CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP UP SECURITIES JOINT STOCK COMPANY Số: 545/2026/CV-UPSC No. 545 /2026/CV-UPSC	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** **SOCIALIST REPUBLIC OF VIETNAM** **Độc lập – Tự do – Hạnh phúc** **Independence – Freedom – Happiness** *Hà Nội, ngày 13 tháng 08 năm 2026* *Hanoi, August 13 , 2026*

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SỞ GIAO DỊCH CHỨNG KHOÁN

INFORMATION DISCLOSURE ON THE ELECTRONIC PORTAL OF THE STATE SECURITIES COMMISSION AND STOCK EXCHANGES

Kính gửi (To): - **Ủy ban Chứng khoán Nhà nước**

State Securities Commission of Vietnam

- **Sở Giao dịch Chứng khoán Việt Nam**

Vietnam Stock Exchange

- **Sở Giao dịch Chứng khoán Hà Nội**

Hanoi Stock Exchange

- **Sở Giao dịch Chứng khoán TP Hồ Chí Minh**

Ho Chi Minh City Stock Exchange

CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP

Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP
DN: C=VN, S=HÀ NỘI, L=Ô Chợ Dừa, CN=CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP, OID.0.9.2342.19200300.100.1.1=MST:0102311942
Reason: I am the author of this document
Location:
Date: 2026-08-13 13:50:51
Foxit Reader Version: 9.0.1

Công ty: CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP (UPSC)

Company: UP SECURITIES JOINT STOCK COMPANY (UPSC)

Địa chỉ trụ sở chính: Tầng 8, Tòa nhà Hapro Building, số 11B Cát Linh, Phường Ô Chợ Dừa, Thành phố Hà Nội, Việt Nam.

Head Office Address: 8th Floor, Hapro Building, 11B Cat Linh, O Cho Dua Ward, Hanoi City, Vietnam.

Điện thoại: (024) 3 944 6666 **Fax:** (024) 3944 6969

Phone: (024) 3 944 6666 Fax: (024) 3944 6969

Email: info@upstock.com.vn

Người thực hiện công bố thông tin: Ông Hà Hải Định – Người được ủy quyền công bố thông tin.

Person in charge of information disclosure: Mr. Ha Hai Dinh – Representative authorized to disclose information.

Loại thông tin công bố:

☐ 24 giờ ☐ 72 giờ ☐ Bất thường ☐ Theo yêu cầu ☒ Định kỳ

Type of information disclosed::

☐ 24 hour ☐ 72 hours ☐ Irregular ☐ Upon request ☒ Periodic

Nội dung thông tin cần công bố:

Content of the disclosed information:

Công ty Cổ phần Chứng khoán UP công bố thông tin về **Báo cáo tài chính bán niên năm 2026 đã được soát xét** bao gồm:

- *Báo cáo tài chính bán niên năm 2026 đã được soát xét*
- *Giải trình chênh lệch lợi nhuận*

UP Securities Joint Stock Company announces the disclosure of **The reviewed semi-annual financial statements for 2026**, including:

- Reviewed semi-annual financial statements for 2026
- Explanation of profit discrepancies

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 13 tháng 08 năm 2026 tại đường dẫn: https://upstock.com.vn

This information was disclosed on the Company's website on 13 August 2026 at the following link: https://upstock.com.vn.

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 commit that the disclosed information is accurate and fully accountable under the law for its content.

Tài liệu đính kèm

- *BCTC bán niên năm 2026 đã được soát xét*
- *Giải trình chênh lệch lợi nhuận*

Attached Documents:

- *Reviewed semi-annual financial statements for 2026*
- *Explanation of Profit Discrepancies*

ĐẠI DIỆN TỔ CHỨC

ORGANZATION REPRESENTATIVE

Người được ủy quyền công bố thông tin

Representative authorized to disclose information

CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP

Hà Hải Định

UP SECURITIES JOINT STOCK COMPANY

REVIEWED INTERIM FINANCIAL STATEMENTS
for the 6-month accounting period ended June 30, 2026

CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP

Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP
DN: C=VN, S=HÀ NỘI, L=Ô Chợ Dừa, CN=CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP, OID.0.9.2342.19200300.100.1.1=MST:0102311942
Reason: I am the author of this document
Location:
Date: 2026-08-13 13:51:15
Foxit Reader Version: 9.0.1

TABLE OF CONTENTS

UP SECURITIES JOINT STOCK COMPANY
8th Floor, Hapro Building, No. 11B Cat Linh, O Cho Dua Ward, Hanoi City

THE BOARD OF MANAGEMENT' REPORT

The members of the Board of Management of UP Securities Joint Stock Company. (hereinafter referred to as the "Company"), present this Report together with the reviewed Interim Financial Statements for the 6-month accounting period ended June 30, 2026.

