RONG VIET SECURITIES

EARNINGS RELEASE

Q2/2026 (Separate)

July 2026

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BUSINESS RESULTS Q2/2026

RONG VIET SECURITIES

Unit: VND billion

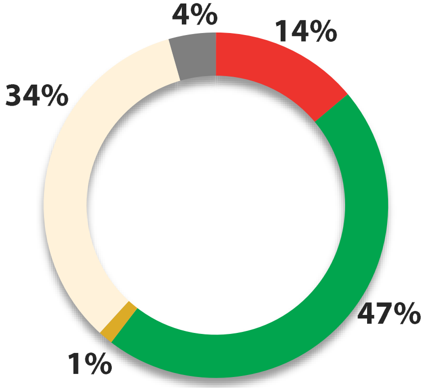
Items	Quarterly			Accumulatively			
	Q2/2026	Q2/2025	% +/(-)	6M/2026	% Target*	6M/2025	% +/(-)
Total revenue	**266.28**	**182.85**	**45.6%**	**468.18**	**36.4%**	**351.94**	**33.0%**
Brokerage**	36.97	40.42	(8.5%)	91.73	-	73.39	25.0%
Lending	123.83	93.92	31.8%	242.26	-	185.76	30.4%
Investment Banking	3.66	3.43	6.7%	4.08	-	4.80	(15.1%)
Investment	90.01	26.28	242.5%	101.73	-	54.63	86.2%
Other	11.81	18.79	(37.2%)	28.39	-	33.36	(14.9%)
Total expenses	**211.59**	**196.10**	**7.9%**	**444.13**	**56.1%**	**343.61**	**29.3%**
Profit before tax	**54.70**	**(13.25)**	-	**24.05**	**4.9%**	**8.33**	**188.6%**
Profit after tax	**44.98**	**(6.97)**	-	**20.79**	**5.2%**	**10.91**	**90.6%**

Source: Separate Financial Statements Q2/2026.
(*) Target 2026 of the parent company.
(**) Included revenue from arranging share transfer deals classified as brokerage revenue in the financial statements.

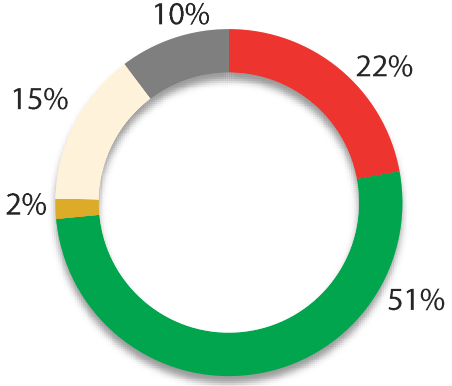
- In Q2/2026, RongViet Securities reached **VND 266.3 billion** in revenue, an increase of 46% compared to Q2/2025. For the first 6 months, the cumulative revenue reached **VND 468.2 billion**, an increase of 33% YoY, completing 36% of the 2026 plan. Total expenses reached **VND 444.1 billion**, up 29% YoY, completing 56% of the 2026 plan.
- RongViet Securities' profit after tax (PAT) recorded **VND 45.0 billion** in Q2/2026. For the first 6 months of the year, cumulative net profit reached **VND 20.8 billion,** an increase of 91% YoY and completed **5%** of the 2026 plan.
- Earnings per share (EPS) for 6M/2026 settled at **VND 76**.

Q2/2026		6M/2026	
Revenue	PAT	Revenue	PAT
266	**45**	**468**	**21**
▲ 46% yoy	-	▲ 33% yoy	▲ 91% yoy

