

No.: 064/2026/CV - SHS

(Re: Explanation of the 2026 Interim
Financial Statements)

Hanoi, August 13, 2026

DISCLOSURE OF PERIODIC FINANCIAL INFORMATION

**To: Vietnam Stock Exchange
Hanoi Stock Exchange**

In accordance with Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding information disclosure in the securities market, Sai Gon – Hanoi Securities Joint Stock Company (SHS) hereby discloses the Semi-Annual Financial Statements (FS) to the Hanoi Stock Exchange as follows:

1. Company Name:

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

2. Disclosed Information:

- Audited Semi-Annual Financial Statements:
 - ☒ Separate Financial Statements (Issuer has no subsidiaries or is a superior accounting entity with no affiliated units);
 - ☐ Consolidated Financial Statements (Listed company has subsidiaries);
 - ☐ Combined Financial Statements (Listed company has affiliated units with separate accounting systems);
- Cases requiring explanation:
 - + The audit firm issues a modified opinion for the Audited Semi-Annual Financial Statements (for the Audited Semi-Annual Financial Statements):
 - ☐ Yes ☒ No
 - Written explanation, if applicable:
 - ☐ Yes ☒ No
 - + The profit after tax for the reporting period has discrepancies exceeding 5% between pre-audit and post-audit results or shifts from loss to profit (for the Audited Semi-Annual Financial Statements):
 - ☐ Yes ☒ No
 - Written explanation, if applicable:
 - ☐ Yes ☒ No



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

☒ Yes

☐ No

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

☒ Yes

☒ No

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

☐ Yes

☒ No

Written explanation, if applicable:

☐ Yes

☒ No

This information has been published on the company's website on August 13, 2026, at the following link:

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

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

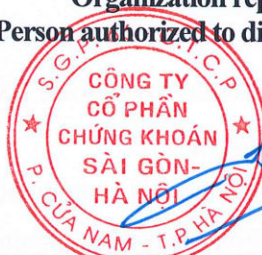
We hereby certify that the disclosed information is true and accurate, and we take full legal responsibility for its content. 

Attached Documents:

- Audited Semi-Annual Financial Statements for 2026.

- Explanation Letter.

Organization representative
Person authorized to disclose information



Bùi Thị Hồng Hạnh

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

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 864/2026/CV - SHS

(Re: Disclosure of information on Audited
Semi-Annual Financial Statements for 2026)

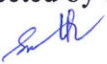
Hanoi, August 13, 2026

**To: Vietnam Stock Exchange
Hanoi Stock Exchange**

In compliance with Clause 4, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding information disclosure in the securities market, Sai Gon – Hanoi Securities Joint Stock Company provides the following explanations:

Profit after corporate income tax for the first six months of 2026 changed by 10% or more compared to the corresponding period of the previous year:

<u>Item</u>	<u>First 6 months of 2026</u>	<u>First 6 months of 2025</u>	<u>Increase/(Decrease)</u>
Profit after tax	307,599,146,389	645,491,979,382	(337,892,832,993)

Profit after tax for the first six months of 2026 amounted to VND 307.6 billion, a decrease of VND 337.9 billion, equivalent to a 52.4% decrease compared to the same period in 2025. The main reason was the decrease in proprietary trading results compared to the same period of the previous year, which was significantly affected by changes in the fair value of the FVTPL financial assets portfolio at the end of the period. 

Best regards!

**Organization representative
Person authorized to disclose information**



Bùi Thị Hồng Hạnh

INTERIM FINANCIAL STATEMENTS

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

For the accounting period from 01/01/2026 to 30/06/2026
(reviewed)



CONTENTS

	Pages
Report of The Board of Management	02-03
Review report on Interim Financial information	04
Reviewed Interim Financial Statements	05-51
Statement of Interim Financial Position	05-08
Statement of Interim Comprehensive Income	09-11
Statement of Interim Cash Flows	12-14
Statement of Interim Changes in Equity	15
Notes to the Interim Financial Statements	16-51

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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Saigon - Hanoi Securities Joint Stock Company ("the Company") presents its report and the Company's Interim Financial Statements for the accounting period from 01/01/2026 to 30/06/2026.

THE COMPANY

Saigon - Hanoi Securities Joint Stock Company was established and operates under Securities Business License No. 66/UBCK-GP, issued by the State Securities Commission on November 15, 2007. The most recent amended license, No. 75/GPDC-UBCK, was issued by the State Securities Commission on June 23, 2026. The company is also registered under Joint Stock Company Enterprise Registration Certificate No. 0102524651, initially issued by the Hanoi Department of Planning and Investment on November 15, 2007, and most recently amended on July 21, 2026.

The Company's head office is located at: No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND THE AUDIT COMMITTEE

The members of the Board of Directors, the Board of Management and the Audit Committee of the Company during the period and as at the reporting date as follows:

Board of Directors:

Mr. Do Quang Vinh	Chairman	
Mr. Le Dang Khoa	Member	
Mrs. Nguyen Dieu Trinh	Member	
Mr. Nguyen Duy Linh	Member	Appointed on April 17, 2026
Mr. Nguyen Chi Thanh	Member	Resigned on April 17, 2026
Mr. Dao Ngoc Dung	Member	

Board of Management:

Mr. Nguyen Duy Linh	CEO	Appointed on January 14, 2026
Mr. Nguyen Chi Thanh	CEO	Resigned on January 14, 2026
Mr. Tran Van Man	Deputy CEO	Appointed on May 06, 2026
Mr. Pham Quang Quyet	Deputy CEO	Appointed on June 26, 2026

The Audit Committee:

Mrs. Nguyen Dieu Trinh	Chairwoman of the Audit Committee
Mr. Le Dang Khoa	Member of the Audit Committee

LEGAL REPRESENTATIVE

The Company's legal representative during the period and until the preparation of these Interim Financial Statements is Mr. Do Quang Vinh - Chairman of Board of Directors and Mr. Nguyen Duy Linh - CEO.

AUDITORS

The auditors of the AASC Auditing Firm Company Limited take the review of Interim Financial Statements for the Company.

STATEMENT OF THE BOARD OF MANAGEMENT' RESPONSIBILITY IN RESPECT OF THE INTERIM FINANCIAL STATEMENTS

The Board of Management is responsible for preparing the Interim Financial Statements which give a true and fair view of the financial position, results of operations, cash flows and changes in equity of the Company for the period. In preparing those Interim Financial Statements, The Board of Management is required to:

- Establishment and maintenance of an internal control system which is determined necessary by The Board of Management and The Board of Directors to ensure the preparation and presentation of Financial statements do not contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Interim Financial Statements;
- Prepare the Interim Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System applicable to securities companies and the current requirements relevant to preparation and presentation of Interim Financial Statements;
- Prepare the Interim Financial Statements on going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that proper accounting records are kept which disclosed, with reasonable accuracy at any time, the Statement of Interim Financial Position of Company and to ensure that the accounting records comply with the registered accounting system. It is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirms that the Interim Financial Statements give a true and fair view of the Company's financial position as at June 30, 2026 and of the results of its operations, cash flows and changes in owner's equity for the accounting period from January 01, 2026 to June 30, 2026, in accordance with the Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and statutory requirements relevant to preparation and presentation of Interim Financial Statements.

Other Commitment

The Board of Management pledges that the Company complies with Decree No. 155/2020/ND-CP issued by the Government on December 31, 2020, providing detailed regulations for the implementation of certain articles of the Law on Securities, and that our Company has fully complied with all information disclosure obligations in accordance with the applicable laws and regulations of Vietnam and other relevant legal regulations.

On behalf of The Board of Management



Mr. Nguyen Duy Linh
CEO

Approval, August 13, 2026

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

**To: Shareholders, The Board of Directors and The Board of Management
Saigon - Hanoi Securities Joint Stock Company**

We have reviewed Interim Financial Statements of Saigon - Hanoi Securities Joint Stock Company prepared on August 13, 2026, as set out on pages 05 to 51, including: Interim Statement of Financial Position as at June 30, 2026, Interim Statement of Comprehensive Income, Interim Statement of Cash flows, Interim Statement of Changes in Equity for the accounting period from 01/01/2026 to 30/06/2026 and Notes to the Interim Financial Statements.

The Board of Management' responsibility

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

Auditor's responsibility

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

A review Interim Financial Statements includes interview, primarily interviews with those responsible for financial and accounting matters, analysis and other review procedures. A review is substantially smaller scale than an audit that is conducted in accordance with Vietnamese auditing standards and therefore not allow us to get assurance that we will be aware of all material that might be identified in an audit. Accordingly, we do not give an audit opinion.

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the Interim Financial Statements do not give a true and fair view, in all material respects, of the financial position of Saigon - Hanoi Securities Joint Stock Company as at June 30, 2026, and of the results of its operations and its cash flows for the accounting period from 01/01/2026 to 30/06/2026 in accordance with the Vietnamese Accounting Standards, Vietnamese Accounting System applicable to securities companies and the statutory requirements relevant to preparation and presentation of Interim Financial Statements.

AASC Auditing Firm Company Limited



Vu Xuan-Bien

Deputy General Director

Certificate of registration to audit practice

No: 0743-2023-002-1

Hanoi, August 13, 2026

STATEMENT OF INTERIM FINANCIAL POSITION

As at June 30, 2026

Code	ASSETS	Note	30/06/2026	01/01/2026
			VND	VND
100	A. CURRENT ASSETS		27,459,400,673,320	22,932,727,930,843
110	I. Financial assets		27,432,885,244,024	22,897,330,148,015
111	1. Cash and cash equivalents	4	958,360,050,730	887,614,356,666
111.1	1.1 Cash		958,360,050,730	887,614,356,666
112	2. Financial assets at fair value through profit and loss (FVTPL)	5	11,333,670,649,169	11,291,555,024,833
113	3. Held-to-maturity investments (HTM)	5	749,808,987,855	-
114	4. Loans	5	11,722,071,623,454	9,097,723,485,457
115	5. Available for sale financial assets (AFS)	5	1,418,006,484,550	1,536,298,333,350
117	6. Receivables	6	589,146,808,012	181,805,318,599
117.1	6.1 Receivables from disposal of financial assets		289,511,800,000	3,774,000,000
117.2	6.2 Receivables from and accruals for dividend and interest income		299,635,008,012	178,031,318,599
117.3	6.2.1 Receive dividends, interest		299,635,008,012	178,031,318,599
118	7. Prepayments to suppliers	7	8,915,841,102	4,119,646,702
119	8. Receivables from services provided by the Company	6	457,034,136,435	453,272,868,504
122	9. Other receivables	6	712,913,103,093	9,299,969,729
129	10. Provision for impairment of receivables	9	(517,042,440,376)	(564,358,855,825)
130	II. Other short-term assets		26,515,429,296	35,397,782,828
131	1. Advances		21,782,000,000	21,674,000,000
132	2. Tools, supplies	8	332,975,391	141,780,294
133	3. Short-term prepaid expenses	10	3,493,780,441	13,482,177,513
135	4. Deductible VAT		906,673,464	419,500
137	5. Other short-term assets	12	-	99,405,521
200	B. NON- CURRENT ASSETS		107,560,798,173	99,158,250,938
220	I. Fixed assets		30,251,990,576	35,226,669,920
221	1. Tangible fixed assets	13	11,712,020,172	13,283,377,494
222	- Cost		54,833,959,695	57,471,581,138
223a	- Accumulated depreciation		(43,121,939,523)	(44,188,203,644)
227	2. Intangible fixed assets	14	18,539,970,404	21,943,292,426
228	- Cost		56,590,413,724	57,267,175,987
229a	- Accumulated amortization		(38,050,443,320)	(35,323,883,561)
240	II. Construction in progress	15	21,042,776,000	6,479,616,000
250	III. Other long-term assets		56,266,031,597	57,451,965,018
251	1. Long-term pledges, mortgages, deposits and collateral	11	7,562,747,520	7,759,117,060
252	2. Long-term prepaid expenses	10	18,703,284,077	19,692,847,958
254	3. Deposits to Settlement Assistance Fund	16	20,000,000,000	20,000,000,000
255	4. Other long-term assets		10,000,000,000	10,000,000,000
270	TOTAL ASSETS		27,566,961,471,493	23,031,886,181,781

STATEMENT OF INTERIM FINANCIAL POSITION

As at June 30, 2026

(continue)

