CÔNG TY CP CHỨNG KHOÁN BẢO VIỆT
BAO VIET SECURITIES JOINT STOCK COMPANY

Số/No.: 845 /2026/ BVSC – QLHĐ
CBTT Báo cáo Tài chính quý 2 năm 2026
Information disclosure of the 2nd Quarter 2026 Financial Report

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hà Nội, ngày 17 tháng 07 năm 2026
Ha Noi, July 17 , 2026

Kính gửi: / ***Respectfully to:*** **- ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC**
- STATE SECURITIES COMMISSION
- SỞ GIAO DỊCH CHỨNG KHOÁN VIỆT NAM
- VIETNAM STOCK EXCHANGE

Công ty/ Company: **CÔNG TY CP CHỨNG KHOÁN BẢO VIỆT / BAO VIET SECURITIES JOINT STOCK COMPANY**

Mã chứng khoán/ *Ticker symbol*: **BVS**

Địa chỉ trụ sở chính/ Registered office: Tòa nhà số 8 Lê Thái Tổ, phường Hoàn Kiếm, Thành phố Hà Nội, Việt Nam / *No. 8 Le Thai To Street, Hoan Kiem Ward, Hanoi City, Vietnam.*

Điện thoại / *Phone*: 024.3928 8080 Fax: 024.39289888

Người thực hiện công bố thông tin / *Information disclosure officer*: Ông Nhữ Đình Hòa / *Mr. Nhu Dinh Hoa*

Địa chỉ/ Address: Tòa nhà số 8 Lê Thái Tổ, phường Hoàn Kiếm, Thành phố Hà Nội, Việt Nam / *No. 8 Le Thai To Street, Hoan Kiem Ward, Hanoi City, Vietnam.*

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Loại thông tin công bố: ☐ 24 giờ ☐ 72 giờ ☐ bất thường ☐ theo yêu cầu ☑ định kỳ

Type of information disclosure: ☐*24 hours* ☐*72 hours* ☐ *unsual* ☐ *on request* ☑ *periodic*

Nội dung thông tin công bố/ *Disclosure content:*

- Báo cáo Tài chính quý 2 năm 2026 của Công ty CP Chứng khoán Bảo Việt lập ngày 15/07/2026, bao gồm: BC tình hình tài chính, Các chỉ tiêu ngoài BC tình hình tài chính, BC kết quả hoạt động, BCLCTT, Phần LCTT hoạt động môi giới, ủy thác của khách, BC tình hình biến động vốn chủ sở hữu, Thuyết minh BCTC.

- Financial Report for the nd Quarter of 2026 of Bao Viet Securities Joint Stock Company, dated July 15, 2026, comprising: Statement of Financial Position, Items Outside of the Statement of Financial Position, Income Statement, Statement of Cash Flows, Cash Flows from Brokerage and Customer Agency Activities, Statement of Changes in Equity, and Notes to the Financial Statements.

- Giải trình chênh lệch lãi Báo cáo Tài chính quý 2: Quý 2 năm 2026, tổng lợi nhuận sau thuế của Công ty đạt 42,4 tỷ, giảm 28,8 tỷ (-40,4%) so với cùng kỳ năm 2025. Trong đó:

- Lợi nhuận thực hiện sau thuế của Công ty giảm 19,4 tỷ (-34,2%) so với cùng kỳ năm trước chủ yếu do chi phí lãi vay tăng khi mặt bằng lãi suất thị trường cao hơn cùng kỳ năm trước.

- Lợi nhuận chưa thực hiện sau thuế quý này của Công ty giảm 9,4 tỷ đồng so với cùng kỳ năm trước chủ yếu do tăng khoản chi phí chênh lệch đánh giá lại tài sản tài chính FVTPL: tăng 11 tỷ đồng (+155,2%) so với cùng kỳ năm trước.

- Explanation of the difference in profit in the Q2 Financial Statements: *In Q2 2026, the Company's total profit after tax reached VND 42.4 billion, down VND 28.8 billion (-40.4%) compared with the same period in 2025, of which:*

- The Company's realized profit after tax decreased by VND 19.4 billion (-34.2%) year-on-year, primarily due to an increase in interest expenses as market interest rates were higher than in the same period last year.

- The Company's unrealized net profit after tax decreased by VND 9.4 billion year-on-year, primarily driven by a VND 11 billion (+155.2%) increase in losses from revaluation of FVTPL financial assets.

Toàn văn Báo cáo Tài chính và công văn giải trình chênh lệch lãi Báo cáo tài chính quý 2/2026 đã được công bố trên trang thông tin điện tử của công ty vào ngày 17/07/2026 tại đường dẫn sau:

The full Financial Report and the explanatory letter regarding the difference in profit for the nd Quarter 2026 Financial Report have been published on the company's website on July 17, 2026, at the following link:

https://www.bvsc.com.vn/e7ab0b6e-a3e3-4f95-89c5-48ce48ce144e/0/vi

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information disclosed herein is true and accurate. We assume full legal responsibility for the content of the information disclosed.

Nơi nhận:
Recipient:

- Như trên.
- As above.
- Lưu QLHĐ
- Archive: Operations Management Department

CÔNG TY CP CHỨNG KHOÁN BẢO VIỆT
BAO VIET SECURITIES JOINT STOCK COMPANY
TỔNG GIÁM ĐỐC
CHIEF EXECUTIVE OFFICER

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO VIỆT

Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO VIỆT
DN: C=VN, CN=CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO VIỆT, L=Hoàn Kiếm, ST=HÀ NỘI, UID=MST:0100956399
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Nguyễn Đình An

BAO VIET SECURITIES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

No.: 833/ BVSC/2026/BVSC-TCKT
Re.: Explanation of Profit Variance in Q2 2026 Financial Statements vs. Q2 2025

Hanoi, July 15, 2026

To: **STATE SECURITIES COMMISSION**
Copies to: **VIETNAM STOCK EXCHANGE**
HANOI STOCK EXCHANGE

Bao Viet Securities Joint Stock Company (BVSC) hereby conveys its sincere regards to the State Securities Commission and the esteemed Exchanges.

Pursuant to the regulations stipulated in Circular No. 96/2020/TT-BTC dated November 16, 2020, guiding information disclosure on the stock market, should the profit after corporate income tax in the interim income statement fluctuate by ten percent (10%) or more compared with the same period of the previous year, the listed organization must provide a written explanation for such significant fluctuations in its quarterly financial statements.

Accordingly, BVSC hereby provides an explanation for the variances in business performance between Q2 2026 and Q2 2025 as follows:

Unit: VND

No.	Item	Q2.2025 (Prior period)	Q2.2026 (Reporting period)	% Change (Reporting period vs. Prior period)
I	**Total revenue**	**269,532,064,464**	**265,997,066,453**	**-1.3%**
A1	***Realized revenue***	***246,918,244,021***	***240,826,877,253***	***-2.5%***
1.1	Operating revenue	246,617,199,744	240,571,111,746	-2.5%
1.2	Financial income	300,959,195	243,704,477	-19.0%
1.3	Other income	85,082	12,061,030	14075.8%
B1	***Unrealized revenue (Gain from revaluation of financial assets at FVTPL)***	***22,613,820,443***	***25,170,189,200***	***11.3%***
II	**Total expenses**	**193,988,496,646**	**215,221,395,712**	***10.9%***
A2	***Incurred expenses***	***186,892,161,480***	***197,109,519,051***	***5.5%***
2.1	Operating expenses	100,303,474,272	104,672,947,168	4.4%
	Of which: - Provision for impairment of financial assets	*(23,357,121,652)*	*4,373,343,332*	-118.7%
2.2	General and administrative expenses	*49,529,291,989*	*31,257,758,420*	-36.9%
2.3	Financial expenses	*36,879,395,216*	*61,053,813,463*	65.5%
2.4	Expenses outside of securities operations	180,000,003	125,000,000	-30.6%
B2	***Unrealized expenses (Loss from revaluation of financial assets at FVTPL)***	***7,096,335,166***	***18,111,876,661***	***155.2%***

No.	Item	Q2.2025 (Prior period)	Q2.2026 (Reporting period)	% Change (Reporting period vs. Prior period)
III	**Total profit before tax**	**75,543,567,818**	**50,775,670,741**	***-32.8%***
	Including: Realized profit	*60,026,082,541*	*43,717,358,202*	*-27.2%*
	Unrealized profit	*15,517,485,277*	*7,058,312,539*	*-54.5%*
IV	**Income tax payables**	**4,405,713,390**	**8,389,635,405**	***90.4%***
V	**Total profit after tax**	**71,137,854,428**	**42,386,035,336**	***-40.4%***
	Including: Realized profit after tax	*56,704,288,119*	*37,332,700,922*	*-34.2%*
	Unrealized profit after tax	*14,433,566,309*	*5,053,334,414*	*-65.0%*

In Q2 2026, the Company's total profit after tax reached VND 42.4 billion, down VND 28.8 billion (-40.4%) compared with the same period in 2025, of which:

- The Company's realized profit after tax decreased by VND 19.4 billion (-34.2%) year-on-year, primarily due to an increase in interest expenses as market interest rates were higher than in the same period last year.

- The Company's unrealized net profit after tax decreased by VND 9.4 billion year-on-year, primarily driven by a VND 11 billion (+155.2%) increase in losses from revaluation of FVTPL financial assets.

The above factors explain the variance in the business performance of Bao Viet Securities Joint Stock Company in Q2 2026 compared with Q2 2025.

The Company respectfully submits the above information to the Authorities, and wishes to extend our highest regards./.

Recipients:
- As above.
- Archived at: Operations Management Dept., Accounting & Finance Dept.