Q2/2026



Q2/2025

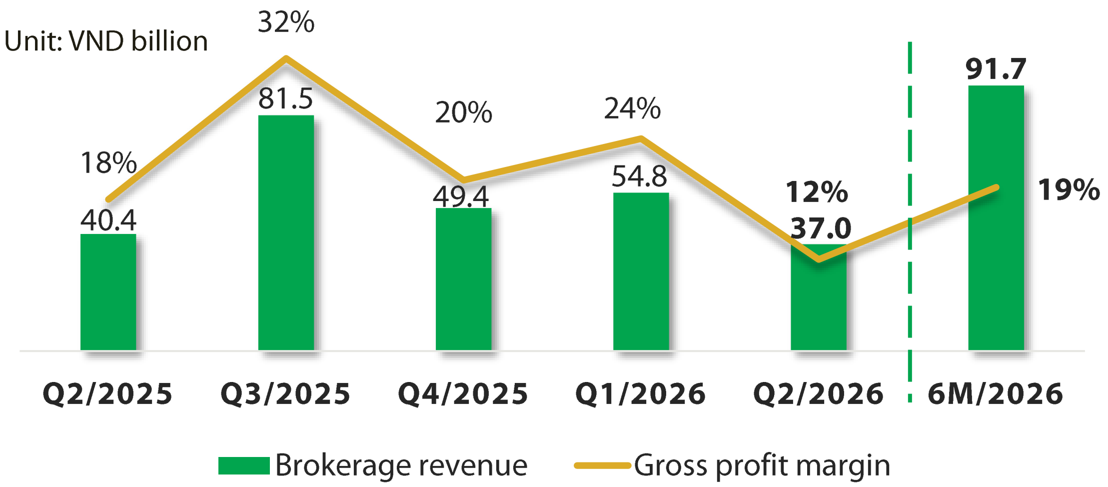


■ Brokerage ■ Lending ■ Investment Banking ■ Investment ■ Other

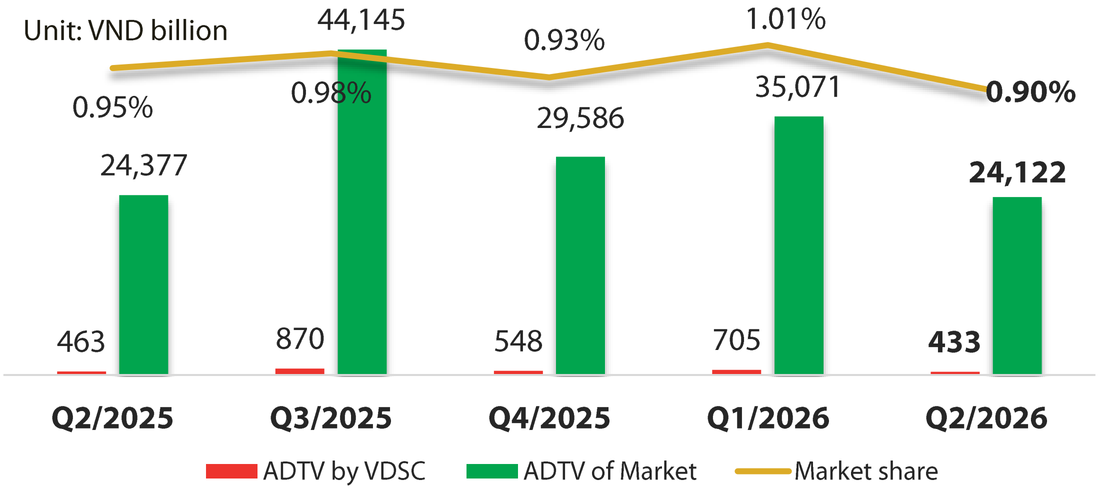
Ratios	Q2/25	Q3/25	Q4/25	Q1/26	Q2/26
Gross profit margin	12%	77%	33%	8%	**44%**
Net profit margin	(4%)	56%	11%	(13%)	**17%**
CIR	153%	13%	57%	362%	**44%**