Code	CAPITAL	Note	30/06/2026 VND	01/01/2026 VND
300	C. LIABILITIES		15,022,715,008,683	10,429,629,443,405
310	I. Current liabilities		14,985,375,068,174	10,232,500,204,276
311	1. Short-term loans and debts	17	13,473,670,000,000	8,220,000,000,000
	1.1 Short-term loans		13,473,670,000,000	8,220,000,000,000
316	2. Issued short-term bonds	18	1,022,000,000,000	1,130,000,000,000
318	3. Payables for securities transaction activities	19	3,250,000,000	14,293,772,000
320	4. Short-term trade payables	20	25,225,876,089	452,938,064,699
321	5. Short-term advances from customers		2,593,772,727	2,694,818,181
322	6. Tax payables and statutory obligations	21	200,952,878,810	142,220,560,569
323	7. Payables to employees		10,717,703,256	79,002,802,049
324	8. Employee benefits		3,635,215,297	3,164,218,147
325	9. Short-term accrued expenses	22	99,206,762,466	81,535,524,472
328	10. Short-term deposits, collateral received		5,000,000,000	5,016,164,000
329	11. Other short-term payables	23	15,977,904,130	13,214,572,613
331	12. Bonus and welfare fund		123,144,955,399	88,419,707,546
340	II. Long-term liabilities		37,339,940,509	197,129,239,129
352	1. Long-term deposits, collateral received		25,000,000	25,000,000
356	2. Deferred tax payables	40.2	37,314,940,509	197,104,239,129
400	D. OWNER'S EQUITY		12,544,246,462,810	12,602,256,738,376
410	I. Owner's equity	24	12,544,246,462,810	12,602,256,738,376
411	1. Contributed legal capital		9,386,984,568,289	9,386,984,568,289
411.1	1.1 Contributed legal capital		8,994,622,200,000	8,994,622,200,000
411.1a	a. Ordinary shares with voting rights		8,994,622,200,000	8,994,622,200,000
411.2	1.2 Share Premium		392,362,368,289	392,362,368,289
412	2. Asset revaluation differences		428,772,502,175	754,381,924,130
417	3. Undistributed earnings		2,728,489,392,346	2,460,890,245,957
417.1	3.1 Realized earnings		2,383,946,469,152	1,497,064,889,439
417.2	3.2 Unrealized earnings		344,542,923,194	963,825,356,518
440	TOTAL LIABILITIES AND OWNER'S EQUITY		27,566,961,471,493	23,031,886,181,781

OFF-STATEMENT OF INTERIM FINANCIAL POSITION ACCOUNTS

Code	ITEMS	Note	30/06/2026	01/01/2026
A. ASSETS OF THE SECURITIES COMPANY AND ASSETS MANAGED UNDER AGREEMENTS				
002	1. Goods held under trust		1,500,000,000	1,500,000,000
003	2. Receipt of collateral assets		6,903,330,000	6,903,330,000
004	3. Bad debts written off		62,305,803,043	62,305,803,043
006	4. Quantity of outstanding shares in circulation		899,462,220	899,462,220
008	5. Financial assets listed/registered at the VSDC of the Company	25	5,835,846,050,000	3,576,023,540,000
009	6. The Company's non-traded financial assets deposited at the VSDC	26	20,687,620,000	202,492,110,000
010	7. The Company's awaiting financial assets	27	338,220,000,000	226,912,000,000
012	8. The Company's financial assets which are not deposited at the VSDC	28	292,057,260,000	349,682,810,000
B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS				
021	1. Financial assets listed/registered at the VSDC of investors	29	53,696,588,370,000	64,624,098,660,000
021.1	a. <i>Unrestricted financial assets</i>		41,498,579,760,000	49,839,568,130,000
021.2	b. <i>Restricted financial assets</i>		1,344,850,940,000	2,798,734,370,000
021.3	c. <i>Mortgage financial assets</i>		5,082,669,830,000	8,032,270,540,000
021.4	d. <i>Blocked financial assets</i>		4,654,300,860,000	3,750,000,000,000
021.5	e. <i>Financial assets awaiting settlement</i>		1,116,186,980,000	203,525,620,000
022	2. Non-traded financial assets deposited at the VSDC of investors	30	532,566,630,000	303,736,250,000
022.1	a. <i>Unrestricted and non-traded financial assets deposited at the VSDC</i>		216,282,470,000	90,896,090,000
022.2	b. <i>Restricted and non-traded financial assets deposited at the VSDC</i>		-	211,800,000,000
022.3	c. <i>Non-traded and mortgage financial assets deposited at the VSDC</i>		-	1,040,160,000
022.4	d. <i>Non-traded and blocked financial assets deposited at the VSDC</i>		316,284,160,000	-
023	3. Awaiting financial assets of investors	31	248,907,370,000	202,400,120,000

OFF-STATEMENT OF INTERIM FINANCIAL POSITION ACCOUNTS

Code	ITEM	Note	30/06/2026	01/01/2026
026	4. Investors' deposits	32	1,591,405,016,205	1,486,042,954,183
027	4.1 Investors' deposits for securities trading activities managed by the Company		966,395,774,183	810,146,338,381
028	4.2 Investors' synthesizing deposits for securities trading activities		624,929,737,730	656,565,641,390
029	4.3 Investors' deposits for securities transaction clearing and settlement		2,000,000	19,253,470,120
029.1	a. Domestic investors' deposits for securities transaction clearing and settlement		2,000,000	19,253,470,120
030	4.4 Deposits of securities issuers		77,504,292	77,504,292
031	5. Payables to investors - Investors' deposits for securities trading activities managed by the Company	33	1,591,327,511,913	1,485,965,449,891
031.1	5.1 Payables to domestic investors for securities trading deposits managed by the Securities Company		1,589,765,643,892	1,484,423,982,963
031.2	5.2 Payables to foreign investors for securities trading deposits managed by the Securities Company		1,561,868,021	1,541,466,928
035	6. Payables for dividend, principal and interest from bonds		77,504,292	77,504,292

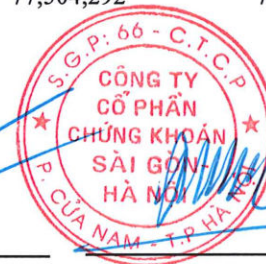

Ms. Le Thi Kim Anh
 Preparer


Ms. Pham Thi Thanh Hao
 Chief Accountant


Ms. Bui Thi Hong Hanh
 Head of Finance Division


Mr. Nguyen Duy Linh
 CEO

Hanoi, August 13, 2026



STATEMENT OF INTERIM COMPREHENSIVE INCOME*First 6 months of 2026*

Code	ITEMS	Note	First 6 months of	First 6 months of
			2026	2025
			VND	VND
I. OPERATING INCOME				
01	1.1 Gain from financial assets at fair value through profit and loss (FVTPL)		149,163,174,117	786,399,033,072
01.1	a. Gain from disposal of financial assets at FVTPL	35.a)	1,086,432,045,894	394,985,605,358
01.2	b. Gain from revaluation of financial assets at FVTPL	35.b)	(1,177,710,200,717)	281,333,265,081
01.3	c. Dividend, interest income from financial assets at FVTPL	35.c)	240,441,328,940	110,080,162,633
02	1.2 Gain from held-to-maturity (HTM) investments	35.c)	846,825,992	455,479,452
03	1.3 Gain from loans and receivables	35.c)	588,621,479,455	280,643,471,722
04	1.4 Gain from available-for-sale (AFS) financial assets	35.c)	-	29,739,567,000
06	1.5 Revenue from brokerage services		181,339,649,836	123,425,765,673
07	1.6 Revenue from underwriting and issuance agent services		1,639,427,250	540,000,000
08	1.7 Revenue from securities investment advisory services		1,994,737,426	10,673,121,753
09	1.8 Revenue from securities custodian services		7,027,824,809	7,296,736,459
10	1.9 Revenue from financial advisory services		72,205,110,021	15,270,681,817
11	1.10 Revenue from other operating	35.d)	12,199,677,616	998,439,358
20	Total operating income		1,015,037,906,522	1,255,442,296,306
II. OPERATING EXPENSES				
21	2.1 Loss from financial assets at fair value through profit and loss (FVTPL)		65,921,081,089	204,438,247,632
21.1	a. Loss from disposal of financial assets at FVTPL	35.a)	462,516,674,695	256,310,520,765
21.2	b. Loss from revaluation of financial assets at FVTPL	35.b)	(398,638,468,773)	(53,851,405,129)
21.3	c. Transaction costs of acquisition of financial assets at FVTPL		2,042,875,167	1,979,131,996
24	2.2 Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans		-	432,361,398
26	2.3 Expenses for proprietary trading activities		7,431,506,624	7,294,039,715
27	2.4 Expenses for brokerage services		164,509,987,943	104,342,580,364
28	2.5 Expenses for underwriting and issuance agent services		2,929,292,753	1,203,330,764
29	2.6 Expenses for securities investment advisory		-	4,346,182,592
30	2.7 Expenses for securities custodian services		6,791,191,529	5,970,496,493
31	2.8 Expenses for financial advisory services		24,786,803,495	2,703,596,125
32	2.9 Expenses for other operating	36	(33,191,987,104)	4,951,668,104
40	Total operating expenses		239,177,876,329	335,682,503,187

STATEMENT OF INTERIM COMPREHENSIVE INCOME*First 6 months of 2026*

Code ITEMS	Note	First 6 months of	First 6 months of
		2026	2025
		VND	VND
III. FINANCIAL INCOME	37		
42 3.1 Non-fixed dividend and interest income		2,173,560,653	1,424,990,940
50 Total financial income		2,173,560,653	1,424,990,940
IV. FINANCIAL EXPENSES	38		
52 4.1 Borrowing costs		361,254,058,177	79,078,387,258
55 4.2 Other financial expenses		461,369,864	-
60 Total financial expenses		361,715,428,041	79,078,387,258
62 V. GENERAL AND ADMINISTRATIVE EXPENSES	39	46,602,029,908	53,461,780,736
70 VI. OPERATING PROFIT		369,716,132,897	788,644,616,065
VII OTHER INCOME AND EXPENSES			
71 7.1 Other income		45,170,575	8,687,814
72 7.2 Other expense		49,668,536	1
80 Total other operating profit		(4,497,961)	8,687,813
90 VII TOTAL PROFIT BEFORE TAX		369,711,634,936	788,653,303,878
91 8.1 Realized profit		1,148,783,366,880	453,468,633,668
92 8.2 Unrealized profit		(779,071,731,944)	335,184,670,210
100 IX. CORPORATE INCOME TAX EXPENSES	40	62,112,488,547	143,161,324,496
100.1 9.1 Current corporate income tax expenses	40.1	221,901,787,167	76,124,390,454
100.2 9.2 Deferred corporate income tax expenses	40.2	(159,789,298,620)	67,036,934,042
200 X. PROFIT AFTER TAX		307,599,146,389	645,491,979,382

STATEMENT OF INTERIM COMPREHENSIVE INCOME

First 6 months of 2026

Code ITEMS	Note	First 6 months of	First 6 months of
		2026	2025
		VND	VND
300	XI. OTHER COMPREHENSIVE INCOME AFTER TAX		
301	11. Gain/(Loss) from revaluation of AFS financial assets	(325,609,421,955)	181,285,787,100
400	Total other comprehensive income	(325,609,421,955)	181,285,787,100
500	XII Revenue	-	-
501	12. Earnings per share (VND/share)	41	722



Ms. Le Thi Kim Anh
Preparer

Hanoi, August 13, 2026



Ms. Pham Thi Thanh Hao
Chief Accountant



Ms. Bui Thi Hong Hanh
Head of Finance Division



Mr. Nguyen Duy Linh
CEO

STATEMENT OF INTERIM CASH FLOWS*First 6 months of 2026**(Under indirect method)*

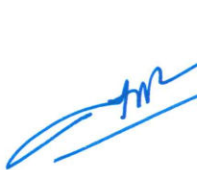
Code ITEM	Note	First 6 months of 2026	First 6 months of 2025
		VND	VND
I. Cash flow from operating activities			
01 1. Profit before tax		369,711,634,936	788,653,303,878
02 2. Adjustments for		318,140,026,635	83,965,703,034
03 - Depreciation and amortisation		6,419,463,089	5,706,821,205
04 - Provisions		(47,316,415,449)	605,485,511
06 - Interest expense		361,254,058,177	79,078,387,258
07 - Gains/losses from investing activities		(2,217,079,182)	(1,424,990,940)
10 3. Increase in non-monetary expenses		(398,638,468,773)	(53,851,405,129)
11 - Loss from revaluation of financial assets at FVTPL		(398,638,468,773)	(53,851,405,129)
18 4. Decrease in non-monetary income		1,177,710,200,717	(281,333,265,081)
19 - Gain from revaluation of financial assets at FVTPL		1,177,710,200,717	(281,333,265,081)
30 5. Operating profit before changes in working capital		(6,528,056,834,888)	(3,118,020,899,351)
31 - Increase (decrease) in financial assets at FVTPL		(821,187,356,280)	(694,756,999,301)
32 - Increase (decrease) in held-to-maturity (HTM) investments		(749,808,987,855)	-
33 - Increase (decrease) in loans		(2,624,348,137,997)	(2,081,454,366,166)
34 - Increase (decrease) in available for sale financial assets (AFS)		(207,317,573,155)	-
35 - (-) Increase, (+) decrease in receivables from disposal of financial assets		(285,737,800,000)	144,441,080,000
36 - (-) Increase, (+) decrease in receivables and accrued dividends, interest on financial assets		(121,603,689,413)	(53,831,329,030)
37 - (-) Increase, (+) decrease in receivables of services provided by securities companies		(3,862,313,385)	2,944,464,783
39 - (-) Increase, (+) decrease other receivables		(703,613,133,364)	(2,105,784)
40 - Increase (decrease) other assets		(909,674,000)	13,568,524,959
41 - Increase (decrease) accrued expense (exclude interest expense)		(7,520,003,599)	(1,446,529,162)
42 - Increase (decrease) prepaid expense		10,977,960,953	3,538,345,511
43 - Corporate income tax paid		(162,287,645,332)	(104,929,718,624)
44 - Interest expense paid		(336,062,816,584)	(69,243,579,036)
45 - Increase (decrease) payables to supplier		(432,508,383,010)	(214,638,882,900)
46 - Increase (decrease) in welfare benefits		470,997,150	317,176,280
47 - Increase (decrease) taxes and other payables to State budget (exclude corporate income tax)		(881,823,594)	5,688,950,377
48 - Increase (decrease) payables to employee		(68,285,098,793)	(47,114,317,065)
50 - Increase, (decrease) other payables		(8,296,604,483)	7,700,125,709
52 - Other receipts from operating activities		(5,274,752,147)	(28,801,739,902)
60 Net cash flows from operating activities		(5,061,133,441,373)	(2,580,586,562,649)

