INTERIM FINANCIAL STATEMENTS

AN BINH SECURITIES JOINT STOCK COMPANY

For the period from 1 January 2026 to 30 June 2026
(reviewed)

CONTENTS

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of An Binh Securities Joint Stock Company (the "Company") presents its report and the Company's interim financial statements for the accounting period from 1 January 2026 to 30 June 2026.

THE COMPANY

An Binh Securities Joint Stock Company was established under Business Registration Certificate No. 0103013960 issued by the Hanoi Department of Planning and Investment on September 26, 2006, Business Registration Certificate No. 0102036848 registered for the 2nd change on December 26, 2022, Business Registration Certificate No. 0102036848 registered for the 3rd change on December 4, 2025, Business Registration Certificate No. 0102036848 registered for the 4th change on June 25, 2026, and operates under Securities Business License No. 16/UBCK-GPHĐKD issued by the State Securities Commission on September 29, 2006, Adjustment license No. 178/UBCK-GP issued by the State Securities Commission on December 10, 2008, Adjustment license No. 365/UBCK-GP issued by the State Securities Commission on November 2, 2010, Adjustment license No. 19/GPĐC-UBCK on February 26, 2018, Adjustment license No. 79/GPĐC-UBCK on September 16, 2021, Adjustment license No. 21/GPĐC-UBCK on February 18, 2022, Adjustment license No. 69/GPĐC-UBCK on August 4, 2022, Adjustment license No. 126/GPĐC-UBCK on November 25, 2025, Adjustment license No. 77/GPĐC-UBCK on June 24, 2026.

The Company's head office is located at: 16th Floor, Geleximco Building, No. 36 Hoang Cau Street, O Cho Dua Ward, Hanoi.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

Members of the Board of Directors, the Board of Management and the Board of Supervision during the period and to the reporting date are:

Board of Directors		
Mr. Tran Viet Dung	Chairman	Appointed on 18 March 2026
Mrs. Vu Thi Huong	Chairman	Dismissed on 18 March 2026
Mrs. Tran Kim Khanh	Member	
Mr. Nguyen Quang Dat	Member	Appointed on 18 March 2026
Mrs. Vu Khanh Linh	Member	Appointed on 18 March 2026 and dismissed on 11 August 2026
Mrs. Vu Thi Hai Nga	Member	Appointed on 18 March 2026
Mr. Le Viet Ha	Member	Dismissed on 18 March 2026
Mr. Khuong Duc Tiep	Member	Dismissed on 18 March 2026
Mr. Do Trong Cuong	Member	Dismissed on 18 March 2026
Board of Management		
Mr. Nguyen Quang Dat	General Director	
Mr. Dang Hai Chung	Deputy General Director	
Mrs. Le Thi Thu Hien	Chief Accountant	
Mrs. Le Thanh Xuan	Director of Securities Services Operations	
Mr. Nguyen The Minh	Director of investment banking division	
Board of Supervision		
Mrs. Pham Thi Bich Ngoc	Head of the Board of Supervision	
Mrs. Nguyen Thi Duu	Member	
Mrs. Dao Thi Cam	Member	

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and up to the date of this interim report was Mr. Nguyen Quang Dat – General Director.

AUDITORS

AASC Auditing Firm Company Limited performed a review of the Company's interim financial statements.

STATEMENT OF THE BOARD OF MANAGEMENT'S RESPONSIBILITIES FOR THE INTERIM FINANCIAL STATEMENTS

We - The Board of Management is responsible for preparing the interim financial statements that give a true and fair view of the Company's financial position, operating results, cash flows and changes in owners' equity for the period. In preparing the interim financial statements, the Board of Management confirms that it has complied with the following requirements:

- Establish and maintain such internal controls as the Board of Management and those charged with governance determine are necessary to enable the preparation and fair presentation of interim financial statements that are free from material misstatement, whether due to fraud or error;
- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been complied with and disclose and explain any material departures in the interim financial statements;
- Prepare and present the interim financial statements in compliance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to securities companies and prevailing regulations relevant to the preparation and presentation of interim financial statements;
- Prepare the interim financial statements on a going-concern basis unless it is inappropriate to presume that the Company will continue in business.

We ensure that proper accounting records are maintained to reflect, with reasonable accuracy at any time, the Company's financial position and to ensure that the interim financial statements comply with applicable statutory requirements. We are also responsible for safeguarding the Company's assets and for taking appropriate measures to prevent and detect fraud and other irregularities.

We confirm that the interim financial statements give a true and fair view of the Company's financial position as at 30 June 2026 and of its operating results, cash flows and changes in owners' equity for the accounting period from 1 January 2026 to 30 June 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to securities companies and prevailing regulations relevant to the preparation and presentation of interim financial statements.

Other Commitment

We confirm that the Company has fully complied with its information disclosure obligations in accordance with prevailing Vietnamese laws and regulations.

On behalf of the Board of Management

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AN BÌNH

Nguyen Quang Dat
General Director

Hanoi, 13 August 2026

aasc since 1991

No.:130826.022/BCTC.KT2

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To: **Shareholders, The Board of Directors and The Board of Management**
An Binh Securities Joint Stock Company

We have reviewed Interim financial statements of An Binh Securities Joint Stock Company prepared on 13 August 2026, as set out on pages 06 to 46, including: Interim statement of financial position as at 30 June 2026, Interim statement of comprehensive income, Interim statement of cash flows, Interim statement of changes in equity for the period from 1 January 2026 to 30 June 2026 and Notes to the Interim financial statements.

The Board of Management's responsibility

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

Auditor's responsibility

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

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

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the Interim financial statements do not give a true and fair view, in all material respects, of the financial position of An Binh Securities Joint Stock Company as at 30 June 2026 , and of the results of its operations and its cash flows and changes in owners' equity for the period from 1 January 2026 to 30 June 2026 in accordance with the Vietnamese Accounting Standards, Vietnamese Accounting System applicable to securities companies and the statutory requirements relevant to preparation and presentation of interim financial statements.

Other Matters

The interim financial statements for the accounting period from January 1, 2025, to June 30, 2025, and the financial statements for the fiscal year ending December 31, 2025, of An Binh Securities Joint Stock Company have been reviewed and audited by an Auditor and UHY Auditing and Consulting Co., Ltd. The predecessor auditor issued an unqualified review conclusion in report No. 874/2025/UHY-BCSX dated August 12, 2025, and issued an unqualified audit opinion in report No. 86/2026/UHY-BCKT dated February 12, 2026.

AASC Auditing Firm Company Limited

M.S.D.N: 0100111105 - C.T.T.N.H.H
CÔNG TY TRÁCH NHIỆM HỮU HẠN HÃNG KIỂM TOÁN AASC

Nguyen Tuan Anh
Audit Director
Certificate of registration to audit practice
No: 1369-2023-002-1

Hanoi, 13 August 2026

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Code	ASSETS		Note	30/06/2026 VND	01/01/2026 VND
100	**A.**	**CURRENT ASSETS**		**7,001,111,987,394**	**4,032,869,894,864**
110	**I.**	**Financial assets**		**6,995,795,180,018**	**4,027,239,823,783**
111	1.	Cash and cash equivalents	4	1,075,614,516,299	122,837,939,722
111.1	1.1	Cash		1,075,614,516,299	122,837,939,722
112	2.	Financial assets at fair value through profit and loss (FVTPL)	5	3,945,471,807,267	504,958,915,423
113	3.	Held-to-maturity investments (HTM)	5	702,007,056,542	1,788,575,880,181
114	4.	Loans	5	1,242,049,109,320	1,565,247,402,928
116	5.	Provision for impairment of financial assets and mortgage assets	6	(19,732,395,421)	(19,023,599,821)
117	6.	Receivables	7	43,305,862,102	59,651,246,387
117.1	6.1	Receivables from disposal of financial assets		2,023,815,140	-
117.2	6.2	Receivables from and accruals for dividend and interest income		41,282,046,962	59,651,246,387
117.3	*6.2.1*	*Dividends and interest receivable when due*		*35,528,824,269*	*44,214,348,470*
117.4	*6.2.2*	*Accrued dividends and interest not yet due*		*5,753,222,693*	*15,436,897,917*
118	7.	Prepayments to suppliers		1,353,961,141	174,059,256
119	8.	Receivables from services provided by the Company	7	7,390,381,380	5,714,495,013
122	9.	Other receivables	7	2,220,231,608	2,988,834,914
129	10.	Provision for impairment of receivables	8	(3,885,350,220)	(3,885,350,220)
130	**II.**	**Other current assets**		**5,316,807,376**	**5,630,071,081**
131	1.	Advances		35,000,000	1,310,000,000
132	2.	Tools, supplies		46,650,700	46,650,700
133	3.	Short-term prepaid expenses	9	3,998,681,412	2,870,822,483
136	4.	Taxes and other receivables from State budget		19,549,264	19,549,264
137	5.	Other short-term assets		1,216,926,000	1,383,048,634
200	**B.**	**NON- CURRENT ASSETS**		**316,524,590,912**	**681,162,381,024**
210	**I.**	**Long-term financial assets**		**216,600,000,000**	**580,000,000,000**
212	1.	Investments		216,600,000,000	580,000,000,000
212.1	1.1	Held-to-maturity investments (HTM)	10	216,600,000,000	580,000,000,000
220	**II.**	**Fixed assets**		**77,401,372,296**	**79,695,536,350**
221	1.	Tangible fixed assets	11	10,184,409,821	11,615,872,655
222	-	*Cost*		*32,627,886,801*	*32,627,886,801*
223a	-	*Accumulated depreciation*		*(22,443,476,980)*	*(21,012,014,146)*
227	2.	Intangible fixed assets	12	67,216,962,475	68,079,663,695
228	-	*Cost*		*105,407,208,045*	*105,407,208,045*
229a	-	*Accumulated amortization*		*(38,190,245,570)*	*(37,327,544,350)*
250	**III.**	**Other long-term assets**		**22,523,218,616**	**21,466,844,674**
251	1.	Long-term deposits and collateral		2,044,966,640	1,108,253,200
252	2.	Long-term prepaid expenses		478,251,976	358,591,474
254	3.	Deposits to Settlement Assistance Fund		20,000,000,000	20,000,000,000
270	**TOTAL ASSETS**			**7,317,636,578,306**	**4,714,032,275,888**

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026
(continue)