BROKERAGE ACTIVITIES

REVENUE AND PROFIT MARGIN



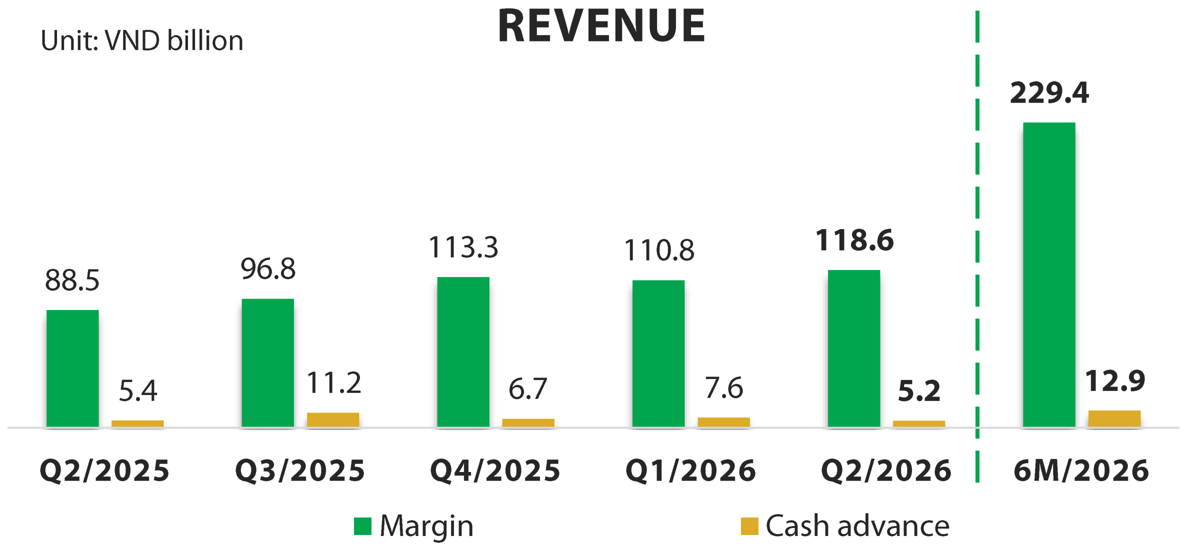
AVERAGE DAILY TRADING VALUE (ADTV) AND MARKET SHARE



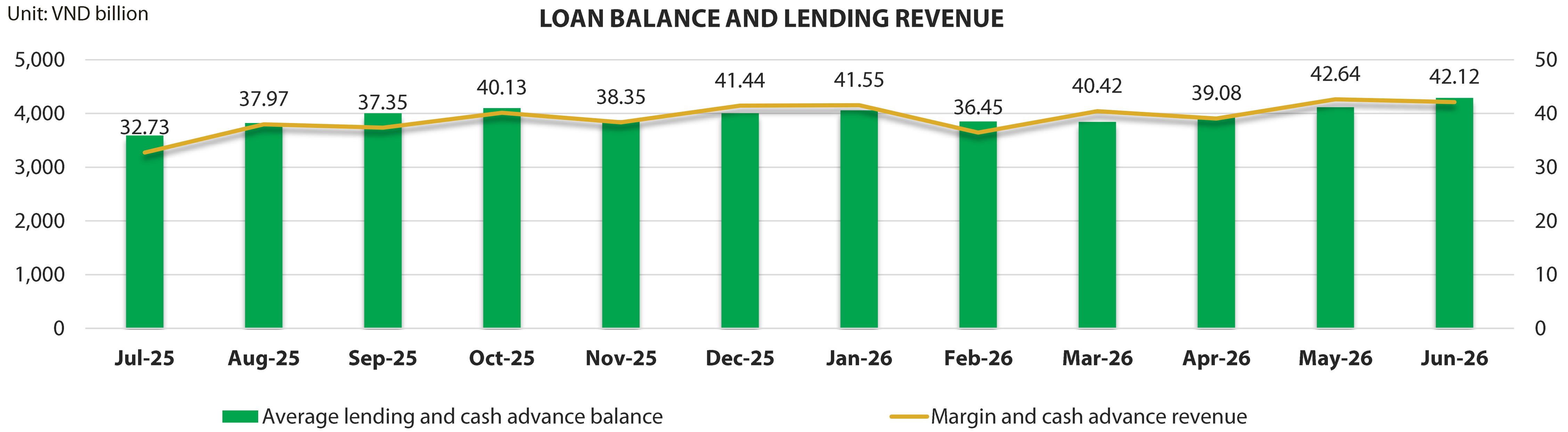
Source: RongViet Securities

- In Q2/2026, the average daily trading value (ADTV) of the Vietnam stock market reached VND 24.1 trillion/session, a decrease of 31% compared to Q1/2026 and 18% lower than the average for the full year 2025. The ADTV through RongViet Securities in Q2 and the first 6 months of 2026 reached VND 433 billion and VND 563 billion, respectively.
- The revenue of brokerage activities in Q2/2026 reached **VND 37.0 billion**, down 9% compared to Q2/2025. Revenue for the first 6 months of 2026 reached **VND 91.7 billion**, an increase of 25% compared to the same period in 2025.
- RongViet Securities' market share stood at **0.90%** in Q2/2026 and **0.96%** in the first 6 months of 2026.

LENDING ACTIVITIES



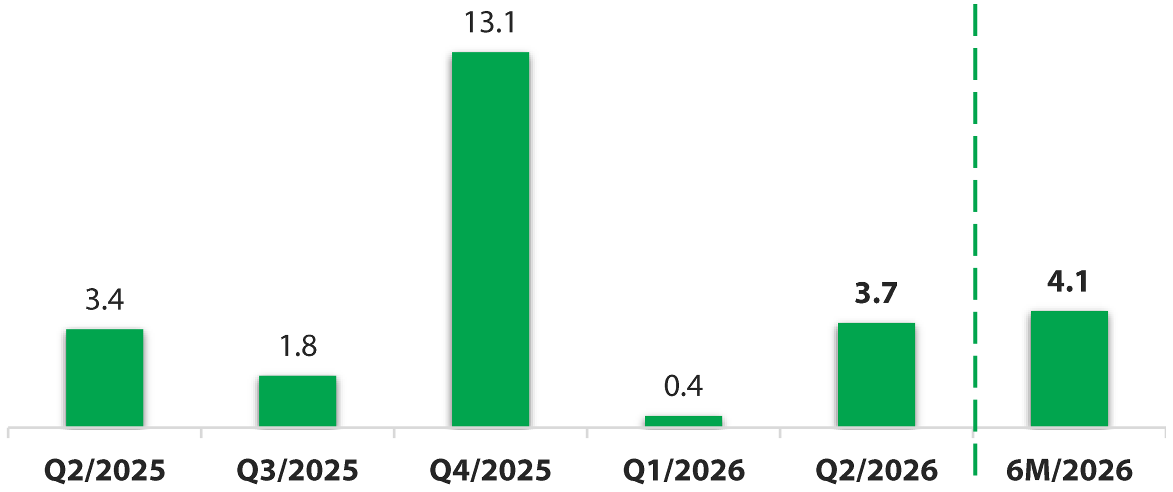
- RongViet Securities' Lending activities revenue reached **VND 124 billion**, an increase of 32% compared to Q2/2025. Accumulated revenue in 6 months 2026 reached **VND 242 billion**, an increase of 30% compared to the same period in 2025. In which, revenue from margin lending activities amounted to **VND 229.4 billion**, and revenue from cash advance activities reached **VND 12.9 billion**.
- As of June 30, 2026, the margin loan balance was **VND 4,133 billion**, with an outstanding margin loan/Owners' equity ratio of **1.38**, always ensures compliance with regulations (maximum 2.0 times), which indicates significant potential for RongViet Securities in this area. Additionally, RongViet Securities also emphasizes risk management in its lending activities to ensure safety and efficiency across diverse market conditions.