STATEMENT OF INTERIM CASH FLOWS*First 6 months of 2026**(Under indirect method)*

Code	ITEM	Note	First 6 months of	First 6 months of
			2026	2025
			VND	VND
II. CASH FLOWS FROM INVESTING ACTIVITIES				
61	1.	Cash spent on purchasing, constructing fixed assets, investment real estate and other assets	(16,007,943,745)	(6,570,660,210)
62	2.	Proceeds from disposal and sale of property, plant and equipment, investment properties and other assets	43,518,529	-
65	3.	Dividends and profits distributed from long-term financial investments	2,173,560,653	1,424,990,940
70	Net cash flows from investing activities		(13,790,864,563)	(5,145,669,270)
III CASH FLOWS FROM FINANCING ACTIVITIES				
73	2.	Drawdown of borrowings	24,294,670,000,000	9,697,000,000,000
73.2	2.1	Drawdown of other borrowings	24,294,670,000,000	9,697,000,000,000
74	3.	Payment of principal debt	(19,149,000,000,000)	(7,001,000,000,000)
74.3	3.1	Payment of principal of other debts	(19,149,000,000,000)	(7,001,000,000,000)
76	4.	Dividends, profit paid to equity owners	-	(31,287,310)
80	Net cash flows from financing activities		5,145,670,000,000	2,695,968,712,690
90	Net decrease/increase in cash and cash equivalents		70,745,694,064	110,236,480,771
101	Cash and cash equivalents at the beginning of the period		887,614,356,666	680,759,314,148
101.1	-	Cash	887,614,356,666	680,759,314,148
103	Cash and cash equivalents at the end of the period		958,360,050,730	790,995,794,919
103.1	-	Cash	958,360,050,730	790,995,794,919


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 CEO

Hanoi, August 13, 2026

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE INVESTORS

First 6 months of 2026

Code ITEM	Note	First 6 months of 2026 VND	First 6 months of 2025 VND
I. Cash flows from brokerage and trust activities of the investors			
01 1.	Cash receipts from disposal of brokerage securities of customers	99,305,270,564,880	118,151,127,288,007
02 2.	Cash payments for acquisition of brokerage securities of customers	(91,499,149,751,992)	(109,570,997,238,673)
07 3.	Cash receipts for settlement of securities transaction of customers	(7,694,466,018,845)	(7,522,971,330,910)
11 4.	Cash payments for custodian fees of customers	(6,292,732,021)	(6,246,317,847)
14 5.	Cash receipt from securities issuers	1,886,562,994,852	5,717,051,514,151
15 6.	Cash payments to securities issuers	(1,886,562,994,852)	(5,717,051,514,151)
20	Net increase/decrease in cash during the period	105,362,062,022	1,050,912,400,577
30	II. Cash and cash equivalents of investors at the beginning of period	1,486,042,954,183	719,318,035,298
31	Cash at banks at the beginning of the period:	1,486,042,954,183	719,318,035,298
32	- Investors' deposits managed by the Company for securities trading activities	810,146,338,381	493,252,007,646
33	- Investors' synthesizing deposits for securities trading activities	656,565,641,390	225,988,523,360
34	- Investors' deposits for securities transaction clearing and settlement	19,253,470,120	-
35	- Deposits of securities issuers	77,504,292	77,504,292
40	III. Cash and cash equivalents of investors at the end of the period	1,591,405,016,205	1,770,230,435,875
41	Cash at banks at the end of the period	1,591,405,016,205	1,770,230,435,875
42	- Investors' deposits managed by the Company for securities trading activities	966,395,774,183	1,212,265,545,663
43	- Investors' synthesizing deposits for securities trading activities	624,929,737,730	557,887,385,920
44	- Investors' deposits for securities transaction clearing and settlement	2,000,000	-
45	- Deposits of securities issuers	77,504,292	77,504,292

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STATEMENT OF CHANGES IN OWNERS' EQUITY

First 6 months of 2026

ITEMS	Note	Beginning balance		Increase/ Decrease				Ending balance	
		01/01/2025	01/01/2026	First 6 months of 2025		First 6 months of 2026		30/06/2025	30/06/2026
				Increase	Decrease	Increase	Decrease		
		VND	VND	VND	VND	VND	VND	VND	VND
1. Contributed legal capital		8,853,320,430,800	9,386,984,568,289	813,054,720,000	329,390,582,511	-	-	9,336,984,568,289	9,386,984,568,289
1.1 Ordinary shares with voting rights		8,131,567,480,000	8,994,622,200,000	813,054,720,000	-	-	-	8,944,622,200,000	8,994,622,200,000
1.2 Share Premium		721,752,950,800	392,362,368,289	-	329,390,582,511	-	-	392,362,368,289	392,362,368,289
2. Charter capital supplementary reserve fund		77,136,777,489	-	-	77,136,777,489	-	-	-	-
3. Asset revaluation differences		(96,688,867,720)	754,381,924,130	259,020,544,200	77,734,757,100	19,611,411,128	345,220,833,083	84,596,919,380	428,772,502,175
4. Undistributed earnings		2,377,396,869,816	2,460,890,245,957	645,491,979,382	1,259,684,108,000	926,881,579,713	659,282,433,324	1,763,204,741,198	2,728,489,392,346
4.1 Realized earnings		2,014,523,340,470	1,497,064,889,439	377,344,243,214	1,259,684,108,000	926,881,579,713	40,000,000,000	1,132,183,475,684	2,383,946,469,152
4.2 Unrealized earnings		362,873,529,346	963,825,356,518	268,147,736,168	-	-	619,282,433,324	631,021,265,514	344,542,923,194
TOTAL		11,211,165,210,385	12,602,256,738,376	1,717,567,243,582	1,743,946,225,100	946,492,990,841	1,004,503,266,407	11,184,786,228,867	12,544,246,462,810
II. Other comprehensive income									
1. Gain/Loss from revaluation of financial assets at AFS		(96,688,867,720)	754,381,924,130	259,020,544,200	77,734,757,100	19,611,411,128	345,220,833,083	84,596,919,380	428,772,502,175
TOTAL		(96,688,867,720)	754,381,924,130	259,020,544,200	77,734,757,100	19,611,411,128	345,220,833,083	84,596,919,380	428,772,502,175

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CEO

Hanoi, August 13, 2026

NOTES TO THE FINANCIAL STATEMENTS*First 6 months of 2026***1 . BACKGROUND****1.1 . Forms of Ownership**

Saigon - Hanoi Securities Joint Stock Company was established and operates under Securities Business License No. 66/UBCK-GP, issued by the State Securities Commission on November 15, 2007. The most recent amended license, No. 75/GPDC-UBCK, was issued by the State Securities Commission on June 23, 2026. The company is also registered under Joint Stock Company Enterprise Registration Certificate No. 0102524651, initially issued by the Hanoi Department of Planning and Investment on November 15, 2007, and most recently amended on July 21, 2026.

The Company's head office is located at: No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.

Company's Charter capital under Business License: VND 8,994,622,200,000; Contributed charter capital as at June 30, 2026: VND 8,994,622,200,000; Equivalent to 899,462,220 shares with the price of VND 10,000 per share.

The total number of employees of the Company as at June 30, 2026 is: 461 people (as at January 01, 2026: 392 people).

The Company's member entities are as follows:

<u>Name of member entities</u>	<u>Address</u>
Saigon – Hanoi Securities Joint Stock Company – Hanoi Branch	Floors 1-5 Unimex Hanoi Building, 41 Ngo Quyen, Cua Nam Ward, Hanoi City
Ho Chi Minh City Branch – Saigon – Hanoi Securities Joint Stock Company	6th Floor, HDTC Office Building, 36 Bui Thi Xuan Street, Ben Thanh Ward, Ho Chi Minh City
Da Nang Branch – Saigon – Hanoi Securities Joint Stock Company	2nd Floor, SHB Da Nang Building, 06 Nguyen Van Linh Street, Hai Chau Ward, Da Nang City
Hai Phong Representative Office	4th Floor, No. 32 Tran Phu Building, Gia Vien Ward, Hai Phong City
Can Tho Representative Office (i)	15th Floor, SHB Can Tho Building, No. 16-18 Hoa Binh Boulevard, Ninh Kieu Ward, Can Tho City

(i): During the period, the Can Tho Representative Office was established under the Representative Office Registration Certificate No. 0102524651-007, first registered on March 03, 2026.

1.2 . Business field

The Company's business activities include: securities brokerage; principal trading; securities investment advisory; financial advisory; securities underwriting and depository services and other financial services.

1.3 . Operations of the company in the fiscal year affecting the financial statements

During the period, the securities market faced significant challenges, which had a substantial impact on the Company's proprietary trading activities. As a result, the performance of the proprietary trading activities decreased compared to the previous period, leading to a decline in the Company's overall business performance.

2 . ACCOUNTING SYSTEM AND ACCOUNTING POLICY**2.1 . Accounting period and accounting monetary unit**

Annual accounting period commences from 1st January and ends as at 31st December.

The Company maintains its accounting records in VND.

2.2 . Accounting Standards and Accounting system*Accounting System*

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

Announcement on compliance with Vietnamese standards and accounting system

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

Form of accounting record

The Company is applying accounting record by computer.

2.3 . Basis for preparation of Financial Statements

Financial Statements of the Company are prepared based on summarization of transactions incurred and recorded into accounting books of dependent accounting entities and the head office of the Company. The intra-group balances and transactions related to assets, equity, receivables and payable are eliminated in full.

2.4 . Accounting estimates

The preparation of Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to preparation and presentation of Financial Statements requires the Board of Management to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the reporting date and the reported amounts of revenues and expenses during the period.

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

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

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

2.5 . Cash

Cash are operating bank deposits of the securities company.

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

Cash deposited by Investors for securities trading and cash deposited by securities issuers are presented at the non-financial statements (Off - statement of financial accounts).

2.6 . Financial assets and Financial liabilities

a) *Initial recognition*

Financial assets

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

Financial liabilities

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

b) *Classification principles*

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

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

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

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

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

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

Types of loan commitments made:

- Margin contract;
- Prepaid of selling securities contract.

After initial recognition, loans are measured at amortized cost using the real interest rate method, except for loans to financial assets recognized at fair value through profit or loss; Financial liabilities arising from the transfer a financial asset that are not eligible for discontinuance or when applicable in accordance with the continued relevant regulations; financial guarantee contracts.

Available for sale financial assets (AFS): are the non-derivative financial assets that are determined as available for sale or are not classified as:

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

Financial assets that are invested by the Company but have no short-term investment objectives and long-term objectives have not been identified. Therefore, this is a limited financial asset classified in the Company's operations.

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

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

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

c) *Revalue financial asset principles*

Revaluation of financial assets FVTPL and AFS at market value or fair value is according to the method of valuation in accordance with the law. In case, there is no market prices at the most recent trading date, the Company uses fair value to revalue its financial assets. The fair value is determined on the base of respect for the principle, method or model of valuation theory of financial assets approved by the Board of Management.

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

- The market value of the securities listed on the Hanoi Stock Exchange and the Ho Chi Minh City Stock Exchange is the closing price of the last trading day counted to the date of revaluation;
- For securities of unlisted, the Company registered for trading on unlisted public listed companies (UPCom), the market value is determined as the closing price at the last trading day counts until the date of revaluation;

- For unlisted securities not registered for trading on the Unlisted Public Company Exchange (UPCom), the basis for revaluation is the price obtained from reference sources that the Board of Management assesses as reflecting the market price of these securities, or based on the fair value determined according to principles, methods, or theoretical models of financial asset valuation after written approval by the Board of Management.

