RONG VIET
SECURITIES

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số/No.: 507/2026/CV-PC

TP. HCM, ngày 14 tháng 08 năm 2026
Ho Chi Minh City, August 14, 2026

V/v: Công bố Báo cáo tài chính riêng, Báo cáo tài chính hợp nhất và Báo cáo tỷ lệ ATTC bán niên 2026 đã được soát xét
Ref: Disclosing the 2026 Semi-Annual Reviewed Separate Financial Statements, Consolidate Financial Statements and Prudential Ratio Report

Kính gửi: **- Ủy ban Chứng khoán Nhà nước**
Respectfully to: ***State Securities Commission of Vietnam***
- Sở Giao dịch Chứng khoán Việt Nam
Vietnam Exchange
- Sở Giao dịch Chứng khoán TP. Hồ Chí Minh
Ho Chi Minh Stock Exchange

Tên tổ chức *Organization name*	:	**CÔNG TY CỔ PHẦN CHỨNG KHOÁN RỒNG VIỆT (VDSC)** ***VIET DRAGON SECURITIES CORPORATION***
Mã chứng khoán/Mã thành viên *Stock code/Broker code*	:	VDS/033
Trụ sở chính *Headquarter*	:	Tầng 1 đến Tầng 8, Tòa nhà Viet Dragon, 141 Nguyễn Du, Phường Bến Thành, TP.HCM *Floor 1 to Floor 8, Viet Dragon Tower, 141 Nguyen Du Street, Ben Thanh Ward, HCMC*
Điện thoại/*Tel*	:	028.6299.2006
Người thực hiện CBTT *Submitted by*	:	Bà Nguyễn Thị Thu Huyền *Mrs. Nguyen Thi Thu Huyen*
Loại thông tin công bố *Information disclosure type*	:	☐ 24 h / *☐ 24 hours* ☐ Yêu cầu / *☐ On demand* ☐ Bất thường / *☐ Extraordinary* ☑ Định kỳ / *☑ Periodic*

Nội dung thông tin công bố/*Content of information disclosure*:

Công ty Cổ phần Chứng khoán Rồng Việt trân trọng công bố:

Viet Dragon Securities Corporation respectfully announce:

- Báo cáo tài chính riêng bán niên năm 2026 được soát xét;
  The 2026 Semi-Annual Reviewed Separate Financial Statements;
- Công văn giải trình chênh lệch lợi nhuận sau thuế trên Báo cáo tài chính riêng bán niên soát xét năm 2026 so với cùng kỳ năm 2025;
  Letter of explanation on the difference of profit after tax on the 2026 Semi-Annual Reviewed Separate Financial Statements compared to the same period in 2025;
- Báo cáo tài chính hợp nhất bán niên năm 2026 được soát xét;
  The 2026 Semi-Annual Reviewed Consolidate Financial Statements;
- Công văn giải trình chênh lệch lợi nhuận sau thuế trên Báo cáo tài chính hợp nhất bán niên soát xét năm 2026 so với cùng kỳ năm 2025;
  Letter of explanation on the difference of profit after tax on the 2026 Semi-Annual Reviewed Consolidate Financial Statements compared to the same period in 2025;
- Báo cáo tỷ lệ an toàn tài chính tại ngày 30/06/2026 được soát xét.
  The Reviewed Prudential Ratio Report on June 30th, 2026.

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 14/08/2026 tại đường dẫn https://vdsc.com.vn/quan-he-co-dong/cong-bo-thong-tin

This information was published on the Company's website on August 14, 2026 as in the link https://vdsc.com.vn/quan-he-co-dong/cong-bo-thong-tin

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

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

ĐẠI DIỆN CTCP CHỨNG KHOÁN RỒNG VIỆT
REPRESENTATIVE OF VIET DRAGON SECURITIES CORPORATION
NGƯỜI ĐƯỢC ỦY QUYỀN CBTT
PERSON AUTHORIZED TO DISCLOSE INFORMATION
TỔNG GIÁM ĐỐC/*GENERAL DIRECTOR*

CÔNG TY CỔ PHẦN CHỨNG KHOÁN RỒNG VIỆT

NGUYỄN THỊ THU HUYỀN

Tài liệu đính kèm/*Attached documents*:

- BCTC riêng, BCTC hợp nhất bán niên năm 2026 được soát xét và các công văn giải trình chênh lệch lợi nhuận.
  The 2026 Semi-Annual Reviewed Separate Financial Statements, Consolidate Financial Statements and official letters explaining profit differences.
- Báo cáo tỷ lệ ATTC tại ngày 30/06/2026 được soát xét.
  The Reviewed Prudential Ratio Report on June 30th, 2026.

Nơi nhận/*Recipients*:
- Như trên/*As above.*
- Lưu/*Archives*: VT, PC.

RONGVIET SECURITIES

Số (No.): 506../2026/CV-TCKT
V/v: Giải trình chênh lệch lợi nhuận sau thuế trên BCTC hợp nhất giữa niên độ soát xét năm 2026 so với cùng kỳ năm 2025
Ref: Explanation of differences in profit after tax on the reviewed Interim consolidated financial statements for 2026 compared to the same period in 2025

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness
----------oOo----------

Tp. Hồ Chí Minh, ngày 14. tháng 08 năm 2026
Ho Chi Minh City, August .14, 2026

Kính gửi: **- ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC**
Respectfully to: ***STATE SECURITIES COMMISSION OF VIETNAM***
- SỞ GIAO DỊCH CHỨNG KHOÁN VIỆT NAM
VIETNAM EXCHANGE
- SỞ GIAO DỊCH CHỨNG KHOÁN TP. HỒ CHÍ MINH
HO CHI MINH STOCK EXCHANGE

Căn cứ (In accordance with):

- *Quy định của pháp luật về công bố thông tin trên thị trường chứng khoán;*
  The regulations of law regarding information disclosure in the securities market;
- *Báo cáo tài chính hợp nhất bán niên soát xét năm 2026 của Công ty Cổ phần Chứng khoán Rồng Việt;*
  The reviewed Interim consoliated Financial statements for 2026 of Viet Dragon Securities Corporation;

(English below)

Công ty Cổ phần Chứng khoán Rồng Việt (Mã chứng khoán: VDS) xin giải trình với Quý Cơ quan về biến động Lợi nhuận sau thuế thu nhập doanh nghiệp (TNDN) trên Báo cáo kết quả kinh doanh hợp nhất bán niên soát xét năm 2026 so với cùng kỳ năm 2025 như sau:

Đơn vị tính: VNĐ

STT	Chỉ tiêu	Bán niên năm 2026	Bán niên năm 2025
1	Lợi nhuận trước thuế	6.677.335.807	5.201.163.732
2	(Chi phí)/Thu nhập thuế TNDN	(3.069.191.042)	2.617.272.857
3	**Lợi nhuận sau thuế TNDN**	**3.608.144.765**	**7.818.436.589**

Nguyên nhân lợi nhuận sau thuế trên BCTC hợp nhất giữa niên độ soát xét năm 2026 biến động trên 10% so với cùng kỳ năm 2025:

Trong kỳ, thị trường chứng khoán Việt Nam đối mặt với nhiều biến động phức tạp và giằng co dưới áp lực của những căng thẳng địa chính trị và bất ổn kinh tế toàn cầu. Kết thúc sáu tháng đầu năm 2026, VN-Index đóng cửa ở mức 1.860,01 điểm, tăng 4,2% so với đầu năm và tăng 35,2% so với cùng kỳ năm 2025 (1.376,07 điểm). Tuy nhiên, thị trường có sự phân hóa cao, đà tăng của chỉ số chung phụ thuộc chủ yếu vào nhóm cổ phiếu vốn hóa lớn. Giá trị thanh khoản bình quân phiên trong sáu tháng đầu năm đạt 29.367 tỷ đồng, tăng 37,5% so với cùng kỳ năm 2025 (21.356 tỷ đồng) nhưng có xu hướng giảm dần trong quý 2. Trong bối cảnh đó, Rồng Việt đã có nhiều nỗ lực và giải pháp phù hợp để duy trì tăng trưởng ở hầu hết các mảng kinh doanh cốt lõi so với cùng kỳ với tổng doanh thu đạt 474,3 tỷ đồng, tăng 28,2% so với cùng kỳ năm trước (369,9 tỷ đồng). Cụ thể:

- Doanh thu từ hoạt động Đầu tư đạt 115,7 tỷ đồng, tăng 43,9% so với cùng kỳ năm 2025 (80,4 tỷ đồng).
- Doanh thu từ hoạt động Cho vay đạt 242,3 tỷ đồng, tăng 30,4% so với cùng kỳ năm 2025 (185,8 tỷ đồng).
- Doanh thu từ hoạt động Kinh doanh môi giới chứng khoán đạt 91,4 tỷ đồng, tăng 22,9% so với cùng kỳ năm 2025 (74,3 tỷ đồng).

- Doanh thu từ các hoạt động khác đạt 24,9 tỷ đồng, giảm 15,5% so với cùng kỳ năm 2025 (29,5 tỷ đồng).

Tổng chi phí hoạt động trong kỳ tăng 28,2 % so với cùng kỳ năm 2025, phù hợp với sự tăng trưởng doanh thu và trong kế hoạch.

Kết quả:

Lợi nhuận sau thuế sáu tháng đầu năm 2026 của Rồng Việt đạt 3,6 tỷ đồng, tương đương 53,9% cùng kỳ năm 2025 (7,8 tỷ đồng).

Trân trọng.

(***English***)

Viet Dragon Securities Corporation (Stock code: VDS) would like to provide an explanation to the esteemed authority regarding the fluctuations in Profit After Corporate Income Tax (CIT) in the reviewed interim consolidated income statement for the first half of 2026 compared to the same period in 2025 as follows:

Unit: VND

No.	Items	The first half of 2026	The first half of 2025
1	Profit Before Tax	6,677,335,807	5,201,163,732
2	CIT (Expense)/Income	(3,069,191,042)	2,617,272,857
3	**Profit After Tax**	**3,608,144,765**	**7,818,436,589**

Reason for the fluctuation in Profit After Tax in the reviewed interim consolidated financial statements for the first half of 2026 by more than 10% compared to the same period in 2025:

During the period, the Vietnamese stock market remained heightened volatility amid geopolitical tensions and global economic uncertainties. At the end of the first half of 2026, the VN-Index closed at 1,860.01 points, up 4.2% from the beginning of the year and up 35.2% compared to the same period in 2025 (1,376.07 points). However, the market remained highly polarized, with the overall market index's gains driven primarily by large-cap stocks. The average daily trading value during the first six months of 2026 reached VND 29,367 billion, up 37.5% compared to the same period in 2025 (VND 21,356 billion), but trended downward throughout the second quarter. Against this backdrop, VDSC implemented appropriate measures and made significant efforts throughout the period to maintain growth across most of its core business segments, with total revenue reaching VND 474.3 billion, up 28.2% compared with the same period last year (VND 369.9 billion). Specifically:

- Revenue from investment activities reached VND 115.7 billion, increased by 43.9% YoY (VND 80.4 billion).
- Revenue from Lending activities reached VND 242.3 billion, increased by 30.4% YoY (VND 185.8 billion).
- Revenue from Brokerage activities reached VND 91.4 billion, increased by 22.9% YoY (VND 74.3 billion).
- Revenue from other activities reached VND 24.9 billion, decreased by 15.5% YoY (VND 29.5 billion).

Total operating expenses during the period increased by 28.2% compared with the same period in 2025, in line with revenue growth and within the annual business plan.

Result:

VDSC recorded profit after tax of VND 3.6 billion for the first half of 2026, equivalent to 53.9% of the corresponding period in 2025 (VND 7.8 billion).

Sincerely.

TỔNG GIÁM ĐỐC
GENERAL DIRECTOR

CÔNG TY CỔ PHẦN CHỨNG KHOÁN RỒNG VIỆT

NGUYỄN THỊ THU HUYỀN

Nơi nhận (Recipients):
- *Như trên (As above);*
- *Lưu (Archive): VT, P.TCKT.*

Viet Dragon Securities Corporation

Interim consolidated financial statements

For the six-month period ended 30 June 2026

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Viet Dragon Securities Corporation

Interim consolidated financial statements

For the six-month period ended 30 June 2026

CONTENTS

THE COMPANY

Viet Dragon Securities Corporation ("the Company") is a shareholding company incorporated under the Law on Enterprises of Vietnam. Pursuant to Securities Trading License No. 32/UBCK-GPHĐKD issued by the State Securities Commission on 21 December 2006. The Establishment and Operation License has been adjusted many times and the most recent time is No. 92/GPĐC-UBCK, issued on 17 September 2025.

The Company's primary activities in the period are to provide brokerage service, securities trading, finance and investment advisory service, underwriting for securities issues, securities custodian service and derivatives service.

The Company's head office is located on the 1st to the 8th floor, Viet Dragon Tower, 141 Nguyen Du Street, Ben Thanh Ward, Ho Chi Minh City.

As at 30 June 2026, the Company has six (06) branches located in Ha Noi, Nha Trang, Can Tho, Dong Nai, and Ho Chi Minh City. The Company has one (01) directly owned subsidiary and one (01) member fund.

BOARD OF DIRECTORS

Members of the Board of Directors of the Company during the period and at the date of this report are as follows:

Name	*Title*	*Date of appointment/reappointment*
Mr. Nguyen Mien Tuan	Chairman	Reappointed on 5 April 2022
Mr. Nguyen Thuc Vinh	Member	Reappointed on 5 April 2022
Mr. Nguyen Hieu	Member	Reappointed on 5 April 2022
Ms. Nguyen Thi Thu Huyen	Member	Reappointed on 5 April 2022
Mr. Nguyen Chi Trung	Member	Appointed on 5 April 2022
Ms. Hoang Hai Anh	Independent member	Reappointed on 5 April 2022
Mr. Tran Nam Trung	Independent member	Appointed on 5 April 2022
Mr. Pham Huu Luan	Member	Appointed on 6 April 2023

BOARD OF SUPERVISION

Members of the Board of Supervision of the Company during the period and at the date of this report are as follows:

Name	*Title*	*Date of appointment/reappointment*
Mr. Ho Tan Dat	Head of Board	Reappointed on 5 April 2022
Mr. Nguyen Trung Quan	Member	Appointed on 5 April 2022
Ms. Nguyen Bich Diep	Member	Appointed on 5 April 2022

MANAGEMENT AND CHIEF ACCOUNTANT

Members of the Management and Chief Accountant of the Company during the period and at the date of this report are as follows:

Name	*Title*	*Date of reappointment*
Ms. Nguyen Thi Thu Huyen	General Director	Reappointed on 8 February 2026
Mr. Le Minh Hien	Deputy General Director	Reappointed on 8 February 2024
Ms. Duong Kim Chi	Chief Accountant	Reappointed on 8 February 2025

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of this report is Mr. Nguyen Mien Tuan, Chairman.

Ms. Nguyen Thi Thu Huyen, General Director is authorized by Mr. Nguyen Mien Tuan - Chairman to sign the accompanying interim consolidated financial statements for the six-month period ended 30 June 2026 in accordance with the Decision of Board of Directors No. 7A/2026/QĐ-HĐQT dated 9 February 2026.

AUDITORS

The auditor of the Company is Ernst & Young Vietnam Limited.

REPORT OF MANAGEMENT

Management of Viet Dragon Securities Corporation ("the Company") is pleased to present this report and the interim consolidated financial statements of the Company, its subsidiary and member fund (collectively referred to as "the Group") for the six-month period ended 30 June 2026.

MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Management is responsible for the interim consolidated financial statements of each financial period which give a true and fair view of the interim consolidated financial position of the Group and of the interim consolidated results of its operations, its interim consolidated cash flows and its interim consolidated changes in owners' equity for the period. In preparing those interim consolidated financial statements, management is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements 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 consolidated financial statements; and
- prepare the interim consolidated financial statements on the going concern basis unless it is inappropriate to presume that the Group will continue its business.

Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim consolidated financial position of the Group and to ensure that the accounting records comply with the applied accounting system. Management is also responsible for safeguarding the assets of the Group and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

Management confirmed that it has complied with the above requirements in preparing the accompanying interim consolidated financial statements.

STATEMENT BY MANAGEMENT

Management does hereby state that, in its opinion, the accompanying interim consolidated financial statements give a true and fair view of the interim consolidated financial position of the Group as at 30 June 2026 and of the interim consolidated results of its operations, its interim consolidated cash flows and its interim consolidated changes in owners' equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements.

CÔNG TY CỔ PHẦN CHỨNG KHOÁN RỒNG VIỆT

Ms. Nguyen Thi Thu Huyen
General Director

Ho Chi Minh City, Vietnam

10 August 2026

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Ernst & Young Vietnam Limited
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Ho Chi Minh City, Vietnam

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Email: eyhcmc@vn.ey.com
Website (EN): ey.com/en_vn
Website (VN): ey.com/vi_vn

Reference: 60752721/E-69700077-SX-HN

REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

To: The Shareholders of Viet Dragon Securities Corporation

We have reviewed the accompanying interim consolidated financial statements of Viet Dragon Securities Corporation ("the Company"), its subsidiary and member fund (collectively referred to as the "Group"), as prepared on 10 August 2026 and set out on pages 6 to 75, which comprise the interim consolidated statement of financial position as at 30 June 2026, the interim consolidated results of its operations, the interim consolidated cash flow statement and the interim consolidated statement of changes in owners' equity for the six-month period then ended and the notes thereto.

Management's responsibility

The Company's management is responsible for the preparation and fair presentation of these interim consolidated financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements, and for such internal control as management determines is necessary to enable the preparation and presentation of the interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

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

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

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Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not give a true and fair view, in all material respects, of the interim consolidated financial position of the Group as at 30 June 2026, and of the interim consolidated results of its operations, its interim consolidated cash flows and its interim consolidated changes in owners' equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements.

Ernst & Young Vietnam Limited

M.S.D.N: 0300811802-C.T.T.N.H.H
CÔNG TY
TNHH
ERNST & YOUNG
VIỆT NAM
THÀNH PHỐ HỒ CHÍ MINH

Nguyen Phuong Nga
Deputy General Director
Audit Practicing Registration
Certificate No. 0763-2024-004-1

Ho Chi Minh City, Vietnam

10 August 2026

Viet Dragon Securities Corporation

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

B01a-CTCK/HN

Code	ITEMS	Notes	30 June 2026 VND	31 December 2025 VND
100	**A. CURRENT ASSETS**		**6,637,898,183,061**	**6,925,802,937,636**
110	***I. Financial assets***		***6,619,450,438,640***	***6,910,970,948,034***
111	1. Cash and cash equivalents	5	801,617,758,652	996,975,599,252
111.1	*1.1 Cash*		*576,617,758,652*	*846,975,599,252*
111.2	*1.2 Cash equivalents*		*225,000,000,000*	*150,000,000,000*
112	2. Financial assets at fair value through profit and loss ("FVTPL")	7.1	1,061,476,078,606	1,353,534,452,184
113	3. Held-to-maturity ("HTM") investments	7.2	20,000,000,000	-
114	4. Loans	7.4	4,289,666,502,091	4,003,532,443,009
115	5. Available-for-sale financial assets ("AFS")	7.3	434,797,280,000	495,850,260,000
116	6. Provision for impairment of financial assets and mortgage assets	7.6	(44,212,240,217)	(44,212,240,217)
117	7. Receivables		36,737,345,980	79,386,427,835
117.1	*7.1 Receivables from disposal of financial assets*	*8*	*9,150,000,000*	*49,049,220,000*
117.2	*7.2 Receivables and accruals from dividend and interest income*	*8*	*27,587,345,980*	*30,337,207,835*
117.3	*7.2.1 Receivables and accruals for due dividend and interest income*	*8*	*78,468,647*	*75,049,842*
117.4	*7.2.2 Accruals for undue dividend and interest income*	*8*	*27,508,877,333*	*30,262,157,993*
118	8. Advances to suppliers	8	5,523,047,554	1,753,351,065
119	9. Receivables from services provided by the Company	8	13,774,081,833	24,011,482,077
122	10. Other receivables	8	2,048,792,619	2,117,381,307
129	11. Provision for impairment of receivables	8	(1,978,208,478)	(1,978,208,478)
130	***II. Other current assets***		***18,447,744,421***	***14,831,989,602***
131	1. Advances		276,172,179	97,393,621
132	2. Office supplies, tools and materials		2,439,930,501	1,517,097,545
133	3. Short-term prepaid expenses	9	14,854,691,385	12,660,756,243
134	4. Short-term deposits, collaterals and pledges		55,900,000	55,900,000
136	5. Tax and other receivables from the State	21	821,050,356	500,842,193

Code	ITEMS	Notes	30 June 2026 VND	31 December 2025 VND
200	**B. NON-CURRENT ASSETS**		**1,268,691,204,391**	**1,195,650,031,987**
210	***I. Non-current financial assets***		***1,177,520,336,212***	***1,091,869,660,940***
212	1. Long-term financial assets		1,177,520,336,212	1,091,869,660,940
212.1	*1.1 Held-to-maturity investments*	*7.2*	*1,100,000,000,000*	*800,000,000,000*
212.4	*1.2 Other long-term investment*	*10*	*77,520,336,212*	*291,869,660,940*
220	***II. Fixed assets***		***49,396,644,981***	***61,495,440,050***
221	1. Tangible fixed assets	11	32,019,998,270	40,977,291,245
222	*1.1 Cost*		*126,867,831,261*	*125,863,658,593*
223a	*1.2 Accumulated depreciation*		*(94,847,832,991)*	*(84,886,367,348)*
227	2. Intangible fixed assets	12	17,376,646,711	20,518,148,805
228	*2.1 Cost*		*53,503,828,026*	*53,480,081,526*
229a	*2.2 Accumulated amortization*		*(36,127,181,315)*	*(32,961,932,721)*
240	***III. Construction in progress***		***653,595,750***	***653,595,750***
250	***IV. Other non-current assets***		***41,120,627,448***	***41,631,335,247***
251	1. Long-term deposits, collaterals and pledges	13	5,814,114,039	5,765,854,948
252	2. Long-term prepaid expenses	9	1,763,578,935	2,322,545,825
253	3. Deferred tax assets	35.3	3,542,934,474	3,542,934,474
254	4. Deposits to Settlement Assistance Fund	14	20,000,000,000	20,000,000,000
255	5. Other non-current assets	15	10,000,000,000	10,000,000,000
256	6. Goodwill	16	-	-
270	**TOTAL ASSETS**		**7,906,589,387,452**	**8,121,452,969,623**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued) B01a-CTCK/HN
as at 30 June 2026

Code	ITEMS	Notes	30 June 2026 VND	31 December 2025 VND
300	**C. LIABILITIES**		**4,892,114,272,349**	**5,022,323,459,557**
310	***I. Current liabilities***		***4,888,996,386,336***	***4,998,480,395,596***
311	1. Short-term borrowings and financial leases	17	2,776,900,000,000	1,918,970,000,000
312	*1.1 Short-term borrowings*		*2,776,900,000,000*	*1,918,970,000,000*
316	2. Short-term bond issuance	18	1,998,900,000,000	2,959,100,000,000
318	3. Payables for securities trading activities	19	2,170,132,462	3,200,673,059
320	4. Short-term trade payables	20	49,287,553,354	2,510,331,378
321	5. Short-term advances from customers		13,712,128,000	13,068,128,000
322	6. Statutory obligations	21	20,608,994,590	47,210,312,891
323	7. Payables to employees		7,296,756	23,361,143,991
325	8. Short-term accrued expenses	22	23,281,749,617	24,004,221,789
329	9. Other short-term payables	23	404,926,758	425,967,610
331	10. Rewards and benefits fund reserves		3,723,604,799	6,629,616,878
340	***II. Non-current liabilities***		***3,117,886,013***	***23,843,063,961***
353	1. Other long-term payables		125,185,502	170,026,334
356	2. Deferred tax liabilities	24	2,992,700,511	23,673,037,627
400	**D. OWNERS' EQUITY**		**3,014,475,115,103**	**3,099,129,510,066**
410	***I. Owners' equity***		***3,014,475,115,103***	***3,099,129,510,066***
411	1. Share capital	25	2,729,212,118,792	2,729,212,118,792
411.1	*1.1 Capital contribution*		*2,720,000,000,000*	*2,720,000,000,000*
411.1a	*1.1.1 Ordinary shares*		*2,720,000,000,000*	*2,720,000,000,000*
411.2	*1.2 Share premium*		*9,212,118,792*	*9,212,118,792*
412	2. Differences from revaluation of financial assets at fair value	36	(137,431,215,787)	(59,298,676,059)
416	3. Other fund reserves	25.2	2,819,092,125	3,079,092,125
417	4. Undistributed profit	25.1	363,368,457,472	358,592,121,913
417.1	*4.1 Realized profit*		*458,801,776,114*	*310,643,926,227*
417.2	*4.2 Unrealized profit*		*(95,433,318,642)*	*47,948,195,686*
418	5. Non-controlling interests	26	56,506,662,501	67,544,853,295
440	**TOTAL LIABILITIES AND OWNERS' EQUITY**		**7,906,589,387,452**	**8,121,452,969,623**

INTERIM OFF-STATEMENT OF FINANCIAL POSITION ITEMS

Code	ITEMS	Notes	30 June 2026 VND	31 December 2025 VND
	A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS			
006	1. Outstanding shares *(shares)*	25.2	272,000,000	272,000,000
008	2. Financial assets listed/registered for trading at Vietnam Securities Depository ("VSD") of the Company	27.1	553,297,170,000	628,263,230,000
	2.1 Unrestricted and traded financial assets		*549,297,170,000*	*614,121,230,000*
	2.2 Financial assets awaiting for settlement		*4,000,000,000*	*14,142,000,000*
009	3. Non-traded financial assets deposited at VSD of the Company	27.2	5,004,570,000	930,450,000
	3.1 Unrestricted and non-traded financial assets		*2,370,000*	*2,450,000*
	3.2 Unrestricted and awaited for trading financial assets		*5,002,200,000*	*928,000,000*
010	4. Financial assets awaiting for arrival of the Company	27.3	16,522,000,000	673,000,000
012	5. Financial assets which have not been deposited at VSD of the Company	27.4	1,165,648,010,000	915,642,430,000
013	6. Entitled financial assets of the Company	27.5	438,150,000	10,363,360,000

INTERIM OFF-STATEMENT OF FINANCIAL POSITION ITEMS (continued)

Code	*ITEMS*	*Notes*	*30 June 2026 Shares*	*31 December 2025 Shares*
	B. ASSETS AND PAYABLES UNDER AGREEMENTS WITH INVESTORS			
021	1. Financial assets listed/registered at VSD of investors	27.6	2,152,201,145	2,428,714,293
021.1	*a. Unrestricted and traded financial assets*		*1,953,735,527*	*2,118,856,656*
021.2	*b. Restricted and traded financial assets*		*23,094,756*	*11,754,872*
021.3	*c. Mortgaged and traded financial assets*		*83,134,655*	*207,702,655*
021.4	*d. Blocked financial assets*		*79,843,174*	*79,843,174*
021.5	*e. Financial assets awaiting for settlement*		*12,393,000*	*10,556,911*
021.7	*f. Customers' deposits for derivatives trading*		*33*	*25*
022	2. Non-traded financial assets deposited at VSD of investors	27.7	24,522,730	21,899,788
022.1	*a. Unrestricted and non-traded financial assets*		*19,883,930*	*6,024,188*
022.2	*b. Restricted and non-traded financial assets*		*4,638,800*	*15,829,100*
022.4	*c. Sealed, temporarily detained non-traded financial assets*		*-*	*46,500*
023	3. Financial assets awaiting for arrival of investors	27.8	8,042,386	7,968,289
024	4. Financial assets not yet deposited with VSD of investors	27.9	190,045,748	-
025	5. Entitled financial assets of investors	27.10	14,547,646	12,152,668

INTERIM OFF-STATEMENT OF FINANCIAL POSITION ITEMS (continued)

Code	*ITEMS*	*Notes*	*30 June 2026 VND*	*31 December 2025 VND*
	B. ASSETS AND PAYABLES UNDER AGREEMENTS WITH INVESTORS (continued)			
026	6. Investors' deposits	27.11	893,012,831,110	1,748,126,020,118
027	*6.1 Investors' deposits for securities trading activities managed by the Company*		*888,632,354,086*	*1,742,992,611,945*
027.1	*6.2 Investors' deposits at VSD*		*2,474,582,148*	*2,670,827,688*
029	*6.3 Investors' deposits for clearing and settlement*		*855,566,734*	*2,116,109,956*
029.1	*a. Domestic investors' deposits for clearing and settlement securities transactions*		*625,005,703*	*1,521,525,536*
029.2	*b. Foreign investors' deposits for clearing and settlement securities transactions*		*230,561,031*	*594,584,420*
030	*6.4 Deposits of securities issuers*		*1,050,328,142*	*346,470,529*
031	7. Payables to investors - investors' deposits for securities trading activities managed by the Company	27.12	890,067,602,663	1,745,117,435,214
031.1	*7.1 Payables to domestic investors' deposits for securities trading activities managed by the Company*		*888,233,735,047*	*1,744,371,576,150*
031.2	*7.2 Payables to foreign investors' deposits for securities trading activities managed by the Company*		*1,833,867,616*	*745,859,064*
035	8. Dividend, bond principal and interest payables	27.13	2,945,228,447	3,008,584,904

Ho Chi Minh City, Vietnam
10 August 2026

Prepared by:	Reviewed by:	Approved by:
Ms. Luong Thi Hong Phuong Deputy Manager of Finance and Accounting Department	Ms. Duong Kim Chi Chief Accountant	Ms. Nguyen Thi Thu Huyen General Director

Viet Dragon Securities Corporation

INTERIM CONSOLIDATED INCOME STATEMENT
for the six-month period ended 30 June 2026

