367)	5,473,091,629
05	Unrealized (gain)/loss from exchange rate difference		27,959,475,844	(41,638,149,153)
06	Interest expenses		740,880,056,300	613,926,656,661
07	Gain from investment activities		(456,183,297,768)	(616,273,945,813)
08	Accrued interest income		(1,376,583,212,383)	(625,570,786,000)
09	Other adjustments		(2,393,885,278)	(35,899,519)
10	3. Increase in non-monetary expenses		262,101,316,424	412,813,040,271
11	Loss from revaluation of financial assets at FVTPL and outstanding covered warrant payables		261,453,350,647	412,819,132,299
13	(Reversal of provision)/ Loss from impairment of loans		(281,277,723)	(6,371,832)
14	Loss from revaluation of AFS financial assets arising from reclassification		929,243,500	279,804
18	4. Decrease in non-monetary income		(289,513,642,097)	(818,358,864,400)
19	Gain from revaluation of financial assets at FVTPL and outstanding covered warrant payables		(258,243,096,686)	(590,585,340,418)
20	Gain from revaluation of AFS financial assets arising from reclassification		-	(227,713,523,982)
21	Other gains		(31,270,545,411)	(60,000,000)
30	Operating profit before changes in working capital		1,041,461,116,937	50,214,141,809
31	(Increase)/decrease in financial assets at FVTPL		(463,807,084,761)	(5,408,868,453,527)
32	(Increase)/decrease in HTM investments		(1,824,578,126,702)	(336,316,116,752)
33	(Increase)/decrease in loans		(9,066,712,188,090)	648,545,382,552
34	(Increase)/decrease in AFS financial assets		(79,810,464,693)	21,534,578,342
35	(Increase)/decrease in receivables from disposal of financial assets		42,061,904,467	14,293,945,671
37	(Increase)/decrease in receivables from services provided by the Company		3,139,618,367	19,317,823,035
39	(Increase)/decrease in other receivables		(646,703,747,163)	(26,845,996,256)
40	(Increase)/decrease in other assets		100,666,169,514	(9,413,082,134)
41	Increase/(decrease) in payable expenses (excluding interest expenses)		31,838,557,765	26,722,837,867
42	(Increase)/decrease prepaid expenses		(25,757,322,040)	12,438,950,960
43	Current income tax paid		(319,025,333,693)	(154,010,860,615)
44	Interest expenses paid		(730,431,795,680)	(626,900,541,088)
46	Increase/(decrease) in trade payables		6,791,182,511	(16,490,088,817)
47	Increase/(decrease) in employees' benefits		348,935,875	(390,699,600)
48	Increase/(decrease) in statutory obligations		36,974,815,290	(1,805,884,179)
49	Increase/(decrease) in payables to employees		(13,210,881,988)	(20,388,419,071)
51	Increase/(decrease) in other payables, covered warrant payables		(248,848,503,219)	112,693,553,794
52	Other receipts from operating activities		1,425,533,084,219	600,610,784,093
	- Interest received		1,423,599,568,746	600,034,381,160
	- Other receipts		1,933,515,473	576,402,933
53	Other payments for operating activities		(73,824,047,513)	(32,369,860,807)
60	Net cash flows from/ (used in) operating activities		(10,803,894,110,597)	(5,127,428,004,723)

3rd QUARTER OF 2021 CONSOLIDATED CASH FLOW STATEMENT (continued)
for the nine-month period ended 30 September 2021

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		(72,008,018,790)	(47,138,348,683)
62	Proceeds from disposal and sale of fixed assets, investment properties and other long-term assets		512,636,363	460,472,726
63	Cash payments for investment in subsidiaries, associates, joint ventures and other investments		(5,112,929,700,000)	(4,300,000,000,000)
64	Cash receipt from capital withdrawal from subsidiaries, associates, joint ventures and other investments		5,200,000,000,000	8,890,814,000,000
65	Dividends and interest from long-term investments received		403,060,007,485	471,452,605,502
70	Net cash flow from/ (used in) investing activities		418,634,925,058	5,015,588,729,545
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
71	Cash receipt from issuance of shares, or capital contributed by shareholders		90,540,000,000	100,000,000,000
72	Repayment of capital contributed by shareholders, repurchase of issued shares		(478,830,800)	(3,748,650)
73	Drawdown of borrowings		175,975,567,934,862	95,039,616,403,137
73.2	- Other borrowings		175,975,567,934,862	95,039,616,403,137
74	Repayment of borrowings		(165,107,380,617,697)	(95,257,372,558,594)
74.3	- Other borrowings		(165,107,380,617,697)	(95,257,372,558,594)
76	Dividends, profit distributed to shareholders		(646,406,687,350)	(598,858,786,000)
80	Net cash flow from/(used in) financing activities		10,311,841,799,015	(716,618,690,107)

3rd QUARTER OF 2021 CONSOLIDATED CASH FLOW STATEMENT (continued)
for the nine-month period ended 30 September 2021

Code	ITEMS	Notes	Accumulated	
			Current year VND	Previous year VND
90	NET INCREASE/(DECREASE) IN CASH DURING THE PERIOD		(73,417,386,524)	(828,457,965,285)
101	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	5	363,251,901,483	1,040,782,610,354
101.1	Cash		232,339,764,230	260,896,554,224
101.2	Cash equivalents		131,280,693,756	780,150,780,818
102	Foreign exchange rate differences		(368,556,503)	(264,724,688)
103	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	5	289,834,514,959	212,324,645,069
103.1	Cash		270,197,496,127	212,360,544,588
103.2	Cash equivalents		22,030,904,110	-
104	Foreign exchange rate differences		(2,393,885,278)	(35,899,519)

3rd QUARTER OF 2021 CONSOLIDATED CASH FLOW STATEMENT (continued)
for the nine-month period ended 30 September 2021

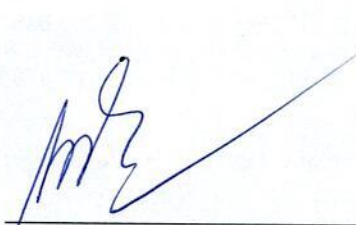
CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE CUSTOMERS


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		409,962,747,129,142	108,819,297,089,292
02	2. Cash payments for acquisition of brokerage securities of customers		(404,316,351,979,319)	(104,051,011,278,015)
07	3. Cash receipts for settlement of securities transactions of customers		405,777,627,330,462	108,696,198,988,503
07.1	4. Investors' deposit at VSD (increase/(decrease))		197,664,370,876	19,210,440,008
08	5. Cash payment for securities transactions of customers		(407,054,921,814,208)	(109,819,820,888,650)
09	6. Cash payments for custodian fees of customers		(21,912,688,365)	(17,216,655,513)
12	7. Cash receipt from securities issuers		2,791,836,442,800	157,395,168,000
13	8. Cash payment to securities issuers		(3,717,211,839,906)	(2,233,783,878,995)
20	Net increase/(decrease) in cash during the period		3,619,476,951,482	1,570,268,984,630
30	II. Cash and cash equivalents of customers at the beginning of the year		4,812,384,222,934	2,531,793,630,697
31	Cash at banks at the beginning of the year:		4,812,384,222,934	2,531,793,630,697
32	- Investors' deposits managed by the Company for securities trading activities		4,780,374,009,760	2,481,001,828,214
33	- Investors' synthesizing deposits for securities trading activities		19,711,153,662	3,790,098,239
35	- Deposits of securities issuers		12,299,059,512	47,001,704,244


3rd QUARTER OF 2021 CONSOLIDATED CASH FLOW STATEMENT (continued)
for the nine-month period ended 30 September 2021

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)		8,431,861,174,416	4,102,062,615,327
41	Cash at banks at the end of the period:		8,431,861,174,416	4,102,062,615,327
42	- Investors' deposits managed by the Company for securities trading activities		8,277,823,664,655	4,090,064,789,329
43	- Investors' synthesizing deposits for securities trading activities		6,916,860,522	8,774,156,457
45	- Deposits of securities issuers		147,120,649,239	3,223,669,541


Ms. Nguyen Thi Hai Anh
Prepared by


Ms. Hoang Thi Minh Thuy
Chief Accountant


Mr. Nguyen Hong Nam
Chief Executive Officer



Ho Chi Minh City, Vietnam
29 October 2021

3rd QUARTER OF 2021 CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY
for the nine-month period ended 30 September 2021


ITEMS	Notes	Beginning balance		Increase/(decrease)				Ending balance	
		01/01/2020	01/01/2021	Previous period		Current period		30/09/2020	30/09/2021
		VND	VND	Increase	(Decrease)	Increase	(Decrease)	VND	VND
		1	2	3	4	5	6	7	8
I. CHANGES IN OWNERS' EQUITY									
1. Share capital		5,224,760,213,535	6,138,044,019,034	928,815,541,350	-	3,522,937,835,888	(129,422,042,722)	6,153,575,754,885	9,531,559,812,200
1.1. Ordinary share	28.2	5,100,636,840,000	6,029,456,130,000	928,819,290,000	-	2,726,520,290,000	-	6,029,456,130,000	8,755,976,420,000
1.2. Share premium		29,470,756,034	29,470,756,034	-	-	796,896,376,688	(29,470,756,034)	29,470,756,034	796,896,376,688
1.3. Convertible bond - Equity component		113,779,095,785	113,779,095,785	-	-	-	(113,779,095,785)	113,779,095,785	-
1.4. Treasury share		(19,126,478,284)	(34,661,962,785)	(3,748,650)	-	(478,830,800)	13,827,809,097	(19,130,226,934)	(21,312,984,488)
2. Charter capital supplementary reserve		477,303,674,335	522,187,344,649	44,883,670,314	-	58,252,419,507	(519,187,344,649)	522,187,344,649	61,252,419,507
3. Operational risk and financial reserve		392,796,079,651	437,679,749,965	44,883,670,314	-	58,252,419,507	-	437,679,749,965	495,932,169,472
4. Difference from revaluation of financial assets at fair value		259,495,169,033	(4,722,276,606)	16,403,804,204	(292,217,126,659)	929,243,500	-	(16,318,153,422)	(3,793,033,106)
5. Foreign exchange rate differences		40,382,194,252	39,377,296,810	-	(204,198,789)	-	(5,492,061,236)	40,177,995,463	33,885,235,574
6. Undistributed profit		2,941,467,041,881	2,676,816,162,826	1,301,930,325,928	(1,947,505,201,878)	1,988,333,163,430	(2,768,211,662,047)	2,295,892,165,931	1,896,937,664,209
6.1. Realized profit	28.1	3,194,600,794,526	2,660,148,273,194	664,757,315,082	(1,527,439,908,668)	1,723,791,404,966	(2,479,560,241,727)	2,331,918,200,940	1,904,379,436,433
6.2. Unrealized profit	28.1	(253,133,752,645)	16,667,889,632	637,173,010,846	(420,065,293,210)	264,541,758,464	(288,651,420,320)	(36,026,035,009)	(7,441,772,224)
7. Non-controlling interest		64,855,407,518	63,414,755,641	-	(1,559,933,522)	-	(1,252,438,286)	63,295,473,996	62,162,317,355
TOTAL		9,401,059,780,205	9,872,797,052,319	2,336,917,012,110	(2,241,486,460,848)	5,628,705,081,832	(3,423,565,548,940)	9,496,490,331,467	12,077,936,585,212

3rd QUARTER OF 2021 CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY (continued)
for the nine-month period ended 30 September 2021

Items	Notes	Beginning balance		Increase/(Decrease)				Ending balance	
		01/01/2020	01/01/2021	Previous period		Current period		30/09/2020	30/09/2021
				Increase	(Decrease)	Increase	(Decrease)		
		VND	VND	VND	VND	VND	VND	VND	VND
A	B	1	2	3	4	5	6	7	8
II. OTHER COMPREHENSIVE INCOME									
1. Gain/ (loss) from revaluation of AFS financial assets	39	259,495,169,033	(4,722,276,606)	16,403,804,204	(292,217,126,659)	929,243,500	-	(16,318,153,422)	(3,793,033,106)
TOTAL		259,495,169,033	(4,722,276,606)	16,403,804,204	(292,217,126,659)	929,243,500	-	(16,318,153,422)	(3,793,033,106)


Ms. Nguyen Thi Hai Anh
Prepared by


Ms. Hoang Thi Minh Thuy
Chief Accountant


Mr. Nguyen Hong Nam
Chief Executive Officer

Ho Chi Minh City, Vietnam
29 October 2021

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
as at 30 September 2021 and for the three-month period then ended

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. 056679 dated 30 December 1999 issued by Ho Chi Minh City Department of Planning and Investment. The Company operates under Securities Trading License No. 03/GPHDKD issued by the State Securities Commission on 5 April 2000 and subsequent amended licenses.

