

## INTERIM STATEMENT OF FINANCIAL POSITION

At 31 Mar 2026

Unit: VND

Item	Code	Notes	At 31 Mar 2026	Opening balance
A	B	C	1	2
<b>A. CURRENT ASSETS (100 = 110 + 130)</b>	<b>100</b>		<b>6,404,093,491,123</b>	<b>6,479,776,240,903</b>
<b>I. Financial assets (110 = 111 + 112 + 113 + 114 + 115 + 116 + 117 + 118 + 119 + 120 + 121 + 122 + 129)</b>	<b>110</b>		<b>6,397,337,671,091</b>	<b>6,473,913,240,205</b>
1. Cash and cash equivalents	111		306,044,276,365	367,910,939,027
1.1. Cash	111.1	A.7.1	306,044,276,365	367,910,939,027
1.2. Cash equivalents	111.2			
2. Financial assets at fair value through profit and loss (FVTPL)	112	A.7.3.1	476,861,100,546	596,931,012,196
3. Held-to-maturity investments (HTM)	113	A.7.3.3	636,607,410,957	787,098,313,696
4. Loans	114	A.7.3.4	4,809,416,860,330	4,557,146,139,544
5. Available-for-sale investments (AFS)	115		164,087,587,927	168,838,563,387
6. Provision for impairment of financial assets and mortgaged assets	116		(53,605,698,339)	(57,136,773,335)
7. Receivables	117	A.7.5	56,721,060,463	73,118,360,649
7.1. Receivables from disposal of financial assets	117.1		18,000,000,000	30,041,005,700
7.2 Receivables and accrued dividend and interest	117.2		38,721,060,463	43,077,354,949
7.2.1. Receivables from due accrued dividends and interest	117.3			
<i>Of which: doubtful receivables on dividends and interest received to date but not received</i>	117.3.1			
7.2.2. Undue accrued dividends and interest	117.4	A.7.5.2	38,721,060,463	43,077,354,949
8. Advances to suppliers	118		4,455,146,401	3,756,693,164
9. Receivables from services provided by the Company	119	A.7.5.5	10,834,235,588	11,032,464,813
10. Internal receivables	120			
11. Receivable for securities transaction errors	121			
12. Other Receivables	122		24,668,361,077	12,970,197,288
13. Provision for impairment of receivables (*)	129	A.7.6	(38,752,670,224)	(47,752,670,224)
<b>II. Other current assets (130 = 131 + 132 + 133 + 134 + 135 + 136)</b>	<b>130</b>		<b>6,755,820,032</b>	<b>5,863,000,698</b>
1. Advances	131		1,630,000,000	271,000,000
2. Office supplies, materials and tools	132	A.7.7	136,377,620	136,377,620
3. Short-term prepaid expenses	133	A.7.22.a	4,893,042,412	5,361,623,078
4. Short-term deposits, collaterals and pledges	134		96,400,000	94,000,000
5. Deductible VAT	135			
6. Taxes and State receivables	136			
7. Other current assets	137			
8. Bond repurchase transactions	138			
6. Provision for impairment of of short-term assets	139			
<b>B. NON-CURRENT ASSETS (200 = 210 + 220 + 230 + 240 + 250-260)</b>	<b>200</b>		<b>594,384,307,514</b>	<b>553,222,987,393</b>
<b>I. Long-term financial assets</b>	<b>210</b>		<b>528,255,749,533</b>	<b>482,784,510,127</b>

Item	Code	Notes	At 31 Mar 2026	Opening balance
A	B	C	1	2
1. Long-term Receivables	211			
2. Investments	212		528,255,749,533	482,784,510,127
2.1. Held-to-maturity investments (HTM)	212.1		347,453,035,509	302,596,817,388
2.2. Available-for-sale financial assets (AFS)	212.2			
2.3. Investments in joint ventures, affiliate	212.3			
2.4 Other long term investments	212.4	A.7.3.2	180,802,714,024	180,187,692,739
3 Provision for impairment of long-term financial assets	213	A.7.3.5		
<b>II. Fixed assets</b>	<b>220</b>		<b>23,628,081,926</b>	<b>22,034,033,251</b>
1. Tangible fixed assets	221	A.7.18	15,235,561,374	14,351,987,273
- Cost	222		61,077,912,192	58,858,404,192
- Accumulated depreciation (*)	223a		(45,842,350,818)	(44,506,416,919)
- Review TSCDHH under fair value	223b			
2. Fixed assets Finance lease	224			
- Cost	225			
- Accumulated depreciation (*)	226a			
- Review TSCDTTC under fair value	226b			
3. Intangible fixed assets	227	A.7.19	8,392,520,552	7,682,045,978
- Cost	228		30,258,841,090	28,951,866,090
- Accumulated amortization (*)	229a		(21,866,320,538)	(21,269,820,112)
- Review TSCDVH under fair value	229b			
<b>III. Real Estate Investments</b>	<b>230</b>			
- Cost	231			
- Accumulated depreciation (*)	232a			
- Review BDSDT under fair value	232b			
<b>IV. Construction in progress</b>	<b>240</b>			<b>1,306,975,000</b>
<b>V. Other non-current assets</b>	<b>250</b>		<b>42,500,476,055</b>	<b>47,097,469,015</b>
1. Long-term deposits, collaterals and pledges	251		2,407,511,192	2,407,511,192
2. Long-term prepaid expenses	252	A.7.22b	20,092,964,863	23,830,214,301
3. Assets Deferred income tax	253			
4. Deposits to Settlement Assistance Fund	254	A.7.23	20,000,000,000	20,859,743,522
5. Other long-term assets	255			
<b>VI. Provision for impairment of long term assets</b>	<b>260</b>			
<b>TOTAL ASSETS (270 = 100 + 200)</b>	<b>270</b>		<b>6,998,477,798,637</b>	<b>7,032,999,228,296</b>

Item	Code	Notes	At 31 Mar 2026	Opening balance
A	B	C	1	2
<b>C. LIABILITIES (300 = 310 + 340)</b>	<b>300</b>		<b>4,326,135,839,000</b>	<b>4,376,210,636,405</b>
<b>I. Current liabilities</b>	<b>310</b>		<b>4,286,733,976,487</b>	<b>4,330,690,774,733</b>
1. Short-term borrowings and financial leases	311		4,050,793,305,302	4,070,368,955,884
1.1. Short-term borrowings	312	A.7.20	4,050,793,305,302	4,070,368,955,884
1.2 Lease liabilities Short-term financial assets	313			
2. Borrowing short-term financial assets	314			
3. Short-term convertible bonds	315			
4. Short-term bond issuance	316			
5. Payment Assistance Loan Fund	317			
6. Payables for securities transactions	318	A.7.9	8,721,870,995	7,310,248,791
7. Payables trading mistakes of financial assets	319			
8. Short-term trade payables	320	A.7.15	22,520,271,520	2,768,539,312
9. Short-term advances from customers	321		4,044,580,000	4,184,580,000
10. Statutory obligations	322	A.7.11	24,515,150,788	23,185,374,616
11. Payable to employees	323		92,061,330,021	117,470,841,136
12. Employee benefits	324		1,305,074,473	1,373,456,171
13. Short-term Accrued expenses	325	A.7.13	37,630,643,305	39,329,554,062
14. Short-term internal payables	326			
15. Short-term unearned revenues	327			
16. Receipt of the deposit, short-term deposit	328			
17. Other short-term payables	329	A.7.16	3,294,642,843	3,025,728,393
18. Short-term provisions	330		29,252,889,981	45,000,000,000
19. Bonus and welfare fund	331		12,594,217,259	16,673,496,368
20. Payables under bond repo contracts	332			
<b>II. Non-current liabilities</b>	<b>340</b>		<b>39,401,862,513</b>	<b>45,519,861,672</b>
1. borrowings rent long term financial assets	341			
1.1. Long-term borrowings	342			
1.2. Lease liabilities Long-term financial assets	343			
2. Borrowing long-term financial assets	344			
3. Long-term convertible bonds	345			
4. Long-term bond issuance	346			
5. Long-term payable	347			
6. Long-term prepaid purchase	348			
7. Long-term Accrued expenses	349			
8. Long-term payables	350			
9. Revenue from long-term unrealized	351			
10. Receipt of the deposit, term deposit	352			
11. Accounts payable, other long-term payable	353			
12. Long-term Provisions	354			
13. Provision for compensation for damage to the investors	355			
14.1. Deferred income tax liability	356		39,401,862,513	45,519,861,672
15. Development fund science and technology	357			
<b>D. OWNERS' EQUITY (400 = 410 + 420)</b>	<b>400</b>		<b>2,672,341,959,637</b>	<b>2,656,788,591,891</b>

