

No.: 1066/2026/CV - SHS
(Re: Disclosure of Periodic Information –
Q3/2026 Financial Statements)

Hanoi, October 20, 2026

DISCLOSURE OF PERIODIC FINANCIAL INFORMATION

To: Vietnam Stock Exchange
Hanoi Stock Exchange

CÔNG TY CỔ
PHẦN
CHỨNG
KHOÁN SÀI
GÒN - HÀ NỘI

Digitally signed by CÔNG TY CỔ
PHẦN CHỨNG KHOÁN SÀI GÒN -
HÀ NỘI
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Hoàn Kiếm, CN=CÔNG TY CỔ
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In accordance with Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding information disclosure in the securities market, Sai Gon – Hanoi Securities Joint Stock Company (SHS) hereby discloses the Q1/2026 Financial Statements (FS) to the Hanoi Stock Exchange as follows:

1. Company Name:

- Stock Code: SHS
- Address: No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City
- Tel: 024.38.181888 Fax: 024.38.181688
- Email:..... Website: <http://www.shs.com.vn/>

2. Disclosed Information:

- Q3/2026 Financial Statements:
 - ☒ Separate Financial Statements (Issuer has no subsidiaries or is an accounting entity with no affiliated units);
 - ☐ Consolidated Financial Statements (Listed company has subsidiaries);
 - ☐ Combined Financial Statements (Listed company has affiliated units with separate accounting systems);
- Cases requiring explanation are as follows:
 - + The audit firm issues a modified opinion for the audited Q3/2026 Financial Statements (for audited Q3/2026 Financial Statements):

☐ Yes☒ No

Written explanation, if applicable:

☐ Yes☐ No
 - + The post-tax profit for the reporting period has discrepancies exceeding 5% between pre-audit and post-audit results or shifts from loss to profit (for audited Q3/2026 Financial Statements):

☐ Yes☒ No

Written explanation, if applicable:

☐ Yes☒ No

+ Profit after corporate income tax in the reporting period has changed by 10% or more compared to the same period last year:

☒ Yes

☐ No

Written explanation for changes of 10% or more compared to the same period last year:

☒ Yes

☐ No

+ The post-tax profit for the reporting period shows a loss, shifting from profit to loss compared to the same period last year, or vice versa:

☐ Yes

☒ No

Written explanation, if applicable:

☐ Yes

☒ No

This information has been published on the company's website on October 20, 2026, at the following link:

<https://www.shs.com.vn/quan-he-co-dong/cong-bo-thong-tin/DINHKY>

3. Report on Transactions Equal to or Exceeding 35% of Total Assets in 2026: None

We hereby certify that the disclosed information is true and accurate, and we take full legal responsibility for its content. *Sm*

Attached Documents:

- Q3/2026 Financial Statements.
- Explanation Letter.

Recipients:

- As above;

SAIGON - HA NOI SECURITIES JSC. *LS*



Nguyen Duy Linh
CEO

**SAI GON - HANOI SECURITIES JOINT
STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 1066/2026/CV - SHS
(Re: Explanation of the Financial Statements
for Q3/2026)

Hanoi, October 20, 2026

To: Vietnam Stock Exchange
Hanoi Stock Exchange

Pursuant to Clause 4, Article 14 of Circular No. 96/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance providing guidance on information disclosure in the securities market, Saigon – Hanoi Securities Joint Stock Company hereby provides an explanation for the changes in profit after corporate income tax for the reporting period of the third quarter of 2026 as follows:

UNIT: VND

Item	Q3/2026	Q3/2025	Increase/(Decrease)
Profit after corporate income tax	203,253,924,705	477,817,962,396	(274,564,037,691)

In Q3-2026, the stock markets underwent a correction following the strong gains recorded in 2025. The VN-Index closed Q3-2026 at 1,768.62 points, down 4.9% from end-Q2, compared with a 20.7% rally in Q3-2025. Market turnover weakened significantly, with the daily average trading value falling to VND18,625 billion, down 57.6% y/y and 22.7% q/q.

Against this backdrop, SHS remained committed to its business strategies outlined at the beginning of the year: focusing on expanding market share, strengthening risk management, growing margin lending and gradually reducing proprietary trading activities. Total operating revenue in Q3/2026 reached VND1,002 billion, up 22.8% from VND815.9 billion y/y. Of this amount, investment activities contributed VND565.5 billion, up 43.5% y/y. Margin lending and trading advances contributed VND341.1 billion, up 33.3% y/y, with the outstanding loan balance reaching VND12,435.4 billion as at 30 September 2026.

Nevertheless, profit-after-tax in Q3/2026 was at VND203.3 billion, a decrease of VND274.6 billion, or down 57.5% y/y, as higher interest rates drove up funding costs for financial institutions during the quarter. At the same time, SHS proactively expanded its margin lending activities and fixed-income investment portfolio, strengthened its brokerage business and invested in upgrading its technology infrastructure. These are long-term investments intended to generate stable revenue streams and enhance the Company's competitiveness.

The above constitutes the explanation provided by Saigon – Hanoi Securities Joint Stock Company regarding the change in profit after tax for the third quarter of 2026.

Sincerely!

Recipients:

- As above;

SAIGON - HANOI SECURITIES JSC.

Nguyen Duy Linh
CEO



SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

FINANCIAL STATEMENTS

The 3rd Quarter of 2026



SAIGON - HANOI SECURITIES JOINT STOCK COMPANY
No.43 Ly Thuong Kiet, Cua Nam Ward, Ha Noi City

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SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

ITEMS	Code	Note	30/09/2026	01/01/2026
			VND	VND
ASSETS				
A. CURRENT ASSETS	100		28,883,331,945,178	22,932,727,930,843
I. Financial assets	110		28,823,279,906,087	22,897,330,148,015
1. Cash and cash equivalents	111	A.7.1	3,392,364,033,103	887,614,356,666
1.1. Cash	111.1		3,392,364,033,103	887,614,356,666
1.2. Cash equivalents	111.2		-	-
2. Financial assets at fair value through profit and loss (FVTPL)	112	7.3.1	8,357,765,086,899	11,291,555,024,833
3. Held-to-maturity investments (HTM)	113	7.3.3	1,429,173,437,325	-
4. Margin lending	114	7.3.4	12,435,414,017,252	9,097,723,485,457
5. Available for sale financial assets (AFS)	115	7.3.2	2,494,862,250,450	1,536,298,333,350
6. Provision for impairment of financial assets and mortgaged assets	116		-	-
7. Receivables	117		462,071,215,418	181,805,318,599
7.1. Receivables from disposal of financial assets	117.1	7.5.1	79,464,980,000	3,774,000,000
7.2. Receivables from and accruals for dividend and interest income	117.2	7.5.2	382,606,235,418	178,031,318,599
8. Prepayments to suppliers	118	7.5.3	6,532,340,837	4,119,646,702
9. Receivables from services provided by the Company	119	7.5.5	456,464,001,046	453,272,868,504
10. Intra-company receivables	120		-	-
11. Receivables from transaction errors	121		-	-
12. Other receivables	122	7.5.7	308,278,190,149	9,299,969,729
13. Provision for impairment of receivables	129	A.7.6	(519,644,666,392)	(564,358,855,825)
II. Short-term accounts receivable	130		60,052,039,091	35,397,782,828
1. Advances	131		21,904,700,000	21,674,000,000
2. Tools, supplies	132	A.7.7	313,876,279	141,780,294
3. Short-term prepaid expenses	133	A.7.8	37,832,967,312	13,482,177,513
4. Short-term mortgages	134		-	-
5. Deductible VAT	135		495,500	419,500
6. Taxes and other receivables from State budget	136		-	-
7. Other short-term assets	137		-	99,405,521
B. NON- CURRENT ASSETS	200		170,495,721,669	99,158,250,938
I. Long-term financial assets	210		-	-
II. Fixed assets	220		46,561,643,559	35,226,669,920
1. Tangible fixed assets	221	A.7.10	29,693,334,166	13,283,377,494
- Cost	222		75,917,530,495	57,471,581,138
- Accumulated depreciation	223a		(46,224,196,329)	(44,188,203,644)
2. Finance lease assets	224		-	-
3. Intangible fixed assets	227	A.7.11	16,868,309,393	21,943,292,426
- Cost	228		56,590,413,724	57,267,175,987
- Accumulated depreciation	229a		(39,722,104,331)	(35,323,883,561)
III. Investment real estate	230		-	-

ITEMS	Code	Note	30/09/2026	01/01/2026
IV. Construction in progress	240	A.7.7a	16,604,616,000	6,479,616,000
V. Other long-term assets	250		107,329,462,110	57,451,965,018
1. Long-term mortgages	251	A.7.12	7,536,696,000	7,759,117,060
2. Long-term prepaid expenses	252	A.7.8	16,945,179,347	19,692,847,958
3. Deferred income tax assets	253		52,847,586,763	-
4. Deposits to Settlement Assistance Fund	254	A.7.9	20,000,000,000	20,000,000,000
5. Other long-term assets	255		10,000,000,000	10,000,000,000
TOTAL ASSETS	270		29,053,827,666,847	23,031,886,181,781
C. LIABILITIES	300		16,532,398,788,107	10,429,629,443,405
I. Current liabilities	310		16,532,373,788,107	10,232,500,204,276
1. Short-term loans and debts	311		14,788,250,814,265	8,220,000,000,000
1.1. Short-term loans	312	A.7.37	14,788,250,814,265	8,220,000,000,000
2. Short-term loans from Financial assets	314		-	-
3. Convertible bonds - debt component	315		-	-
4. Issued bonds	316	A.7.38	1,147,000,000,000	1,130,000,000,000
5. Loans from Settlement Assistance Fund	317		-	-
6. Payables for securities transaction activities	318	A.7.28	358,690,000	14,293,772,000
7. Payables for error from financial assets transaction	319		-	-
8. Trade payables	320	A.7.34	18,857,217,899	452,938,064,699
9. Advances from customers	321		2,430,000,000	2,694,818,181
10. Tax payables and statutory obligations	322	A.7.30	289,699,000,019	142,220,560,569
11. Payables to employees	323		11,905,701,042	79,002,802,049
12. Employee benefits	324		3,934,704,047	3,164,218,147
13. Accrued expenses	325	A.7.32	142,864,840,305	81,535,524,472
14. Inter-company payables	326		-	-
15. Short-term unearned revenue	327		-	-
16. Short-term deposits, collateral received	328		5,000,000,000	5,016,164,000
17. Other short-term payables	329	A.7.35	14,368,307,134	13,214,572,613
18. Provision for payables	330		-	-
19. Bonus and welfare fund	331		107,704,513,396	88,419,707,546
II. Long-term liabilities	340		25,000,000	197,129,239,129
1. Long-term loans and debts	341		-	-
2. Long-term loans from Financial assets	344		-	-
3. Convertible bonds - debt component	345		-	-
4. Issued bonds	346		-	-
5. Long-term trade payables	347		-	-
6. Long-term advances from customers	348		-	-
7. Long-term accrued expenses	349		-	-
8. Long-term Inter-company payables	350		-	-
9. Long-term unearned revenue	351		-	-
10. Long-term deposits, collateral received	352		25,000,000	25,000,000
11. Other long-term payables	353		-	-
12. Long-term provision for payables	354		-	-
13. Investor protection fund	355		-	-
14. Deferred tax payables	356		-	197,104,239,129
D. OWNER'S EQUITY	400		12,521,428,878,740	12,602,256,738,376
I. Owner's equity	410		12,521,428,878,740	12,602,256,738,376
1. Contributed legal capital	411		9,386,984,568,289	9,386,984,568,289
1.1. Contributed legal capital	411.1		8,994,622,200,000	8,994,622,200,000
1.2. Share Premium	411.2		392,362,368,289	392,362,368,289
2. Asset revaluation differences	412		202,700,993,400	754,381,924,130
3. Foreign exchange differences	413		-	-
4. Charter capital supplementary reserve fund	414		-	-