B02a-CTCK/HN

Code	ITEMS	Notes	For the six-month period ended 30 June 2026 VND	For the six-month period ended 30 June 2025 VND
	I. OPERATING INCOME			
01	1. Gain from financial assets at fair value through profit and loss (FVTPL)		47,357,244,675	61,403,109,202
01.1	*1.1 Gain from disposal of financial assets at FVTPL*	*28.1*	130,953,676,939	*61,517,943,645*
01.2	*1.2 Decrease in gain from revaluation of financial assets at FVTPL*	*28.2*	(98,243,479,449)	*(28,945,967,964)*
01.3	*1.3 Dividend, interest income from financial assets at FVTPL*	*28.3*	14,647,047,185	*28,831,133,521*
02	2. Gain from held-to-maturity (HTM) investments	28.3	32,652,905,054	15,969,424,657
03	3. Gain from loans and receivables	28.3	242,257,710,739	185,764,911,278
04	4. Gain from available-for-sale (AFS) financial assets	28.3	35,685,939,300	3,000,000,000
06	5. Revenue from brokerage services		91,445,369,170	74,354,026,871
08	6. Revenue from securities investment advisory		-	881,819,860
09	7. Revenue from securities custodian services		4,020,185,265	3,532,183,409
10	8. Revenue from financial advisory services		4,075,863,637	3,651,495,454
11	9. Revenue from other operating activities		1,351,206,398	1,393,170,606
20	**Total operating income**		**458,846,424,238**	**349,950,141,337**
	II. OPERATING EXPENSES			
21	1. Loss from financial assets at FVTPL		(94,797,348,788)	(61,281,867,030)
21.1	*1.1 Loss from disposal of financial assets at FVTPL*	*28.1*	*(28,065,072,781)*	*(21,709,446,222)*
21.2	*1.2 Increase in loss from revaluation of financial assets at FVTPL*	*28.2*	*(66,357,384,157)*	*(39,172,249,328)*
21.3	*1.3 Transaction costs of acquisition of financial assets at FVTPL*		*(374,891,850)*	*(400,171,480)*
23	2. Loss and fair value adjustment differences recognized upon reclassification of AFS financial assets.	28.3	(6,001,985,330)	-
24	3. Provision expenses for diminution in value and impairment of financial assets, doubtful debts and borrowing costs of loans	29	(153,004,328,204)	(127,268,540,154)
26	4. Expenses for proprietary trading activities	30	(1,873,265,917)	(1,851,537,361)
27	5. Expenses for brokerage services	31	(73,890,186,158)	(62,780,963,479)
30	6. Expenses for securities custodian services	32	(4,145,739,880)	(3,897,381,158)
31	7. Expenses for financial advisory services	33	(6,724,918,510)	(6,803,404,471)
32	8. Expenses for other operating activities		(1,230,965,416)	(9,444,232,924)
40	**Total operating expenses**		**(341,668,738,203)**	**(273,327,926,577)**

Viet Dragon Securities Corporation

INTERIM CONSOLIDATED INCOME STATEMENT (continued) B02a-CTCK/HN
for the six-month period ended 30 June 2026

Code	ITEMS	Notes	*For the six-month period ended 30 June 2026 VND*	*For the six-month period ended 30 June 2025 VND*
	III. FINANCE INCOME			
41	1. Realized and unrealized gain from changes in foreign exchange rates		-	166,742
42	2. Dividend and interest income from demand deposits		15,457,780,956	20,007,256,594
50	**Total finance income**		**15,457,780,956**	**20,007,423,336**
	IV. FINANCE EXPENSES			
51	1. Realized and unrealized loss from changes in foreign exchange rates		(6,100,111,032)	(320,014,146)
52	2. Interest expenses		(28,427,114,792)	(11,917,983,561)
60	**Total finance expenses**		**(34,527,225,824)**	**(12,237,997,707)**
62	**V. GENERAL AND ADMINISTRATIVE EXPENSES**	**34**	**(91,436,924,760)**	**(79,202,576,853)**
70	**VI. OPERATING PROFIT**		**6,671,316,407**	**5,189,063,536**
	VII. OTHER INCOME AND EXPENSES			
71	1. Other income		12,531,402	12,364,817
72	2. Other expenses		(6,512,002)	(264,621)
80	**Total other operating profit**		**6,019,400**	**12,100,196**
90	**VIII. PROFIT BEFORE TAX**		**6,677,335,807**	**5,201,163,732**
91	1. Realized profit		171,278,199,413	73,319,381,024
92	2. Unrealized loss		(164,600,863,606)	(68,118,217,292)
100	**IX. CORPORATE INCOME TAX ("CIT") (EXPENSE)/INCOME**	**35**	**(3,069,191,042)**	**2,617,272,857**
100.1	1. Current CIT expense	35.2	(21,856,698,158)	(4,877,038,472)
100.2	2. Deferred CIT income	35.3	18,787,507,116	7,494,311,329
200	**X. PROFIT AFTER TAX**		**3,608,144,765**	**7,818,436,589**
201	1. Attributable to the Company's ordinary shareholders		8,131,939,292	8,071,151,977
203	2. Loss attributable to non-controlling interests		(4,523,794,527)	(252,715,388)

Viet Dragon Securities Corporation

INTERIM CONSOLIDATED INCOME STATEMENT (continued) B02a-CTCK/HN
for the six-month period ended 30 June 2026

Code	ITEMS	Notes	For the six-month period ended 30 June 2026 VND	For the six-month period ended 30 June 2025 VND
300	**XI. OTHER COMPREHENSIVE (EXPENSE)/INCOME AFTER CIT**		**(78,132,539,728)**	**18,981,113,625**
301	1. (Expense)/income from revaluation available-for-sale financial assets and other long-term investments	36	(78,132,539,728)	18,981,113,625
400	**Total other comprehensive (expense)/income**		**(78,132,539,728)**	**18,981,113,625**
401	1. (Loss)/profit attributable to the Company's ordinary shareholders	37	(78,132,539,728)	18,981,113,625
500	**XII. NET INCOME PER SHARE**		**8,131,939,292**	**8,071,151,977**
501	1. Basic earnings per share (VND/share)	38.4	30	30
502	2. Diluted earnings per share (VND/share)	38.4	30	30

Ho Chi Minh City, Vietnam
10 August 2026

Prepared by: Reviewed by: Approved by:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN RỒNG VIỆT

Ms. Luong Thi Hong Phuong
Deputy Manager of Finance and Accounting Department

Ms. Duong Kim Chi
Chief Accountant

Ms. Nguyen Thi Thu Huyen
General Director

INTERIM CONSOLIDATED CASH FLOW STATEMENT
for the six-month period ended 30 June 2026

B03b-CTCK/HN

Code	ITEMS	Notes	For the six-month period ended 30 June 2026 VND	For the six-month period ended 30 June 2025 VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	**1. Profit before tax**		**6,677,335,807**	**5,201,163,732**
02	**2. Adjustments for**		**(1,780,455,229)**	**(11,813,593,895)**
03	- Depreciation and amortization expense		13,157,602,369	11,878,380,026
05	- Gain from exchange rate difference		(320,000,000)	-
06	- Interest expenses on investments which is not related to loans		28,427,114,792	11,917,983,561
07	- Gain from investing activities		(15,457,826,410)	(20,007,256,594)
08	- Accrued interest income	8	(27,587,345,980)	(17,227,048,795)
09	- Other adjustments		-	1,624,347,907
10	**3. Increase in non-monetary expenses**		**72,359,369,487**	**39,172,249,328**
11	- Loss from revaluation of financial assets at FVTPL	28.2	66,357,384,157	39,172,249,328
14	- Loss from revaluation of AFS financial assets arising from reclassification	28.3	6,001,985,330	-
18	**4. Increase in non-monetary income**		**65,557,540,149**	**28,945,967,964**
19	- Loss from revaluation of financial assets at FVTPL	28.2	98,243,479,449	28,945,967,964
20	- Gain from revaluation of AFS financial assets arising from reclassification	28.3	(32,685,939,300)	-
30	**5. Operating gains (used in)/from before changes in working capital**		**(145,434,693,894)**	**362,308,093,574**
31	- Decrease/(increase) in financial assets at FVTPL		160,143,449,272	(92,893,989,104)
32	- (Increase)/decrease in HTM investments		(20,000,000,000)	400,000,000,000
33	- Increase in loans		(286,134,059,082)	(200,230,855,692)
34	- (Increase)/decrease in AFS financial assets		(15,309,094,300)	200,054,645,000
35	- Decrease in receivables from sale of financial assets		39,899,220,000	40,909,528,748
36	- Decrease in receivables of dividend and accrued interests of financial assets		30,337,207,835	9,820,423,264
37	- Decrease in receivables from services provided by the Company		10,237,400,244	195,609,299
39	- Increase in other receivables		(3,701,107,801)	(3,082,860,745)
40	- (Increase)/decrease in other assets		(1,470,078,768)	345,846,815
41	- (Decrease)/increase in accrued expenses (excluding interest expenses)		(1,120,556,301)	5,405,378,146
42	- (Increase)/decrease in prepaid expenses		(1,634,968,252)	1,523,671,780
43	- Corporate income tax paid		(44,971,022,091)	(6,855,866,958)
44	- Interest expenses paid		(31,033,246,300)	(11,806,564,383)
45	- Increase in trade payables		46,788,776,741	37,026,005,317
47	- Decrease in taxes and statutory obligation payables (excluding CIT paid)		(3,486,994,368)	(1,694,880,173)
48	- Decrease in payables to employees		(23,353,847,235)	(13,299,671,184)
50	- Increase/(decrease) in other payables		2,540,238,591	(1,401,687,706)
52	- Other payments for operating activities		(3,166,012,079)	(1,706,638,850)
60	**Net cash (used in)/from operating activities**		**(2,620,903,680)**	**423,813,880,703**

Code	*ITEMS*	*Notes*	*For the six-month period ended 30 June 2026 VND*	*For the six-month period ended 30 June 2025 VND*
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	1. Purchase and construction of fixed assets, investment properties and other long-term assets		(1,058,807,300)	(5,045,412,431)
62	2. Sale proceeds from fixed assets, investment property and other assets		45,454	-
63	3. Investment in subsidiaries, associates, joint ventures, and other investments		(309,870,000,000)	(932,500,000,000)
64	4. Cash receipt from investments in subsidiaries, associates, joint ventures, and other investments		204,684,043,970	151,531,934,224
65	5. Interest and dividends from long-term investments received		15,457,780,956	20,007,256,594
70	**Net cash used in investing activities**		**(90,786,936,920)**	**(766,006,221,613)**
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
73	1. Drawdown of borrowings		4,555,320,000,000	3,319,690,000,000
73.2	*1.1 Other borrowings*		*4,555,320,000,000*	*3,319,690,000,000*
74	2. Repayment of borrowings		(4,657,270,000,000)	(2,895,290,000,000)
74.3	*2.1 Other repayment of borrowings*		*(4,657,270,000,000)*	*(2,895,290,000,000)*
80	**Net cash (used in)/from financing activities**		**(101,950,000,000)**	**424,400,000,000**
90	**NET (DECREASE)/INCREASE IN CASH DURING THE PERIOD**		**(195,357,840,600)**	**82,207,659,090**
101	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD**	**5**	**996,975,599,252**	**1,207,137,419,234**
101.1	1. Cash		846,975,599,252	632,137,419,234
101.2	2. Cash equivalents		150,000,000,000	575,000,000,000
103	**CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD**	**5**	**801,617,758,652**	**1,289,345,078,324**
103.1	1. Cash		576,617,758,652	427,345,078,324
103.2	2. Cash equivalents		225,000,000,000	862,000,000,000

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE CUSTOMERS

Code	*ITEMS*	*Notes*	*For the six-month period ended 30 June 2026 VND*	*For the six-month period ended 30 June 2025 VND*
	I. Cash flows from brokerage and trust activities of the customers			
01	1. Cash receipts from disposal of brokerage securities of customers		6,939,185,270,531	4,100,319,712,999
02	2. Cash payments for acquisition of brokerage securities of customers		(6,940,445,813,753)	(4,101,455,248,240)
07	3. Cash receipts for settlement of securities transactions of customers		42,399,030,419,735	37,747,191,763,202
07.1	4. Investors' deposits at VSD		6,297,304,983	58,341,263,227
08	5. Cash payments for securities transactions of customers		(43,259,884,228,117)	(36,695,973,578,901)
14	6. Cash receipts from securities issuers		538,250,662,753	628,260,385,037
15	7. Cash payments to securities issuers		(537,546,805,140)	(627,830,463,347)
20	**Net (decrease)/increase in cash during the year**		**(855,113,189,008)**	**1,108,853,833,977**
30	**II. Cash and cash equivalents of the customers at the beginning of the period**	**27.9**	**1,748,126,020,118**	**835,549,380,874**
31	Cash at banks at the beginning of the period:		1,748,126,020,118	835,549,380,874
32	- *Investors' deposits managed by the Company for securities trading activities*		*1,745,663,439,633*	*832,975,554,566*
	In which: Investors' deposits at VSD		*2,670,827,688*	*6,361,588,540*
34	- *Deposits for clearing and settlement of securities transaction*		*2,116,109,956*	*2,066,878,854*
35	- *Securities issuers' deposits*		*346,470,529*	*506,947,454*

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE CUSTOMERS (continued)

Code	*ITEMS*	*Notes*	*For the six-month period ended 30 June 2026 VND*	*For the six-month period ended 30 June 2025 VND*
40	**III. Cash and cash equivalents of the customers at the end of the period**	**27.9**	**893,012,831,110**	**1,944,403,214,851**
41	Cash at banks at the end of the period:		893,012,831,110	1,944,403,214,851
42	- *Investors' deposits managed by the Company for securities trading activities*		*891,106,936,234*	*1,942,535,002,094*
	In which: Investors' deposits at VSD		*2,474,582,148*	*7,323,674,190*
44	- *Deposits for clearing and settlement of securities transaction*		*855,566,734*	*931,343,613*
45	- *Securities issuers' deposits*		*1,050,328,142*	*936,869,144*

Ho Chi Minh City, Vietnam
10 August 2026

Prepared by:	Reviewed by:	Approved by:
Ms. Luong Thi Hong Phuong Deputy Manager of Finance and Accounting Department	Ms. Duong Kim Chi Chief Accountant	Ms. Nguyen Thi Thu Huyen General Director

INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY
for the six-month period ended 30 June 2026

B04a-CTCK/HN

ITEMS	Notes	Beginning balance		Increase/(decrease)				Ending balance	
				Previous period		Current period			
		1 January 2025 VND	1 January 2026 VND	Increase VND	Decrease VND	Increase VND	Decrease VND	30 June 2025 VND	30 June 2026 VND
I. CHANGES IN OWNERS'EQUITY									
1. Share capital		2,439,226,118,792	2,729,212,118,792	-	-	-	-	2,439,226,118,792	2,729,212,118,792
1.1 Ordinary share		*2,430,000,000,000*	*2,720,000,000,000*	-	-	-	-	*2,430,000,000,000*	*2,720,000,000,000*
1.2 Share premium		*9,226,118,792*	*9,212,118,792*	-	-	-	-	*9,226,118,792*	*9,212,118,792*
2. Differences from revaluation of financial assets at fair value		(7,675,514,214)	(59,298,676,059)	18,981,113,625	-	-	(78,132,539,728)	11,305,599,411	(137,431,215,787)
3. Other equity reserves		1,518,406,072	3,079,092,125	-	(206,638,850)	-	(260,000,000)	1,311,767,222	2,819,092,125
4. Undistributed profit		326,052,587,588	358,592,121,913	68,478,259,324	(59,421,361,602)	148,157,849,887	(143,381,514,328)	335,109,485,310	363,368,457,472
- Realized profit		*265,637,043,210*	*310,643,926,227*	*68,478,259,324*	-	*148,157,849,887*	-	*334,115,302,534*	*458,801,776,114*
- Unrealized profit		*60,415,544,378*	*47,948,195,686*	-	*(59,421,361,602)*	-	*(143,381,514,328)*	*994,182,776*	*(95,433,318,642)*
5. Non-controlling interests		48,488,925,445	67,544,853,295	-	(1,238,461,133)	-	(11,038,190,794)	47,250,464,312	56,506,662,501
TOTAL	**25**	**2,807,610,523,683**	**3,099,129,510,066**	**87,459,372,949**	**(60,866,461,585)**	**148,157,849,887**	**(232,812,244,850)**	**2,834,203,435,047**	**3,014,475,115,103**

INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY (continued)
for the six-month period ended 30 June 2026

B04a-CTCK/HN

		Beginning balance		Increase/(decrease)				Ending balance	
				Previous period		Current period			
ITEMS	*Notes*	*1 January 2025 VND*	*1 January 2026 VND*	*Increase VND*	*Decrease VND*	*Increase VND*	*Decrease VND*	*30 June 2025 VND*	*30 June 2026 VND*
II. OTHER COMPREHENSIVE INCOME/(EXPENSE) 1. Income/(expense) from revaluation of AFS financial assets and other long-term investments		(7,675,514,214)	(59,298,676,059)	18,981,113,625	-	(78,132,539,728)	-	11,305,599,411	(137,431,215,787)
TOTAL	**37**	**(7,675,514,214)**	**(59,298,676,059)**	**18,981,113,625**	-	**(78,132,539,728)**	-	**11,305,599,411**	**(137,431,215,787)**

Ho Chi Minh City, Vietnam
10 August 2026

Prepared by:	Reviewed by:	Approved by:
Ms. Luong Thi Hong Phuong Deputy Manager of Finance and Accounting Department	Ms. Duong Kim Chi Chief Accountant	Ms. Nguyen Thi Thu Huyen General Director

CÔNG TY CỔ PHẦN CHỨNG KHOÁN RỒNG VIỆT

1. CORPORATE INFORMATION

Viet Dragon Securities Corporation ("the Company") is a shareholding company incorporated under the Law on Enterprises of Vietnam. Pursuant to Securities Trading License No. 32/UBCK-GPHĐKD issued by the State Securities Commission on 21 December 2006. The Establishment and Operation License has been adjusted many times, and the most recent time is No. 92/GPĐC-UBCK, issued on 17 September 2025.