Item	Code	Notes	At 31 Mar 2026	Opening balance
A	B	C	1	2
<b>I. Owners' equity</b>	<b>410</b>		<b>2,672,341,959,637</b>	<b>2,656,788,591,891</b>
1. Share capital	411		1,332,095,854,220	1,332,095,854,220
1.1. Contributed capital	411.1		722,339,370,000	722,339,370,000
a. Ordinary shares	411.1a		722,339,370,000	722,339,370,000
b. Preferred shares	411.1b			
12. Share premium	411.2		610,253,166,720	610,253,166,720
1.3. Bond conversion option	411.3			
1.4. Owner's other capital	411.4			
1.5. Treasury shares (*)	411.5		(496,682,500)	(496,682,500)
2. Difference from revaluation of assets at fair value	412		125,069,610,671	130,461,661,643
3. The exchange rate differences	413			
4. Charter capital supplementary reserve	414		59,379,106,210	59,379,106,210
5. Operational risk and financial reserve	415		59,379,106,210	59,379,106,210
6. Investment and development fund	415.1		173,325,877,426	173,325,877,426
7. Other funds belonging to owners' equity	416			
7. Undistributed Profits	417	A.7.43	923,092,404,900	902,146,986,182
7.1. Realized profit after tax	417.1		922,720,496,400	861,117,418,850
7.2. Unrealized profit after tax	417.2		371,908,500	41,029,567,332
<b>II. Funding sources and other funds</b>	<b>420</b>			
<b>TOTAL OWNERS' EQUITY</b>			<b>2,672,341,959,637</b>	<b>2,656,788,591,891</b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>440</b>		<b>6,998,477,798,637</b>	<b>7,032,999,228,296</b>

## OFF-BALANCE SHEET ITEMS

Item	Code	Notes	At 31 Mar 2026	Opening balance
A	B		1	2
<b>A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS</b>				
1. Fixed assets outsourced	001			
2. The certificate is kept for price	002			
3. Assets mortgagee	003			
4. Bad debts written-off (VND)	004		390,400,000	390,400,000
5. Foreign currencies	005			
6. Outstanding shares (number of shares)	006		72,200,145	72,200,145
7. Treasury shares (number of shares)	007		33,792	33,792
8. The Company's Financial assets listed/registered at Vietnam Securities Depository center ("VSD") (VND)	008		223,146,820,000	335,799,650,000
9. The Company's non-traded financial assets deposited at VSD (VND)	009		4,857,140,000	
10. The Company's awaiting financial assets (VND)	010		8,630,000,000	2,372,000,000
11. Financial assets Securities Trading fixes	011			
12. 7. The Company's financial assets which have not been deposited at VSD (VND)	012		442,699,160,400	443,548,208,700
13. Financial assets are entitled Securities	013			
<b>B. ASSETS AND LIABILITIES MANAGED UNDER AGREEMENT WITH INVESTORS</b>				
<i>Number of securities</i>				
1. Investors' financial assets listed/registered at VSD (VND)	021		27,214,789,620,100	30,431,498,850,400
a. Unrestricted financial assets (VND)	021.1		23,405,988,740,100	27,066,728,541,400
b. Restricted financial assets (VND)	021.2		307,233,040,000	310,470,610,000
c. Mortgaged financial assets (VND)	021.3		2,878,989,450,000	2,465,631,810,000
d. Blocked financial assets (VND)	021.4		488,758,770,000	488,737,520,000
e. Financial assets awaiting settlement (VND)	021.5		133,819,620,000	99,930,369,000
f. Financial assets standby loan	021.6			
2. Investors' non-traded financial assets deposited at VSD (VND)	022		84,664,620,000	63,852,230,000
a. Unrestricted and non-traded financial assets deposited at VSD (VND)	022.1		66,292,020,000	45,579,630,000
b. Restricted and non-traded financial assets deposited at VSD (VND)	022.2		18,372,600,000	18,272,600,000
c. Restricted, pledge and non-traded financial assets deposited at VSD (VND)	022.3			
d. Restricted, freezing, seizure and non-traded financial assets deposited at VSD (VND)	022.4			
3. Investors' awaiting financial assets (VND)	023		289,976,911,000	262,658,181,000
4. Financial assets trading correct errors of investors	024.a			
5. Investor's financial assets which have not been deposited at VSD (VND)	024.b		461,322,300,000	461,322,300,000
6. Financial assets shall enjoy rights of investors	025			
<i>Vietnam Dong</i>				
7. Investors' deposits (VND)	026		1,540,838,535,647	1,344,995,456,540
7.1. Investors' deposits for securities trading activities under the Company's management (VND)	027	A.7.39	714,605,774,096	552,781,949,486
7.2. Investors' synthesizing deposits for securities trading activities	028	A.7.39	809,327,813,319	732,124,689,414

Item	Code	Notes	At 31 Mar 2026	Opening balance
A	B		1	2
(VND)				
7.3. Deposit clearing and settlement of securities transactions	029		9,526,435	16,711,308,842
Asian. Deposit clearing and settlement of securities transactions by domestic investors	029.1		9,475,602	16,696,068,370
b. Deposits Deposits clearing and settlement of securities transactions by foreign investors	029.2		50,833	15,240,472
7.4. Securities issuers' deposits (VND)	030	A.7.40	16,895,421,797	43,377,508,798
8. Payables for investors' deposits for securities trading activities under the Company's management (VND)	031	A.7.41	1,513,964,880,635	1,301,647,367,012
8.1. Domestic investors' deposits for securities trading activities under the Company's management (VND)	031.1		1,504,610,281,031	1,291,121,558,644
8.2. Foreign investors' deposits for securities trading activities under the Company's management (VND)	031.2		9,354,599,604	10,525,808,368
9. Payables to securities issuers (VND)	032		16,710,860,639	33,161,043,639
10. Receivables from financial asset transaction errors	033			
11. Payables from financial asset transaction errors	034			
12. Dividend, bond principal and interest payables (VND)	035		10,162,794,373	10,187,045,889

Preparer

Ms. Pham Thi Thuy Duong

Chief accountant

Ms. Nguyen Hong Thuy

Day 15 Month 04 Year 2026

General Manager



Mr. Nhu Dinh Hoa

## INTERIM INCOME STATEMENT

Quarter 1 of year 2026

Unit: VND

Item	Code	Notes	This year	Previous year
<b>I. OPERATING REVENUE</b>				
1.1. Gain from financial assets at fair value through profit and loss (FVTPL)	01		41,635,695,882	15,905,869,173
a. Gain from disposal of financial assets at FVTPL	01.1	B.7.45.1	32,919,301,986	5,268,797,751
b. Gain from revaluation of financial assets at FVTPL	01.2		6,642,020,146	9,118,390,484
c. Dividend, interest income from financial assets at FVTPL	01.3	B.7.45.3	2,074,373,750	1,518,680,938
1.2. Gain from held-to-maturity investments (HTM)	02	B.7.45.3	15,412,874,286	18,208,193,814
1.3. Gain from loans and receivables	03	B.7.45.3	122,149,332,661	89,046,851,837
1.4. Gain from available-for-sale financial assets (AFS)	04	B.7.45.3		
1.5. Gain from hedging derivatives	05			
1.6. Revenue from brokerage services	06	B.7.45.4	98,709,545,826	53,304,290,479
1.7. Revenue from underwriting and issuance agency services	07	B.7.45.4	12,242,768	
1.8. Revenue from securities advisory services	08	B.7.45.4		
1.9. Revenue from securities custodian services	09	B.7.45.4	2,095,055,098	1,393,546,524
1.10. Revenue from financial advisory services	10	B.7.45.4	712,954,545	270,909,091
1.11 Revenue from other operating activities	11	B.7.45.4	1,767,758,050	450,648,735
<b>Total operating revenue (20 = 01--&gt; 11)</b>	<b>20</b>		<b>282,495,459,116</b>	<b>178,580,309,653</b>
<b>II. OPERATING EXPENSES</b>				
2.1. Loss from financial assets at fair value through profit and loss (FVTPL)	21		60,037,838,831	10,559,189,544
a. Loss from disposal of financial assets at FVTPL	21.1	B.7.45.1	7,968,173,437	1,290,417,547
b. Loss from revaluation of financial assets at FVTPL	21.2		52,069,665,394	9,268,771,997
c. Transaction costs for purchasing FVTPL financial assets	21.3			
2.2. Loss from held-to-maturity investments (HTM)	22			
2.3. Loss and recognition of fair value assessment of available-for-sale (AFS) financial assets upon reclassification	23			
2.4. Reversal of provision/(provision expense) for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans	24		(12,531,074,996)	(2,323,227,297)
2.5. Loss from hedging derivatives	25			
2.6 Expenses for proprietary trading activities	26	B.7.47	1,177,744,310	459,601,321
2.7. Expenses for brokerage services	27	B.7.47	96,897,244,660	45,884,158,426
2.8. Expenses from underwriting and issuance agency services	28			