ITEMS	Code	Note	30/09/2026	01/01/2026
5. Operational risk and financial reserve fund	415		-	-
6. Other funds belonging to owners' equity	416		-	-
7. Undistributed earnings	417	A.7.43	2,931,743,317,051	2,460,890,245,957
7.1. Realized earnings	417.1		2,947,850,502,941	1,497,064,889,439
7.2. Unrealized earnings	417.2		(16,107,185,890)	963,825,356,518
TOTAL LIABILITIES AND OWNERS' EQUITY	440		29,053,827,666,847	23,031,886,181,781

OFF-STATEMENT OF FINANCIAL POSITION ITEMS

ITEMS	Code	Note	30/09/2026	01/01/2026
A. ASSETS OF THE SECURITIES COMPANY AND ASSETS MANAGED UNDER AGREEMENTS				
1. Operating leased assets	001		-	-
2. Goods held under trust	002	2	1,500,000,000	1,500,000,000
3. Receipt of collateral assets	003	3	6,903,330,000	6,903,330,000
4. Doubtful debts written off	004	4	62,305,803,043	62,305,803,043
5. Foreign currencies	005		-	-
6. Quantity of outstanding shares in circulation	006	6	899,462,220	899,462,220
7. Treasury stocks	007		-	-
8. Financial assets listed/registered at the VSD of the Company	008	8	4,001,708,390,000	3,576,023,540,000
a. Unrestricted financial assets	008.1		1,579,832,150,000	2,038,673,540,000
b. Restricted financial assets	008.2		-	-
c. Mortgage financial assets	008.3		2,368,979,240,000	1,536,750,000,000
d. Blocked and temporarily held financial assets	008.4		-	-
e. Financial assets awaiting settlement	008.5		52,897,000,000	600,000,000
f. Financial assets waiting for loans	008.6		-	-
g. Financial assets collateral loan security	008.7		-	-
9. The Company's non-traded financial assets deposited at the VSD	009	9	7,444,330,000	202,492,110,000
a. Unrestricted and non-traded financial assets deposited at the VSD	009.1		7,444,330,000	202,492,110,000
b. Restricted and non-traded financial assets deposited at the VSD	009.2		-	-
c. Non-traded and mortgage financial assets deposited at the VSD	009.3		-	-
d. Non-traded and blocked financial assets deposited at the VSD	009.4		-	-
10. The Company's awaiting financial assets	010		1,493,000,000	226,912,000,000
11. The Company's financial assets correct trading errors	011		-	-
12. The Company's financial assets which are not deposited at the VSD	012	12	5,836,545,390,000	349,682,810,000
13. The Company's financial assets are entitled	013		-	-
B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS				
1. Financial assets listed/registered at the VSD of investors	021	A.7.20	63,872,294,870,000	64,624,098,660,000
a. Unrestricted financial assets	021.1		53,185,226,300,000	49,839,568,130,000

ITEMS	Code	Note	30/09/2026	01/01/2026
b. Restricted financial assets	021.2		1,343,779,610,000	2,798,734,370,000
c. Mortgage financial assets	021.3		4,064,421,900,000	8,032,270,540,000
d. Blocked and temporarily held financial assets	021.4		4,872,224,710,000	3,750,000,000,000
e. Financial assets awaiting settlement	021.5		406,642,350,000	203,525,620,000
f. Financial assets waiting for loans	021.6		-	-
2. Non-traded financial assets deposited at the VSD of investors	022	A.7.21	1,627,667,690,000	303,736,250,000
a. Unrestricted and non-traded financial assets deposited at the VSD	022.1		380,059,950,000	90,896,090,000
b. Restricted and non-traded financial assets deposited at the VSD	022.2		-	211,800,000,000
c. Non-traded and mortgage financial assets deposited at the VSD	022.3		-	1,040,160,000
d. Non-traded and blocked financial assets deposited at the VSD	022.4		1,247,607,740,000	-
3. Awaiting financial assets of investors	023	A.7.22	293,940,610,000	202,400,120,000
4. Financial assets correct trading errors of investors	024a		-	-
5. Financial assets which are not deposited at the VSD of investors	024b		-	-
6. Entitled financial assets of investors	025		-	-
7. Investors' deposits	026	A.7.25	1,211,124,622,076	1,486,042,954,183
7.1. Investors' deposits for securities trading activities	027		593,703,301,734	810,146,338,381
7.2. Investors' synthesizing deposits for securities trading activities	028		584,481,354,510	656,565,641,390
7.3. Investors' deposits for securities transaction clearing and settlement	029		32,862,461,540	19,253,470,120
a. Domestic investors' deposits for securities transaction clearing and settlement	029.1		32,862,461,540	19,253,470,120
b. Foreign investors' deposits for securities transaction clearing and settlement	029.2		-	-
7.4. Deposits of securities issuers	030	A.7.26	77,504,292	77,504,292
8. Payables to investors - Investors' deposits for securities trading activities managed by the Securities Company	031	A.7.39	1,211,047,117,784	1,485,965,449,891
8.1. Payables to domestic investors	031.1		1,209,452,226,206	1,484,423,982,963
8.2. Payables to foreign investors	031.2		1,594,891,578	1,541,466,928
09. Payables to securities issuers	032		-	-
10. Receivable to investors on error of the financial assets	033		-	-
11. Payables to investors on error of the financial assets	034		-	-
12. Payables for dividend, principal and interest from bonds	035	A.7.39	77,504,292	77,504,292


 Ms. Pham Thuy Nga
 Preparer
 Hanoi, October 20, 2026


 Mrs. Pham Thi Thanh Hao
 Chief Accountant


 Mr. Nguyen Duy Linh
 CEO



STATEMENT OF COMPREHENSIVE INCOME
Third quarter of 2026

	Code	Note	Current year		Previous year	
			Third quarter of 2026	Accumulated	Third quarter of 2025	Accumulated
			VND	VND	VND	VND
I. OPERATING INCOME						
1.1. Gain from financial assets at fair value through profit or loss (FVTPL)	01		540,214,184,360	689,377,358,477	394,096,411,554	1,180,495,444,626
a. Gain from disposal of financial assets at FVTPL	01.1	7.45.1	793,950,441,016	1,880,382,486,910	493,060,493,539	888,046,098,897
b. Gain from revaluation of financial assets at FVTPL	01.2		(403,359,467,475)	(1,581,069,668,192)	(154,586,627,552)	126,746,637,529
c. Dividend, interest income from financial assets at FVTPL	01.3	7.45.3	149,623,210,819	390,064,539,759	55,622,545,567	165,702,708,200
1.2. Gain from held-to-maturity (HTM) investments	02		24,482,367,302	25,329,193,294	-	455,479,452
1.3. Gain from loans and receivables	03	7.45.3	341,145,753,646	929,767,233,101	255,842,583,352	536,486,055,074
1.4. Gain from available-for-sale (AFS) financial assets	04		811,232,876	811,232,876	-	29,739,567,000
1.5. Gain from risk prevention derivatives tools	05		-	-	-	-
1.6. Revenue from brokerage services	06		71,912,759,164	253,252,409,000	137,363,149,486	260,788,915,159
1.7. Revenue from underwriting and issuance agent services	07		9,142,509,091	10,781,936,341	54,545,454	594,545,454
1.8. Revenue from securities investment advisory services	08		-	1,994,737,426	6,944,117,461	17,617,239,214
1.9. Revenue from securities custodian services	09		3,796,696,264	10,824,521,073	5,326,645,694	12,623,382,153
1.10. Revenue from financial advisory services	10		3,470,654,544	75,673,764,565	12,668,901,513	27,939,583,330
1.11. Revenue from other operating	11		7,014,238,941	19,213,916,557	3,612,641,076	4,611,080,434
Total operating income	20		1,001,990,396,188	2,017,028,302,710	815,908,995,590	2,071,351,291,896
II. OPERATING EXPENSES						
2.1. Loss from financial assets at fair value through profit and loss (FVTPL)	21		247,325,857,373	313,246,938,462	(4,003,547,695)	200,434,699,937
a. Loss from disposal of financial assets at FVTPL	21.1	7.45.1	198,966,808,583	661,483,483,278	66,432,333,873	322,742,854,638
b. Loss from revaluation of financial assets at FVTPL	21.2		47,453,168,881	(351,185,299,892)	(71,206,552,175)	(125,057,957,304)
c. Transaction costs of acquisition of financial assets at FVTPL	21.3		905,879,909	2,948,755,076	770,670,607	2,749,802,603
2.2. Loss from held-to-maturity (HTM) investments	22		-	-	-	-
2.3. Loss and record the difference in the fair-value of available-for-sale (AFS) financial assets when reclassified	23		-	-	-	-

Code	Note	Current year		Previous year	
		Third quarter of 2026	Accumulated	Third quarter of 2025	Accumulated
24	2.4. Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans	-	-	339,320,652	771,682,050
25	2.5. Loss from risk prevention derivatives tools	-	-	-	-
26	2.6. Expenses for proprietary trading activities	4,290,717,937	11,722,224,561	4,795,088,397	12,089,128,112
27	2.7. Expenses for brokerage services	76,027,590,638	240,537,578,581	109,784,103,952	214,126,684,316
28	2.8. Expenses for underwriting and issuance agent services	1,753,280,265	4,682,573,018	1,505,925,142	2,709,235,906
29	2.9. Expenses for securities investment advisory services	-	-	3,316,406,957	7,662,589,549
30	2.10. Expenses for securities custodian services	3,489,354,378	10,280,545,907	3,327,506,500	9,298,002,993
31	2.11. Expenses for financial advisory services	23,324,467,911	48,111,271,406	1,986,138,174	4,689,734,299
32	2.12. Expenses for other operating	13,904,658,319	(19,287,328,785)	(927,936,502)	4,023,731,602
40	Total operating expenses	370,115,926,821	609,293,803,150	120,123,005,577	455,805,508,764
	III. FINANCIAL INCOME				
41	3.1. Realized and unrealized gain from changes in foreign exchanges rates	-	-	-	-
42	3.2. Non-fixed dividend and interest income	981,981,572	3,155,542,225	1,418,676,693	2,843,667,633
43	3.3. Gain from disposal investments in subsidiaries, joint ventures and associates	-	-	-	-
44	3.4. Other income for investments	-	-	-	-
50	Total financial income	981,981,572	3,155,542,225	1,418,676,693	2,843,667,633
	IV. FINANCIAL EXPENSES				
51	4.1. Realized and unrealized loss from changes in foreign exchanges rates	-	-	-	-
52	4.2. Borrowing costs	348,776,342,385	710,030,400,562	71,723,441,055	150,801,828,313
53	4.3. Loss from disposal investments in subsidiaries, joint ventures and associates	-	-	-	-
54	4.4. Provision for devaluation of long-term investments	-	-	-	-
55	4.5. Other financial expenses	3,585,158,220	4,046,528,084	600,547,946	600,547,946
60	Total financial expenses	352,361,500,605	714,076,928,646	72,323,989,001	151,402,376,259
61	V. SELLING EXPENSES	-	-	-	-
62	VI. GENERAL ADMINISTRATIVE EXPENSES	29,685,108,052	76,287,137,960	34,454,349,145	87,916,129,881
70	VII. OPERATING PROFIT	250,809,842,282	620,525,975,179	590,426,328,560	1,379,070,944,625