Code	CAPITAL		Note	30/06/2026 VND	01/01/2026 VND
300	**C.**	**LIABILITIES**		**3,544,678,019,374**	**3,117,771,571,701**
310	**I.**	**Current liabilities**		**3,511,675,094,444**	**3,107,307,369,379**
311	1.	Short-term borrowings and finance lease liabilities	14	3,441,096,245,358	3,024,019,795,289
312	1.1	Short-term loans		3,441,096,245,358	3,024,019,795,289
318	3.	Payables for securities transaction activities	15	1,992,937,751	7,763,245,195
320	4.	Trade payables	16	1,767,883,063	2,314,562,512
321	5.	Advances from customers		13,916,161,152	439,048,119
322	6.	Tax payables and statutory obligations	17	24,647,559,813	36,730,265,192
323	7.	Payables to employees		5,635,798,292	15,178,104,284
324	8.	Employee benefits		418,373,000	402,073,900
325	9.	Accrued expenses	18	12,006,252,397	13,584,114,249
327	10.	Short-term unearned revenue		167,145,960	205,882,807
328	11.	Short-term deposits, collateral received		117,000,000	117,000,000
329	12.	Other short-term payables		571,299,565	189,269,986
331	13.	Bonus and welfare fund		9,338,438,093	6,364,007,846
340	**II.**	**Long-term liabilities**		**33,002,924,930**	**10,464,202,322**
356	1.	Deferred tax payables	34	33,002,924,930	10,464,202,322
400	**D.**	**OWNER'S EQUITY**		**3,772,958,558,932**	**1,596,260,704,187**
410	**I.**	**Owner's equity**	**19**	**3,772,958,558,932**	**1,596,260,704,187**
411	1.	Owner's investment capital		3,011,500,000,000	1,011,500,000,000
411.1	1.1	Contributed legal capital		3,011,500,000,000	1,011,500,000,000
411.1a	a.	Ordinary shares with voting rights		3,011,500,000,000	1,011,500,000,000
414	2.	Charter capital supplementary reserve fund		13,199,809,009	13,199,809,009
415	3.	Operational risk and financial reserve fund		13,199,809,009	13,199,809,009
417	4.	Undistributed earnings		735,058,940,914	558,361,086,169
417.1	4.1	Realized earnings		603,047,241,192	516,504,276,880
417.2	4.2	Unrealized earnings		132,011,699,722	41,856,809,289
440	**TOTAL LIABILITIES AND OWNER'S EQUITY**			**7,317,636,578,306**	**4,714,032,275,888**

OFF-STATEMENT OF INTERIM FINANCIAL POSITION ACCOUNTS

Code	ITEMS		Note	30/06/2026	01/01/2026
	A.	**ASSETS OF THE SECURITIES COMPANY AND ASSETS MANAGED UNDER AGREEMENTS**			
006	1.	Quantity of outstanding shares in circulation		301,150,000	101,150,000
008	2.	Financial assets listed/registered at the VSD of the Company	20	2,759,060,070,000	652,305,770,000
009	3.	The Company's non-traded financial assets deposited at the VSD	21	5,070,000	-
012	4.	The Company's financial assets which are not deposited at the VSD	22	841,934,360,000	523,917,970,000
013	5.	The Company's financial assets are entitled	23	25,670,000	24,440,000
	B.	**ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS**			
021	1.	Financial assets listed/registered at the VSD of investors	24	27,183,123,492,000	30,214,742,905,000
021.1	*a.*	*Unrestricted financial assets*		*15,797,404,882,000*	*19,045,548,865,000*
021.2	*b.*	*Restricted financial assets*		*1,369,954,900,000*	*1,369,929,100,000*
021.3	*c.*	*Pledged financial assets*		*9,963,700,080,000*	*9,712,842,080,000*
021.4	*d.*	*Blocked financial assets*		*36,268,830,000*	*3,630,440,000*
021.5	*e.*	*Financial assets awaiting settlement*		*15,794,800,000*	*82,792,420,000*
022	2.	Non-traded financial assets deposited at the VSD of investors	25	94,800,710,000	18,370,040,000
022.1	*a.*	*Unrestricted and non-traded financial assets deposited at the VSD*		*93,684,710,000*	*18,066,240,000*
022.2	*b.*	*Restricted and non-traded financial assets deposited at the VSD*		*1,116,000,000*	*303,800,000*
023	3.	Awaiting financial assets of investors	26	112,195,469,490	335,255,774,920

INTERIM OFF-STATEMENT OF FINANCIAL POSITION ACCOUNTS

Code	ITEM		Note	30/06/2026	01/01/2026
026	4	Investors' deposits	27	627,091,467,589	515,173,415,998
027	4.1	Investors' deposits for securities trading activities managed by the Company		627,084,801,439	515,166,749,848
030	4.2	Deposits of securities issuers		6,666,150	6,666,150
031	5	Payables to investors - Investors' deposits for securities trading activities managed by the Company	28	627,084,801,439	515,166,749,848
031.1	*5.1*	*Payables to domestic investors*		*623,335,284,196*	*513,757,464,209*
031.2	*5.2*	*Payables to foreign investors*		*3,749,517,243*	*1,409,285,639*
035	6	Payables for dividend, principal and interest from bonds		6,666,150	6,666,150

M.S.D.N:0102036848-C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN AN BÌNH
THÀNH PHỐ HÀ NỘI

Tran Thi Thu Phương	Le Thi Thu Hien	Nguyen Quang Dat
Preparer	Chief Accountant	General Director

Hanoi, 13 August 2026

INTERIM STATEMENT OF COMPREHENSIVE INCOME

For the period from 1 January 2026 to 30 June 2026

Code	ITEMS		Note	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
				VND	VND
	I.	**OPERATING INCOME**			
01	1.1	Gain from financial assets at fair value through profit and loss (FVTPL)		249,934,720,506	33,313,847,823
01.1		a. Gain from disposal of financial assets at FVTPL	30.a)	86,873,960,251	30,163,803,728
01.2		b. Gain from revaluation of financial assets at FVTPL	30.b)	157,501,102,492	2,765,864,908
01.3		c. Dividend, interest income from financial assets at FVTPL	30.c)	5,559,657,763	384,179,187
02	1.2	Gain from held-to-maturity (HTM) investments	30.c)	63,594,119,253	56,951,368,193
03	1.3	Gain from loans and receivables	30.c)	76,482,377,073	64,470,189,666
06	1.4	Revenue from brokerage services		44,363,384,695	32,491,027,449
07	1.5	Revenue from underwriting and issuance agent services		-	9,793,695,350
08	1.6	Revenue from securities investment advisory services		105,000,000	-
09	1.7	Revenue from securities custodian services		2,898,927,904	2,678,606,424
10	1.8	Revenue from financial advisory services		300,000,000	281,818,182
11	1.9	Other operating income	30.d)	5,564,082,791	211,353,636
20		**Total operating income**		**443,242,612,222**	**200,191,906,723**
	II.	**OPERATING EXPENSES**			
21	2.1	Loss from financial assets at fair value through profit and loss (FVTPL)		48,473,487,079	5,360,015,898
21.1		a. Loss from disposal of financial assets at FVTPL	30.a)	3,665,997,628	1,298,771,595
21.2		b. Loss from revaluation of financial assets at FVTPL	30.b)	44,807,489,451	4,061,244,303
24	2.2	Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans		4,114,842,677	3,670,729,597
26	2.3	Expenses for proprietary trading activities		4,416,420,769	7,069,626,135
27	2.4	Expenses for brokerage services		31,768,989,191	21,159,937,117
28	2.5	Expenses for underwriting and issuance agent services		-	4,287,831,372
30	2.6	Expenses for securities custodian services		1,851,852,512	1,551,071,256
32	2.7	Other operating expenses		78,388,788	(907,222,166)
40		**Total operating expenses**		**90,703,981,016**	**42,191,989,209**
	III.	**FINANCIAL INCOME**	**31**		
42	3.1	Non-fixed dividend and interest income		815,093,231	474,053,128
44	3.2	Other income for investments		87,392,961	-
50		**Total financial income**		**902,486,192**	**474,053,128**

INTERIM STATEMENT OF COMPREHENSIVE INCOME

For the period from 1 January 2026 to 30 June 2026

Code	ITEMS		Note	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
				VND	VND
	IV.	**FINANCIAL EXPENSES**	**32**		
52	4.1	Borrowing costs		82,188,200,234	46,764,009,766
60		**Total financial expenses**		**82,188,200,234**	**46,764,009,766**
62	**V.**	**GENERAL AND ADMINISTRATIVE EXPENSES**	**33**	**45,193,908,687**	**38,798,744,135**
70	**VI.**	**OPERATING PROFIT**		**226,059,008,477**	**72,911,216,741**
	VII.	**OTHER INCOME AND EXPENSES**			
71	8.1	Other income		3,311,160	2,458,891
72	8.2	Other expense		455,480,221	52,918,627
80		**Net other income/(expenses)**		**(452,169,061)**	**(50,459,736)**
90	**VIII.**	**TOTAL PROFIT BEFORE TAX**		**225,606,839,416**	**72,860,757,005**
91	9.1	Realized profit		112,913,226,375	74,156,136,400
92	9.2	Unrealized profit		112,693,613,041	(1,295,379,395)
100	**IX.**	**CORPORATE INCOME TAX EXPENSES**		**45,445,554,424**	**13,917,651,006**
100.1	10.1	Current corporate income tax expenses	34	22,906,831,816	15,247,474,426
100.2	10.2	Deferred corporate income tax expenses		22,538,722,608	(1,329,823,420)
200	**X.**	**PROFIT AFTER TAX**		**180,161,284,992**	**58,943,105,999**
300	**XI.**	**OTHER COMPREHENSIVE INCOME AFTER TAX**			
301	12.1	Gain/(Loss) from revaluation of AFS financial assets		-	15,239,629,128
400		**Total comprehensive income**		**-**	**15,239,629,128**
500	**XII.**	**NET INCOME PER COMMON SHARE**			
501	13.1	Earnings per share (VND/share)	35	1,672	583

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AN BÌNH
M.S.D.N: 0102036848-C.T.C.P
THÀNH PHỐ HÀ NỘI

Tran Thi Thu Phương	Le Thi Thu Hien	Nguyen Quang Dat
Preparer	Chief Accountant	General Director

Hanoi, 13 August 2026

INTERIM STATEMENT OF CASH FLOWS

For the period from 1 January 2026 to 30 June 2026
(Under indirect method)

Code		ITEM	Note	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
				VND	VND
	I.	**Cash flow from operating activities**			
01	***1.***	***Profit before corporate income tax***		***225,606,839,416***	***72,860,757,005***
02	***2.***	***Adjustments for:***		***84,376,066,657***	***(5,554,740,670)***
03	-	Depreciation and amortisation of fixed assets		2,294,164,054	2,345,941,288
04	-	Provisions		708,795,600	(1,010,000,000)
06	-	Interest expense		82,188,200,234	50,534,739,363
07	-	Gains/(losses) from investing activities		(815,093,231)	(57,425,421,321)
10	***3.***	***Increase in non-cash expenses***		***44,807,489,451***	***4,061,244,303***
11	-	Losses from revaluation of financial assets at fair value through profit or loss (FVTPL)		44,807,489,451	4,061,244,303
18	***4.***	***Decrease in non-cash income***		***(157,501,102,492)***	***(2,765,864,908)***
19	-	Gains from revaluation of financial assets at fair value through profit or loss (FVTPL)		(157,501,102,492)	(2,765,864,908)
30	***5.***	***Operating profit before changes in working capital***		***(1,662,404,259,755)***	***(392,595,133,733)***
31	-	Increase/(decrease) in financial assets at fair value through profit or loss (FVTPL)		(3,327,819,278,803)	928,354,692,835
32	-	Increase/(decrease) in held-to-maturity (HTM) investments		1,449,968,823,639	(1,161,804,913,560)
33	-	Increase/(decrease) in loans		323,198,293,608	(61,411,522,151)
36	-	(-) Increase/(+) decrease in dividend and interest receivables and accrued income from financial assets		18,369,199,425	(10,404,890,752)
37	-	(-) Increase/(+) decrease in receivables from securities services provided by the Company		11,801,226,666	877,431,469
39	-	(-) Increase/(+) decrease in other receivables		768,603,306	(3,331,919,880)
40	-	Increase/(decrease) in other assets		1,275,000,000	413,224,158
41	-	Increase/(decrease) in accrued expenses (excluding interest expense)		(638,603)	(2,788,729,261)
42	-	Increase/(decrease) in prepaid expenses		(1,247,519,431)	1,117,224,572
43	-	Corporate income tax paid		(34,835,000,307)	(26,842,126,529)
44	-	Interest paid		(83,765,423,483)	(52,768,633,665)
45	-	Increase/(decrease) in trade payables		(1,726,581,334)	(69,530,491)
46	-	Increase (decrease) in welfare benefits		16,299,100	29,640,000
47	-	Increase/(decrease) in taxes and other payables to the State (excluding corporate income tax)		(154,536,888)	(2,243,100,686)
48	-	Increase/(decrease) in payables to employees		(9,542,305,992)	(2,803,749,279)
50	-	Increase/(decrease) in other payables		(5,260,892,078)	1,114,769,487
51	-	Other cash receipts from operating activities		103,200,000	-
52	-	Other cash payments for operating activities		(1,528,913,440)	(33,000,000)
60		***Net cash flows from operating activities***		***(1,465,114,966,723)***	***(323,993,738,003)***