Item	Code	Notes	This year	Previous year
2.9. Expenses from financial advisory services	29			
2.10. Expenses for securities custodian services	30	B.7.47	6,329,103,312	3,237,805,814
2.11. Expenses for financial advisory services	31	B.7.47	2,963,661,789	1,442,699,004
2.12. Expenses for other operating activities	32	B.7.45.5	5,023,726,372	2,042,663,565
Among them: the cost of Securities Exchange fixes, other proprietary trading errors	33			18,965,000
<b>Total operating expenses (40 = 21--&gt; 32)</b>	<b>40</b>		<b>159,898,244,278</b>	<b>61,302,890,377</b>
<b>III. FINANCIAL INCOME</b>				
3.1. Gains on exchange rate difference	41			
3.2. Received and accrued dividends, non-fixed interest income	42		329,452,159	170,468,394
3.3. Gain from disposal of investments in subsidiaries, associates and joint ventures	43			
3.4. Other investment income	44		135,616,438	
<b>Total financial income (50 = 41--&gt; 44)</b>	<b>50</b>	<b>B.7.46</b>	<b>465,068,597</b>	<b>170,468,394</b>
<b>IV. FINANCIAL EXPENSES</b>				
4.1. Realized and unrealized loss from exchange rates differences	51		499,049	
4.2. Borrowing costs	52		51,678,428,971	33,752,050,917
4.3. Loss from disposal of investments in subsidiaries, associates and joint ventures	53			
4.4. Provision expenses for long-term financial investments	54			
4.5. Other financial expenses	55			
<b>Total financial expenses (60 = 51--&gt; 55)</b>	<b>60</b>	<b>B7.48</b>	<b>51,678,928,020</b>	<b>33,752,050,917</b>
<b>V. SELLING EXPENSES</b>				
<b>VI. GENERAL AND ADMINISTRATIVE EXPENSES</b>				
<b>VII. OPERATING PROFIT (70 = 20 + 50-40-60-61-62)</b>				
<b>VIII. OTHER INCOME AND EXPENSES</b>				
8.1. Other income	71		8,469,661	800
8.2. Other expenses	72		120,000,003	180,000,003
<b>Net other (loss)/gain (80 = 71-72)</b>	<b>80</b>		<b>(111,530,342)</b>	<b>(179,999,203)</b>
<b>IX. PROFIT BEFORE TAX (90 = 70 + 80)</b>				
9.1. Realized profit	91		69,028,818,259	51,154,631,294
9.2. Unrealized (loss)/profit	92		(45,427,645,248)	(150,381,513)
<b>X. CORPORATE INCOME TAX (CIT) EXPENSES</b>				
10.1. Current CIT expense	1001		7,425,740,709	8,693,830,730
10.2. Deferred CIT income/(expense)	1002		(4,769,986,416)	1,193,075,395
<b>XI. PROFIT AFTER TAX (200 = 90-100)</b>	<b>200</b>	<b>B.7.57</b>	<b>20,945,418,718</b>	<b>41,117,343,656</b>

Item	Code	Notes	This year	Previous year
In which: Realized profit after tax	203		61,603,077,550	42,460,800,564
<b>XII. OTHER COMPREHENSIVE INCOME AFTER TAX</b>	<b>300</b>			
12.2. Gain/(Loss) from revaluation of AFS financial assets	301		(5,392,050,972)	978,356,916
12.2. Gain/(loss) from exchange rates differences for overseas operations	302			
12.3. Gain/(loss) from fair value revaluation	303			
<b>Total other comprehensive income</b>	<b>400</b>		<b>(5,392,050,972)</b>	<b>978,356,916</b>
<b>XIII. NET INCOME PER SHARE</b>	<b>500</b>			
13.1. Earnings per share (VND/share)	501		802	553

Day 15 Month 04 Year 2026

PREPARER

CHIEF ACCOUNTANT

CHIEF EXECUTIVE OFFICER






Ms. Pham Thi Thuy Duong

Ms. Nguyen Hong Thuy

Mr. Nhu Dinh Hoa

**INTERIM CASH FLOW STATEMENT**

(Direct method)

1<sup>st</sup> Quarter of 2026

(For period ended 31 April 2026)

Unit count: VND

Item	Code	Notes	Accumulated	
			Current year	Previous year
1	2	3	4	5
<b>I. CASH FLOWS FROM OPERATING ACTIVITIES</b>				
1. Payment for purchase of financial assets	01		(36,969,527,438,728)	(27,797,656,993,595)
2. Proceeds from sale of financial assets	02		36,967,024,678,055	27,459,134,347,586
3. Payments to Settlement Assistance Fund	03			
4. Dividend received	04		1,953,133,250	655,376,800
5. Interest received	05		137,816,029,076	98,124,937,146
6. Interest paid	06		(52,554,412,647)	(19,844,746,223)
7. Payments to suppliers	07		(21,883,524,143)	(11,737,455,821)
8. Payments to employees	08		(129,827,373,214)	(107,842,549,849)
9. Tax paid	09		(75,581,459,901)	(64,997,895,828)
10. Payments for purchasing and selling expenses of financial assets	10			
11 Other cash receipts from operating activities	11		617,510,651,012	1,393,177,116,223
12. Other cash payments for operating activities	12		(509,816,532,774)	(1,309,765,707,104)
<b>Net cash flows from/(used in) operating activities</b>	<b>20</b>		<b>(34,886,250,014)</b>	<b>(360,753,570,665)</b>
<b>II. CASH FLOW FROM INVESTING ACTIVITIES</b>				
1. Payments for purchase and construction of fixed assets, investment properties and other assets	21		(2,219,508,000)	(5,584,020,000)
2. Proceeds from disposals of investment properties and other assets	22			
3. Payments for investments in subsidiaries, associates, joint ventures, and other investments	23			
4. Proceeds from investments in subsidiaries, associates, joint ventures, and other investments	24			
5. Proceeds from dividends and profits from long-term financial investments	25			
<b>Net cash flow used in investing activities</b>	<b>30</b>		<b>(2,219,508,000)</b>	<b>(5,584,020,000)</b>

Item	Code	Notes	Accumulated	
			Current year	Previous year
1	2	3	4	5
<b>III. CASH FLOWS FROM FINANCING ACTIVITIES</b>				
1. Proceeds from shares issuance and owner's capital	31			
2. Payments for capital contributions to owners, repurchase of issued shares	32			
3. Drawdown of borrowings	33		4,841,246,201,248	1,607,091,618,622
3.1. Borrowings from Settlement Assistance Fund	33.1			
3.2. Other borrowings	33.2		4,841,246,201,248	1,607,091,618,622
4. Repayment of borrowings	34		(4,866,007,105,896)	(1,394,687,491,728)
4.1. Payments for Settlement Assistance Fund loan principal	34.1			
4.2. Payments for principal on financial asset loans	34.2			
4.3. Repayment of other borrowings	34.3		(4,866,007,105,896)	(1,394,687,491,728)
5. Payments for principal on financial leases	35			
6. Dividends, profits have paid to the owner	36			
<b>Net cash flow from financing activities</b>	<b>40</b>		<b>(24,760,904,648)</b>	<b>212,404,126,894</b>
<b>IV. NET INCREASE/(DECREASE) IN CASH FOR THE PERIOD</b>	<b>50</b>		<b>(61,866,662,662)</b>	<b>(153,933,463,771)</b>
<b>V. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD</b>	<b>60</b>		<b>367,910,939,027</b>	<b>167,854,336,536</b>
Cash	61		367,910,939,027	167,854,336,536
Cash equivalents	62			
Effect of exchange rate changes on foreign currency translation	63			
<b>VI. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (70 = 50 + 60)</b>	<b>70</b>		<b>306,044,276,365</b>	<b>13,920,872,765</b>
Cash	71		306,044,276,365	13,920,872,765
Cash equivalents	72			
Effect of exchange rate changes on foreign currency translation	74			

## CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Item	Code	Notes	Accumulated	
			Current year	Previous year
1	2	3	4	5
<b>I. Cash flows from brokerage and trust activities of customers</b>				
1. Cash receipt from sale of securities on behalf of customers	01		39,060,612,564,181	18,492,583,680,338
2. Cash payment for acquisition of securities on behalf of customers	02		(37,602,556,870,141)	(15,573,662,538,138)
3. Cash receipt from sale of trusted securities on behalf of customers	03			
4. Cash payment for acquisition of trusted securities on behalf of customers	04			
5. Proceeds from Settlement Assistance Fund borrowings	05			
6. Payment for Settlement Assistance Fund borrowings	06			
7. Cash receipt for settlement of securities transactions of customers	07		15,100,398,814,856	2,133,923,202,998
8. Cash receipt for settlement of securities transactions of customers	08			
9. Cash payment for custodian fees of customers	09		(1,685,752,629)	(1,471,756,592)
10. Cash receipt from financial assets' transaction errors	10			
11. Cash payment for financial assets' transaction errors	11			
12. Cash receipt from securities issuers	12		1,340,051,365,094	419,339,446,344
13. Cash payment to securities issuers	13		(1,358,933,842,853)	(418,716,508,779)
14. Other cash inflows from brokerage and trust activities of customers	14		35,629,017,516,979	21,893,890,379,276
15. Other cash outflows from brokerage and trust activities of customers	15		(51,971,060,716,380)	(26,851,868,276,851)
<b>Net increase in cash for the period</b>	<b>20</b>		<b>195,843,079,107</b>	<b>94,017,628,596</b>
<b>II. Cash and cash equivalents of customers at the beginning of the period</b>	<b>30</b>		<b>1,344,995,456,540</b>	<b>938,847,666,218</b>
Cash at banks at the beginning of the period:	31		1,344,995,456,540	938,847,666,218
- Investors' deposits under the Company's management	32		552,781,949,486	530,836,444,058
- Deposits for clearing and settlement of securities transactions of investors	33		16,711,308,842	
- Investors' synthesizing deposits for securities trading activities	34		732,124,689,414	395,900,015,767
- Deposits of securities issuers	35		43,377,508,798	12,111,206,393
Cash equivalents	36			

Item	Code	Notes	Accumulated	
			Current year	Previous year
1	2	3	4	5
<b>III. Cash and cash equivalents of customers at the end of the period (40 + 20 = 30)</b>	<b>40</b>		<b>1,540,838,535,647</b>	<b>1,032,865,294,814</b>
Cash at banks at the end of the period:	41		1,540,838,535,647	1,032,865,294,814
- Investors' deposits under the Company's management	42		714,605,774,096	499,278,026,721
- Investors' synthesizing deposits for securities trading activities	43		809,327,813,319	531,501,025,269
- Deposits for clearing and settlement of securities transactions of investors	44		9,526,435	
-Deposits of securities issuers	45		16,895,421,797	2,086,242,824
Cash equivalents	46			
Effect of exchange rate changes on foreign currency translation	47			

15 April 2026

PREPARER



Pham Thi Thuy Duong

CHIEF ACCOUNTANT



Nguyen Hong Thuy

GENERAL DIRECTOR



Nhu Dinh Hoa

**INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY**

1<sup>st</sup> Quarter of 2026  
(For period ended 31 March 2026)

Unit count: VND

Item	Note	Beginning balance		Increase/Decrease				Ending balance	
		01/01/2025	01/01/2026	Previous period		Current period		31/3/2025	31/3/2026
				Increasing	Decreasing	Increasing	Decreasing		
<b>A</b>	<b>B</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>I. CHANGES IN OWNERS' EQUITY</b>									
1. Share capital		1,332,592,536,720	1,332,592,536,720					1,332,592,536,720	1,332,592,536,720
1.1. Ordinary shares		722,339,370,000	722,339,370,000					722,339,370,000	722,339,370,000
1.2. Additional capital									
1.3. Share premium		610,253,166,720	610,253,166,720					610,253,166,720	610,253,166,720
1.4. Bond conversion right									
2. Treasury shares (*)		(496,682,500)	(496,682,500)					(496,682,500)	(496,682,500)
3. Charter capital supplementary reserves		59,379,106,210	59,379,106,210					59,379,106,210	59,379,106,210
4. Operational risk and financial reserves		59,379,106,210	59,379,106,210					59,379,106,210	59,379,106,210
5. Investment and Development Fund		111,398,413,642	173,325,877,426					111,398,413,642	173,325,877,426
6. Difference from revaluation of financial assets at fair value		103,417,376,339	130,461,661,643	4,025,040,000	3,046,683,084	888,960,000	6,281,010,972	104,395,733,255	125,069,610,671
7. Exchange rate difference									
7. Other funds									
9. Undistributed profit		809,702,675,728	902,146,986,182	42,460,800,564	1,343,456,908	61,603,077,550	40,657,658,832	850,820,019,384	923,092,404,900
9.1. Realized profit after tax		788,784,464,886	861,117,418,850	42,460,800,564		61,603,077,550		831,245,265,450	922,720,496,400
9.2. Unrealized (loss) /profit after tax		20,918,210,842	41,029,567,332		1,343,456,908			19,574,753,934	371,908,500
<b>Total</b>		<b>2,475,372,532,349</b>	<b>2,656,788,591,891</b>	<b>46,485,840,564</b>	<b>4,390,139,992</b>	<b>62,492,037,550</b>	<b>46,938,669,804</b>	<b>2,517,468,232,921</b>	<b>2,672,341,959,637</b>
<b>II. OTHER COMPREHENSIVE INCOME</b>									



Item	Note	Beginning balance		Increase/Decrease						Ending balance	
		01/01/2025	01/01/2026	Previous period		Current period		31/3/2025	31/3/2026		
		1	2	Increasing	Decreasing	Increasing	Decreasing	7	8		
A	B	103,417,376,339	130,461,661,643	4,025,040,000	3,046,683,084	888,960,000	6,281,010,972	104,395,733,255	125,069,610,671		
1. Gain from revaluation of AFS financial assets											
2. Gain/(loss) from reassessment of fixed assets at fair value											
3. Gain/(loss) from exchange rate differences from overseas operations											
4. Other comprehensive gain/(loss)											
<b>Total</b>		<b>103,417,376,339</b>	<b>130,461,661,643</b>	<b>4,025,040,000</b>	<b>3,046,683,084</b>	<b>888,960,000</b>	<b>6,281,010,972</b>	<b>104,395,733,255</b>	<b>125,069,610,671</b>		

PREPARER



Ms. Pham Thi Thuy Duong

CHIEF ACCOUNTANT



Ms. Nguyen Hong Thuy



## NOTES TO THE FINANCIAL STATEMENTS

### 1<sup>st</sup> Quarter of 2026

#### 1. Characteristics of the Securities Company's operation

**1.1 Establishment and operation license:** Bao Viet Securities Joint Stock Company (“the Company”, BVSC”) is a joint-stock company established under Vietnam’s Law on Enterprises in accordance with Incorporation License No. 4640/GP-UB dated 01 October 1999 by the Hanoi People’s Committee, Business License No. 01/GPHDKD dated 26 November 1999 by the State Securities Commission and Amended Certificate of Securities Operating License No.01/GPHDKD.

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

**1.2. Forms of capital ownership** : Joint Stock Company

**1.3. Business fields** : Securities

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

**1.5 Contact address of the Company:**

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

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

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

### **2.1. Fiscal year:**

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

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

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

### **3.1. Applied accounting standards and system**

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

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

### **3.2. Statement on compliance with accounting standards and systems**

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

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

## **4 Summary of significant accounting policies:**

### ***4.1 Principles for recording cash and cash equivalents***

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

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

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

#### ***4.2.1 Principles for financial assets' classification***

- According to Circular 210/2014/TT-BTC and Circular 334/2016/TT-BTC stipulating: Financial assets recorded through profit/loss, holdings to maturity, assets ready for sale in the list of financial assets of the Company are classified according to the following financial asset groups: Stocks, bonds, money market instruments, derivatives,... and in the form of trading: Trading through the stock exchange or not through the stock exchange (OTC). For OTC trading, including financial assets to be listed, other financial assets. In each type of financial asset, the financial assets are arranged according to the reputation, safety level and degree of restriction of the type of financial asset in which the Company is invested.