For securities without reference from the above sources, the Company has not properly measured the fair values of these securities because Vietnam Accounting Standards and Vietnamese Accounting System applied for securities companies do not have specific guidance on the determination of fair value. Accordingly, fair value is estimated at the original cost of the investment. In case, securities show signs of a decline in price, the Company will evaluate the possibility and extent of a decrease in price based on considering the financial position and book value of the issuer as at the end of the accounting period.

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

The difference in revaluation according to market price or according to the most accurate value (in case there is no market price) of financial assets recorded through FVTPL profit/loss in the securities company's financial asset list at the end of the accounting period, it is separately recorded on Account level 2 "Revaluation difference" of Account 121 - "Financial assets recorded through profit/loss" without recording increases or decreases in the purchase price of financial assets on the "Purchase Price" Account and are specifically determined for each revaluation as follows:

- At the first revaluation period, fair value of re-evaluating financial assets recorded through FVTPL profit/loss on the List of financial assets of securities companies are recorded to Account 1212 "Re-evaluation difference re" is the difference between the revaluation of financial assets at fair value through profit or loss at fair value at the time of revaluation at market value or fair value and initial purchase price of financial assets recorded through FVTPL profit/loss on the List of financial assets of securities companies.
- At the second re-evaluation period onwards, the revaluation value of financial assets recorded via FVTPL profit/loss on the List of financial assets of securities companies are recorded to Account 1212 "revaluation" means the difference between the purchase price of financial assets recorded via FVTPL profit/loss and revaluation value at market value or fair value this period. Differences between assessments are recorded in Account 51112 "Increase in revaluation of financial assets is recognized by profit/loss of FVTPL" or Account 63213 "Reduction in revaluation of assets financial assets recognized through profit/loss FVTPL".

Differences in the increase or decrease due to revaluation of financial assets recorded through profit/loss of FVTPL on the List of financial assets of securities companies are recorded on the principle of non-clearing and presented in the Income Statement, according to 2 indicators:

- Decreasing difference due to revaluation of financial assets recorded via FVTPL profit/loss reflected in the "Loss" item and transaction costs of financial assets, FVTPL proprietary trading, details "The difference in revaluation of financial assets is recognized though profit/loss" FVTPL.
- Increased difference due to revaluation of financial assets recorded though profit/loss FVTPL reflected in the item "Income", details "Difference in revaluation - Financial assets recognized in over profit/loss".

The differences increased or decreased due to revaluation of AFS are recorded according to the principle of no offsetting and are recorded directly into equity of the Financial Statement Positon at the item "Differences in asset evaluation according to fair value".

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

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

2.7 . Short-term and long-term deposits received

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

2.8 . Short-term and long-term receivables

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

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

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

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

Provision for impairment of receivables: The provision for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a promissory note and for receivables that are not due but difficult to be recovered. Accordingly, the provisions for overdue debts shall be based on the due date stipulated in the initial sale contract, exclusive of the debt rescheduling between contracting parties and the case where the debts are not due but the debtor is in bankruptcy, in dissolution, or missing and making fleeing.

The level of provision for doubtful receivables is determined according to Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on August 08, 2019 and Circular 24/2022/TT-BTC issued by the Ministry of Finance on April 07, 2022. Accordingly, the provision rates for overdue receivables are as follows:

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

2.9 . Fixed assets

Fixed assets (tangible and intangible) are initially stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation and carrying amount.

Value after initial recognition

If these costs incurred after initial recognition increase the future economic benefits expected to be obtained from the use of tangible fixed assets beyond the standard operating level as initially assessed, these costs are capitalized as an additional cost of tangible fixed assets.

Other costs incurred after fixed assets have been put into operation, such as repair, maintenance and overhaul costs, are recorded in the income statement in the period in which the costs are incurred.

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

- Machinery, equipment	03 - 07 years
- Transportation equipment	06 years
- Office equipment and furniture	04 - 05 years
- Management software	03 - 05 years

2.10 . Construction in progress

Construction in progress represents tangible fixed assets purchasing and under construction which have not yet been completed as at the end of the accounting period and is recognised at historical cost. This includes costs of construction, installation of equipment and other direct costs. Construction in progress is not depreciated until such time as the relevant assets are completed and put into use.

2.11 . Operating lease

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

2.12 . Prepaid expenses

Expenses incurred that relate to the business results of several accounting periods are recorded as prepaid expenses to be gradually allocated to business results in subsequent accounting periods.

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

The Company's prepaid expenses include:

- Tools and supplies, including assets held by the Company for business with the cost of each asset which is less than VND 30 million, are ineligible for recording as fixed assets according to current regulations. The cost of tools and supplies are allocated on a straight-line basis from 03 months to 36 months.
- Office rental costs are allocated according to the straight-line method.
- Other prepaid expenses are recorded based on historical costs and allocated on a straight-line basis over their useful lives from 03 months to 36 months.

2.13 . Short-term and long-term payables

Payables is presented according to term of payables, details for every entity, details for each type of currency and the other factors due to the management of the Company. The payables are classified as short-term and long-term in the Financial Statements based on the remaining maturities of the payables at the reporting date.

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

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

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

2.14 . Borrowing costs

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

2.15 . Accrued expenses

Accrued expenses include payables for goods or services received from suppliers or provided to customers during the reporting period, but not yet actually paid, and other payables such as interest expense payable, fees payable to trading exchanges, etc., which are recorded as operating expenses of the accounting period.

The recording of accrued expenses as operating expenses during the period shall be carried out under the matching principle between revenues and expenses during the accounting period. Accrued expenses are settled with actual expenses incurred. The difference between accrued and actual expenses is reverted.

2.16 . Owner's equity

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

Share premium is recorded at the difference between the par value with costs directly attributable to the issuance of shares and issue price of shares (including the case of re-issuing treasury shares) and can be a positive premium (if the issue price is higher than par value and costs directly attributable to the issuance of shares) or negative premium (if the issue price is lower than par value and costs directly attributable to the issuance of shares).

Differences arising from asset revaluation shall be recorded when having the decision of State on asset revaluation; or when carrying out the equalization of State-owned enterprises and other cases in accordance with the provisions of the law (if any).

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

Unrealized profit of the accounting period is the difference between the total value of reassessed gains and losses of FVTPL financial assets or other financial assets included in the Statement of Comprehensive Income under the category of the Company's financial assets, and deferred tax expenses/income arising during the period (if any).

Realised profit during the period is the net difference between total revenue and income, and total expenses in the statement of comprehensive income of the Company. The profit is used to allocate for the owner will not contain losses realized at the beginning and losses not yet realized until distributing of interest to the owners. The distribution of the Company's profits to the owner must be transparent and in accordance with the securities law and other relevant laws applicable to the securities company, Charter of the securities company, Resolution of the General Meeting of Shareholders. Profits have distributed income to capital contributing members or shareholders after subtracting the tax liabilities to be calculated on the income they are entitled to.

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

- For the balance of supplementary capital reserve made in accordance with Circular No. 146/2014/TT-BTC: Use to supplement charter capital according to current regulations;
- For the balance of the financial and operational risk reserve made in accordance with Circular No. 146/2014/TT-BTC: Use to supplement charter capital or use according to the decision of the General Meeting of Shareholders, the Members' Council or the Company's Chairman according to current regulations.

Dividends to be paid to shareholders are recognised as a payable in Statement of Financial position after the announcement of dividend payment from the Board of Directors and announcement of cut-off date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

2.17 . Revenue

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

Rendering of services

- The stage of completion of the transaction at the date of the Statement of Financial Position can be measured reliably.

Income from securities trading

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

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

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

Dividends and dividends arising from financial assets belonging to the Company's portfolio: FVTPL, HTM, and AFS are recognized when the Company is entitled to receive dividends from the ownership of the shares already established.

2.18 . Operating expenses and general and administrative expenses

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

2.19 . Financial income, financial expense

Financial income is revenue from interest on non-fixed bank deposits. Financial expenses comprise interest expenses and other financial expenses.

2.20 . Taxation

a) Deferred income tax liabilities

Deferred tax liabilities are determined based on taxable temporary differences.

Deferred income tax liabilities are measured based on current corporate income tax rate; tax rates and tax laws used to compute the amount are those that are enacted as at the end of the accounting period.

b) Current corporate income tax expenses and Deferred corporate income tax expenses

Current corporate income tax expenses are determined based on taxable income during the period and current corporate income tax rate.

Deferred corporate income tax expenses are determined based on deductible temporary differences, the taxable temporary differences and corporate income tax rate.

Current corporate income tax expenses and deferred corporate income tax expenses are not offset against each other.

c) Current corporate income tax rate

The Company is subject to corporate income tax of 20% for the accounting period from January 01, 2026 to June 30, 2026.

2.21 . 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 period.

2.22 . Related Parties

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

- Companies, directly or indirectly through one or more intermediaries, having control over the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, the close family members of these individuals;
- Enterprises that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises;
- Other entities and individuals determined to be related parties in accordance with current regulations.

In considering each relationship of related parties to serve the preparation and presentation of the Interim Financial Statements, the Company pays attention to the nature of the relationship rather than the legal form of that relationship.

2.23 . Segment information

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

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

3 . VALUE OF SECURITIES TRANSACTION DURING THE PERIOD

	Volume of securities transaction during the period	Value of securities transaction during the period
	Unit	VND
Securities company	662,701,328	66,922,545,453,628
- Shares	183,263,402	6,499,519,674,800
- Bonds	479,437,926	60,423,025,778,828
Investors	4,896,991,130	203,890,778,560,732
- Shares	4,591,241,790	123,341,259,961,340
- Bonds	287,052,281	77,901,414,173,792
- Other securities	18,697,059	2,648,104,425,600
	5,559,692,458	270,813,324,014,360

4 . CASH

	30/06/2026	01/01/2026
	VND	VND
Bank deposits for the Company's operations	956,645,877,933	869,503,878,471
Cash at bank for securities transaction compensation payment	1,714,172,797	18,110,478,195
	958,360,050,730	887,614,356,666

5 . FINANCIAL ASSETS**a) Financial assets at fair value through profit and loss (FVTPL)**

	30/06/2026		01/01/2026	
	Book value	Fair value	Book value	Fair value
	VND	VND	VND	VND
Listed shares	2,442,548,568,562	2,740,944,800,550	3,176,653,113,013	4,750,439,216,700
Shares on UPCOM	168,112,287,118	197,950,921,200	312,074,466,319	265,418,995,300
Investment trust securities portfolio	24,590,689,655	22,805,000,000	39,773,000,000	38,125,500,000
Public fund certificate	40,000,000,000	41,911,058,868	40,000,000,000	42,692,379,269
Unlisted and delisted securities	434,469,486,075	297,393,849,763	1,139,019,577,136	596,727,557,664
Listed bonds	1,604,792,215,167	1,541,404,657,688	1,866,066,167,029	1,787,151,448,000
Unlisted bonds	6,489,260,361,100	6,489,260,361,100	3,152,287,061,550	3,152,287,061,550
Money market instruments	2,000,000,000	2,000,000,000	658,712,866,350	658,712,866,350
	11,205,773,607,677	11,333,670,649,169	10,384,586,251,397	11,291,555,024,833

b) Available for sale financial assets (AFS)

	30/06/2026		01/01/2026	
	Book value	Fair value	Book value	Fair value
	VND	VND	VND	VND
Listed shares	930,556,321,324	1,418,006,484,550	723,238,748,169	1,536,298,333,350
	930,556,321,324	1,418,006,484,550	723,238,748,169	1,536,298,333,350

c) Held-to-maturity investments (HTM)

	30/06/2026	01/01/2026
	VND	VND
Bonds	749,808,987,855	-
	749,808,987,855	-

d) Loans

	30/06/2026	01/01/2026
	VND	VND
Margin operation	11,417,441,456,788	8,825,426,324,165
Prepaid of selling securities operation	304,630,166,666	272,297,161,292
	11,722,071,623,454	9,097,723,485,457