COMPANY INFORMATION

UP Securities Joint Stock Company was established and operates in Vietnam under Business Registration Certificate No. 0102311942 issued by the Hanoi Department of Planning and Investment on July 6, 2007, and amended for the 14th time on November 28, 2025; and Securities Business Establishment and Operation License No. 58/UBCK-GPHDKD issued by the State Securities Commission on July 6, 2007. The most recent amendment is the "Securities Business Establishment and Operation License" No. 121/GPDC-UBCK dated November 13, 2025.

The company's head office is located at: 8th Floor, Hapro Building, 11B Cat Linh Street, O Cho Dua Ward, Hanoi City.

MEMBERS OF THE BOARD OF DIRECTORS, AUDIT COMMITTEE AND BOARD OF MANAGEMENT

The members of the Board of Directors, Audit Committee and Board of Management of the Company during the financial year and up to the date of this report include:

Board of Directors

Full name	Position
Mr. Chu Tuan An	Chairman of the Board of Directors
Mr. Vu Khanh Din	Independent Board Member
Mr. Dinh Van Hiep	Board Member

Audit Committee

Full name	Position
Mr. Vu Khanh Din	Chairman of the Audit Committee
Mr. Dinh Van Hiep	Member

Board of Management

Full name	Position	Date of appointment / removal
Mr. Tran Van Chien	General Director	
Ms. Nguyen Thi Huyen	Deputy General Director	Dismissed on February 26, 2026
Mr Nguyen Van Ban	Deputy General Director of Finance	Appointed on May 4, 2026

Company legal representative

The Company's legal representatives during the accounting period and up to the date of this report include: Mr. Chu Tuan An – Chairman of the Board of Directors; and Mr. Tran Van Chien – General Director.

Mr. Nguyen Van Ban – Deputy General Director (Finance) – was authorized by Mr. Tran Van Chien – General Director – to sign the financial statements for the six-month accounting period ended June 30, 2026, pursuant to Letter of Authorization No. 05/2026/GUQ-UPSC dated May 18, 2026.

AUDITOR

International Auditing and Valuation Company Limited has been appointed as the auditor to review the Company's interim financial statements for the 6-month accounting period ended June 30, 2026.

THE BOARD OF MANAGEMENT' REPORT (Continued)

BOARD OF MANAGEMENT' RESPONSIBILITY DISCLOSURE

The Board of Managment of the Company is responsible for preparing the interim financial statements that give a true and fair view of the financial position, results of operations, cash flows and changes in equity of the Company for the 6-month period ended June 30, 2026, in accordance with accounting standards, accounting regimes applicable to securities companies and legal regulations relating to the preparation and presentation of interim financial statements. In preparing these interim financial statements, the Board of Managment is required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the interim financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement an effective internal control system to enable the preparation and fair presentation of interim financial statements so as to minimize errors and frauds.

The Board of Managment is responsible for ensuring that the accounting records are properly maintained to reasonably reflect the Company's financial position at any given time and for ensuring that the interim financial statements comply with accounting standards, the accounting regime applicable to securities companies, and relevant legal regulations concerning the preparation and presentation of interim financial statements. The Board of Managment is also responsible for ensuring the security of the Company's assets and for taking appropriate measures to prevent and detect fraud and other irregularities.

The Board of Managment confirms that the Company has complied with the above requirements in preparing the interim financial statements.

COMMITMENT TO INFORMATION DISCLOSURE

The Board of Managment commits that the Company complies with Decree 155/2020/ND-CP dated December 31, 2020, of the Prime Minister detailing the implementation of a number of articles of the Securities Law, and that the Company does not violate its information disclosure obligations as stipulated in Circular No. 96/2020/TT-BTC dated November 16, 2020, and Circular 68/2024/TT-BTC dated September 18, 2024, of the Ministry of Finance guiding the disclosure of information on the securities market..

On behalf of and representing the Board of Managment,

CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP

Nguyen Van Ban
Deputy General Director of Finance
Hanoi, August 12, 2026

Number: 1505/2026/BCSX/IAV

REVIEW OF INTERIM FINANCIAL INFORMATION

Dear: **Shareholders**
Board of Managment and Executive Board
UP SECURITIES JOINT STOCK COMPANY

We have reviewed the accompanying interim financial statements of UP Securities Joint Stock Company (hereinafter referred to as "the Company"), prepared on August 12, 2026, from page 4 to page 44, including the interim financial statement as of June 30, 2026, the interim income statement, the interim cash flow statement, the interim equity statement for the six-month accounting period ended June 30, 2026, and the Notes to the interim financial statements.

Responsibilities of the Board of Managment

The Board of Managment of the Company is responsible for the preparation and fair and reasonable presentation of the Company's interim financial statements in accordance with accounting standards, the accounting system applicable to securities companies, and relevant legal regulations concerning the preparation and presentation of interim financial statements. The Board of Managment is also responsible for internal controls that the General Director deems necessary to ensure that the preparation and presentation of the interim financial statements are free from material misstatements due to fraud or error.