- For loans: In accordance with the current law, the Company may lend money to customers to buy securities in accordance with the regulations on securities margin trading under margin contracts. Circular 210/2014/TT-BTC clearly stipulates that the Company classifies loans by qualitative or quantitative methods – depending on the purpose of management.

#### ***4.2.2 Principle of recognition:***

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

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

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

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

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

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

#### **4.2.2.2. Held-to-maturity investments (HTM)**

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

- a) Those that the entity upon initial recognition designates as at FVTPL;
- b) Those that the entity designates as AFS;
- c) Those that meet the definition of loans and receivables.

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

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

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

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

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

#### **4.2.2.3 Loans**

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

- a) The amounts the Company has the intent to immediately sell or will sell in a near future, which are classified as assets held for trading, and like those which, upon initial recognition, the company categorized as such recognized at fair value through profit or loss;
- b) The amounts categorized by the Company 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 shall be measured at amortized cost using the effective interest rate.

Amortized cost of loans is the amount at which the financial asset is measured at initial recognition minus principal repayments, plus (+) or minus (-) the cumulative amortization using the effective

interest method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or uncollectible (if any).

### ***Margin lending***

Margin lending is the investors' use of credit limits granted by the Company for the purposes of securities investment, pledged by cash or securities purchased. Margin is recognized initially at cost. After initial recognition, margin shall be still measured at cost and be assessed for impairment (if any).

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

#### ***4.2.2.4 Available-for-sale financial assets (AFS)***

AFS financial assets are non-derivative financial assets which are designated as AFS or are not classified as:

- a) Loans and receivables;
- b) HTM investments;
- c) Financial assets at FVTPL.

AFS financial assets are recognized initially at cost (purchase price plus (+) transaction costs which are directly attributable to the purchase of the financial assets). After initial recognition, AFS financial assets are subsequently measured at fair value, except when fair value can not be determined reliably. In that case, AFS financial assets will continue to be accounted at cost.

Difference arising from the revaluation of AFS financial assets in comparison with previous period is recognized under "*Gain/(loss) from revaluation of AFS financial assets*" in "*Other comprehensive income*" which is a part of the income statement.

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

- When a debt instrument is classified as available-for-sale, the assessment of impairment is conducted using the same criteria as those applied for HTM investments. When there is any



#### **4.2.2.6 Principles and methods for reclassification of financial assets**

##### *Reclassification when selling financial assets other than FVTPL*

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

##### *Reclassification due to change in purpose or ability to hold*

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

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

#### **4.3 Principles and methods of recording receivables**

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

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

#### **4.4 Principles for recording the sale and repurchase agreements**

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

#### **4.5 Principles for recording fixed assets**

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

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

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

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

#### **4.6 Principles of depreciation and amortization:**

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

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

#### 4.7 Principles for recording leases

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

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

#### 4.8 Principles for recording prepaid expenses

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

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

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

#### 4.9. Revenue recognition

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

##### *Revenue from brokerage services*

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

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

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

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

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

*Other revenues from rendering services:* Where the contract outcome can be reliably measured, revenue is recognized by reference to the stage of completion.

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

#### **4.10 Borrowing costs**

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

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

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

#### **4.11 Cost of securities sold**

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

#### **4.12 Corporate Income Tax**

##### *\* Current income tax*

- Current income tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the reporting date.
- Current income tax is charged or credited to the interim income statement, except when it relates to items recognized directly to equity, in which case the current income tax is also dealt with in owners' equity.
- Current income tax assets and liabilities are offset when there is a legally enforceable right for the Company to set off current tax assets against current tax liabilities and when the Company intends to settle its current tax assets and liabilities on a net basis.

\* *Deferred tax*: Deferred tax is provided using the liability method on temporary differences at the balance sheet date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

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

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

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Previously unrecognized deferred tax assets are re-assessed at each balance sheet date and are recognized to the extent that it has become probable that taxable profit will allow the deferred tax assets to be recovered.

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the financial period when the asset realized, or the liability is settled based on tax rates and tax laws that have been enacted at the balance sheet date.

Deferred tax is charged or credited to the interim income statement, except when it relates to items recognized directly to equity, in which case the deferred tax is also dealt with in equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authorities and the Company intends to settle its current tax assets and liabilities on a net basis.

#### **4.13 Owners' equity**

##### **Contributed capital**

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

##### **Undistributed profit**

Undistributed profit comprises of realized and unrealized profit.

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

## **Reserves**

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

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

### **4.14 Appropriation of net profits**

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

### **4.15 Related parties:**

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

## V. Additional Information for Financial Statements

### A. Notes to Statement of Financial Position

<b>A.7.1. Cash and Cash equivalents</b>	<b><u>Ending Balance</u> 31 March 2026 VND</b>	<b><u>Beginning Balance</u> VND</b>
Cash on hand		
Cash at banks for operation of the Company	286,085,693,738	367,910,600,737
Cash at banks for Clearing and Settlement for Securities Transactions	19,958,582,627	338,290
Cash equivalents		
<b>Total</b>	<b><u>306,044,276,365</u></b>	<b><u>367,910,939,027</u></b>

### A.7.2. Value and Volume of Trading in the 1<sup>st</sup> Quarter of 2026

	<b>Volume of trading in the period (Unit)</b>	<b>Value of trading in the period (VND)</b>
<b>a) By the Company</b>		
Shares	35,153,963	1,274,724,870,116
Bonds	24,281,990	3,045,759,854,799
Other securities	1,494,827	42,861,294,045
<b>Total</b>	<b><u>60,930,780</u></b>	<b><u>4,363,346,018,960</u></b>
<b>b) By Investors</b>		
Shares	2,574,535,215	73,064,182,847,540
Bonds	239,905,614	23,740,376,234,790
Other securities	78,667,749	160,020,241,020
<b>Total</b>	<b><u>2,893,108,578</u></b>	<b><u>96,964,579,323,350</u></b>

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

No.	Financial Assets	31-Mar-26			
		Cost VND	Fair value VND	Cost VND	Fair value VND
A	B	1	2	3	4
	<b>FVTPL</b>				
1	Shares	371,505,773,693	372,145,885,410	283,587,506,334	319,902,950,765
2	Fund certificates	96,848,958,511	104,715,215,136	93,426,039,992	111,044,609,151
3	Bonds			165,983,452,280	165,983,452,280
	<b>Total</b>	468,354,732,204	476,861,100,546	542,996,998,606	596,931,012,196

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

No.	Financial Assets	31-Mar-26			
		Cost VND	Net carrying value (*) VND	Cost VND	Net carrying value (*) VND
A	B	1	2	3	4
	<b>SHORT TERM</b>				
1	AFS recognized at fair value	78,345,775,609	138,825,090,995	75,741,666,069	139,780,216,004
2	AFS recognized at cost	21,576,432,682	107,318,245,000	21,576,432,682	114,673,330,000
3	Other AFS	44,398,225,308	31,506,845,995	41,442,115,768	25,106,886,004
	<b>LONG TERM</b>	12,371,117,619		12,723,117,619	
	<b>LONG TERM</b>	110,207,513,000	180,802,714,024	110,207,513,000	180,187,692,740
1	AFS recognized at fair value	93,000,000,000	163,595,201,024	93,000,000,000	162,980,179,740
2	AFS recognized at cost	17,207,513,000	17,207,513,000	17,207,513,000	17,207,513,000
	<b>Total</b>	188,553,288,609	319,627,805,019	185,949,179,069	319,967,908,744

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

### A 7.3.3 Held-to-maturity investments (HTM)

No.	Financial Assets	31-March -26		Beginning balance	
		VND		VND	
A	B	2	4		
1	Bonds	347,453,035,509	302,596,817,388		
	Credit institutions' bond (*)				
2	Other HTM	636,607,410,957	787,098,313,696		
	Term deposits contracts (**)				
	Total	984,060,446,466	1,089,695,131,084		

(\*) The bond contracts at credit institutions have remaining terms from seven (07) years to eight (08) years and have interest rates of 5.78% p.a to 5.88% p.a and are used to secure short-term borrowings of the Company.

(\*\*) The term deposit contracts in Vietnam Dong at credit institutions have remaining terms from three (03) months to one (01) year and have interest rates of 6.2% p.a to 7% p.a and are used to secure short-term borrowings of the Company.