The Company's initial charter capital was VND 6,000,000,000. The charter capital has been supplemented from time to time in accordance with amended licenses with the latest Amended License No. 88/GPDC- UBCK granted by the Chairman of State Securities Commission, which has been effective since 08 October 2021. As at 30 September 2021, the Company's total charter capital was VND 8,755,976,420,000.

The Company's primary activities are to provide brokerage service, securities trading, underwriting for securities issues, custodian service, finance and investment advisory service, margin lending services and derivative service. The Company's Head Office is located at 72 Nguyen Hue Boulevard, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam. As at 30 September 2021, the Company has branches located in Ho Chi Minh City, Hanoi, Hai Phong, and transaction offices located in Ho Chi Minh City and Hanoi.

LEGAL REPRESENTATIVE

The legal representative of the Company for the period and at the date of the 3rd Quarter of 2021 consolidated financial statements is Mr. Nguyen Duy Hung, Chairman of the Board of Directors.

Mr. Nguyen Hong Nam – Chief Executive Director is authorized by Mr. Nguyen Duy Hung to sign the accompanying 3rd Quarter 2021 consolidated financial statements for the three-month period ended 30 September 2021 in accordance with the Letter of Authorization No. 09/2020/UQ-SSI of the Chairman of the Board of Directors dated 1 August 2020.

The number of the Company's employees as at 30 September 2021 was 1,187 persons (31 December 2020: 909 persons).

Company's operation

Capital

As at 30 September 2021, total charter capital of the Company was VND 8,755,976,420,000, owners' equity including non-controlling interests was VND 12,077,936,585,211 and total assets was VND 47,603,599,899,089.

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.

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

Investment restrictions

The Company is required to comply with Article 28 under Circular No. 121/2020/TT-BTC dated 31 December 2020 providing guidance operation of securities companies. The current applicable practices on investment restrictions are as follows:

1. Securities company is not allowed to purchase, contribute capital to invest in real-estate assets except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company.
2. Securities company may invest in real-estate investment as prescribed in Clause 1 above and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company.
3. Securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant regulation on trading 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 at the request of customers;
 - b. Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company;
 - c. Invest more than twenty percent (20%) in the total currently circulating shares or fund certificates of a listing organization;
 - d. Invest more than fifteen percent (15%) in the total currently circulating shares or fund certificates of an unlisted organization, this provision shall not apply to member fund exchange traded fund and open-end fund;
 - 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;
 - g. Invest more than seventy percent (70%) of its total equity in shares, capital contribution and a business project, specifically invest more than twenty percent (20%) of its total owners' equity in unlisted shares, capital contribution and a business project.

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

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

Subsidiaries

As at 30 September 2021, the Company had two (02) directly owned subsidiaries as follows:

<i>Company name</i>	<i>Established under</i>	<i>Business sector</i>	<i>Charter capital</i>	<i>% holding</i>
SSI Asset Management Company Ltd. (SSIAM)	Operating License No.19/UBCK- GP dated 03 August 2007 and the latest amended license No. 38/GPDC- UBCK dated 26 December 2013	Investment fund management and investment portfolio management	VND30 billion	100%
SSI Investment Member Fund (SSI IMF)	Approval Letter of Member Fund Foundation No.130/TB-UBCK dated 27 July 2010 and amended License No. 4557/UBCK-QLQ dated 24 July 2018	Investments in securities and other investible assets, including real estates	VND343 billion	80%

In addition, as at 30 September 2021, the Company had one (01) indirectly owned subsidiary by SSI IMF named SSI International Corporation.

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

Associates

As at 30 September 2021, the Company had three (03) associates presented on the consolidated financial statements 3rd quarter of 2021 as follows:

<u>Name</u>	<u>Business establishment</u>	<u>Sector</u>	<u>Charter capital (VND)</u>
The Pan Group (PAN)	Business Registration issued by Long An province's Department of Planning and Investment (and other amended licenses). At the initial stage, the company operated under Business Registration No. 4103003790 dated 31 August 2005. 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.	2,163,585,800,000
Cong Thang Alpha Joint Stock Company	Business Registration issued by Ha Noi city's Department of Planning and Investment (and other amended licenses). At the initial stage, the company operated under Business Registration No. 172610/21 dated 27 May 2021.	Management advisory services.	46,700,000,000
Vietnam Digitalization Investment Fund	Membership Fund Registration No. 38/GCN-UBCK issued by the Chairman of State Securities Commission dated 29 September 2021.	Invest in securities and other investment assets	50,000,000,000

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

2. BASIS OF PRESENTATION

2.1 *Applied accounting standards and system*

The consolidated financial statements of the Company are prepared and presented in accordance with Vietnamese Enterprise Accounting System, the accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No. 334/2016/TT-BTC dated 27 December 2016 amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210/2014/TT-BTC, Circular No. 146/2014/TT-BTC dated 9 October 2014 providing guidance on financial regime applicable to securities companies and asset management companies and other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

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

2.2 *Basis of consolidation*

The consolidated financial statements comprise the financial statements of SSI Securities Corporation (the parent company) and its subsidiaries as at 30 September 2021.

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

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

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

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

2.3 *Registered accounting documentation system*

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

2.4 *Fiscal year*

The Company's fiscal year starts on 1 January and ends on 31 December.

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

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

2.5 Accounting currency

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

3. STATEMENT ON COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND SYSTEMS

Management confirms that the Company has complied with Vietnamese Accounting Standards and Vietnamese Enterprise Accounting Systems in preparing the 3rd Quarter of 2021 consolidated financial statements.

Accordingly, the accompanying 3rd Quarter of 2021 consolidated statement of financial position, consolidated income statement, consolidated statement of cash flows, consolidated statement of changes in owners' equity and notes to the 3rd Quarter of 2021 consolidated financial statements, including their utilisation are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the financial position and results of operations and cash flows and changes in owners' equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at banks, highly liquid investments with an original maturity of three months or less that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

Cash deposited by customers for securities trading and cash deposited by securities issuers are presented off-balance sheet.

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

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

- a) It is classified as held for trading. A financial asset is classified as held for trading if:
 - it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term;
 - there is evidence of a recent actual pattern of short-term profit-taking; or
 - it is a derivative (except derivative that is a financial guarantee contract or effective hedging instrument).
- b) Upon initial recognition, a financial asset is designated by the entity as at fair value through profit or loss as it meets one of the following criteria:
 - The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognising gains or losses on a different basis; or
 - The financial assets are part of a group of financial assets which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.

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

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

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

4.3 Held-to-maturity investments (HTM)

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

- a) those that the entity upon initial recognition designates as at fair value through profit or loss;
- b) those that the entity designates as available-for-sale; and
- c) those meet the definition of loans and receivables.

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

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

The effective interest rate method is a method of calculating the cost allocation on interest income or interest expense in the period of a financial asset or a group of HTM investments.

The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial assets or financial liabilities.

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

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4.4 Loans

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

- a) The amounts the Company has the intent to immediately sell or will sell in a near future which are classified as assets held for trading, and like those which, upon initial recognition, the Company categorized as such recognized at fair value through profit or loss;
- b) The amounts categorized by the Company as available-for-sale upon initial recognition; or
- c) The amounts whose holders cannot recover most of the initial investment value not due to credit quality impairment and which are categorized as available-for-sale.

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

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

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

4.5 Available-for-sale (AFS)

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

- a) loans and receivables;
- b) held-to-maturity investments; or
- c) financial assets at fair value through profit or loss.

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

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

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

- Where an equity instrument is classified as available-for-sale, evidence of impairment includes a significant or prolonged decline in the fair value of the investment below its original cost. 'Significant' is to be evaluated against the original cost of the asset and 'prolonged' indicates the period in which the fair value has been below its original cost.

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When any evidence of impairment exists, provision is determined as the difference between the AFS asset's cost and fair value at the assessment date.

- ▶ Where a debt instrument is classified as available-for-sale, the assessment of impairment is conducted using the same criteria as those applied for HTM investments. When there is any evidence of impairment, provision for an AFS asset is determined as the negative difference between its fair value and amortized cost at the assessment date.

4.6 Fair value/market value of financial assets

Fair value/market value of the financial assets is determined as follows:

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

For securities which do not have reference price from the above sources, the revaluation is determined based on the financial performance and the book value of securities issuers as at the assessment date.

For the purpose of determining CIT taxable profit, the tax bases for financial assets are determined by cost minus (-) provision for diminution in value. Accordingly, market value of securities for provision purpose is determined in accordance with the Circular No.146/2014/TT-BTC and Circular No. 48/2019/TT-BTC.

4.7 Derecognition of financial assets

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

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

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

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

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4.8 Reclassification of financial assets

Reclassification when selling financial assets other than FVTPL

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

Reclassification due to change in purpose or ability to hold

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

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

4.9 Investments in associates

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

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

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

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

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

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

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

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

4.10 *Recognition of mortgaged financial assets*

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

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

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

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

4.11 *Receivables*

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

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

The Company has made provision for doubtful receivables and handling irrecoverable receivables in accordance with Circular No. 48/2019/TT-BTC dated 08 August 2019 issued by the Ministry of Finance. Accordingly, the provision rates for overdue receivables are as follows:

<i>Overdue period</i>	<i>Provision rate</i>
From six (6) months to less than one (1) year	30%
From one (1) year to less than two (2) years	50%
From two (2) years to less than three (3) years	70%
From three (3) years and above	100%

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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 carrying amount of the assets and expenditures for maintenance and repairs are charged to the consolidated income statement as incurred.

When tangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the consolidated income statement.

4.13 Intangible fixed assets

Intangible fixed assets are stated at cost less accumulated amortization.

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

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

When intangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the consolidated income statement.

4.14 Depreciation and amortisation

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

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

4.15 Investment properties

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

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

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

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4.16 Operating lease

Whether an agreement is determined as a property lease agreement depends on the nature of the agreement at the beginning: whether the implementation of the agreement depends on the use of a certain asset and whether the agreement includes clauses on the use rights of the asset.

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

4.17 Prepaid expenses

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

The following types of expenses are recorded as prepaid expenses and are amortised over the period from one (1) year to three (3) years to the consolidated income statement:

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

4.18 Repurchase agreements

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

4.19 Borrowings and bonds issuance

Borrowings and bonds issued by the Company are recorded and stated at cost of the balance at the end of the accounting period.