Auditor's Responsibilities

Our responsibility is to express a conclusion on the interim financial statements based on our review. We conducted our review in accordance with Vietnamese Auditing Standard on review engagements No. 2410 - Review of interim financial information performed by the independent auditor of the entity.

A review of interim financial statements 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.

Auditor's Conclusion

Based on the results of our review, we find no issues that would lead us to believe that the accompanying interim financial statements do not fairly and reasonably reflect, in all material respects, the financial position of the Company as of June 30, 2026, as well as the operating results, cash flow and changes in equity for the six-month accounting period ended June 30, 2026, in accordance with the accounting standards, accounting regulations applicable to securities companies and relevant legal provisions on the preparation and presentation of interim financial statements.

M.S.D.N: 0106299213-C.T.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN VÀ ĐỊNH GIÁ QUỐC TẾ
THÀNH PHỐ HÀ NỘI

Nguyen Duc Thanh
Deputy Director
Auditing Registration Certificate Number: 6210-2023-283-1

INTERNATIONAL AUDITING AND VALUATION COMPANY LIMITED

Hanoi, August 12, 2026

A - TT5 - 3 Khu nhà ở Him Lam Vạn Phúc, Phường Hà Đông, Thành phố Hà Nội
A - TT5 - 3, Him Lam Van Phuc Residential Area, Ha Dong Ward, Hanoi City
Tel: +84 247 303 3668 * Website: https://iav.com.vn

INTERIM STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

	ASSETS	Codes	Notes	Ending balance VND	Beginning balance VND
A.	**SHORT-TERM ASSETS**	**100**		**761,681,921,942**	**860,122,902,039**
I.	**Financial assets**	**110**		**759,769,219,457**	**857,292,847,300**
1.	Cash and cash equivalents	111	5.1	32,975,077,259	189,221,177,937
1.1	*Cash*	*111.1*		*12,704,989,547*	*19,221,177,937*
1.2	*Cash equivalents*	*111.2*		*20,270,087,712*	*170,000,000,000*
2.	Financial assets at fair value through profit or loss (FVTPL)	112	5.3	94,390,309,500	95,801,500,000
3.	Held-to-maturity (HTM) investments	113	5.5	538,000,000,000	387,248,885,480
4.	Lending	114	5.6	79,712,046,653	122,526,795,905
5.	Receivables	117	5.7	11,537,530,102	58,608,811,122
5.1	*Receivables from sale of financial assets*	*117.1*		-	*51,218,625,000*
5.2	*Dividends and interest receivable and accrued from financial assets*	*117.2*		*11,537,530,102*	*7,390,186,122*
5.2.1	*Accrued dividends and interest not yet due for receipt*	*117.4*		*11,537,530,102*	*7,390,186,122*
6.	Advances to supplier	118	5.8	3,095,628,022	3,175,998,807
7.	Receivables from services provided by securities company	119	5.9	58,627,921	709,678,049
II.	**Other current assets**	**130**		**1,912,702,485**	**2,830,054,739**
1.	Advances	131		4,500,000	4,500,000
2.	Office supplies, tools, and equipment	132		18,446,000	-
3.	Short-term prepaid expenses	133	5.10	910,358,225	794,090,349
4.	Taxes and receivable from the State Budget	136	5.19	979,398,260	2,031,464,390
B.	**NON-CURRENT ASSETS**	**200**		**51,112,379,496**	**53,972,389,135**
II.	**Fixed assets**	**220**		**25,077,393,957**	**18,249,283,318**
1.	Tangible fixed assets	221	5.12	11,354,533,035	12,244,253,515
	- Historical cost	222		*16,937,547,903*	16,902,640,496
	- Accumulated depreciation	223a		*(5,583,014,868)*	(4,658,386,981)
2.	Intangible fixed assets	227	5.13	13,722,860,922	6,005,029,803
	- Historical cost	228		*19,111,852,070*	10,261,852,070
	- Accumulated depreciation	229a		*(5,388,991,148)*	(4,256,822,267)
IV.	**Construction in progress**	**240**		**4,149,840,000**	**12,159,840,000**
IV.	**Other non-current assets**	**250**		**21,885,145,539**	**23,563,265,817**
1.	Long-term deposits, collaterals and pledges	251	5.11	1,622,498,080	1,622,498,080
2.	Long-term prepaid expenses	252	5.10	5,949,008,116	7,608,378,401
3.	Deferred tax assets	253		-	260,281,089
4.	Payment for Settlement Assistance Fund	254	5.14	14,313,639,343	14,072,108,247
	TOTAL ASSETS	**270**		**812,794,301,438**	**914,095,291,174**

INTERIM STATEMENT OF FINANCIAL POSITION (continued)