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

Interim Financial Statements

For the accounting period from 01/01/2026 to 30/06/2026

e) . Fluctuation of market value

	Book value		Market value		Increase		Decrease		Revaluation value	
	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026
					VND	VND	VND	VND	VND	VND
FVTPL	11,205,773,607,677	10,384,586,251,397	11,333,670,649,169	11,291,555,024,833	532,863,845,497	1,710,574,046,214	(404,966,804,005)	(803,605,272,778)	11,333,670,649,169	11,291,555,024,833
Listed shares	2,442,548,568,562	3,176,653,113,013	2,740,944,800,550	4,750,439,216,700	449,662,546,804	1,667,932,751,493	(151,266,314,816)	(94,146,647,806)	2,740,944,800,550	4,750,439,216,700
<i>FRT</i>	152,471,812,931	22,543,890,064	132,609,000,000	35,382,912,500	-	12,839,022,436	(19,862,812,931)	-	132,609,000,000	35,382,912,500
<i>VPB</i>	24,429,453,931	69,057,535,000	22,302,000,000	61,445,655,000	-	-	(2,127,453,931)	(7,611,880,000)	22,302,000,000	61,445,655,000
<i>CTG</i>	128,798,657,681	153,130,128,394	123,937,768,150	161,200,217,750	-	8,070,089,356	(4,860,889,531)	-	123,937,768,150	161,200,217,750
<i>HPG</i>	133,374,805,278	190,690,896,824	127,008,300,000	187,704,000,000	-	-	(6,366,505,278)	(2,986,896,824)	127,008,300,000	187,704,000,000
<i>Others</i>	2,003,473,838,741	2,741,230,662,731	2,335,087,732,400	4,304,706,431,450	449,662,546,804	1,647,023,639,701	(118,048,653,145)	(83,547,870,982)	2,335,087,732,400	4,304,706,431,450
Shares trade on UPCOM	168,112,287,118	312,074,466,319	197,950,921,200	265,418,995,300	41,677,948,740	13,641,987,385	(11,839,314,658)	(60,295,695,043)	197,950,921,200	265,420,758,661
<i>VGI</i>	18,732,707,776	68,150,818,363	21,120,000,000	63,273,960,000	2,387,292,224	-	-	(4,876,858,363)	21,120,000,000	63,273,960,000
<i>KTL</i>	55,114,674,800	55,114,674,800	68,934,106,200	51,492,946,800	13,819,431,400	-	-	(3,621,728,000)	68,934,106,200	51,492,946,800
<i>Others</i>	94,264,904,542	188,808,973,156	107,896,815,000	150,652,088,500	25,471,225,116	13,641,987,385	(11,839,314,658)	(51,797,108,680)	107,896,815,000	150,653,851,861
Delisted shares	4,131,658,359	4,118,325,359	2,600,723,500	2,600,000,000	-	-	(1,530,934,859)	(1,517,601,859)	2,600,723,500	2,600,723,500
Unlisted shares	430,337,827,716	1,134,901,251,777	294,793,126,263	594,127,557,664	-	-	(135,544,701,453)	(540,776,180,974)	294,793,126,263	594,125,070,803
- <i>ADEC Joint Stock Company</i>	53,857,422,078	138,650,000,000	30,140,307,000	77,592,900,000	-	-	(23,717,115,078)	(61,057,100,000)	30,140,307,000	77,592,900,000
- <i>My Xuan Shipbuilding and Port Service JSC</i>	-	170,000,000,000	-	102,001,838,400	-	-	-	(67,998,161,600)	-	102,001,838,400
- <i>GELEX Infrastructure Joint Stock Company</i>	-	599,760,000,000	-	299,880,000,000	-	-	-	(299,880,000,000)	-	299,880,000,000
- <i>Others</i>	376,480,405,638	226,491,251,777	264,652,819,263	114,652,819,264	-	-	(111,827,586,375)	(111,840,919,374)	264,652,819,263	114,650,332,403
Investment trust securities portfolio	24,590,689,655	39,773,000,000	22,805,000,000	38,125,500,000	-	-	(1,785,689,655)	(1,647,500,000)	22,805,000,000	38,125,500,000
- <i>HPG</i>	13,432,000,000	13,535,000,000	12,815,000,000	13,200,000,000	-	-	(617,000,000)	(335,000,000)	12,815,000,000	13,200,000,000
- <i>VPB</i>	11,158,689,655	26,238,000,000	9,990,000,000	24,925,500,000	-	-	(1,168,689,655)	(1,312,500,000)	9,990,000,000	24,925,500,000
Public fund certificate	40,000,000,000	40,000,000,000	41,911,058,868	42,692,379,269	2,662,491,586	3,185,405,675	(751,432,718)	(493,026,406)	41,911,058,868	42,692,379,269
Listed Bonds	1,604,792,215,167	1,866,066,167,029	1,541,404,657,688	1,787,151,448,000	38,860,858,367	25,813,901,661	(102,248,415,846)	(104,728,620,690)	1,541,404,657,688	1,787,151,448,000
- <i>Bonds of Bamboo Capital JSC, BCGI22006 (1)</i>	102,248,415,846	102,248,415,846	-	17,345,533,000	-	-	(102,248,415,846)	(84,902,882,846)	-	17,345,533,000
- <i>Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank on March 27, 2024</i>	-	248,441,313,400	-	254,560,800,000	-	6,119,486,600	-	-	-	254,560,800,000
- <i>Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank on March 24, 2025 (2)</i>	301,230,000,000	301,230,000,000	330,294,000,000	317,877,000,000	29,064,000,000	16,647,000,000	-	-	330,294,000,000	317,877,000,000
- <i>Bonds issued to the public by Saigon - Hanoi Commercial Joint Stock Bank in 2024 (SHBC7Y202401) (3)</i>	137,478,931,261	262,377,852,844	139,680,772,500	252,646,195,000	2,201,841,239	-	-	(9,731,657,844)	139,680,772,500	252,646,195,000
- <i>Others</i>	1,063,834,868,060	951,768,584,939	1,071,429,885,188	944,721,920,000	7,595,017,128	3,047,415,061	-	(10,094,080,000)	1,071,429,885,188	944,721,920,000

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

Interim Financial Statements

For the accounting period from 01/01/2026 to 30/06/2026

e) . Fluctuation of market value

	Book value		Market value		Increase		Decrease		Revaluation value	
	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026
					VND	VND	VND	VND	VND	VND
Unlisted Bonds	6,489,260,361,100	3,152,287,061,550	6,489,260,361,100	3,152,287,061,550	-	-	-	-	6,489,260,361,100	3,152,287,061,550
- Bonds issued by Joint Stock Commercial Bank for Investment and Development of Vietnam on August 28, 2024	250,000,000,000	250,000,000,000	250,000,000,000	250,000,000,000	-	-	-	-	250,000,000,000	250,000,000,000
- Bonds issued by Vietjet Aviation Joint Stock Company on December 31, 2025 (1)	500,000,000,000	500,000,000,000	500,000,000,000	500,000,000,000	-	-	-	-	500,000,000,000	500,000,000,000
- Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank on December 31, 2025 (2)	500,000,000,000	500,000,000,000	500,000,000,000	500,000,000,000	-	-	-	-	500,000,000,000	500,000,000,000
- Bonds issued by Joint Stock Commercial Bank for Investment and Development of Vietnam on May 26, 2025 (3)	500,000,000,000	500,000,000,000	500,000,000,000	500,000,000,000	-	-	-	-	500,000,000,000	500,000,000,000
- Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank on December 15, 2025 (4)	400,000,000,000	400,000,000,000	400,000,000,000	400,000,000,000	-	-	-	-	400,000,000,000	400,000,000,000
- Bonds issued by Vietnam Thuong Tin Commercial Joint Stock Bank on December 30, 2025 (5)	350,000,000,000	-	350,000,000,000	-	-	-	-	-	350,000,000,000	-
- Bonds issued by Nam A Commercial Joint Stock Bank on April 15, 2026 (6)	500,000,000,000	-	500,000,000,000	-	-	-	-	-	500,000,000,000	-
- Bonds issued by Nam A Commercial Joint Stock Bank on May 28, 2026 (7)										
- Others	2,989,260,361,100	502,287,061,550	2,989,260,361,100	502,287,061,550	-	-	-	-	2,989,260,361,100	502,287,061,550
Money Market Instruments	2,000,000,000	658,712,866,350	2,000,000,000	658,712,866,350	-	-	-	-	2,000,000,000	658,712,866,350
- Certificates of deposit issued by Joint Stock Commercial Bank for Investment and Development of Vietnam on January 20, 2025	-	250,000,000,000	-	250,000,000,000	-	-	-	-	-	250,000,000,000
- Certificates of deposit issued by EVN Finance Joint Stock Company on April 14, 2025	-	408,712,866,350	-	408,712,866,350	-	-	-	-	-	408,712,866,350
- Certificates of deposit issued by Asia Commercial Joint Stock Bank on January 29, 2026 (1)	2,000,000,000	-	2,000,000,000	-	-	-	-	-	2,000,000,000	-

e) . Fluctuation of market value

	Book value		Market value		Increase		Decrease		Revaluation value	
	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026	30/06/2026	01/01/2026
					VND	VND	VND	VND	VND	VND
AFS	930,556,321,324	723,238,748,169	1,418,006,484,550	1,536,298,333,350	683,133,028,226	988,467,985,181	(195,682,865,000)	(175,408,400,000)	1,418,006,484,550	1,536,298,333,350
Listed shares	930,556,321,324	723,238,748,169	1,418,006,484,550	1,536,298,333,350	683,133,028,226	988,467,985,181	(195,682,865,000)	(175,408,400,000)	1,418,006,484,550	1,536,298,333,350
SHB	275,238,748,169	275,238,748,169	910,714,754,550	1,098,906,733,350	635,476,006,381	823,667,985,181	-	-	910,714,754,550	1,098,906,733,350
TCD	200,000,000,000	200,000,000,000	24,591,600,000	24,591,600,000	-	-	(175,408,400,000)	(175,408,400,000)	24,591,600,000	24,591,600,000
Others	455,317,573,155	248,000,000,000	482,700,130,000	412,800,000,000	47,657,021,845	164,800,000,000	(20,274,465,000)	-	482,700,130,000	412,800,000,000
	<u>12,136,329,929,001</u>	<u>11,107,824,999,566</u>	<u>12,751,677,133,719</u>	<u>12,827,853,358,183</u>	<u>1,215,996,873,723</u>	<u>2,699,042,031,395</u>	<u>(600,649,669,005)</u>	<u>(979,013,672,778)</u>	<u>12,751,677,133,719</u>	<u>12,827,853,358,183</u>

Note:

- Stocks listed on the Hanoi Stock Exchange, Ho Chi Minh City Stock Exchange and stocks traded on the trading market of unlisted public companies (UPCom): Fair value Liquidity is determined according to closing prices on December 31, 2025 and June 30, 2026 on these exchanges.
- Corporate bonds listed and registered for trading: Fair value is determined according to the most recent transaction price at the Stock Exchange within 10 days prior to the time of re-evaluation.
- For unlisted securities and securities not registered for trading on the trading market of unlisted public companies, the basis for revaluation is the price the company obtains from reference sources that reflect the market price of these securities.
- For securities for which no reference price is available from the above sources, the Company will assess the fair value based on respect for principles, methods, or theoretical models of financial asset valuation after obtaining written approval from the Board of Management.

Additional information for listed bonds:

- (1) Bonds issued by Bamboo Capital Joint Stock Company with a five-year term from January 20, 2022, comprising 1,000,000 bonds with a face value of VND 100,000 each and an interest rate of 11.2% per annum.
- (2) Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank with an eight-year term from March 24, 2025, comprising 3,000,000 bonds with a face value of VND 100,000 each and an interest rate of 7.575% per annum.
- (3) Bonds issued by Saigon - Hanoi Commercial Joint Stock Bank with a seven-year term from February 28, 2025, comprising 1,341,150 bonds with a face value of VND 100,000 each and an interest rate of 8.2% per annum.

Additional information for unlisted bonds:

- (1) Bonds issued by Vietjet Aviation Joint Stock Company with a seven-year term from the issue date of December 31, 2025, comprising 5,000 bonds with a face value of VND 100,000,000 each and a floating interest rate (Interest rate = Reference interest rate + 3% per annum).
- (2) Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank with a seven-year term from the issue date of December 31, 2025, comprising 500 bonds with a face value of VND 1,000,000,000 each and a floating interest rate (Interest rate = Reference interest rate + 2.7% per annum).
- (3) Bonds issued by Joint Stock Commercial Bank for Investment and Development of Vietnam with a seven-year term from the issue date of May 26, 2025, comprising 500 bonds with a face value of VND 1,000,000,000 each and a floating interest rate (Interest rate = Reference interest rate + 1% per annum).
- (4) Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank with a seven-year term from the issue date of December 15, 2025, comprising 500 bonds with a face value of VND 1,000,000,000 each and a floating interest rate (Interest rate = Reference interest rate + 2.7% per annum).
- (5) Bonds issued by Vietnam Thuong Tin Commercial Joint Stock Bank with a seven-year term from the issue date of December 30, 2025, comprising 4,000 bonds with a face value of VND 100,000,000 each. The bond interest rate for the first interest period is fixed at 7.4% per annum; the bond interest rate for subsequent interest periods is floating and calculated as the Reference interest rate + 2.7% per annum.
- (6) Privately placed bonds issued by Nam A Commercial Joint Stock Bank with a seven-year term from April 15, 2026, comprising 350 bonds with a face value of VND 1,000,000,000 each and a floating interest rate of 8.5% per annum.
- (7) Bonds issued by Nam A Commercial Joint Stock Bank with a seven-year term from the issue date of May 28, 2026, comprising 10,000,000 bonds, of which SHS currently holds 5,000,000 bonds, with a face value of VND 100,000 each and a floating interest rate (Interest rate = Reference interest rate + spread).