Convertible bonds

Bonds that are convertible by the holder into a fixed number of ordinary shares of the Company are separated into financial liability and owners' equity based on the terms of the contract.

On issuance of the convertible bond, the fair value of the liability component is determined by discounting the future payment (including principal and interest) to present value at the market rate for an equivalent non-convertible bond less issuance cost.

The remainder of the proceeds is allocated to the conversion option that is recognised in owners' equity. The carrying amount of the conversion option is not re-measured in subsequent years.

Transaction costs are allocated during the lifetime of the bond following the effective interest rate basis. At initial recognition, issuance costs are deducted from the liability component of the bond.

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4.20 Payables and accrued expenses

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

4.21 Covered warrants

Covered warrants are secured securities with collateral assets issued by the Company, which gives its holder the right to buy an amount of underlying securities at an exercise price or to receive a sum of money equal to the difference between the price (index) of the underlying securities and the exercise price (exercise index), when the former is higher than the latter, at the strike time.

When issued covered warrants, the Company 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 consolidated income statement. Profit/loss resulted from covered warrant when repurchase, upon the maturity of covered warrants or when covered warrant is recalled, are recorded accordingly in "Gain from disposal of financial assets at FVTPL" or "Loss from disposal of financial assets at FVTPL" in the consolidated income statement.

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

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

4.22 Employee benefits

4.22.1 Post-employment benefits

Post-employment benefits are paid to retired employees of the Company by the Social Insurance Agency, which belongs to the Ministry of Labour and Social Affairs. The Company is required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.5% (17% in the twelve-month period from 01 July 2021 to 30 June 2022 according to Resolution No. 68 dated on 01 July 2021) of an employee's basic monthly salary, salary-related allowances and other supplements. Other than that, the Company has no further obligation relating to post-employment benefits.

4.22.2 Severance pay

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

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severance allowance will be based on the average salary of the last six months up to the time the employee quits.

4.22.3 Unemployment insurance

According to Circular No. 32/2010/TT-BLDTBXH providing guidance for Decree No. 127/2008/ND-CP on unemployment insurance, from 1 January 2009, the Company is required to contribute to the unemployment insurance at the rate of 1% of salary and wage fund of unemployment insurance joiners and deduct 1% of monthly salary and wage of each employee to contribute to the unemployment insurance.

4.23 Foreign currency transactions

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

- ▶ Monetary assets are translated at buying exchange rate of the commercial bank where the Company conducts transactions regularly.
- ▶ Monetary liabilities are translated at selling exchange rate of the commercial bank where the Company conducts transactions regularly.

All foreign exchange differences incurred during the period and arisen from the revaluation of monetary accounts denominated in foreign currencies at the end of the period are taken to the consolidated 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 Conversion of subsidiaries' financial statements into parent company's accounting currency

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

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

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

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4.26 Revenue recognition

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

Revenue from brokerage services

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

Revenue from trading of securities

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

Other income

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

Interest income

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

Dividends

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

Properties leasing revenue

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

Other revenues from rendering services

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

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

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4.27 Borrowing costs

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

4.28 Cost of securities sold

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

4.29 Corporate income tax

Current income tax

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

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

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

Deferred income tax

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

Deferred tax liabilities are recognized for all taxable temporary differences, except where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction 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 consolidated income statement, except when it relates to items recognized directly to owners' equity, in which case the deferred tax is also dealt with in owners' equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authority and the Company intends to settle its current tax assets and liabilities on a net basis.

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4.30 Owners' equity

Contributed capital from shareholders

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

Undistributed profit

Undistributed profit comprises of realised and unrealised undistributed profit.

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

Reserves

According to Circular No. 146/2014/TT-BTC issued by the Ministry of Finance on 6 October 2014, securities companies are required to make appropriation of profit after tax to the following reserves:

	<u>Percentage of profit after tax</u>	<u>Maximum balance</u>
Charter Capital Supplementary Reserve	5%	10% of charter capital
Operational risk and finance Reserve	5%	10% of charter capital

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

4.31 Appropriation of net profits

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

4.32 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 and Circular No. 146/2014/TT-BTC dated 6 October 2014 issued by the Ministry of Finance that are not shown in these consolidated financial statements indicate nil balance.

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5. CASH AND CASH EQUIVALENTS

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Cash	267,803,610,849	231,971,207,727
Cash on hand	481,478,521	1,523,360,961
Cash at banks	267,322,132,328	230,447,846,766
Cash equivalents	22,030,904,110	131,280,693,756
Cash at banks with original maturity less than 3 months	22,030,904,110	131,280,693,756
Total	289,834,514,959	363,251,901,483

6. VALUE AND VOLUME OF TRADING DURING THE PERIOD

	<i>Volume of trading during the period (Unit)</i>	<i>Value of trading during the period (VND)</i>
a. The Company	238,608,397	67,223,663,347,369
- Shares	73,762,594	4,316,245,439,695
- Bonds	122,433,761	50,352,247,690,565
- Other securities	42,412,042	12,555,170,217,109
b. Investors	10,539,083,668	600,952,333,105,325
- Shares	10,347,268,248	357,652,172,768,825
- Other securities	191,815,420	243,300,160,336,500
Total	10,777,692,065	668,175,996,452,694

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

7. FINANCIAL ASSETS

Concepts of financial assets

Cost

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

Fair value/market value

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

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

Amortised cost

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

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

Carrying amount

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

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

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)	671,395,481,564	705,559,319,990	1,509,746,467,717	1,546,091,942,060
FPT	3,966,752,308	3,845,736,000	73,847,343,900	79,197,605,100
HPG	8,408,858,880	9,499,940,700	95,660,359,949	103,497,375,450
TDM	4,266,550,669	4,223,346,000	62,363,706,603	59,603,855,000
MWVG	13,370,645,651	14,483,062,800	32,119,701,765	32,753,739,700
PLX	79,705,697,979	75,605,300,400	88,242,019,220	93,835,942,200
Other listed shares and securities	561,676,976,077	597,901,934,090	1,157,513,336,280	1,177,203,424,610
Listed shares used as hedging for covered warrants	1,345,433,276,564	1,370,067,579,000	497,988,719,529	525,040,743,600
HPG	170,664,970,882	181,235,929,000	119,366,528,685	129,145,682,100
FPT	155,274,678,182	150,537,612,000	23,445,299,072	25,143,917,700
MSN	194,151,578,595	198,912,740,000	-	-
VRE	127,991,710,272	131,593,110,000	50,183,440,601	51,847,052,000
MWVG	167,041,633,097	180,939,240,000	9,491,107,019	9,678,460,000
Other shares	530,308,705,536	526,848,948,000	295,502,344,152	309,225,631,800
Unlisted shares	89,003,716,001	69,193,032,856	54,082,228,373	34,525,310,285
Unlisted bonds (2)	2,749,438,401,448	2,749,438,401,448	2,282,847,114,683	2,282,847,114,683
Certificate of deposits (3)	8,793,667,279,332	8,793,667,279,332	8,863,948,398,453	8,863,948,398,453
Total	13,648,938,154,909	13,687,925,612,626	13,208,612,928,755	13,252,453,509,081

- (1) As at 30 September 2021, among the listed shares and securities classified as financial assets at FVTPL, there are 3,000,000 shares with par value of VND 30,000,000,000 used as collaterals for short term borrowings of the Company.
- (2) As at 30 September 2021, among the unlisted bonds classified as financial assets at FVTPL, there are 4,896 bonds with par value of VND 1,296,000,000,000 used as collaterals for short term borrowings of the Company.
- (3) As at 30 September 2021, among the certificates of deposits classified as financial assets at FVTPL, there are certificates of deposits with par value of VND 8,700,000,000,000 used as collaterals for short term borrowings of the Company.

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

7.2 Available-for-sale (AFS) financial assets

	Ending balance		Opening balance	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Unlisted shares	271,157,629,400	266,416,338,010	191,347,164,709	185,676,629,818
PAN Farm JSC.	53,408,921,300	53,408,921,300	53,408,921,300	53,408,921,300
ConCung JSC.	55,082,586,809	55,082,586,809	55,073,516,809	55,073,516,809
Other unlisted shares	162,666,121,291	157,924,829,901	82,864,726,600	77,194,191,709
Total	271,157,629,400	266,416,338,010	191,347,164,709	185,676,629,818

7.3 Held-to-maturity investments (HTM)

	Ending Balance VND	Opening balance VND
Term deposits and certificates of deposits with remaining maturity under 1 year	7,838,202,040,801	5,591,644,622,570

As at 30 September 2021, there are term deposits and certificates of deposits with remaining maturity under 1 year with balance of VND 7,080,000,000,000 that are used as collateral for short-term borrowings of the Company and VND 277,945,000,000 that are used as settlement guarantee of covered warrants issued by the Company.

7.4 Loans and receivables

	Ending balance		Opening balance	
	Cost VND	Fair value (4) VND	Cost VND	Fair value (4) VND
Receivables from margin activities (1)	18,107,908,390,271	18,078,093,068,314	9,012,433,408,635	8,982,336,808,955
Advances to investors (2)	184,962,003,446	184,962,003,446	213,422,988,773	213,422,988,773
Other (3)			301,808,219	301,808,219
Total	18,292,870,393,717	18,263,055,071,760	9,226,158,205,627	9,196,061,605,947

- (1) Securities under margin transaction are used as collaterals for the loans granted by the Company to investors. As at 30 September 2021 and 31 December 2020, the par value of those securities that are used as collaterals for margin trading was VND 13,053,240,256,667 and VND 8,842,174,140,000 respectively (the market value of those securities that are used as collaterals for margin trading was VND 51,128,940,110,403 and VND 27,102,717,665,700 respectively).
- (2) These relate to advances to investors during the period that the shares selling proceeds are awaiting to be received.
- (3) These relate to deposit contracts for selling bonds held by customers; whereby the Company advances to customers for the period that bonds are awaiting to be sold.
- (4) The fair value of loans is measured at carrying value less provision for doubtful debt.