### A 7.3.4 Loans and receivable

No.	Type	31-Mar-26		Beginning balance	
		Cost VND	Book value VND	Cost VND	Book value VND
A	B	1	2	3	4
1	Margin Lending (*)	4,074,220,268,542	4,074,220,268,542	3,934,272,627,957	3,934,272,627,957
2	Advances to customers	735,196,591,788	735,196,591,788	622,873,511,587	622,873,511,587
	Total	4,809,416,860,330	4,809,416,860,330	4,557,146,139,544	4,557,146,139,544

(\*) Investors' securities participating in margin lending transactions are held by the Company as collateral for these loans of the Investors with the Company. As at 31 March 2026 and 31 December 2025, the market value of securities used as collateral for margin lending are VND 13,596,414,633,310 and VND 14,725,320,352,950 respectively.

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

No.	Financial assets	Basis of provision in current period					
		Carrying value (31-March-2026)	Market value as at the reporting date (31-March-2026)	Allowance made for current period (31-March-2026)	Allowance made at 31 December 2025	(Addition) (+)/ Reversal (-) allowance for the 1 quarter 2026	
		2	3	4	5	6	
<b>I</b>	<b>B</b>						
	AFS	61,605,738,308	48,714,358,995	(12,891,379,313)	(16,335,229,763)	(3,443,850,451)	
	Unlisted Securities	26,196,714,334	18,992,944,900	(7,203,769,434)	(9,184,572,694)	(1,980,803,261)	
	OTO3.2	4,680,000,000		(4,680,000,000)	(4,680,000,000)		
	CIRI				(1,895,250,000)	(1,895,250,000)	
	XNKDN	2,140,000,000	1,783,000,000	(357,000,000)	(443,200,000)	(86,200,000)	
	Chứng khoán chưa niêm yết	19,376,714,334	17,209,944,900	(2,166,769,434)	(2,166,122,694)	646,740	
	<i>khác</i> <b>CK UPCOM</b>	<b>35,409,023,974</b>	<b>29,721,414,095</b>	<b>(5,687,609,879)</b>	<b>(7,150,657,069)</b>	<b>(1,463,047,190)</b>	
<b>II</b>	<b>Loans</b>	<b>4,809,416,860,330</b>	<b>4,668,750,578,722</b>	<b>(28,343,201,407)</b>	<b>(28,078,425,953)</b>	<b>264,775,455</b>	
	Margin lending	4,074,220,268,542	4,045,877,067,135	(28,343,201,407)	(28,078,425,953)	264,775,455	
	Advance lending	735,196,591,788	622,873,511,587				
<b>III</b>	<b>HTM</b>	<b>984,060,446,466</b>	<b>984,060,446,466</b>				
	Term deposit	636,607,410,957	636,607,410,957				
	Bonds	347,453,035,509	347,453,035,509				
<b>IV</b>	<b>Others</b>	<b>12,371,117,619</b>					
				(12,371,117,619)	(12,723,117,619)	(352,000,000)	
	<b>Total</b>	<b>5,867,454,162,723</b>	<b>5,701,525,384,183</b>	<b>(53,605,698,339)</b>	<b>(57,136,773,335)</b>	<b>(3,531,074,991)</b>	

<b>A. 7.4 Provision for impairment of financial assets and mortgaged assets</b>	<b><u>Ending balance</u></b> <b><u>(31 March 2026)</u></b>	<b><u>Beginning balance</u></b>
Listed shares	(5,687,609,879)	(7,150,657,069)
Unlisted shares	(7,203,769,434)	(9,184,572,694)
Fund Certificates		
Unlisted Fund Certificates		
Other financial assets	(40,714,319,026)	(40,801,543,572)
<b>Total</b>	<b><u>(53,605,698,339)</u></b>	<b><u>(57,136,773,335)</u></b>
<b>A.7.5 Receivables</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
<b><i>7.5.1. Receivables from selling financial assets</i></b>		
Receivables from selling shares		3,041,005,700
Receivables from other investments	18,000,000,000	27,000,000,000
<b>Total</b>	<b><u>18,000,000,000</u></b>	<b><u>3,041,005,700</u></b>
<b><i>7.5.2. Receivables and Dividend receivables and interest accrual</i></b>		
Dividend receivables and interest accrual in the period		
Dividends, corporate bonds' coupon interest	38,721,060,463	43,077,354,949
Other receivables		
<b>Total</b>	<b><u>38,721,060,463</u></b>	<b><u>43,077,354,949</u></b>
<b><i>7.5.5. Receivables from services provided by the Company</i></b>		
Receivables from brokerage services	2,954,843,840	3,145,588,051
Receivables from underwriting and issuance agency services	4,290,736,800	4,290,736,800
Receivables from financial advisory services	964,000,000	1,277,000,000
Receivables from custodian services	2,487,052,713	2,173,122,450
Receivables from other services	137,602,235	146,017,512
<b>Total</b>	<b><u>10,834,235,588</u></b>	<b><u>11,032,464,813</u></b>
<b><i>7.5.7. Other receivables</i></b>		
Advances to suppliers	4,455,146,401	3,756,693,164
Other receivables	24,668,361,077	12,970,197,288
<b>Total</b>	<b><u>29,123,507,478</u></b>	<b><u>16,726,890,452</u></b>

**A 7.6. Details of provision for impairment of receivables**

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

<b>A.7.7. Inventories</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
Office equipments	136,377,620	136,377,620
Supplies		
<b>Total</b>	<b><u>136,377,620</u></b>	<b><u>136,377,620</u></b>
<b>A7.9. Payables for trading securities services</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
<i>7.8.1. Payables for Stock Exchange</i>		
+ Ho Chi Minh Stock Exchange	6,868,644,979	5,741,113,027
+ Hanoi Stock Exchange	1,071,121,999	807,358,220
<b>Total</b>	<b><u>7,939,766,978</u></b>	<b><u>6,548,471,247</u></b>
<i>7.8.2. Payables for Vietnam Securities Depository and Clearing Corporation (VSD)</i>		
+ VSD	782,104,017	761,777,544
<b>Total</b>	<b><u>782,104,017</u></b>	<b><u>761,777,544</u></b>
<b>Total</b>	<b><u>8,721,870,995</u></b>	<b><u>7,310,248,791</u></b>
<b>A 7.11. Statutory Obligations</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
Value added tax	3,004,792	171,764,749
Corporate Income Tax	7,425,740,709	8,763,615,371
Personal Income Tax	15,571,305,204	13,438,205,001
Other Tax (Contractor Tax)	1,515,100,083	811,789,495
Other expenses, fees and payables		0
<b>Total</b>	<b><u>24,515,150,788</u></b>	<b><u>23,185,374,616</u></b>
<b>A.7.13. Payables expenses</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
Interest expenses	32,036,823,719	32,912,807,395
Transaction fees	2,097,693,633	3,403,814,542
Administrative expenses	3,496,125,953	3,012,932,125
<b>Total</b>	<b><u>37,630,643,305</u></b>	<b><u>39,329,554,062</u></b>

<b>A 7.15. Payables to suppliers</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
<i>a) Short-term payables to suppliers</i>	22,520,271,520	2,768,539,312
Payables from buying securities	19,936,164,714	
Payables to suppliers	2,584,106,806	2,768,539,312
+ SaoBacDau Technologies Group	2,219,508,000	
+ GOURMET DISTRIBUTION COMPANY LIMITED		288,685,000
+ FPT IS Company Limited		321,478,380
+ Financial Software Solutions Joint Stock Company		857,000,000
+ Bao Viet Insurance Corporation		687,846,026
Others	364,598,806	613,529,906
<i>b) Các khoản phải trả người bán dài hạn</i>		
<b>Total</b>	<b><u>22,520,271,520</u></b>	<b><u>2,768,539,312</u></b>
<b>A 7.16. Other payables</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
a) Short-term payables	3,294,642,843	3,025,728,393
b) Long-term payables		
<b>Total</b>	<b><u>3,294,642,843</u></b>	<b><u>3,025,728,393</u></b>
<b>A.7.22. Prepaid expenses</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
a. Short-term prepaid expenses	4,893,042,412	5,361,623,078
b. Long-term prepaid expenses	20,092,964,863	23,830,214,301
<b>Total</b>	<b><u>24,986,007,275</u></b>	<b><u>29,191,837,379</u></b>
<b>A.7.23.3 Deposits to Settlement Assistance Fund</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balane</u></b>
Beginning Deposit	3,065,396,365	3,065,396,365
Additional Deposit	10,119,114,956	10,119,114,956
Interest allocated during the year	6,815,488,679	7,675,232,201
<b>Total</b>	<b><u>20,000,000,000</u></b>	<b><u>20,859,743,522</u></b>