Additional information on money market instruments:

- (1) Certificates of deposit issued by Asia Commercial Joint Stock Bank on January 29, 2026, with a one-year term and an interest rate of 7.4% per annum.

6 . RECEIVABLES

	30/06/2026	01/01/2026
	VND	VND
Receivables for sale of proprietary securities	289,511,800,000	3,774,000,000
Receivables from interest of margin activities	198,137,298,495	122,516,856,183
Receivables from interest on financial assets	101,497,709,517	55,514,462,416
Receivables from services provided by the Company	457,034,136,435	453,272,868,504
- <i>Receivable from securities business cooperation contract</i>	433,968,956,892	430,241,466,982
- <i>Receivables of advances to pay dividends</i>	10,000,000,000	10,000,000,000
- <i>Receivables from consulting activities</i>	2,809,922,315	2,837,922,315
- <i>Receivables from other securities trading activities</i>	10,255,257,228	10,193,479,207
Other receivables	712,913,103,093	9,299,969,729
- <i>Self-dealing auction deposit</i>	-	8,380,000,000
- <i>Other receivables</i>	712,913,103,093	919,969,729
	1,759,094,047,540	644,378,156,832

7 . SHORT-TERM PREPAYMENTS TO SUPPLIERS

	30/06/2026	01/01/2026
	VND	VND
Other parties		
Amigo Technologies Joint Stock Company	5,921,837,760	-
Nguyen Dan Interior and Architecture Company Limited	1,215,546,780	-
Fanxipan Viet Nam Technology Solutions Joint Stock Company	-	500,000,000
AON VINA One Member Limited Liability Company	-	414,953,280
Others	1,778,456,562	3,204,693,422
	8,915,841,102	4,119,646,702

8 . INVENTORIES

	30/06/2026	01/01/2026
	VND	VND
Raw material	157,753,391	34,132,294
Tools, supplies	175,222,000	107,648,000
	332,975,391	141,780,294

9 . PROVISION FOR IMPAIRMENT OF RECEIVABLES

	Amount of doubtful debt	Current period			Closing
		Beginning	Provision	Reversal	
	VND	VND	VND	VND	VND
Receivables from margin trading contracts	195,695,014,744	156,012,434,666	5,331,191,968	(57,277,496,632)	104,066,130,002
Receivables from principal and interest of securities trading cooperation contracts	430,241,466,981	395,536,498,844	4,788,220,379	(158,331,164)	400,166,388,059
Receivables of advances to pay dividends	10,000,000,000	10,000,000,000	-	-	10,000,000,000
Receivables consulting activities	2,809,922,315	2,809,922,315	-	-	2,809,922,315
	638,746,404,040	564,358,855,825	10,119,412,347	(57,435,827,796)	517,042,440,376

10 . PREPAID EXPENSES**a) Short-term prepaid expenses**

	30/06/2026	01/01/2026
	VND	VND
Rental costs pending allocation	1,487,327,507	11,382,105,828
Prepaid expenses for documents and publications pending allocation	460,885,813	485,916,255
Others	1,545,567,121	1,614,155,430
	3,493,780,441	13,482,177,513

b) Long-term prepaid expenses

	30/06/2026	01/01/2026
	VND	VND
Tools and consumables awaiting for allocation	6,882,199,746	6,944,899,812
Consulting costs awaiting for allocation	362,733,219	362,733,219
Cost of telecommunications network awaiting for allocation	151,751,910	686,023,370
Maintenance cost awaiting for allocation	10,330,859,143	11,636,328,439
Others	975,740,059	62,863,118
	18,703,284,077	19,692,847,958

11 . LONG-TERM PLEDGES, MORTGAGES, DEPOSITS AND COLLATERAL

	30/06/2026	01/01/2026
	VND	VND
Office lease deposits	7,429,197,520	7,635,967,060
Others	133,550,000	123,150,000
	7,562,747,520	7,759,117,060

12 . OTHER SHORT-TERM ASSETS

	30/06/2026	01/01/2026
	VND	VND
Other receivables	-	99,405,521
	-	99,405,521

13 . TANGIBLE FIXED ASSETS

	Machinery, equipment	Transportation equipment	Management tools	Total
	VND	VND	VND	VND
Original cost				
As at 01/01/2026	50,142,229,428	6,580,850,000	748,501,710	57,471,581,138
Purchase	775,130,000	-	669,653,745	1,444,783,745
Liquidating, disposed	(3,967,237,828)	-	(115,167,360)	(4,082,405,188)
As at 30/06/2026	46,950,121,600	6,580,850,000	1,302,988,095	54,833,959,695
Accumulated depreciation				
As at 01/01/2026	37,490,202,785	6,290,066,918	407,933,941	44,188,203,644
Depreciation	2,815,326,109	73,887,498	126,927,460	3,016,141,067
Liquidating, disposed	(3,967,237,828)	-	(115,167,360)	(4,082,405,188)
As at 30/06/2026	36,338,291,066	6,363,954,416	419,694,041	43,121,939,523
Net carrying amount				
As at 01/01/2026	12,652,026,643	290,783,082	340,567,769	13,283,377,494
As at 30/06/2026	10,611,830,534	216,895,584	883,294,054	11,712,020,172

In which:

- Cost of fully depreciated tangible fixed assets but still in use: VND 35,186,529,316.

14 . INTANGIBLE FIXED ASSETS

The intangible fixed assets of the Company are transaction and accounting software with the historical cost and accumulated amortization of these assets as at June 30, 2026 of VND 56,590,413,724 and VND 38,050,443,320, respectively. Depreciation charged during the period was VND 3,403,322,022.

Intangible fixed assets liquidated/disposed of/transferred during the period are as follows:

Name of asset	Term of use, purpose of use	Original cost	Value of liquidation/disposal /transfer	Proceeds from liquidation/disposal /transfer
		VND	VND	VND
Development of the authentication system for securities transactions via website	License for security devices and user authentication software	484,740,000	-	-
Juniper software	License for security devices and user authentication software	137,179,013	-	-
Upgrade license for Juniper SSG550M	License for security devices and user authentication software	54,843,250	-	-

15 . CONSTRUCTION IN PROGRESS

	30/06/2026	01/01/2026
	VND	VND
License fees, stock trading software deployment and software upgrades	21,042,776,000	6,479,616,000
	21,042,776,000	6,479,616,000

16 . DEPOSITS TO SETTLEMENT ASSISTANCE FUND

	30/06/2026	01/01/2026
	VND	VND
Initial deposit	120,000,000	120,000,000
Additional deposit	18,066,986,207	18,066,986,207
Allocated interest	1,813,013,793	1,813,013,793
Ending balance	20,000,000,000	20,000,000,000

17 . LOANS AND DEBTS

	01/01/2026	Increase in the period	Decrease in the period	30/06/2026
	VND	VND	VND	VND
Short-term loans				
Loans from banks	8,220,000,000,000	24,292,000,000,000	(19,041,000,000,000)	13,471,000,000,000
Loans from other entities	-	2,670,000,000	-	2,670,000,000
	8,220,000,000,000	24,294,670,000,000	(19,041,000,000,000)	13,473,670,000,000

Detail short-term loans

	30/06/2026	01/01/2026
	VND	VND
Vietnam Prosperity Joint Stock Commercial Bank - Headquarters	1,000,000,000,000	835,000,000,000
Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh Branch	1,900,000,000,000	1,000,000,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ha Thanh Branch	733,000,000,000	980,000,000,000
Saigon – Hanoi Commercial Joint Stock Bank - Dong Do Branch	870,000,000,000	900,000,000,000
Indovina Bank Ltd - Headquarters	570,000,000,000	295,000,000,000
Ho Chi Minh City Development Joint Stock Commercial Bank - Ba Dinh Branch	2,309,000,000,000	1,990,000,000,000
An Binh Commercial Joint Stock Bank	2,541,000,000,000	-
Southeast Asia Commercial Joint Stock Bank (SeABank)	300,000,000,000	-
Vietnam Technological and Commercial Joint Stock Bank (Techcombank)	300,000,000,000	300,000,000,000
Asia Commercial Joint Stock Bank - Thang Long Branch	200,000,000,000	200,000,000,000
Modern Bank of Vietnam Limited - Hanoi Branch (MBV)	200,000,000,000	-
Saigon - Hanoi Commercial Joint Stock Bank (SHB) - Ba Dinh Branch	420,000,000,000	-
MB Shinsei Consumer Credit Finance Limited Liability Company (Mcredit)	630,000,000,000	520,000,000,000
Nam A Commercial Joint Stock Bank - Hanoi Branch	1,050,000,000,000	150,000,000,000
Others	450,670,000,000	1,050,000,000,000
	13,473,670,000,000	8,220,000,000,000

As at June 30, 2026, the Company had short-term borrowings under credit agreements with terms of up to 12 months for investment in and trading of Government bonds and for providing additional funding for other business activities. The interest rates are specified in each drawdown notice. The borrowings are secured either on an unsecured basis or by assets pursuant to the Security Agreements and their appendices and amendments.

18 . ISSUED SHORT-TERM BONDS

As at June 30, 2026, the Company had issued 03 bond codes: SHS12501, SHS12502, SHS12503 with the following details:

- The total number of bonds issued is 10,220, each priced at VND 100,000,000, corresponding to a total issuance value of VND 1,022,000,000,000. The maturity period is 1 year, with an interest rate of 8%-8.2% per year.
- The purpose of issuing these bonds is to pay off the debts of Saigon - Hanoi Securities Joint Stock Company.
- Bond type: non-convertible bonds, without warrants and unsecured;
- The eligible buyers of these bonds are professional securities Investors, both institutional and individual, depending on the regulations of each issuance.

19 . PAYABLES FOR SECURITIES TRANSACTION ACTIVITIES

	30/06/2026	01/01/2026
	VND	VND
Vietnam Securities Depository and Clearing Corporation payables	3,250,000,000	14,293,772,000
	3,250,000,000	14,293,772,000

20 . SHORT-TERM TRADE PAYABLES

	30/06/2026	01/01/2026
	VND	VND
<i>Other parties</i>		
Payables from proprietary securities trading activities	18,572,765,000	444,246,385,000
Lotte High Technology Joint Stock Company - HPT Vietnam	925,000,000	1,254,000,000
Financial Software Solutions - FSS JSC	-	5,550,000,000
Sao Bac Dau Technology Joint Stock Company	2,986,832,000	-
Others	2,741,279,089	1,887,679,699
	25,225,876,089	452,938,064,699

21 . TAX PAYABLES AND STATUTORY OBLIGATIONS

	30/06/2026	01/01/2026
	VND	VND
Value added tax	-	870,939,963
Business income tax	178,309,422,828	118,695,280,993
Personal income tax	22,496,225,395	22,405,706,031
Other taxes	147,230,587	248,633,582
	200,952,878,810	142,220,560,569

22 . SHORT - TERM ACCRUED EXPENSES

	30/06/2026	01/01/2026
	VND	VND
Accrued interest expenses	70,399,943,210	41,570,454,886
Interest expense payable on bonds	21,052,602,584	24,690,849,315
Fees payable to HSX, HNX, and VSDC	5,592,500,623	8,543,412,389
Other accrued expenses	2,161,716,049	6,730,807,882
	99,206,762,466	81,535,524,472

23 . OTHER SHORT-TERM PAYABLES

	30/06/2026	01/01/2026
	VND	VND
Dividend for shareholders payables	686,685,456	686,685,456
Payables for market development and finding customer	9,410,438,300	10,443,991,022
Others	5,880,780,374	2,083,896,135
	15,977,904,130	13,214,572,613

24 . OWNER'S EQUITY**a) Details of owner's invested capital**

	Rate	30/06/2026	Rate	01/01/2026
	(%)	VND	(%)	VND
T&T Group Joint Stock Company	5.57	500,563,060,000	5.57	500,563,060,000
Pyn Elite Fund (Non-Ucits)	7.71	693,731,100,000	0	-
Shareholder's contributed capital (less than 5%)	86.72	7,800,328,040,000	94.43	8,494,059,140,000
	100	8,994,622,200,000	100	8,994,622,200,000

b) Undistributed earnings

	30/06/2026	01/01/2026
	VND	VND
Undistributed realized earnings	2,383,946,469,152	1,497,064,889,439
Unrealized earnings	344,542,923,194	963,825,356,518
	2,728,489,392,346	2,460,890,245,957

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

	30/06/2026	01/01/2026
	VND	VND
Realized earnings undistributed previous year	1,497,064,889,439	2,014,523,340,470
Unrealized gain/loss accumulated to the end of the accounting period	344,542,923,194	631,021,265,514
Realized profit accumulated from the beginning of the year	926,881,579,713	377,344,243,214
Earnings distributed to shareholders accumulated to the end of the accounting period	2,423,946,469,152	2,391,867,583,684
The deduction of funds from profit	(40,000,000,000)	(40,000,000,000)
- Bonus and welfare fund	(40,000,000,000)	(40,000,000,000)
Cash dividend at 10%/share	-	(813,156,748,000)
Stock dividend at 5%/share	-	(406,527,360,000)
Realized earnings undistributed accumulated to the end of the accounting period	2,383,946,469,152	1,132,183,475,684

According to Resolution of the Annual General Meeting of Shareholders No. 01/2026/NQ-DHDCD dated April 17, 2026, the Company announced its plan for fund appropriation and profit distribution for 2025 as follows:

- Set aside a reward fund of VND 10,000,000,000 and a welfare fund of VND 30,000,000,000.