	Code	Note	Current year		Previous year	
			Third quarter of 2026	Accumulated	Third quarter of 2025	Accumulated
VIII. OTHER INCOME AND EXPENSES						
8.1. Other income	71		1,082,573	46,253,148	629,810	9,317,624
8.2. Other expenses	72		842,640	50,511,176	1	2
Total other operating profit	80		239,933	(4,258,028)	629,809	9,317,622
IX. TOTAL PROFIT BEFORE TAX						
9.1. Realized profit	90		250,810,082,215	620,521,717,151	590,426,958,369	1,379,080,262,247
9.2. Unrealized profit	91		701,622,718,571	1,850,406,085,451	673,807,033,746	1,127,275,667,414
	92		(450,812,636,356)	(1,229,884,368,300)	(83,380,073,377)	251,804,594,833
X. CORPORATE INCOME TAX EXPENSES						
10.1. Current corporate income tax expenses	100		47,556,157,510	109,668,646,057	112,608,995,973	255,770,320,469
10.2. Deferred corporate income tax expenses	100.1		137,718,684,782	359,620,471,949	129,285,011,049	205,409,401,503
	100.2		(90,162,527,272)	(249,951,825,892)	(16,676,015,076)	50,360,918,966
XI. PROFIT AFTER CORPORATE INCOME TAX						
XII. OTHER COMPREHENSIVE INCOME AFTER CORPORATE INCOME TAX						
12.1. Gain/(Loss) from investments held-to-maturity (HTM)	301		-	-	-	-
12.2. Gain/(Loss) from revaluation of Available-for-sale (AFS) financial assets	302		(226,071,508,775)	(551,680,930,730)	374,876,706,300	556,162,493,400
Total comprehensive income	400		(226,071,508,775)	(551,680,930,730)	374,876,706,300	556,162,493,400
XIII. NET EARNINGS PER COMMON STOCK						
13.1. Earnings per share (VNĐ/share)	500		-	-	-	-
	501		226		534	1,256

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Ms. Pham Thuy Nga
Preparer
Hanoi, October 20, 2025

Mrs. Pham Thi Thanh Hao
Chief Accountant

Mr. Nguyen Duy Linh
CEO

STATEMENT OF CASH FLOWS

Third quarter of 2026

(Under indirect method)

ITEMS	Code	Accumulated	
		Current year	Previous year
		VND	VND
I. Cash flows from operating activities			
1. Profit before corporate income tax	01	620,521,717,151	1,379,080,262,247
2. Adjustments for	02	673,310,531,281	152,917,211,092
- Depreciation of fixed assets	03	11,193,380,906	8,597,908,360
- Provisions	04	(44,714,189,433)	(3,638,857,948)
- Gains/losses from unrealized foreign exchange	05	-	-
- Interest expense	06	710,030,400,562	150,801,828,313
- Gain/losses from investing activities	07	(3,199,060,754)	(2,843,667,633)
- Interest income	08	-	-
- Other adjustments	09	-	-
3. Increase in non-monetary expenses	10	(351,185,299,892)	(125,057,957,304)
- Loss from revaluation of financial assets at FVTPL	11	(351,185,299,892)	(125,057,957,304)
- Other loss	17	-	-
4. Deduction of non-cash income	18	1,581,069,668,192	(126,746,637,529)
- Gain revaluation of financial assets at fair value through profit or loss of FVTPL	19	1,581,069,668,192	(126,746,637,529)
- Gain and record the difference in the fair-value of available-for-sale (AFS) financial assets when reclassified	20	-	-
- Other gain	21	-	-
5. Operating profit before changes in working capital	30	(6,574,763,460,769)	(5,659,693,963,976)
- Increase (decrease) of financial assets is recognized through profit /loss of FVTPL	31	1,703,905,569,634	(623,703,173,008)
- Increase (decrease) of held-to-maturity investments (HTM)	32	(1,429,173,437,325)	-
- Increase (decrease) in loans	33	(3,337,690,531,795)	(4,949,744,570,766)
- Increase (decrease) of financial assets available for sale AFS	34	(1,510,244,847,830)	-
(-) Increase, (+) decrease in receivables sold of financial assets	35	(75,690,980,000)	152,627,850,000
(-) Increase, (+) decrease in receivables and accrued dividends, interest on financial assets	36	(204,574,916,819)	(26,918,359,258)
(-) Increase, (+) decrease in receivables arising from securities services provided by the Company	37	(3,455,950,723)	45,310,620,059
(-) Increase, (+) decrease receivables due to transaction errors of financial assets	38	-	-
(-) Increase, (+) decrease other receivables	39	(298,978,220,420)	(44,377,066,166)
- Increase (decrease) other assets	40	(81,045,404)	29,014,967,899
- Increase (decrease) accrual expense (exclude interest expense)	41	(8,332,913,009)	(43,920,395)
- Increase (decrease) prepaid expense	42	(21,603,121,188)	(14,355,465,347)
- Corporate income tax paid	43	(212,287,645,332)	(164,863,109,078)
- Interest expense paid	44	(640,368,171,720)	(140,074,800,862)
- Increase (decrease) payables to supplier	45	(436,493,540,935)	(285,446,660,372)
- Increase (decrease) in welfare benefits	46	770,485,900	460,721,030
- Increase (decrease) taxes and other payables to State budget (exclude corporate income tax)	47	145,612,833	8,902,797,476

A

ITEMS	Code	Accumulated	
		Current year	Previous year
		VND	VND
- Increase (decrease) payables to employee	48	(67,097,101,007)	(31,636,194,232)
- Increase (decrease) must return transaction errors of financial assets	49	-	-
- Increase, (decrease) other payables	50	(12,797,511,479)	414,888,542,430
- Other receipts from operating activities	51	-	-
- Other payments for operating activities	52	(20,715,194,150)	(29,736,143,386)
Net cash flows from operating activities	60	(4,051,046,844,037)	(4,379,501,085,470)
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1. Purchase of fixed assets and other long-term assets	61	(32,653,354,545)	(10,097,574,642)
2. Proceeds from disposals of fixed assets and other long-term assets	62	43,518,529	-
3. Investment in subsidiaries, joint ventures, affiliates and other investments	63	-	-
4. Cash recovered from investments in subsidiaries, joint ventures, associates and other investments	64	-	-
5. Investments in other entities	65	3,155,542,225	2,843,667,633
Net cash flows from investing activities	70	(29,454,293,791)	(7,253,907,009)
1. Receipts from stocks issuing and capital contribution from equity owners	71	-	-
2. Fund returned to equity owners, issued stock redemption	72	-	-
3. Long-term and short-term loans received	73	39,542,130,193,468	18,376,000,000,000
3.1. Loan from Payment Support Fund	73.1	-	-
3.2. Other loans	73.2	39,542,130,193,468	18,376,000,000,000
4. Payment of principal debt	74	(32,956,879,379,203)	(13,192,000,000,000)
4.1. Payment of principal on Payment Support Fund	74.1	-	-
4.2. Payment of principal on financial asset loans	74.2	-	-
4.3. Payment of principal of other debts	74.3	(32,956,879,379,203)	(13,192,000,000,000)
5. Payment of financial lease principal	75	-	-
6. Dividends, profit paid to equity owners	76	-	(813,161,683,260)
Net cash flows from financing activities	80	6,585,250,814,265	4,370,838,316,740
IV. Net decrease/increase in cash and cash equivalents	90	2,504,749,676,437	(15,916,675,739)
V. Cash and cash equivalents at beginning of the period	101	887,614,356,666	680,759,314,148
Cash at banks at the beginning of period:			
- Bank deposits	101.1	887,614,356,666	680,759,314,148
- Cash equivalents	101.2	-	-
- Effects of changes in foreign currency exchange rates	102	-	-
VI. Cash and cash equivalents at end of the period	103	3,392,364,033,103	664,842,638,409
Cash at bank at end of the period:			
- Bank deposits	103.1	3,392,364,033,103	664,842,638,409
- Cash equivalents	103.2	-	-
- Effects of changes in foreign currency exchange rates	104	-	-

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE INVESTORS

ITEMS	Code	Accumulated	
		Current year	Previous year
I. Cash flows from brokerage and trust activities of the investors			
1. Cash receipts from disposal of brokerage securities of customers	01	141,265,576,528,875	193,895,251,798,850
2. Cash payments for acquisition of brokerage securities of customers	02	(142,614,124,613,686)	(184,308,959,073,220)
3. Cash receipts from selling entrusted securities of customers	03	-	-
4. Cash payments from selling entrusted securities of customers	04	-	-
5. Receipts loans from the Payment Support Fund	05	-	-
6. Loan payments from the Payment Support Fund	06	-	-
7. Cash receipts for settlement of securities transaction of customers	07	1,083,216,699,516	(8,262,352,404,181)
8. Paying out securities transaction settlements for clients.	08	-	-
9. Cash received from investors for entrusted investment activities	09	-	-
10. Cash paid for entrusted investment activities	10	-	-
11. Cash payments for custodian fees of customers	11	(9,586,946,812)	(8,472,870,004)
12. Receipts of securities trading errors	12	-	-
13. Payment for securities trading errors	13	-	-
14. Cash receipt from securities issuers	14	2,578,204,268,049	8,299,557,022,050
15. Cash payments to securities issuers	15	(2,578,204,268,049)	(8,299,557,022,050)
<i>Net increase/decrease in cash during the period</i>	<i>20</i>	<i>(274,918,332,107)</i>	<i>1,315,467,451,445</i>
II. Cash and cash equivalents of investors at the beginning of the period			
Cash at banks at the beginning of the period:	31	1,486,042,954,183	719,318,035,298
- Investors' deposits managed by the Company for securities trading activities	32	810,146,338,381	493,252,007,646
- Investors' synthesizing deposits for securities trading activities	33	656,565,641,390	225,988,523,360
- Investors' deposits for securities transaction clearing and settlement	34	19,253,470,120	-
- Deposits of securities issuers	35	77,504,292	77,504,292
III. Cash and cash equivalents of investors at the end of the period			
Cash at banks at the end of the period:	40	1,211,124,622,076	2,034,785,486,743
- Investors' deposits managed by the Company for securities trading activities	41	1,211,124,622,076	2,034,785,486,743
- Investors' synthesizing deposits for securities trading activities	42	593,703,301,734	985,131,766,131
- Investors' deposits for securities transaction clearing and settlement	43	584,481,354,510	1,049,576,216,320
- Deposits of securities issuers	44	32,862,461,540	-
	45	77,504,292	77,504,292

Ms. Pham Thuy Nga
Preparer
Hanoi, October 20, 2026

Mrs. Pham Thi Thanh Hao
Chief Accountant

Mr. Nguyen Duy Linh
CEO

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

No. 43 Lý Thường Kiệt Street,
Cua Nam Ward, Hanoi City

Form No.B/04a - CTCK
(Issued according to Circular No. 334/2016/TT-BTC
December 27, 2016 of the Ministry of Finance)