INTERIM STATEMENT OF CASH FLOWS

For the period from 1 January 2026 to 30 June 2026
(Under indirect method)

Code	ITEM	Note	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
			VND	VND
	II. Cash Flows From Investing Activities			
65	1. Dividends and distributed profits received from long-term financial investments		815,093,231	57,425,421,321
70	***Net cash flows from investing activities***		***815,093,231***	***57,425,421,321***
	III Cash Flows From Financing Activities			
71	1. Proceeds from share issuance and owners' capital contributions		2,000,000,000,000	-
73	2. Drawdown of borrowings		11,033,465,392,313	18,038,861,967,719
73.2	3 Other borrowings		11,033,465,392,313	18,038,861,967,719
74	4. Payment of principal debt		(10,616,388,942,244)	(17,746,247,636,903)
74.3	4.3 Other payment of principal debt		(10,616,388,942,244)	(17,746,247,636,903)
80	***Net cash flows from financing activities***		***2,417,076,450,069***	***292,614,330,816***
90	**IV. Net increase/(decrease) in cash during the period**		**952,776,576,577**	**26,046,014,134**
101	**V. Cash and cash equivalents at the beginning of the period**		**122,837,939,722**	**104,236,513,302**
101.1	– Cash		122,837,939,722	104,236,513,302
103	**VI. Cash and cash equivalents at the end of the period**	**4**	**1,075,614,516,299**	**130,282,527,436**
103.1	– Cash		1,075,614,516,299	130,282,527,436

INTERIM CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE INVESTORS

For the period from 1 January 2026 to 30 June 2026

Code	ITEM	Note	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
			VND	VND
	I. Cash flows from brokerage and trust activities of the investors			
01	1. Cash receipts from disposal of brokerage securities of customers		35,540,986,441,324	12,202,392,597,397
02	2. Cash payments for acquisition of brokerage securities of customers		(15,729,066,068,572)	(11,763,485,416,863)
07	3. Cash receipts for settlement of securities transaction of customers		19,633,799,062,819	12,299,729,187,710
08	4. Cash payments for settlement of securities transaction of customers		(39,332,180,251,902)	(12,527,663,466,391)
11	5. Cash payments for custodian fees of customers		(1,621,132,078)	(1,369,977,613)
14	6. Cash receipt from securities issuers		244,210,692,038	165,085,055,637
15	7. Cash payments to securities issuers		(244,210,692,038)	(165,085,055,637)
20	***Net increase/decrease in cash during the period***		***111,918,051,591***	***209,602,924,240***
30	**II Cash and cash equivalents of investors at the beginning of year**		**515,173,415,998**	**234,765,718,130**
31	Cash at banks at the beginning of period:		515,173,415,998	234,765,718,130
32	- Investors' deposits managed by the Company for securities trading activities		515,166,749,848	234,759,051,980
35	- Deposits of securities issuers		6,666,150	6,666,150
40	**Cash and cash equivalents of investors at the end of year**	**27**	**627,091,467,589**	**444,368,642,370**
41	Cash at banks at the end of period:		627,091,467,589	444,368,642,370
42	- Investors' deposits managed by the Company for securities trading activities		627,084,801,439	444,361,976,220
45	- Deposits of securities issuers		6,666,150	6,666,150

M.S.D.N: 0102036848-C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN AN BÌNH
THÀNH PHỐ HÀ NỘI

Tran Thi Thu Phuong	Le Thi Thu Hien	Nguyen Quang Dat
Preparer	Chief Accountant	General Director

Hanoi, 13 August 2026

INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY

For the period from 1 January 2026 to 30 June 2026

ITEMS	Note	Beginning balance		Increase/ Decrease				Ending balance	
		01/01/2025	01/01/2026	For the period from 1 January 2025 to 30 June 2025		For the period from 1 January 2026 to 30 June 2026		30/06/2025	30/06/2026
				Increase	Decrease	Increase	Decrease		
		VND	VND			VND	VND	VND	VND
1. Contributed legal capital		1,011,500,000,000	1,011,500,000,000	-	-	2,000,000,000,000	-	1,011,500,000,000	3,011,500,000,000
1.1 Ordinary shares with voting rights		1,011,500,000,000	1,011,500,000,000	-	-	2,000,000,000,000	-	1,011,500,000,000	3,011,500,000,000
2. Charter capital supplementary reserve fund		13,199,809,009	13,199,809,009	-	-	-	-	13,199,809,009	13,199,809,009
3. Operational risk and financial reserve fund		13,199,809,009	13,199,809,009	-	-	-	-	13,199,809,009	13,199,809,009
4. Asset revaluation differences		10,677,529,998	-	4,562,099,130	-	-	-	15,239,629,128	-
5. Undistributed earnings		387,253,634,898	558,361,086,169	62,007,627,235	5,128,582,321	196,858,798,087	20,160,943,342	444,132,679,812	735,058,940,914
5.1 Realized earnings		391,536,625,062	516,504,276,880	58,908,661,974	2,064,061,085	90,006,394,559	3,463,430,247	448,381,225,951	603,047,241,192
5.2 Unrealized earnings		(4,282,990,164)	41,856,809,289	3,098,965,261	3,064,521,236	106,852,403,528	16,697,513,095	(4,248,546,139)	132,011,699,722
TOTAL		**1,435,830,782,914**	**1,596,260,704,187**	**66,569,726,365**	**5,128,582,321**	**2,196,858,798,087**	**20,160,943,342**	**1,497,271,926,958**	**3,772,958,558,932**
II. Other comprehensive income									
1. Gain/Loss from revaluation of financial assets at AFS		10,677,529,998	-	4,562,099,130	-	-	-	15,239,629,128	-
TOTAL		**10,677,529,998**	**-**	**4,562,099,130**	**-**	**-**	**-**	**15,239,629,128**	**-**

Tran Thi Thu Phương
Preparer

Le Thi Thu Hien
Chief Accountant

Nguyen Quang Dat
General Director

Hanoi, 13 August 2026

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the period from 1 January 2026 to 30 June 2026

1 . BACKGROUND

1.1 . Operating characteristics of the securities company

An Binh Securities Joint Stock Company was established under Business Registration Certificate No. 0103013960 issued by the Hanoi Department of Planning and Investment on September 26, 2006, Business Registration Certificate No. 0102036848 registered for the 2nd change on December 26, 2022, Business Registration Certificate No. 0102036848 registered for the 3rd change on December 4, 2025, Business Registration Certificate No. 0102036848 registered for the 4th change on June 25, 2026, and operates under Securities Business License No. 16/UBCK-GPHĐKD issued by the State Securities Commission on September 29, 2006, Adjustment license No. 178/UBCK-GP issued by the State Securities Commission on December 10, 2008, Adjustment license No. 365/UBCK-GP issued by the State Securities Commission on November 2, 2010, Adjustment license No. 19/GPĐC-UBCK on February 26, 2018, Adjustment license No. 79/GPĐC-UBCK on September 16, 2021, Adjustment license No. 21/GPĐC-UBCK on February 18, 2022, Adjustment license No. 69/GPĐC-UBCK on August 4, 2022, Adjustment license No. 126/GPĐC-UBCK on November 25, 2025, Adjustment license No. 77/GPĐC-UBCK on June 24, 2026.

The Company's head office is located at: 16th Floor, Geleximco Building, No. 36 Hoang Cau Street, O Cho Dua Ward, Hanoi.

The Company's registered charter capital is VND 3,011,500,000,000 and the contributed charter capital as at 30 June 2026 is VND 3,011,500,000,000, equivalent to 301,150,000 shares with a par value of VND 10,000 per share.

The total number of employees of the Company as at 30 June 2026 are 166 people (as at 31 December 2025: 157 people).

The Company's dependent units are as follows

Name of member entities	Place of establishment and operation
Ho Chi Minh City Branch	Cau Ong Lanh Ward, Ho Chi Minh City
Hue Branch	Vy Da Ward, Hue City
Hai Phong Branch	Ngo Quyen Ward, Hai Phong City
Da Nang Branch	Thanh Khe Ward, Da Nang City
Thai Binh Branch	Thai Binh Ward, Hung Yen Province
Bac Ninh Branch	Kinh Bac Ward, Bac Ninh Province
Vung Tau Branch	Vung Tau Ward, Ho Chi Minh City
Son La Representative Office	To Hieu Ward, Son La Province
Hanoi Branch	Lang Ward, Hanoi City

1.2 . Business field

The Company's business activities include securities brokerage; proprietary trading; securities investment advisory; securities depository services; and securities underwriting

2 . ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1 . Accounting period and accounting monetary unit

Annual fiscal year commences from 1st January and ends as at 31st December.

The Company maintains its accounting records in VND.

2.2 . Accounting Standards and Accounting system

Accounting System

The Company applies the accounting system applicable to securities companies issued by the Ministry of Finance in accordance with Circular No. 210/2014/TT-BTC dated 30 December 2014 ("Circular 210"), providing guidance on accounting systems applicable to securities companies and Circular No. 334/2016/TT-BTC dated 27 December 2016 ("Circular 334") amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210. These Circulars provide regulations related to accounting documents, accounting account system as well as methods of preparation and presentation of financial statements applicable to securities companies.

Announcement on compliance with Vietnamese standards and accounting system

The Company applies Vietnamese Accounting Standards and supplement documents issued by the State. Interim Financial statements are prepared in accordance with regulations of each standard and supplement documents as well as with current accounting system.

Form of accounting record

The Company is applying accounting record by computer.

2.3 . Basis for preparation of Interim Financial Statements

Financial statements are presented based on historical cost principle.

The Company's interim financial statements are prepared based on the aggregation of transactions and events incurred, which are recorded in the accounting books of its dependent accounting units and the Company's headquarters.

2.4 . Accounting estimates

Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to securities companies and legal regulations relating to the preparation and presentation of interim Financial Statements requires the Board of Management to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the reporting date and the reported amounts of revenues and expenses during the fiscal period.

The estimates and assumptions that have a material impact in the Financial Statements include:

- Fair value of financial assets;
- Provision for doubtful debts;
- Estimated useful lives of fixed assets;
- Estimation of prepaid expense allocation;
- Classification of and provisions for financial investments;
- Estimated income tax.

Such estimates and assumptions are continually evaluated. They are based on historical experiences and other factors, including expectations of future events that may have a financial impact on the Company and that are assessed by the Board of Management to be reasonable under the circumstances.