**A.7.18 Change in tangible fixed assets ((From 01 January 2026 to 31 March 2026)**

	<b>Machines and equipment (VND)</b>	<b>Means of transport (VND)</b>	<b>Office equipment (VND)</b>	<b>Others (VND)</b>	<b>Total (VND)</b>
<b>Cost</b>					
As at 01 January 2026	49,237,299,193	8,121,639,444	1,129,336,235	370,129,320	58,858,404,192
Purchased during the period	2,219,508,000				2,219,508,000
Finished basic construction investment					
Other increases					
Transferred to investment properties					
Disposal					
Other decreases					
As at 31 March 2026	51,456,807,193	8,121,639,444	1,129,336,235	370,129,320	61,077,912,192
<b>Accumulated depreciation:</b>					
As at 01 January 2026	38,335,549,529	5,506,512,308	502,235,617	162,119,465	44,506,416,919
Depreciation in the period	1,026,323,273	245,726,874	48,215,814	15,667,938	1,335,933,899
Other increases					
Transferred to investment properties					
Disposal					
Other decreases					
As at 31 March 2026	39,361,872,802	5,752,239,182	550,451,431	177,787,403	45,842,350,818
<b>Net carrying amount:</b>					
As at 01 January 2026	10,901,749,664	2,615,127,136	627,100,618	208,009,855	14,351,987,273
As at 31 March 2026	12,094,934,391	2,369,400,262	578,884,804	192,341,917	15,235,561,374

Cost of fully depreciation tangible fixed asset but still in use as at 31 March 2026 is VND 27.985.792.655 (31 December 2025: VND 26,784,681,535).

**A.7.19 Change in intangible fixed assets (From 01 January 2025 to 31 March 2026)**

	Land use rights (VND)	Copy right, patent (VND)	Computer Software (VND)	Others (VND)	Total (VND)
<b>Cost</b>					
As at 01 January 2026			25,984,077,834	2,967,788,256	28,951,866,090
New purchase			1,306,975,000		1,306,975,000
From internal					
Acquired from merger and acquisition					
Other increases					
Sold, disposed					
Other decreases					
As at 31 March 2026			27,291,052,834	2,967,788,256	30,258,841,090
<b>Accumulated amortisation:</b>					
As at 01 January 2026			18,302,031,856	2,967,788,256	21,269,820,112
Amortisation for the period			596,500,426		596,500,426
Other increases					
Sold, disposed					
Other decreases					
As at 31 March 2026			18,898,532,282	2,967,788,256	21,866,320,538
<b>Net carrying amount</b>					
As at 01 January 2026			7,682,045,978		7,682,045,978
As at 31 March 2026			8,392,520,552		8,392,520,552

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

<b>A.7.20.Short term borrowings</b>	<b>Opening balance (VND)</b>	<b>Addition during the period (VND)</b>	<b>Repayment during the period (VND)</b>	<b>Ending balance (VND)</b>
Short-term borrowings from banks (*)	3,123,000,000,000	3,220,439,447,306	3,216,439,447,306	3,127,000,000,000
Short-term borrowings from others	947,368,955,884	1,625,992,008,008	1,649,567,658,590	923,793,305,302
<b>Total</b>	<b>4,070,368,955,884</b>	<b>4,846,431,455,314</b>	<b>4,866,007,105,896</b>	<b>4,050,793,305,302</b>

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

<b>A.7.39. Investor's deposits</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
<i>1. Investors' deposits for securities trading activities under the Company's management</i>	714,605,774,096	552,781,949,486
1.1. Of domestic investors	714,435,798,254	542,915,765,770
1.2. Of foreign investors	169,975,842	9,866,183,716
<i>2. Investors' synthesizing deposits for securities trading activities</i>	809,327,813,319	732,124,689,414
<i>3. Investors' deposits for Clearing and Settlement for Securities Transactions</i>	9,526,435	16,711,308,842
3.1. Of domestic investors	9,475,602	16,696,068,370
3.2. Of foreign investors	50,833	15,240,472
<b>Total</b>	<b><u>1,523,943,113,850</u></b>	<b><u>1,301,617,947,742</u></b>
<b>A.7.40. Securities issuers' deposits</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
1. Deposits for underwriting and issuance agency services	16,895,421,797	43,377,508,798
2. Deposits for payment of principals, interests and dividends of Issuers		0
<b>Total</b>	<b><u>16,895,421,797</u></b>	<b><u>43,377,508,798</u></b>
<b>A.7.41. Payables to investors</b>	<b><u>Ending balance</u></b> <b><u>31 March 2026</u></b>	<b><u>Beginning balance</u></b>
<i>1. Payables for investors' deposits for securities trading activities under the Company's management</i>	1,513,964,880,635	1,301,647,367,012
1.1. Of domestic investors	1,504,610,281,031	1,291,121,473,344
1.2. Of foreign investors	9,354,599,604	10,525,893,668
<i>2. Payables to investors - Deposits for clearing and settlement of securities transactions of investors</i>	0	0
<i>3. Others</i>	26,873,655,012	43,348,089,528
<b>Total</b>	<b><u>1,540,838,535,647</u></b>	<b><u>1,344,995,456,540</u></b>

<b>A.7.42. Investors' loan payables</b>	<b><u>Ending balance</u></b>	<b><u>Beginning balance</u></b>
	<b><u>31 March 2026</u></b>	
<b>1. Margin principal payables</b>	<b>4,074,220,268,542</b>	<b>3,934,272,627,957</b>
<i>a. Margin principal payables of domestic investors</i>	<i>4,074,220,268,542</i>	<i>3,934,272,627,957</i>
<i>b. Margin principal payables of foreign investors</i>		
<b>2. Margin interests payables</b>	<b>33,011,347,292</b>	<b>37,482,919,837</b>
<i>a. Margin interests payables of domestic investors</i>	<i>33,011,347,292</i>	<i>37,482,919,837</i>
<i>b. Margin interests payables of foreign investors</i>		
<b>3. Advances to customers payables</b>	<b>735,196,591,788</b>	<b>622,873,511,587</b>
<i>3.1. Advances to customers principal payables</i>	<i>735,196,591,788</i>	<i>622,873,511,587</i>
<i>a. Advances to customers principal payables of domestic investors</i>		
<i>b. Advances to customers principal payables of securities sale proceeds of foreign investors</i>		
<b>Total</b>	<b><u>4,842,428,207,622</u></b>	<b><u>4,594,629,059,381</u></b>

<b>A.7.43. Undistributed profit</b>	<b><u>Ending balance</u></b>	<b><u>Beginning balance</u></b>
	<b><u>31 March 2026</u></b>	
<b>1. Realized profit after tax</b>	<b>922,720,496,400</b>	<b>861,117,418,850</b>
<b>2. Unrealized profit after tax</b>	<b>371,908,500</b>	<b>41,029,567,332</b>
<b>Total</b>	<b><u>923,092,404,900</u></b>	<b><u>902,146,986,182</u></b>

## B. Notes to Statement of Comprehensive Income

### B 7.45.1 Gain, loss from financial assets

No.	Financial assets	Amount	Selling price	Proceeds	Weighted average cost at the end of transaction date	Gain/(loss) from disposal in the 1 <sup>st</sup> quarter 2026	Accumulated gain/(lost)	Gain/(loss) from disposal in the 1 <sup>st</sup> quarter 2025
A	B	1	2	3=1*2	4	5=3-4	6	7
	I Shares, Fund certificates	17,805,595		623,160,121,166	599,602,547,577	23,557,573,589	23,557,573,589	2,185,984,925
	1 Listed shares	16,125,920		583,919,114,166	566,723,404,522	17,195,709,644	17,195,709,644	2,172,816,304
	2 Listed fund certificates	1,100,000		29,578,102,000	28,435,554,240	1,142,547,760	1,142,547,760	
	3 Upcom shares	119,400		2,758,780,000	2,548,338,815	210,441,185	210,441,185	13,231,021
	4 Unlisted shares	460,275		6,904,125,000	1,895,250,000	5,008,875,000	5,008,875,000	(62,400)
	II Bonds	12,141,590		1,586,369,560,640	1,585,364,212,280	1,005,348,360	1,005,348,360	999,511,039
	III Money market instruments	100		1,000,388,206,600	1,000,000,000,000	388,206,600	388,206,600	792,884,240
	IV Total			3,209,917,888,406	3,184,966,759,857	24,951,128,549	24,951,128,549	3,978,380,204