STATEMENT OF CHANGES IN OWNERS' EQUITY

Third quarter of 2026

ITEMS	Opening balance		Increase/ Decrease				Ending balance	
	01/01/2025		Previous year		Current year		30/09/2025	
	VND	VND	Increase	Decrease	Increase	Decrease	VND	VND
I. Changes in owners' equity								
1. Contributed legal capital	8,853,320,430,800	9,386,984,568,289	813,054,720,000	329,390,582,511	-	-	9,336,984,568,289	9,386,984,568,289
1.1. Ordinary shares with voting rights	8,131,567,480,000	8,994,622,200,000	813,054,720,000	-	-	-	8,994,622,200,000	8,994,622,200,000
1.2. Preference shares	-	-	-	-	-	-	-	-
1.3. Share Premium	721,752,950,800	392,362,368,289	-	329,390,582,511	-	-	392,362,368,289	392,362,368,289
2. Treasury stocks (*)	-	-	-	-	-	-	-	-
3. Charter capital supplementary reserve fund	77,136,777,489	-	-	77,136,777,489	-	-	-	-
5. Asset revaluation differences	(96,688,867,720)	754,381,924,130	767,746,850,400	211,584,357,000	117,527,689,911	669,208,620,641	459,473,625,680	202,700,993,400
6. Foreign exchange differences	-	-	-	-	-	-	-	-
7. Other funds belonging to owners' equity	-	-	-	-	-	-	-	-
8. Undistributed earnings	2,377,396,869,816	2,460,890,245,957	1,123,309,941,778	1,259,684,108,000	510,853,071,094	40,000,000,000	2,241,022,703,594	2,931,743,317,051
8.1. Realized earnings	2,014,523,340,470	1,497,064,889,439	921,866,265,911	1,259,684,108,000	1,490,785,613,502	40,000,000,000	1,676,705,498,381	2,947,850,502,941
8.2. Unrealized earnings	362,873,529,346	963,825,356,518	201,443,675,867	-	(979,932,542,408)	-	564,317,205,213	(16,107,185,890)
TOTAL	11,211,165,210,385	12,602,256,738,376	2,704,111,512,178	1,877,795,825,000	628,380,761,005	709,208,620,641	12,037,480,897,563	12,521,428,878,740
II. Other comprehensive income								
1. Gain/Loss from revaluation of financial assets at AFS	(96,688,867,720)	754,381,924,130	767,746,850,400	211,584,357,000	117,527,689,911	669,208,620,641	459,473,625,680	202,700,993,400
TOTAL	(96,688,867,720)	754,381,924,130	767,746,850,400	211,584,357,000	117,527,689,911	669,208,620,641	459,473,625,680	202,700,993,400

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Pháo



Ms. Phạm Thủy Nga
Preparer
Hanoi, October 20, 2026

Mrs. Phạm Thị Thanh Hao
Chief Accountant

Mr. Nguyễn Duy Linh
CEO

NOTES TO THE FINANCIAL STATEMENTS

Third quarter of 2026

1 GENERAL INFORMATION

1.1 Certificate of establishment of securities company:

Saigon – Hanoi Securities Joint Stock Company (the “Company” or “SHS”) was established and operates under Securities Business Licence No. 66/UBCK-GP issued by the State Securities Commission on 15 November 2007, as subsequently amended, the latest amendment being Licence No. 07/GPĐC-UBCK dated 14 January 2026.

The Company was granted Enterprise Registration Certificate No. 0102524651 by the Hanoi Department of Planning and Investment on 15 November 2007, with the latest amendment dated 21 July 2026.

1.2 Company contact address

The Company’s head office is located at 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi, Vietnam

Branch name:	Address
Ho Chi Minh Branch of Sai Gon - Ha Noi Securities Joint Stock Company	6th Floor, HDTC Office Building, No. 36 Bui Thi Xuan Street, Ben Thanh Ward, Ho Chi Minh City
Da Nang Branch of Sai Gon - Ha Noi Securities Joint Stock Company	2nd Floor, SHB Da Nang building, No. 06 Nguyen Van Linh Street, Hai Chau Ward, Da Nang City
Ha Noi Branch of Sai Gon - Ha Noi Securities Joint Stock Company	No. 41 Ngo Quyen Street, Cua Nam Ward, Hanoi City

1.3 Company's charter capital

The Company’s charter capital as registered in the Enterprise Registration Certificate is VND 8,994,622,200,000. As at 30 September 2026, the charter capital fully contributed amounted to VND 8,994,622,200,000, equivalent to 899,462,220 shares with a par value of VND 10,000 per share

1.4 Principal activities

The Company’s principal activities comprise securities brokerage, proprietary trading, securities investment advisory, financial advisory, securities underwriting, securities depository services and other financial services permitted by law.

2. Basis for preparation of Interim Financial Statements

2.1 Accounting period and accounting monetary unit

Annual accounting period 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

The Company applies the accounting regime for securities companies under Circular No. 210/2014/TT-BTC dated 30 December 2014 and Circular No. 334/2016/TT-BTC dated 27 December 2016 issued by the Ministry of Finance.

The financial statements have been prepared and presented in accordance with Vietnamese Accounting Standards, the accounting regime applicable to securities companies and relevant statutory requirements.

2.3 Form of accounting record

2.4 Basis of measurement

The financial statements have been prepared under the historical cost convention, except for financial assets measured at fair value in accordance with prevailing regulations

The financial statements reflect financial transactions that have been recognised in the Company’s accounting records.

2.5 Accounting estimates and judgements

The preparation of the financial statements in accordance with Vietnamese Accounting Standards and the accounting regime applicable to securities companies requires the Company to make accounting estimates and judgements that affect the reported amounts of assets and liabilities, as well as revenues and expenses.

Key areas involving estimates and judgements include:

- Provision for doubtful debts;
- Estimated allocation of prepaid expenses;
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Estimated income tax.

Estimates and judgements are reviewed on an ongoing basis based on historical experience and other relevant factors. Actual results may differ from these estimates.

3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

3.1 Cash and cash equivalents

Cash comprises cash on hand, bank balances and cash in transit.

Cash equivalents are short-term investments with an original maturity of not more than three months from the date of acquisition, which are readily convertible into known amounts of cash and are subject to an insignificant risk of changes in value.

Deposits for securities clearing and settlement represent the Company's deposits maintained at settlement banks for the purpose of clearing and settling securities transactions in accordance with the regulations of the Vietnam Securities Depository.

Investors' deposits for securities trading and deposits from issuers are presented off-balance sheet.

3.2 Financial instruments

3.2.1 General principles

Classification

The Company's financial assets are classified, at initial recognition, into the following categories:

- Financial assets at fair value through profit or loss ("FVTPL");
- Held-to-maturity investments ("HTM");
- Available-for-sale financial assets ("AFS");
- Loans and receivables.

The classification depends on the nature of the financial assets, the purpose for which the assets were acquired and the Company's management intention.

Financial liabilities are classified into the following categories:

- Financial liabilities at fair value through profit or loss;
- Financial liabilities measured at amortised cost.

Initial recognition

Financial assets and financial liabilities are initially recognised at cost.

The cost of financial assets includes the purchase price plus directly attributable transaction costs, except for financial assets classified as FVTPL, for which transaction costs are recognised in profit or loss in the period incurred.

Financial liabilities are initially recognised at cost, being the amount received from the incurrence of the liability plus directly attributable transaction costs.

3.2.2 Financial assets

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

Financial assets at FVTPL are those financial assets that meet one of the following conditions:

- Acquired principally for the purpose of selling in the short term;
- There is evidence of short-term profit-taking; or
- They are derivative financial instruments, except for those designated as financial guarantee contracts or effective hedging instruments.

At initial recognition, the Company may designate financial assets into the FVTPL category.

Subsequent to initial recognition, these financial assets are measured at fair value at the end of the reporting period.

Gains or losses arising from changes in fair value are recognised in the statement of profit or loss.

Transaction costs relating to the acquisition of FVTPL financial assets are recognised as expenses in the period incurred.

Where fair value cannot be reliably measured, such financial assets are carried at cost less impairment losses (if any).

b) Held-to-maturity investments (HTM)

Held-to-maturity investments 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:

- Financial assets classified as FVTPL;
- Financial assets classified as AFS; or
- Financial assets classified as loans and receivables.

Subsequent to initial recognition, HTM investments are measured at amortised cost using the effective interest method, less impairment losses (if any).

The Company shall not classify financial assets as HTM if, in the current financial year or during the two preceding financial years, it has sold or reclassified a significant amount of HTM investments before maturity, except in the following cases:

- The sale occurs close to maturity and is not significantly affected by changes in market interest rates;
- The sale occurs after the Company has collected substantially all of the original principal; or
- The sale is attributable to an isolated event beyond the Company's control that could not have been reasonably anticipated.

c) Available-for-sale financial assets (AFS)

Available-for-sale financial assets are non-derivative financial assets that are designated as available for sale or are not classified into any of the following categories:

- Loans and receivables;
- Held-to-maturity investments;
- Financial assets at fair value through profit or loss.

Subsequent to initial recognition, AFS financial assets are measured at fair value at the end of the reporting period.

Gains or losses arising from changes in fair value are recognised in equity.

When the asset is disposed of or determined to be impaired, the cumulative gain or loss previously recognised in equity is reclassified to profit or loss.

Subsequent recoveries in value are accounted for in accordance with applicable accounting regulations.

d) Loans

Loans are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market.

The Company's loans include margin lending and advances to customers for securities trading.

Subsequent to initial recognition, these financial assets are measured at amortised cost using the effective interest method, less impairment losses (if any).

e) Receivables

Receivables include amounts due from trading of financial assets, provision of services and other receivables.

Subsequent to initial recognition, receivables are carried at recoverable amount, being the carrying amount less allowance for doubtful debts (if any).

3.2.3 Impairment of financial assets

Impairment is assessed on an individual asset basis or collectively for groups of assets with similar risk characteristics.

At the end of each reporting period, the Company assesses whether there is any objective evidence that a financial asset or a group of financial assets is impaired.

Objective evidence of impairment may include, but is not limited to:

- Significant financial difficulty of the issuer or borrower;
- Breach of contract, such as default or delinquency in payments;
- Probability of bankruptcy or financial reorganisation;
- Significant or prolonged decline in fair value;
- Observable data indicating a measurable decrease in estimated future cash flows.

Impairment losses are recognised as follows:

- For financial assets measured at amortised cost: recognised in profit or loss;

- For AFS financial assets: cumulative losses previously recognised in equity are reclassified to profit or loss;
- For FVTPL financial assets: no separate impairment is recognised as changes in value are already reflected in profit or loss.

Impairment allowances are reviewed and adjusted at each reporting date based on available information and events.

3.2.4 Determination of fair value

Fair value of financial assets is determined in accordance with prevailing regulations and reflects the market value of the assets at the measurement date.

The determination of fair value prioritises quoted prices in active markets. Where quoted prices are not available, the Company applies appropriate valuation techniques using observable market inputs to the extent possible.

Specifically:

- For listed securities: fair value is the closing price on the most recent trading date prior to the reporting date on the relevant Stock Exchange;
- For securities registered for trading on UPCoM: fair value is the closing price at the most recent trading date;
For unlisted securities without an active market: fair value is determined using appropriate valuation techniques, including
- reference to recent market transactions or accepted valuation models;
- Where fair value cannot be reliably determined: the financial assets are carried at cost less impairment losses (if any).

3.3 Fixed assets

Tangible fixed assets and intangible fixed assets are initially recognised at cost.

Subsequent to initial recognition, these assets are carried at cost less accumulated depreciation/amortisation and net book value.

Depreciation and amortisation are calculated using the straight-line method over the estimated useful lives of the assets, as follows:

- Machinery, equipment	03 - 07	years
- Transportation equipment	06	years
- Trading software, patents	04 - 05	years
- Office equipment and other fixed assets	03 - 05	years

3.4 Short-term and long-term deposits received

Deposits and margins received represent amounts received by the Company from relevant parties in the course of its operations in accordance with prevailing regulations.

These amounts do not belong to the Company and are managed and monitored separately from the Company's cash balances.

3.5 Short-term and Long-term receivables

Receivables include:

- Receivables from the sale of financial assets (not through the Stock Exchanges), including amounts due at maturity or upon disposal;
- Dividends and interest receivables and accruals from financial assets;
- Receivables from services provided, including amounts due from Stock Exchanges, the Vietnam Securities Depository and Clearing Corporation (VSD), investors, issuers and other counterparties.

Receivables are monitored in detail by maturity, counterparty, currency and other factors as required for the Company's management purposes.

Receivables are classified as short-term or long-term based on their remaining maturities at the reporting date.

An allowance for doubtful debts is recognised for:

- Receivables that are overdue based on contractual terms; and
- Receivables that are not yet due but are assessed as unlikely to be recoverable.