2.5 . Cash

Cash is operating deposits of the securities company.

Deposits for clearing payment for securities transactions are amounts ready for clearing and settlement of the Company and investors at T + x at the request of the Vietnam Securities Depository and Clearing Corporation (VSD). It may be opened at the designated bank to make payment for the purchases or sale of securities according to the net deduction result.

Cash deposited by investors for securities trading and cash deposited by securities issuers are presented as off-statement-of-financial-position items (off-balance-sheet accounts)

2.6 . Financial assets and Financial liabilities

a) *Initial recognition*

Financial assets

Financial assets of the Company including cash, financial assets at fair value through profit and loss (FVTPL), held-to-maturity investments (HTM), loans and receivables. At initial recognition, financial assets are identified by purchasing price/issuing cost plus other expenses directly related to the purchase and issuance of those assets, except financial assets at fair value through profit and loss (FVTPL) are identified by purchasing price/issuing cost.

Financial liabilities

Financial liabilities of the Company including loans, trade payables and other payables, accrued expenses. At initial recognition, financial liabilities are determined by issuing price plus other expense directly related to the issuance of those liabilities.

b) *Classification principles*

Financial assets at fair value through profit and loss (FVTPL): financial asset is classified as FVTPL if it was held for the purpose of selling or repurchasing in financial market through researching and analyzing with profit-taking expectation. The other financial assets are not classified to FVTPL when they are sold, they must be reclassified to FVTPL.

Financial assets FVTPL is a debt instrument at maturity which must be recognized as receivables and provision as doubtful debts (if any).

Held-to-maturity financial assets (HTM): are non-derivative financial assets with fixed or determinable payments and fixed maturity that the Company has the positive intention and ability to hold to maturity other than:

- Non-derivative financial assets have been classified as at fair value through profit / loss (FVTPL);
- Non-derivative financial assets have been classified as available for sale (AFS) by the Company;
- Non-derivative financial assets satisfy the definition of loans and receivables.

After initial recognition, held-to-maturity (HTM) financial assets are subsequently measured at amortised cost using the effective interest method.

Loans: are non-derivative financial assets with fixed or determinable payments and are not quoted in a perfect market.

Types of loan commitments made:

- Margin contract;
- Prepaid of selling securities contract.

After initial recognition, loans are measured at amortised cost using the effective interest method, except for: loans classified as financial assets at fair value through profit or loss; financial liabilities arising from transfers of financial assets that do not qualify for derecognition or are accounted for under the continuing involvement approach; and financial guarantee contracts.

Financial liabilities recognized through profit or loss: are financial liabilities that meet one of the following conditions:

- Financial liabilities are classified by The Board of Management into the holding group for business;
- At the time of initial recognition, the Company classified financial liabilities into groups that recognized through profit or loss.

Financial liabilities recognized by amortized value: financial liabilities are not classified as financial liabilities recognized through profit or loss.

c) *Revalue financial asset principles*

The revaluation of FVTPL financial assets at market price or fair value is carried out using a method that complies with legal regulations. If there is no market price on the most recent transaction date, the Company uses fair value to revalue the financial assets. Fair value is determined based on respecting the principles, methods, or theoretical models for pricing financial assets as stipulated in the Company's Charter or Valuation Handbook, or after receiving written approval from the Board of Management.

The fair value/market value of financial assets is determined as follows:

- For securities listed on the Hanoi Stock Exchange and the Ho Chi Minh City Stock Exchange, market value is determined based on the closing price on the latest trading date up to the valuation date.
- For stocks registered for trading on the market of unlisted public companies and state-owned enterprises undergoing equitization through a public offering (UPCOM), the actual market price of the securities is determined as the reference price of the nearest trading day at the time of preparing the annual financial report, as announced by the Stock Exchange.
- For delisted securities, securities suspended from trading or securities for which trading has ceased from the sixth trading day onwards, the actual securities price is the carrying amount as at the date of the latest interim statement of financial position.
- For unlisted securities that are not registered for trading on the trading market of unlisted public companies (UPCOM), the price used as the basis for revaluation is the price obtained from reference information sources that the Board of Management considers to reflect the market price of these securities.

Securities for which no reference price is available from the above sources are assessed for possible impairment and the extent of impairment based on the issuer's financial position and book value as at 30 June 2026.

The difference in increase/decrease dues to revaluate FVTPL are recorded according to the principle of non-offset and presented in the Statement of Comprehensive Income on 02 items: the item "Loss from financial assets at fair value through profit and loss (FVTPL)" - details "Loss from revaluation of financial assets at FVTPL" (if the assessment decreases) and the item "Gain from financial assets at fair value through profit and loss (FVTPL)" - Details "Gain from revaluation of financial assets at FVTPL" (if the assessment increases).

The increase or decrease difference from the revaluation of AFS is recognized according to the non-offsetting principle and recorded directly in the equity of the interim statement of financial position under the item 'Fair value revaluation difference of assets'.

Held-to-maturity financial assets are subjected to an assessment for impairment at the financial statements date. Provision is made for these investments when there is any objective evidence that the investment is irrecoverable or there is uncertainty of recoverability as a result of one or more loss events that affected adversely on estimated future cash flows of HTM investments. Objective evidence of impairment may include a drop in the market value/fair value (if any) of the impaired debt, indications that the debtor or a group of debtors are experiencing significant financial difficulty, default or delinquency in interest or principal payments, the possibility 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 repayment conditions, economic conditions that correlate with defaults. When there is any evidence of impairment, provision is made on the basis of the difference between the amortized value and the fair value at the assessment date. Any increase or decrease in the balance of provision is recognized in the income statement under "Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans".

Loans are made provision of impairment at the Statement of Financial Position date. Provision for loans is made on the basis of the estimated loss, calculated as the difference between the market value of the security used as collateral for the loan and the balance of the loan. Increases and decreases of provision are recognized in the Statement of Comprehensive Income on the "Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans".

2.7 . Short-term and long-term deposits received

Deposits received are recording amounts enterprises received deposits related to business to be performed in compliance with regulations of law in force. Deposits received are not under assets of the Company, the Company has to manage separately from monetary assets of the Company.

2.8 . Short-term and long-term receivables

Receivables from disposal of financial assets: reflects the total value of receivables from the sale of financial assets in the Company's financial asset portfolio (not through the Stock Exchanges), including the maturity value of the financial assets or liquidation value of these financial assets.

Receivables from and accruals for dividend and interest income: reflecting receivables from and accruals for dividend and interest income belonging to the Company's financial asset list.

Receivables of services rendered by the Company: reflecting receivables of the Company with the Stock Exchange, the Vietnam Securities Depository (VSD), the Investors are clients of the Company, with Securities issuing organizations or underwriters of securities and receivables from securities trading activities.

Receivables are tracked in detail by receivable term, receivable object, receivable currency type, and other factors according to the Company's management needs. Receivables are classified as current and non-current assets in the statement of financancial position based on their remaining maturity as at the reporting date.

Provision for impairment of receivables: is made for overdue receivables recorded in economic contracts, loan agreements, contractual commitments, or debt commitments, as well as receivables not yet due but unlikely to be collected. In particular, the provision for overdue receivables is based on the repayment schedule of the principal according to the original sales contract, without considering any debt extensions between the parties, and for receivables not yet due but where the debtor has gone bankrupt, is undergoing dissolution procedures, missing, absconded, prosecuted, detained, on trial, serving a sentence, or has passed away.

The level of provision for doubtful receivables is determined according to Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on 8 August 2019 and Circular 24/2022/TT-BTC issued by the Ministry of Finance on 7 April 2022. Accordingly, the provision rates for overdue receivables are as follows:

Overdue period	Provision rate
From over six (06) months to less than one (01) year	30%
From one (01) year to less than two (02) years	50%
From two (02) years to less than three (03) years	70%
From three (03) years and above	100%

2.9 . Fixed assets

Tangible and intangible fixed assets are initially recognised at cost. During their use, tangible and intangible fixed assets are stated at cost, accumulated depreciation and carrying amount.

Subsequent measurement after initial recognition

If any costs arise after the initial recognition that increase the future economic benefits expected from using the tangible fixed asset beyond the originally assessed standard level of operation, these costs are capitalized as an additional cost of the tangible fixed asset.

Depreciation is provided on a straight-line basis. Annual rates calculated to write off the cost of each asset evenly over its expected useful life as follows:

- Buildings, structures	20 - 50 years
- Machinery, equipment	02 - 08 years
- Transportation equipment	10 years
- Office equipment and furniture	04 - 06 years
- Other fixed assets	02 - 08 years
- Land use rights with indefinite useful life	Not depreciated
- Trading software	02 - 08 years

2.10 . Operating lease

Operating leases is fixed asset leasing in which a significant portion of the risks and rewards of ownership are retained by the lessor. Payments made under operating leases are charged to income statement on a straight-line basis over the period of the lease.

2.11 . Prepaid expenses

Expenses that have already been incurred related to business results across multiple accounting periods are recorded as prepaid expenses and gradually allocated to the business results in later accounting periods.

The calculation and allocation of long-term prepaid expenses to operating expenses in each accounting period are based on the nature and extent of each type of expense in order to select an appropriate allocation method and basis.

The Company's prepaid expenses include:
- Tools and equipment comprise assets held by the Company for use in the ordinary course of business, with an original cost of less than VND 30 million per asset and therefore not qualifying for recognition as fixed assets under current regulations. The original cost of tools and equipment is allocated on a straight-line basis over a period of 1 to 3 years.
- Other prepaid expenses comprise office rental expenses, copyright service expenses and other prepaid expenses, which are recognized at cost and allocated on a straight-line basis over their useful lives of 1 to 5 years.

2.12 . Short-term and long-term payables

The payables shall be recorded in details in terms of due date, entities payable, types of currency and other factors according to the requirements for management of the Company. The payables shall be classified into short-term payables or long-term payables on the financial statements according to their remaining terms at the reporting date.

Loans: reflects the situation of bond issuance and bond payment; reflect the temporary borrowings and repayment the loans of the Company to the Bank, Viet Nam Securities Depository And Clearing Corporation, Settlement Assistance Fund or other borrowers in accordance with the regulations on lending activities applicable to securities companies.

Payables for securities transaction activities: reflect the payment situation about Fees for securities trading activities, Securities services for the Stock Exchange, Vietnam Securities Depository (VSD), payable to the Securities release agent.

Payables to a securities issuing organization: reflecting the Securities Issuing Organization payable's receipt and payment of disposing underwriting securities by The Company in the primary or secondary issuing company Primary or secondary securities, including the circumstance which the issued company disposed securities through agents.

2.13 . Borrowing costs

Borrowing costs are recognized as operating expenses in the year, in which it is incurred excepting those which are directly attributable to the construction or production of a qualifying asset are capitalized as part of the cost of that asset in accordance with VAS No. 16 "Borrowing costs".

2.14 . Accrued expenses

Accrued expenses include payables to goods or services received from the suppliers or provided for the customers during the reporting period, but the payments for such goods or services have not been made and other payables such as interest expenses, transaction costs of selling financial assets and other expenses which are recorded as operating expenses of the reporting period.

Accrued expenses are recognised as operating expenses in the period based on the matching principle between revenue and expenses incurred during the period. Accrued expenses are settled against actual expenses incurred. Any difference between the accrued amount and actual expenses is reversed.

2.15 . Unearned revenues

Unearned revenue comprises revenue received in advance, such as amounts prepaid by customers for one or more accounting periods in respect of asset leases, and other unearned revenue.