INVESTMENT BANKING ACTIVITIES

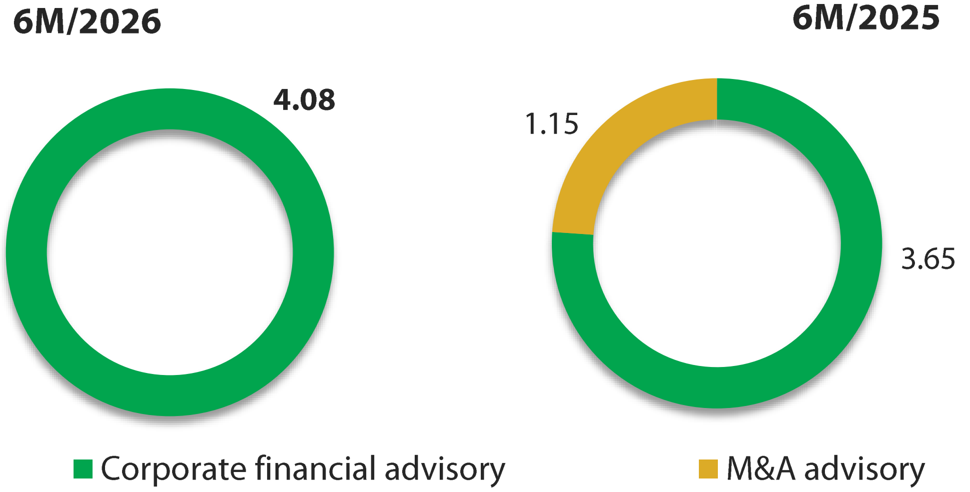
REVENUE

Unit: VND billion



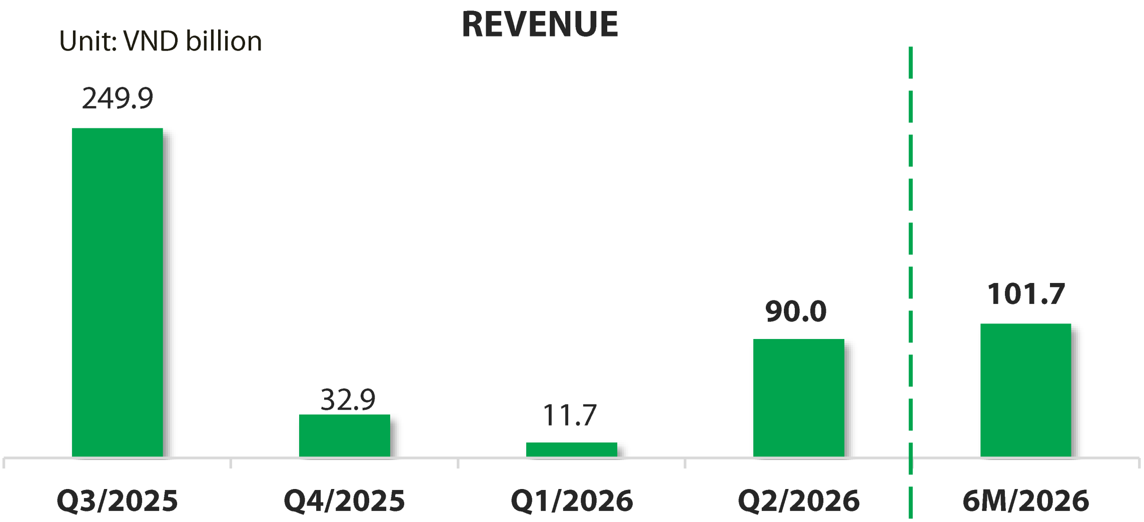
REVENUE STRUCTURE

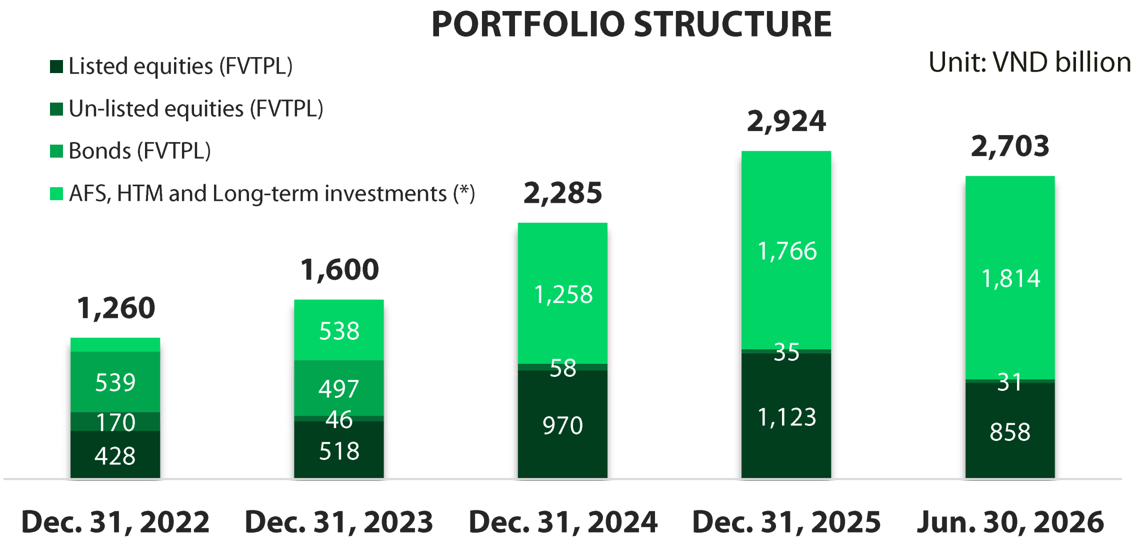
Unit: VND billion



- Investment Banking (IB) operations in Q2/2026 recorded revenue of **VND 3.7 billion**, accumulated revenue in the first 6 months 2026 reached **VND 4.1 billion**, a decrease of 15% compared to the same period last year. In which, the main contributor to revenue came was corporate financial advisory activities. Mergers and Acquisitions (M&A) advisory deals continue to be the focus of RongViet's resources, and are expected to be recorded and contribute significantly to revenue in the following quarters.