As of June 30, 2026

	EQUITY AND LIABILITIES	Codes	Notes	Ending balance VND	Beginning balance VND
C.	**LIABILITIES**	**300**		**465,895,298,782**	**580,251,867,171**
I.	**Current liabilities**	**310**		**450,736,602,182**	**566,951,867,171**
1.	Short-term borrowings and finance leases liabilities	311	5.15	439,100,000,000	552,449,939,000
1.1.	Short term borrowings	312		439,100,000,000	552,449,939,000
2.	Payables for securities trading activities	318	5.16	115,455,006	257,260,634
3.	Short-term trade payables	320	5.17	3,436,485,137	3,260,978,710
4.	Short-term advance from customers	321	5.18	2,668,650,000	1,425,900,000
5.	Taxes and payables to the State Budget	322	5.19	320,435,279	1,859,881,548
6.	Payables to employees	323		64,158,307	309,479,732
7.	Payment for employee's welfare and benefits	324		338,273,839	260,276,869
8.	Short-term accrued expenses	325	5.20	4,477,596,407	6,740,345,257
9.	Short-term deferred revenue	327		45,454,548	113,636,364
10.	Other short-term payables and accruals	329		170,093,659	274,169,057
II.	**Long-term liabilities**	**340**		**15,158,696,600**	**13,300,000,000**
1.	Long-term bonds issued	346	5.21	13,300,000,000	13,300,000,000
2.	Deferred income tax payable	356		1,858,696,600	-
D.	**EQUITY**	**400**	5.22	**346,899,002,656**	**333,843,424,003**
I.	**Owner's equity**	**410**		**346,899,002,656**	**333,843,424,003**
1.	Owner's contributed capital	411		318,031,000,000	318,031,000,000
1.1	*Owner's contributed capital*	*411.1*		*323,746,000,000*	*323,746,000,000*
a.	*Common shares with voting rights*	*411.1a*		*323,746,000,000*	*323,746,000,000*
1.2	Treasury shares	411.5		(5,715,000,000)	(5,715,000,000)
2.	Operational risk and financial reserve	415		124,282,981	124,282,981
3.	Other Equity Funds	416		124,282,981	124,282,981
4.	Retained earnings	417		28,619,436,694	15,563,858,041
4.1.	*Realized earnings after tax*	*417.1*		*21,089,538,980*	*16,509,871,084*
4.2.	*Unrealized earnings*	*417.2*		*7,529,897,714*	*(946,013,043)*
	TOTAL EQUITY AND LIABILITIES	**440**		**812,794,301,438**	**914,095,291,174**

INTERIM STATEMENT OF FINANCIAL POSITION (continued)

As of June 30, 2026

	OFF-BALANCE SHEET ITEMS	Codes	Notes	Ending balance VND	Beginning balance VND
A.	**ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENT**				
1.	Outstanding shares	006	5.23	32,057,100	32,057,100
2.	Treasury stock	007		317,500	317,500
3.	Listed financial assets/ securities trading registrationat at VSD of Securities company	008	5.24	8,655,440,000	45,148,260,000
B.	**ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS**				
1.	Listed/registered financial assets for securities transaction at VSD of the Investors	021	5.25	1,669,277,740,000	711,658,800,000
a.	*Unrestricted financial assets*	021.1		*624,299,430,000*	*663,238,090,000*
b.	*Restricted financial assets*	021.2		*2,207,000,000*	*3,215,000,000*
c.	*Pledged trading financial assets*	021.3		*948,304,310,000*	-
d.	*Blocked and detained financial assets*	021.4		*91,230,500,000*	*40,754,710,000*
e.	*Financial assets awaiting for settlement*	021.5		*3,236,500,000*	*4,451,000,000*
3.	Deposits of customers	026	5.26	55,432,182,398	83,694,861,748
3.1.	*Investors' deposits of securities trading upon management method of securities company*	*027*		*55,370,347,919*	*82,741,888,348*
3.2.	*Deposits of securities issuers*	*030*		*61,834,479*	*952,973,400*
4.	Deposits of securities trading upon management method of Securities company payable to investors	031	5.27	55,372,311,748	83,694,861,748
4.1	*Deposits of securities trading upon management method of Securities company payable to domestic investors*	*031.1*		*55,372,282,021*	*83,694,832,051*
4.2	*Deposits of securities trading upon management method of Securities company payable to foreign investors*	*031.2*		*29,727*	*29,697*
5.	Dividends, bond principal and interest payable	035	5.28	59,870,650	-

S.G.P: CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP
P. Ô CHỢ DỪA - HÀ NỘI

Prepared by	Chief Accountant	Deputy General Director of Finance
Pham Thuy Dieu	**Hoang Thi Mai Huong**	**Nguyen Van Ban**