BAO VIET SECURITIES JOINT STOCK COMPANY
CHIEF EXECUTIVE OFFICER

S.G.P - 01 - C.T.C.P
CÔNG TY
CỔ PHẦN
CHỨNG KHOÁN
BẢO VIỆT
Q. HOÀN KIẾM - TP. HÀ NỘI

Nguyen Dinh An

BAO VIET SECURITIES JOINT STOCK COMPANY

FINANCIAL STATEMENTS

QUARTER II 2026

July 2026

CATEGORY

CONTENT	PAGES

BAO VIET SECURITIES JOINT STOCK COMPANY

No. 8 Le Thai To Street, Hoan Kiem, Hanoi

Form B02-CTCK

(Issued under TT 334/2016/TT-BTC on 12/27/2016 by the Ministry of finance)

INTERIM STATEMENT OF FINANCIAL POSITION

At 30 Jun 2026

Unit: VND

Item	Code	Notes	At 30 Jun 2026	Opening balance
A	B	C	1	2
A. CURRENT ASSETS (100 = 110 + 130)	**100**		**5,827,997,993,057**	**6,479,776,240,903**
I. Financial assets (110 = 111 + 112 + 113 + 114 + 115 + 116 + 117 + 118 + 119 + 120 + 121 + 122 + 129)	**110**		**5,821,342,738,860**	**6,473,913,240,205**
1. Cash and cash equivalents	111		30,321,975,792	367,910,939,027
1.1. Cash	111.1	A.7.1	30,321,975,792	367,910,939,027
1.2. Cash equivalents	111.2			
2. Financial assets at fair value through profit and loss (FVTPL)	112	A.7.3.1	569,482,587,977	596,931,012,196
3. Held-to-maturity investments (HTM)	113	A.7.3.3	631,883,068,494	787,098,313,696
4. Loans	114	A.7.3.4	4,406,488,768,972	4,557,146,139,544
5. Available-for-sale investments (AFS)	115		163,232,711,895	168,838,563,387
6. Provision for impairment of financial assets and mortgaged assets	116		(57,979,041,671)	(57,136,773,335)
7. Receivables	117	A.7.5	84,218,847,353	73,118,360,649
7.1. Receivables from disposal of financial assets	117.1		34,646,725,000	30,041,005,700
7.2 Receivables and accrued dividend and interest	117.2		49,572,122,353	43,077,354,949
7.2.1. Receivables from due accrued dividends and interest	117.3			
Of which: doubtful receivables on dividends and interest received to date but not received	*117.3.1*			
7.2.2. Undue accrued dividends and interest	117.4	A.7.5.2	49,572,122,353	43,077,354,949
8. Advances to suppliers	118		4,973,918,428	3,756,693,164
9. Receivables from services provided by the Company	119	A.7.5.5	10,467,127,480	11,032,464,813
10. Internal receivables	120			
11. Receivable for securities transaction errors	121			
12. Other Receivables	122		17,005,444,364	12,970,197,288
13. Provision for impairment of receivables (*)	129	A.7.6	(38,752,670,224)	(47,752,670,224)
II. Other current assets (130 = 131 + 132 + 133 + 134 + 135 + 136)	**130**		**6,655,254,197**	**5,863,000,698**
1. Advances	131		238,000,000	271,000,000
2. Office supplies, materials and tools	132	A.7.7	104,214,853	136,377,620
3. Short-term prepaid expenses	133	A.7.22.a	6,216,639,344	5,361,623,078
4. Short-term deposits, collaterals and pledges	134		96,400,000	94,000,000
5. Deductible VAT	135			
6. Taxes and State receivables	136			
7. Other current assets	137			
8. Bond repurchase transactions	138			
6. Provision for impairment of of short-term assets	139			
B. NON-CURRENT ASSETS (200 = 210 + 220 + 230 + 240 + 250-260)	**200**		**596,151,217,055**	**553,222,987,393**
I. Long-term financial assets	**210**		**533,922,445,259**	**482,784,510,127**

Item	Code	Notes	At 30 Jun 2026	Opening balance
A	B	C	1	2
1. Long-term Receivables	211			
2. Investments	212		533,922,445,259	482,784,510,127
2.1. Held-to-maturity investments (HTM)	212.1		352,998,268,866	302,596,817,388
2.2. Available-for-sale financial assets (AFS)	212.2			
2.3. Investments in joint ventures, affiliate	212.3			
2.4 Other long term investments	212.4	A.7.3.2	180,924,176,393	180,187,692,739
3 Provision for impairment of long-term financial assets	213	A.7.3.5		
II. Fixed assets	**220**		**22,807,042,369**	**22,034,033,251**
1. Tangible fixed assets	221	A.7.18	14,004,819,387	14,351,987,273
- Cost	222		61,214,683,932	58,858,404,192
- Accumulated depreciation (*)	223a		(47,209,864,545)	(44,506,416,919)
- Review TSCDHH under fair value	223b			
2. Fixed assets Finance lease	224			
- Cost	225			
- Accumulated depreciation (*)	226a			
- Review TSCDTTC under fair value	226b			
3. Intangible fixed assets	227	A.7.19	8,802,222,982	7,682,045,978
- Cost	228		31,195,841,090	28,951,866,090
- Accumulated amortization (*)	229a		(22,393,618,108)	(21,269,820,112)
- Review TSCDVH under fair value	229b			
III. Real Estate Investments	**230**			
- Cost	231			
- Accumulated depreciation (*)	232a			
- Review BDSDT under fair value	232b			
IV. Construction in progress	**240**			**1,306,975,000**
V. Other non-current assets	**250**		**39,421,729,427**	**47,097,469,015**
1. Long-term deposits, collaterals and pledges	251		2,407,511,192	2,407,511,192
2. Long-term prepaid expenses	252	A.7.22b	17,014,218,235	23,830,214,301
3. Assets Deferred income tax	253			
4. Deposits to Settlement Assistance Fund	254	A.7.23	20,000,000,000	20,859,743,522
5. Other long-term assets	255			
VI. Provision for impairment of long term assets	**260**			
TOTAL ASSETS (270 = 100 + 200)	**270**		**6,424,149,210,112**	**7,032,999,228,296**

Item	Code	Notes	At 30 Jun 2026	Opening balance
A	B	C	1	2
C. LIABILITIES (300 = 310 + 340)	**300**		**3,722,187,954,834**	**4,376,210,636,405**
I. Current liabilities	**310**		**3,680,906,708,722**	**4,330,690,774,733**
1. Short-term borrowings and financial leases	311		3,449,126,395,491	4,070,368,955,884
1.1. Short-term borrowings	312	A.7.20	3,449,126,395,491	4,070,368,955,884
1.2 Lease liabilities Short-term financial assets	313			
2. Borrowing short-term financial assets	314			
3. Short-term convertible bonds	315			
4. Short-term bond issuance	316			
5. Payment Assistance Loan Fund	317			
6. Payables for securities transactions	318	A.7.9	5,368,087,382	7,310,248,791
7. Payables trading mistakes of financial assets	319			
8. Short-term trade payables	320	A.7.15	2,422,142,455	2,768,539,312
9. Short-term advances from customers	321		4,004,580,000	4,184,580,000
10. Statutory obligations	322	A.7.11	16,506,960,393	23,185,374,616
11. Payable to employees	323		124,329,641,832	117,470,841,136
12. Employee benefits	324		1,428,311,493	1,373,456,171
13. Short-term Accrued expenses	325	A.7.13	42,104,935,292	39,329,554,062
14. Short-term internal payables	326			
15. Short-term unearned revenues	327			
16. Receipt of the deposit, short-term deposit	328			
17. Other short-term payables	329	A.7.16	3,392,771,939	3,025,728,393
18. Short-term provisions	330		9,750,505,235	45,000,000,000
19. Bonus and welfare fund	331		22,472,377,210	16,673,496,368
20. Payables under bond repo contracts	332			
II. Non-current liabilities	**340**		**41,281,246,112**	**45,519,861,672**
1. borrowings rent long term financial assets	341			
1.1. Long-term borrowings	342			
1.2. Lease liabilities Long-term financial assets	343			
2. Borrowing long-term financial assets	344			
3. Long-term convertible bonds	345			
4. Long-term bond issuance	346			
5. Long-term payable	347			
6. Long-term prepaid purchase	348			
7. Long-term Accrued expenses	349			
8. Long-term payables	350			
9. Revenue from long-term unrealized	351			
10. Receipt of the deposit, term deposit	352			
11. Accounts payable, other long-term payable	353			
12. Long-term Provisions	354			
13. Provision for compensation for damage to the investors	355			
14.1. Deferred income tax liability	356		41,281,246,112	45,519,861,672
15. Development fund science and technology	357			
D. OWNERS' EQUITY (400 = 410 + 420)	**400**		**2,701,961,255,278**	**2,656,788,591,891**

Item	Code	Notes	At 30 Jun 2026	Opening balance
A	B	C	1	2
I. Owners' equity	**410**		**2,701,961,255,278**	**2,656,788,591,891**
1. Share capital	411		1,332,095,854,220	1,332,095,854,220
1.1. Contributed capital	411.1		722,339,370,000	722,339,370,000
a. Ordinary shares	411.1a		722,339,370,000	722,339,370,000
b. Preferred shares	411.1b			
12. Share premium	411.2		610,253,166,720	610,253,166,720
1.3. Bond conversion option	411.3			
1.4. Owner's other capital	411.4			
1.5. Treasury shares (*)	411.5		(496,682,500)	(496,682,500)
2. Difference from revaluation of assets at fair value	412		124,567,232,566	130,461,661,643
3. The exchange rate differences	413			
4. Charter capital supplementary reserve	414		59,379,106,210	59,379,106,210
5. Operational risk and financial reserve	415		59,379,106,210	59,379,106,210
6. Investment and development fund	415.1		234,647,685,378	173,325,877,426
7. Other funds belonging to owners' equity	416			
7. Undistributed Profits	417	A.7.43	891,892,270,694	902,146,986,182
7.1. Realized profit after tax	417.1		886,467,027,780	861,117,418,850
7.2. Unrealized profit after tax	417.2		5,425,242,914	41,029,567,332
II. Funding sources and other funds	**420**			
TOTAL OWNERS' EQUITY			**2,701,961,255,278**	**2,656,788,591,891**
TOTAL LIABILITIES AND OWNERS' EQUITY	**440**		**6,424,149,210,112**	**7,032,999,228,296**

OFF-BALANCE SHEET ITEMS

Item	Code	Notes	At 30 Jun 2026	Opening balance
A	B		1	2
A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS				
1. Fixed assets outsourced	001			
2. The certificate is kept for price	002			
3. Assets mortgagee	003			
4. Bad debts written-off (VND)	004		390,400,000	390,400,000
5. Foreign currencies	005			
USD	005.1		3,392	4,221
6. Outstanding shares (number of shares)	006		72,200,145	72,200,145
7. Treasury shares (number of shares)	007		33,792	33,792
8.The Company's Financial assets listed/registered at Vietnam Securities Depository center ("VSD") (VND)	008		251,966,490,000	335,799,650,000
9. The Company's non-traded financial assets deposited at VSD (VND)	009		9,619,630,000	
10. The Company's awaiting financial assets (VND)	010		1,700,000,000	2,372,000,000
11. Financial assets Securities Trading fixes	011			
12. 7. The Company's financial assets which have not been deposited at VSD (VND)	012		445,145,790,400	443,548,208,700
13. Financial assets are entitled Securities	013			
B. ASSETS AND LIABILITIES MANAGED UNDER AGREEMENT WITH INVESTORS				
Number of securities				
1.Investors' financial assets listed/registered at VSD (VND)	021		27,110,208,701,600	30,431,498,850,400
a. Unrestricted financial assets (VND)	021.1		22,161,057,242,000	27,066,728,541,400
b. Restricted financial assets (VND)	021.2		822,254,700,000	310,470,610,000
c. Mortgaged financial assets (VND)	021.3		3,524,880,340,000	2,465,631,810,000
d.Blocked financial assets (VND)	021.4		492,564,940,000	488,737,520,000
e. Financial assets awaiting settlement (VND)	021.5		109,451,479,600	99,930,369,000
f. Financial assets standby loan	021.6			
2. Investors' non-traded financial assets deposited at VSD (VND)	022		128,816,730,000	63,852,230,000
a. Unrestricted and non-traded financial assets deposited at VSD (VND)	022.1		126,831,730,000	45,579,630,000
b. Restricted and non-traded financial assets deposited at VSD (VND)	022.2		1,985,000,000	18,272,600,000
c. Restricted, pledge and non-traded financial assets deposited at VSD (VND)	022.3			
d. Restricted, freezing, seizure and non-traded financial assets deposited at VSD (VND)	022.4			
3. Investors' awaiting financial assets (VND)	023		152,112,762,000	262,658,181,000
4. Financial assets trading correct errors of investors	024.a			
5. Investor's financial assets which have not been deposited at VSD (VND)	024.b		721,322,300,000	461,322,300,000
6. Financial assets shall enjoy rights of investors	025			
Vietnam Dong				
7. Investors' deposits (VND)	026		1,009,975,800,164	1,344,995,456,540
7.1. Investors' deposits for securities trading activities under the Company's management (VND)	027	A.7.39	520,500,261,593	552,781,949,486