The Company's primary activities are to provide brokerage service, securities trading, finance and investment advisory service, underwriting for securities issues, securities custodian service and derivatives service.

The Company's head office is located on the 1st to the 8th floor, Viet Dragon Tower, 141 Nguyen Du Street, Ben Thanh Ward, Ho Chi Minh City. As at 30 June 2026, the Company has six (06) branches located in Ha Noi, Nha Trang, Can Tho, Dong Nai and Ho Chi Minh City.

The number of the Company's employees as at 30 June 2026 is 423 persons (31 December 2025: 429 persons).

Main features of operation of the Company

Capital

According to the interim consolidated statement of financial position as at 30 June 2026, the Company's charter capital amounts to VND2,720,000,000,000 while its owners' equity is VND3,014,475,115,103 and its total assets are VND7,906,589,387,452.

Investment objectives

The Company's aims are to contribute to the development of the securities market and bring benefits to its customers, investors and shareholders.

Investment restrictions

The Company is required to comply with Article 28, Circular No. 121/2020/TT-BTC dated 31 December 2020 prescribing on operation of securities companies. The current applicable practices on investment restrictions are as follows:

- Securities company is not allowed to invest, contribute capital to invest in real-estate investment except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company.
- Securities company may invest in real-estate investment and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company.
- Securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant provision on trading Government bonds.

1. CORPORATE INFORMATION (continued)

Main features of operation of the Company (continued)

Investment restrictions (continued)

- Securities company must not by itself, or authorize another organization or individuals to: Invest in shares or contribute capital to companies that owned more than fifty percent (50%) of the charter capital of the securities company, except for purchasing of odd lots at the request of customers; Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company; Invest more than twenty percent (20%) in the total currently circulating shares or fund certificates of a listing organization; Invest more than fifteen percent (15%) in the total currently circulating shares or fund certificates of an unlisted organization, this provision shall not apply to member fund, ETF fund or open-end fund certificates; Invest or contribute capital of more than ten percent (10%) in the total paid-up capital of a limited liability company or of a business project; Invest or contribute more than fifteen percent (15%) of its equity in a single organization or of a business project; Invest more than seventy percent (70%) of its total equity in shares, capital contribution and a business project, specifically invest more than twenty percent (20%) of its total equity in unlisted shares, capital contribution and a business project.
- Securities company was established, acquired a fund management company as a subsidiary. In this case, the securities company is not required to comply with the following provisions: Invest more than twenty percent (20%) of the total number of outstanding shares and fund certificates of a listed organization; Invest more than fifteen percent (15%) of the total number of outstanding shares and fund certificates of an unlisted organization, this provision does not apply to member fund certificates, exchange-traded funds and open-ended funds; Invest or contribute more than ten percent (10%) of the total capital contributed by a limited liability company or a business project.

Subsidiary

As at 30 June 2026, the Company has one (01) subsidiary and one (01) member fund as follows:

Subsidiary	*Industry*	*Direct ownership rate*	*Indirect ownership rate*
Viet Dragon Asset Management Corporation ("VDAM")	Establishing and managing securities investment funds, securities investment companies, managing securities portfolios, providing securities investment consulting and performing other related business activities in accordance with regulations under the law	58%	0%
Rong Viet Investment Fund ("RVIF")	Active investment in listed companies with distinctive competitive advantages and assets with stable income is in line with the strategy and investment constraints of the Fund	95%	2.9%

Viet Dragon Asset Management Corporation ("VDAM") is a joint stock company incorporated under the Law on Enterprises of Vietnam under the Certificate of Business Registration No. 0304746375 issued by the Department of Planning and Investment of Ho Chi Minh City, which the latest license change was on 22 October 2025. Fund management operation license No. 10/UBCK-GPHĐQLQ dated 22 December 2006 issued by the State Securities Commission, the lastest license change was on 29 September 2025.

1. CORPORATE INFORMATION (continued)

Subsidiary (continued)

The Rong Viet Investment Fund ("RVIF") was established in Vietnam according to the Securities Law No. 54/2019/QH14 dated 26 November 2019; Circular No. 98/2020/TT-BTC dated 16 November 2020, by the Ministry of Finance, which guides the operation and management of securities investment funds. The Fund was granted the Establishment License No. 65/GCN-UBCK on 18 November 2022, by the State Securities Commission ("SSC"), which the latest license change was on 10 May 2024. The Fund operates as a Member Fund and has a duration of 05 years from the date the license was issued.

2. BASIS OF PREPARATION

2.1 *Applied accounting standards and system*

The interim consolidated financial statements of the Group are prepared in Vietnam Dong ("VND") in accordance with Vietnamese Enterprise Accounting System, the accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210/2014/TT-BTC, Vietnamese Accounting Standards No. 27 - Interim Financial Statements and other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

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

2.2 *Registered accounting documentation system*

The Group's registered accounting documentation system is the General Journal.

2.3 *Fiscal year*

The Group's fiscal year starts on 1 January and ends on 31 December.

The Group prepares its interim consolidated financial statements for the six-month period from 1 January to 30 June.

2.4 *Accounting currency*

The interim consolidated financial statements are prepared in Vietnam dong ("VND"), which is the accounting currency of the Group.

2. BASIS OF PREPARATION (continued)

2.5 Basis for consolidation

The interim consolidated financial statements comprise the financial statements of the Company, its subsidiary and its member fund for the period ended 30 June 2026.

Subsidiary is fully interim consolidated from the date of acquisition, being the date on which the Company obtains control, and continued to be interim consolidated until the date that such control ceases.

The interim financial statements of the Company, its subsidiary and its member fund are prepared for the same reporting period, using consistent accounting policies.

All intra-company balances, income and expenses and unrealized gains or losses resulting from intra-company transactions are eliminated in full.

Non-controlling interests represent the portion of profit or loss and net assets of the subsidiary and member fund which are not held by the Company and are presented separately in the interim consolidated income statement and within equity in the interim consolidated balance sheet.

3. STATEMENT ON THE COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND SYSTEMS

Management confirms that the Company has complied with the Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements.

Accordingly, the accompanying interim consolidated financial statements, interim consolidated results of operations, interim consolidated cash flows, interim consolidated changes in owners' equity and notes to the interim consolidated financial statements, including their utilization are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the interim consolidated financial position, interim consolidated results of operations, interim consolidated cashflows and interim consolidated changes in owners' equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 Changes in accounting policies and disclosures

The accounting policies adopted by the Company in the preparation and presentation of the interim consolidated financial statements are consistent with those used in the preparation and presentation of the consolidate financial statements for the year ended 31 December 2025 and interim consolidated financial statements for the six-month period ended 30 June 2025.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.2 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at banks and short-term, highly liquid investments with an original maturity of three (3) months or less that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

Cash deposited by customers for securities trading and cash deposited by securities issuers are presented on the interim consolidated off-balance sheet.

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

Financial assets recognized at fair value through profit and loss are financial assets that satisfy either of the following conditions:

a) It is classified as held for trading. A financial asset is classified as held for trading if:

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

b) Upon initial recognition, a financial asset is designated by the entity as at fair value through profit and loss as it meets one of the following criteria:

- The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognizing gains or losses on a different basis.
- The assets and liabilities are part of a group of financial assets which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management policy or investment strategy.

Financial assets at FVTPL are initially recognized at cost (acquisition cost of the assets excluding transaction cost arising from the purchase) and subsequently recognized at fair value.

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

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.4 *Held-to-maturity investments (HTM)*

Held-to-maturity investments are non-derivative financial assets with determinable payments and fixed maturity that an entity has the positive intention and ability to hold to maturity other than:

a) Those that the entity upon initial recognition designates as at fair value through profit or loss;

b) Those that the entity designates as available for sale; and

c) Those meet the definition of loans and receivables.

Held-to-maturity investments are recognized initially at cost (acquisition cost of the assets plus (+) transaction costs which are directly attributable to the investments such as brokerage fee, trading fee, agent fee, issuance agency fee and banking transaction fee). After initial recognition, held-to-maturity financial investments are subsequently measured at amortized cost using the effective interest rate ("EIR").

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

The effective interest rate method is a method of calculating the cost allocation on interest income or interest expense in the period of a financial asset or a group of HTM investments.

The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial assets or financial liabilities.

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.5 Loans

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

a) The amounts the Group intent to immediately sell or will sell in a near future which are classified as assets held for trading, and like those which, upon initial recognition, the entity categorized as such recognized at fair value through profit and loss;

b) The amounts categorized by the Group as available for sale upon initial recognition; or

c) The amounts whose holders cannot recover most of the initial investment value not due to credit quality impairment and which are categorized as available for sale.

Loans are recognized initially at cost. After initial recognition, loans are subsequently measured at amortized cost using the effective interest rate ("EIR").

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

Loans are subject to an assessment of impairment at the interim consolidated financial statement date. Provision is made for loan based on its estimated loss which is determined by the negative difference between the market value of securities used as collaterals for such loan and the loan balance. Any increase/decrease in the balance of provision is recognized in the consolidated income statement under "*Provision expense for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans*".

4.6 Available-for-sale financial assets (AFS)

Available-for-sale financial assets are those non-derivative financial assets that are designated as available for sale or are not classified as:

a) Loans and receivables;

b) Held-to-maturity investments; or

c) Financial assets at fair value through profit and loss.

Available-for-sale financial assets are recognized initially at cost plus (+) transaction costs which are directly attributable to the purchase of the financial assets. After initial recognition, available-for-sale financial assets are subsequently measured at fair value.

Difference arising from the revaluation of AFS in comparison with previous period is recognized under "*Income/(expense) from revaluation of AFS financial assets*" in "*Other comprehensive income after tax*" which is a part of the interim consolidated income statement.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.6 *Available-for-sale financial assets (AFS)* (continued)

As at the interim consolidated financial statement date, the Group assessed whether there is any objective evidence that an AFS is impaired. Any increase/decrease in the balance of provision is recognized in the interim consolidated income statement under "*Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans*".

- Where an equity instrument is classified as available-for-sale, evidence of impairment includes a significant or prolonged decline in the fair value of the investment below its original cost. "Significant" is to be evaluated against the original cost of the asset and 'prolonged' indicates the period in which the fair value has been below its original cost. When any evidence of impairment exists, provision is determined as the difference between the AFS asset's cost and fair value at the assessment date.
- Where a debt instrument is classified as available-for-sale, the assessment of impairment is made when there is objective evidence that the amount of the loan is uncollectible or is uncertain. Investment results from one or more loss events occurring that adversely affect the expected future cash flows of the investments. Objective evidence of impairment may include the market value/fair value (if any) of the impairment debt, signs that the debtor or group of debtors is experiencing financial difficulties. Significant financial exposure, default or default in interest or principal payments, the possibility of the debtor becoming bankrupt or a financial restructuring, and observable data indicating a decline. It is possible to quantify expected future cash flows, such as changes in repayment conditions, a financial position associated with the possibility of default. When there is evidence of impairment, provision is made based on the difference between the amortized amount and the fair value at the time of assessment.

4.7 *Fair value/market value of financial assets*

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

- For securities listed on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, their market prices are their closing prices on the latest trading day until the revaluated date;
- For unlisted securities registered for trading on the Unlisted Public Company Market ("Upcom"), their market prices are the average reference prices in the last 30 consecutive trading days until the revaluated date;
- For the delisted securities and suspended trading securities from the sixth day afterward, their actual stock prices are their closing prices at the delisted date;
- For the unlisted securities and securities unregistered for trading on Upcom, their actual stock price are the prices according to the judgment of the Group based on comparing the book value and referring to the trading prices on the market;
- For securities for which quoted prices are not available from the above sources are measured at fair value based on an assessment of the issuer's financial condition, the most recently available book value of the issuer, or by reference to market transaction prices as at the valuation date;
- For the purpose of determining CIT taxable profit, the tax bases for financial assets are determined by cost minus (-) provision for diminution in value. Accordingly, market value of securities for provision purpose is determined in accordance with with Circular No. 48/2019/TT-BTC ("Circular 48") issued by the Ministry of Finance on 8 August 2019, as amended by Circular No. 24/2022/TT-BTC

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.8 Derecognition of financial assets

A financial asset (or, where applicable a part of a financial asset or part of a group of similar financial assets) is derecognized when:

- The rights to receive cash flows from the asset have expired; or
- The Group has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a "pass-through" arrangement; and either:
  - The Group has substantially transferred all the risks and rewards of the asset, or
  - The Group has substantially neither transferred nor retained all the risks and rewards of the asset but has transferred control of the asset.

When the Group has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Group's continuing involvement in the asset. In that case, the Group also recognizes an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Group has retained.

The continued participant in transferred assets in the form of guarantee will be recognized at lower value between the initial carrying value of the assets and the maximum amount that the Group is required to pay.

4.9 Reclassification of financial assets

Reclassification when selling financial assets other than FVTPL

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

Reclassification due to change in purpose or ability to hold

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

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.10 Long-term financial investments

Investments in equity of other entities

Investments in equity of other entities are recorded at fair value for listed securities, securities registered for trading on Upcom or based on the interim separate financial statements of the capital-receiving organization at the time as preparing the Group's annual financial statements for unlisted securities.

In case the capital-receiving organization does not prepare financial statements at the same time as the Group's, the Group does not make provisions for this investment.

At the date of preparing consolidated financial statements, the Group also assesses whether there is objective evidence that long-term investments have been impaired.

An increase or decrease in the provision balance is recorded in other comprehensive income/expense in the interim consolidated income statement.

4.11 Receivables

Receivables are initially recorded at cost and subsequently always presented at cost.

Receivables are subject to review for impairment based on their overdue status or estimated loss arising from undue debts of corporate debtors who have bankruptcy or are under liquidation; or of individual debtors who are missing, have fled, are prosecuted, detained or tried by law enforcement bodies, are serving sentences or are currently suffering from a fatal disease (certified by the hospital) or dead or the debt has been sued for debt collection by the enterprise but the case has been suspended. Increases or decreases to the provision balance are recorded as "*Provision expenses for diminution in value and impairment of financial assets, doubtful debts and borrowing costs of loans*" in the interim consolidated income statement.

The Company has made provision for doubtful receivables as follows:

Overdue period	*Provision rate*
From over six (6) months to less than one (1) year	30%
From one (1) year to less than two (2) years	50%
From two (2) years to less than three (3) years	70%
From three (3) years and above	100%

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.12 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

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

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

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

4.13 Intangible fixed assets

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of an intangible fixed asset comprises of its purchase price and any directly attributable costs of preparing the intangible fixed asset for its intended use.