Hanoi, August 12, 2026

INTERIM STATEMENT OF INCOME

For the 6-month accounting period ended June 30, 2026

ITEMS		Codes	Notes	Current period VND	Previous period VND
I.	**OPERATING REVENUE**				
1.1	Financial assets at fair value through profit or loss (FVTPL)	**01**		30,560,919,096	13,099,122,850
a.	*Profit from selling FVTPL*	*01.1*	*6.1*	*21,067,488,709*	*12,997,982,850*
b.	*Increase due to revaluation of financial assets at fair value through profit or loss (FVTPL)*	*01.2*	*6.2*	*8,977,704,360*	*101,140,000*
c.	*Dividends, profits from financial assets at fair value through profit or loss (FVTPL)*	*01.3*	*6.3*	*515,726,027*	-
1.2	Interest on held-to-maturity (HTM) investments	02	6.3	18,397,021,139	7,960,014,390
1.3	Interest on loans and receivables	03	6.3	7,409,535,405	2,466,203,505
1.4	Revenue from securities brokerage	06	6.4	34,637,775,016	3,548,282,362
1.5	Revenue from securities investment consulting services	08	6.4	-	13,275,000,000
1.6	Revenue from securities custody services	09	6.4	219,337,954	101,983,775
1.7	Revenue from financial consulting activities	10	6.4	924,576,347	1,319,571,956
1.8	Revenue from other operating activities	11	6.4	-	779,699,991
	Total operating revenue	**20**		**92,149,164,957**	**42,549,878,829**
II.	**OPERATING EXPENSES**				
2.1	Loss of financial assets at fair value through profit or loss (FVTPL)	21		22,936,793,569	4,540,273,000
a.	*Loss on disposal of financial assets*	*21.1*	*6.1*	*24,553,977,655*	*4,443,145,000*
b.	*Loss from fair value remeasurement of financial assets through profit or loss*	*21.2*	*6.2*	*(1,617,184,086)*	*97,128,000*
2.2	Proprietary trading expenses	26		585,201,864	-
2.3	Securities brokerage activity expenses	27	6.5	8,315,819,345	3,399,893,126
2.4	Securities investment operational expenses	28		-	2,596,314,743
2.5	Securities depository activity expenses	30	6.6	217,090,163	132,643,875
2.6	Expenses of financial advisory activities	31	6.7	1,615,971,532	2,078,403,014
2.7	Expenses of other services	32		497,375	690,129
	Total operating expenses	**40**		**33,671,373,848**	**12,748,217,887**
III.	**FINANCIAL INCOME**				
3.1	Revenue, accrued dividends, interest on non-fixed bank deposits	42	6.8	96,099,568	72,461,178
	Total revenue from financial activities	**50**		**96,099,568**	**72,461,178**
IV.	**FINANCIAL EXPENSES**			-	-
4.1	Interest expenses	52	6.9	28,944,233,986	8,001,922,239
4.2	Other financial expenses	55	6.9	603,778,954	-
	Total financial expenses	**60**		**29,548,012,940**	**8,001,922,239**
V.	**SELLING EXPENSES**	**61**		-	-
VI.	**MANAGEMENT EXPENSES OF A SECURITIES COMPANY**	**62**	**6.10**	**12,641,944,439**	**14,584,608,872**
VII.	**OPERATING RESULTS**	**70**		**16,383,933,298**	**7,287,591,009**

INTERIM STATEMENT OF INCOME (continued)

For the 6-month accounting period ended June 30, 2026

ITEMS		Codes	Notes	Current period VND	Previous period VND
VIII.	**OTHER INCOME AND EXPENSES**				
8.1	Other income	71	6.11	1,000,000	-
8.2	Other expenses	72	6.12	1,000,000	69,434,684
	Total results of other activities	**80**		**-**	**(69,434,684)**
IX.	**TOTAL ACCOUNTING PROFIT BEFORE TAX (90=70 + 80)**	**90**		**16,383,933,298**	**7,218,156,325**
9.1	Realized earnings	91		5,789,044,852	7,214,144,325
9.2	Unrealized earnings	92		10,594,888,446	4,012,000
X.	**CORPORATE INCOME TAX EXPENSES**	**100**	**6.13**	**3,328,354,645**	**1,144,824,130**
10.1	Current corporate income tax expense	100.1		1,209,376,956	1,144,021,730
10.2	Deferred corporate income tax (income)/expense	100.2		2,118,977,689	802,400
XI.	**ACCOUNTING PROFIT AFTER CORPORATE INCOME TAX (200 = 90 - 100)**	**200**		**13,055,578,653**	**6,073,332,195**
11.1	Profit after tax attributable to owners	201		13,055,578,653	6,073,332,195
XII.	**OTHER COMPREHENSIVE INCOME (LOSS) AFTER CORPORATE INCOME TAX**	**300**		**13,055,578,653**	**6,073,332,195**
12.4	Other comprehensive profit/(loss)	304		13,055,578,653	6,073,332,195
	Total comprehensive income	**400**		**13,055,578,653**	**6,073,332,195**
XII.	**NET EARNINGS PER COMMON SHARE**	**500**			
12.1	Basic earnings per share (VND/1 share)	501	6.14	407,26	204,61
12.2	Diluted earnings per share (VND/share)	502		407,26	204,61

S.G.P: 58 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP
P. Ô CHỢ DỪA - T.P HÀ NỘI