The determination of overdue periods is based on the original contractual payment terms, without considering any subsequent extensions agreed between the parties.

For receivables not yet due but considered doubtful, the allowance is assessed based on the actual condition of the debtor, including cases such as bankruptcy, dissolution, disappearance, absconding, or being subject to legal proceedings or enforcement.

Allowance levels are determined in accordance with Circular No. 48/2019/TT-BTC dated 8 August 2019 and Circular No. 24/2022/TT-BTC dated 7 April 2022, as follows:

<u>Overdue period</u>	<u>Provision rate</u>
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%

3.6 Construction in progress

Construction in progress represents fixed assets under construction or acquisition that are not yet completed at the end of the reporting period and are recognised at cost.

Such costs include construction costs, installation costs of machinery and equipment, and other directly attributable costs.

Construction in progress is not depreciated until the related assets are completed and put into use.

3.7 Operating lease

Operating leases are leases in which substantially all the risks and rewards incidental to ownership of the leased assets remain with the lessor.

Lease payments under operating leases are recognised in profit or loss on a straight-line basis over the lease term.

3.8 Prepaid expenses

Prepaid expenses represent costs incurred that relate to multiple accounting periods and are allocated to expenses over the respective periods.

Prepaid expenses are recognised at cost and allocated to profit or loss over the relevant periods using a method appropriate to the nature of each type of expense, primarily on a straight-line basis.

The Company's prepaid expenses include:

- Tools and supplies: assets used in the normal course of business with a cost of less than VND 30 million per item and therefore not meeting the criteria for recognition as fixed assets. These costs are allocated on a straight-line basis over a period of 1 to 36 months;
- Office rental expenses: allocated on a straight-line basis over the lease term;
- Other prepaid expenses: recognised at cost and allocated on a straight-line basis over a period of 1 to 36 months.

3.9 Short-term and long-term liabilities

Liabilities are monitored in detail by maturity, counterparty, currency and other factors as required for the Company's management purposes.

Liabilities are classified as short-term or long-term based on their remaining maturities at the reporting date.

Borrowings

Borrowings include loans obtained from banks, financial institutions and other counterparties in accordance with regulations applicable to securities companies.

Borrowings also include bonds issued by the Company and related repayment obligations.

Payables related to securities trading activities

These represent payables arising from the Company's securities trading and service activities, including fees payable to the Stock Exchanges, the Vietnam Securities Depository and Clearing Corporation (VSD) and securities issuance agents.

Payables to issuers

These represent amounts payable to issuers in respect of proceeds collected from underwriting activities performed by the Company, including distributions through agents.

3.10 Borrowing costs

Borrowing costs are recognised in profit or loss in the period in which they are incurred, except where they are capitalised.

Borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets are capitalised as part of the cost of those assets when the recognition criteria under Vietnamese Accounting Standard No. 16 "Borrowing Costs" are met.

For specific borrowings used for the construction of fixed assets or investment properties, borrowing costs are capitalised during the construction period, including cases where the construction period is less than 12 months.

3.11 Accrued expenses

Accrued expenses represent costs incurred for goods and services received or provided during the period but not yet paid as at the reporting date.

Accrued expenses are recognised in profit or loss in the period to which they relate.

Accrued expenses include, but are not limited to, accrued interest expenses and other operating expenses.

Accrued expenses are estimated based on reasonable assumptions at the reporting date.

3.12 Owner's equity

Equity comprises contributed capital, share premium, revaluation surplus and retained earnings.

Contributed capital

Contributed capital is recognised based on the actual amount contributed by the owners.

Share premium

Share premium represents the excess of the issuance price over the par value of shares, net of directly attributable issuance costs.

Share premium may be positive or negative depending on the issuance price relative to par value and related costs.

Revaluation surplus

Revaluation surplus represents differences arising from the revaluation of assets at fair value in accordance with prevailing regulations.

Revalued assets include available-for-sale financial assets, fixed assets and other assets as required by competent authorities (if any).

Retained earnings

Retained earnings comprise realised profits and unrealised profits.

- **Realised profits** represent the difference between total income and total expenses of the Company. Realised profits, after offsetting accumulated losses, are available for distribution to owners;

- **Unrealised profits** represent gains or losses arising from the revaluation of financial assets (including FVTPL and other financial assets) and related deferred tax (if any).

Unrealised profits are not available for distribution to owners.

Profit distribution is carried out in accordance with applicable regulations and the resolutions of the General Meeting of Shareholders.

3.13 Revenue and income

Service revenue

Revenue from services is recognised when the outcome of the transaction can be measured reliably.

Where services are rendered over multiple accounting periods, revenue is recognised by reference to the stage of completion at the end of the reporting period.

The outcome of a service transaction can be reliably measured when all of the following conditions are met:

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

Income from securities trading activities

Income from securities trading activities includes:

- Gains from disposal of FVTPL financial assets: representing the difference between selling price and carrying amount of the financial assets sold;
- Fair value gains or losses on FVTPL financial assets: representing changes in fair value at the end of the reporting period (unrealised gains or losses);
- Income from financial assets: including interest income from loans, dividends, profit distributions, bond interest and interest from deposits.

3.14 Finance income and finance costs

Finance income

Finance income represents income arising from the Company's treasury and financial management activities and excludes income from securities trading activities presented in Note 3.13.

Finance income includes:

- Interest income from bank deposits (primarily from surplus funds);
- Foreign exchange gains (if any);
- Other finance income not directly related to the Company's core securities business.

Finance costs

Finance costs comprise expenses arising from the Company's financial activities, including:

- Interest expense;
- Foreign exchange losses (if any);
- Other finance-related expenses not directly attributable to the Company's core securities business.

3.15 Operating expenses and administrative expenses

Expenses are recognised in the statement of profit or loss in the accounting period when it is probable that an outflow of future economic benefits will occur and the amount can be measured reliably, regardless of the timing of cash payments.

3.16 Taxation

a) Deferred income tax

Deferred income tax is determined using the liability method on temporary differences between the carrying amounts of assets and liabilities and their tax bases.

Deferred income tax liabilities are recognised for taxable temporary differences.

Deferred income tax assets are recognised for deductible temporary differences, unused tax losses and tax credits to the extent that it is probable that future taxable profits will be available.

Deferred income tax is measured using tax rates that have been enacted or substantively enacted at the end of the reporting period.

Deferred income tax assets are reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available.

b) Corporate income tax expense

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

Deferred income tax expense is determined based on movements in temporary differences during the period.

Income tax expense is recognised in profit or loss, except where it relates to items recognised directly in equity.

c) Corporate income tax rate: The Company applies a corporate income tax rate of 20%.

3.17 Earnings per share

Basic earnings per share is determined by dividing the profit or loss after tax attributable to ordinary shareholders of the Company (after appropriation to bonus and welfare funds, if any) by the weighted average number of ordinary shares outstanding during the period.

3.18 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:

- Companies, directly or indirectly through one or more intermediaries, having control over 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;
- Enterprises that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises.

In considering the relationship of related parties to serve for the preparation and presentation of Financial Statements, the Company should consider the nature of the relationship rather than the legal form of the relationship.

A INTERIM NOTES TO THE FINANCIAL STATEMENTS

Unit: VND

A.7.1 CASH AND CASH EQUIVALENTS

	<u>30/09/2026</u>	<u>01/01/2026</u>
- Bank deposits for the Company's operations	3,390,527,222,773	869,503,878,471
- Cash at bank for securities transaction compensation payment	1,836,810,330	18,110,478,195
	<u>3,392,364,033,103</u>	<u>887,614,356,666</u>

A.7.2 VALUE OF SECURITIES TRANSACTION THIS PERIOD

	Volume of securities transaction this period	Value of securities transaction this period
	<i>Unit</i>	<i>VND</i>
a) Securities company	1,016,833,073	104,268,938,547,319
- Shares	242,544,881	8,779,837,090,900
- Bonds	774,288,192	95,489,101,456,419
b) Investors	7,318,890,086	298,622,040,222,321
- Shares	6,783,734,748	173,275,270,602,280
- Bonds	506,800,800	122,690,322,421,691
- Other securities	28,354,538	2,656,447,198,350
	<u>8,335,723,159</u>	<u>402,890,978,769,640</u>

A.7.3 FINANCIAL ASSETS

7.3.1 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSS (FVTPL)

	30/09/2026		01/01/2026	
	Book value	Fair value	Book value	Fair value
Listed securities	1,543,521,717,491	1,378,542,209,500	3,176,653,113,013	4,750,439,216,700
Shares on UPCOM	160,734,572,207	202,457,676,000	312,074,466,319	265,418,995,300
Unlisted and delisted securities	951,201,028,075	814,125,391,763	1,139,019,577,136	596,727,557,664
Investment Trust	32,656,314,129	31,383,523,600	39,773,000,000	38,125,500,000
Fund certificates	55,000,000,000	55,986,772,648	40,000,000,000	42,692,379,269
Listed bonds	1,587,673,017,577	1,525,375,481,104	1,866,066,167,029	1,787,151,448,000
Unlisted bonds	4,349,894,032,284	4,349,894,032,284	3,152,287,061,550	3,152,287,061,550
Money market instruments	-	-	658,712,866,350	658,712,866,350
	8,680,680,681,763	8,357,765,086,899	10,384,586,251,397	11,291,555,024,833

7.3.2 AVAILABLE FOR SALE FINANCIAL ASSETS (AFS)

	30/09/2026		01/01/2026	
	Book value	Fair value	Book value	Fair value
Listed securities	933,483,595,999	1,194,862,250,450	723,238,748,169	1,536,298,333,350
Unlisted and delisted securities	-	-	-	-
Listed bonds	-	-	-	-
Unlisted bonds	1,300,000,000,000	1,300,000,000,000	-	-
	2,233,483,595,999	2,494,862,250,450	723,238,748,169	1,536,298,333,350

7.3.3 Held-to-maturity investments (HTM)

	30/09/2026		01/01/2026	
	Book value	Fair value	Book value	Fair value
Listed bonds	-	-	-	-
Unlisted bonds	744,673,437,325	744,673,437,325	-	-
Money market instruments	294,500,000,000	294,500,000,000	-	-
Held-to-Maturity Investments				
Pledged as Collateral	390,000,000,000	390,000,000,000	-	-
	1,429,173,437,325	1,429,173,437,325	-	-

7.3.4 LOANS AND RECEIVABLES

	30/09/2026	01/01/2026
1. Margin lending	12,216,411,175,910	8,825,426,324,165
2. Advances to customers for their sale of securities	219,002,841,342	272,297,161,292
	12,435,414,017,252	9,097,723,485,457