Item	Code	Notes	At 30 Jun 2026	Opening balance
A	B		1	2
7.2. Investors' synthesizing deposits for securities trading activities (VND)	028	A.7.39	486,975,250,052	732,124,689,414
7.3. Deposit clearing and settlement of securities transactions	029		134,703,788	16,711,308,842
Asian. Deposit clearing and settlement of securities transactions by domestic investors	029.1		5,357,213	16,696,068,370
b. Deposits Deposits clearing and settlement of securities transactions by foreign investors	029.2		129,346,575	15,240,472
7.4. Securities issuers' deposits (VND)	030	A.7.40	2,365,584,731	43,377,508,798
8.Payables for investors' deposits for securities trading activities under the Company's management (VND)	031	A.7.41	997,638,113,634	1,301,647,367,012
8.1. Domestic investors' deposits for securities trading activities under the Company's management (VND)	031.1		988,197,861,602	1,291,121,558,644
8.2. Foreign investors' deposits for securities trading activities under the Company's management (VND)	031.2		9,440,252,032	10,525,808,368
9. Payables to securities issuers (VND)	032		2,190,854,139	33,161,043,639
10. Receivables from financial asset transaction errors	033			
11.Payables from financial asset transaction errors	034			
12. Dividend, bond principal and interest payables (VND)	035		10,146,832,391	10,187,045,889

Day 15 Month 07 Year 2026

Preparer	Chief accountant	General Manager
Ms. Pham Thi Thuy Duong	Ms. Nguyen Hong Thuy	Mr. Nguyen Dinh An

S.G.P - 01 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO VIỆT
Q. HOÀN KIẾM - TP. HÀ NỘI

BAO VIET SECURITIES JOINT STOCK COMPANY
No. 8 Le Thai To Street, Hoan Kiem, Hanoi

Form B01-CTCK
(Issued under TT 334/2016/TT-BTC on 12/27/2016 by the Ministry of finance)

INTERIM INCOME STATEMENT

Quarter 2 of year 2026

Unit: VND

Item	Code	Note	Quarter 2 of year		Accumulated	
			This year	Previous year	This year	Previous year
I. OPERATING REVENUE						
1.1. Gain from financial assets at fair value through profit and loss (FVTPL)	01		34,562,926,706	66,868,815,717	76,198,622,588	82,774,684,890
a. Gain from disposal of financial assets at FVTPL	01.1	B.7.45.1	3,742,374,606	15,078,084,061	36,661,676,592	20,346,881,812
b. Gain from revaluation of financial assets at FVTPL	01.2		25,170,189,200	22,613,820,443	31,812,209,346	31,732,210,927
c. Dividend, interest income from financial assets at FVTPL	01.3	B.7.45.3	5,650,362,900	29,176,911,213	7,724,736,650	30,695,592,151
1.2. Gain from held-to-maturity investments (HTM)	02	B.7.45.3	13,984,726,510	20,314,633,793	29,397,600,796	38,522,827,607
1.3. Gain from loans and receivables	03	B.7.45.3	131,315,351,466	93,998,157,368	253,464,684,127	183,045,009,205
1.4. Gain from available-for-sale financial assets (AFS)	04	B.7.45.3		1,019,059,000		1,019,059,000
1.5. Gain from hedging derivatives	05					
1.6. Revenue from brokerage services	06	B.7.45.4	82,275,774,593	82,220,209,988	180,985,320,419	135,524,500,467
1.7. Revenue from underwriting and issuance agency services	07	B.7.45.4		10,000,000	12,242,768	10,000,000
1.8. Revenue from securities advisory services	08	B.7.45.4				
1.9. Revenue from securities custodian services	09	B.7.45.4	2,148,169,928	2,115,412,684	4,243,225,026	3,508,959,208
1.10. Revenue from financial advisory services	10	B.7.45.4	347,727,272	2,187,500,000	1,060,681,817	2,458,409,091
1.11 Revenue from other operating activities	11	B.7.45.4	1,106,624,471	497,231,637	2,874,382,521	947,880,372
Total operating revenue (20 = 01--> 11)	**20**		**265,741,300,946**	**269,231,020,187**	**548,236,760,062**	**447,811,329,840**
II. OPERATING EXPENSES						
2.1. Loss from financial assets at fair value through profit and loss (FVTPL)	21		25,095,544,837	43,849,888,864	85,133,383,668	54,409,078,408

Item	Code	Note	Quarter 2 of year		Accumulated	
			This year	Previous year	This year	Previous year
a. Loss from disposal of financial assets at FVTPL	21.1	B.7.45.1	6,983,668,176	36,753,553,698	14,951,841,613	38,043,971,245
b. Loss from revaluation of financial assets at FVTPL	21.2		18,111,876,661	7,096,335,166	70,181,542,055	16,365,107,163
c. Transaction costs for purchasing FVTPL financial assets	21.3					
2.2. Loss from held-to-maturity investments (HTM)	22					
2.3. Loss and recognition of fair value assessment of available-for-sale (AFS) financial assets upon reclassification	23					
2.4. Reversal of provision/(provision expense) for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans	24		4,373,343,332	(23,357,121,652)	(8,157,731,664)	(25,680,348,949)
2.5. Loss from hedging derivatives	25					
2.6 Expenses for proprietary trading activities	26	B.7.47	697,579,343	610,631,218	1,875,323,653	1,070,232,539
2.7. Expenses for brokerage services	27	B.7.47	82,913,731,434	73,868,190,876	179,810,976,094	119,752,349,302
2.8. Expenses from underwriting and issuance agency services	28					
2.9. Expenses from financial advisory services	29					
2.10. Expenses for securities custodian services	30	B.7.47	4,754,337,970	4,102,085,449	11,083,441,282	7,339,891,263
2.11. Expenses for financial advisory services	31	B.7.47	1,870,800,053	1,682,518,223	4,834,461,842	3,125,217,227
2.12. Expenses for other operating activities	32	B.7.45.5	3,079,486,860	6,643,616,460	8,103,213,232	8,686,280,025
Among them: the cost of Securities Exchange fixes, other proprietary trading errors	33					18,965,000
Total operating expenses (40 = 21--> 32)	**40**		**122,784,823,829**	**107,399,809,438**	**282,683,068,107**	**168,702,699,815**
III. FINANCIAL INCOME						
3.1.Gains on exchange rate difference	41		144,114	1,604,797	144,114	1,604,797
3.2. Received and accrued dividends, non-fixed interest income	42		243,560,363	299,354,398	573,012,522	469,822,792
3.3. Gain from disposal of investments in subsidiaries, associates and joint ventures	43					
3.4. Other investment income	44				135,616,438	

Item	Code	Note	Quarter 2 of year		Accumulated	
			This year	Previous year	This year	Previous year
Total financial income (50 = 41--> 44)	**50**	**B.7.46**	**243,704,477**	**300,959,195**	**708,773,074**	**471,427,589**
IV. FINANCIAL EXPENSES						
4.1. Realized and unrealized loss from exchange rates differences	51				499,049	
4.2. Borrowing costs	52		61,053,813,463	36,879,395,216	112,732,242,434	70,631,446,133
4.3. Loss from disposal of investments in subsidiaries, associates and joint ventures	53					
4.4. Provision expenses for long-term financial investments	54					
4.5. Other financial expenses	55					
Total financial expenses (60 = 51--> 55)	**60**	**B7.48**	**61,053,813,463**	**36,879,395,216**	**112,732,741,483**	**70,631,446,133**
V. SELLING EXPENSES	**61**					
VI. GENERAL AND ADMINISTRATIVE EXPENSES	**62**	**B.7.50**	**31,257,758,420**	**49,529,291,989**	**78,928,410,482**	**82,040,879,758**
VII. OPERATING PROFIT (70 = 20 + 50-40-60-61-62)	**70**		**50,888,609,711**	**75,723,482,739**	**74,601,313,064**	**126,907,731,723**
VIII. OTHER INCOME AND EXPENSES						
8.1. Other income	71		12,061,030	85,082	20,530,691	85,882
8.2. Other expenses	72		125,000,000	180,000,003	245,000,003	360,000,006
Net other (loss)/gain (80 = 71-72)	**80**		**(112,938,970)**	**(179,914,921)**	**(224,469,312)**	**(359,914,124)**
IX. PROFIT BEFORE TAX (90 = 70 + 80)	**90**		**50,775,670,741**	**75,543,567,818**	**74,376,843,752**	**126,547,817,599**
9.1. Realized profit	91		43,717,358,202	60,026,082,541	112,746,176,461	111,180,713,835
9.2. Unrealized (loss)/profit	92		7,058,312,539	15,517,485,277	(38,369,332,709)	15,367,103,764
X. CORPORATE INCOME TAX (CIT) EXPENSES	**100**		**8,389,635,405**	**4,405,713,390**	**11,045,389,698**	**14,292,619,515**
10.1. Current CIT expense	1001		6,384,657,280	3,321,794,422	13,810,397,989	12,015,625,152
10.2. Deferred CIT income/(expense)	1002		2,004,978,125	1,083,918,968	(2,765,008,291)	2,276,994,363
XI. PROFIT AFTER TAX (200 = 90-100)	**200**	**B.7.57**	**42,386,035,336**	**71,137,854,428**	**63,331,454,054**	**112,255,198,084**

Item	Code	Note	Quarter 2 of year		Accumulated	
			This year	Previous year	This year	Previous year
In which: Realized profit after tax	203		37,332,700,922	56,704,288,119	98,935,778,472	99,165,088,683
XII. OTHER COMPREHENSIVE INCOME AFTER TAX	**300**					
12.2. Gain/(Loss) from revaluation of AFS financial assets	301		(502,378,105)	4,509,547,113	(5,894,429,077)	5,487,904,029
12.2. Gain/(loss) from exchange rates differences for overseas operations	302					
12.3. Gain/(loss) from fair value revaluation	303					
Total other comprehensive income	**400**		**(502,378,105)**	**4,509,547,113**	**(5,894,429,077)**	**5,487,904,029**
XIII. NET INCOME PER SHARE	**500**					
13.1. Earnings per share (VND/share)	501		486	738	1,288	1,291