Unearned revenue is recognised as other operating income and financial income in amounts attributable to each accounting period.

2.16 . Owner's equity

Owner's equity is stated at actually contributed capital of owners.

Undistributed profits of the Company include realized profits and unrealized profits. Accumulated realized profit of the Company at the end of the previous period is the basis for distributing profit to the owner. Accumulated unrealized profit at the end of the previous period is not the basis for distribution to the owner.

Unrealized profit during the period is the difference between the total revaluation gains and losses of FVTPL financial assets or other financial assets recorded in the Company's interim income statement from its financial asset portfolio and any deferred tax expense/income arising during the period (if any).

Realised profit during the period is the net difference between total revenue and income, and total expenses recognised in the Company's Statement of Comprehensive Income for the period. The profit available for distribution to owners shall be reduced by cumulative realised losses incurred from the beginning of the current period and cumulative unrealised losses as at the time of profit distribution to owners. The distribution of the Company's profits to owners must be clear and transparent and in accordance with the provisions of the laws on enterprises, securities and other relevant applicable laws governing securities companies, the Company's Charter, and resolutions of the General Meeting of Shareholders. Realised profit shall be distributed as income to capital-contributing members or shareholders after deducting the tax liabilities payable on the income to which thev are entitled.

On December 17, 2021, the Ministry of Finance issued Circular No. 114/2021/TT-BTC repealing Circular No. 146/2014/TT-BTC of the Minister of Finance guiding the financial regimes for securities companies and fund management companies. Accordingly:

- For the balance of supplementary capital reserve made in accordance with Circular No. 146/2014/TT-BTC: Use to supplement charter capital according to current regulations;
- The balance of the financial and operational risk reserve appropriated in accordance with Circular No. 146/2014/TT-BTC shall be used to supplement charter capital or otherwise used as decided by the General Meeting of Shareholders in accordance with current regulations.

Dividends payable to shareholders are recognised as a liability in the Company's interim statement of financial position after the Board of Directors announces the dividend distribution and the Vietnam Securities Depository and Clearing Corporation announces the record date for dividend entitlement.

2.17 . Revenue

Revenue from rendering services

Revenue from rendering of services is recognized when the outcome of that transaction can be measured reliably. Where a transaction involving the rendering of services is attributable to several periods, each period's revenue should be recognized by reference to the stage of completion at the balance sheet date. The outcome of a transaction can be estimated reliably when all the following conditions are satisfied:

- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The stage of completion of the transaction at the balance sheet date can be measured reliably;
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

The stage of completion of a transaction may be determined by surveys of work completed method.

Income from securities trading

Income from disposing of proprietary financial assets FVTPL is determined as the difference between the selling price and the cost of the number of FVTPL financial assets sold. Income from sale of financial assets is income earned.

Income from an increasing revalue of FVTPL proprietary financial assets at fair value. Income from revaluation financial asset in FVTPL proprietary financial assets are unrealized income.

Income derived from FVTPL, HTM, loans including: loan interest arising on loans in accordance with the Law on Securities; Dividends, dividends distributed from stock, bond interest; Interest derived from fixed deposits.

Dividends and distributed profits arising from financial assets in the Company's FVTPL, HTM portfolios are recognised when the Company's right to receive dividends or distributed profits arising from its share ownership has been established.

2.18 . Operating expenses and general and administrative expenses

Costs are recognized into operating costs when it may decrease economic benefits at the generating time or it may be determined in a certain way, no distinction it was paid or not.

2.19 . Financial income, financial expense

Financial income includes

- Interest income from demand deposits;
- Other investment income;

Financial expenses include: Interest expenses

2.20 . Taxation

a) Current corporate income tax expense

Current corporate income tax expense is determined based on taxable income for the period and the corporate income tax rate applicable to the current accounting period.

b) Current corporate income tax rate

The Company applies a corporate income tax rate of 20% to its business operations for the accounting period from 1 January 2026 to 30 June 2026.

2.21 . Earnings per share

Basic earnings per share are calculated by dividing the profit or loss after tax attributable to ordinary shareholders of the Company (after adjustment for the bonus and welfare fund and the management bonus fund) by the weighted average number of ordinary shares outstanding during the period.

2.22 . Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. The Company's related parties include:

- Organizations, directly or indirectly having control the Company, are controlled by the Company, or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, the close family members of these individuals;
- Organizations that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises.
- Other organizations and individuals identified as related parties in accordance with current legal regulations.

In considering each related-party relationship for the preparation and presentation of the Interim financial statements, the Company gives attention to the substance of the relationship rather than merely its legal form.

2.23 . Segment information

A segment is a distinguishable component of the Company that is engaged in providing an individual or group of related products or services (business segment), or providing products or services within a particular economic environment (geographical segment). Each segment is subject to risks and returns that are different from other components.

Segment information should be prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the Company in order to help users of financial statements better understand and make more informed judgments about the Company as a whole.

3 . VALUE AND VOLUME OF SECURITIES TRANSACTIONS DURING THE PERIOD

	Volume of securities transaction this period	Value of securities transaction this period
		VND
Securities company	**173,659,659**	**20,431,894,464,083**
- Shares	60,717,583	954,528,483,850
- Bonds	109,151,857	18,797,754,526,500
- Other securities	3,790,219	679,611,453,733
Investors	**1,184,483,828**	**31,707,574,774,177**
- Shares	1,169,275,940	30,292,547,004,360
- Bonds	13,553,807	1,394,377,392,087
- Other securities	1,654,081	20,650,377,730
	1,358,143,487	**52,139,469,238,260**

4 . CASH

	30/06/2026	01/01/2026
	VND	VND
Bank deposits for the Company's operations	1,075,614,516,299	122,837,939,722
	1,075,614,516,299	**122,837,939,722**

5 . FINANCIAL ASSETS

a) Financial assets at fair value through profit and loss (FVTPL)

	30/06/2026		01/01/2026	
	Cost	Fair value	Cost	Fair value
	VND	VND	VND	VND
Listed shares	133,958,968,560	134,502,616,102	26,588,860,363	16,626,329,102
Unlisted shares	718,696,730,545	882,882,153,957	81,803,856,317	142,714,490,857
Unlisted bonds	2,249,776,197,921	2,250,327,292,795	342,405,874,137	343,805,688,844
Fund certificates	52,223,761,176	51,958,220,000	1,839,312,995	1,812,406,620
Certificates of deposit	625,801,524,413	625,801,524,413	-	-
	3,780,457,182,615	**3,945,471,807,267**	**452,637,903,812**	**504,958,915,423**

b) Held-to-maturity investments (HTM)

	30/06/2026	01/01/2026
	VND	VND
Short-term time deposits	702,007,056,542	1,649,836,146,809
Bonds issued by Vingroup Joint Stock Company	-	28,739,733,372
Certificates of deposit issued by Vietnam Joint Stock Commercial Bank for Industry and Trade	-	110,000,000,000
	702,007,056,542	**1,788,575,880,181**

c) Loans

	30/06/2026	01/01/2026
	VND	VND
Margin lending activities	1,172,311,676,887	1,337,021,789,246
Advances against securities sale proceeds	69,737,432,433	228,225,613,682
	1,242,049,109,320	**1,565,247,402,928**

d) . **Movements in market value**

	Book value		Market value		Increase		Decrease		Revaluation value	
	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026
					VND	VND	VND	VND	VND	VND
FVTPL	**3,780,457,182,615**	**452,637,903,812**	**3,945,471,807,267**	**504,958,915,423**	**176,092,055,358**	**62,310,449,247**	**(11,077,430,706)**	**(9,989,437,636)**	**3,945,471,807,267**	**504,958,915,423**
Listed shares	**133,958,968,560**	**26,588,860,361**	**134,502,616,102**	**16,626,329,100**	**8,181,805,078**	-	**(7,638,157,536)**	**(9,962,531,261)**	**134,502,616,102**	**16,626,329,100**
SHN	*59,188,892,637*	*21,100,892,637*	*67,055,612,000*	*11,113,488,000*	*7,866,719,363*	-	-	*(9,987,404,637)*	*67,055,612,000*	*11,113,488,000*
NT2	*29,947,010,000*	-	*25,187,555,000*	-	-	-	*(4,759,455,000)*	*24,873,376*	*25,187,555,000*	*24,873,376*
CTD	*20,184,868,781*	*16,767,037*	*18,925,627,500*	*15,200,000*	-	-	*(1,259,241,281)*	-	*18,925,627,500*	*16,767,037*
Other shares	*24,638,197,142*	*5,471,200,687*	*23,333,821,602*	*5,497,641,100*	*315,085,715*	-	*(1,619,461,255)*	-	*23,333,821,602*	*5,471,200,687*
Unlisted shares	**718,696,730,545**	**81,803,856,319**	**882,882,153,957**	**142,714,490,859**	**166,537,062,820**	**60,910,634,540**	**(2,351,639,408)**	-	**882,882,153,957**	**142,714,490,859**
- *An Binh Commercial Joint Stock Bank*	*679,758,705,102*	*32,405,683,002*	*845,787,724,600*	*93,248,598,000*	*166,029,019,498*	*60,842,914,998*	-	-	*845,787,724,600*	*93,248,598,000*
- *An Hoa Paper Joint Stock Company*	*3,754,300,000*	*41,842,300,000*	*3,754,300,000*	*41,842,300,000*	-	-	-	-	*3,754,300,000*	*41,842,300,000*
- *Exim Real Estate Joint Stock Company*	*3,230,000,000*	*3,230,000,000*	*3,230,000,000*	*3,230,000,000*	-	-	-	-	*3,230,000,000*	*3,230,000,000*
- *Vietnam Public Joint Stock Commercial Bank*	*957,605,000*	*957,605,000*	*957,605,000*	*957,605,000*	-	-	-	-	*957,605,000*	*957,605,000*
- *Others*	*30,996,120,443*	*3,368,268,317*	*29,152,524,357*	*3,435,987,859*	*508,043,322*	*67,719,542*	*(2,351,639,408)*	-	*29,152,524,357*	*3,435,987,859*
Unlisted bonds	**2,249,776,197,921**	**342,405,874,137**	**2,250,327,292,795**	**343,805,688,844**	**1,373,187,460**	**1,399,814,707**	**(822,092,586)**	-	**2,250,327,292,795**	**343,805,688,844**
- *Van Huong Investment and Tourism Joint Stock Company*	*203,518,687,793*	*342,405,874,137*	*203,591,930,967*	*343,805,688,844*	*450,276,618*	*1,399,814,707*	*(377,033,444)*	-	*203,591,930,967*	*343,805,688,844*
- *T&T New Era Joint Stock Company*	*761,982,005,075*	-	*761,982,005,075*	-	-	-	-	-	*761,982,005,075*	-
- *Saigon Capital Joint Stock Company*	*747,645,074,700*	-	*747,645,074,700*	-	-	-	-	-	*747,645,074,700*	-
- *Other bonds*	*536,630,430,353*	-	*537,108,282,053*	-	*922,910,842*	-	*(445,059,142)*	-	*537,108,282,053*	-
Fund certificates/Certificates of deposit	**678,025,285,589**	**1,839,312,995**	**677,759,744,413**	**1,812,406,620**	-	-	**(265,541,176)**	**(26,906,375)**	**677,759,744,413**	**1,812,406,620**
- *Open-ended fund certificates and ETF certificates*	*52,223,761,176*	*1,839,312,995*	*51,958,220,000*	*1,812,406,620*	-	-	*(265,541,176)*	*(26,906,375)*	*51,958,220,000*	*1,812,406,620*
- *Certificates of deposit*	*625,801,524,413*	-	*625,801,524,413*	-	-	-	-	-	*625,801,524,413*	-
	3,780,457,182,615	452,637,903,812	3,945,471,807,267	504,958,915,423	176,092,055,358	62,310,449,247	(11,077,430,706)	(9,989,437,636)	3,945,471,807,267	504,958,915,423