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7.3.5 MARKET VALUE FLUCTUATIONS OF FINANCIAL ASSET PORTFOLIO

	30/09/2026					01/01/2026				
	Book value	Market value	Revaluation difference		Revaluated value	Book value	Market value	Revaluation difference		Revaluated value
			Increase	Decrease				Increase	Decrease	
FVTPL	8,680,680,681,763	8,357,765,086,899	129,504,378,022	(452,419,977,886)	8,357,765,086,899	10,384,586,251,397	11,291,555,024,833	1,710,574,046,214	(803,605,272,778)	11,291,555,024,833
Shares	2,655,457,317,773	2,395,125,277,263	80,231,015,850	(340,563,056,360)	2,395,125,277,263	4,627,747,156,468	5,612,585,769,664	1,681,574,738,878	(696,736,125,683)	5,612,585,769,664
FRF	16,919,304,374	19,209,666,000	2,290,161,426	-	19,209,666,000	22,543,890,064	35,382,912,500	12,839,022,436	-	35,382,912,500
VPB	63,021,953,931	66,696,154,200	1,674,200,269	-	66,696,154,200	69,057,535,000	61,445,655,000	-	(7,611,880,000)	61,445,655,000
CTG	109,375,200,290	94,500,540,000	-	(14,874,660,290)	94,500,540,000	153,130,128,394	161,200,217,750	8,070,089,356	-	161,200,217,750
HPG	99,587,936,340	82,635,150,000	-	(16,952,786,340)	82,635,150,000	190,690,896,824	187,704,000,000	-	(2,986,896,824)	187,704,000,000
Others	2,364,552,722,638	2,132,083,767,063	76,266,654,155	(308,735,609,730)	2,132,083,767,063	4,192,324,706,186	5,166,852,984,414	1,660,665,627,986	(686,137,348,859)	5,166,852,984,414
Bonds	5,937,567,049,861	5,875,269,513,388	46,140,985,449	(108,438,521,922)	5,875,269,513,388	5,018,353,228,579	4,939,438,509,550	25,813,901,561	(104,728,620,690)	4,939,438,509,550
Fund certificates	55,000,000,000	55,986,772,648	2,010,667,252	(1,023,894,604)	55,986,772,648	40,000,000,000	42,692,379,269	3,185,405,575	(493,026,406)	42,692,379,269
Investment Trust	32,656,314,129	31,383,523,600	1,121,709,471	(2,394,500,000)	31,383,523,600	39,773,000,000	38,125,500,000	-	(1,647,500,000)	38,125,500,000
Money market instruments	-	-	-	-	-	658,712,866,350	658,712,866,350	-	-	658,712,866,350
AFS	2,233,483,595,999	2,494,862,250,450	499,413,659,451	(238,035,005,000)	2,494,862,250,450	723,238,748,169	1,536,298,333,350	988,467,985,181	(175,408,400,000)	1,536,298,333,350
Shares	933,483,595,999	1,194,862,250,450	499,413,659,451	(238,035,005,000)	1,194,862,250,450	723,238,748,169	1,536,298,333,350	988,467,985,181	(175,408,400,000)	1,536,298,333,350
SHB	275,222,367,694	769,524,970,450	494,302,602,756	-	769,524,970,450	275,238,748,169	1,098,906,733,350	823,667,985,181	-	1,098,906,733,350
TCD	209,000,000,000	12,295,800,000	-	(187,704,200,000)	12,295,800,000	200,000,000,000	24,591,600,000	-	(175,408,400,000)	24,591,600,000
Others	458,261,228,305	413,041,480,000	5,111,056,695	(50,330,805,000)	413,041,480,000	248,000,000,000	412,800,000,000	164,800,000,000	-	412,800,000,000
Bonds	1,300,000,000,000	1,300,000,000,000	-	-	1,300,000,000,000	-	-	-	-	-
	10,914,164,277,762	10,852,627,337,349	628,918,037,473	(690,454,977,886)	10,852,627,337,349	11,107,824,999,566	12,827,853,358,183	2,699,042,031,595	(979,013,672,778)	12,827,853,358,183

A.7.5 RECEIVABLES**7.5.1 RECEIVABLES**

	30/09/2026	01/01/2026
+ Receivables from disposal of financial assets	79,464,980,000	3,774,000,000
+ Other receivables	-	-
	79,464,980,000	3,774,000,000

7.5.2 RECEIVABLES FROM AND ACCRUALS FOR DIVIDEND AND INTEREST INCOME

	30/09/2026	01/01/2026
+ Dividends and interest receivable on financial assets	184,348,109,324	55,514,462,416
+ Accrued interest income from margin lending	198,258,126,094	122,516,856,183
+ Other receivables	-	-
	382,606,235,418	178,031,318,599

7.5.3 SHORT-TERM PREPAYMENT TO SELLERS

	30/09/2026	01/01/2026
Fanxipan Vietnam Technology Solutions Joint Stock Company	-	500,000,000
AON VINA Co., Ltd	-	414,953,280
Nguyen Dan Interior And Architecture Company Limited	1,215,546,780	607,773,390
Letrading Viet Nam Co.,Ltd	1,146,529,739	15,390,000
Other upfront payments	4,170,264,318	2,581,530,032
	6,532,340,837	4,119,646,702

7.5.4 RECEIVABLES FROM MARGIN ACTIVITIES

	30/09/2026	01/01/2026
Receivables from principal margin activities	12,216,411,175,910	8,825,426,324,165
	12,216,411,175,910	8,825,426,324,165

7.5.5 RECEIVABLES FROM SERVICES PROVIDED BY THE COMPANY

	30/09/2026	01/01/2026
+ Receivables from brokerage activities	1,006,704,970	2,563,066,348
+ Receivables from consulting activities	4,287,672,315	2,887,922,315
+ Receivable from custody fees	7,156,863,912	7,580,412,859
+ Receivables from consignment and auction activities	-	-
+ Receivables principal and interest of business cooperation contracts	433,968,956,892	430,241,466,982
+ Receivables of advances to pay dividends	10,000,000,000	10,000,000,000
+ Receivables from other securities trading activities	43,802,957	-
	456,464,001,046	453,272,868,504

7.5.7 OTHER RECEIVABLES

	30/09/2026	01/01/2026
Company placed a deposit to purchase shares	126,508,768,000	8,380,000,000
Receivable from Investment Trust	-	243,294,597
Receivables from portfolio trust	181,769,422,149	676,675,132
	308,278,190,149	9,299,969,729

A.7.6 PROVISION FOR IMPAIRMENT OF RECEIVABLES

	Value of doubtful debt	Third quarter of 2026				01/01/2026
		Beginning	Provision	Reversal	Closing	
Receivables consulting activities (a)	2,809,922,315	2,809,922,315	-	-	2,809,922,315	2,809,922,315
Receivables from principal and interest of securities trading cooperation contracts (b)	430,241,466,981	400,071,207,373	332,873,972	681,275,107	399,722,806,238	395,536,498,844
Receivables of advances to pay dividends (c)	10,000,000,000	10,000,000,000	-	-	10,000,000,000	10,000,000,000
Provision for impairment of receivables from margin trading contracts (d)	195,695,014,744	104,161,310,688	2,950,627,151	-	107,111,937,839	156,012,434,666
	638,746,404,040	517,042,440,376	3,283,501,123	681,275,107	519,644,666,392	564,358,855,825

(a) Receivable arising from 2011 to 2022

(b) Receivable arising from 2009 to 2015

(c) Receivable arising in 2011

(d) Receivables primarily arising from 2018 to 2023

A.7.7 INVENTORIES	30/09/2026	01/01/2026
Office supplies	152,314,279	34,132,294
Tools, supplies	161,562,000	107,648,000
	313,876,279	141,780,294
A.7.7a CONSTRUCTION IN PROGRESS	30/09/2026	01/01/2026
Implementation and upgrading of securities trading software; technology equipment.	16,604,616,000	6,479,616,000
	16,604,616,000	6,479,616,000
A.7.8 PREPAID EXPENSES	30/09/2026	01/01/2026
a. Short-term prepaid expenses	37,832,967,312	13,482,177,513
Office rental costs	17,566,266,939	11,382,105,828
Drawdown commitment fees	17,873,753,425	-
Data acquisition costs	363,115,808	485,916,255
Other short-term prepaid costs	2,029,831,140	1,614,155,430
b. Long-term prepaid expenses	16,945,179,347	19,692,847,958
Tools and consumables costs awaiting allocation	6,380,174,781	6,944,899,812
Costs of office renovation and fixed asset repairs	9,044,685,928	11,636,328,439
Consulting costs pending allocation	362,733,219	362,733,219
Other long-term prepaid expenses	1,157,585,419	748,886,488
	54,778,146,659	33,175,025,471
DEPOSITS TO SETTLEMENT ASSISTANCE FUND	30/09/2026	01/01/2026
Initial deposit	120,000,000	120,000,000
Additional deposit	18,066,986,207	18,066,986,207
Allocated interest	1,813,013,793	1,813,013,793
	20,000,000,000	20,000,000,000

A.7.10 TANGIBLE FIXED ASSETS

	Machinery, equipment	Transportation equipment	Management tools	Total
Original cost				
Beginning	46,950,121,600	6,580,850,000	1,302,988,095	54,833,959,695
- Purchase	21,083,570,800	-	-	21,083,570,800
- Liquidating, disposed	-	-	-	-
Closing	68,033,692,400	6,580,850,000	1,302,988,095	75,917,530,495
Accumulated depreciation	-	-	-	-
Beginning	36,338,291,066	6,363,954,416	419,694,041	43,121,939,523
- Depreciation	2,957,420,865	36,943,749	107,892,192	3,102,256,806
- Liquidating, disposed	-	-	-	-
Closing	39,295,711,931	6,400,898,165	527,586,233	46,224,196,329
Net carrying amount	-	-	-	-
- Beginning	<u>10,611,830,534</u>	<u>216,895,584</u>	<u>883,294,054</u>	<u>11,712,020,172</u>
- Closing	<u>28,737,980,469</u>	<u>179,951,835</u>	<u>775,401,862</u>	<u>29,693,334,166</u>

In which: cost of tangible fixed assets at the end of the accounting period that have been fully depreciated but are still in use: 35,186,529,316 VND

A.7.11 INTANGIBLE FIXED ASSETS

	Software	Patent Copyright	Other intangible fixed assets	Total
Original cost				
Beginning	56,590,413,724	-	-	56,590,413,724
- Purchase	-	-	-	-
- Liquidating, disposed	-	-	-	-
Closing	56,590,413,724	-	-	56,590,413,724
Accumulated depreciation	-	-	-	-
Beginning	38,050,443,320	-	-	38,050,443,320
- Depreciation	1,671,661,011	-	-	1,671,661,011
- Liquidating, disposed	-	-	-	-
Closing	39,722,104,331	-	-	39,722,104,331
Net carrying amount	-	-	-	-
- Beginning	<u>18,539,970,404</u>	<u>-</u>	<u>-</u>	<u>18,539,970,404</u>
- Closing	<u>16,868,309,393</u>	<u>-</u>	<u>-</u>	<u>16,868,309,393</u>

In which: cost of intangible fixed assets at the end of the accounting period that have been fully depreciated but are still in use: 28,291,218,724 VND

A.7.12 DEPOSITS, COLLATERALS AND PLEDGES

	30/09/2026	01/01/2026
a. Short-term	-	-
b. Long-term	7,536,696,000	7,759,117,060
Deposits on brokerage contract	7,403,146,000	7,635,967,060
Others	<u>133,550,000</u>	<u>123,150,000</u>
	<u>7,536,696,000</u>	<u>7,759,117,060</u>

17/01/2026

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A.7.13 FINANCIAL ASSETS LISTED/REGISTERED AT THE VSD OF THE COMPANY

	<u>30/09/2026</u>	<u>01/01/2026</u>
Unrestricted financial assets	1,579,832,150,000	2,038,673,540,000
Restricted financial assets	-	-
Mortgage financial assets	2,368,979,240,000	1,536,750,000,000
Blocked financial assets	-	-
Financial assets awaiting settlement	52,897,000,000	600,000,000
	<u>4,001,708,390,000</u>	<u>3,576,023,540,000</u>

A.7.14 Transactions with Related Parties during the period

	<u>30/09/2026</u>	<u>01/01/2026</u>
Unrestricted and non-traded financial assets deposited at the VSD	7,444,330,000	202,492,110,000
	<u>7,444,330,000</u>	<u>202,492,110,000</u>

A.7.15 THE COMPANY'S AWAITING FINANCIAL ASSETS

	<u>30/09/2026</u>	<u>01/01/2026</u>
The Company's awaiting financial assets	1,493,000,000	226,912,000,000
	<u>1,493,000,000</u>	<u>226,912,000,000</u>