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

7.5 Change in market values of financial assets

Financial assets	Ending balance				Opening balance			
	Revaluation difference				Revaluation difference			
	Cost VND	Increase VND	Decrease VND	Revaluated value VND	Cost VND	Increase VND	Decrease VND	Revaluated value VND
FVTPL	13,648,938,154,909	81,024,063,256	(42,036,605,539)	13,687,925,612,626	13,208,612,928,758	129,157,925,397	(85,317,345,073)	13,252,453,509,081
Listed shares and other securities	671,395,481,564	40,781,586,303	(6,617,747,877)	705,559,319,990	1,509,746,467,720	101,897,135,031	(65,551,660,691)	1,546,091,942,060
Listed shares used as hedging for covered warrants	1,345,433,276,564	40,242,476,953	(15,608,174,517)	1,370,067,579,000	497,988,719,529	27,260,790,367	(208,766,295)	525,040,743,600
Unlisted shares	89,003,716,001		(19,810,683,145)	69,193,032,856	54,082,228,373	-	(19,556,918,088)	34,525,310,285
Unlisted bonds	2,749,438,401,448			2,749,438,401,448	2,282,847,114,683	-	-	2,282,847,114,683
Certificate of deposits	8,793,667,279,332	-	-	8,793,667,279,332	8,863,948,398,453	-	-	8,863,948,398,453
AFS	271,157,629,400	-	(4,741,291,390)	266,416,338,010	191,347,164,707	-	(5,670,534,890)	185,676,629,818
Unlisted shares	271,157,629,400	-	(4,741,291,390)	266,416,338,010	191,347,164,707	-	(5,670,534,890)	185,676,629,818
Total	13,920,095,784,309	81,024,063,256	(46,777,896,929)	13,954,341,950,636	13,399,960,093,465	129,157,925,397	(90,987,879,963)	13,438,130,138,899

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

8. PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS AND MORTGAGE ASSETS

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Provision for impairment of loans	29,815,321,957	30,096,599,680
Provision for impairment of AFS financial assets	32,254,346,600	18,144,150,000
Total	62,069,668,557	48,240,749,680

9. OTHER FINANCIAL ASSETS

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
1. Receivables from disposal of financial assets <i>In which: doubtful receivable from disposal of financial assets unlikely to be collected</i>	262,333,152,699 253,579,447,699	304,395,057,166 290,268,582,666
2. Receivables and accruals from dividend and interest income from financial assets	34,986,114,956	82,002,471,319
3. Advances to suppliers	858,637,492,282	199,102,556,297
4. Receivables from services provided by the Company <i>In which: doubtful receivables from services provided by the Company</i>	25,405,967,331 11,232,959,417	28,545,600,378 11,232,959,417
5. Other receivables	7,362,587,470	5,199,604,454
6. Provision for impairment of receivables	(264,687,407,116)	(301,376,542,083)
Total	924,037,907,622	317,868,747,531

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

9. OTHER FINANCIAL ASSETS (continued)

Details of provision for impairment of receivables

	<i>Ending balance of doubtful debts VND</i>	<i>Opening balance of provision VND</i>	<i>Addition VND</i>	<i>Reversal VND</i>	<i>Ending balance of provision VND</i>	<i>Opening balance of doubtful debts VND</i>
Provision for doubtful receivables from disposal of financial assets	253,579,447,699	290,268,582,666	-	(36,689,134,967)	253,579,447,699	290,268,582,666
- <i>Phuc Bao Minh Commercial Construction Co., Ltd.</i>	253,579,447,699	290,268,582,666	-	(36,689,134,967)	253,579,447,699	290,268,582,666
Doubtful receivables from services provided by the Company	11,232,959,417	11,107,959,417	-	-	11,107,959,417	11,232,959,417
- <i>Nghe An General Hospital JSC</i>	10,000,000	5,000,000			5,000,000	10,000,000
- <i>Dabaco Group (DBC)</i>	240,000,000	120,000,000			120,000,000	240,000,000
- <i>Overdue receivables from margin activities – retail investors</i>	10,982,959,417	10,982,959,417			10,982,959,417	10,982,959,417
Total	264,812,407,116	301,376,542,083	-	(36,689,134,967)	264,687,407,116	301,501,542,083

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

10. OTHER SHORT-TERM ASSETS

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Advances	11,443,346,410	9,485,824,434
Short-term prepaid expenses	53,480,190,645	26,367,151,317
- <i>Prepayment for office tools</i>	2,887,240,260	519,052,110
- <i>Prepayment for services</i>	50,592,950,385	25,848,099,207
Short-term deposits, collaterals and pledges	4,020,239,950	2,091,082,550
Other current assets	9,238,978,234	112,517,421,701
- <i>Company's Derivative deposit</i>	8,067,334,134	111,567,248,001
- <i>Other</i>	1,171,644,100	950,173,700
Tools and office supplies	1,411,905,122	757,153,145
Total	79,594,660,361	151,218,633,147

11. LONG-TERM INVESTMENTS

	<i>Voting right rate of the Company</i>	<i>Ownership rate of the Company</i>	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Held-to-maturity investments (1)			4,983,121,940,027	5,464,741,128,665
- <i>Term deposits with remaining maturity over 1 year</i>			-	2,000,415,894,298
- <i>Held-to-maturity bonds</i>			4,983,121,940,027	3,464,325,234,367
Investments in associate (2)			808,875,908,734	785,069,409,790
- <i>The Pan Group (PAN)</i>	20.09%	20.05%	775,946,208,734	785,069,409,790
- <i>Cong Thang Alpha Joint Stock Company</i>	49.10%	49.10%	22,929,700,000	-
- <i>Vietnam Digitalization Investment Fund</i>	20.00%	20.00%	10,000,000,000	-
Total			5,791,997,848,761	6,249,810,538,455

- (1) As at 30 September 2021, among the held-to-maturity investments, there are 4,400 bonds with par value of VND 4,400,000,000,000 used as collateral for the short-term borrowings of the Company.
- (2) As at 30 September 2021, among the investments in the associate, there are 32,880,120 shares with par value of VND 328,801,200,000 used as collaterals for the short-term borrowings of the Company.

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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Movements of investments in associates of the Company for the period ended 30 September 2021 and 30 September 2020 are as follows:

	<i>For the nine-month period ended 30 September 2021 VND</i>	<i>For the nine-month period ended 30 September 2020 VND</i>
Opening balance	785,069,409,790	794,315,339,944
Purchase	32,929,700,000	-
Partial disposal shares in associates	-	(641,024,792)
Adjustment made due to change in ownership rate of associates in their subsidiaries	(1,373,752,086)	-
Difference arising from changes in outstanding shares of associates	-	(7,916,915,036)
Profit from associates recognized in the consolidated income statement during the period	13,230,010,529	5,549,899,986
- Share of gain/(loss) during the period	13,230,010,529	5,549,899,986
Dividends received	(20,979,459,500)	-
Other adjustments	-	3,588,585,840
Ending balance	808,875,908,734	794,895,885,942

12. TANGIBLE FIXED ASSETS

	<i>Office machineries VND</i>	<i>Means of transportation VND</i>	<i>Office equipment VND</i>	<i>Total VND</i>
Cost				
Opening balance	198,679,497,229	26,553,473,300	2,946,850,988	228,179,821,517
Increase	54,437,483,768	-	109,243,002	54,546,726,770
Purchases	54,437,483,768	-	109,243,002	54,546,726,770
Decrease	(1,342,174,811)	(2,206,689,500)	-	(3,548,864,311)
Disposals	(1,342,174,811)	(2,206,689,500)	-	(3,548,864,311)
Ending balance	251,774,806,186	24,346,783,800	3,056,093,990	279,177,683,976
Accumulated depreciation				
Opening balance	116,480,834,535	11,289,884,327	1,973,279,521	129,743,998,383
Increase	23,814,673,531	1,818,101,610	383,715,663	26,016,490,804
Depreciation	23,814,673,531	1,818,101,610	383,715,663	26,016,490,804
Decrease	(1,342,174,811)	(2,206,689,500)	-	(3,548,864,311)
Disposals	(1,342,174,811)	(2,206,689,500)	-	(3,548,864,311)
Ending balance	138,953,333,255	10,901,296,437	2,356,995,184	152,211,624,876
Net book value				
Opening balance	82,198,662,694	15,263,588,973	973,571,467	98,435,823,134
Ending balance	112,821,472,931	13,445,487,363	699,098,806	126,966,059,100

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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Additional information on tangible fixed assets:

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Cost of tangible fixed asset which are fully depreciated but still in active use	<u>63,258,755,148</u>	<u>64,280,536,169</u>

13. INTANGIBLE FIXED ASSETS

	<i>Software VND</i>	<i>Other intangible fixed assets VND</i>	<i>Total VND</i>
Cost			
Opening balance	130,806,989,210	8,593,629,542	139,400,618,752
Increase	7,297,383,000	75,000,000	7,372,383,000
<i>Purchases</i>	<u>7,297,383,000</u>	<u>75,000,000</u>	<u>7,372,383,000</u>
Ending balance	<u>138,104,372,210</u>	<u>8,668,629,542</u>	<u>146,773,001,752</u>
Accumulated amortisation			
Opening balance	82,689,977,233	6,858,140,096	89,548,117,329
Increase	12,949,731,308	636,728,844	13,586,460,152
<i>Amortisation</i>	<u>12,949,731,308</u>	<u>636,728,844</u>	<u>13,586,460,152</u>
Ending balance	<u>95,639,708,541</u>	<u>7,494,868,940</u>	<u>103,134,577,481</u>
Net book value			
Opening balance	48,117,011,977	1,735,489,446	49,852,501,423
Ending balance	<u>42,464,663,669</u>	<u>1,173,760,602</u>	<u>43,638,424,271</u>

Additional information on intangible fixed assets:

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Cost of intangible fixed asset which are fully amortised but still in active use	<u>59,375,299,356</u>	<u>56,348,978,356</u>

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

14. INVESTMENT PROPERTIES

	<i>Buildings and lands</i> <i>VND</i>
Cost	
Opening balance	277,373,066,215
Decrease	(4,515,515,513)
- <i>Exchange rate difference arising from conversion of subsidiary's financial statements</i>	<i>(4,515,515,513)</i>
Ending balance	<u>272,857,550,702</u>
Accumulated depreciation	
Opening balance	80,605,315,201
Increase	6,210,384,074
- <i>Depreciation</i>	<i>6,210,384,074</i>
Decrease	(1,370,591,062)
- <i>Exchange rate difference arising from conversion of subsidiary's financial statements</i>	<i>(1,370,591,062)</i>
Ending balance	<u>85,445,108,213</u>
Net book value	
Opening balance	196,767,751,014
Ending balance	<u>187,412,442,489</u>

Investment properties are buildings in the United States of America which were bought by SSI International Company ("SSIIC") for leasing purpose. As at 30 September 2021, the cost of those assets was recorded in USD and converted into VND in SSIIC financial statements using transfer exchange rate of commercial bank where the SSI Investment Member Fund (SSI-IMF) maintains bank account. Difference arising from the conversion is to be presented in the "Foreign exchange rate differences" item in Owners' equity. The revenue from leasing of the properties for the accounting period ended 30 September 2021 was VND 6,353,025,000.

15. CONSTRUCTION IN PROGRESS

	<i>Ending balance</i> <i>VND</i>	<i>Opening balance</i> <i>VND</i>
Software development	34,176,803,822	16,491,752,828
Other construction in progress	40,480,000	26,584,293,818
Total	<u>34,217,283,822</u>	<u>43,076,046,646</u>

16. LONG-TERM PREPAID EXPENSES

	<i>Ending balance</i> <i>VND</i>	<i>Opening balance</i> <i>VND</i>
Long-term prepaid expenses	<u>24,307,837,851</u>	<u>25,668,947,928</u>

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 consolidated income statement for the maximum period of 36 months.

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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17. DEFERRED INCOME TAX ASSETS AND PAYABLES

	<i>Ending balance</i> <i>VND</i>	<i>Opening balance</i> <i>VND</i>
Deferred income tax asset		
Temporary non-deductible taxable provision for unlisted shares	4,248,099,320	1,426,060,000
Temporary non-deductible taxable provision for impairment of loans	23,798,599	23,798,599
Unrealised revenue arising from consolidated financial statement	9,193,461,645	9,193,461,645
Temporary taxable expenses incurred	1,014,330,645	2,773,984,204
Total	14,479,690,209	13,417,304,448
Deferred income tax payable		
Deferred income tax arising from the positive revaluation of financial assets at FVTPL	16,204,810,791	25,831,585,081
Deferred income tax arising from revaluation of financial assets at AFS	(948,258,278)	(948,258,278)
Deferred income tax arising from the negative revaluation of outstanding covered warrant payables	2,661,660,311	94,953,970
Deferred income tax payable from temporary non-taxable income of subsidiaries	(5,601,887,597)	(4,613,022,047)
Total	12,316,325,227	20,365,258,726

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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18. PAYMENT FOR SETTLEMENT ASSISTANCE FUND

Payment for settlement assistance fund represents the amounts deposited at Vietnam Securities Depository.