- Dividend in cash at the rate of 5%/share, equivalent to the amount: VND 449,731,110,000.

25 . FINANCIAL ASSETS LISTED/REGISTERED AT THE VSDC OF THE COMPANY

	30/06/2026	01/01/2026
	VND	VND
Unrestricted financial assets	3,838,645,810,000	2,038,673,540,000
Mortgage financial assets	1,978,290,240,000	1,536,750,000,000
Financial assets awaiting settlement	18,910,000,000	600,000,000
	5,835,846,050,000	3,576,023,540,000

26 . THE COMPANY'S NON-TRADED FINANCIAL ASSETS DEPOSITED AT THE VSDC

	30/06/2026	01/01/2026
	VND	VND
Unrestricted and non-traded financial assets deposited at the VSDC	20,687,620,000	202,492,110,000
	20,687,620,000	202,492,110,000

27 . THE COMPANY'S AWAITING FINANCIAL ASSETS

	30/06/2026	01/01/2026
	VND	VND
The Company's awaiting financial assets	338,220,000,000	226,912,000,000
	338,220,000,000	226,912,000,000

28 . THE COMPANY'S FINANCIAL ASSETS WHICH ARE NOT DEPOSITED AT THE VSDC

	30/06/2026	01/01/2026
	VND	VND
The Company's financial assets which are not deposited at the VSDC	292,057,260,000	349,682,810,000
	292,057,260,000	349,682,810,000

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

	30/06/2026	01/01/2026
	VND	VND
Unrestricted financial assets	41,498,579,760,000	49,839,568,130,000
Restricted financial assets	1,344,850,940,000	2,798,734,370,000
Mortgage financial assets	5,082,669,830,000	8,032,270,540,000
Blocked financial assets	4,654,300,860,000	3,750,000,000,000
Financial assets awaiting settlement	1,116,186,980,000	203,525,620,000
	53,696,588,370,000	64,624,098,660,000

30 . NON-TRADED FINANCIAL ASSETS DEPOSITED AT THE VSDC OF INVESTORS

	30/06/2026	01/01/2026
	VND	VND
Unrestricted and non-traded financial assets deposited at the VSDC	216,282,470,000	90,896,090,000
Restricted and non-traded financial assets deposited at the VSDC	-	211,800,000,000
Non-traded and mortgage financial assets deposited at the VSDC	-	1,040,160,000
Non-traded and blocked financial assets deposited at the VSDC	316,284,160,000	-
	532,566,630,000	303,736,250,000

31 . AWAITING FINANCIAL ASSETS OF INVESTORS

	30/06/2026	01/01/2026
	VND	VND
Awaiting financial assets of Investors	248,907,370,000	202,400,120,000
	248,907,370,000	202,400,120,000

32 . INVESTORS' DEPOSITS

	30/06/2026	01/01/2026
	VND	VND
Investors' deposits for securities trading activities managed by the Company	966,395,774,183	810,146,338,381
1. Domestic Investors	964,833,906,162	808,604,871,453
2. Foreign Investors	1,561,868,021	1,541,466,928
Investors' synthesizing deposits for securities trading activities	624,929,737,730	656,565,641,390
Investors' deposits for securities transaction clearing and settlement	2,000,000	19,253,470,120
1. Domestic Investors	2,000,000	19,253,470,120
Deposits of securities issuers	77,504,292	77,504,292
1. Issuers's dividend payment deposits	77,504,292	77,504,292
	1,591,405,016,205	1,486,042,954,183

33 . PAYABLES TO INVESTORS

	30/06/2026	01/01/2026
	VND	VND
1. Payables to Investors - Investors' deposits for securities trading activities managed by the Company	966,395,774,183	810,146,338,381
1.1. Domestic Investors	964,833,906,162	808,604,871,453
1.2. Foreign Investors	1,561,868,021	1,541,466,928
2. Payables to Investors - Investors' synthesizing deposits for securities trading activities	624,931,737,730	675,819,111,510
2.1. Domestic Investors	624,931,737,730	675,819,111,510
	1,591,327,511,913	1,485,965,449,891

34 . LOAN PAYABLES OF INVESTORS TO THE COMPANY

	30/06/2026	01/01/2026
	VND	VND
1. Margin transaction payables	11,615,578,755,283	8,947,943,180,348
1.1 Principal of margin transaction	11,417,441,456,788	8,825,426,324,165
<i>Domestic Investors</i>	11,417,441,456,788	8,825,426,324,165
1.2 Interest of margin transaction	198,137,298,495	122,516,856,183
<i>Domestic Investors</i>	198,137,298,495	122,516,856,183
2. Prepaid of selling securities operation payables	304,630,166,666	272,297,161,292
2.1 Principal of prepaid of selling securities operation	304,630,166,666	272,297,161,292
<i>Domestic Investors</i>	304,630,166,666	272,297,161,292
	11,920,208,921,949	9,220,240,341,640

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY
Interim Financial Statements

For the accounting period from 01/01/2026 to 30/06/2026

35 . OPERATING INCOME
a) Profit, loss of financial assets

	Total amount	Cost of goods sold	Gain, loss from trading shares of current period		Gain, loss from trading shares of the previous period	
			Gain	Loss	Gain	Loss
	VND	VND	VND	VND	VND	VND
Listed shares	3,434,965,736,900	2,649,471,990,341	894,530,573,500	109,036,826,941	310,031,933,190	205,690,938,716
Shares trade on UPCOM	182,024,640,000	176,154,473,640	20,360,998,631	14,490,832,271	-	-
Unlisted shares	754,585,600,000	973,967,577,922	80,498,022,078	299,880,000,000	-	-
Listed bonds	25,986,485,821,090	26,006,026,124,550	18,075,819,376	37,616,122,836	50,382,279,360	50,619,582,049
Unlisted bonds	2,327,594,289,800	2,275,159,403,700	53,557,841,100	1,122,955,000	4,603,948,120	-
Money Market Instruments	34,501,263,439,928	34,482,224,586,366	19,408,791,209	369,937,647	23,189,044,688	-
Others	-	-	-	-	6,778,400,000	-
	67,186,919,527,718	66,563,004,156,519	1,086,432,045,894	462,516,674,695	394,985,605,358	256,310,520,765

b) . Difference from revalued financial assets

	Original cost	Market value/Fair value	Revaluation difference at 30/06/2026		Revaluation difference at 01/01/2026		Accounting book adjustment difference	
			Increase	Decrease	Increase	Decrease	Increase	Decrease
	VND	VND	VND	VND	VND	VND	VND	VND
FVTPL	11,205,773,607,677	11,333,670,649,169	532,863,845,497	(404,966,804,005)	1,710,574,046,214	(803,605,272,778)	(1,177,710,200,717)	(398,638,468,773)
Listed shares	2,442,548,568,562	2,740,944,800,550	449,662,546,804	(151,266,314,816)	1,667,932,751,493	(94,146,647,806)	(1,218,270,204,689)	57,119,667,010
Shares trade on UPCOM	168,112,287,118	197,950,921,200	41,677,948,740	(11,839,314,658)	13,641,987,385	(60,295,695,043)	28,035,961,355	(48,456,380,385)
Delisted shares	4,131,658,359	2,600,723,500	-	(1,530,934,859)	-	(1,517,601,859)	-	13,333,000
Unlisted shares	430,337,827,716	294,793,126,263	-	(135,544,701,453)	-	(540,776,180,974)	-	(405,231,479,521)
Entrusted investment securities portfolio	24,590,689,655	22,805,000,000	-	(1,785,689,655)	-	(1,647,500,000)	-	138,189,655
Public fund certificate	40,000,000,000	41,911,058,868	2,662,491,586	(751,432,718)	3,185,405,675	(493,026,406)	(522,914,089)	258,406,312
Listed bonds	1,604,792,215,167	1,541,404,657,688	38,860,858,367	(102,248,415,846)	25,813,901,661	(104,728,620,690)	13,046,956,706	(2,480,204,844)
Unlisted bonds	6,489,260,361,100	6,489,260,361,100	-	-	-	-	-	-
Money Market Instruments	2,000,000,000	2,000,000,000	-	-	-	-	-	-
AFS	930,556,321,324	1,418,006,484,550	683,133,028,226	(195,682,865,000)	988,467,985,181	(175,408,400,000)	(305,334,956,955)	20,274,465,000
Listed shares	930,556,321,324	1,418,006,484,550	683,133,028,226	(195,682,865,000)	988,467,985,181	(175,408,400,000)	(305,334,956,955)	20,274,465,000
	12,136,329,929,001	12,751,677,133,719	1,215,996,873,723	(600,649,669,005)	2,699,042,031,395	(979,013,672,778)	(1,483,045,157,672)	(378,364,003,773)

c) Dividend, interest income from financial assets at FVTPL, loans, HTM, AFS		
	First 6 months of 2026	First 6 months of 2025
	VND	VND
Financial assets at fair value through profit and loss (FVTPL)	240,441,328,940	110,080,162,633
Held-to-maturity investments (HTM)	846,825,992	455,479,452
Loans	588,621,479,455	280,643,471,722
Available for sale financial assets (AFS)	-	29,739,567,000
	829,909,634,387	420,918,680,807
d) Revenue outside of financial assets income		
	First 6 months of 2026	First 6 months of 2025
	VND	VND
Other revenue	12,199,677,616	998,439,358
<i>Of which:</i>		
- Other revenue	12,199,677,616	998,439,358
Revenue deductible	-	-
Net revenue from operating activities	12,199,677,616	998,439,358
36 . EXPENSES FOR OTHER SERVICES		
	First 6 months of 2026	First 6 months of 2025
	VND	VND
Expenses for other services	(33,191,987,104)	4,951,668,104
- Expenses from other financial services	14,124,428,345	4,346,182,593
- Provision expenses for diminution in value and impairment of doubtful receivables from services provided by the	(47,316,415,449)	605,485,511
	(33,191,987,104)	4,951,668,104
37 . FINANCIAL INCOME		
	First 6 months of 2026	First 6 months of 2025
	VND	VND
Income from interest on demand deposits	2,173,560,653	1,424,990,940
	2,173,560,653	1,424,990,940
38 . FINANCIAL EXPENSES		
	First 6 months of 2026	First 6 months of 2025
	VND	VND
Borrowing costs	361,254,058,177	79,078,387,258
Other financial expenses	461,369,864	-
	361,715,428,041	79,078,387,258

39 . GENERAL AND ADMINISTRATIVE EXPENSES

	First 6 months of 2026	First 6 months of 2025
	VND	VND
Labor expenses	21,287,844,613	27,118,901,261
Unemployment insurance	1,672,012,900	1,399,714,059
Office supplies expenses	168,349,553	315,236,719
Tools, supplies	1,249,500,665	529,099,000
Depreciation and amortisation	1,186,272,230	1,532,924,024
Tax, fees and charge	52,511,317	155,235,994
Expenses from external services	15,418,424,317	6,245,733,388
Other expenses	5,567,114,313	16,164,936,291
	46,602,029,908	53,461,780,736

40 . CURRENT CORPORATE INCOME TAX EXPENSES**40.1. Current corporate income tax expense**

	First 6 months of 2026	First 6 months of 2025
	VND	VND
Total profit before tax	369,711,634,936	788,653,303,878
Increase	779,785,470,900	1,400,802,000
- <i>Unreasonable expenses</i>	713,738,956	1,400,802,000
- <i>Decrease in the revaluation of FVTPL financial assets</i>	779,071,731,944	-
Decrease	(39,988,170,000)	(409,432,153,610)
- <i>Dividend</i>	(39,988,170,000)	(74,247,483,400)
- <i>Decrease in the revaluation of FVTPL financial assets</i>	-	(335,184,670,210)
Taxable income	1,109,508,935,836	380,621,952,268
Current corporate income tax expense (tax rate 20%)	221,901,787,167	76,124,390,454
Tax payable at the beginning of period	118,695,280,993	88,738,718,624
Tax paid in the period	(162,287,645,332)	(104,929,718,624)
Corporate income tax payable end of the period	178,309,422,828	59,933,390,454

40.2. Deferred income tax expense

	30/06/2026	01/01/2026
	VND	VND
Deferred income tax liabilities		
Beginning balance	197,104,239,129	90,718,382,337
Deferred tax liability arising from the increase and decrease in revaluation of financial assets FVTPL	(159,789,298,620)	67,036,934,042
	37,314,940,509	157,755,316,379

40.2. Deferred income tax expense

	First 6 months of 2026 VND	First 6 months of 2025 VND
Deferred income tax expenses charged to Statement of Comprehensive Income		
Deferred corporate income tax expense arising from the increase and decrease difference in revaluation of FVTPL	(159,789,298,620)	67,036,934,042
	<u>(159,789,298,620)</u>	<u>67,036,934,042</u>

41 . BASIC EARNINGS PER SHARE

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

	First 6 months of 2026 VND	First 6 months of 2025 VND
Undistributed earnings	307,599,146,389	645,491,979,382
Profit distributed for common stocks	307,599,146,389	645,491,979,382
Average circulated common stocks in the period	899,462,220	894,462,220
Basic earnings per share	<u>342</u>	<u>722</u>

The Company has not yet planned to allocate a bonus and welfare fund from after-tax profit for the accounting period from January 01, 2026 to June 30, 2026, and as at June 30, 2026, the Company does not have any shares with potential dilutive effect on earnings per share.