6 . PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS AND MORTGAGE ASSETS

	30/06/2026	01/01/2026
	VND	VND
Provision for impairment of loans	(19,732,395,421)	(19,023,599,821)
	(19,732,395,421)	**(19,023,599,821)**

7 . SHORT - TERM RECEIVABLES

	30/06/2026	01/01/2026
	VND	VND
Receivables from disposal of financial assets	2,023,815,140	-
Receivables from and accruals for dividend and interest income	41,282,046,962	59,651,246,387
Receivables from services provided by the Company	7,390,381,380	5,714,495,013
- *Receivables from securities brokerage activities*	*2,832,765,002*	*2,280,634,320*
- *Interest receivables from investment consulting contract*	*382,500,000*	*52,500,000*
- *Receivables from securities depository services*	*4,100,116,378*	*3,381,255,902*
- *Receivables from other services*	*75,000,000*	*104,791*
Other receivables	2,220,231,608	2,988,834,914
- *Other receivables*	*2,220,231,608*	*2,988,834,914*
	52,916,475,090	**68,354,576,314**

8 . PROVISION FOR IMPAIRMENT OF RECEIVABLES

	Amount of doubtful debt	Current period				Previous period
		Beginning	Provision	Reversal	Closing	
	VND	VND	VND	VND	VND	VND
Provision for impairment of other receivables						
- Nguyen Hoai Anh	1,390,282,667	(1,390,282,667)	-	-	(1,390,282,667)	(1,390,282,667)
- Mai My Trang	1,186,912,000	(1,186,912,000)	-	-	(1,186,912,000)	(1,186,912,000)
- Sunshine Cab Joint Stock Company	450,000,000	(315,000,000)	-	-	(315,000,000)	(315,000,000)
- Other receivables	993,155,553	(993,155,553)	-	-	(993,155,553)	(993,155,553)
	4,020,350,220	**(3,885,350,220)**	**-**	**-**	**(3,885,350,220)**	**(3,885,350,220)**

9 . PREPAID EXPENSES

a) Short-term prepaid expenses

	30/06/2026	01/01/2026
	VND	VND
Prepaid office and warehouse rental expenses.	1,505,668,920	1,097,004,000
Tools and supplies awaiting allocation	80,682,352	104,735,674
Prepaid data transmission and telephone charges, etc.	869,777,830	382,920,272
Software maintenance expenses	700,502,403	497,004,162
Other short-term prepaid expenses	842,049,907	789,158,375
	3,998,681,412	**2,870,822,483**

b) Long-term prepaid expenses

	30/06/2026	01/01/2026
	VND	VND
Tools and supplies awaiting allocation	322,157,014	241,365,309
Other prepaid expenses	156,094,962	117,226,165
	478,251,976	**358,591,474**

10 . HELD-TO-MATURITY INVESTMENTS (HTM)

	30/06/2026	01/01/2026
	VND	VND
Bonds issued by Bank for Investment and Development of Vietnam JSC	50,000,000,000	100,000,000,000
Bonds issued by Van Huong Investment and Tourism Joint Stock Company	66,600,000,000	380,000,000,000
Bonds issued by Vietnam Joint Stock Commercial Bank for Industry and Trade	100,000,000,000	100,000,000,000
	216,600,000,000	**580,000,000,000**

11 . TANGIBLE FIXED ASSETS

	Buildings	Machinery, equipment	Transportation equipment	Management equipment	Total
	VND	VND	VND	VND	VND
Original cost					
As at 01/01/2026	220,000,001	29,914,427,800	2,413,680,000	79,779,000	32,627,886,801
As at 30/06/2026	**220,000,001**	**29,914,427,800**	**2,413,680,000**	**79,779,000**	**32,627,886,801**
Accumulated depreciation					
As at 01/01/2026	220,000,001	19,011,961,269	1,744,669,187	35,383,689	21,012,014,146
Depreciation	-	1,352,430,664	68,035,002	10,997,168	1,431,462,834
As at 30/06/2026	**220,000,001**	**20,364,391,933**	**1,812,704,189**	**46,380,857**	**22,443,476,980**
Net carrying amount					
As at 01/01/2026	-	10,902,466,531	669,010,813	44,395,311	11,615,872,655
As at 30/06/2026	-	**9,550,035,867**	**600,975,811**	**33,398,143**	**10,184,409,821**

In which:

- Cost of fully depreciated tangible fixed assets but still in use: VND 14,505,459,641.

The Company has not determined the fair value of these fixed assets because the Vietnamese Accounting Standards and the Vietnamese Accounting System applicable to securities companies do not provide specific guidance on determining fair value.

12 . INTANGIBLE FIXED ASSETS

	Land use rights	Trading and accounting software	Total
	VND	VND	**VND**
Original cost			
As at 01/01/2026	61,500,000,000	43,907,208,045	105,407,208,045
As at 30/06/2026	**61,500,000,000**	**43,907,208,045**	**105,407,208,045**
Accumulated amortisation			
As at 01/01/2026	-	37,327,544,350	37,327,544,350
Amortisation during the period	-	862,701,220	862,701,220
As at 30/06/2026	**-**	**38,190,245,570**	**38,190,245,570**
Net carrying amount			
As at 01/01/2026	61,500,000,000	6,579,663,695	68,079,663,695
As at 30/06/2026	**61,500,000,000**	**5,716,962,475**	**67,216,962,475**

In which:

- Historical cost of fully depreciated fixed assets still in use at the end of the period: VND 32,074,674,445.

The Company has not determined the fair values of these fixed assets because Vietnamese Accounting Standards and the Vietnamese Accounting System applicable to securities companies do not provide specific guidance on determining fair value.

13 . DEPOSITS TO SETTLEMENT ASSISTANCE FUND

	30/06/2026	01/01/2026
	VND	VND
Initial deposit	120,000,000	120,000,000
Additional deposit	11,783,064,342	11,783,064,342
Cumulative allocated interest	8,096,935,658	8,096,935,658
Balance at the end of the period	**20,000,000,000**	**20,000,000,000**

14 . LOANS AND DEBTS

	01/01/2026	Increase in the period	Decrease in the period	30/06/2026
	VND	VND	VND	VND
Loans from banks/financial institutions	2,600,300,000,000	5,754,800,000,000	(4,960,800,000,000)	3,394,300,000,000
Loans from other entities	423,719,795,289	5,278,665,392,313	(5,655,588,942,244)	46,796,245,358
	3,024,019,795,289	**11,033,465,392,313**	**(10,616,388,942,244)**	**3,441,096,245,358**

Detail short-term loans	30/06/2026	01/01/2026
	VND	VND
EVN Finance Joint Stock Company	-	50,000,000,000
Bank for Investment and Development of Vietnam JSC – Ha Thanh Branch	156,800,000,000	303,800,000,000
An Binh Commercial Joint Stock Bank – Hanoi Branch	2,020,000,000,000	350,000,000,000
Vietnam Maritime Commercial Joint Stock Bank	150,000,000,000	148,000,000,000
Vietnam Joint Stock Commercial Bank for Industry and Trade	40,000,000,000	100,000,000,000
Vietnam Bank for Agriculture and Rural Development	-	105,000,000,000
Indovina Bank Limited – Head Office	95,000,000,000	95,000,000,000
Vietnam Prosperity Joint-Stock Commercial Bank – Head Office	150,000,000,000	-
Modern Bank of Vietnam Limited – Hanoi Branch	200,000,000,000	200,000,000,000
Vietnam Export Import Commercial Joint Stock Bank – Hanoi Branch	237,500,000,000	225,000,000,000
Vietnam – Russia Joint Venture Bank	-	197,500,000,000
Saigon Hanoi Commercial Joint Stock Bank	-	30,000,000,000
Joint Stock Commercial Bank for Foreign Trade of Viet Nam – Hoan Kiem Branch	315,000,000,000	766,000,000,000
Ho Chi Minh City Development Joint Stock Commercial Bank	30,000,000,000	30,000,000,000
Other organisations and individuals	46,796,245,358	423,719,795,289
	3,441,096,245,358	**3,024,019,795,289**

(1) Borrowings from banks and financial institutions have terms ranging from one to six months and bear interest at the rates specified in each agreement. The borrowings are used to supplement working capital for trading in government bonds and other valuable papers and are either secured by the Company's valuable papers or unsecured.

(2) Borrowings from organisations and individuals are subject to the following detailed terms:

+ Purpose of borrowing: to supplement funding for business operations;
+ Contract term: less than 12 months;
+ Interest rate: determined in each specific loan request in accordance with the Company's interest rate policy applicable to customers under each loan agreement;
+ Form of loan security: unsecured.

15 . PAYABLES FOR SECURITIES TRANSACTION ACTIVITIES

	30/06/2026	01/01/2026
	VND	VND
Payables for purchases of additionally issued shares	37,985,000	5,805,790,000
Commission payable to collaborators	1,776,314,441	1,778,816,885
Payables to other organisations and individuals	178,638,310	178,638,310
	1,992,937,751	**7,763,245,195**

16 . SHORT - TERM TRADE PAYABLES

	30/06/2026	01/01/2026
	VND	VND
Mr. Nguyen Son	392,496,075	392,496,075
Tat Dat Trading and Construction Joint Stock Company	645,271,154	645,271,154
Geleximco Group Joint Stock Company	-	1,015,516,920
An Binh Commercial Joint Stock Bank	243,119,400	-
Other counterparties	486,996,434	261,278,363
	1,767,883,063	**2,314,562,512**

17 . TAX PAYABLES AND STATUTORY OBLIGATIONS

	30/06/2026	01/01/2026
	VND	VND
Value added tax	41,378,807	5,502,922
Corporate income tax	20,906,831,816	32,835,000,307
Personal income tax	3,699,349,190	3,889,761,963
	24,647,559,813	**36,730,265,192**

The Company's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the financial statements could be changed at a later date upon final determination by the tax authorities.