- Strategically, RongViet Securities continues to comprehensively promote IB activities, spanning traditional financial consulting services, M&A advisory, and capital arrangement. IB activities will serve as a key focal point in implementing cross-selling strategies for RongViet Securities' products and services, closely integrating with its brokerage and asset management activities.

INVESTMENT ACTIVITIES





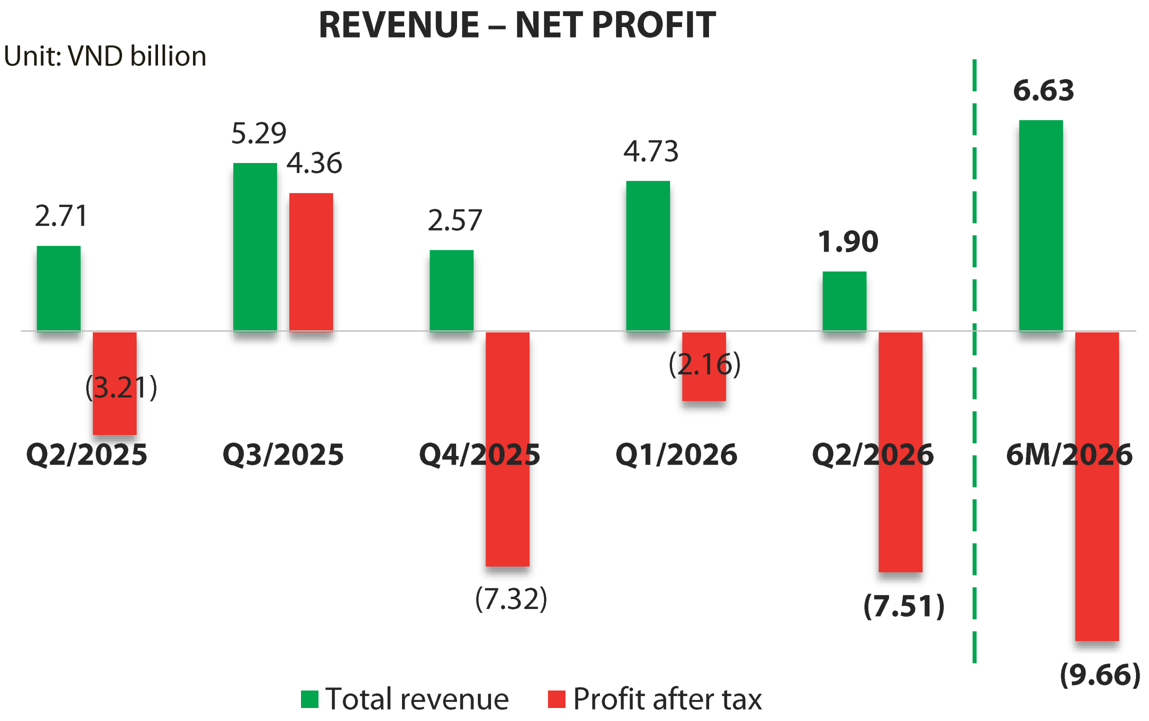
(*) Includes AFS (listed and unlisted stocks), HTM (corporate bonds), investments in subsidiaries, and other long-term investments.