Day 15 Month 07 Year 2026

Preparer	**Chief accountant**	**General Manager**
Ms. Pham Thi Thuy Duong	**Ms. Nguyen Hong Thuy**	**Mr. Nguyen Dinh An**

S.G.P - 01 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO VIỆT
Q. HOÀN KIẾM - TP. HÀ NỘI

BAO VIET SECURITIES JOINT STOCK COMPANY

No. 8 Le Thai To Street, Hoan Kiem, Hanoi

Model No. B03a-CTCK

(Issued under TT 334/2016/TT-BTC on 12/27/2016 by the Ministry of finance)

INTERIM CASH FLOW STATEMENT

(Direct method)

2nd Quarter of 2026

(For period ended 30 June 2026)

Unit count: VND

Item	Code	Notes	Accumulated	
			Current year	Privious year
1	2	3	4	5
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Payment for purchase of financial assets	01		(66,653,705,815,297)	(62,497,782,360,803)
2. Proceeds from sale of financial assets	02		66,861,099,957,723	62,193,598,155,878
3. Payments to Settlement Assistance Fund	03			
4. Dividend received	04		12,462,718,200	37,182,441,950
5. Interest received	05		264,871,366,648	214,989,216,487
6. Interest paid	06		(109,880,834,803)	(46,980,875,006)
7. Payments to suppliers	07		(45,605,869,756)	(29,972,003,559)
8. Payments to employees	08		(176,399,753,373)	(139,639,106,736)
9. Tax paid	09		(123,914,738,144)	(113,272,892,021)
10. Payments for purchasing and selling expenses of financial assets	10			
11 Other cash receipts from operating activities	11		1,373,297,214,897	2,749,875,862,768
12.Other cash payments for operating activities	12		(1,082,609,512,971)	(2,582,476,277,079)
Net cash flows from/(used in) operating activities	**20**		**319,614,733,124**	**(214,477,838,121)**
II. CASH FLOW FROM INVESTING ACTIVITIES				
1. Payments for purchase and construction of fixed assets, investment properties and other assets	21		(3,293,279,740)	(6,405,953,000)
2. Proceeds from disposals of investment properties and other assets	22			
3. Payments for investments in subsidiaries, associates, joint ventures, and other investments	23			
4. Proceeds from investments in subsidiaries, associates, joint ventures, and other investments	24			
5. Proceeds from dividends and profits from long-term financial investments	25			
Net cash flow used in investing activities	**30**		**(3,293,279,740)**	**(6,405,953,000)**

Item	Code	Notes	Accumulated	
			Current year	Privious year
1	2	3	4	5
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from shares issuance and owner's capital	31			
2. Payments for capital contributions to owners, repurchase of issued shares	32			
3. Drawdown of borrowings	33		8,365,034,805,913	3,929,434,282,758
3.1. Borrowings from Settlement Assistance Fund	33.1			
3.2. Other borrowings	33.2		8,365,034,805,913	3,929,434,282,758
4. Repayment of borrowings	34		(9,018,945,222,532)	(3,735,534,282,758)
4.1. Payments for Settlement Assistance Fund loan principal	34.1			
4.2. Payments for principal on financial asset loans	34.2			
4.3. Repayment of other borrowings	34.3		(9,018,945,222,532)	(3,735,534,282,758)
5. Payments for principal on financial leases	35			
6. Dividends, profits have paid to the owner	36			(3,489,920)
Net cash flow from financing activities	**40**		**(653,910,416,619)**	**193,896,510,080**
IV.NET INCREASE/(DECREASE) IN CASH FOR THE PERIOD	**50**		**(337,588,963,235)**	**(26,987,281,041)**
V. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	**60**		**367,910,939,027**	**167,854,336,536**
Cash	61		367,910,939,027	167,854,336,536
Cash equivalents	62			
Effect of exchange rate changes on foreign currency translation	63			
VI. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (70 = 50 + 60)	**70**		**30,321,975,792**	**140,867,055,495**
Cash	71		30,321,975,792	140,867,055,495
Cash equivalents	72			
Effect of exchange rate changes on foreign currency translation	74			

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Item	Code	Notes	Accumulated	
			Current year	Privious year
1	2	3	4	5
I. Cash flows from brokerage and trust activities of customers				
1. Cash receipt from sale of securities on behalf of customers	01		73,903,391,559,338	43,717,700,878,002
2. Cash payment for acquisition of securities on behalf of customers	02		(71,908,279,459,157)	(40,004,331,919,610)
3. Cash receipt from sale of trusted securities on behalf of customers	03			
4.Cash payment for acquisition of trusted securities on behalf of customers	04			
5. Proceeds from Settlement Assistance Fund borrowings	05			
6. Payment for Settlement Assistance Fund borrowings	06			
7. Cash receipt for settlement of securities transactions of customers	07		27,826,625,839,224	6,550,532,661,323
8. Cash receipt for settlement of securities transactions of customers	08			
9. Cash payment for custodian fees of customers	09		(3,642,651,042)	(2,918,288,838)
10. Cash receipt from financial assets' transaction errors	10			
11. Cash payment for financial assets' transaction errors	11			
12. Cash receipt from securities issuers	12		2,460,474,050,425	902,632,158,307
13. Cash payment to securities issuers	13		(2,496,849,732,916)	(885,395,972,243)
14. Other cash inflows from brokerage and trust activities of customers	14		64,992,532,584,217	53,193,746,798,724
15. Other cash outflows from brokerage and trust activities of customers	15		(95,109,271,846,465)	(63,274,737,074,865)
Net increase in cash for the period	**20**		**(335,019,656,376)**	**197,229,240,800**
II. Cash and cash equivalents of customers at the beginning of the period	**30**		**1,344,995,456,540**	**938,847,666,218**
Cash at banks at the beginning of the period:	31		1,344,995,456,540	938,847,666,218
- Investors' deposits under the Company's management	32		552,781,949,486	530,836,444,058
- Deposits for clearing and settlement of securities transactions of investors	33		16,711,308,842	
- Investors' synthesizing deposits for securities trading activities	34		732,124,689,414	395,900,015,767
-Deposits of securities issuers	35		43,377,508,798	12,111,206,393
Cash equivalents	36			
Effects of changing exchange rates Forex conversion	37			

Item	Code	Notes	Accumulated	
			Current year	Privious year
1	2	3	4	5
III. Cash and cash equivalents of customers at the end of the period (40 + 20 = 30)	**40**		**1,009,975,800,164**	**1,136,076,907,018**
Cash at banks at the end of the period: .	41		1,009,975,800,164	1,136,076,907,018
- Investors' deposits under the Company's management	42		520,500,261,593	627,018,903,779
- Investors' synthesizing deposits for securities trading activities	43		486,975,250,052	456,638,390,938
- Deposits for clearing and settlement of securities transactions of investors	44		134,703,788	50,422,260,378
-Deposits of securities issuers	45		2,365,584,731	1,997,351,923
Cash equivalents	46			
Effect of exchange rate changes on foreign currency translation	47			

Day 15 Month 07 Year 2026

Preparer	Chief Accountant	General Manager
Pham Thi Thuy Duong	Nguyen Hong Thuy	Nguyen Dinh An

S.G.P - 01 G.P.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO VIỆT
Q. HOÀN KIẾM - TP. HÀ NỘI

BAO VIET SECURITIES JOINT STOCK COMPANY
No. 8 Le Thai To Street, Hoan Kiem, Hanoi

Form B04-CTCK
(Issued under TT 334/2016/TT-BTC on 12/27/2016 by the Ministry of finance)

INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY

2nd Quarter of 2026
(For period ended 30 June 2026)

Unit count: VND

Item	Note	Beginning balance		Increase/Decrease				Ending balance	
		01/01/2025	01/01/2026	Previous period		Current period		30/6/2025	30/6/2026
				Increasing	Decreasing	Increasing	Decreasing		
A	B	1	2	3	4	5	6	7	8
I. CHANGES IN OWNERS' EQUITY									
1. Share capital		1,332,592,536,720	1,332,592,536,720					1,332,592,536,720	1,332,592,536,720
1.1. Ordinary shares		722,339,370,000	722,339,370,000					722,339,370,000	722,339,370,000
1.2. Additional capital									
1.3. Share premium		610,253,166,720	610,253,166,720					610,253,166,720	610,253,166,720
1.4.Bond conversion right									
2. Treasury shares (*)		(496,682,500)	(496,682,500)					(496,682,500)	(496,682,500)
3. Charter capital supplementary reserves		59,379,106,210	59,379,106,210					59,379,106,210	59,379,106,210
4. Operational risk and financial reserves		59,379,106,210	59,379,106,210					59,379,106,210	59,379,106,210
5.Investment and Development Fund		111,398,413,642	173,325,877,426	61,927,463,784		61,321,807,952		173,325,877,426	234,647,685,378
6. Difference from revaluation of financial assets at fair value		103,417,376,339	130,461,661,643	14,064,853,891	8,576,949,862	1,010,422,369	6,904,851,446	108,905,280,368	124,567,232,566
7. Exchange rate difference				1,604,797	1,604,797				
7. Other funds									
9. Undistributed profit		809,702,675,728	902,146,986,182	112,255,198,084	74,312,956,541	98,935,778,472	109,190,493,960	847,644,917,271	891,892,270,694
9.1. Realized profit after tax		788,784,464,886	861,117,418,850	99,165,088,683	74,312,956,541	98,935,778,472	73,586,169,542	813,636,597,028	886,467,027,780
9.2. Unrealized (loss) /profit after tax		20,918,210,842	41,029,567,332	13,090,109,401			35,604,324,418	34,008,320,243	5,425,242,914
Total		**2,475,372,532,349**	**2,656,788,591,891**	**188,249,120,556**	**82,891,511,200**	**161,268,008,793**	**116,095,345,406**	**2,580,730,141,705**	**2,701,961,255,278**

Item	Note	Beginning balance		Increase/Decrease				Ending balance	
		01/01/2025	01/01/2026	Previous period		Current period		30/6/2025	30/6/2026
				Increasing	Decreasing	Increasing	Decreasing		
A	B	1	2	3	4	5	6	7	8
II. OTHER COMPREHENSIVE INCOME									
1. Gain from revaluation of AFS financial assets		103,417,376,339	130,461,661,643	14,064,853,891	8,576,949,862	1,010,422,369	6,904,851,446	108,905,280,368	124,567,232,566
2. Gain/(loss) from reassessment of fixed assets at fair value									
3.Gain/(loss) from exchange rate differences from overseas operations									
4. Other comprehensive gain/(loss)									
Total		**103,417,376,339**	**130,461,661,643**	**14,064,853,891**	**8,576,949,862**	**1,010,422,369**	**6,904,851,446**	**108,905,280,368**	**124,567,232,566**

Day 15 Month 07 Year 2026

Preparer	Chief Accountant	General Manager
Ms. Pham Thi Thuy Duong	**Ms. Nguyen Hong Thuy**	**Mr. Nguyen Dinh An**

S.G.P - 01 - CT.CP CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO VIỆT Q. HOÀN KIẾM - TP. HÀ NỘI

1. Corporate information

1.1 ***Establishment and operation license:*** Bao Viet Securities Joint Stock Company ("the Company", BVSC") is a joint-stock company established under Vietnam's Law on Enterprises in accordance with Incorporation License No. 4640/GP-UB dated 01 October 1999 by the Hanoi People's Committee, Business License No. 01/GPHDKD dated 26 November 1999 by the State Securities Commission and Amended Certificate of Securities Operating License No.01/GPHDKD, which was granted under Decision No. 86/GPDC-UBCK dated 09 July 2026 issued by the State Securities Commission.