According to prevailing regulation of VSD, the Company must deposit an initial amount of VND 120 million at the Vietnam Securities Depository 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:

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

19. COLLATERALS AND PLEDGED ASSETS

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

<i>Assets</i>	<i>Ending balance VND</i>	<i>Opening balance VND</i>	<i>Purposes</i>
Short-term	17,383,945,000,000	16,360,550,000,000	
- Financial assets at FVTPL (par value)	10,026,000,000,000	10,768,000,000,000	Collaterals for short-term borrowings
- Term deposits with remaining maturity under 1 year	6,530,000,000,000	4,400,000,000,000	Collaterals for short-term borrowings
- Certificates of deposits with remaining maturity under 1 year	550,000,000,000	800,000,000,000	Collaterals for short-term borrowings
- Term deposits with remaining maturity under 1 year	129,750,000,000	292,550,000,000	Collaterals for covered warrants
- Certificates of deposits with remaining maturity under 1 year	148,195,000,000		Collaterals for covered warrants
- Term deposits with original maturity under 3 months		100,000,000,000	Collaterals for covered warrants
Long-term	4,728,801,200,000	5,728,801,200,000	
- Bonds with remaining maturity of more than 1 year (par value)	4,400,000,000,000	3,400,000,000,000	Collaterals for short-term borrowings
- Term deposits with remaining maturity over 1 year	-	2,000,000,000,000	Collaterals for short-term borrowings
- Investments in associates (par value)	328,801,200,000	328,801,200,000	Collaterals for short-term borrowings
Total	22,112,746,200,000	22,089,351,200,000	

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as at 30 September 2021 and for the three-month period then ended

20. SHORT-TERM BORROWINGS AND FINANCE LEASE LIABILITIES

	<i>Interest rate</i> <i>% per annum</i>	<i>Opening balance</i> <i>VND</i>	<i>Addition during the period</i> <i>VND</i>	<i>Repayment during the period</i> <i>VND</i>	<i>Ending balance</i> <i>VND</i>
Short-term borrowings		23,351,486,249,171	175,976,117,934,862	165,114,251,163,108	34,213,353,020,925
Bank overdrafts	Under 7.4	5,207,661,249,171	71,762,127,276,785	71,145,059,336,177	5,824,729,189,779
Short-term borrowings	Under 7.4	18,143,825,000,000	104,213,990,658,077	93,969,191,826,931	28,388,623,831,146
- Joint- Stock Commercial Bank for Foreign Trade of Vietnam		3,685,000,000,000	10,354,906,000,000	8,590,000,000,000	5,449,906,000,000
- Joint- Stock Commercial Bank for Investment and Development of Vietnam		4,312,000,000,000	12,036,000,000,000	10,336,000,000,000	6,012,000,000,000
- Vietnam Joint Stock Commercial Bank for Industry and Trade			6,000,000,000,000	3,000,000,000,000	3,000,000,000,000
- Other banks		10,146,825,000,000	43,964,900,000,000	42,145,925,000,000	11,965,800,000,000
- Other borrowings			31,858,184,658,077	29,897,266,826,931	1,960,917,831,146
Total		23,351,486,249,171	175,976,117,934,862	165,114,251,163,108	34,213,353,020,925

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

21. CONVERTIBLE BONDS

	<i>Ending balance</i> VND	<i>Opening balance</i> VND
Par value of issued convertible bond	1,150,000,000,000	1,150,000,000,000
Equity component	113,779,095,785	113,779,095,785
Debt component at initial recognition (1)	1,036,220,904,215	1,036,220,904,215
Accumulated accruals of discounted interest allocated to debt component		
Beginning balance	110,310,349,797	69,717,041,955
Allocated during the period	3,468,745,988	40,593,307,842
Ending balance (2)	113,779,095,785	110,310,349,797
Debt component converted during the period (3)	(1,150,000,000,000)	
Debt component at the end of the period =(1)+(2)+(3)	-	1,146,531,254,012

On 9 February 2018, the Company completed the issuance of convertible bonds with par value of VND 1,150 billion, maturity of 3 years, and interest rate at 4% per annum and coupon payment period of every 6 months on the last working day of the period in accordance with Resolution No. 01/2018/NQ-DHDCD dated 12 January 2018 of the General Shareholders Meeting. These bonds can be converted into ordinary shares of the Company until maturity and the conversion right shall belong to bondholders. The number of bonds converted each time shall be not less than 30% of the total value of bonds issued and the number of conversions shall be no more than 03 times.

Accounting for equity component and debt component of convertible bonds are in accordance with guidance in Circular 200/2014/TT-BTC. Discount rate used to determine the initial debt component and the interest expense is 7.76% per annum. The difference between the interest expense of bonds at the discount rate and nominal interest payable is periodically allocated to the convertible bonds - debt component.

On 5 February 2021, Resolution 01/2021/NQ-HDQT of the Board of Directors of the Company announcing the conversion of convertible bonds issued on 9 February, 2018 according to Article 2 of Resolution 01/2018/NQ-DHDCD of the General Meeting of Shareholders to become common shares at the request of the bondholder, specifically as follows: The number of convertible bonds is 1,150,000 bonds with par value of 1,000,000 VND at conversion price is VND 24,541 per share (adjusted according to the anti-dilution term) and the number of shares issued to convert bonds is 46,859,491 shares.

According to Decision 06/2021/QD-CTHDQT dated 15 March 2021 all of these bonds have been converted into shares.

22. PAYABLES FOR SECURITIES TRADING ACTIVITIES

	<i>Ending balance</i> VND	<i>Opening balance</i> VND
Payable to the Stock Exchange and Vietnam Securities Depository	35,238,793,491	24,517,864,977
Covered warrants payables (in circulation)	382,707,101,000	192,928,930,807
Total	417,945,894,491	217,446,795,784

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as at 30 September 2021 and for the three-month period then ended

The Company is allowed to issue the covered warrants according to licences issued by State Securities Commission. As at 30 September 2021, the number of covered warrants issued by the Company are as follow:

	The number of authorized covered warrants (covered warrants)	The number of outstanding covered warrants (covered warrants)
FPT/5M/SSI/C/EU/Cash-10	18,000,000	11,883,500
HPG/5M/SSI/C/EU/Cash-10	37,500,000	25,082,100
MSN/5M/SSI/C/EU/Cash-10	12,000,000	9,995,400
MWG/5M/SSI/C/EU/Cash-10	7,000,000	6,197,900
PNJ/5M/SSI/C/EU/Cash-10	10,000,000	4,281,100
VHM/5M/SSI/C/EU/Cash-10	13,500,000	8,919,300
VIC/5M/SSI/C/EU/Cash-10	11,000,000	9,988,100
VJC/5M/SSI/C/EU/Cash-10	9,000,000	512,500
VNM/5M/SSI/C/EU/Cash-10	11,000,000	7,443,500
VRE/5M/SSI/C/EU/Cash-10	16,000,000	15,163,600
KDH/5M/SSI/C/EU/Cash-11	6,500,000	5,378,200
MBB/5M/SSI/C/EU/Cash-11	8,000,000	7,245,000
NVL/5M/SSI/C/EU/Cash-11	5,500,000	4,820,700
STB/5M/SSI/C/EU/Cash-11	8,000,000	7,353,600
TCB/5M/SSI/C/EU/Cash-11	11,000,000	10,199,600
VPB/5M/SSI/C/EU/Cash-11	9,000,000	8,028,200
Total	193,000,000	142,492,300

23. SHORT-TERM PAYABLES TO SUPPLIERS

	Ending balance VND	Opening balance VND
HPT Vietnam Corporation	484,520,200	-
Fansipang Co., Ltd.	119,628,000	232,582,000
Vietnam Technology Trading Co., Ltd.	368,241,390	368,241,390
N2N-AFE (Hong Kong) Limited ("N2N-AFE")	771,689,751	771,689,751
KOMPA Technology Co., Ltd	718,000,000	-
HORIZON SOFTWARE Asia Ltd	1,881,573,372	-
Payable for buying securities	255,580,000	15,222,592,400
Other payables	5,108,016,112	14,725,842,047
Total	9,707,248,825	31,320,947,588

24. TAXATION AND STATUTORY OBLIGATIONS

	Ending balance VND	Opening balance VND
Value added tax	246,759,792	569,127,417
Corporate income tax	160,095,787,687	55,954,590,638
Personal income tax	81,194,854,259	50,683,348,938
Other taxes (foreign contractors withholding tax)	12,413,051,134	5,638,958,408
Total	253,950,452,872	112,846,025,401

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

25. SHORT-TERM ACCRUED EXPENSES

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Interest payable for convertible bonds issued by the Company	-	19,166,666,665
Interest payable for borrowings	80,617,683,803	54,403,160,401
Accrued expenses on deposit management contracts	296,039,043	1,034,451,585
Accrued services fee	994,000,000	693,000,000
Commission payable to counter parties	6,829,229,025	4,455,046,986
Others	30,415,862,642	514,074,374
Total	119,152,814,513	80,266,400,011

26. OTHER SHORT-TERM PAYABLES

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Deposits from customers under securities purchase contracts (1)	5,000,000,000	5,000,000,000
Payables to customers from deposit management contracts (2)	134,239,795,842	605,525,111,581
Dividend, bond coupon payables	8,035,515,719	9,022,941,174
<i>Dividend payables to the Company's shareholders</i>	<i>7,422,562,400</i>	<i>8,341,645,750</i>
<i>Coupon payables for bonds holders of the Company</i>	<i>612,953,319</i>	<i>681,295,424</i>
Other payables	24,098,139,174	2,861,497,283
Total	171,373,450,735	622,409,550,038

(1) Deposits from customers represent cash deposits of customers related to securities brokerage and securities purchase contracts. The Company received these deposits on commitment to purchase securities as requested by customers.

(2) Payables to customers from deposit management contracts represent the cash of customers which the Company manages in accordance with the contracts.