Prepared by	Chief Accountant	Deputy General Director of Finance
Pham Thuy Dieu	**Hoang Thi Mai Huong**	**Nguyen Van Ban**
		Hanoi, August 12, 2026

INTERIM STATEMENT OF CASH FLOW

For the six-month accounting period ended June 30, 2026
(indirect method)

ITEMS		Codes	Notes	Current period VND	Previous period VND
I.	**Cash flow from operating activities**				
1.	**Profit before Corporate Income Tax**	**01**		**16,383,933,298**	**7,218,156,325**
2.	**Adjustments for the following items:**	**02**		**19,463,500,652**	**4,239,904,834**
	- Depreciation of fixed asset	03		2,056,796,768	1,025,701,130
	- Provisions	04		-	27,220,000
	- Borrowing interest	06		28,944,233,986	8,001,922,239
	- Interest income	08		(11,537,530,102)	(4,814,938,535)
3.	**Increase in non-cash expenses**	10		**(1,617,184,086)**	**97,128,000**
	- Loss from revaluation of financial assets at fair value through profit or loss (FVTPL)	11		(1,617,184,086)	97,128,000
4.	**Decrease in non-cash revenues**	**18**		**(8,977,704,360)**	**(101,140,000)**
	- Gain from revaluation of financial assets at fair value through profit or loss (FVTPL)	19		(8,977,704,360)	(101,140,000)
5.	**Profit from operating activities before changes in working capital**	**30**		**(67,273,799,775)**	**(596,885,445,891)**
	- Increase (decrease) in financial assets at fair value through profit or loss (FVTPL)	31		12,006,078,946	(16,977,200,000)
	- Increase (decrease) in held to maturity investments (HTM)	32		(150,751,114,520)	(514,600,000,000)
	- Increase (decrease) in loans	33		42,814,749,252	(61,805,469,360)
	(-) Increase, (+) Decrease in receivables from the sale of financial assets	35		51,218,625,000	-
	(+) Increase, (-) decrease in receivables and accruals from dividends and interest income of financial assets	36		(4,147,343,980)	(3,736,700,667)
	(+) Increase, (-) decrease in receivables from services provided by securities company	37		1,893,800,128	659,950,496
	(+) Increase, (-) decrease in other receivables	39		-	105,619,966
	- Increase (decrease) in other assets	40		(18,446,000)	63,556,552
	- Increase (decrease) in accrued expenses (excluding interest expenses)	41		(2,111,005,347)	2,267,833,924
	- Increase (decrease) prepaid expenses	42		1,543,102,409	(3,419,973,542)
	(-) Corporate income tax paid	43		(157,310,826)	-
	(-) Interest paid	44		(29,095,977,489)	(5,858,437,033)
	- Increase (decrease) in trade accounts payable	45		114,071,584	1,830,176,347

INTERIM STATEMENT OF CASH FLOW (continued)

For the six-month accounting period ended June 30, 2026
(indirect method)

ITEMS		Codes	Notes	Current period VND	Previous period VND
	- Increase (decrease) in employee's welfare and benefits payable	46		77,996,970	91,660,237
	- Increase (decrease) in tax and other payables to the State (excluding CIT payable)	47		(1,539,446,269)	339,280,511
	- Increase (decrease) in payables to employees	48		(245,321,425)	88,731,514
	- Increase (decrease) in other payables	50		(104,075,398)	(300,178,336)
	- Other cash inflows for operating activities	51		11,469,348,286	4,814,938,535
	- Other cash outflows for operating activities	52		(241,531,096)	(449,235,035)
	Net cash flow from operating activities	***60***		**(42,021,254,271)**	**(585,431,396,732)**
II.	**Cash flow from investing activities**				
1.	Cash paid for the acquisition and construction of property, plant and equipment, investment property and other assets	61		(874,907,407)	(11,165,533,930)
	Net cash flow from investing activities	***70***		**(874,907,407)**	**(11,165,533,930)**
III.	**Cash flow from financing activities**				
1.	Original loans	73		1,548,912,094,984	655,089,249,999
1.1	*Other loans*	*73.2*		*1,548,912,094,984*	*655,089,249,999*
2.	Repayment of principal	74		(1,662,262,033,984)	(178,319,999,999)
2.1	*Other loan principal payments*	*74.3*		*(1,662,262,033,984)*	*(178,319,999,999)*
	Net cash flow from financing activities	***80***		**(113,349,939,000)**	**476,769,250,000**
IV.	**Increase (decrease) in net cash in the period**	**90**		**(156,246,100,678)**	**(119,827,680,662)**
V.	**Opening cash and cash equivalents**	**101**	5.1	**189,221,177,937**	**273,156,284,309**
	- Cash	101.1		19,221,177,937	37,254,556,343
	- Cash equivalents	102.2		170,000,000,000	235,901,727,966
VI.	**Closing cash and cash equivalents**	**103**	5.1	**32,975,077,259**	**153,328,603,647**
	- Cash	103.1		12,704,989,547	79,478,324,661
	- Cash equivalents	103.2		20,270,087,712	73,850,278,986
	- Effect of exchange rate changes on cash and cash equivalents	104		-	-