The Company's shares have been listed and traded on the Hanoi Stock Exchange under Decision No. 51/QD-TTGDHN dated 30 November 2006 of the Hanoi Stock Exchange and the Certificate of Registration for Securities Depository No. 33/2006-GCNCP-TTLK dated 13 December 2006 of the Securities Depository.

1.2 *Forms of capital ownership* : Joint Stock Company

1.3 *Business fields* : Securities

1.4 *Principal operating activities:* to provide brokerage services, custodian services, proprietary trading, underwriting, financial advisory, securities investment advisory services, and securities margin trading.

1.5 *Contact address of the Company:* The Company headquarter is located at No.8 Le Thai To Street, Hoan Kiem Ward, Hanoi, while its Ho Chi Minh branch is located at Bao Viet Building0, No. 233 Dong Khoi Street, District 1, Ho Chi Minh City. The Company has transaction offices as follows:

	Name	Address
1.	Transaction office at Head Office (Hanoi)	8 Le Thai To, Hoan Kiem Ward, Hanoi
2.	Transaction office No.1 (Hanoi)	94 Ba Trieu Str., Hai Ba Trung Ward, Hanoi
3.	Transaction office Thanh Xuan (Hanoi)	10th Floor, Hapulico Tower, No.1 Nguyen Huy Tuong, Thanh Xuan Ward, Hanoi
4.	Transaction office Thanh Cong (Hanoi)	10th Floor, 88 Lang Ha Sky City Building, Lang Ha Ward, Hanoi
5.	Transaction office 11 Nguyen Cong Tru (Ho Chi Minh City)	11 Nguyen Cong Tru Str., Sai Gon Ward, Ho Chi Minh City
6.	Transaction office 81 Cao Thang (Ho Chi Minh City)	2nd Floor, 81 Cao Thang Tower, Ban Co Ward, Ho Chi Minh City
7.	Transaction office 233 Dong Khoi (Ho Chi Minh City)	G Floor, 233 Dong Khoi Str., Sai Gon Ward, Ho Chi Minh City
8.	Transaction office 24A Phan Dang Luu (Ho Chi Minh City)	G Floor, 24A Tower, Phan Dang Luu Str, Gia Định Ward, Ho Chi Minh City

2. Fiscal year, accounting currency in the accounting period:

2.1 Fiscal year:

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

b) The Company's first fiscal year starts on 01 November 1999 and ends on 31 December 2000.

2.2 ***Accounting currency:*** The financial statements are prepared in Vietnam Dong ("VND") which is also the accounting currency of the Company.

3. Applied accounting standards and system và statement on compliance with accounting standards and systems.

3.1 Applied accounting standards and system

The accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No.334/2016/TT-BTC dated 27 December 2016 by the Ministry of Finance amending, supplementing and replacing Appendix No. 02 and Appendix No. 04 of Circular No. 210/2014/TT-BTC, and other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

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

3.2 Statement on compliance with accounting standards and systems

Implement the Company's accounting on the basis of compliance with Vietnamese Enterprise Accounting System, the accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No.334/2016/TT-BTC dated 27 December 2016 issed by the Ministry of Finance.

3.3 ***Applied accounting documentation system:*** is the General Journal Voucher system

4. Summary of significant accounting policies:

4.1 Principles for recording cash and cash equivalents

- Cash and cash equivalents comprise cash on hand, cash at banks and short-term, highly liquid investments with an original maturity of three months or less that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.
- Cash deposited by customers for securities trading and cash deposited by securities issuers are presented on the off-balance sheet.

4.2 Principles and methods of accounting for financial assets at fair value through profit and loss (FVTPL), Held-to-maturity investments (HTM), Loans.

4.2.1 Principles for financial assets' classification

- According to Circular 210/2014/TT-BTC and Circular 334/2016/TT-BTC stipulating: Financial assets recorded through profit/loss, holdings to maturity, assets ready for sale in the list of financial assets of the Company are classified according to the following financial asset groups: Stocks, bonds, money market instruments, derivatives,... and in the form of trading: Trading through the stock exchange or not through the stock exchange (OTC). For OTC trading, including financial assets to be listed, other financial assets. In each type of financial asset, the financial assets are arranged according to the reputation, safety level and degree of restriction of the type of financial asset in which the Company is invested.
- For loans: In accordance with the current law, the Company may lend money to customers to buy securities in accordance with the regulations on securities margin trading under margin contracts. Circular 210/2014/TT-BTC clearly stipulates that the Company classifies loans by qualitative or quantitative methods – depending on the purpose of management.

4.2.2 *Principle of recognition:*

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

Financial assets at FVTPL are financial assets that satisfy either of the following conditions:

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

b) Upon initial recognition, a financial asset is designated by the entity as at fair value through profit and loss as it meets one of the following criteria:
   - The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognizing gains or losses on a different basis; or
   - The assets are part of a group of financial assets which are managed and their performance evaluated on a fair value basis, in accordance with the company's risk management policy or investment strategy.
   - Financial assets at FVTPL are initially recognized at cost (acquisition cost of the assets excluding transaction cost arising from the purchase) and subsequently recognized at fair value.

Increase in the difference arising from revaluation of financial assets at FVTPL in comparison with the previous period is recognized into the income statement under "*Gain from revaluation of financial assets at FVTPL*". Decrease in the difference arising from revaluation of financial assets at FVTPL in comparison with the previous period is recognized into the income statement under "*Loss from revaluation of financial assets at FVTPL*".

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

4.2.2.2 Held-to-maturity investments (HTM)

❖ HTM investments are non-derivative financial assets with determinable or fixed payments and fixed maturity that an entity has the positive intention and ability to hold to maturity other than:
   - Those that the entity upon initial recognition designates as at FVTPL;
   - Those that the entity designates as AFS;
   - Those that meet the definition of loans and receivables.

❖ HTM investments are recognized initially at cost (assets' acquisition cost plus (+) transaction costs which are directly attributable to the investments such as brokerage fee, trading fee, issuance agent fee and banking transaction fee). After initial recognition, HTM investments are subsequently measured at amortized cost using the effective interest method.

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

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

4.2.2.3 Loans

- Loans are non-derivative financial assets with fixed or identifiable payments and not listed on the market, with the exceptions of:
  - The amounts the Company has the intent to immediately sell or will sell in a near future, which are classified as assets held for trading, and like those which, upon initial recognition, the company categorized as such recognized at fair value through profit or loss;
  - The amounts categorized by the Company as available for sale upon initial recognition; or
  - The amounts whose holders cannot recover most of the initial investment value not due to credit quality impairment and which are categorized as available for sale.
- Loans are recognized initially at cost. After initial recognition, loans shall be measured at amortized cost using the effective interest rate.

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

Margin lending

- Margin lending is the investors' use of credit limits granted by the Company for the purposes of securities investment, pledged by cash or securities purchased. Margin is recognized initially at cost. After initial recognition, margin shall be still measured at cost and be assessed for impairment (if any).
- Loans are subject to an assessment of impairment at the interim financial statement date. Provision is made for loan based on its estimated loss which is determined by the negative difference between the market value of securities used as collaterals for such loan and the loan balance. Any increase/decrease in the balance of provision is recognized in the interim income statement under "*Provision expense for diminution in value and impairment of financial assets and doubtful receivables and borrowing costs of loans*".

4.2.2.4 Available-for-sale financial assets (AFS)

- AFS financial assets are non-derivative financial assets which are designated as AFS or are not classified as:
  a) Loans and receivables;
  b) HTM investments;
  c) Financial assets at FVTPL.
- AFS financial assets are recognized initially at cost (purchase price plus (+) transaction costs which are directly attributable to the purchase of the financial assets). After initial recognition, AFS financial assets are subsequently measured at fair value, except when fair value can not be determined reliably. In that case, AFS financial assets will continue to be accounted at cost.
- The difference arising from the revaluation of AFS financial assets in comparison with previous period is recognized under *"Gain/(loss) from revaluation of AFS financial assets"* in *"Other comprehensive income"* which is a part of the income statement.
- As at the interim financial statement date, the Company assessed whether there is any objective evidence that an AFS financial asset is impaired. Any increase/decrease in the balance of provision is recognized in the interim income statement under *"Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans"*.

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

4.2.2.5 Fair value measurement

Fair value/market value of the securities is determined as follows:

- For securities listed on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, their market prices are their closing prices on the trading day preceding the date of setting up the revaluation.
- For unlisted securities registered for trading on UpCom, their market prices are the average price within the last 30 transaction days before the time of setting up the provision.
- For the delisted securities and suspended trading securities from the sixth day afterward, their prices are the book value at the latest financial report date.
- The market price for unlisted securities and securities unregistered for trading used as a basis for setting up the provision is the average of actual trading prices quoted by three (03) securities companies conducting transactions at the latest date within one month preceding the revaluation date.

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

For the purpose of determining CIT taxable profit, the tax base for financial assets is determined by cost minus (-) provision for diminution in value. Accordingly, market value of securities for provision purpose is determined in accordance with the Circular No.48/2019/TT-BTC dated 8 August 2019 ("Circular 48") and Circular No. 24/2022/TT-BTC dated 07 April 2022 (Circular No.24) amends and supplements a number of articles of Circular 48.

4.2.2.6 Principles and methods for reclassification of financial assets

Reclassification when selling financial assets other than FVTPL

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

Reclassification due to change in purpose or ability to hold

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

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

4.3 *Principles* and methods of recording receivables

- Receivables are initially recorded at cost and subsequently always presented at cost.
- Receivables are subject to review for impairment based on their overdue status or estimated loss arising from undue debts of corporate debtors who have bankruptcy or are under liquidation; or of individual debtors who are missing, have fled, are prosecuted, detained or tried by law enforcement bodies, are serving sentences or have deceased. Increases or decreases to the allowance balance are recorded as "General and administrative expenses" in the interim income statement.
- For overdue receivables, the level of provision under the guidance of Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on 08 August 2019 and Circular 24/2022/TT/- BTC issued by the Ministry of Finance on 07 April 2022 is as follows:

Overdue period	*Allowance 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%

4.4 Principles for recording the sale and repurchase agreements

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

4.5 Principles for recording fixed assets

Fixed assets are stated at cost less accumulated depreciation/amortization.