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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27. LONG-TERM UNEARNED REVENUE

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Disposal of an associate (BBC)	8,144,100,724	8,144,100,724
Disposal of an associate (SSC)	19,186,831,881	19,186,831,881
Disposal of an associate (LAF)	1,688,248,597	1,688,248,597
Disposal of an associate (VFG)	12,890,045,591	12,890,045,591
Disposal of other shares to associate	9,277,932,564	9,277,932,564
Other unearned revenue	1,650,000,000	1,800,000,000
Total	52,837,159,357	52,987,159,357

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

28. OWNERS' EQUITY

28.1 Undistributed profit

	<i>Ending balance VND</i>	<i>Opening balance VND</i>
Realized profit (Undistributed)	1,904,379,436,433	2,660,148,273,194
Unrealized profit	(7,441,772,224)	16,667,889,632
<i>Unrealized profit and deferred tax on revaluation of FVTPL financial assets and revaluation of outstanding covered warrants payables</i>	<i>(7,225,808,875)</i>	<i>(11,075,622,863)</i>
<i>Unrealized gain/(loss) on foreign exchange rate differences</i>	<i>(215,963,349)</i>	<i>27,743,512,495</i>
Total	1,896,937,664,209	2,676,816,162,826

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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28.2 Changes in owners' equity

	Share capital VND	Share premium VND	Convertible bond - Equity component VND	Treasury shares VND	Difference from revaluation of assets at fair value VND	Foreign exchange rate differences VND	Charter capital supplementary reserve VND	Operational risk and financial reserve VND	Undistributed profit VND	Non-controlling interests VND	Total VND
Opening balance	6,029,456,130,000	29,470,756,034	113,779,095,785	(34,661,962,785)	(4,722,276,606)	39,377,296,810	522,187,344,649	437,679,749,965	2,676,816,162,826	63,414,755,641	9,872,797,052,319
Profit after tax									1,697,117,897,984		1,697,117,897,984
Distribution of treasury shares according to Resolution 02/2020/NQ-DHDCD dated 31 December 2020		1,712,190,903		13,827,809,097							15,540,000,000
Share issuance following ESOP plan under Resolution 02/2020/NQ-DHDCD dated 31 December 2020	75,000,000,000										75,000,000,000
Bonus shares issuance to increase charter capital under Resolution 01/2021/NQ-DHDCD dated 22 May 2021	2,182,925,380,000	(29,470,756,034)					(519,187,344,649)		(1,634,267,279,317)		-
Converting bonds according to Decision 06/2021/QD-CTHDQT dated 15 March /2021	468,594,910,000	795,184,185,785	(113,779,095,785)								1,150,000,000,000
SSI dividend 2020 (10%) according to Resolution 01/2021/NQ-DHDCD date 22 May 2021									(645,860,984,000)		(645,860,984,000)
Revaluation of AFS financial assets					929,243,500						929,243,500
Purchases of treasury shares		-		(478,830,800)							(478,830,800)
Charter capital supplementary reserve of 5% profit after tax under the Resolution of the General Meeting of Shareholders("GMS")							58,252,419,507		(58,252,419,507)		-
Operational risk and financial reserve of 5% profit after tax under the Resolution of the GMS								58,252,419,507	(58,252,419,507)		-
Bonus, welfare, and charity funds under Resolution of the GMS									(81,553,387,310)		(81,553,387,310)
Foreign exchange rates differences arising from conversion of subsidiaries financial statements in the period						(5,492,061,236)					(5,492,061,236)
Differences arising due to changes in ownership rate of associates in their subsidiaries									(1,373,752,086)		(1,373,752,086)
Other increase									1,311,406,840		1,311,406,840
Non-controlling interest									1,252,438,286	(1,252,438,286)	-
Ending balance	8,755,976,420,000	796,896,376,688	-	(21,312,984,488)	(3,793,033,106)	33,885,235,574	61,252,419,507	495,932,169,472	1,896,937,664,209	62,162,317,355	12,077,936,585,212

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
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28.3 Shares

	<i>Ending balance (shares)</i>	<i>Opening balance (shares)</i>
Authorized shares	875,597,642	602,945,613
Issued shares	875,597,642	602,945,613
Shares issued and fully paid	875,597,642	602,945,613
- Ordinary shares	875,597,642	602,945,613
- Preference shares	-	-
Treasury shares	(2,390,849)	(3,930,698)
Treasury shares held by the Company	(2,390,849)	(3,930,698)
- Ordinary shares	(2,390,849)	(3,930,698)
- Preference shares	-	-
Treasury shares held by subsidiaries	-	-
- Ordinary shares	-	-
- Preference shares	-	-
Outstanding shares	873,206,793	599,014,915
- Ordinary shares	873,206,793	599,014,915
- Preference shares	-	-

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29. GAIN/ (LOSS) FROM FINANCIAL ASSETS

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

No.	Financial assets	Quantity Unit	Selling price VND/unit	Proceeds VND	Weighted average cost at the end of transaction date VND	Gain from disposal in Q3/2021 VND	Gain from disposal in Q3/2020 VND
I	Gain from disposal						
1	Listed shares and other securities	36,368,484		1,239,332,481,677	1,159,608,105,260	79,724,376,417	28,757,191,126
	HPG	2,464,500	51,115	125,973,260,000	121,688,444,437	4,284,815,563	5,699,139,452
	FPT	578,300	89,064	51,505,470,000	48,332,210,640	3,173,259,360	3,336,509,199
	TCB	1,369,300	53,038	72,625,440,000	69,120,044,746	3,505,395,254	336,882,461
	VHM	1,124,300	118,421	133,141,100,000	123,947,763,730	9,193,336,270	214,102,710
	MWG	957,800	129,882	124,400,770,000	118,652,532,863	5,748,237,137	3,175,376,486
	Covered warrants issued by the Company	8,952,200		63,921,379,489	24,219,991,800	39,701,387,689	5,864,671,003
	Other listed shares and securities	20,922,084		667,765,062,188	653,647,117,044	14,117,945,144	10,130,509,816
2	Unlisted shares and fund certificates	6,375,345		80,143,553,206	80,000,000,000	143,553,206	-
3	Listed bonds	45,500,000		4,685,151,000,000	4,684,527,500,000	623,500,000	641,500,000
4	Unlisted bonds and other securities	1,249,935		35,062,816,998,243	34,997,960,168,324	64,856,829,919	59,561,423,560
5	Derivative contracts	-		-	-	9,670,630,000	28,629,080,000
	Total	89,493,764	-	41,067,444,033,126	40,922,095,773,584	155,018,889,542	117,589,194,686

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

No.	Financial assets	Quantity Unit	Selling price VND/unit	Proceeds VND	Weighted average cost at the end of transaction date VND	Loss from disposal in Q3/2021 VND	Loss from disposal in Q3/2020 VND
II	Loss from disposal						
1	Listed shares and other securities	31,786,018		930,924,440,847	995,907,173,366	(64,982,732,519)	(69,190,423,283)
	ELC	1,279,200	16,548	21,167,860,000	26,942,161,906	(5,774,301,906)	(32,033,180,174)
	VIC	804,300	98,823	79,483,620,000	86,381,060,319	(6,897,440,319)	(124,332,387)
	HPG	1,729,400	46,906	81,118,400,000	83,485,548,783	(2,367,148,783)	(573,684,550)
	VRE	5,138,100	27,534	141,474,275,000	165,589,296,476	(24,115,021,476)	(16,069,887)
	Covered warrants issued by the Company	10,974,240		64,620,101,247	76,984,143,400	(12,364,042,153)	(8,394,022,620)
	Other listed shares and securities	11,860,778		543,060,184,600	556,524,962,482	(13,464,777,882)	(28,049,133,665)
2	Listed Bonds	13,100,000		1,338,827,500,000	1,339,664,000,000	(836,500,000)	(765,000,000)
3	Unlisted bonds and other securities	779		4,314,200,000,000	4,319,840,606,452	(5,640,606,452)	(4,408,124,832)
4	Derivative contracts					(72,269,575,000)	(12,648,795,000)
	Total	44,886,797		6,583,951,940,847	6,655,411,779,818	(143,729,413,971)	(87,012,343,115)

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29.2. 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 Q3/2021([2]-[1]) VND
I	FVTPL	13,648,938,154,909	13,687,925,612,626	38,987,457,717	11,677,790,324	27,309,667,393
1	Listed shares and other securities	671,395,481,564	705,559,319,990	34,163,838,426	32,356,035,110	1,807,803,316
	HPG	8,408,858,880	9,499,940,700	1,091,081,820	538,132,868	552,948,952
	FPT	3,966,752,308	3,845,736,000	(121,016,308)	2,644,709,917	(2,765,726,225)
	MWG	13,370,645,651	14,483,062,800	1,112,417,149	289,529,326	822,887,823
	PLX	79,705,697,979	75,605,300,400	(4,100,397,579)	189,686,434	(4,290,084,013)
	Other listed shares and securities	565,943,526,746	602,125,280,090	36,181,753,344	28,693,976,565	7,487,776,779
2	Listed shares used as hedging for covered warrants	1,345,433,276,564	1,370,067,579,000	24,634,302,436	(927,486,561)	25,561,788,997
	HPG	170,664,970,882	181,235,929,000	10,570,958,118		10,570,958,118
	FPT	155,274,678,182	150,537,612,000	(4,737,066,182)		(4,737,066,182)
	MSN	194,151,578,595	198,912,740,000	4,761,161,405		4,761,161,405
	MWG	167,041,633,097	180,939,240,000	13,897,606,903		13,897,606,903
	VRE	127,991,710,272	131,593,110,000	3,601,399,728	(3,123,905,261)	6,725,304,989
	Other listed shares	530,308,705,536	526,848,948,000	(3,459,757,536)	2,196,418,700	(5,656,176,236)
3	Unlisted shares and fund certificates	89,003,716,001	69,193,032,856	(19,810,683,145)	(19,750,758,225)	(59,924,920)
4	Unlisted bonds	2,749,438,401,448	2,749,438,401,448	-	-	-
5	Certificate of deposits	8,793,667,279,332	8,793,667,279,332	-	-	-

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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 Q3/2021([2]-[1]) VND
II	AFS	271,157,629,400	266,416,338,010	(4,741,291,390)	(4,741,291,390)	-
	Unlisted shares	271,157,629,400	266,416,338,010	(4,741,291,390)	(4,741,291,390)	-
	Total	13,920,095,784,309	13,954,341,950,636	34,246,166,327	6,936,498,934	27,309,667,393

29.3 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]) Q3/2021 VND
1	FPT/5M/SSI/C/EU/Cash-10	42,179,760,001	43,968,950,000	(1,789,189,999)		(1,789,189,999)
2	HPG/5M/SSI/C/EU/Cash-10	45,986,677,417	66,969,207,000	(20,982,529,583)		(20,982,529,583)
3	MSN/5M/SSI/C/EU/Cash-10	44,905,647,413	46,078,794,000	(1,173,146,587)		(1,173,146,587)
4	MWG/5M/SSI/C/EU/Cash-10	36,159,501,029	44,810,817,000	(8,651,315,971)		(8,651,315,971)
5	VHM/5M/SSI/C/EU/Cash-10	28,414,295,655	26,133,549,000	2,280,746,655		2,280,746,655
6	VRE/5M/SSI/C/EU/Cash-10	28,805,350,150	31,388,652,000	(2,583,301,850)		(2,583,301,850)
7	Other covered warrants	128,909,073,849	123,357,132,000	5,551,941,849	4,791,991,248	759,950,601
	Total	355,360,305,514	382,707,101,000	(27,346,795,486)	4,791,991,248	(32,138,786,734)

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

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

	Q3/2021 VND	Q3/2020 VND	2021 Accumulated VND	2020 Accumulated VND
From financial assets at FVTPL	104,728,996,759	110,102,725,355	362,039,916,882	249,756,152,130
From HTM financial assets	216,078,860,691	191,121,588,558	545,117,437,255	700,089,112,497
From loans and receivables	431,635,498,617	117,303,635,210	1,015,175,756,131	371,141,387,466
From AFS financial assets	555,220,000	68,439,325,383	555,220,000	232,388,874,148
Dividend, interest arising from AFS financial assets	555,220,000		555,220,000	4,675,350,166
Difference arising from revaluation of AFS financial assets at fair value when reclassification	-	68,439,325,383	-	227,713,523,982
Total	752,998,576,067	486,967,274,506	1,922,888,330,268	1,553,375,526,241

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

30. PROVISION/(REVERSAL OF PROVISION) FOR IMPAIRMENT OF FINANCIAL ASSETS AND DOUBTFUL DEBTS

	Q3/2021 VND	Q3/2020 VND	2021 Accumulated VND	2020 Accumulated VND
Provision/(Reversal of provision) expense for impairment of loans		2,331,843	(281,277,723)	(6,371,832)
Provision expense/ (Reversal of provision) for doubtful receivables from disposal of financial assets	(13,349,887,290)	(1,657,208,371)	(36,689,134,967)	(1,657,208,371)
Provision for impairment of financial assets AFS		7,130,300,000	14,110,196,600	7,130,300,000
Total	(13,349,887,290)	5,475,423,472	(22,860,216,090)	5,466,719,797