A.7.17 THE COMPANY'S FINANCIAL ASSETS WHICH ARE NOT DEPOSITED AT THE VSD

	<u>30/09/2026</u>	<u>01/01/2026</u>
The Company's financial assets which are not deposited at the VSD	5,836,545,390,000	349,682,810,000
	<u>5,836,545,390,000</u>	<u>349,682,810,000</u>

A.7.20 FINANCIAL ASSETS LISTED/REGISTERED AT THE VSD OF INVESTORS

	<u>30/09/2026</u>	<u>01/01/2026</u>
Unrestricted financial assets	53,185,226,300,000	49,839,568,130,000
Restricted financial assets	1,343,779,610,000	2,798,734,370,000
Mortgage financial assets	4,064,421,900,000	8,032,270,540,000
Blocked financial assets	4,872,224,710,000	3,750,000,000,000
Financial assets awaiting settlement	406,642,350,000	203,525,620,000
	<u>63,872,294,870,000</u>	<u>64,624,098,660,000</u>

A.7.21 NON-TRADED FINANCIAL ASSETS DEPOSITED AT THE VSD OF INVESTORS

	<u>30/09/2026</u>	<u>01/01/2026</u>
Unrestricted and non-traded financial assets deposited at the VSD	380,059,950,000	90,896,090,000
Restricted and non-traded financial assets deposited at the VSD	-	211,800,000,000
Mortgage and non-traded financial assets deposited at the VSD	-	1,040,160,000
Financial assets deposited at VSD that have not been traded, blocked, or placed under temporary hold	1,247,607,740,000	-
	<u>1,627,667,690,000</u>	<u>303,736,250,000</u>

A.7.22 AWAITING FINANCIAL ASSETS OF INVESTORS

	<u>30/09/2026</u>	<u>01/01/2026</u>
Awaiting financial assets of investors	293,940,610,000	202,400,120,000
	<u>293,940,610,000</u>	<u>202,400,120,000</u>

A.7.25 INVESTORS' DEPOSITS

	<u>30/09/2026</u>	<u>01/01/2026</u>
Investors' deposits for securities trading activities managed by the Securities Company	593,703,301,734	810,146,338,381
Domestic investors	586,696,079,257	792,347,678,547
Foreign investors	1,594,891,578	1,541,466,928
Investors's deposit for derivative securities	5,412,330,899	16,257,192,906

	30/09/2026	01/01/2026
Investors' synthesizing deposits for securities trading activities	584,481,354,510	656,565,641,390
Investors' deposits for securities transaction clearing and settlement	32,862,461,540	19,253,470,120
Domestic investors	32,862,461,540	19,253,470,120
	<u>1,211,047,117,784</u>	<u>1,485,965,449,891</u>
A.7.26 DEPOSITS OF SECURITIES ISSUERS		
	30/09/2026	01/01/2026
Issuers's dividend payment deposits	77,504,292	77,504,292
	<u>77,504,292</u>	<u>77,504,292</u>
PAYABLES FOR SECURITIES TRANSACTION ACTIVITIES		
	30/09/2026	01/01/2026
Payable to Vietnam Securities Depository and Clearing Corporation	358,690,000	14,293,772,000
Other payables	-	-
	<u>358,690,000</u>	<u>14,293,772,000</u>
A.7.29 PAYABLES DIVIDENDS, PRINCIPAL AND INTEREST ON BONDS		
	30/09/2026	01/01/2026
Payables dividends, principal and interest on bonds to Investors	77,504,292	77,504,292
Dividend for shareholders payables	686,685,456	686,685,456
	<u>764,189,748</u>	<u>764,189,748</u>
A.7.30 TAX PAYABLES AND STATUTORY OBLIGATIONS		
	30/09/2026	01/01/2026
Corporate income tax	266,028,107,610	118,695,280,993
Personal income tax	22,392,307,590	22,405,706,031
Value added tax	1,145,173,367	870,939,963
Foreign Contractor Tax	133,411,452	248,633,582
	<u>289,699,000,019</u>	<u>142,220,560,569</u>
A.7.32 ACCRUED EXPENSES		
	30/09/2026	01/01/2026
Accrual - Interest expense of credit institutions	107,771,615,692	41,570,454,886
Accrual - Interest on issued bonds	28,151,917,351	24,690,849,315
Accrual - Expenses payable to trading platforms	4,856,118,825	8,543,412,389
Accrual - Other expenses payable	2,085,188,437	6,730,807,882
	<u>142,864,840,305</u>	<u>81,535,524,472</u>
A.7.34 TRADE PAYABLES		
	30/09/2026	01/01/2026
Payable on purchase of financial assets	4,863,600,000	444,246,385,000
Short-term trade payables:	13,993,617,899	8,691,679,699
Lotte-HPT Vietnam High-Tech Joint Stock Company	-	1,254,000,000
Financial Software Solutions Joint Stock Company	-	5,550,000,000
Amigo Technologies Joint Stock Company	9,965,783,040	-
Other parties must be paid	4,027,834,859	1,887,679,699
Long-term trade payables	-	-
	<u>18,857,217,899</u>	<u>452,938,064,699</u>
A.7.35 OTHER PAYABLES		
	30/09/2026	01/01/2026
Dividends must be paid to shareholders	686,685,456	686,685,456
Market development fees must be paid	8,249,714,083	10,443,991,022
Other payables	5,431,907,595	2,083,896,135
	<u>14,368,307,134</u>	<u>13,214,572,613</u>

A.7.37 SHORT-TERM BORROWINGS AND DEBTS

Short-term borrowings	Balance beginning of the year	Increase in the period	Decrease in the period	Closing balance
- Borrowings from banks	8,220,000,000,000	38,152,000,000,000	32,232,000,000,000	14,140,000,000,000
Detail:				
+ Vietnam Prosperity Joint Stock Commercial Bank	835,000,000,000	3,846,000,000,000	3,681,000,000,000	1,000,000,000,000
+ Joint Stock Commercial Bank for Investment and Development of Vietnam – Hà Thanh Branch	980,000,000,000	3,911,000,000,000	4,401,000,000,000	490,000,000,000
+ Viet Nam Thuong Tin Commercial Joint Stock Bank – Ho Chi Minh City Branch	1,000,000,000,000	4,590,000,000,000	3,690,000,000,000	1,900,000,000,000
+ Saigon – Hanoi Commercial Joint Stock Bank – Dong Do Branch	900,000,000,000	2,844,000,000,000	2,710,000,000,000	1,034,000,000,000
+ Saigon – Hanoi Commercial Joint Stock Bank – Ba Dinh Branch	-	1,614,000,000,000	700,000,000,000	914,000,000,000
+ Ho Chi Minh City Development Joint Stock Commercial Bank	1,990,000,000,000	5,338,000,000,000	4,659,000,000,000	2,669,000,000,000
+ Indovina Bank Limited – Head Office	295,000,000,000	1,840,000,000,000	1,565,000,000,000	570,000,000,000
+ Other banks	2,220,000,000,000	14,169,000,000,000	10,826,000,000,000	5,563,000,000,000
- Borrowings from other entities	-	815,130,193,468	166,879,379,203	648,250,814,265
	8,220,000,000,000	38,967,130,193,468	32,398,879,379,203	14,788,250,814,265

A.7.38 BONDS ISSUED

	Balance beginning of the year	Increase in the period	Decrease in the period	Closing balance
Short-term debts	1,130,000,000,000	575,000,000,000	558,000,000,000	1,147,000,000,000
+ Organization	1,120,000,000,000	575,000,000,000	550,000,000,000	1,145,000,000,000
+ Personal	10,000,000,000	-	8,000,000,000	2,000,000,000
Long-term debts	-	-	-	-
	1,130,000,000,000	575,000,000,000	558,000,000,000	1,147,000,000,000

A.7.39 PAYABLES TO INVESTORS

	30/09/2026	01/01/2026
Payables to investors - Investors' deposits for securities trading activities managed by the Securities Company	593,703,301,734	810,146,338,381
Domestic investors	592,108,410,156	808,604,871,453
Foreign investors	1,594,891,578	1,541,466,928
Payables to investors - Investors' synthesizing deposits for securities trading activities	584,481,354,510	656,565,641,390
Payables to investors - Investors' synthesizing deposits for securities trading activities	32,862,461,540	19,253,470,120
Domestic investors	32,862,461,540	19,253,470,120
Other payables to investors	77,504,292	77,504,292
Domestic investors	77,504,292	77,504,292
Foreign investors	-	-
	626,643,267,566	1,486,042,954,183

A.7.40 INVESTORS' PAYABLES FOR SERVICES TO SECURITIES COMPANIES

	30/09/2026	01/01/2026
Payables stock brokerage fees	1,006,704,970	1,652,512,805
Payables securities custody fees	7,156,863,912	7,524,613,599
	8,163,568,882	7,524,613,599

A.7.42 LOAN PAYABLES OF INVESTORS TO THE COMPANY

	30/09/2026	01/01/2026
Margin transaction payables	12,414,669,302,004	8,947,943,180,348
Principal of margin transaction	12,216,411,175,910	8,825,426,324,165
- Domestic investors	12,216,411,175,910	8,825,426,324,165
- Foreign investors	-	-
Interest of margin transaction	198,258,126,094	122,516,856,183
- Domestic investors	198,258,126,094	122,516,856,183
- Foreign investors	-	-
Prepaid of selling securities operation payables	219,002,841,342	272,297,161,292
Principal of prepaid of selling securities operation	219,002,841,342	272,297,161,292
- Domestic investors	219,002,841,342	272,297,161,292
- Foreign investors	-	-
Interest of prepaid of selling securities operation	-	-
- Domestic investors	-	-
- Foreign investors	-	-
	12,633,672,143,346	9,220,240,341,640

A.7.43 UNDISTRIBUTED EARNINGS

	30/09/2026	01/01/2026
Undistributed earnings	2,947,850,502,941	1,497,064,889,439
Realized earnings	(16,107,185,890)	963,825,356,518
Unrealized earnings	2,931,743,317,051	2,460,890,245,957

11/11/2026

11/11/2026

(*)

OFF-STATEMENT OF FINANCIAL POSITION ITEMS

	30/09/2026	01/01/2026
2. Goods held under trust		
	1,500,000,000	1,500,000,000
	1,500,000,000	1,500,000,000
3. Receipt of collateral assets		
- Group details	6,903,330,000	6,903,330,000
	6,903,330,000	6,903,330,000
4. Bad debt has been handled		
Agricultural Materials Joint Stock Company	62,305,803,043	62,305,803,043
	62,305,803,043	6,903,330,000
6. Quantity of outstanding shares in circulation		
<= 1 year;		
> 1 year.	899,462,220	899,462,220
	899,462,220	813,156,748
8. Listed/registered financial assets deposited with VSD by the company		
<= 1 year;	-	-
> 1 year.	4,001,708,390,000	3,576,023,540,000
	4,001,708,390,000	3,576,023,540,000
9. Financial assets deposited with VSD but not yet traded by the company		
<= 1 year;	-	-
> 1 year.	7,444,330,000	202,492,110,000
	7,444,330,000	202,492,110,000
12. Financial assets of the securities company not d		
<= 1 year;		
> 1 year.	5,836,545,390,000	349,682,810,000
	5,836,545,390,000	349,682,810,000
14. Investors' deposits		
Investors' deposits for securities trading activities managed by the Securities Company	593,703,301,734	810,146,338,381
Domestic investors	592,108,410,156	808,604,871,453
Foreign investors	1,594,891,578	1,541,466,928
Investors' synthesizing deposits for securities trading activities		
Other investors' deposits	77,504,292	77,504,292
Domestic investors	77,504,292	77,504,292
Foreign investors	-	-
	593,780,806,026	810,223,842,673
15. Investors' deposits for securities transaction clearing and settlement		
Domestic investors	32,862,461,540	19,253,470,120
	32,862,461,540	19,253,470,120