18 . SHORT-TERM ACCRUED EXPENSES

	30/06/2026	01/01/2026
	VND	VND
Accrued interest expenses	7,246,667,539	8,823,890,788
Transaction costs for sales of financial assets	3,986,084,858	3,762,535,378
Securities company operating expenses	773,500,000	997,688,083
	12,006,252,397	**13,584,114,249**

19 . OWNER'S EQUITY

a) Details of owner's invested capital

	Rate	30/06/2026	Rate	01/01/2026
	(%)	VND	(%)	VND
Geleximco Group Joint Stock Company	1.65	49,563,500,000	45.85	463,795,170,000
Mr. Nguyen Van Anh	2.25	67,649,180,000	6.69	67,649,180,000
Mr. Vu Duc Chinh	3.60	108,550,710,000	10.73	108,550,710,000
Ms. Vu Thi Minh Trang	2.50	75,388,500,000	7.45	75,388,500,000
Capital contributions from other shareholders	90.00	2,710,348,110,000	29.27	296,116,440,000
	100	**3,011,500,000,000**	**100**	**1,011,500,000,000**

b) Undistributed earnings

	30/06/2026	01/01/2026
	VND	VND
Realized earnings	603,047,241,192	516,504,276,880
Unrealized earnings	132,011,699,722	41,856,809,289
	735,058,940,914	**558,361,086,169**

c) The situation of income distribution for shareholders or capital contributors

	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
	VND	VND
Realized earnings undistributed previous year	516,504,276,880	391,536,625,062
Unrealised gain/(loss) as at the end of the accounting period	132,011,699,722	(4,248,546,139)
Realised gain/loss for the current period from the beginning of the year	90,006,394,559	58,908,661,974
Profit available for distribution to shareholders or capital-contributing members as at the end of the accounting period	606,510,671,439	450,445,287,036
The deduction of funds from profit	(3,463,430,247)	(2,064,061,085)
- *Bonus and welfare fund*	*(3,463,430,247)*	*(2,064,061,085)*
Undistributed realised profit as at the end of the accounting period	**603,047,241,192**	**448,381,225,951**

Pursuant to Resolution No. 17/NQ-ĐHĐCĐ2026 dated 18 March 2026 of the General Meeting of Shareholders, the Company disclosed the distribution of undistributed profit after tax for 2025 as follows:

	Amount
	VND
Appropriation to the bonus and welfare fund	3,463,430,247

20 . FINANCIAL ASSETS LISTED/REGISTERED AT THE VSD OF THE COMPANY

	30/06/2026	01/01/2026
	VND	VND
Unrestricted financial assets	2,659,060,070,000	652,305,770,000
Mortgage financial assets	100,000,000,000	-
	2,759,060,070,000	**652,305,770,000**

21 . THE COMPANY'S NON-TRADED FINANCIAL ASSETS DEPOSITED AT THE VSD

	30/06/2026	01/01/2026
	VND	VND
Unrestricted and non-traded financial assets deposited at the VSD	5,070,000	-
	5,070,000	**-**

22 . THE COMPANY'S FINANCIAL ASSETS WHICH ARE NOT DEPOSITED AT THE VSD

	30/06/2026	01/01/2026
	VND	VND
The Company's financial assets not yet deposited with VSDC	841,934,360,000	523,917,970,000
	841,934,360,000	**523,917,970,000**

23 . THE COMPANY'S FINANCIAL ASSETS ARE ENTITLED

	30/06/2026	01/01/2026
	VND	VND
The Company's entitled financial assets	25,670,000	24,440,000
	25,670,000	**24,440,000**

24 . FINANCIAL ASSETS LISTED/REGISTERED AT THE VSD OF INVESTORS

	30/06/2026	01/01/2026
	VND	VND
Unrestricted financial assets	15,797,404,882,000	19,045,548,865,000
Restricted financial assets	1,369,954,900,000	1,369,929,100,000
Mortgage financial assets	9,963,700,080,000	9,712,842,080,000
Blocked financial assets	36,268,830,000	3,630,440,000
Financial assets awaiting settlement	15,794,800,000	82,792,420,000
	27,183,123,492,000	**30,214,742,905,000**

25 . NON-TRADED FINANCIAL ASSETS DEPOSITED AT THE VSD OF INVESTORS

	30/06/2026	01/01/2026
	VND	VND
Unrestricted and non-traded financial assets deposited at the VSD	93,684,710,000	18,066,240,000
Restricted and non-traded financial assets deposited at the VSD	1,116,000,000	303,800,000
	94,800,710,000	**18,370,040,000**

26 . AWAITING FINANCIAL ASSETS OF INVESTORS

	30/06/2026	01/01/2026
	VND	VND
Investors' pending financial assets	112,195,469,490	335,255,774,920
	112,195,469,490	**335,255,774,920**

27 . INVESTORS' DEPOSITS

	30/06/2026	01/01/2026
	VND	VND
Investors' deposits for securities trading activities managed by the Company	**627,084,801,439**	**515,166,749,848**
1. Domestic investors	623,335,284,196	513,757,464,209
2. Foreign investors	3,749,517,243	1,409,285,639
Deposits of securities issuers	**6,666,150**	**6,666,150**
2. Deposits for dividend payments by issuers	6,666,150	6,666,150
	627,091,467,589	**515,173,415,998**

28 . PAYABLES TO INVESTORS

	30/06/2026	01/01/2026
	VND	VND
1. Payables to investors - Investors' deposits for securities trading activities managed by the Company	**627,084,801,439**	**515,166,749,848**
1.1 Domestic investors	623,335,284,196	513,757,464,209
1.2 Foreign investors	3,749,517,243	1,409,285,639
	627,084,801,439	**515,166,749,848**

29 . LOAN PAYABLES OF INVESTORS TO THE COMPANY

	30/06/2026	01/01/2026
	VND	VND
1. Margin transaction payables	**1,172,311,676,887**	**1,337,021,789,246**
1.1 Margin principal payable	1,172,311,676,887	1,337,021,789,246
Domestic investors	*1,172,311,676,887*	*1,337,021,789,246*
2. Payables relating to advances of securities sale proceeds	**69,737,432,433**	**228,225,613,682**
2.1 Principal payable relating to advances of securities sale proceeds	69,737,432,433	228,225,613,682
Domestic investors	*69,737,432,433*	*228,225,613,682*
	1,242,049,109,320	**1,565,247,402,928**

30 . OPERATING INCOME

a) Profit, loss of financial assets

	Quantity	Total amount	Cost of goods sold	Gain, loss from trading shares of current period		Gain, loss from trading shares of the previous period	
				Gain	Loss	Gain	Loss
		VND	VND	VND	VND	VND	VND
1. Listed shares	1,640,495	59,374,551,750	58,448,931,803	1,494,505,630	568,885,683	131,321,905	83,484,729
2. Unlisted shares	1,030,580	47,838,010,000	47,045,927,872	792,082,128	-	-	-
3. Listed bonds	52,730,000	6,008,336,075,000	6,009,119,025,000	31,000,000	813,950,000	938,300,000	1,118,870,000
4. Unlisted bonds	1,837,159	2,650,678,198,054	2,568,404,987,506	84,556,372,493	2,283,161,945	29,027,290,823	96,416,866
5. Deposit certificate	-	-	-	-	-	66,891,000	-
		8,766,226,834,804	**8,683,018,872,181**	**86,873,960,251**	**3,665,997,628**	**30,163,803,728**	**1,298,771,595**

b) . Gain/loss from revaluation of financial assets

	Original cost	Market value/Fair value	Revaluation difference at 30/06/2026		Revaluation difference at 01/01/2026		Adjustments recorded in the accounting books	
			Increase	Decrease	Increase	Decrease	Increase	Decrease
	VND	VND	VND	VND	VND	VND	VND	VND
FVTPL	**3,780,457,182,615**	**3,945,471,807,267**	**176,092,055,358**	**(11,077,430,706)**	**62,310,449,247**	**(9,989,437,636)**	**157,501,102,492**	**44,807,489,451**
Listed shares	**133,958,968,560**	**134,502,616,102**	**8,181,805,078**	**(7,638,157,536)**	-	**(9,962,531,261)**	**24,298,279,090**	**13,792,100,287**
- *SHN*	*59,188,892,637*	*67,055,612,000*	*7,866,719,363*	-	-	*(9,987,404,637)*	*21,790,151,000*	*3,936,027,000*
- *NT2*	*29,947,010,000*	*25,187,555,000*		*(4,759,455,000)*	-	-	*613,085,000*	*5,372,540,000*
- *CTD*	*20,184,868,781*	*18,925,627,500*		*(1,259,241,281)*	-	-	*242,153,610*	*1,499,827,854*
- *Other shares*	*24,638,197,142*	*23,333,821,602*	*315,085,715*	*(1,619,461,255)*	-	*24,873,376*	*1,652,889,480*	*2,983,705,433*
Unlisted shares	**718,696,730,545**	**882,882,153,957**	**166,537,062,820**	**(2,351,639,408)**	**60,910,634,540**	-	**119,022,102,000**	**15,747,313,128**
- *An Binh Commercial Joint Stock Bank*	*679,758,705,102*	*845,787,724,600*	*166,029,019,498*	-	*60,842,914,998*	-	*117,579,905,500*	*12,393,801,000*
- *An Hoa Paper Joint Stock Company*	*3,754,300,000*	*3,754,300,000*	-	-	-	-	-	-
- *Exim Real Estate Joint Stock Company*	*3,230,000,000*	*3,230,000,000*	-	-	-	-	-	-
- *Vietnam Public Joint Stock Commercial Bank*	*957,605,000*	*957,605,000*	-	-	-	-	-	-
- *Others*	*30,996,120,443*	*29,152,524,357*	*508,043,322*	*(2,351,639,408)*	*67,719,542*	-	*1,442,196,500*	*3,353,512,128*
Unlisted bonds	**2,249,776,197,921**	**2,250,327,292,795**	**1,373,187,460**	**(822,092,586)**	**1,399,814,707**	-	**13,927,981,643**	**14,776,701,476**
- *Van Huong Investment and Tourism Joint Stock Company*	*203,518,687,793*	*203,591,930,967*	*450,276,618*	*(377,033,444)*	*1,399,814,707*	-	*12,358,497,749*	*13,685,069,282*
- *T&T New Era Joint Stock Company*	*761,982,005,075*	*761,982,005,075*	-	-	-	-	-	-
- *Saigon Capital Joint Stock Company*	*747,645,074,700*	*747,645,074,700*	-	-	-	-	-	-
- *Other bonds*	*536,630,430,353*	*537,108,282,053*	*922,910,842*	*(445,059,142)*	-	-	*1,569,483,894*	*1,091,632,194*
Fund certificates/Certificates of deposit	**678,025,285,589**	**677,759,744,413**	-	**(265,541,176)**	-	**(26,906,375)**	**252,739,759**	**491,374,560**
- *ETF fund certificates*	*52,223,761,176*	*51,958,220,000*	-	*(265,541,176)*	-	*(26,906,375)*	*252,739,759*	*491,374,560*
- *Certificates of deposit*	*625,801,524,413*	*625,801,524,413*	-	-	-	-	-	-
	3,780,457,182,615	**3,945,471,807,267**	**176,092,055,358**	**(11,077,430,706)**	**62,310,449,247**	**(9,989,437,636)**	**157,501,102,492**	**44,807,489,451**

c) Dividend, interest income from financial assets at FVTPL, loans, HTM, AFS

	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
	VND	VND
Financial assets at fair value through profit and loss (FVTPL)	5,559,657,763	384,179,187
Held-to-maturity investments (HTM)	63,594,119,253	56,951,368,193
Loans	76,482,377,073	64,470,189,666
	145,636,154,089	**121,805,737,046**

d) Revenue outside of financial assets income

	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
	VND	VND
Other operating income	**5,564,082,791**	**211,353,636**
Of which:		
- Other revenue	5,564,082,791	211,353,636
Revenue deductions	-	-
Net other operating income	**5,564,082,791**	**211,353,636**

31 . FINANCIAL INCOME

	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
	VND	VND
Income from interest on demand deposits	815,093,231	474,053,128
Other financial income	87,392,961	-
	902,486,192	**474,053,128**

32 . FINANCIAL EXPENSES

	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
	VND	VND
Borrowing costs	82,188,200,234	46,764,009,766
	82,188,200,234	**46,764,009,766**