31. OTHER OPERATING REVENUE

	Q3/2021 VND	Q3/2020 VND	2021 Accumulated VND	2020 Accumulated VND
Revenue from leasing assets	1,568,140,000	2,401,360,000	6,353,025,000	7,023,188,636
Revenue from other financial services	2,061,145	-	2,061,145	6,028,021
Revenue from fund management	12,182,641,038	3,546,606,199	32,326,945,363	9,962,178,060
Revenue from trusted portfolio management	7,825,804,981	1,938,147,102	17,457,600,689	5,781,060,242
Other revenues	28,702,779,980	3,709,958,794	53,024,924,191	8,813,895,820
Total	50,281,427,144	11,596,072,095	109,164,556,388	31,586,350,779

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

32. EXPENSES FOR OPERATING ACTIVITIES

	Q3/2021 VND	Q3/2020 VND	2021 Accumulated VND	2020 Accumulated VND
Expenses for securities brokerage activities (payables to Stock Exchanges, payroll, employees and others)	368,583,508,722	147,014,992,442	995,634,611,271	423,143,207,406
Expenses for securities underwriting activities and securities issuance agency services	1,019,460,695	3,323,263,288	12,445,968,381	6,001,908,793
Expenses for financial advisory activities	7,157,424,062	3,360,250,640	16,395,506,528	21,344,496,994
Expenses for securities investment advisory activities	4,706,463,595	4,652,206,497	14,947,848,203	13,917,070,600
Expenses for securities custodian activities	10,337,377,795	8,018,360,164	29,464,653,389	22,964,918,004
Other operating expenses (<i>Note 33</i>)	33,843,997,534	30,899,034,036	102,603,684,125	89,286,119,841
Total	425,648,232,403	197,268,107,067	1,171,492,271,897	576,657,721,638

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

BREAKDOWN OF OPERATING EXPENSES BY TYPES OF EXPENSES

	Q3/2021 VND	Q3/2020 VND	2021 Accumulated VND	2020 Accumulated VND
Expenses for securities brokerage activities	124,732,853,501	33,008,348,110	314,476,335,504	98,370,876,236
Expenses for securities custodian activities	10,002,752,708	7,673,213,731	28,337,625,970	21,804,549,392
Salary expenses and others	215,357,617,801	80,483,953,506	594,216,884,540	227,809,963,202
Statutory social security, health insurance, union fee and unemployment insurance expenses	8,079,336,650	5,172,225,091	21,256,311,920	15,805,133,971
Office supplies expenses	160,399,108	214,956,438	602,440,555	784,113,615
Instruments and tools expenses	1,173,010,962	273,444,668	2,358,193,339	1,111,261,476
Expenses for depreciation of fixed assets and investment properties	11,668,710,596	9,834,665,017	31,801,370,437	29,226,642,930
External services expenses	42,097,240,528	33,624,018,696	124,112,235,674	108,735,685,968
Capital expenses	11,156,859,267	13,707,848,755	42,174,669,736	47,136,448,536
Expenses from shared profit of fund management activities	-	-	347,976,082	713,705,320
Other expenses	1,219,451,282	13,275,433,055	11,808,228,140	25,159,340,992
Total	425,648,232,403	197,268,107,067	1,171,492,271,897	576,657,721,639

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

33. OTHER OPERATING EXPENSES

	<i>Q3/2021</i>	<i>Q3/2020</i>	<i>2021</i>	<i>2020</i>
	<i>VND</i>	<i>VND</i>	<i>Accumulated</i>	<i>Accumulated</i>
			<i>VND</i>	<i>VND</i>
Expenses for funds management activities	8,743,346,573	2,928,496,706	23,561,744,995	8,092,156,131
Expenses for portfolio management activities	53,741,444	85,042,397	160,734,967	306,589,271
Expense for other activities of SSI Asset Management Company Ltd.	623,310,935	440,347,835	1,714,568,680	2,237,873,303
Interest expenses of deposit management contracts	9,027,919,730	11,901,214,407	29,693,738,369	38,966,627,582
Expense for leasing investment properties	4,040,793,174	4,580,779,190	12,394,531,870	14,342,723,674
Other revenue	11,354,885,678	10,963,153,500	35,078,365,244	25,340,149,880
Total	33,843,997,534	30,899,034,036	102,603,684,125	89,286,119,841

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

34. FINANCE INCOME

	Q3/2021 VND	Q3/2020 VND	2021 Accumulated VND	2020 Accumulated VND
Unrealized and realized gain from foreign exchange rate differences	1,202,243,773	1,801,341,037	9,361,008,680	25,098,235,324
Interest income from demand deposits	4,575,033,464	1,922,846,105	13,414,212,483	9,797,717,154
Share of profit/(loss) in associates	6,766,399,316	8,687,499,740	13,230,010,529	5,549,899,986
Gains from partial disposal of shares in associates	-	-	-	172,975,208
Other investment incomes	6,964,931,707	53,740,590,431	14,772,195,148	125,369,330,660
Total	19,508,608,260	66,152,277,313	50,777,426,840	165,988,158,332

35. FINANCE EXPENSES

	Q3/2021 VND	Q3/2020 VND	2021 Accumulated VND	2020 Accumulated VND
Unrealized and realized loss from foreign exchange rate differences	15,798,386,394	1,013,626,253	32,840,077,744	12,442,582,937
Interest expenses on bonds issuance	-	21,776,964,426	14,713,190,434	64,689,379,941
Interest expenses on short-term borrowings	289,281,044,668	161,900,280,569	726,166,865,866	549,237,276,720
Other finance expenses	13,095,698,556	9,511,192,873	27,708,745,381	90,769,766,767
Total	318,175,129,618	194,202,064,121	801,428,879,425	717,139,006,365

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

36. GENERAL AND ADMINISTRATIVE EXPENSES

	Q3/2021 VND	Q3/2020 VND	2021 Accumulated VND	2020 Accumulated VND
Exposure on payroll and other employee's benefits	16,852,275,264	13,825,577,383	51,768,345,004	41,676,451,626
Social security, health insurance, union fee and unemployment insurance	1,703,824,766	1,176,789,220	4,645,062,990	3,706,600,430
Office supplies	591,367,078	325,211,910	1,582,472,694	815,871,080
Tools	1,261,946,260	261,342,005	2,599,195,251	1,095,241,373
Depreciation of fixed assets expenses	4,714,406,956	3,522,840,185	12,742,254,746	9,015,297,045
External service expenses	35,450,792,959	29,105,970,977	95,169,829,714	72,051,124,407
Other expenses	8,900,118,873	2,973,118,491	17,884,567,301	6,304,532,350
Total	69,474,732,156	51,190,850,171	186,391,727,701	134,665,118,311

37. OTHER INCOME AND EXPENSES

	Q3/2021 VND	Q3/2020 VND	2021 Accumulated VND	2020 Accumulated VND
Other income				
Gain from disposal of assets	-		531,818,181	479,754,554
Other incomes	111,849,278,272	1,932,297,393	113,167,514,093	4,082,115,482
Total other incomes	111,849,278,272	1,932,297,393	113,699,332,274	4,561,870,036
Other expenses				
Loss from disposal of assets	-	(153,893,526)	-	(153,893,526)
Other expenses	(4,300,015)	(23,843,736)	(4,799,316)	(24,169,927)
Total other expenses	(4,300,015)	(177,737,262)	(4,799,316)	(178,063,453)
Total	111,844,978,257	1,754,560,131	113,694,532,958	4,383,806,583

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

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 consolidated income statement because it excludes items of income or expense that are taxable or deductible in other periods and it further excludes items that are not taxable or deductible. The Company's liability for current tax is calculated using tax rates that have been enacted by the reporting date.

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

	For the nine-month period ended 30 September 2021 VND	For the nine-month period ended 30 September 2020 VND
Profit before tax	2,111,959,909,232	1,080,365,941,284
Adjustments to increase/(decrease) accounting profit:		
Adjustments to increase accounting profit:		
- Provision for impairment of unlisted securities	21,240,496,600	7,130,300,000
- Reversal of provision for securities during the period	32,090,050,468	162,503,653,588
- Loss from revaluation of FVTPL financial assets	172,997,178,154	386,829,177,452
- Loss from revaluation of outstanding covered warrants	88,456,172,493	25,989,954,847
Adjustments to decrease accounting profit:		
- Income from tax exempted activities – dividends	(27,208,512,086)	(46,639,551,218)
- Reversal of provision for impairment of unlisted securities at the begin of the year	(7,130,300,000)	-
- Gain from revaluation of FVTPL financial assets	(168,144,055,538)	(577,324,550,086)
- Gain from revaluation of outstanding covered warrants	(90,099,041,148)	(13,260,790,332)
- Other adjustments	(11,698,935,185)	(22,968,836,582)
- Profit before tax from subsidiaries	(42,311,395,185)	1,946,229,757
- (Gain)/Loss from investments in associates	(13,230,010,529)	(5,549,899,985)
Estimated current taxable income	2,066,921,557,276	999,021,628,725
Corporate income tax rate	20%	20%
Estimated CIT expenses	413,384,311,455	199,804,325,745
Estimated CIT expenses in subsidiaries	9,921,716,429	1,184,607,989
CIT payable at the beginning of the year	55,954,590,638	30,583,472,184
CIT adjustment in accordance with tax finalization	(139,497,142)	309,106,670
CIT paid in the period	(319,025,333,693)	(154,010,860,615)
CIT payable at the end of the period	160,095,787,687	77,870,651,973

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

38.2 Deferred corporate income tax

Movement of deferred CIT during the period is as follows:

	<i>For the nine-month period ended 30 September 2021 VND</i>	<i>For the nine-month period ended 30 September 2020 VND</i>
Deferred income tax assets		
Opening balance	13,417,304,448	31,924,169,171
Deferred CIT arising from increased/(decreased) provision expense of unlisted securities non-deductible in the period	2,822,039,320	1,426,060,000
Deferred CIT arising from reversal of provision for overdue receivables from disposal of financial assets that has not been deducted	-	(99,432,502)
Deferred CIT arising from temporary taxable from expense difference	(1,759,653,559)	(4,280,058,606)
Deferred CIT arising from non-deductible provision expense for impairment of loans in the period	-	(1,274,366)
Ending balance	14,479,690,209	28,969,463,696
Deferred income tax payables		
Opening balance	20,365,258,726	76,389,478,897
Deferred CIT arising from positive difference arising from revaluation of FVTPL financial assets	(9,626,774,289)	4,232,759,866
Deferred CIT arising from difference arising from revaluation of AFS financial assets	-	(74,750,824,827)
Deferred CIT arising from negative difference arising from revaluation of outstanding covered warrant payables	2,566,706,340	(1,936,120,228)
Temporary non-taxable income from subsidiaries	(988,865,550)	(1,166,739,588)
Ending balance	12,316,325,227	2,768,554,120

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

Deferred tax (income)/expense are recorded in the consolidated income statement for the nine-month period ended 30 September 2021 and 30 September 2020 as follows:

	<i>For the nine-month period ended 30 September 2021 VND</i>	<i>For the nine-month period ended 30 September 2020 VND</i>
Deferred tax (income)/expense		
Deferred CIT arising from increased provision expense of unlisted securities non-deductible in the period	(2,822,039,320)	(1,426,060,000)
Deferred CIT arising from reversal of provision for overdue receivables from disposal of financial assets that has not been deducted	-	99,432,502
Deferred CIT arising from temporary taxable expenses of which tax has been paid in previous year	1,959,653,558	4,280,058,606
Deferred CIT arising from reversal of provision/(provision expense) for impairment of loans	-	1,274,366
Deferred CIT arising from temporary non-taxable income of subsidiaries	(988,865,550)	(1,166,739,588)
Deferred CIT relating to positive difference arising from revaluation of financial assets at FVTPL and negative difference arising from revaluation of outstanding covered warrant payables	(7,060,067,948)	2,296,639,637
Deferred tax (income)/expense	(8,911,319,260)	4,084,605,524