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

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

4.14 Depreciation and amortization

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

Means of transportation	6 years
Office equipment	3 - 8 years
Computer software	3 - 8 years
Trademark	5 years
Copyrights	3 - 5 years
Other intangible fixed assets	5 years

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.15 Operating leases

Rentals respective to operating leases are charged to the consolidated income statement on a straight-line basis over the term of the lease.

4.16 Borrowings and non-convertible bonds issued

Borrowings and non-convertible bonds issued by the Group are recorded and stated at cost of the balance at the end of the interim accounting period.

4.17 Prepaid expenses

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

The following types of expenses are recorded as short-term and long-term prepaid expenses and are amortized over the year from one (1) year to three (3) years to the interim consolidated income statement:

- Office renovation expenses;
- Office tools and consumables;
- Office rental expenses; and
- Other prepaid expenses.

4.18 Business combinations and goodwill

Business combinations are accounted for using the purchase method. The cost of a business combination is measured as the fair value of assets given, equity instruments issued, and liabilities incurred or assumed at the date of exchange plus any costs directly attributable to the business combination. Identifiable assets and liabilities and contingent liabilities assumed in a business combination are measured initially at fair values at the date of business combination.

Goodwill acquired in a business combination is initially measured at cost being the excess of the cost the business combination over the acquiree's interest in the fair value of the net identifiable assets, liabilities and contingent liabilities. If the cost of a business combination is less than the fair value of the net assets of the subsidiary acquired, the difference is recognized directly in the interim consolidated statement of income. After initial recognition, goodwill is measured at cost less any accumulated amortization. Goodwill is amortized over the five (5) years period on a straight-line basis. The parent company conducts a periodical review for impairment of goodwill of investment in subsidiary. If there are indicators of impairment loss incurred is higher than the yearly cumulative amortization of goodwill, the higher amount will be recorded in the interim consolidated income statement.

4.19 Payables and accrued expenses

Payables and accrued expenses are recognized for amounts to be paid in the future for bond interest, goods and services received, whether or not billed to the Group.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.20 Employee benefits

4.20.1 Post-employment benefits

Post-employment benefits are paid to retired employees of the Group by the Social Insurance Agency, which belongs to the Ministry of Labor and Social Affairs. The Group is required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.5% of an employee's basic salary, salary-related allowances and other supplements. Other than that, the Group has no further obligation relating to post-employment benefits.

4.20.2 Severance allowance

The Group has the obligation, under Article 46 of the Vietnam Labor Code No. 45/2019/QH14 taking effect on 1 January 2021, to pay allowance arising from voluntary resignation of employees, equal to one-half month's salary for each year of employment up to 31 December 2008 plus salary allowances (if any). From 1 January 2009, the average monthly salary used in this calculation is the average monthly salary of the latest six-month period up to the resignation date.

4.20.3 Unemployment allowance

According to prevailing regulations, the Group is required to pay the unemployment insurance at 1% of salary fund of employees who engage in the unemployment insurance program and to deduct 1% from each employer's basic salary to contribute to the Unemployment Insurance Fund.

4.21 Foreign currency transactions

Transactions arising in currencies other than the Company's accounting currency, the Vietnam Dong ("VND"), are translated into VND at the exchange rates ruling at the transaction dates. At the end of the reporting period, monetary assets and liabilities denominated in foreign currencies are translated at the average telegraphic transfer buying and selling exchange rates quoted by the commercial bank with which the Company regularly transacts.

Exchange differences arising from the settlement of foreign currency transactions and from the translation of foreign currency-denominated monetary assets and liabilities at the end of the reporting period are recognized in the interim statement of income in the period in which they arise.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.22 *Revenue recognition*

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Group and the revenue can be reliably measured. Revenue is measured at the fair value of receipts or receivables less trade discount, concessions and sales return. The following specific recognition criteria must also be met before revenue is recognized:

Revenue from brokerage services

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

Revenue from trading of securities

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

Interest income

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

Dividends

Income is recognized when the Group's entitlement as an investor to receive the dividend is established, except for dividend received in shares in which only the number of shares is updated.

Other income

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

Other revenues from rendering services

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

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.23 Borrowing costs

Borrowing costs consist of interest and other costs that incurs in connection with the borrowing of funds. Borrowing costs are recorded as expense during the period in which they are incurred.

4.24 Cost of securities sold

The Group applies moving weighted average method to calculate cost of proprietary securities sold.

4.25 Corporate income tax

Current income tax

Current income tax assets and liabilities for the current and prior years are measured at the amount expected to be payable to/or recovered from the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the report date.

Current income tax is charged or credited to the interim consolidated income statement, except when it relates to items recognized directly to equity, in which case the current income tax is also dealt with in equity.

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

Deferred income tax

Deferred income tax is provided using for temporary differences at the reporting date between the tax base of assets and liabilities and their carrying amount for interim consolidated financial reporting purposes.

Deferred tax liabilities are recognized for all taxable temporary differences, except where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.

Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, carry forward of unused tax credits and unused tax losses can be utilized, except where the deferred tax asset in respect of deductible temporary difference which arises from the initial recognition of an asset or liability which at the time of the related transaction, affects neither the accounting profit nor taxable profit or loss.

The carrying amount of deferred income tax assets is reviewed at each financial period end date and reduced to a certain extent that sufficient taxable profits will be available to allow all or part of the deferred tax asset to be recovered. Previously unrecognized deferred income tax assets are re-assessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset realized, or the liability is settled based on tax rates and tax laws that have been enacted at the reporting date. Deferred tax is recorded to the interim consolidated income statement, except when it relates to items recognized directly to equity, in which case the deferred tax is also dealt with in the equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authority and the Group intends to settle its current tax assets and liabilities on a net basis.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.26 Owners' equity

Contributed capital from shareholders

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

Undistributed profit

Undistributed profit comprises of realized and unrealized undistributed profit.

Unrealized profit of the period is the difference between gain and loss arisen from revaluation of FVTPL financial assets or other financial assets through profit and loss in the interim consolidated income statement.

Realized profit during the period is the net difference between total revenue and income, and total expenses in the interim consolidated income statement of the Group, except for gain or loss arisen from revaluation of financial assets recognized in unrealized profit.

Reserves

Reserves are set aside funds according to the Resolution of the General Meeting of Shareholders at the annual meeting.

4.27 Distribution of net profits

Net profit after tax is available for appropriation to shareholders after being approved in the General Meeting of Shareholders and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

4.28 Segment information

A segment is a component determined separately by the Group which is engaged in providing products or related services (business segment) or providing products or services in a particular economic environment (geographical segment), that is subject to risks and returns that are different from those of other segments.

The Group's principal activities are mainly taking place throughout Vietnam. Therefore, the Group's risks and returns are not impacted by the locations where the Group is trading. As a result, the management is of the view that there is only one segment for geography and therefore the Group only presents the segmental information based on activities.

4.29 Related parties

Parties are considered related to the Group if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Group and the other party are subject to common control or significant influence. The above stakeholders can be companies or individuals, including close members of their families.

4.30 Nil balances

Items or balances required by Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No. 334/2016/TT-BTC dated 27 December 2016 issued by the Ministry of Finance that are not shown in these interim consolidated financial statements indicate nil balance

5. CASH AND CASH EQUIVALENTS

	30 June 2026 VND	*31 December 2025 VND*
Cash	**576,617,758,652**	**846,975,599,252**
Cash at banks for operation of the Group	533,975,342,275	846,481,801,304
Cash for clearing and settlement securities transaction	42,642,416,377	493,797,948
Cash equivalents	**225,000,000,000**	**150,000,000,000**
	801,617,758,652	**996,975,599,252**

6. VALUE AND VOLUME OF TRADING IN THE PERIOD

	Volume of trading in the period (Unit)	*Value of trading in the period (VND)*
a. **The Group**	**74,885,265**	**5,306,209,802,315**
- Shares	36,539,265	1,234,827,099,315
- Bonds	37,646,000	4,061,512,703,000
- Others	700,000	9,870,000,000
b. **Investors**	**2,532,861,062**	**71,865,787,318,654**
- Shares	2,400,257,881	65,874,092,111,005
- Bonds	6,880,621	891,190,927,090
- Others	125,722,560	5,100,504,280,559
	2,607,746,327	**77,171,997,120,969**

7. FINANCIAL ASSETS

7.1 *Financial assets at fair value through profit and loss ("FVTPL")*

	30 June 2026		*31 December 2025*	
	Cost VND	*Fair value VND*	*Cost VND*	*Fair value VND*
Listed shares	**1,129,247,471,417**	**1,023,382,139,600**	**1,259,172,241,074**	**1,317,750,255,250**
KBC	385,928,359,579	368,693,150,000	400,343,369,922	441,500,290,000
MWG	102,336,446,639	103,708,990,000	100,925,072,200	116,060,360,000
HSG	109,204,731,739	77,139,855,000	112,581,895,131	82,301,625,000
Others	531,777,933,460	473,840,144,600	645,321,903,821	677,887,980,250
Unlisted shares	**41,357,388,341**	**38,093,939,006**	**38,890,128,656**	**35,784,196,934**
DDV	25,438,618,571	23,678,602,400	15,796,440,000	14,549,360,000
Others	15,918,769,770	14,415,336,606	23,093,688,656	21,234,836,934
	1,170,604,859,758	**1,061,476,078,606**	**1,298,062,369,730**	**1,353,534,452,184**

7. FINANCIAL ASSETS (continued)

7.2 *Held-to-maturity investments ("HTM")*

	30 June 2026 VND	31 December 2025 VND
Short-term	**20,000,000,000**	**-**
Term deposits with remaining maturity under 1 year	20,000,000,000	-
Long-term	**1,100,000,000,000**	**800,000,000,000**
Vietnam Joint Stock Commercial Bank for Industry and Trade Bonds (*)	300,000,000,000	300,000,000,000
Vietnam Joint Stock Commercial Bank for Investment and Development bonds (**)	800,000,000,000	500,000,000,000
	1,120,000,000,000	**800,000,000,000**

(*) As at 30 June 2026, these listed bonds were used as collateral for the Group's short-term borrowings.

(**) As at 30 June 2026, unlisted bonds amounting to VND500,000,000,000 and listed bonds amounting to VND300,000,000,000 were pledged as collateral for the Group's short-term borrowings.

7.3 *Available-for-sale financial assets ("AFS")*

	30 June 2026		31 December 2025	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Listed shares	**521,647,835,000**	**386,434,280,000**	**511,664,770,000**	**451,008,260,000**
KDH	203,100,000,000	129,600,000,000	203,100,000,000	189,000,000,000
CMG	139,515,360,000	100,860,120,000	127,379,120,000	108,377,080,000
EIB	99,636,305,000	84,210,000,000	99,636,305,000	85,413,000,000
Others	79,396,170,000	71,764,160,000	81,549,345,000	68,218,180,000
Unlisted shares	**50,000,000,000**	**48,363,000,000**	**50,000,000,000**	**44,842,000,000**
QNS	50,000,000,000	48,363,000,000	50,000,000,000	44,842,000,000
	571,647,835,000	**434,797,280,000**	**561,664,770,000**	**495,850,260,000**

7. FINANCIAL ASSETS (continued)

7.4 *Loans*

	30 June 2026			*31 December 2025*		
	Cost VND	*Provision VND*	*Fair value (iii) VND*	*Cost VND*	*Provision VND*	*Fair value (iii) VND*
Margin activities *(i)*	4,132,797,490,688	(44,212,240,217)	4,088,585,250,471	3,852,001,538,320	(44,212,240,217)	3,807,789,298,103
Advances to customers *(ii)*	156,869,011,403	-	156,869,011,403	151,530,904,689	-	151,530,904,689
	4,289,666,502,091	**(44,212,240,217)**	**4,245,454,261,874**	**4,003,532,443,009**	**(44,212,240,217)**	**3,959,320,202,792**

(i) Securities under margin transaction are used as collaterals for the loans granted by the Group to investors. As at 30 June 2026 and 31 December 2025, the par value of those securities that are used as collaterals for margin trading was VND4,940,712,170,000 and VND3,788,321,850,000 respectively. The market value of those securities that are used as collaterals for margin trading was VND10,311,057,379,960 and VND9,481,955,373,730 respectively.

(ii) This is a receivable related to the advance payment of proceeds from stock sales to investors during the waiting period for the actual receipt of the sale proceeds.

(iii) Determination of the fair value of financial instruments.

The fair value of margin loans and advances from securities sales is equivalent to their carrying amount minus the provision for impairment, as these instruments have short maturities.

7. FINANCIAL ASSETS (continued)

7.5 *Changes in market values of financial assets*

	30 June 2026					31 December 2025				
			Revaluation difference					Revaluation difference		
	Cost VND	Fair value VND	Increase VND	Decrease VND	Revaluation value VND	Cost VND	Fair value VND	Increase VND	Decrease VND	Revaluation value VND
I. Financial assets at fair value through profit and loss (FVTPL)										
Listed shares	1,129,247,471,417	1,023,382,139,600	17,265,599,216	(123,130,931,033)	1,023,382,139,600	1,259,172,241,074	1,317,750,255,250	115,655,873,229	(57,077,859,053)	1,317,750,255,250
Unlisted shares	41,357,388,341	38,093,939,006	147,825,810	(3,411,275,145)	38,093,939,006	38,890,128,656	35,784,196,934	1,031,246	(3,106,962,968)	35,784,196,934
	1,170,604,859,758	**1,061,476,078,606**	**17,413,425,026**	**(126,542,206,178)**	**1,061,476,078,606**	**1,298,062,369,730**	**1,353,534,452,184**	**115,656,904,475**	**(60,184,822,021)**	**1,353,534,452,184**
II. I.Available-for-sale financial assets (AFS)										
Listed shares	521,647,835,000	386,434,280,000	150,185,000	(135,363,740,000)	386,434,280,000	511,664,770,000	451,008,260,000	-	(60,656,510,000)	451,008,260,000
Unlisted shares	50,000,000,000	48,363,000,000	-	(1,637,000,000)	48,363,000,000	50,000,000,000	44,842,000,000	-	(5,158,000,000)	44,842,000,000
	571,647,835,000	**434,797,280,000**	**150,185,000**	**(137,000,740,000)**	**434,797,280,000**	**561,664,770,000**	**495,850,260,000**	**-**	**(65,814,510,000)**	**495,850,260,000**

7. FINANCIAL ASSETS (continued)

7.6 *Provision for impairment of financial assets*

Breakdown of financial assets recognized at cost and corresponding provision for impairment is as follows:

	Basis for provision				
	Cost VND	*Revaluation value VND*	*Provision at 30 June 2026 VND*	*Provision at 31 December 2025 VND*	*Charge of provision during the period VND*
Loans					
Margin activities	4,132,797,490,688	4,088,585,250,471	44,212,240,217	44,212,240,217	-
Advances to customers	156,869,011,403	156,869,011,403	-	-	-
	4,289,666,502,091	**4,245,454,261,874**	**44,212,240,217**	**44,212,240,217**	**-**

8. RECEIVABLES

	30 June 2026 VND	31 December 2025 VND
Receivables from sale of financial assets	9,150,000,000	49,049,220,000
Receivables and accruals from dividends and interest income from financial assets	27,587,345,980	30,337,207,835
- *Receivables and accrued dividend and interest income due for collection*	*78,468,647*	*75,049,842*
- *Accrued dividend and interest income not yet due for collection*	*27,508,877,333*	*30,262,157,993*
Advances to suppliers	5,523,047,554	1,753,351,065
Receivables from services provided by the Company	13,774,081,833	24,011,482,077
- *Receivables from custodian services*	*8,797,561,013*	*9,059,670,620*
- *Other receivables*	*4,976,520,820*	*14,951,811,457*
Other receivables	2,048,792,619	2,117,381,307
Provision for impairment of receivables	(1,978,208,478)	(1,978,208,478)
	56,105,059,508	**105,290,433,806**