33 . GENERAL ADMINISTRATIVE EXPENSES

	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
	VND	VND
Salary and salary-related expenses	32,701,384,922	26,119,230,769
Tools, equipment and office supplies expenses	986,531,399	819,563,111
Fixed asset depreciation expense	2,294,164,054	2,345,941,288
Taxes, fees and charges	2,712,729	13,976,002
Expenses from external services	9,209,115,583	9,500,032,965
	45,193,908,687	**38,798,744,135**

34 . CURRENT CORPORATE INCOME TAX EXPENSES

	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
	VND	VND
Accounting profit before tax	225,606,839,416	72,860,757,005
Upward adjustments	47,373,999,356	6,155,837,928
- *Non-deductible expenses*	*2,566,509,905*	*2,094,593,625*
- *Losses from revaluation of FVTPL financial assets*	*44,807,489,451*	*4,061,244,303*
Downward adjustments	(158,446,679,692)	(2,779,222,803)
- *Dividends and distributed profits*	*(945,577,200)*	*(13,357,895)*
- *Gains from revaluation of FVTPL financial assets*	*(157,501,102,492)*	*(2,765,864,908)*
Taxable income for corporate income tax purposes	114,534,159,080	76,237,372,130
Current corporate income tax expense (tax rate 20%)	**22,906,831,816**	**15,247,474,426**

35 . BASIC EARNINGS PER SHARE

Earning per share distributed to common shareholders of the company is calculated as follows :

	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
	VND	VND
Total profit after tax	180,161,284,992	58,943,105,999
Profit distributed for common stocks	180,161,284,992	58,943,105,999
Average circulated common stocks in the period	107,779,834	101,150,000
Basic earnings per share	**1,672**	**583**

The Company has not planned to appropriate the bonus and welfare fund from profit after tax for the accounting period from 1 January 2026 to 30 June 2026.

As of June 30, 2026, the Company does not have any shares with potential dilution of earnings per share.

36 . FINANCIAL RISK MANAGEMENT

Overview

The Company's financial risks include market risk, credit risk and liquidity risk. The Company has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. The Board of Management of the Company is responsible for monitoring the risk management process to ensure the appropriate balance between risk and risk control.

Market risk

The Company's business operations will bear the risks of changes in prices and interest rates.

Price Risk

The company takes on price risk related to capital instruments from financial assets accounted for through profit or loss because of uncertainty in the future prices of these financial assets at the end of the accounting period. The company doesn't have plans to sell these financial assets right now.

	Under 1 year	From 1 to 5 years	From more than 5 years	Total
	VND	VND	VND	VND
As at 30/06/2026				
Financial assets at fair value through profit and loss (FVTPL)	3,945,471,807,267	-	-	3,945,471,807,267
	3,945,471,807,267	**-**	**-**	**3,945,471,807,267**

	Under 1 year	From 1 to 5 years	From more than 5 years	Total
	VND		VND	VND
As at 01/01/2026				
Financial assets at fair value through profit and loss (FVTPL)	504,958,915,423	-	-	504,958,915,423
	504,958,915,423	**-**	**-**	**504,958,915,423**

Interest rate risk

The Company bears the risk of interest rates due to the fluctuation in fair value of future cash flow of a financial instrument in line with changes in market interest rates if the Company has time or demand deposits, borrowings and debts subject to floating interest rates. The Company manages interest rate risk by analyzing the market competition situation to obtain interest beneficial for its operation purpose.

Credit Risk

Credit risk is the risk that a party to a financial instrument or contract is unable to perform its obligations, resulting in a financial loss to the Company. The Company is exposed to credit risk from operating activities, principally trade receivables, and from financing activities, including bank deposits, loans and other financial instruments.

	Under 1 year	From 1 to 5 years	From more than 5 years	Total
	VND	VND	VND	VND
As at 30/06/2026				
Cash and cash equivalents	1,075,614,516,299	-	-	1,075,614,516,299
Held-to-maturity investments (HTM)	702,007,056,542	-	-	702,007,056,542
Loans	1,222,316,713,899	-	-	1,222,316,713,899
Trade and other	49,031,124,870	-	-	49,031,124,870
	3,048,969,411,610	**-**	**-**	**3,048,969,411,610**

	Under 1 year	From 1 to 5 years	From more than 5 years	Total
	VND	VND	VND	VND
As at 01/01/2026				
Cash and cash equivalents	122,837,939,722	-	-	122,837,939,722
Held-to-maturity investments (HTM)	1,788,575,880,181	-	-	1,788,575,880,181
Loans	1,546,223,803,107	-	-	1,546,223,803,107
Trade and other receivables	64,469,226,094	-	-	64,469,226,094
	3,522,106,849,104	**-**	**-**	**3,522,106,849,104**

Liquidity Risk

Liquidity risk is the risk that the Company has trouble in settlement of its financial obligations due to the lack of funds. Liquidity risk of the Company is mainly from different maturity of its financial assets and liabilities.

Due date for payment of financial liabilities based on expected payment under the contracts (based on cash flow of the original debts) as follows:

	Under 1 year	From 1 to 5 years	From more than 5 years	Total
	VND	VND	VND	VND
As at 30/06/2026				
Borrowings and debts	3,441,096,245,358	-	-	3,441,096,245,358
Payables to supplier, payables for securities transaction activities	4,332,120,379	-	-	4,332,120,379
Accrued expenses	12,006,252,397	-	-	12,006,252,397
	3,457,434,618,134	**-**	**-**	**3,457,434,618,134**
As at 01/01/2026				
Borrowings and debts	3,024,019,795,289	-	-	3,024,019,795,289
Payables to supplier, payables for securities transaction activities	10,267,077,693	-	-	10,267,077,693
Accrued expenses	13,584,114,249	-	-	13,584,114,249
	3,047,870,987,231	**-**	**-**	**3,047,870,987,231**

The Company believes that risk level of loan repayment is low. The Company has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

37 . OPERATING LEASE COMMITMENTS

The Company entered into long-term office lease agreements for its head office with Geleximco Group Joint Stock Company and Geleximco Property Management & Exploitation Joint Stock Company for the lease of the 16th and 17th floors at No. 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City, Vietnam, at rental rates stipulated in the agreements with the counterparties.

38 . EVENTS AFTER THE END OF THE ACCOUNTING PERIOD

No significant events have occurred after the end of the accounting period that require adjustment to or disclosure in the interim financial statements.

39 . SEGMENT REPORTING

Under business fields

	Activities of securities brokerage and depository	Proprietary investment activities	Others	**Grand total**
	VND	VND	VND	**VND**
Net revenue from operating activities	47,262,312,599	313,528,839,759	82,451,459,864	443,242,612,222
Segment expenses	33,620,841,703	52,889,907,848	4,193,231,465	90,703,981,016
Net profit from operating activities	**13,641,470,896**	**260,638,931,911**	**78,258,228,399**	**226,059,008,477**
Direct segment assets	7,390,381,380	4,866,102,678,949	1,222,316,713,899	6,095,809,774,228
Unallocated assets	-	-	-	1,221,826,804,078
Total assets	**7,390,381,380**	**4,866,102,678,949**	**1,222,316,713,899**	**7,317,636,578,306**
Direct segment liabilities	1,992,937,751	-	3,441,096,245,358	3,443,089,183,109
Unallocated liabilities	-	-	-	101,588,836,265
Total liabilities	**1,992,937,751**	**-**	**3,441,096,245,358**	**3,544,678,019,374**

Under geographical areas

All of the Company's business activities are conducted within the territory of Vietnam; therefore, the Company does not prepare segment reports by geographical area.

40 . TRANSACTION AND BALANCES WITH RELATED PARTIES

The list of related parties and their relationships with the Company is as follows:

Related parties	Relation
Geleximco Group Joint Stock Company	Related party as of February 13, 2026
An Binh Commercial Joint Stock Bank	Related party to insiders
An Binh Fund Management Joint Stock Company	Related party to insiders
Members of the Board of Directors and the Board of Management	Manages the Company's operations
Other individuals and organisations related to members of the Board of Directors and the Board of Management *(details are presented in the periodic Corporate Governance Reports and the Board of Management's Report)*	Related parties of the Board of Management

During the period, related-party transactions were as follows:

	For the period from 1 January 2026 to 30 June 2026 VND	For the period from 1 January 2025 to 30 June 2025 VND
Revenue		
Geleximco Group Joint Stock Company	386,777,281	334,028,593
An Binh Commercial Joint Stock Bank	8,648,851,430	85,836,265
An Binh Fund Management Joint Stock Company	52,614,498,540	5,256,090,525
Financial Expenses		
An Binh Commercial Joint Stock Bank - Hanoi Branch	16,112,880,275	10,114,339,728
Purchases		
Geleximco Group Joint Stock Company	90,368,031	1,508,818,725

Related-party balances at period-end:

	30/06/2026 VND	01/01/2026 VND
Short-term loans		
An Binh Commercial Joint Stock Bank - Hanoi Branch	2,020,000,000,000	350,000,000,000
Deposits and collateral		
Geleximco Group Joint Stock Company	-	903,300,000
Trade payables		
Geleximco Group Joint Stock Company	-	1,015,516,920
Receivables from services provided by the securities company		
Geleximco Group Joint Stock Company	221,461,953	130,696,663

In addition to the related-party information presented above, other related-party transactions were as follows:

	For the period from 1 January 2026 to 30 June 2026	For the period from 1 January 2025 to 30 June 2025
	VND	VND
Remuneration of certain key management		
Board of Directors		
Tran Viet Dung	345,454,545	-
Vu Thi Huong	254,545,455	600,000,000
Tran Kim Khanh	210,000,000	210,000,000
Nguyen Thi Nga	-	128,863,636
Nguyen Quang Dat	120,909,091	-
Vu Khanh Linh	120,909,091	-
Vu Thi Hai Nga	120,909,091	-
Le Viet Ha	89,090,909	210,000,000
Khuong Duc Tiep	89,090,909	210,000,000
Do Trong Cuong	89,090,909	81,136,364
Supervisory Board		
Pham Thi Bich Ngoc	180,000,000	124,772,727
Nguyen Thi Duu	90,000,000	34,772,727
Dao Thi Cam	90,000,000	34,772,727
Chu Thi Huong	-	110,454,545
Vu Ngoc Anh		55,227,273
Board of Management and Chief Accountant		
Nham Ha Hai	-	300,000,000
Nguyen Quang Dat	383,400,000	-
Dang Hai Chung	268,500,000	180,000,000
Le Thi Thu Hien	247,800,000	120,000,000
Le Thanh Xuan	31,886,667	-
Nguyen The Minh	31,886,667	-

41 . COMPARATIVE FIGURES

The comparative information presented in the Interim Statement of Financial Position and the corresponding Notes is the information from the financial statements for the financial year ended 31 December 2025. The information presented in the Interim Statement of Comprehensive Income, Interim Statement of Cash Flows, Interim Statement of Changes in Owners' Equity and the corresponding Notes is the information from the interim financial statements for the accounting period from 1 January 2025 to 30 June 2025. This information has been audited and reviewed by UHY Auditing and Consulting Co., Ltd.

M.S.D.N: 0102036848-C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN AN BÌNH
THÀNH PHỐ HÀ NỘI

Tran Thi Thu Phương	Le Thi Thu Hien	Nguyen Quang Dat
Preparer	Chief Accountant	General Director
		Hanoi, 13 August 2026