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

<b>Financial assets</b>	<b><u>Q1/2026</u></b>	<b><u>Q1/2025</u></b>
a. From FVTPL financial assets	2,074,373,750	1,518,680,938
b. From HTM financial assets	15,412,874,286	18,208,193,814
c. From loans	122,149,332,661	89,046,851,837
d. From AFS financial assets		
<b>Total</b>	<b><u>139,636,580,697</u></b>	<b><u>108,773,726,589</u></b>

**B.7.45.4 Revenue from other activities:**

<b>No.</b>	<b>Revenue from other activities</b>	<b>This year</b>		<b>Q1/2025</b>
		<b>Q1/2026</b>	<b>2026 Accumulated</b>	
1	Revenue from brokerage services	98,709,545,826	98,709,545,826	53,304,290,479
2	Revenue from underwriting and issuance agency services	12,242,768	12,242,768	
3	Revenue from securities investment advisory			
4	Revenue from securities custodian services	2,095,055,098	2,095,055,098	1,393,546,524
5	Revenue from financial advisory services	712,954,545	712,954,545	270,909,091
6	Other operating revenue	1,767,758,050	1,767,758,050	450,648,735
6.1	<i>Other revenue from financial services</i>	<i>1,360,949,452</i>	<i>1,360,949,452</i>	<i>51,850,000</i>
6.2	<i>Other revenue</i>	<i>406,808,598</i>	<i>406,808,598</i>	<i>398,798,735</i>
	<b>Total</b>	<b><u>103,297,556,287</u></b>	<b><u>103,297,556,287</u></b>	<b><u>55,419,394,829</u></b>

**B.7.45.5 Other operating expenses:**

<b>No.</b>	<b>Other operating expenses</b>	<b>This year</b>		<b>Q4/2024</b>
		<b>Q4/2025</b>	<b>2025 Accumulated</b>	
<b>1</b>	<b>Other operating expenses</b>			
1.1	Lease expenses			
1.2	Other financial services expenses			
1.3	Expenses from payment of principals, bonds' coupons, dividends of securities issuers			
1.4	Interest expenses from demand deposits			
1.5	Others	5,023,726,372	5,023,726,372	2,042,663,565
	<b>Total</b>	<b><u>5,023,726,372</u></b>	<b><u>5,023,726,372</u></b>	<b><u>2,042,663,565</u></b>

**B.7.46 Operating revenue:**

No.	Financial income	This year		Q1/2025
		Q1/2026	2026 Accumulated	
1	Gains/(loss) on exchange rate differences	3,551	3,080,848	
2	Revenue from dividends from subsidiaries and joint ventures			
3	Received and accrued dividends, non-fixed interest income			
4	Interest income from demand deposits	329,452,159	329,452,159	170,468,394
5	Others	135,616,438	135,616,438	
	<b>Total</b>	<b><u>465,072,148</u></b>	<b><u>468,149,445</u></b>	<b><u>170,468,394</u></b>

**B.7.47 Operating expenses:**

No.	Operating expenses	This year		Q1/2025
		Q1/2026	2026 Accumulated	
1	Expenses for brokerage services	96,897,244,660	96,897,244,660	45,884,158,426
2	Expenses for underwriting and issuance agency services			
3	Expenses for proprietary trading activities	1,177,744,310	1,177,744,310	459,601,321
4	Expenses for securities custodian services	6,329,103,312	6,329,103,312	3,237,805,814
5	Expenses for financial advisory services	2,963,661,789	2,963,661,789	1,442,699,004
	<b>Total</b>	<b><u>107,367,754,071</u></b>	<b><u>107,367,754,071</u></b>	<b><u>51,024,264,565</u></b>

**B.7.48 Financial expenses:**

No.	Financial expenses	This year		Q1/2025
		Q1/2026	2026 Accumulated	
1	Foreign exchange differences	499,049	499,049	
2	Borrowing costs	51,678,428,971	51,678,428,971	33,752,050,917
3	Loss from disposal of investments in subsidiaries and joint ventures			
4	Others			
	<b>Total</b>	<b><u>51,678,928,020</u></b>	<b><u>51,678,928,020</u></b>	<b><u>33,752,050,917</u></b>

**B.7.50 General and Administrative expenses:**

	This year		Q1/2025
	Q1/2026	2026 Accumulated	
Payroll expenses for administrative staff	30,551,624,637	30,551,624,637	16,766,986,931
Social security, health insurance, union fee and unemployment insurance	678,929,030	678,929,030	577,747,735
Other employees' expenses	912,432,805	912,432,805	774,399,821
Office supplies	55,710,393	55,710,393	75,361,191
Materials and tools	376,468,492	376,468,492	394,561,555
Depreciation of fixed assets, investment	1,898,443,146	1,898,443,146	1,681,815,343
Tax and fee expenses	1,997,037,818	1,997,037,818	1,388,511,048
(Reversal of)/Additional provision expenses			
External service expenses	7,377,467,743	7,377,467,743	7,060,065,799
Other expenses	3,822,537,998	3,822,537,998	3,792,138,346
<b>Total</b>	<b><u>47,670,652,062</u></b>	<b><u>47,670,652,062</u></b>	<b><u>32,511,587,769</u></b>

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

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

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

7.27.3 Income and expenses, profits or losses are directly accounted for in equity **in the 1<sup>st</sup> quarter 2025**

*Unit: VND*

Other revenue and income	282,968,997,374
Expenses	259,367,824,363
Corporate income tax	2,655,754,293
<b>Profit after tax</b>	<b>20,945,418,718</b>

## F.7.58 Related parties transactions

No.	Related parties	Relationship
1	Bao Viet Holdings	Parent company
2	Bao Viet Life Corporation	Fellow subsidiary
3	Bao Viet Insurance Corporation	Fellow subsidiary
4	Bao Viet Investment One Member Limited Liability Co.	Fellow subsidiary
5	Bao Viet Fund Management Limited Company	Fellow subsidiary
6	Bao Viet Value Investment Fund	Fellow unit
7	Bao Viet Commercial Joint Stock Bank	Parent joint ventures
8	Transport Engineering Design Incorporated	The related party has significant influence

### Related parties transactions:

*Significant transactions with related parties for the 1<sup>st</sup> quarter 2026 are as follows:*

Related parties	Transactions	Receivable (+), Payable (-) (VND)	
		Q1/2026	Q1/2025
Bao Viet Holdings	Custodian fee	58,724,662	39,882,561
	Accrued expense for IT services	(18,388,776)	(13,479,209)
	Office rental	(2,504,258,100)	(2,446,424,100)
Bao Viet Life Corporation	Custodian fees	19,892,520	57,114,873
	Securities transaction fee	2,310,300,693	184,440,270
	Office rental fee – 11 NCT	(868,560,000)	(434,280,000)
	Office rental fee – 94 Ba Trieu	(71,931,818)	(113,181,819)
Bao Viet Insurance Corporation	Securities transaction fee	84,074,054	82,466,200
	Custodian fee	4,307,151	4,246,902
Bao Viet Investment One Member Limited Liability Co.	Office rental	(1,910,988,314)	(1,617,715,664)
	Electricity and parking expense	(364,074,671)	(209,095,647)
	Building management expenses	(574,830,000)	(519,390,000)
	Others		(9,877,700)
Bao Viet Fund Management Limited Company	Securities transaction fee	781,279,400	11,151,030
	Custodian fees	108,702	152,998

*Amounts of receivables and payables from/due to related companies as at 31 March 2026 are as follows:*

Related parties	Transactions	Receivable (+), Payable (-) (VND)	
		<u>Ending balance</u> <u>31 March 2026</u>	<u>Ending balance</u> <u>31 March 2025</u>
Bao Viet Holdings	Advisory fee	(50,000,000)	(50,000,000)
	Deposit for office rental	897,022,170	897,022,170
	Information technology services	(18,388,776)	(13,479,209)
Bao Viet Insurance Corporation	Insurance expense		(754,650,473)
Bao Viet Investment One Member Limited Liability Co.	Deposit for office rental	638,621,027	496,864,277
	Others		(25,605,979)
Bao Viet Life Corporation	Advisory fee	(90,000,000)	(90,000,000)
Bao Viet Bank	Deposits	6,608,242,220	2,703,714,773
Bao Viet Value Investment Fund	Dividend	4,000,000,000	6,800,000,000

15 April 2026

PREPARER



Ms. Pham Thi Thuy Duong

CHIEF ACCOUNTANT



Ms. Nguyen Hong Thuy

GENERAL DIRECTOR



Mr. Nhat Dinh Hoa