Details of provision for impairment of receivables:

	Doubtful debts		*Provision*		
	31 December 2025 VND	*30 June 2026 VND*	*31 December 2025 VND*	*Addition VND*	*30 June 2026 VND*
Other receivables					
- *Van Thien Hung*	**1,978,208,478**	**1,978,208,478**	**1,978,208,478**	**-**	**1,978,208,478**

9. PREPAID EXPENSES

	30 June 2026 VND	31 December 2025 VND
Short-term prepaid expenses	**14,854,691,385**	**12,660,756,243**
- *Software maintenance*	2,452,839,210	*6,766,780,235*
- *Office supplies, tools and materials*	*195,762,938*	*86,920,247*
- *Employee insurance*	*813,530,414*	*325,841,492*
- *Other expenses*	*11,392,558,823*	*5,481,214,269*
Long-term prepaid expenses	**1,763,578,935**	**2,322,545,825**
- *Office renovation expenses*	195,227,519	*729,888,976*
- *Software maintenance*	-	*4,764,339*
- *Office supplies, tools and materials*	*361,827,803*	*47,040,000*
- *Other expenses*	1,206,523,613	*1,540,852,510*
	16,618,270,320	**14,983,302,068**

10. LONG-TERM INVESTMENTS

	30 June 2026 VND	*31 December 2025 VND*
Other long-term investments		
- *Rong Viet Prosperity Investment Fund (RVPIF)*	*47,854,800,000*	*49,497,795,000*
- *Quang Nam Ngoc Linh Ginseng Pharmaceutical Trading Joint Stock Company (QUASAPHARCO)*	*29,665,536,212*	*29,716,481,970*
- *Tan An Phuoc Real Estate Joint Stock Company (TAP)*	-	*174,324,043,970*
- *Tam Duc Cardiology Hospital Joint Stock Company (TTD)*	-	*38,331,340,000*
	77,520,336,212	**291,869,660,940**

11. TANGIBLE FIXED ASSETS

	Means of transportation VND	*Office equipment VND*	*Total VND*
Cost			
1 January 2026	13,453,674,400	112,409,984,193	125,863,658,593
Increase during the period	-	1,035,060,800	1,035,060,800
Sale and disposal of assets	-	(30,888,132)	(30,888,132)
30 June 2026	13,453,674,400	113,414,156,861	126,867,831,261
Accumulated depreciation			
1 January 2026	7,872,831,200	77,013,536,148	84,886,367,348
Depreciation during the period	954,069,582	9,038,284,193	9,992,353,775
Sale and disposal of assets	-	(30,888,132)	(30,888,132)
30 June 2026	8,826,900,782	86,020,932,209	94,847,832,991
Net book value			
1 January 2026	5,580,843,200	35,396,448,045	40,977,291,245
30 June 2026	4,626,773,618	27,393,224,652	32,019,998,270

Cost of tangible fixed assets which have been fully depreciated but are still in use on 30 June 2026 amounted to VND40,325,771,661 (31 December 2025: VND36,195,789,593).

12. INTANGIBLE FIXED ASSETS

	Computer software VND	*Trademark VND*	*Copyrights VND*	*Others VND*	*Total VND*
Cost					
1 January 2026	39,117,244,124	455,400,000	13,449,127,858	458,309,544	53,480,081,526
Increase during the period	23,746,500	-	-	-	23,746,500
30 June 2026	39,140,990,624	455,400,000	13,449,127,858	458,309,544	53,503,828,026
Accumulated amortization					
1 January 2026	26,017,477,636	358,443,871	6,341,579,470	244,431,744	32,961,932,721
Amortization during the period	2,186,917,296	45,540,000	886,960,346	45,830,952	3,165,248,594
30 June 2026	28,204,394,932	403,983,871	7,228,539,816	290,262,696	36,127,181,315
Net book value					
1 January 2026	13,099,766,488	96,956,129	7,107,548,388	213,877,800	20,518,148,805
30 June 2026	10,936,595,692	51,416,129	6,220,588,042	168,046,848	17,376,646,711

Cost of intangible fixed assets which have been fully amortized but are still in use at 30 June 2026 amounted to VND21,405,889,798 (31 December 2025: VND21,049,408,317).

13. LONG-TERM DEPOSITS, COLLATERALS AND PLEDGES

These are security deposits for office rentals at Head Office, Ha Noi, Nha Trang, Can Tho, Dong Nai and Ho Chi Minh City Branches of the Group.

14. DEPOSITS TO SETTLEMENT ASSISTANCE FUND

Advances to settlement assistance fund represent amounts deposited at Vietnam Securities Depository.

Pursuant to Decision No. 40/QĐ-HĐTV dated 29 April 2025 issued by the Vietnam Securities Depository and Clearing Corporation ("VSDC") promulgating the Regulation on the management and utilisation of the Settlement Assistance Fund, the Group is required to contribute to and manage its contributions to the Settlement Assistance Fund in accordance with VSDC's regulations. The Group is required to make an initial contribution of VND120 million to VSDC and an annual additional contribution equivalent to 0.01% of the total value of securities brokerage transactions in the preceding year, subject to a maximum contribution of VND2.5 billion per annum. The maximum cumulative contribution to the Settlement Assistance Fund by each depository member is VND20 billion for securities companies licensed to conduct proprietary trading and brokerage activities.

Details of the advance to settlement assistance fund during the period are as follows:

	30 June 2026 VND	*31 December 2025 VND*
Initial payment	120,000,000	120,000,000
Addition payment	13,464,509,286	13,464,509,286
Interests	6,415,490,714	6,415,490,714
	20,000,000,000	**20,000,000,000**

15. OTHER NON-CURRENT ASSETS

Other non-current assets are the deposits in the Derivatives Trading Clearing Fund. According to the Policy on Management and Use of Derivatives Trading Clearing Fund issued in conjunction with Decision No. 97/QĐ-VSD dated 23 March 2017 by the Vietnam Securities Depository, the minimum amount of initial contribution applicable to direct clearing members is VND10 billion.

16. GOODWILL

	Goodwill acquired in a business combination	
	Viet Dragon Asset Management Corporation	
	For the six-month period ended 30 June 2026 VND	For the six-month period ended 30 June 2025 VND
Cost		
Beginning balance	16,243,479,077	16,243,479,077
Ending balance	16,243,479,077	16,243,479,077
Accumulated amortization		
Beginning balance	16,243,479,077	12,994,783,260
Amortization for the period	-	1,624,347,907
Ending balance	16,243,479,077	14,619,131,167
Net carrying amount		
Beginning balance	-	3,248,695,817
Ending balance	-	1,624,347,910

17. SHORT-TERM BORROWINGS AND FINANCE LEASE LIABILITIES

	Interest rate % per annum	31 December 2025 VND	Addition during the period VND	Repayment during the period VND	30 June 2026 VND
Short-term borrowings	4.67 - 9.00	1,918,970,000,000	4,356,420,000,000	(3,498,490,000,000)	2,776,900,000,000
- *Joint Stock Commercial Bank for Investment and Development of Vietnam*		*490,000,000,000*	*1,263,000,000,000*	*(882,000,000,000)*	*871,000,000,000*
- *Vietnam Export Import Commercial Joint Stock Bank*		*100,000,000,000*	*850,000,000,000*	*(700,000,000,000)*	*250,000,000,000*
- *Asia Commercial Joint Stock Bank*		*100,000,000,000*	*100,000,000,000*	*(100,000,000,000)*	*100,000,000,000*
- *Vietnam Technological and Commercial Joint Stock Bank*		*100,000,000,000*	*100,000,000,000*	*(100,000,000,000)*	*100,000,000,000*
- *Vietnam Joint Stock Commercial Bank for Industry and Trade*		*300,000,000,000*	*300,000,000,000*	*(300,000,000,000)*	*300,000,000,000*
- *Viet Capital Commercial Joint Stock Bank*		-	*300,000,000,000*	-	*300,000,000,000*
- *CTBC Bank Co., Ltd. Singapore Branch*		*263,770,000,000*	*527,520,000,000*	*(791,290,000,000)*	-
- *From others (*)*		*565,200,000,000*	*915,900,000,000*	*(625,200,000,000)*	*855,900,000,000*
		1,918,970,000,000	**4,356,420,000,000**	**(3,498,490,000,000)**	**2,776,900,000,000**

(*) As at 30 June 2026, the outstanding balance comprised borrowings from domestic organisations and individuals pursuant to civil loan agreements, with contractual terms not exceeding one year.

18. BOND ISSUANCE

	Interest rate % per annum	31 December 2025 VND	Addition during the period VND	Repayment during the period VND	30 June 2026 VND
Short-term bond issuance					
- *Held by individuals*	*8.00 - 8.20*	*1,116,000,000,000*	*-*	*(579,800,000,000)*	*536,200,000,000*
- *Held by corporations*	*8.00 - 9.00*	*1,843,100,000,000*	*198,900,000,000*	*(579,300,000,000)*	*1,462,700,000,000*
		2,959,100,000,000	**198,900,000,000**	**(1,159,100,000,000)**	**1,998,900,000,000**

These are registered, unconvertible and unsecured bonds issued privately by the Group to professional securities investors. Each bond has a par value of VND100,000,000 and a tenor one year since its issue date. In the period, the Group has fully paid the principal and interest of the issued Bonds as well as fully paid all due debts.

19. PAYABLES FOR SECURITIES TRADING ACTIVITIES

These are expenses payable to the stock exchanges.

20. SHORT-TERM TRADE PAYABLES

	30 June 2026 VND	31 December 2025 VND
Payables for purchases of listed securities	49,031,905,000	2,395,880,000
Payables for purchases of goods and services	255,648,354	114,451,378
	49,287,553,354	**2,510,331,378**

21. STATUTORY OBLIGATIONS

Items	*31 December 2025 VND*	*Payables during the period VND*	*Payment during the period VND*	*30 June 2026 VND*
Corporate income tax	37,119,111,184	21,856,698,158	(44,971,022,091)	14,004,787,251
Value added tax	304,135,998	779,720,284	(842,666,318)	241,189,964
Personal income tax on behalf of investors	8,579,906,590	49,016,008,293	(53,083,315,387)	4,512,599,496
- *Payables*	*8,579,906,590*			*4,552,555,451*
- *Receivables*	-			*(39,955,955)*
Personal income tax	487,257,960	8,778,681,572	(8,644,850,486)	621,089,046
- *Payables*	*988,100,153*			*1,402,183,447*
- *Receivables*	*(500,842,193)*			*(781,094,401)*
Foreign contractor tax	219,058,966	3,411,381,060	(3,222,161,549)	408,278,477
Fees, charges and other statutory payables	-	6,512,002	(6,512,002)	-
	46,709,470,698	**83,849,001,369**	**(110,770,527,833)**	**19,787,944,234**
In which:				
- *Receivables*	*(500,842,193)*			*(821,050,356)*
- *Payables*	*47,210,312,891*			*20,608,994,590*

22. SHORT-TERM ACCRUED EXPENSES

	30 June 2026 *VND*	*31 December 2025* *VND*
Interests on bonds and borrowings	13,623,180,806	16,381,178,476
Provision for 13th-month salary	5,343,091,998	-
Board remuneration	2,884,444,444	5,000,000,000
Custody and other management service fee	637,580,896	757,737,421
Others	793,451,473	1,865,305,892
	23,281,749,617	**24,004,221,789**

23. OTHER SHORT-TERM PAYABLES

	30 June 2026 *VND*	*31 December 2025* *VND*
Dividend payables	115,928,200	115,928,200
- *Dividend payables to shareholders*	*115,928,200*	*115,928,200*
Others	288,998,558	310,039,410
	404,926,758	**425,967,610**

24. DEFERRED TAX LIABILITIES

	30 June 2026 *VND*	*31 December 2025* *VND*
Taxable temporary differences:	14,963,502,561	118,365,188,146
Increase in revaluation gain of financial assets at FVTPL	*11,958,517,561*	*105,896,053,146*
Increase in revaluation gain of AFS financial assets and other long-term investments	*3,004,985,000*	*12,469,135,000*
Deferred income tax liabilities are recognized using the 20% corporate income tax rate applicable to the Group	**2,992,700,511**	**23,673,037,627**

25. OWNERS' EQUITY

25.1 *Undistributed profit*

	30 June 2026 VND	*31 December 2025 VND*
Undistributed realized profit	458,801,776,114	310,643,926,227
Unrealized profit	(95,433,318,642)	47,948,195,686
	363,368,457,472	**358,592,121,913**

25.2 *Share capital*

	Share capital VND	*Share premium VND*	*Other equity fund reserves VND*	*Differences from revaluation of financial assets at fair value VND*	*Undistributed profit VND*	*Non-controlling interests VND*	*Total VND*
1 January 2026	2,720,000,000,000	9,212,118,792	3,079,092,125	(59,298,676,059)	358,592,121,913	67,544,853,295	3,099,129,510,066
Net profit after tax	-	-	-	-	4,776,335,559	(11,038,190,794)	(6,261,855,235)
Using other funds	-	-	(260,000,000)	-	-	-	(260,000,000)
Revaluation of AFS financial assets and other long-term	-	-	-	(78,132,539,728)	-	-	(78,132,539,728)
As at 30 June 2026	**2,720,000,000,000**	**9,212,118,792**	**2,819,092,125**	**(137,431,215,787)**	**363,368,457,472**	**56,506,662,501**	**3,014,475,115,103**

25. OWNERS' EQUITY (continued)

25.2 *Share capital* (continued)

Detail of Company share capital as at 30 June 2026:

	Share Unit	*Amount VND*	*Ratio %*
Nuti KD International Food Joint Stock Company	55,978,000	559,780,000,000	20.58
Nguyen Mien Tuan	45,679,129	456,791,290,000	16.79
Pham My Linh	24,999,219	249,992,190,000	9.19
Nguyen Hoang Hiep	19,430,736	194,307,360,000	7.14
Other shareholders	125,912,916	1,259,129,160,000	46.30
	272,000,000	**2,720,000,000,000**	**100.00**

The Company's shares are as follows:

	30 June 2026 Unit	*31 December 2025 Unit*
Authorized shares	272,000,000	272,000,000
Ordinary shares	*272,000,000*	*272,000,000*
Shares issued and fully paid	272,000,000	272,000,000
Ordinary shares	*272,000,000*	*272,000,000*
Outstanding shares	272,000,000	272,000,000
Ordinary shares	*272,000,000*	*272,000,000*

25.3 *Profit distribution to shareholders*

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
1. Undistributed realized profit at the beginning of the period (as at 1/1/2026 and 1/1/2025)	310,643,926,227	265,637,043,210
2. Unrealized profit at the end of the period (as at 30/6/2026 and 30/6/2025)	148,157,849,887	68,478,259,324
3. Profits to be distributed to shareholders as of the end of the period	458,801,776,114	334,115,302,534
Maximal profit available for distribution to shareholders	**458,801,776,114**	**334,115,302,534**

26. NON-CONTROLLING INTERESTS

Non-controlling interests from Viet Dragon Asset Management Corporation in the period is as follow:

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Beginning balance	67,544,853,295	48,488,925,445
Decrease in equity interest in subsidiary	(5,530,000,000)	-
Realized loss during the period	(3,076,348,631)	(35,916,772)
Unrealized loss during the period	(2,431,842,163)	(1,202,544,361)
Non-controlling interests	**56,506,662,501**	**47,250,464,312**