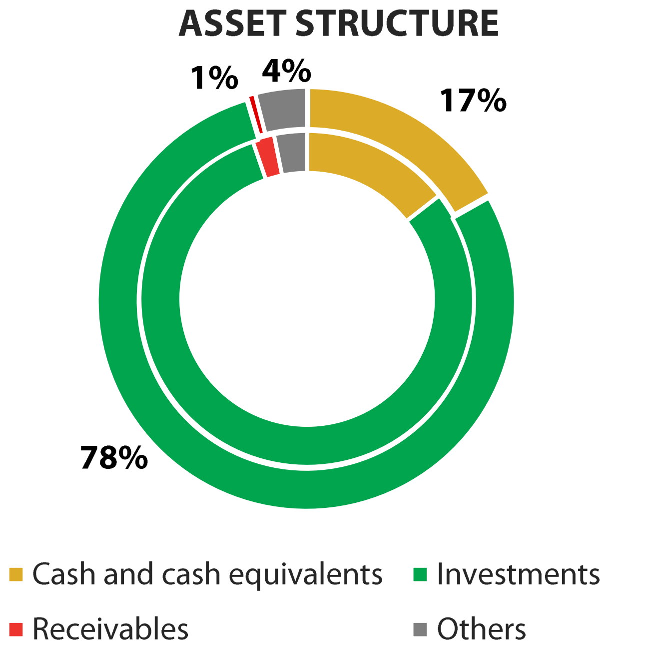
- In Q2/2026, Investment activities recorded **VND 90.0 billion** in revenue, accumulated revenue reached **VND 101.7 billion** in the first 6 months of 2026, an increase of 86% YoY.
- In Q2/2026, Vietnam's economy continued to maintain positive growth momentum, with GDP growing by 8.39%, bringing 6-month GDP growth to 8.18%. Despite pressure from global oil price volatility caused by the conflict in the Middle East, average core inflation over the 6-month period remained under control at 4.12%. In addition, on April 8, 2026, FTSE Russell confirmed that it would maintain the roadmap for upgrading Vietnam's stock market to Secondary Emerging Market status, effective from September 21, 2026, raising expectations of attracting foreign capital inflows in the period ahead. On that basis, RongViet maintains that Vietnam's macroeconomic conditions and stock market will have positive prospects in the second half of 2026.

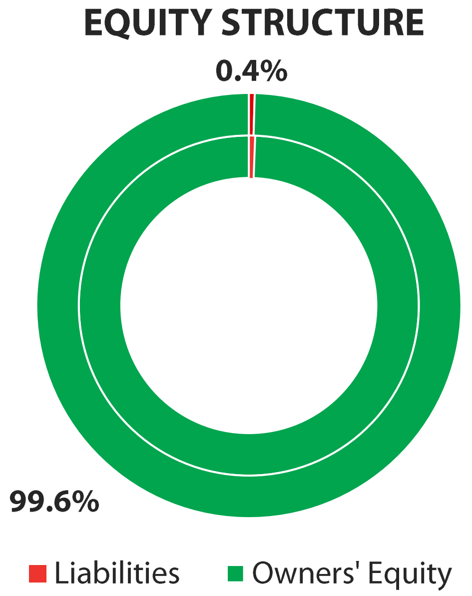
- As of June 30, 2026, the value of RongViet Securities' investment portfolio reached **VND 2,703 billion**, a decrease of 8% compared to the end of 2025. In which, the value of corporate bonds reached VND 1,100 billion (BIDV and VietinBank bonds, classified as HTM), and investment in listed equities (FVTPL and AFS) continued to account for a large proportion (46%) in portfolio with a value of VND 1,244 billion.
- With the stock market outlook in the second half of 2026, RongViet Securities continues to focus on finding listed companies with strong fundamentals, high growth prospects, reasonable valuations, and positive stories, while closely monitoring market movements to capitalize on opportunities that enhance and optimize the efficiency of stock investment activities. Meanwhile, RongViet Securities remains firmly committed to discipline and prioritizes risk management in investment activities.

ASSET MANAGEMENT ACTIVITIES - SUBSIDIARY (VDAM)

RONG VIET SECURITIES







Small circle: as of December 31, 2025.
Large circle: as of June 30, 2026.

- In Q2/2026, RongViet Asset Management (VDAM), a subsidiary of RongViet Securities, recorded a total revenue of **VND 1.9 billion**, and profit after tax recorded negative **VND 7.5 billion**. Cumulative revenue for the first 6 months of 2026 reached **VND 6.6 billion**, approximately equal to the same period in 2025 and completing 21% of the 2026 plan.
- As of June 30, 2026, Rong Viet Prosperity Investment Fund (RVPIF) reached a total net asset value (NAV) of **VND 68.4 billion**, an increase of 6.3% since its inception. At the same time, Rong Viet Investment Fund (RVIF) also recorded a total managed NAV of **VND 85.9 billion**.