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	Cost of financial assets sold		Gain (loss) of Third quarter of 2026	Accumulated Gain (loss)	Gain (loss) of Third quarter of 2025
	1	2	3=1-2	4	5
Listed shares	1,430,707,846,100	1,343,643,451,922	87,064,394,178	873,523,570,227	410,905,266,200
Unlisted shares	201,994,700,000	221,175,584,911	(19,180,884,911)	(233,658,225,963)	-
Listed bonds	14,954,263,505,000	14,954,596,302,590	(322,797,590)	(19,086,596,050)	6,769,849,994
Unlisted bonds	3,584,863,679,866	3,478,837,716,541	106,025,963,325	157,674,344,425	3,792,814,030
Money Market Instruments	22,482,727,527,467	22,061,320,570,036	421,406,957,431	440,445,810,993	5,160,229,442
	42,654,557,558,433	42,059,573,626,000	594,983,632,433	1,218,899,003,632	426,628,159,666

7.45.3 DIVIDEND, INTEREST INCOME FROM FINANCIAL ASSETS AT FVTPL, LOANS, HTM, AFS

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Financial assets at fair value through profit and loss (FVTPL)	149,623,210,819	390,064,539,759	55,622,545,567	165,702,708,200
Held-to-maturity investments (HTM)	24,482,367,302	25,329,193,294	-	455,479,452
Loans	341,145,753,646	929,767,233,101	255,842,583,352	536,486,055,074
Available for sale financial assets (AFS)	811,232,876	811,232,876	-	29,739,567,000
	516,062,564,643	1,345,972,199,030	311,465,128,919	732,383,809,726

B.7.46 FINANCIAL INCOME

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Income from interest on demand deposits	981,981,572	3,155,542,225	1,418,676,693	2,843,667,633
	<u>981,981,572</u>	<u>3,155,542,225</u>	<u>1,418,676,693</u>	<u>2,843,667,633</u>

R.7.47 OPERATING EXPENSES

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Expenses for brokerage services	76,027,590,638	240,537,578,581	109,784,103,952	214,126,684,316
Expenses for underwriting and issuance agent services	1,753,280,265	4,682,573,018	1,505,925,142	2,709,255,906
Expenses for securities investment advisory services	-	-	3,316,406,957	7,662,589,549
Expenses for securities custodian services	3,489,354,378	10,280,545,907	3,327,506,500	9,298,002,993
Expenses for financial advisory services	23,324,467,911	48,111,271,406	1,986,138,174	4,689,734,299
Expenses for other operating	11,302,432,303	25,426,860,648	-	-
Provision expenses for diminution in value and impairment of doubtful receivables from services provided by the Company	2,602,226,016	(44,714,189,433)	(927,936,502)	4,023,731,602
	118,499,351,511	284,324,640,127	118,992,144,223	242,509,998,665

B.7.48 FINANCIAL EXPENSES

	Current year		Previous year	
	<u>This period</u>	<u>Accumulated</u>	<u>This period</u>	<u>Accumulated</u>
Interest expenses	348,776,342,385	710,030,400,562	71,723,441,055	150,801,828,313
Other investment costs	3,585,158,220	4,046,528,084	600,547,946	600,547,946
	352,361,500,605	714,076,928,646	72,323,989,001	151,402,376,259

B.7.50 GENERAL ADMINISTRATIVE EXPENSES

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Labor expenses	19,138,082,345	40,425,926,958	22,654,391,946	49,773,293,207
Trade union fund, Social insurance, Health insurance, Unemployment	914,112,064	2,586,124,964	745,718,289	2,145,432,348
Office supplies expenses	81,060,053	249,409,606	173,351,407	488,588,126
Tools, supplies	662,660,487	1,912,161,152	276,495,243	805,594,243
Depreciation and amortisation	698,596,211	1,884,868,441	698,036,598	2,230,960,622
Tax, fees and charge	1,633,571	54,144,888	12,178,550	167,414,544
Expenses from external services	6,554,468,795	21,972,893,112	6,146,717,158	12,392,450,546
Other expenses	1,634,494,526	7,201,608,839	3,747,459,954	19,912,396,245
	29,685,108,052	76,287,137,960	34,454,349,145	87,916,129,881

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B.7.51 OTHER INCOME

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Gain from liquidation, disposal of fixed assets; Other income	1,082,573	46,253,148	629,810	9,317,624
	<u>1,082,573</u>	<u>46,253,148</u>	<u>629,810</u>	<u>9,317,624</u>

B.7.52 OTHER EXPENSES

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Loss from liquidation, disposal of fixed assets	-	-	-	-
Other expenses	842,640	50,511,176	1	2
	<u>842,640</u>	<u>50,511,176</u>	<u>1</u>	<u>2</u>

B.7.53 CURRENT CORPORATE INCOME TAX EXPENSES

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
1 Total profit before tax	250,810,082,215	620,521,717,151	590,426,958,369	1,379,080,262,247
2 Adjustments increasing taxable income	47,514,689,470	(350,311,705,692)	(71,188,582,175)	(123,639,185,304)
2 Non-deductible expenses	61,520,589	873,594,200	17,970,000	1,418,772,000
2 Decrease in value of financial assets due to revaluation	47,453,168,881	(351,185,299,892)	(71,206,552,175)	(125,057,957,304)
3 Adjustments decreasing taxable income	(390,268,652,225)	(1,527,990,682,942)	(127,186,679,052)	228,394,069,429
3 Dividend income exempt from corporate income tax	13,090,815,250	53,078,985,250	27,399,948,500	71,907,864,900
3 Increase in value of financial assets due to revaluation	(403,359,467,475)	(1,581,069,668,192)	(154,586,627,552)	156,486,204,529
4 Total net adjustments	437,783,341,695	1,177,678,977,250	55,998,096,877	(352,033,254,733)
5 Total taxable income	688,593,423,910	1,798,200,694,401	646,425,055,246	1,027,047,007,514
6 Corporate income tax rate	20%	20%	20%	20%
7 Current corporate income tax expense	137,718,684,782	359,640,138,880	129,285,011,049	205,409,401,503
8 Adjustments for prior years' current corporate income tax expense recognised in the current year	-	(19,666,931)	-	-
9 Current corporate income tax expense	<u>137,718,684,782</u>	<u>359,620,471,949</u>	<u>129,285,011,049</u>	<u>205,409,401,503</u>

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C OTHER INFORMATION

There are no events occurring after the end of the financial period that have materially affected or may materially affect the Company's operations and the results of its operations after the end of the financial period.

Information about related parties:

Related parties	Relation
Saigon - Hanoi Commercial Joint Stock Bank	The company shares key management member
BVIM Fund Management Joint Stock Company	The company shares key management member
Vietnam International Commodity Exchange JSC	The company shares key management member
DBV Insurance Group	The company shares key management member
Mr. Do Quang Vinh	Chairman of the Board of Directors
Mr. Le Dang Khoa	Member of the Board of Directors Member of the Audit Committee
Mrs. Nguyen Dieu Trinh	Member of the Board of Directors Chairwoman of the Audit Committee
Mr. Dao Ngoc Dung	Member of the Board of Directors
Mr. Nguyen Duy Linh	CEO (appointed on 01/14/2026) Member of the Board of Directors (appointed on 04/17/2026)
Mr. Tran Van Man	Deputy CEO
Mr. Pham Quang Quyet	Deputy CEO
Mrs. Pham Thi Thanh Hao	Chief Accountant
Mr. Nguyen Chi Thanh	CEO (Resigned on 01/14/2026) Member of the Board of Director (resigned on 04/17/2026)
Mr Do Vinh Quang	A stakeholder is someone closely related to a key management member

* Transactions with Related Parties during the period	First 9 months of 2026	First 9 months of 2025
Saigon - Hanoi Commercial Joint Stock Bank		
Sell Certificates of Deposit	10,573,349,260,120	2,765,488,726,142
Buy Certificates of Deposit	15,600,000,000,000	17,313,280,894,000
Government bond purchase and sale agreement	68,300,000,000,000	25,350,000,000,000
Settlement of Government Bond Purchase and Sale Contract	68,321,924,220,000	25,354,786,544,712
Sell Bonds	-	601,842,000,000
Buy bonds	-	1,781,249,000,000
Bond interest	8,879,449,325	24,942,046,501
Deposit contract transactions	-	100,000,000,000
Settlement of Deposit Contract	-	100,373,698,630
Borrowing	4,458,000,000,000	853,000,000,000
Total principal and interest payment	3,488,979,915,188	607,873,534,190
Revenue from underwriting and issuance agent services	10,978,369,975	540,000,000
Revenue from financial advisory services	76,044,713,025	16,704,545,453
Revenue from securities custodian; securities brokerage; transfer services	5,619,646,769	9,154,122,969
Office rental costs, electricity costs	1,198,845,246	111,995,845
Interest on demand deposits	1,129,947,291	792,888,204
Bank service fees	22,581,728	430,435,455
BVIM Fund Management Joint Stock Company		
Investment Trust Value	40,000,000,000	-
Portfolio management fee; Transaction fees; File processing fee; Money transfer fee	323,451,509	-
Deposit interest	10,471,878	-

* Transactions with Related Parties during the period	First 9 months of 2026	First 9 months of 2025
Mr Do Vinh Quang		
Rent an office	22,371,101,001	-
Vietnam International Commodity Exchange Joint Stock Company		
Contributed capital amount	150,000,000,000	-
DBV Insurance Group		
Property insurance costs	100,993,600	-
* Balance with related parties at the end of the accounting period:	30/09/2026	01/01/2026
Saigon - Hanoi Commercial Joint Stock Bank		
Deposits	1,187,166,885,676	567,780,120,977
Bank loan	1,948,000,000,000	900,000,000,000
Stock investment	275,222,367,694	275,238,748,169
Bond investment	411,030,934,161	262,377,852,844
BVIM Fund Management Joint Stock Company:		
Value of investment portfolio	32,656,314,129	39,773,000,000
The balance in the trust account	6,570,464,966	243,294,597
Vietnam International Commodity Exchange Joint Stock Company:		
Contributed capital amount	225,000,000,000	75,000,000,000
Manager's income	First 9 months of 2026	First 9 months of 2025
Mr. Do Quang Vinh	2,666,666,664	2,444,444,442
Mr. Le Dang Khoa	466,666,668	427,777,779
Mrs. Nguyen Dieu Trinh	1,266,666,672	1,161,111,116
Mr. Dao Ngoc Dung	462,394,782	250,329,547
Mr. Nguyen Duy Linh	4,606,245,524	-
Mr. Tran Van Man	1,570,408,789	-
Mr. Pham Quang Quyet	808,024,112	-
Mr. Nguyen Chi Thanh	544,185,091	6,225,875,661
Mrs. Pham Thi Thanh Hao	1,454,051,326	1,550,517,336
Mr. Vu Duc Tien	-	129,040,404

Comparative figures:

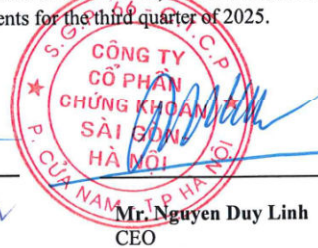
Comparative figures presented in the Statement of Financial Position and the corresponding notes are derived from the Company's financial statements for the financial year ended 31 December 2025, which were audited by AASC Auditing Firm Company Limited. Comparative figures presented in the Statement of Comprehensive Income, the Statement of Cash Flows, the Statement of Changes in Equity and the corresponding notes are derived from the Company's financial statements for the third quarter of 2025.



Ms. Pham Thuy Nga
Preparer
Hanoi, October 20, 2026



Mrs. Pham Thi Thanh Hao
Chief Accountant



Mr. Nguyen Duy Linh
CEO