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

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

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

4.6 Principles of depreciation and amortization:

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

- Machinery and equipment	03 - 08 years
- Means of transportation	06 - 08 years
- Office equipment	03 - 05 years
- Computer Software	03 - 05 years
- Others	03 - 05 years

4.7 Principles for recording leases

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset and the arrangement conveys a right to use the asset.

Rentals under operating leases are charged to the interim income statement on a straight-line basis over the lease term.

4.8 Principles for recording prepaid expenses

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

The following types of expenses are recorded as long-term prepaid expense and are amortized over the period of one (01) to five (05) years to the interim income statement:

- Expenses for office renovation;
- Office rental fees; and
- Office equipment.

4.9 Revenue recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, excluding trade discount, rebate, and sales return. The following specific recognition criteria must also be met before revenue is recognized:

- *Revenue from brokerage services*

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

- *Revenue from trading of securities:*

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

- *Other income:*

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

- *Interest income:*

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

  Revenue is recognized when the Company's entitlement to receive the dividend is established. Stocks dividend received are not recognized as revenue and the respective increase in the number of shares is updated in the total shares held.
- *Other revenues from rendering services:*

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

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

4.10 Borrowing costs

Borrowing costs consist of interest and other costs that the Company incurs in connection with the borrowing of funds.

Borrowing costs are recognized as expenses incurred during the perirod, except for those capitalized as described in the following paragraph.

Borrowing costs that are directly attributable to the acquisition, construction, or formation of a particular asset that take a sufficiently long time to be ready for its intended use or sale are capitalized as part of the cost of the respective assets.

4.11 Cost of securities sold

The company applies weighted average method on the preceding day to calculate cost of equity securities sold and weighted average method to calculate cost of debt securities sold.

4.12 Corporate Income Tax

❖ *Current income tax*

- Current income tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the reporting date.
- Current income tax is charged or credited to the interim income statement, except when it relates to items recognized directly t equity, in which case the current income tax is also dealt with in owners' equity.

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

❖ *Deferred tax:*

- Deferred tax is provided using the liability method on temporary differences at the balance sheet date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.
- Deferred tax liabilities are recognized for all taxable temporary differences, except where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.
- Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, carry forward of unused tax credits and unused tax losses can be utilized, except where the deferred tax asset in respect of deductible temporary difference which arises from the initial recognition of an asset or liability which at the time of the related transaction, affects neither the accounting profit nor taxable profit or loss.
- The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Previously unrecognized deferred tax assets are re-assessed at each balance sheet date and are recognized to the extent that it has become probable that taxable profit will allow the deferred tax assets to be recovered.
- Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the financial period when the asset realized, or the liability is settled based on tax rates and tax laws that have been enacted at the balance sheet date.
- Deferred tax is charged or credited to the interim income statement, except when it relates to items recognized directly to equity, in which case the deferred tax is also dealt with in equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authorities and the Company intends to settle its current tax assets and liabilities on a net basis.

4.13 Owners' equity

❖ *Contributed capital*

Contributed capital from stock issuance is recorded to account charter capital at par value.

❖ *Undistributed profit*

Undistributed profit comprises of realized and unrealized profit.

- Unrealized profit of the period is the total differences between gain or loss arising from revaluation of FVTPL financial assets or other financial assets through profit and loss in the interim income statement.
- Realized profit during the period is the net difference between total revenue and income, and total expenses in the interim income statement of the Company, except for gain or loss arising from revaluation of financial assets recognized in unrealized profit.

❖ *Reserves*

On 17 December 2021, the Ministry of Finance issued Circular 114/2021/TT-BTC to annul Circular No. 146/2014/TT-BTC of the Minister of Finance guiding the financial regime for public securities companies, fund management companies. Whereby:

- For the balance of the Capital Supplementary Reserve set up according to the provisions of Circular No. 146/2014/TT-BTC: used to supplement the charter capital according to current regulations;
- For the balance of the and Operational Risk and Financial Reserves set up according to the provisions of Circular No. 146/2014/TT-BTC: used to supplement charter capital or used under the decision of the General Meeting shareholders, the Board of members or the Chairman of the company in accordance with current regulations.

4.14 Appropriation of net profits

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

4.15 Earnings per share

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

Diluted earnings per share are not calculated and presented since there are no events that may reduce the Company's earnings per share.

4.16 Related parties:

Parties are considered to be related parties of the Company if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Company and other parties are under common control or under common significant influence. Related parties can be enterprises or individuals, including close members of the family of any such individuals.

V. Additional Information for Financial Statements

A. Notes to Statement of Financial Position

A.7.1.Cash an Cash equivalents	30- Jun-2026 VND	Beginning Balance VND
Cash on hand		
Cash at banks for operation of the Company	26,498,133,535	367,910,600,737
Cash at banks for Clearing and Settlement for Securities Transactions	3,823,842,257	*338,290*
Cash equivalents		
Total	**30,321,975,792**	**367,910,939,027**

A.7.2. Value and Volume of Trading in the 2nd Quarter of 2026

	Volume of trading in the period (Unit)	Value of trading in the period (VND)
a) By the Company		
Shares	9,234,381	229,319,220,428
Bonds	27,220,000	2,914,290,430,000
Other securities	0	295,467,858
Total	**36,454,381**	**3,143,905,118,286**
b) By Investors		
Shares	2,333,849,829	64,369,260,243,130
Bonds	154,814,532	15,423,960,854,803
Other securities	68,632,097	79,139,483,840
Total	**2,557,296,458**	**79,872,360,581,773**

A 7.3.1 Financial assets at fair value through profit or loss (FVTPL)

No.	Financial Assets	30-Jun-26 Cost VND	30-Jun-26 Fair value VND	Beginning Balance Cost VND	Beginning Balance Fair value VND
A	B	1	2	3	4
	FVTPL				
1	Shares	434,101,634,874	434,478,511,590	283,587,506,334	319,902,950,765
2	Fund certificates	119,816,272,222	135,004,076,387	93,426,039,992	111,044,609,151
3	Bonds			165,983,452,280	165,983,452,280
	Total	**553,917,907,096**	**569,482,587,977**	**542,996,998,606**	**596,931,012,196**

A 7.3.2 Available-for-sale financial assets (AFS)

No.	Financial Assets	30-Jun-26 Cost VND	30-Jun-26 Net carrying value (*) VND	Beginning Balance Cost VND	Beginning Balance Net carrying value (*) VND
A	B	1	2	3	4
	Short term	**78,240,334,577**	**133,894,041,951**	**75,741,666,069**	**139,780,216,004**
1	AFS recognized at fair value	21,576,432,682	106,568,810,000	21,576,432,682	114,673,330,000
2	AFS recognized at cost	44,292,784,276	27,325,231,951	41,442,115,768	25,106,886,004
3	Other AFS	12,371,117,619		12,723,117,619	
	Long term	**110,207,513,000**	**180,924,176,393**	**110,207,513,000**	**180,187,692,740**
1	AFS recognized at fair value	93,000,000,000	163,716,663,393	93,000,000,000	162,980,179,740
2	AFS recognized at cost	17,207,513,000	17,207,513,000	17,207,513,000	17,207,513,000
	Total	**188,447,847,577**	**314,818,218,344**	**185,949,179,069**	**319,967,908,744**

Note (*): Net carrying value of AFS = Fair value of AFS – Allowance for impairment of AFS

A 7.3.3 Held-to-maturity investments (HTM)

No.	Financial Assets	30-Jun-26 VND	Beginning balance VND
A	B	2	4
1	**Bonds** Credit institutions' bond (*)	**352,998,268,866**	**302,596,817,388**
2	**Other HTM** Term deposits contracts (**)	**631,883,068,494**	**787,098,313,696**
	Total	**984,881,337,360**	**1,089,695,131,084**

(*) The bond contracts at credit institutions have remaining terms from seven (07) years to eight (08) years and have interest rates of 5.88% p.a to 7% p.a and are used to secure short-term borrowings of the Company.

(**) The term deposit contracts in Vietnam Dong at credit institutions have remaining terms from three (03) months to one (01) year and have interest rates of 6.2% p.a to 8.8% p.a and are used to secure short-term borrowings of the Company.

A 7.3.4 Loans and receivable

No.	Type	30-Jun-26 Cost VND	 Book value VND	Beginning balance Cost VND	 Book value VND
A	B	1	2	3	4
1	Margin Lending (*)	4,006,109,530,803	4,006,109,530,803	3,934,272,627,957	3,934,272,627,957
2	Advances to customers	400,379,238,169	400,379,238,169	622,873,511,587	622,873,511,587
	Total	**4,406,488,768,972**	**4,406,488,768,972**	**4,557,146,139,544**	**4,557,146,139,544**

(*) Investors' securities participating in margin lending transactions are held by the Company as collateral for these loans of the Investors with the Company. As at 30 June 2026 and 31 December 2025, the market value of securities used as collateral for margin lending are VND 13,890,312,901,297 and VND 14,725,320,352,950 respectively.

A7.3.5 Financial assets at cost and detail of provision for impairment of financial assets

No.	Financial assets	Basis of provision in current period Carying value (30-Jun- 2026) VND	Market value as at the reporting date (30- Jun- 2026) VND	Allowance made for current period (30-Jun-2026) VND	Allowance made at 31 December 2025 VND	(Addition) (+)/ Reversal (-) allowance for the 2nd quarter 2026 VND
A	B	2	3	4	5	6
I	**AFS**	**61,500,297,276**	**44,532,744,951**	**(16,967,552,325)**	**(16,335,229,763)**	**4,076,173,012**
	Unlisted Securities	***26,197,413,199***	***18,992,944,900***	***(7,204,468,299)***	***(9,184,572,694)***	***698,865***
	OTO 3.2	4,680,000,000		(4,680,000,000)	(4,680,000,000)	
	XNKDN	2,140,000,000	1,783,000,000	(357,000,000)	(443,200,000)	
	Others	19,377,413,199	17,209,944,900	(2,167,468,299)	(4,061,372,694)	698,865
	CK UPCOM	***35,302,884,077***	***25,539,800,051***	***(9,763,084,026)***	***(7,150,657,069)***	***4,075,474,147***
II	**Loans**	**4,406,488,768,972**	**4,377,848,397,245**	**(28,640,371,727)**	**(28,078,425,953)**	**297,170,320**
	Margin lending	4,006,109,530,803	3,977,469,159,076	(28,640,371,727)	(28,078,425,953)	297,170,320
	Advance lending	400,379,238,169	400,379,238,169			
III	**HTM**	**984,881,337,360**	**984,881,337,360**			
	Term deposit	631,883,068,494	631,883,068,494			
	Bonds	352,998,268,866	352,998,268,866			
IV	**Others**	**12,371,117,619**		**(12,371,117,619)**	**(12,723,117,619)**	
	Total	**5,465,241,521,227**	**5,407,262,479,556**	**(57,979,041,671)**	**(57,136,773,335)**	**4,373,343,332**