27. DISCLOSURE OF INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS

27.1 Financial assets listed/registered for trading at VSD of the Company

	Par value	
	30 June 2026 VND	*31 December 2025 VND*
Unrestricted and traded financial assets	549,297,170,000	614,121,230,000
Financial assets awaiting for settlement	4,000,000,000	14,142,000,000
	553,297,170,000	**628,263,230,000**

27.2 Non-traded financial assets deposited at VSD of the Company

	Par value	
	30 June 2026 VND	*31 December 2025 VND*
Unrestricted and non-traded financial assets	2,370,000	2,450,000
Unrestricted and awaiting for trading financial assets	5,002,200,000	928,000,000
	5,004,570,000	**930,450,000**

27.3 Financial assets awaiting for arrival of the Company

	Par value	
	30 June 2026 VND	*31 December 2025 VND*
Financial assets awaiting for arrival	**16,522,000,000**	**673,000,000**

27.4 Financial assets unregistered at VSD of the Company

	Par value	
	30 June 2026 VND	*31 December 2025 VND*
Unregistered financial assets	**1,165,648,010,000**	**915,642,430,000**

27. DISCLOSURE OF INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

27.5 *Financial assets entitled to related rights*

	Par value	
	30 June 2026 VND	*31 December 2025 VND*
Pending stock entitlements	**438,150,000**	**10,363,360,000**

27.6 *Financial assets listed/registered at VSD of investors*

	Quantity	
	30 June 2026	*31 December 2025*
Unrestricted and traded financial assets	1,953,735,527	2,118,856,656
Mortgage and traded financial assets	83,134,655	207,702,655
Blocked financial assets	79,843,174	79,843,174
Restricted and traded financial assets	23,094,756	11,754,872
Financial assets awaiting for settlement	12,393,000	10,556,911
Customers' deposits for derivatives trading	33	25
	2,152,201,145	**2,428,714,293**

27.7 *Non-traded financial assets deposited at VSD of investors*

	Quantity	
	30 June 2026	*31 December 2025*
Unrestricted and non-traded financial assets	19,883,930	6,024,188
Restricted and non-traded financial assets	4,638,800	15,829,100
Sealed, temporarily detained and non-traded financial assets	-	46,500
	24,522,730	**21,899,788**

27.8 *Financial assets awaiting for arrival of investors*

	Quantity	
	30 June 2026	*31 December 2025*
Shares	**8,042,386**	**7,968,289**

27.9 *Financial assets of investors not deposited with VSDC*

	Quantity	
	30 June 2026	*31 December 2025*
Shares	188,037,527	-
Open-end fund certificates	2,008,221	-
	190,045,748	**-**

27. DISCLOSURE OF INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

27.10 Entitled financial assets of investors

	Quantity	
	30 June 2026	*31 December 2025*
Shares	**14,547,646**	**12,152,668**

27.11 Investors' deposits

	30 June 2026 VND	*31 December 2025 VND*
Investors' deposits for securities trading activities managed by the Company	888,632,354,086	1,742,992,611,945
- *Domestic investors' deposits for securities trading activities managed by the Company*	*886,798,486,470*	1,742,246,752,881
- *Foreign investors' deposits for securities trading activities managed by the Company*	*1,833,867,616*	745,859,064
Investors' deposits at VSD	2,474,582,148	2,670,827,688
Investors' deposits for clearing and settlement	855,566,734	2,116,109,956
- *Domestic investors' deposits for clearing and settlement securities transactions*	*625,005,703*	1,521,525,536
- *Foreign investors' deposits for clearing and settlement securities transactions*	*230,561,031*	594,584,420
Deposits of securities issuers	1,050,328,142	346,470,529
	893,012,831,110	**1,748,126,020,118**

27.12 Payables to investors - investors' deposits for securities trading activities managed by the Company

	30 June 2026 VND	*31 December 2025 VND*
Payables to investors for securities trading deposits managed by the Company		
- *Domestic investors*	*888,233,735,047*	*1,744,371,576,150*
- *Foreign investors*	*1,833,867,616*	*745,859,064*
	890,067,602,663	**1,745,117,435,214**

27.13 Dividend, bond principal and interest payables

	30 June 2026 VND	*31 December 2025 VND*
Dividend payables, bond principal and interest payables	**2,945,228,447**	**3,008,584,904**

28. GAIN/(LOSS) FROM FINANCIAL ASSETS

28.1 *Gain/(loss) from sale of financial assets at FVTPL*

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Gain from sale of financial assets at FVTPL	130,953,676,939	61,517,943,645
Loss from sale of financial assets at FVTPL	(28,065,072,781)	(21,709,446,222)
	102,888,604,158	**39,808,497,423**

Details of net realized gain/(loss) from disposals of FVTPL financial assets by category are as follows:

No	*Financial assets*	*Quantity Shares*	*Proceeds VND*	*Cost of disposals (*) VND*	*Gain/(loss) from sale during the current period VND*	*Gain from sale during the previous period VND*
1	Listed shares	18,759,633	549,978,697,500	492,579,257,677	57,399,439,823	35,392,165,199
2	Unlisted shares	6,057,232	293,791,583,200	247,995,959,865	45,795,623,335	3,509,250,224
3	Listed bonds	17,323,000	1,880,603,122,000	1,880,909,581,000	(306,459,000)	907,082,000
		42,139,865	**2,724,373,402,700**	**2,621,484,798,542**	**102,888,604,158**	**39,808,497,423**

(*) The costs of disposals are determined by the weighted average method up to the end of the trading date.

28. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

28.2 *Gain/(loss) from revaluation of financial assets*

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Revaluation gain of FVTPL financial assets	(98,243,479,449)	(28,945,967,964)
Revaluation loss of FVTPL financial assets	(66,357,384,157)	(39,172,249,328)
	(164,600,863,606)	**(68,118,217,292)**

		30 June 2026				
No	*Financial assets*	*Cost VND*	*Fair value VND*	*Revaluation difference as at 30 June 2026 VND*	*Revaluation difference as at 31 December 2025 VND*	*Difference adjustment in current period VND*
1	Listed shares	1,129,247,471,417	1,023,382,139,600	(105,865,331,817)	58,578,014,176	(164,443,345,993)
2	Unlisted shares	41,357,388,341	38,093,939,006	(3,263,449,335)	(3,105,931,722)	(157,517,613)
		1,170,604,859,758	**1,061,476,078,606**	**(109,128,781,152)**	**55,472,082,454**	**(164,600,863,606)**

28. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

28.3 Dividend, interest income from financial assets at FVTPL, AFS, HTM, loans and receivables

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Interest income from loans and receivables	242,257,710,739	185,764,911,278
Interest income from HTM financial assets	32,652,905,054	15,969,424,657
Interest income from AFS financial assets	29,683,953,970	3,000,000,000
- *Dividend from financial assets at AFS*	*3,000,000,000*	*3,000,000,000*
- *Gain from revaluation of AFS financial asset arising from reclassification*	*32,685,939,300*	-
- *Loss from revaluation of AFS financial asset arising from reclassification*	*(6,001,985,330)*	-
Interest income from deposits	8,549,414,385	10,996,345,194
Dividend, interest income from financial assets at FVTPL	6,097,632,800	17,834,788,327
	319,241,616,948	**233,565,469,456**

29. PROVISION EXPENSES FOR DIMINUTION IN VALUE AND IMPAIRMENT OF FINANCIAL ASSETS, DOUBTFUL DEBTS AND BORROWING COSTS OF LOANS

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Interest expenses on borrowings for margin financing and advances against securities sale	153,004,328,204	127,268,540,154
	153,004,328,204	**127,268,540,154**

30. EXPENSES FOR PROPRIETARY TRADING ACTIVITIES

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Salary expense, other related expenses and customer referral commission	1,713,142,566	1,667,607,937
Office rentals	105,322,299	110,024,736
Other expenses	54,801,052	73,904,688
	1,873,265,917	**1,851,537,361**

31. EXPENSES FOR BROKERAGE SERVICES

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Salary expense and other related expenses	33,062,664,223	28,362,683,451
Transaction fee for brokerage activities	18,358,368,976	14,051,511,051
Commission expenses for collaborators	7,184,553,267	6,187,302,669
Office rentals	6,526,037,945	4,922,273,108
Depreciation and amortization expenses	417,552,072	349,708,338
Other expenses	8,341,009,675	8,907,484,862
	73,890,186,158	**62,780,963,479**

32. EXPENSES FOR SECURITIES CUSTODIAN SERVICES

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Custody expenses	3,806,605,110	3,548,244,786
Other expenses	339,134,770	349,136,372
	4,145,739,880	**3,897,381,158**

33. EXPENSES FOR FINANCIAL ADVISORY SERVICES

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Salary expense and other related expenses	5,062,182,220	5,216,442,779
Office rentals	449,540,592	476,040,843
Other expenses	1,213,195,698	1,110,920,849
	6,724,918,510	**6,803,404,471**

34. GENERAL AND ADMINISTRATIVE EXPENSES

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Salary expense and other related expenses	51,408,406,178	43,247,095,750
Depreciation and amortization expenses	12,586,512,601	11,382,562,230
Office rentals	7,379,248,978	5,950,517,518
Maintenance expenses	4,631,403,056	4,439,012,340
Events and business trip expenses	1,650,231,427	691,839,088
Electricity, telecommunication services	1,076,009,518	897,532,573
Goodwill amortization	-	1,624,347,907
Remuneration of the Board of Directors	-	373,333,331
Other expenses	12,705,113,002	10,596,336,116
	91,436,924,760	**79,202,576,853**

35. CORPORATE INCOME TAX

The Group has the obligations to pay the Corporate Income Tax ("CIT") at a rate of 20% of taxable profits (previous period: 20%).

The tax returns filed by the Group are subject to examination by the tax authorities. As the application of tax laws and regulations is susceptible to varying interpretations, the amounts reported in the interim consolidated financial statements could change later upon final determination by the tax authorities.

35.1 Corporate income tax expense

The total corporate income tax (expense)/income of the Group for the period was as follows:

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Current CIT expense	(21,856,698,158)	(4,877,038,472)
Deferred CIT income	18,787,507,116	7,494,311,329
	(3,069,191,042)	**2,617,272,857**

35. CORPORATE INCOME TAX (continued)

35.2 *Current CIT expense*

The current tax payable is based on taxable profit for the period. The taxable profit of the Group for the period differs from the profit as reported in the interim consolidated income statement because it excludes items of income or expense that are taxable or deductible in other periods and it further excludes items that are not taxable or deductible. The Group's liability for current tax is calculated using tax rates that have been enacted by the reporting date.

Reconciliation between CIT expense and accounting profit multiplied by CIT rate presented below:

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Profit before tax	**6,677,335,807**	**5,201,163,732**
At CIT rate of 20% applicable to the Group	1,335,467,161	1,040,232,747
Increase adjustments	**20,783,961,940**	**8,646,522,183**
Non-deductible operating expenses	63,808,286	104,524,663
Reversal of increase in fair value of financial assets at FVTPL	18,594,932,927	7,453,786,612
Goodwill amortization	-	324,869,581
Other increase adjustments	1,932,646,537	722,816,610
Loss adjustment from financial statement consolidation	192,574,190	40,524,717
Decrease adjustments	**271,926,950**	**4,819,977,145**
Increase in revaluation gain of financial assets at FVTPL	1,529,566,560	3,726,470,120
Revenue, dividend receivable, profit distribution	92,000,000	631,600,000
Non-taxable income at the subsidiary	(1,349,639,610)	461,907,025
Increase in corporate income tax as per tax finalization	**9,196,007**	**10,260,687**
Current CIT expense	**21,856,698,158**	**4,877,038,472**

35. CORPORATE INCOME TAX (continued)

35.3 *Deferred CIT income*

The Group recognized the deferred CIT income and deferred CIT liabilities with the movements in the current period and the previous period below:

	Interim consolidated statement of financial position		*Interim consolidated income statement*	
	30 June 2026 VND	*31 December 2025 VND*	*For the six-month period ended 30 June 2026 VND*	*For the six-month period ended 30 June 2025 VND*
Deferred CIT assets				
Estimated tax losses carried forward to next year of the subsidiary	(3,542,934,474)	(3,542,934,474)		-
Deferred CIT liabilities				
Gain from revaluation of financial assets at FVTPL	2,391,703,510	21,179,210,626	18,787,507,116	7,494,311,329
Deferred CIT recognized in the interim consolidated income statement			**18,787,507,116**	**7,494,311,329**

35.4 *Tax loss carried forward from the previous period*

The Group is allowed to carry forward taxable losses to the next year to offset against profits earned within 5 years from the year after the loss. Details are as follows:

Originating year	*Can be utilized up to*	*Tax losses amount VND*	*Tax losses carried forward until 30 June 2026 VND*	*Tax losses not yet carried forward until 30 June 2026 VND*
2022	2027	153,842,348,672	(145,142,512,621)	8,699,836,051
2024	2029	128,204,579	-	128,204,579
2025	2030	8,886,631,733	-	8,886,631,733
		162,857,184,984	**(145,142,512,621)**	**17,714,672,363**

36. ACCUMULATED OTHER COMPREHENSIVE INCOME

Items	*31 December 2025 VND*	*Movement during the period VND*	*Changes in owners' equity recorded in interim income statement VND*	*30 June 2026 VND*
Expense from revaluation of AFS financial assets and other long-term investments	**(59,298,676,059)**	**(51,448,585,758)**	**(26,683,953,970)**	**(137,431,215,787)**

37. ADDITIONAL INFORMATION FOR INTERIM CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY

(Expense)/income is recorded directly to owner's equity as follows:

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
(Expense)/income recorded directly to owner's equity		
- *(Expense)/income from revaluation of AFS financial assets and other long-term investments*	*(51,448,585,758)*	*18,981,113,625*
- *-Expense from revaluation of reclassified AFS financial assets to FVTPL*	*(26,683,953,970)*	*-*
	(78,132,539,728)	**18,981,113,625**

38. OTHER INFORMATION

38.1 Related party transactions

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

The list of related parties with material transactions with the Group and the relationship between the Group and related parties is as follows:

Related party	*Relationship*
Nuti KD International Food Joint Stock Company	Major shareholder
Mr. Nguyen Mien Tuan	Major shareholder
Mr. Nguyen Hoang Hiep	Major shareholder
Ms. Pham My Linh	Major shareholder
Hoang Trieu Company Limited	Major shareholder of the Company is the legal representative of Hoang Trieu Company Limited
Board of Directors and Board of Management	Key management

38. OTHER INFORMATION (continued)

38.1 *Related party transactions* (continued)

Significant transactions with related parties during the period are as follows:

Related parties	*Transactions*	*For the six-month period ended 30 June 2026 VND*	*For the six-month period ended 30 June 2025 VND*
Nuti KD International Food Joint Stock Company	Brokerage fee	558,938,430	-
	Custody fee	74,459,756	-
	Deposit interest income	62,444,912	1,274
	Accrued coupon interest income	5,786,301,373	3,366,136,988
	Consultant fee income	200,000,000	-
	Other fee income	1,000,000	-
Hoang Trieu Company Limited	Office rentals and related services	8,280,884,240	7,699,108,682
Board of Directors and Management	Remuneration, salary and other benefit	8,655,890,172	8,262,358,998

Balances with related parties at the reporting date are as follows:

		Receivables/(payables)	
Related parties	*Transactions*	*30 June 2026 VND*	*31 December 2025 VND*
Nuti KD International Food Joint Stock Company	Investors' deposits	(171,256,511,750)	(673,423,479)
	Securities custodian receivables	17,618,555	1,727,010
	Bond principal payable	-	(200,000,000,000)
	Coupon bond interest payable	-	(832,876,711)
Hoang Trieu Company Limited	Service fees payable	(222,377,400)	(184,367,727)
	Rental deposits	2,679,921,164	2,679,921,164

38.2 *Segment information*

- The Brokerage and Margin Lending segment generates revenues and incurs expenses relating to brokerage services, securities investment advisory services, margin lending and advance settlement services.
- The Proprietary Trading segment generates revenues and incurs expenses relating to investments in financial assets at FVTPL and HTM investments.
- The Investment Banking segment generates revenues and incurs expenses relating to corporate finance advisory services, underwriting, mergers and acquisitions advisory services, and other financial advisory services.
- Other segments perform securities custody services, treasury management and other internal corporate activities.