INTERIM STATEMENT OF CASH FLOW (continued)

For the six-month accounting period ended June 30, 2026
(indirect method)

CASH FLOW FROM SECURITIES BROKERAGE AND TRUST ACTIVITIES

ITEMS		Codes	Notes	Current period VND	Previous period VND
I.	**Cash flow from securities brokerage, trust activities**				
1.	Proceeds from disposal of brokerage securities of customers	01		795,479,414,984	1,138,467,504,300
2.	Cash payments for acquisition of brokerage securities transactions of customers	02		(659,344,189,654)	(1,208,007,117,500)
3.	Cash receipts for settlement of securities transactions of customers	07		659,344,189,654	1,208,007,117,500
4.	Payment for securities transactions of customers	08		(822,630,338,291)	(1,003,906,627,691)
5.	Payment for securities custody fees of customers	11		(220,672,122)	107,348,759
6.	Receipts from securities issuers	14		13,795,857,104	17,540,173,499
7.	Payments to securities issuers	15		(14,686,941,025)	(17,540,173,002)
	Increase/decrease in net cash in the period	***20***		**(28,262,679,350)**	**134,668,225,865**
II.	**Opening clients' cash and cash equivalents**	**30**		**83,694,861,748**	**21,905,200,631**
	Opening cash in bank:	31		83,694,861,748	21,905,200,631
	- Investor's deposit for securities transactions under the method of securities company management	32		82,741,888,348	21,904,200,631
	- Issuer Deposits	35		952,973,400	1,000,000
III.	**Closing clients' cash and cash equivalents (40 = 20 + 30)**	**40**		**55,432,182,398**	**156,573,426,496**
	Closing cash in bank (40 = 20 + 30)	41		55,432,182,398	156,573,426,496
	- Investor's deposit for securities transactions under the method of securities company management	42		55,370,347,919	156,571,425,834
	- Issuer Deposits	45		61,834,479	2,000,662

S.G.P: 58 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP
P. Ô CHỢ DỪA - T.P HÀ NỘI

Prepared by	**Chief Accountant**	**Deputy General Director of Finance**
Pham Thuy Dieu	**Hoang Thi Mai Huong**	**Nguyen Van Ban**
		Hanoi, August 12, 2026

INTERIM STATEMENT OF CHANGES IN EQUITY

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

Indicators	Opening balance		Increase/decrease				Closing balance	
	01/01/2025	01/01/2026	Previous period		This period		30/06/2025	30/06/2026
			Increase	Decrease	Increase	Decrease		
A	1	2	3	4	5	6	7	8
I. Owner`s equity fluctuations								
1. Owner`s equity	300,000,000,000	323,746,000,000	-	-	-	-	300,000,000,000	323,746,000,000
1.1. Common stock with voting rights	*300,000,000,000*	*323,746,000,000*		-	-	-	*300,000,000,000*	*323,746,000,000*
2. Treasury shares	(5,715,000,000)	(5,715,000,000)	-	-	-	-	(5,715,000,000)	(5,715,000,000)
3. Funds of financial reserve and accounting activity risk	124,282,981	124,282,981	-	-	-	-	124,282,981	124,282,981
4. Other funds related to owner`s equity	124,282,981	124,282,981	-	-	-	-	124,282,981	124,282,981
5. Retained Earnings	25,031,712,038	15,563,858,041	6,073,332,195	-	13,055,578,653	-	31,105,044,233	28,619,436,694
5.1. Realized earnings after tax	*24,936,600,724*	*16,509,871,084*	*6,070,122,595*	-	*4,579,667,896*	-	*31,006,723,319*	*21,089,538,980*
5.2. Unrealized earnings	*95,111,314*	*(946,013,043)*	*3,209,600*	-	*8,475,910,757*	-	*98,320,914*	*7,529,897,714*
Total	**319,565,278,000**	**333,843,424,003**	**6,073,332,195**	**-**	**13,055,578,653**	**-**	**325,638,610,195**	**346,899,002,656**

Prepared by
Pham Thuy Dieu

Chief Accountant
Hoang Thi Mai Huong

CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP

Deputy General Director of Finance
Nguyen Van Ban
Hanoi, August 12, 2026

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the accounting period of 6 months ended June 30, 2026

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1. BUSINESS HIGHLIGHTS

1.1. Structure of ownership

UP Securities Joint Stock Company was established and operates in Vietnam under Business Registration Certificate No. 0102311942 issued by the Hanoi Department of Planning and Investment on July 6, 2007, and amended for the 14th time on November 28, 2025; and Securities Business Establishment and Operation License No. 58/UBCK-GPHDKD issued by the State Securities Commission on July 6, 2007. The most recent amendment is the "Securities Business Establishment and Operation License" No. 121/GPDC-UBCK dated November 13, 2025.