A. 7.4 Provision for impairment of financial assets and mortgaged assets	30 Jun 2026 VND	Beginning balance VND
Listed shares	(9,763,084,026)	(7,150,657,069)
Unlisted shares	(7,204,468,299)	(9,184,572,694)
Fund Certificates		
Unlisted Fund Certificates		
Other financial assets	(41,011,489,346)	(40,801,543,572)
Total	**(57,979,041,671)**	**(57,136,773,335)**

A.7.5 Receivables	**30 Jun 2026** **VND**	**Beginning balance** **VND**
7.5.1. Receivables from selling financial assets		
Receivables from selling shares	16,646,725,000	3,041,005,700
Receivables from other investments	18,000,000,000	27,000,000,000
Total	***34,646,725,000***	***30,041,005,700***
7.5.2. Receivables and Dividend receivables and interest accrual		
Dividend receivables and interest accrual in the period		
Dividends, corporate bonds' coupon interest	49,572,122,353	43,077,354,949
Other receivables		
Total	***49,572,122,353***	***43,077,354,949***
7.5.5. Receivables from services provided by the Company		
Receivables from brokerage services	2,447,646,775	3,145,588,051
Receivables from underwriting and issuance agency services	4,290,736,800	4,290,736,800
Receivables from financial advisory services	934,000,000	1,277,000,000
Receivables from custodian services	2,659,419,208	2,173,122,450
Receivables from other services	135,324,697	146,017,512
Total	***10,467,127,480***	***11,032,464,813***
7.5.7. Other receivables		
Advances to suppliers	4,973,918,428	3,756,693,164
Other receivables	17,005,444,364	12,970,197,288
Total	***21,979,362,792***	***16,726,890,452***

A 7.6. Details of provision for impairment of receivables

No.	Type	Current year: Beginning balance of provision VND	Current year: Addition VND	Current year: Reversal VND	Current year: Ending balance of provision VND	**Previous year VND**
1	Provisions for receivables from selling financial assets					
2	Provisions for dividend receivables and interest accrual					
3	Provisions for matured investments	27,000,000,000		9,000,000,000	18,000,000,000	27,000,000,000
4	Other provisions for doubtful debt	20,752,670,224			20,752,670,224	20,752,670,224
	In which:					
	Details for each entity accounting for 10% or more of the total provision for other doubtful receivables	10,265,000,000			10,265,000,000	10,265,000,000
	H_CN1013	1,685,000,000			1,685,000,000	1,685,000,000
	H_CN1012	1,780,000,000			1,780,000,000	1,780,000,000
	H_TC161	2,800,000,000			2,800,000,000	2,800,000,000
	H_CN1022	4,000,000,000			4,000,000,000	4,000,000,000
	Others	10,487,670,224			10,487,670,224	10,487,670,224
	Tổng cộng	**47,752,670,224**		**9,000,000,000**	**38,752,670,224**	**47,752,670,224**

A.7.7. Inventories	30 Jun 2026 VND	Beginning balance VND
Office equipments	104,214,853	136,377,620
Supplies		
Total	***104,214,853***	***136,377,620***

A7.9. Payables for trading securities services	30 Jun 2026 VND	Beginning balance VND
7.8.1.Payables for Stock Exchange		
+ Ho Chi Minh Stock Exchange	3,797,152,483	5,741,113,027
+ Hanoi Stock Exchange	815,491,865	807,358,220
Total	*4,612,644,348*	*6,548,471,247*
7.8.2. Payables for Vietnam Securities Depository and Clearing Corporation (VSD)		
+ VSD	755,443,034	761,777,544
Total	*755,443,034*	*761,777,544*
Total	***5,368,087,382***	***7,310,248,791***

A 7.11. Statutory Obligations	30 Jun 2026 VND	Beginning balance VND
Value added tax	26,357,953	171,764,749
Corporate Income Tax	6,384,657,280	8,763,615,371
Personal Income Tax	9,644,257,005	13,438,205,001
Other Tax (Contractor Tax)	451,688,155	811,789,495
Other expenses, fees and payables		0
Total	***16,506,960,393***	***23,185,374,616***

A.7.13. Payables expenses	30 Jun 2026 VND	Beginning balance VND
Interest expenses	35,764,215,026	32,912,807,395
Transaction fees	1,844,647,037	3,403,814,542
Administrative expenses	4,496,073,229	3,012,932,125
Total	***42,104,935,292***	***39,329,554,062***

A 7.15. Payables to suppliers	30 Jun 2026 VND	Beginning balance VND
a) Short-term payables to suppliers	*2,422,142,455*	*2,768,539,312*
Payables from buying securities		
Payables to suppliers	2,422,142,455	2,768,539,312
+ Bao Viet Investment one member limited liability Co	594,919,407	
+ GOURMET DISTRIBUTION COMPANY LIMITED		288,685,000
+ FPT IS Company Limited		321,478,380
+ Financial Software Solutions Joint Stock Company		857,000,000
+ Bao Viet Insurance Corporation	1,277,485,584	687,846,026
Others	549,737,464	613,529,906
b) Các khoản phải trả người bán dài hạn		
Total	***2,422,142,455***	***2,768,539,312***

A 7.16. Other payables	30 Jun 2026 VND	Beginning balance VND
a) Short-term payables	*3,392,771,939*	3,025,728,393
b) Long-term payables		
Total	***3,392,771,939***	***3,025,728,393***

A.7.22. Prepaid expenses	30 Jun 2026 VND	Beginning balance VND
a. Short-term prepaid expenses	6,216,639,344	5,361,623,078
b. Long-term prepaid expenses	17,014,218,235	23,830,214,301
Total	***23,230,857,579***	***29,191,837,379***

A.7.23.3 Deposits to Settlement Assistance Fund	30 Jun 2026 VND	Beginning balance VND
Beginning Deposit	3,065,396,365	3,065,396,365
Additional Deposit	10,119,114,956	10,119,114,956
Interest allocated during the year	6,815,488,679	7,675,232,201
Total	***20,000,000,000***	***20,859,743,522***

A.7.18 Change in tangible fixed assets ((From 01 January 2026 to 30 June 2026)

	Machines and equipment (VND)	Means of transport (VND)	Office equipment (VND)	Others (VND)	Total (VND)
Cost					
As at 01 January 2026	49,237,299,193	8,121,639,444	1,129,336,235	370,129,320	58,858,404,192
Purchased during the period	2,317,410,000		38,869,740		2,356,279,740
Finished basic construction investment					
Other increases					
Transferred to investment properties					
Disposal					
Other decreases					
As at 30 June 2026	51,554,709,193	8,121,639,444	1,168,205,975	370,129,320	61,214,683,932
Accumulated depreciation:					
As at 01 January 2026	38,335,549,529	5,506,512,308	502,235,617	162,119,465	44,506,416,919
Depreciation in the period	2,082,606,801	491,453,748	98,051,201	31,335,876	2,703,447,626
Other increases					
Transferred to investment properties					
Disposal					
Other decreases					
As at 30 June 2026	40,418,156,330	5,997,966,056	600,286,818	193,455,341	47,209,864,545
Net carrying amount:					
As at 01 January 2026	10,901,749,664	2,615,127,136	627,100,618	208,009,855	14,351,987,273
As at 30 June 2026	11,136,552,863	2,123,673,388	567,919,157	176,673,979	14,004,819,387

Cost of fully depreciation tangible fixed asset but still in use as at 30 June 2026 is VND 28,740,602,655 (31 December 2025: VND 26,784,681,535).

A.7.19 Change in intangible fixed assets (From 01 January 2025 to 30 June 2026)

	Land use rights (VND)	Copy right, patent (VND)	Computer Software (VND)	Others (VND)	Total (VND)
Cost					
As at 01 January 2026			25,984,077,834	2,967,788,256	28,951,866,090
New purchase			2,243,975,000		2,243,975,000
From internal					
Other increases					
Sold, disposed					
Other decreases					
As at 30 June 2026			28,228,052,834	2,967,788,256	31,195,841,090
Accumulated amortisation:					
As at 01 January 2026			18,302,031,856	2,967,788,256	21,269,820,112
Amortisation for the period			1,123,797,996		1,123,797,996
Other increases					
Sold, disposed					
Other decreases					
As at 30 June 2026			19,425,829,852	2,967,788,256	22,393,618,108
Net carrying amount					
As at 01 January 2026			7,682,045,978		7,682,045,978
As at 30 June 2026			8,802,222,982		8,802,222,982

Cost of fully amortized intangible fixed asset but still in use as at 30 June 2026 is VND 15,400,551,090 (31 December 2025: VND 13,815,551,090).

A.7.20.Short term borrowings	**Opening balance (VND)**	**Addition during the period (VND)**	**Repayment during the period (VND)**	**Ending balance (VND)**
Short-term borrowings from banks (*)	3,123,000,000,000	6,200,234,076,693	6,781,439,447,306	2,541,794,629,387
Short-term borrowings from others	947,368,955,884	2,197,468,585,446	2,237,505,775,226	907,331,766,104
Total	**4,070,368,955,884**	**8,397,702,662,139**	**9,018,945,222,532**	**3,449,126,395,491**

(*) Short-term borrowings for the purpose of supplementing working capital for operating activities include bank overdrafts and secured by deposit contracts at commercial banks and bonds.