38. OTHER INFORMATION (continued)

38.2 *Segment information* (continued)

Segment information by business lines are as follows:

	Proprietary activities *VND*	*Brokerage and lending activities* *VND*	*Investment Banking* *VND*	*Others* *VND*	*Total* *VND*
For the six-month period ended 30 June 2026					
Net income from securities trading activities	107,030,342,453	334,326,141,998	4,075,863,637	13,414,076,150	458,846,424,238
Direct expenses	(102,414,658,347)	(252,156,844,776)	(5,907,650,265)	32,135,679,624	(328,343,473,764)
Depreciation and allocated expenses	(120,504,703)	(12,429,381,246)	(775,378,490)	-	(13,325,264,439)
Segment result	**4,495,179,403**	**69,739,915,976**	**(2,607,165,118)**	**45,549,755,774**	**117,177,686,035**
Net financial income	(27,967,114,792)	-	-	-	(27,967,114,792)
Unallocated net financial income					8,897,669,924
Segment result	**(23,471,935,389)**	**69,739,915,976**	**(2,607,165,118)**	**45,549,755,774**	**98,108,241,167**
General and administrative expenses					(91,436,924,760)
Other income	-	-	-	6,019,400	6,019,400
Operating result					**6,677,335,807**
As at 30 June 2026					
Segment assets	2,989,946,018,387	4,310,546,927,300	1,789,500,000	-	7,302,282,445,687
Unallocated assets					604,306,941,765
Total assets	**2,989,946,018,387**	**4,310,546,927,300**	**1,789,500,000**	**-**	**7,906,589,387,452**
Segment liabilities	1,133,859,389,309	3,721,743,841,113	3,608,128,000	-	4,859,211,358,422
Unallocated liabilities					32,902,913,927
Total liabilities	**1,133,859,389,309**	**3,721,743,841,113**	**3,608,128,000**	**-**	**4,892,114,272,349**

38. OTHER INFORMATION (continued)

38.2 *Segment information* (continued)

Segment information by business lines are as follows (continued):

	Proprietary activities VND	*Brokerage and securities services VND*	*Investment Banking VND*	*Others VND*	*Total VND*
For the six-month period ended 30 June 2025					
Net income from securities trading activities	68,433,869,488	263,452,364,057	4,798,289,793	13,265,617,999	349,950,141,337
Direct expenses	(62,975,430,217)	(215,875,693,363)	(6,524,168,937)	26,851,821,017	(258,523,471,500)
Depreciation and allocated expenses	(145,205,355)	(13,876,362,343)	(782,887,379)	-	(14,804,455,077)
Segment result	**5,313,233,916**	**33,700,308,351**	**(2,508,766,523)**	**40,117,439,016**	**76,622,214,760**
Net financial income	(8,759,983,561)	-	-	-	(8,759,983,561)
Unallocated net financial income					16,529,409,190
Segment result	**(3,446,749,645)**	**33,700,308,351**	**(2,508,766,523)**	**40,117,439,016**	**84,391,640,389**
General and administrative expenses					(79,202,576,853)
Other income	-	-	-	12,100,196	12,100,196
Operating result					**5,201,163,732**
As at 31 December 2025					
Segment assets	3,162,559,911,622	4,033,284,528,397	1,282,600,000	-	7,197,127,040,019
Unallocated assets					924,325,929,604
Total assets	**3,162,559,911,622**	**4,033,284,528,397**	**1,282,600,000**	**-**	**8,121,452,969,623**
Segment liabilities	793,247,859,133	4,116,981,604,960	2,988,128,000	-	4,913,217,592,093
Unallocated liabilities					109,105,867,464
Total liabilities	**793,247,859,133**	**4,116,981,604,960**	**2,988,128,000**	**-**	**5,022,323,459,557**

38. OTHER INFORMATION (continued)

38.3 *Operating lease commitments*

The Group currently leases its offices under the operating lease contracts. As at 30 June 2026, the future rental fee payables as stated in the rental contracts are as follows:

	30 June 2026 VND	*31 December 2025 VND*
Within 1 year	27,863,086,132	26,211,775,299
From 1 to 5 years	76,645,192,773	14,557,493,163
Over 5 years	1,331,338,521	-
	105,839,617,426	**40,769,268,462**

38.4 *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 Group (after adjusting for the bonus and welfare fund) by the weighted average number of ordinary shares outstanding during the period.

For the purpose of preparing the interim consolidated financial statements, other comprehensive income has not been added to profit after tax to calculate basic earnings per share due to lack of detailed guidance.

Diluted earnings per share amounts are calculated by dividing the net profit or loss after tax attributable to ordinary shareholders of the Group (after adjusting for interest on the convertible preference shares) by the weighted average number of ordinary shares outstanding during the year plus the weighted average number of ordinary shares that would be issued on conversion of all the dilutive potential ordinary shares into ordinary shares.

The Group uses the following information to calculate basic earnings per share and diluted earnings per share:

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025 (restate)*
Net profit after tax attributable to ordinary shareholders (VND)	8,131,939,292	8,071,151,977
Net profit after tax attributable to ordinary shareholders for basic earnings per share (VND)	**8,131,939,292**	**8,071,151,977**
Weighted average number of ordinary shares to calculate basic earnings per share (share)	272,000,000	243,000,000
Dilutive effect of bonus share issuance (share)	-	24,300,000
Weighted average number of ordinary shares adjusted for the effect of dilution	**272,000,000**	**267,300,000**
Basic earnings per share (VND/share)	30	30
Diluted earnings per share (VND/share) (*)	30	30

(*) Earnings per share of the Company are not affected by the dilution factors.

38. OTHER INFORMATION (continued)

38.5 Purposes and policies of financial risk management

Financial liabilities of the Group mainly comprised of trade payables and other payables, Primary purpose of financial liabilities is to finance main business operation of the Group. The Group possesses financial assets at FVTPL, loans, receivables from customers and other receivables, cash on hand and short-term deposit incurring directly from business operation of the Group. The Group does not hold or issue any derivative instruments.

The Group is exposed to market risk, credit risk and liquidity risk in its daily operation.

Risk management is integral to the whole business of the Group. The Group has a system of control in place to achieve an acceptable balance between the cost of risks occurring and the cost of managing the risks. Management continually monitors the Group's risk management process to ensure that an appropriate balance between risk and control is achieved.

Management reviews and agrees policies for managing each of these risks which are summarized as below.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market price comprises four types of risk: interest rate risk, currency risk, commodity price risk and other price risk, such as equity price risk. Financial instruments affected by market risk including financial asset at FVTPL, loans, deposits and available-for-sale investments.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Group's exposure to market risk for changes in interest rate relates primarily to the Group's cash, short-term deposits and HTM investment.

The Group manages interest rate risk by looking at the competitive structure of the market to obtain relevant interest policies, which are favorable for its purposes within its risk management limits.

A sensitivity analysis is not performed for the interest rate risk as the Group's financial instrument bearing fixed interest rate.

38. OTHER INFORMATION (continued)

38.5 *Purposes and policies of financial risk management* (continued)

Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in foreign exchange rates. The Group's exposure to the risk of changes in foreign exchange rates relates primarily to the Group's operating activities in which revenue or expense is denominated in a different currency. The Group manages its currency risk by continuously monitoring foreign exchange rates and thereby timely updating its forecast of cash flows in foreign currencies. The Group's operations are exposed to risk of certain currencies, mainly the United States Dollar ("USD").

As at 30 June 2026, the Group does not have any foreign currency principal balances.

Share price risk

The Group's listed and unlisted equity securities are susceptible to market price risk arising from uncertainty about future values of the investment securities. The Group manages share price risk by establishing investment limit. Board of Director of the Group also reviews and approves decisions to invest in shares.

Changes in share price can affect to the Group's profit and equity.

At the reporting date, the fair value of both the Group's listed shares and unlisted shares amounted to VND1,061,476,078,606 (31 December 2025: VND1,353,534,452,184). A decrease by 10% on the stock market index may result in a decrease in the Group's profit before tax by VND106,147,607,861 (31 December 2025: VND135,353,445,218). An increase by 10% on the stock market index may result in an increase in the Group's profit before tax by VND106,147,607,861 (31 December 2025: VND135,353,445,218).

38. OTHER INFORMATION (continued)

38.5 *Purposes and policies of financial risk management* (continued)

Credit risk

Credit risk is the risk that counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Group is exposed to credit risk from its operating activities (primarily for margin loans, advances to customers and trade receivables) and from its financing activities, including deposits with banks, HTM investments.

Trade receivables

The Group based on its established policies, procedures and controls relating to customer credit risk management manages customer credit risk.

The Group regularly monitored outstanding customer receivables and required secured methods or credit insurance to large customers' receivables. The requirement for impairment is analyzed at each reporting date on an individual basis for major clients. The Group has maintained strict control over its outstanding receivables and has a credit control department to minimize credit risk. In view of the aforementioned and the fact that the Group's trade receivables relate to a large number of diversified customers, there is no significant concentration of credit risk.

Deposits at banks

The Group's bank balances are mainly maintained with well-known banks in Vietnam. Credit risk from balances with banks is managed by the Group's accounting department in accordance with the Group's policy. The Group's maximum exposure to credit risk for the components of the interim consolidated balance sheet at each reporting date is the carrying amounts. The Group evaluates the concentration of credit risk in respect to bank deposit as low.

Margin loans and advances to customers

The Group manages customer credit risk through the Group's control policies, procedures and processes related to the process of margin lending and advances to customers.

The Group only makes margin loans with securities that are allowed to be traded on margin in accordance with the Regulation on Margin Lending and are graded selectively according to the Group's principle of stock quality assessment. Credit limit is controlled on the basis of collateral value, customer's transaction credit, and control limit criteria.

38. OTHER INFORMATION (continued)

38.5 *Purposes and policies of financial risk management* (continued)

Credit risk (continued)

Loans and advances to customers (continued)

The following loans are considered as overdue as at 30 June 2026 (excluding of contracts that was extended or liquidated before the signing date of this report). Except for financial assets which are reserved for impairment, according to the Management's assessment, the remaining financial assets are neither overdue nor impaired as they are all liquid.

				Past due but not impaired			
	Total VND	*Balance provisioned VND*	*Neither past due nor impaired VND*	*Under 3 months VND*	*From 3 - 6 months VND*	*Over 6 - 12 months VND*	*Over 1 year VND*
Beginning balance	4,003,532,443,009	44,255,627,717	3,959,276,815,292	-	-	-	-
Ending balance	4,289,666,502,091	44,255,627,717	4,245,410,874,374	-	-	-	-

Liquidity risk

The liquidity risk is the risk that the Group will encounter difficulties in meeting financial obligations due to the shortage of funds. The Group's exposure to liquidity risk arises primarily from the mismatches of maturities of financial assets and liabilities.

The Group monitors its liquidity risk by maintaining a level of cash and cash equivalents and bank loans deemed adequate to finance the Group's operations and to mitigate the effects of fluctuations in cash flows.

38. OTHER INFORMATION (continued)

38.5 *Purposes and policies of financial risk management* (continued)

Liquidity risk (continued)

The table below summarizes the maturity profile of the Group's financial assets and financial liabilities as at 30 June 2026:

	Overdue VND	*On demand VND*	*Up to 1 year VND*	*Over 1 to 5 years VND*	*Over 5 years VND*	*Total VND*
FINANCIAL ASSETS						
Cash and cash equivalents	-	576,617,758,652	225,000,000,000	-	-	801,617,758,652
Financial asset at FVTPL	-	1,061,476,078,606	-	-	-	1,061,476,078,606
Held-to-maturity investments (HTM)	-	-	20,000,000,000	-	1,100,000,000,000	1,120,000,000,000
Loans - gross	44,255,627,717	-	4,245,410,874,374	-	-	4,289,666,502,091
Available-for-sales financial assets (AFS)	-	-	434,797,280,000	-	-	434,797,280,000
Receivables from sale of financial assets	-	-	9,150,000,000	-	-	9,150,000,000
Receivables and accruals from dividend and interest income	-	-	27,587,345,980	-	-	27,587,345,980
Receivables from services provided by the Company	-	-	13,774,081,833	-	-	13,774,081,833
Advances to suppliers	-	-	5,523,047,554	-	-	5,523,047,554
Short-term deposits, collaterals and pledges	-	-	55,900,000	-	-	55,900,000
Other receivables	1,978,208,478	70,584,141	-	-	-	2,048,792,619
Other long-term investments	-	-	-	47,854,800,000	29,665,536,212	77,520,336,212
Long-term deposits, collaterals and pledges	-	-	10,000,000	5,804,114,039	-	5,814,114,039
Deposits to Settlement Assistance Fund	-	20,000,000,000	-	-	-	20,000,000,000
Other non-current assets	-	10,000,000,000	-	-	-	10,000,000,000
	46,233,836,195	**1,668,164,421,399**	**4,981,308,529,741**	**53,658,914,039**	**1,129,665,536,212**	**7,879,031,237,586**

39. OTHER INFORMATION (continued)

39.5 *Purposes and policies of financial risk management* (continued)

Liquidity risk (continued)

The table below summarizes the maturity profile of the Group's financial assets and financial liabilities as at 30 June 2026 (continued):

	Overdue *VND*	*On demand* *VND*	*Up to 1 year* *VND*	*Over 1 to 5 years* *VND*	*Over 5 years* *VND*	*Total* *VND*
FINANCIAL LIABILITIES						
Short-term borrowings and financial leases	-	-	2,776,900,000,000	-	-	2,776,900,000,000
Bond issuance	-	-	1,998,900,000,000	-	-	1,998,900,000,000
Payables for securities trading activities	-	-	2,170,132,462	-	-	2,170,132,462
Short-term trade payables	-	-	49,287,553,354	-	-	49,287,553,354
Short-term advance from customers	-	-	13,712,128,000	-	-	13,712,128,000
Short-term accrued expenses	-	-	23,281,749,617	-	-	23,281,749,617
Other payables	-	-	404,926,758	125,185,502	-	530,112,260
	-	**-**	**4,864,656,490,191**	**125,185,502**	**-**	**4,864,781,675,693**
Net liquidity gap	**46,233,836,195**	**1,668,164,421,399**	**116,652,039,550**	**53,533,728,537**	**1,129,665,536,212**	**3,014,249,561,893**

The Group assessed that concentration of payment risk is low. The Group is in capable of accessing capital resource and borrowings that matures in 12 months could be renewed with existing lenders. During the period, the Group did not have overdue debt.

39. EVENTS AFTER THE INTERIM CONSOLIDATED REPORTING DATE

There were no events occurring after the end of the interim consolidated accounting period that require adjustment to or disclosure in the Group's interim consolidated financial statements.

Ho Chi Minh City, Vietnam
10 August 2026

Prepared by:	Reviewed by:	Approved by:
Ms. Luong Thi Hong Phuong Deputy Manager of Finance and Accounting Department	Ms. Duong Kim Chi Chief Accountant	Ms. Nguyen Thi Thu Huyen General Director

CÔNG TY CỔ PHẦN CHỨNG KHOÁN RỒNG VIỆT

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