- As of June 30, 2026, financial investments (short and long-term) accounted for a significant proportion of VDAM's asset structure (78%), while cash and cash equivalents accounted for 17%, receivables accounted for 1%, and other assets accounted for 4%. The value of financial investments at the end of Q2/2026 reached VND 102.7 billion, a slight decrease compared to 31/12/2025 (VND 112.9 billion).
- VDAM's equity, as of June 30, reached VND 130 billion, down 7% compared to the beginning of the year.

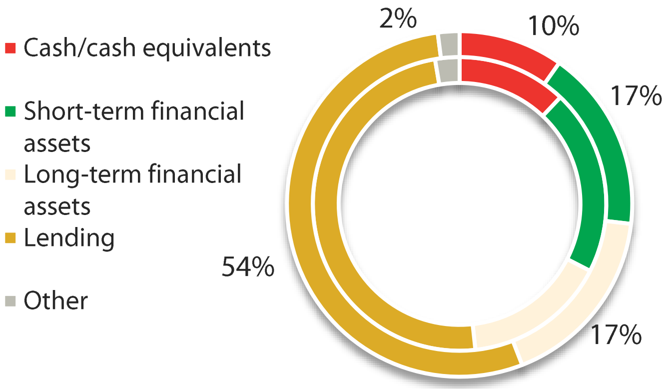
FINANCIAL SITUATION AS OF JUNE 30, 2026

Unit: VND billion

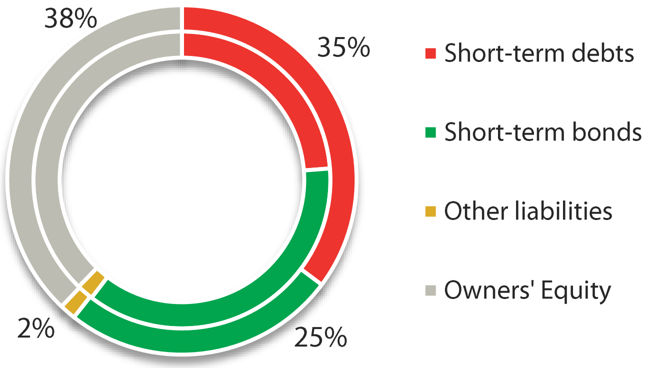
Items	Dec. 31, 2025	Jun. 30, 2026	% +/(-)
Total Assets	**8,074.17**	**7,880.06**	**(2.4%)**
Cash and cash equivalents	973.95	772.18	(20.7%)
Short-term financial assets (FVTPL+AFS+HTM)	1,653.86	1,343.63	(18.8%)
Long-term financial assets (AFS+HTM)	1,270.50	1,359.19	7.0%
Lending	3,959.32	4,245.45	7.2%
Other assets	216.54	159.61	(26.3%)
Total Capital	**8,074.17**	**7,880.06**	**(2.4%)**
Short-term debts	1,918.97	2,776.90	44.7%
Short-term bonds	2,959.10	1,998.90	(32.4%)
Other liabilities	146.86	118.10	(19.6%)
Owners' Equity	3,049.23	2,986.16	(2.1%)
Financial Ratios	**Dec. 31, 2025**	**Jun. 30, 2026**	**% +/(-)**
Financial safety ratio	439.7%	690.1%	57.0%
Total Liabilities/ Owners' Equity	1.65	1.64	(0.6%)
ROAa(*)	3.9%	4.0%	1.6%
ROEa(*)	9.8%	10.2%	4.0%
Earnings per share - EPS (VND) (*)	1,047	1,083	3.5%
Book value per share - BVPS (VND)	11,210	10,979	(2.1%)
P/E ratio (**)	16.14	12.74	(21.1%)
P/B ratio (**)	1.51	1.26	(16.6%)

Source: Separate Financial Statements Q2/2026.
(*) Trailing 12 months data.
(**) Based on closing price at the end of the period.