A.7.39. Investor's deposits	**30 Jun 2026** VND	**Beginning balance** VND
1. Investors' deposits for securities trading activities under the Company's management	***520,500,261,593***	***552,781,949,486***
1.1. Of domestic investors	519,608,687,516	542,915,765,770
1.2. Of foreign investors	891,574,077	9,866,183,716
2. Investors' synthesizing deposits for securities trading activities	***486,975,250,052***	***732,124,689,414***
3. Investors' deposits for Clearing and Settlement for Securities Transactions	***134,703,788***	***16,711,308,842***
3.1. Of domestic investors	*5,357,213*	*16,696,068,370*
3.2. Of foreign investors	129,346,575	15,240,472
Total	**1,007,610,215,433**	**1,301,617,947,742**

A.7.40. Securities issuers' deposits	**30 Jun 2026** VND	**Beginning balance** VND
1. Deposits for underwriting and issuance agency services	2,365,584,731	43,377,508,798
2. Deposits for payment of principals, interets and dividends of Issuers		0
Total	**2,365,584,731**	**43,377,508,798**

A.7.41. Payables to investors	**30 Jun 2026** VND	**Beginning balance** VND
1. Payables for investors' deposits for securities trading activities under the Company's management	***997,638,113,634***	***1,301,647,367,012***
1.1. Of domestic investors	988,197,861,602	1,291,121,473,344
1.2. Of foreign investors	9,440,252,032	10,525,893,668
2. Payables to investors - Deposits for clearing and settlement of securities transactions of investors	***0***	***0***
3. Others	***12,337,686,530***	***43,348,089,528***
Total	**1,009,975,800,164**	**1,344,995,456,540**

A.7.42. Investors' loan payables	**30 Jun 2026** **VND**	**Beginning balance** **VND**
1. Margin principal payables	**4,006,109,530,803**	**3,934,272,627,957**
a. Margin principal payables of domestic investors	*4,006,109,530,803*	*3,934,272,627,957*
b. Margin principal payables of foreign investors		
2. Margin interests payables	**48,718,210,271**	**37,482,919,837**
a. Margin interests payables of domestic investors	*48,718,210,271*	*37,482,919,837*
b. Margin interests payables of foreign investors		
3. Advances to customers payables	**400,379,238,169**	**622,873,511,587**
a. Advances to customers principal payables of domestic investors	*400,379,238,169*	*622,873,511,587*
b. Advances to customers principal payables of securities sale proceeds of foreign investors		
Total	**4,455,206,979,243**	**4,594,629,059,381**

A.7.43. Undistributed profit	**30 Jun 2026** **VND**	**Beginning balance** **VND**
1. Realized profit after tax	886,467,027,780	861,117,418,850
2. Unrealized profit after tax	5,425,242,914	41,029,567,332
Total	**891,892,270,694**	**902,146,986,182**

B. Notes to Statement of Comprehensive Income

B 7.45.1 Gain, loss from financial assets

No.	Financial assets	Amount	Selling price	Proceeds VND	Weighted average cost at the end of transaction date VND	Gain/(loss) from disposal in the 2nd quarter 2026 VND	Accumulated gain/(lost) VND	Gain/(loss) from disposal in the 2nd quarter 2025 VND
A	B	1	2	3=1*2	4	5=3-4	6	7
I	**Shares, Fund certificates**	**4,059,114**		**70,469,555,428**	**73,687,398,998**	**(3,217,843,570)**	**20,339,730,019**	**(22,470,695,937)**
1	*Listed shares*	*4,049,038*		*70,430,658,128*	*73,518,249,725*	*(3,087,591,597)*	*14,108,118,047*	*(25,265,564,639)*
2	*Listed fund certificates*						*1,142,547,760*	*20,000,000*
3	*Upcom shares*	*10,076*		*38,897,300*	*169,149,273*	*(130,251,973)*	*80,189,212*	*(1,545,123,498)*
4	*Unlisted shares*						*5,008,875,000*	*4,319,992,200*
II	**Bonds**	**13,610,000**		**1,457,133,490,000**	**1,457,156,940,000**	**(23,450,000)**	**981,898,360**	**658,240,000**
III	**Money market instruments**						***388,206,600***	***136,986,300***
IV	**Total**			**1,527,603,045,428**	**1,530,844,338,998**	**(3,241,293,570)**	**21,709,834,979**	**(21,675,469,637)**

B.7.45.3 Dividend, interest income from financial assets at FVTPL, loans, HTM, and AFS financial assets

Financial assets	Q2/2026 VND	Q2/2025 VND
a. From FVTPL financial assets	5,650,362,900	29,176,911,213
b. From HTM financial assets	13,984,726,510	20,314,633,793
c. From loans	131,315,351,466	93,998,157,368
d. From AFS financial assets		1,019,059,000
Total	**150,950,440,876**	**144,508,761,374**

B.7.45.4 Revenue from other activities:

No.	Revenue from other activities	This year Q2/2026 VND	2026 Accumulated VND	Q2/2025 VND
1	Revenue from brokerage services	82,275,774,593	180,985,320,419	82,220,209,988
2	Revenue from underwriting and issuance agency services		12,242,768	10,000,000
3	Revenue from securities investment advisory			
4	Revenue from securities custodian services	2,148,169,928	4,243,225,026	2,115,412,684
5	Revenue from financial advisory services	347,727,272	1,060,681,817	2,187,500,000
6.1	*Other revenue from financial services*	*757,602,930*	*2,118,552,382*	*6,089,977*
6.2	*Other revenue*	*349,021,541*	*755,830,139*	*491,141,660*
	Total	**85,878,296,264**	**189,175,852,551**	**87,030,354,309**

B.7.45.5 Other operating expenses:

No.	Other operating expenses	This year Q2/2026 VND	2026 Accumulated VND	Q2/2025 VND
1	**Other operating expenses**			
1.1	Lease expenses			
1.2	Other financial services expenses			
1.3	Expenses from payment of principals, bonds' coupons, dividends of securities issuers			
1.4	Interest expenses from demand deposits			
1.5	Others	3,079,486,860	8,103,213,232	6,643,616,460
	Total	**3,079,486,860**	**8,103,213,232**	**6,643,616,460**

B.7.46 Operating revenue:

No.	Financial income	This year Q2/2026 VND	This year 2026 Accumulated VND	Q2/2025 VND
1	Gains/(loss) on exchange rate differences	144,114	144,114	1,604,797
2	Revenue from dividends from subsidiaries and joint ventures			
3	Received and accrued dividends, non-fixed interest income			
4	Interest income from demand deposits	243,560,363	573,012,522	299,354,398
5	Others		135,616,438	
	Total	**243,704,477**	**708,773,074**	**300,959,195**

B.7.47 Operating expenses:

No.	Operating expenses	This year Q2/2026 VND	This year 2026 Accumulated VND	Q2/2025 VND
1	Expenses for brokerage services	82,913,731,434	179,810,976,094	73,868,190,876
2	Expenses for underwriting and issuance agency services			
3	Expenses for proprietary trading activities	697,579,343	1,875,323,653	610,631,218
4	Expenses for securities custodian services	4,754,337,970	11,083,441,282	4,102,085,449
5	Expenses for financial advisory services	1,870,800,053	4,834,461,842	1,682,518,223
	Total	**90,236,448,800**	**197,604,202,871**	**80,263,425,766**

B.7.48 Financial expenses:

No.	Financial expenses	This year Q2/2026 VND	This year 2026 Accumulated VND	Q2/2025 VND
1	Foreign exchange differences		499,049	
2	Borrowing costs	61,053,813,463	112,732,242,434	36,879,395,216
3	Loss from disposal of investments in subsidiaries and joint ventures			
4	Others			
	Total	**61,053,813,463**	**112,732,741,483**	**36,879,395,216**

B.7.50 General and Administrative expenses:

STT		This year Q2/2026 VND	This year 2026 Accumulated VND	Q2/2025 VND
1	Payroll expenses for administrative staff	13,576,583,158	44,128,207,795	28,595,357,131
2	Social security, health insurance, union fee and unemployment insurance	686,089,550	1,365,018,580	562,245,025
3	Other employees' expenses	1,046,346,690	1,958,779,495	1,512,934,170
4	Office supplies	88,799,040	144,509,433	75,492,280
5	Materials and tools	440,701,355	817,169,847	376,053,007
6	Depreciation of fixed assets, investment	1,863,188,029	3,761,631,175	1,929,783,897
7	Tax and fee expenses	2,089,703,233	4,086,741,051	2,458,776,792
8	(Reversal of)/Additional provision expenses			
9	External service expenses	7,565,171,012	14,942,638,755	7,312,978,471
10	Other expenses	3,901,176,353	7,723,714,351	6,705,671,216
	Total	**31,257,758,420**	**78,928,410,482**	**49,529,291,989**

E.7.57 Additional information for statement of changes in owner's equity:

7.27.1 Dividends that have been proposed, or announced after the date of the Balance Sheet but before the financial statements are authorized to be issued: **none**

7.27.2 Dividend value of accumulated preferred stock has not been recorded: **none**

7.27.3 Income and expenses, profits or losses are directly accounted for in equity **in the 2nd quarter 2026**

Unit: VND

Other revenue and income	265,997,066,453
Expenses	215,221,395,712
Corporate income tax	8,389,635,405
Profit after tax	**42,386,035,336**

F.7.58 Related parties transactions

No.	Related parties	Relationship
1	Bao Viet Holdings	Parent company
2	Bao Viet Life Corporation	Fellow subsidiary
3	Bao Viet Insurance Corporation	Fellow subsidiary
4	Bao Viet Investment One Member Limited Liability Co.	Fellow subsidiary
5	Bao Viet Fund Management Limited Company	Fellow subsidiary
6	Bao Viet Value Investment Fund	Fellow unit
7	Bao Viet Commercial Joint Stock Bank	Parent joint ventures

Related parties transactions:

Significant transactions with related parties for the 2nt quarter 2026 are as follows:

Related parties	Transactions	Receivable (+), Payable (-) VND	
		Q2/2026	Q2/2025
Bao Viet Holdings	Custodian fee	61,235,147	19,821,775
	Accrued expense for IT services	(18,388,776)	(13,479,209)
	Office rental	(2,504,258,100)	(2,446,424,100)
Bao Viet Life Corporation	Custodian fees	9,960,230	67,301,050
	Securities transaction fee	1,503,178,359	160,408,820
	Office rental fee – 11 NCT	(868,560,000)	(868,560,000)
	Office rental fee – 94 Ba Trieu	(71,931,818)	(113,181,819)
	Others		(15,174,470)
Bao Viet Insurance Corporation	Securities transaction fee	23,173,600	28,663,560
	Custodian fee	4,245,030	5,034,726
	Healthcare insurance	(1,958,435,101)	(2,068,710,106)
Bao Viet Investment One Member Limited Liability Co.	Office rental	(1,910,988,314)	(1,617,715,664)
	Electricity and parking expense	(439,098,323)	(403,050,298)
	Building management expenses	(594,919,407)	(645,784,221)
	Others		(5,901,500)
Bao Viet Fund Management Limited Company	Securities transaction fee	8,326,660	106,552,500
	Custodian fees	109,910	212,332

Amounts of receivables and payables from/due to related companies as at 30 June 2026 are as follows:

Related parties	Transactions	Receivable (+), Payable (-) (VND) 30-Jun- 2026 VND	30-Jun- 2025 VND
Bao Viet Holdings	Advisory fee	(150,000,000)	(50,000,000)
	Deposit for office rental	897,022,170	897,022,170
	Information technology services	(36,777,552)	(13,479,209)
Bao Viet Insurance Corporation	Insurance expense	(1,277,485,584)	(1,375,692,052)
Bao Viet Investment One Member Limited Liability Co.	Deposit for office rental	638,621,027	496,864,277
	Building management expenses	(594,919,407)	
Bao Viet Life Corporation	Advisory fee	(90,000,000)	(90,000,000)
Bao Viet Bank	Deposits	8,182,652,431	869,771,080

Day 15 Month 7 Year 2026

Preparer	Chief Accountant	General Director
Ms. Pham Thi Thuy Duong	Ms. Nguyen Hong Thuy	Mr. Nguyen Dinh An

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO VIỆT