42 . FINANCIAL RISK MANAGEMENT

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

Market risk

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

Price Risk

The Company bears price risk of equity instruments from short-term and long-term investments in securities due to the uncertainty of future prices of the securities. As regards, long-term securities held for long-term strategies, at the end of the accounting period, the Company has no plan to sell these investments.

	Under 1 year VND	From 1 to 5 years VND	From more than 5 years VND	Total VND
As at 30/06/2026				
Financial assets at fair value through profit and loss	11,333,670,649,169	-	-	11,333,670,649,169
Available for sale financial assets	1,418,006,484,550	-	-	1,418,006,484,550
	<u>12,751,677,133,719</u>	<u>-</u>	<u>-</u>	<u>12,751,677,133,719</u>

	Under 1 year	From 1 to 5 years	From more than 5	Total
	VND	VND	years VND	VND
As at 01/01/2026				
Financial assets at fair value through profit and loss	11,291,555,024,833	-	-	11,291,555,024,833
Available for sale financial assets	1,536,298,333,350	-	-	1,536,298,333,350
	12,827,853,358,183	-	-	12,827,853,358,183

Exchange rate risk

The Company bears the risk of exchange rate due to the fluctuation in fair value of future cash flows of a financial instrument in line with changes in exchange rates if loans, revenues and expenses of the Company are denominated in foreign currencies other than VND.

Interest rate risk

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

Credit Risk

Credit risk is the risk of financial loss to the Company if a counterparty fails to perform its contractual obligations. The Company has credit risk from operating activities (mainly to trade receivables) and financial activities (including deposits, loans and other financial instruments), detailed as follows:

	Under 1 year	From 1 to 5 years	From more than 5	Total
	VND	VND	years VND	VND
As at 30/06/2026				
Cash	958,360,050,730	-	-	958,360,050,730
Loans	11,618,005,493,452	-	-	11,618,005,493,452
Trade and other receivables	1,346,117,737,166	-	-	1,346,117,737,166
	13,922,483,281,348	-	-	13,922,483,281,348
As at 01/01/2026				
Cash	887,614,356,666	-	-	887,614,356,666
Loans	8,941,711,050,791	-	-	8,941,711,050,791
Trade and other receivables	236,031,735,673	-	-	236,031,735,673
	10,065,357,143,130	-	-	10,065,357,143,130

Liquidity Risk

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

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

	Under 1 year VND	From 1 to 5 years VND	From more than 5 years VND	Total VND
As at 30/06/2026				
Borrowings and debts	14,495,670,000,000	-	-	14,495,670,000,000
Payables to supplier, payables for securities transaction activities	44,453,780,219	-	-	44,453,780,219
Accrued expenses	99,206,762,466	-	-	99,206,762,466
	<u>14,639,330,542,685</u>	<u>-</u>	<u>-</u>	<u>14,639,330,542,685</u>
As at 01/01/2026				
Borrowings and debts	9,350,000,000,000	-	-	9,350,000,000,000
Payables to supplier, payables for securities transaction activities	480,446,409,312	-	-	480,446,409,312
Accrued expenses	81,535,524,472	-	-	81,535,524,472
	<u>9,911,981,933,784</u>	<u>-</u>	<u>-</u>	<u>9,911,981,933,784</u>

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

43 . EVENTS AFTER THE END OF THE ACCOUNTING PERIOD

On July 15, 2026, the Company completed the issuance of SHS12601 bonds with a volume of 1,190 bonds, at a par value of VND 100,000,000/bond, corresponding to an issuance value of VND 119,000,000,000.

Aside from the above event, there have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the Financial Statements.

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City

Interim Financial Statements

For the accounting period from 01/01/2026 to 30/06/2026

44 . SEGMENT REPORTING**Under business fields**

	Guarantee activities, securities issuance agents	Activities of securities brokerage and depository	Proprietary investment activities	Others	Grand total
	VND	VND	VND	VND	VND
Net revenue from operating activities	1,639,427,250	188,367,474,645	149,163,174,117	675,867,830,510	1,015,037,906,522
Segment expenses	2,929,292,753	171,301,179,472	26,036,172,264	38,911,231,840	239,177,876,329
Unallocated revenue	-	-	-	-	2,173,560,653
Unallocated expenses	-	-	-	-	408,317,457,949
Net profit from operating activities	(1,289,865,503)	17,066,295,173	123,127,001,853	636,956,598,670	369,716,132,897
Expenditure for acquisition of fixed assets.	-	-	-	-	16,007,943,745
Segment assets	-	30,000,000,000	12,751,677,133,719	12,311,218,431,466	25,092,895,565,185
Unallocated assets	-	-	-	-	2,474,065,906,308
Total assets	-	30,000,000,000	12,751,677,133,719	12,311,218,431,466	27,566,961,471,493
Unallocated liabilities	-	-	-	-	15,022,715,008,683
Total liabilities	-	-	-	-	15,022,715,008,683

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45 . TRANSACTION AND BALANCES WITH RELATED PARTIES

List and relation between related parties and the Company detail as follows:

Related parties	Relation
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	Mr. Do Quang Vinh – Chairman of the Board of Directors of Saigon – Hanoi Securities Joint Stock Company, concurrently serving as Deputy Chairman of the Board of Directors and Deputy General Director of Saigon – Hanoi Commercial Joint Stock Bank.
BVIM Fund Management JSC	Mr. Do Quang Vinh – Chairman of the Board of Directors of Saigon – Hanoi Securities Joint Stock Company, concurrently serving as Chairman of the Board of Directors of BVIM Fund Management Joint Stock Company.
Vietnam International Commodity Exchange JSC	Mr. Nguyen Duy Linh is the General Director and a member of the Board of Directors of the Company, and has also been a member of the Board of Directors of Vietnam International Commodity Exchange Joint Stock Company since March 31, 2026. Mr. Nguyen Chi Thanh was a member of the Board of Directors of the Company (resigned on April 17, 2026) and concurrently served as a member of the Board of Directors of Vietnam Commodity Exchange Joint Stock Company until March 30, 2026.
DBV Insurance group JSC	Ms. Nguyen Dieu Trinh is a member of the Board of Directors of the Company and concurrently serves as a member of the Board of Directors of DBV Insurance Group Joint Stock Company.
Mr. Do Quang Vinh	Chairman of the Board of Directors
Mr. Do Vinh Quang	Mr. Do Quang Vinh - Chairman of the Board of Directors of Saigon - Hanoi Securities Joint Stock Company is the elder brother of Mr. Do Vinh Quang
Mr. Nguyen Duy Linh	Member of the Board of Directors (appointed on April 17, 2026) CEO (appointed on January 14, 2026)
Mr. Le Dang Khoa	Member of the Board of Directors
Mr. Luu Danh Duc	Member of the Audit Committee Member of the Board of Directors (resigned on April 10, 2025)
Mrs. Nguyen Dieu Trinh	Member of the Board of Directors Chairwoman of the Audit Committee
Mr. Nguyen Chi Thanh	CEO (resigned on January 14, 2026) Member of the Board of Directors (resigned on April 17, 2026)
Mr. Vu Duc Tien	CEO (resigned on March 25, 2024) Member of the Board of Directors (resigned on April 10, 2025)
Mr. Dao Ngoc Dung	Member of the Board of Directors
Mr. Tran Van Man	Deputy CEO (appointed on May 06, 2026)
Mr. Pham Quang Quyet	Deputy CEO (appointed on June 26, 2026)
Mrs. Pham Thi Thanh Hao	Chief Accountant

During the period, the Company had transactions with related parties as follows:

	First 6 months of 2026 VND	First 6 months of 2025 VND
Certificate of deposit sale transaction		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	6,414,664,295,100	2,236,965,438,471
Certificate of deposit purchase transaction		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	10,000,000,000,000	17,000,000,000,000
Government bond purchase and sale contract		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	41,780,000,000,000	15,400,000,000,000
Settlement of Government bond purchase and sale contract		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	41,795,465,733,000	15,403,089,299,000
Transaction of selling bonds other than Government bonds		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	-	601,842,000,000
Transaction of purchasing bonds other than Government bonds		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	-	1,050,936,000,000
Borrowing		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	2,135,000,000,000	298,000,000,000
Repayment of loan principal and interest		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	1,780,272,917,902	504,246,684,930
Bond interest		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	8,879,449,325	2,444,499,170
Revenue from underwriting and issuance agent services		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	978,369,975	540,000,000
Revenue from securities custodian services		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	10,126,802	430,578,495
Revenue from financial advisory services		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	75,219,713,025	11,609,090,908
Brokerage revenue		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	3,931,057,676	6,843,903,708
Investment trust		
BVIM Fund Management JSC	40,000,000,000	-
Portfolio management fee, custody fee, depository fee, transaction fee, remittance fee		
BVIM Fund Management JSC	199,306,347	-
Deposit interest		
BVIM Fund Management JSC	8,108,272	-
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	732,864,413	242,699,994
Capital contribution		
Vietnam International Commodity Exchange JSC	150,000,000,000	-
Bank service fee		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	18,288,140	182,313,917
Property insurance premium		
DBV Insurance group JSC	37,880,700	-
Office rental costs		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	758,198,560	54,861,484

Up to financial statements date, payments which have not been made with related parties are as follows:

	30/06/2026 VND	01/01/2026 VND
Deposits		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	654,653,035,653	567,780,120,977
Stock investment		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	275,238,748,169	275,238,748,169
Vietnam International Commodity Exchange JSC	225,000,000,000	75,000,000,000
Bond investment		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	413,977,996,433	262,377,852,844
Borrowings		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	1,290,000,000,000	900,000,000,000
Investment portfolio value		
BVIM Fund Management JSC	24,590,689,655	39,773,000,000
Accrued interest expenses		
Saigon - Hanoi Commercial Joint Stock Bank (SHB)	1,268,054,657	1,875,205,598
The balance of money in the investment trust account		
BVIM Fund Management JSC	14,604,746,522	243,294,597

In addition to the related party information disclosed above, transactions with other related parties are as follows:

	First 6 months of 2026 VND	First 6 months of 2025 VND
Manager's income		
Mr. Do Quang Vinh	1,777,777,776	1,555,555,554
Mr. Nguyen Duy Linh	2,805,595,259	-
Mr. Nguyen Chi Thanh	544,185,091	3,933,239,130
Mr. Tran Van Man	539,629,091	-
Mr. Pham Quang Quyet	32,831,515	-
Mr. Vu Duc Tien	-	129,040,404
Mr. Le Dang Khoa	311,111,112	272,222,223
Mrs. Nguyen Dieu Trinh	844,444,448	738,888,892
Mr. Dao Ngoc Dung	306,839,226	110,904,041
Mrs. Pham Thi Thanh Hao	917,775,322	997,132,028

In addition to the transactions with related parties mentioned above, other related parties had no transactions during the period and had no balance at the end of the accounting period with the Company.

46 . COMPARATIVE FIGURES

The comparative figures in the Interim Statement of Financial Position and the related notes are figures from the Financial Statements for the fiscal year ended December 31, 2025, which were audited by AASC Auditing Firm Company Limited. The comparative figures in the Interim Income Statement, Interim Cash Flows Statement, Interim Statement of Changes in Owners' Equity and the related notes are figures from the Interim Financial Statements for the accounting period from 01/01/2025 to 30/06/2025, which were reviewed by AASC Auditing Firm Company Limited.



Ms. Le Thi Kim Anh
Preparer



Ms. Pham Thi Thanh Hao
Chief Accountant



Ms. Bui Thi Hong Hanh
Head of Finance Division



Mr. Nguyen Duy Linh
CEO

Hanoi, August 13, 2026