39. ACCUMULATED OTHER COMPREHENSIVE INCOME

<i>Item</i>	<i>Opening balance VND</i>	<i>Movement during the period VND</i>	<i>Changes in owners' equity recorded in income statement VND</i>	<i>Ending balance VND</i>
Gain/(loss) from revaluation of AFS financial assets	(4,722,276,606)	-	929,243,500	(3,793,033,106)

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

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

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

	<i>For the nine-month period ended 30 September 2021 VND</i>	<i>For the nine-month period ended 30 September 2020 VND</i>
Income recorded directly to owners' equity	2,240,650,340	5,321,803,840
- Other gains recorded directly to owner's equity	1,311,406,840	5,321,803,840
- Gain from revaluation of AFS financial assets and reclassification for selling purpose	929,243,500	
Expense recorded directly to owners' equity	(1,373,752,086)	(283,730,237,496)
- Loss from revaluation of AFS financial assets and reclassification for selling purpose and others		(275,813,322,455)
- Loss arising from associates' changes in outstanding shares		- (7,916,915,041)
- Loss arising from associates' changes in ownership rate in its subsidiaries	(1,373,752,086)	
Total	866,898,254	(278,408,433,656)

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

41. OTHER INFORMATION

41.1 Transactions with related parties

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

<u>Related parties</u>	<u>Relationships</u>
NDH Investment Co., Ltd. and its subsidiary	SSI's Chairman is the owner and chairman of NDH Investment Co., Ltd. Member of the Board of Directors of SSI, Nguyen Duy Khanh, is the CEO of NDH Investment Co., Ltd.
Daiwa Securities Group Inc. and its subsidiaries	Strategic shareholder holding about 15.7% voting capital of SSI
The PAN Group JSC and its subsidiaries	Chairman of SSI is also the Chairman of the PAN Group, Associate company
Cong Thang Alpha Joint Stock Company	Associate company
Vietnam Digitalization Investment Fund	Associate company
Saigon Dan Linh Real Estate Co., Ltd.	Member of the Board of Directors cum CEO 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

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

Significant balances and transactions with related parties as at 30 September 2021 and for the period then ended are as follows:

Parties	Transaction	Receivables/(Payables)				Revenues/ (Expenses)
		Beginning VND	Increase VND	Decrease VND	Ending VND	VND
Vietnam Digitalization Investment Fund	Capital contribution	-	10,000,000,000	-	10,000,000,000	-
Cong Thang Alpha Joint Stock Company	Capital contribution	22,929,700,000	-	-	22,929,700,000	-
The PAN Group JSC and its subsidiaries	Deposit management contracts and other	(222,066,215,197)	(334,077,860,419)	406,622,878,865	(149,521,196,751)	-
	Interest payable for deposit management contracts and other	(428,110,649)	(1,876,767,908)	2,091,029,851	(213,848,706)	(1,876,767,908)
	Other payable	-	(1,725,006,974)	1,725,006,974	-	-
	Securities selling transaction	-	1,002,640,000,000	(1,002,640,000,000)	-	1,412,050,000
	Securities buying transaction	-	(1,637,873,484,000)	1,637,873,484,000	-	-
	Capital contribution under the equity method	735,741,873,589	6,766,399,316	(1,034,181,338)	741,474,091,568	6,766,399,316
NDH investment Company Ltd. and its subsidiary	Portfolio management fee	16,653,336	49,960,020	(16,653,340)	49,960,019	49,960,020
	Securities selling transaction	-	7,268,937,304,500	(7,268,937,304,500)	-	7,150,737,460
	Securities buying transaction	-	(7,268,718,044,000)	7,268,718,044,000	-	-
	Service fee advance	178,906,200	160,050,000	-	338,956,200	-
	SSI dividend	(62,825,126,000)	-	62,825,126,000	-	-
	Consultant services fee	560,433,500	1,715,952,000	(1,460,433,500)	815,952,000	1,559,956,363
Daiwa Securities Group Inc. and its subsidiaries	Commission fee	(3,008,069,056)	(1,160,416,435)	307,531,761	(3,860,953,730)	(1,160,416,435)
	Revenue from securities transaction and other securities services	-	5,063,936,747	(5,063,936,747)	-	5,003,734,214
	SSI dividend	(118,294,620,000)	-	118,294,620,000	-	-
	Revenue from investment advisory	1,673,825,902	709,134,546	(1,673,825,901)	709,134,547	709,134,546
	Revenue from fund investment advisory	1,613,257,205	593,749,964	(23,239,855)	2,183,767,314	588,810,583

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Parties	Transaction	Receivables/(Payables)			Ending VND	Revenues/(Expenses) VND
		Beginning VND	Increase VND	Decrease VND		
Nguyen Saigon Co., Ltd.	Revenue from securities transaction and other securities services	-	342,109,575	(342,109,575)	-	342,109,575
Saigon Dan Linh Real Estate Co., Ltd.	Deposit management contracts and other	-	(479,716,631,508)	442,782,732,598	(36,933,898,910)	-
	Interest payable for deposit management contracts and other	-	(333,415,975)	330,338,150	(3,077,825)	(333,415,975)
	SSI dividend	(36,600,713,000)	-	36,600,713,000	-	-
Members of Board of Directors and the Managements and other related persons	Revenue from securities transaction and other securities services	-	329,061,060	(329,061,060)	-	329,006,260
	Securities buying transaction	-	(2,086,704,180)	2,086,704,180	-	-
	Portfolio management fee	33,542,666	20,125,599		53,668,265	20,125,599
	Deposit management contracts and other	(2,800,000,000)	(43,971,759,429)	37,106,572,429	(9,665,187,000)	-
	Interest payable for deposit management contracts and other	(466,662)	(33,163,040)	28,043,839	(5,585,863)	(33,163,040)
	SSI dividend	(13,291,052,000)	-	13,291,052,000	-	-

Transactions with other related parties

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

	Q3/2021 VND	Q3/2020 VND
Salary and bonus	2,953,066,667	3,434,165,377
Total	2,953,066,667	3,434,165,377

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

41.2 Segment information

Segment information by business lines

	Brokerage and customer services (1) VND	Proprietary trading VND	Treasury VND	Portfolio Management VND	Investment banking and others VND	Total VND
3rd Quarter of 2021						
1. Direct income	1,112,108,589,236	460,092,193,465	247,899,024,510	25,012,650,230	34,332,882,974	1,879,445,340,415
2. Direct expenses	529,182,180,154	305,986,878,948	104,107,676,227	8,011,539,109	14,268,210,888	961,556,485,326
3. Depreciation and allocated expenses	49,466,009,295	6,669,574,287	4,446,382,858	3,265,312,411	5,627,453,305	69,474,732,156
Profit before tax	533,460,399,787	147,435,740,230	139,344,965,425	13,735,798,710	14,437,218,781	848,414,122,933
Ending balance						
1. Direct segment assets	18,298,287,529,090	16,259,567,918,046	12,349,722,342,918	74,089,077,197	6,310,964,114	46,987,977,831,365
2. Allocated segment assets	232,280,613,231	31,318,734,368	20,879,156,245	15,333,130,368	26,425,182,123	326,236,816,335
3. Unallocated assets						289,385,251,389
Total assets	18,530,568,142,321	16,290,886,652,414	12,370,601,499,163	89,422,207,565	32,736,146,237	47,603,599,899,089
4. Direct segment liabilities	13,756,259,161,654	9,236,184,783,992	11,935,737,665,706	11,797,817,650	7,165,103,368	34,947,144,532,370
5. Allocated segment liabilities	209,807,398,969	28,288,638,063	18,859,092,042	13,849,645,718	23,868,538,366	294,673,313,158
6. Unallocated liabilities						283,845,468,350
Total liabilities	13,966,066,560,623	9,264,473,422,055	11,954,596,757,748	25,647,463,368	31,033,641,734	35,525,663,313,878

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

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended

	<i>Brokerage and customer services VND</i>	<i>Proprietary trading VND</i>	<i>Treasury VND</i>	<i>Portfolio Management VND</i>	<i>Investment banking and others VND</i>	<i>Total VND</i>
3rd Quarter of 2020						
1. Direct income	305,984,751,470	404,457,839,047	250,747,417,914	6,413,006,746	20,032,252,719	987,635,267,896
2. Direct expenses	197,433,838,371	209,098,425,026	93,963,948,309	2,935,803,899	12,139,321,039	515,571,336,644
3. Depreciation and allocated expenses	34,809,778,116	5,231,704,887	3,312,048,006	2,554,423,424	5,282,895,738	51,190,850,171
Profit before tax	73,741,134,983	190,127,709,134	153,471,421,599	922,779,423	2,610,035,942	420,873,081,081
Ending balance						
1. Direct segment assets	4,715,793,940,751	11,688,524,133,638	9,897,647,507,029	71,920,121,365	10,285,185,681	26,384,170,888,464
2. Allocated segment assets	184,599,117,294	27,744,161,452	17,564,063,072	13,546,317,578	28,015,630,742	271,469,290,138
3. Unallocated assets						277,312,868,478
Total assets	4,900,393,058,045	11,716,268,295,090	9,915,211,570,101	85,466,438,943	38,300,816,423	26,932,953,047,080
4. Direct segment liabilities	1,493,391,106,352	9,050,833,152,609	6,481,048,595,292	3,003,607,625	4,842,025,259	17,033,118,487,137
5. Allocated segment liabilities	181,810,574,476	27,325,059,870	17,298,741,424	13,341,687,745	27,592,428,362	267,368,491,877
6. Unallocated liabilities						135,975,736,599
Total liabilities	1,675,201,680,828	9,078,158,212,479	6,498,347,336,716	16,345,295,370	32,434,453,621	17,436,462,715,613

Segment information by geographic area

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

The Company has a subsidiary, SSI International Corporation ("SSIIC"), which operates in the US real estate business. However, SSIIC's total revenue, expenses and total assets are very low compared to the Company's total revenue, expense and total assets (about 2% to 4%). As a result, the Company does not present segmental reports by geographical area in the notes to the consolidated financial statements.

3rd QUARTER OF 2021 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 September 2021 and for the three-month period then ended


42. KEY OPERATIONAL FACTORS WHICH IMPACTED THE CONSOLIDATED FINANCIAL STATEMENTS

The Company's consolidated profit after tax in 3rd Quarter of 2021 was VND 682,571,622,918, which made an increase by 99% (equivalent to VND 338,959,948,573) in comparison with that in the 3rd Quarter of 2020, mainly owing to the following reasons:

The volume trading growth of the stock market increased significantly, securities brokerage revenue increased by 277%, equivalent to VND 490,285,209,132 while corresponding expenses for brokerage services increased by 151%, equivalent to VND 221,568,516,280. Interest from loans and receivables increased by 268%, equivalent to VND 314,331,863,407 over the same period.

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 2021 results of its operations which is required to be adjusted or disclosed in the 3rd Quarter of 2021 consolidated financial statements.



Ms. Nguyen Thi Hai Anh
Prepared by

Ms. Hoang Thi Minh Thuy
Chief Accountant

Mr. Nguyen Hong Nam
Chief Executive Officer

Ho Chi Minh City, Vietnam
29 October 2021