ASSET STRUCTURE

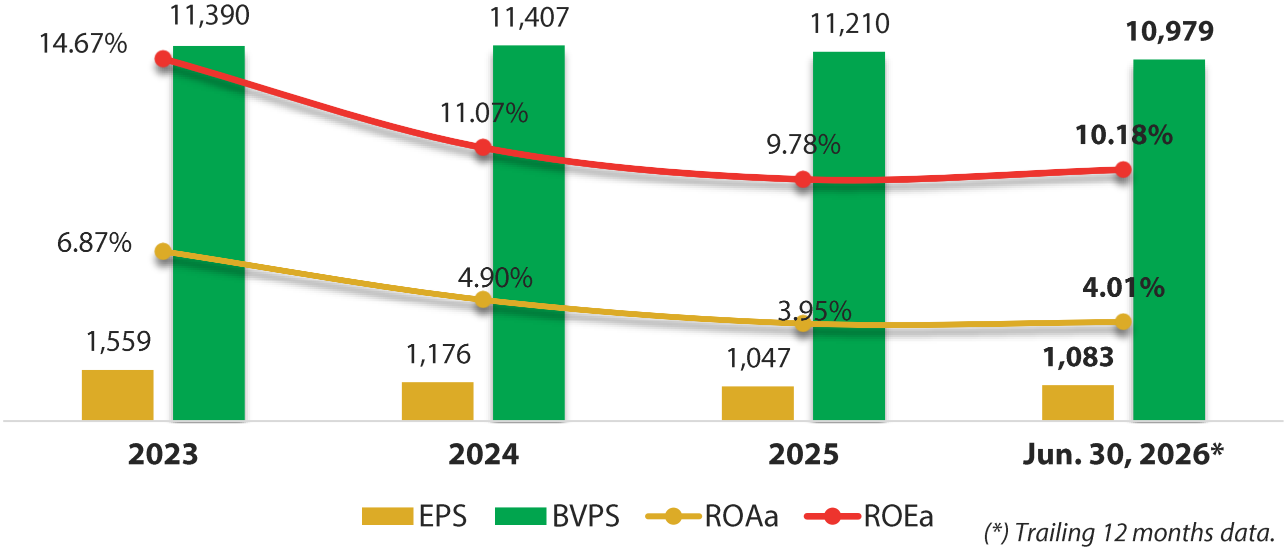


CAPITAL STRUCTURE

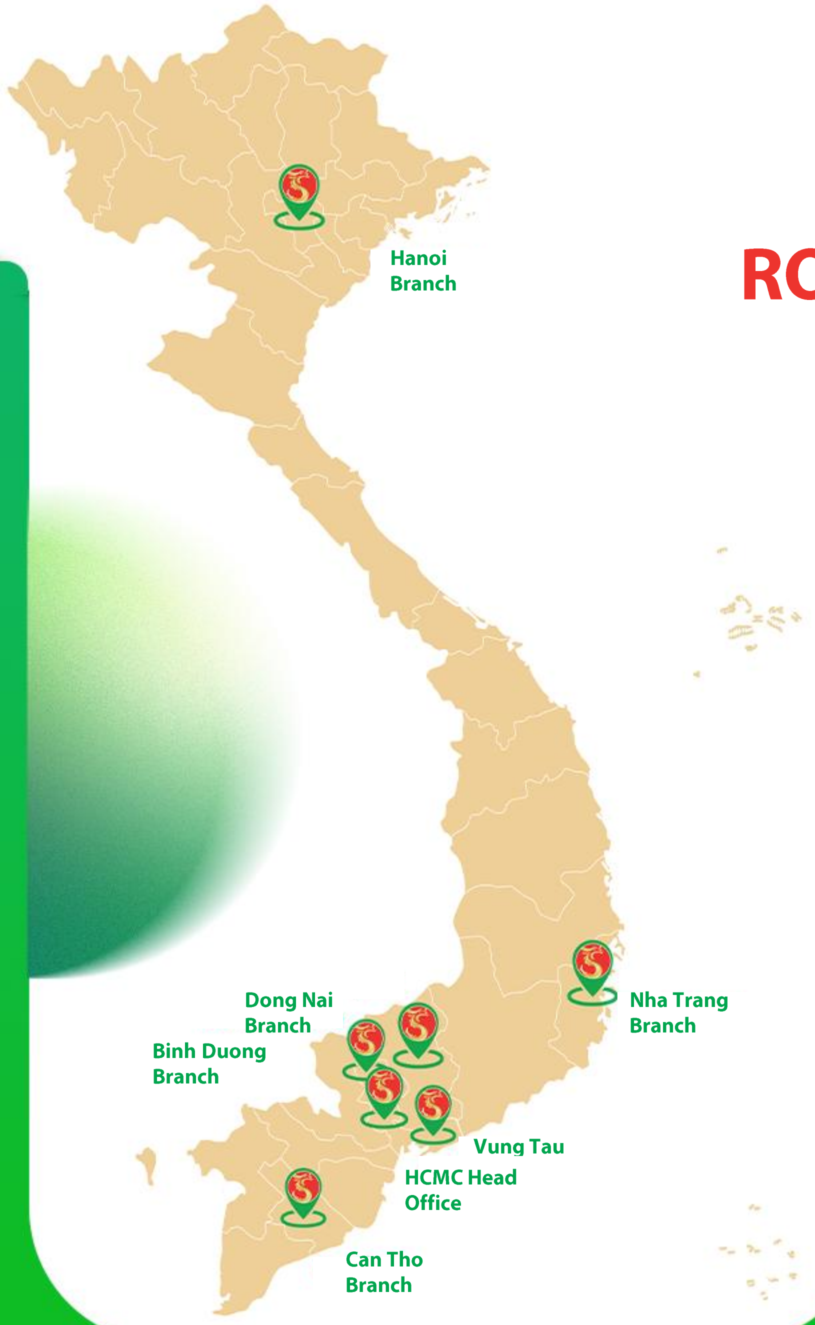


Small circle: as of December 31, 2025.
Large circle: as of June 30, 2026.

FINANCIAL RATIOS



(*) Trailing 12 months data.



RONGVIET SECURITIES

RONGVIET SECURITIES JOINT STOCK COMPANY

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