The Company's Head Office is located at: 8th Floor, Hapro Building, 11B Cat Linh Street, O Cho Dua Ward, Hanoi City, Vietnam.

Registered charter capital: VND 323,746,000,000.

Trading name: UP Securities Joint Stock Company.

English name: UP Securities Joint Stock Company.

Ownership structure: Joint Stock Company.

Total number of employees of the Company as of June 30, 2026: 45 people; as of January 1, 2026: 69 people.

1.2. Business Field

The company operates in the main business field of securities.

1.3. Business lines

Business lines: Securities brokerage; securities investment consulting; securities trading; securities underwriting , securities depository.

1.4. Normal business cycle

The Company's normal production and business cycle does not exceed 12 months.

1.5. Borrowing, lending and investment

Borrowing restrictions

Under Article 26 of Ministry of Finance Circular No. 121/2020/TT-BTC dated 31/12/2020:

- Total liability of a securities company is not over 5 times more than its equity. Total liability prescribed herein does not include the followings:

a) Clients' funds held in trust for trading of stocks;

b) Award and welfare fund;

c) Redundancy or lay-off provisions;

d) Provisions for compensation for investor's losses.

- The maximum short-term liability of a securities company is equal to total short-term asset.
- Securities companies offering securities for sale shall comply with the regulations in Article 31 of Law on Securities, and the decree elaborating on the implementation of several articles of Law on Securities, Laws on Issuance of Corporate Securities, and shall comply with the ratio prescribed in clause 1 and 2 of this Article.

Lending restriction

Under Article 27 of Ministry of Finance Circular No. 121/2020/TT-BTC dated 31/12/2020:

- Except as provided by clause 1 of Article 86 in Law on Securities, securities companies are not allowed to lend money or securities in any form..
- Securities companies are not allowed to put up money or assets in their or clients' ownership as security for third-party payment obligations.
- Securities companies are prohibited from extending loans in any form to their owners, major shareholders, members of the Supervisory Board, members of the Board of Directors, members of the Board of Members, members of the Board of Management, chief accountants, other managerial positions appointed by the Board of Directors, and persons related to the aforementioned individuals.
- Securities companies which are allowed to perform trades on margin in accordance with laws can lend money to clients to buy securities in the form of margin trading under the guidance of the Ministry of Finance.
- Securities companies may lend securities to correct transaction errors, or perform swaps of exchange traded funds or other transactions in accordance with relevant laws.

Investment restrictions

Under Article 28 of Ministry of Finance Circular No. 121/2020/TT-BTC dated 31/12/2020:

- Securities companies are not allowed to buy, contribute capital to buy real estate, unless they are used as head offices, branches or transaction offices directly performing services of Securities companies.
- Securities companies can buy and invest in real property as prescribed in clause 1 of this Article and fixed assets on condition that the residual value of fixed assets and real property does not exceed 50% of their total asset.
- Total investment in corporate bonds by a securities company does not exceed 70% of its equity. Securities companies obtaining licenses for the proprietary trading of securities may buy back listed bonds according to relevant regulations on bond repurchases.
- A securities company is not allowed to directly perform, or give trust to other entity or person to perform the following acts:

a) Holding stocks of or making capital contribution to any company owning more than 50% of the former's charter capital, except in case of buying the odd lot of stocks upon the client's request;

b) Joining with related persons to own at least 5% of the charter capital of another securities company;

c) Holding over 20% of total number of outstanding shares or fund certificates of a listed entity;

d) Holding over 15% of total outstanding shares or fund certificates of an unlisted entity. This restriction shall not be applied to member fund certificates, exchange traded funds and open-ended funds;

e) Investing or contributing over 10% of total contributed capital of a limited liability company or business project;

f) Investing or contributing over 15% of total equity of a business entity or project;

g) Investing more than 70% of equity in stocks, share capital and business projects, including more than 20% of equity which is invested in unlisted stocks, share capital and business projects.

- A securities company is established or acquires a fund management company as a subsidiary. In this case, the securities company does not have to comply with the provisions in Points c, d and dd, Clause 4 of this Article. A securities company planning to establish or acquire a fund management company as a subsidiary must satisfy the following conditions:

a) The equity capital after contributing capital to establish or acquire a fund management company must be at least equal to the minimum charter capital for the business operations the company is currently undertaking;

b) The ratio of available capital after contributing capital to establish and acquire a fund management company must reach at least 180%;

c) After contributing capital to establish or acquire a fund management company, a securities company must ensure compliance with the debt restrictions prescribed in Article 26 of this Circular and the investment restrictions prescribed in Clause 3 of this Article and Point e, Clause 4 of this Article.

- In case a securities company invests beyond the limit due to underwriting in the form of a firm commitment, due to consolidation, merger or changes in assets or equity of the securities company or capital contributing organization, the securities company must apply necessary measures to comply with the investment limit as prescribed in Clauses 2, 3 and 4 of this Article within a maximum period of 01 year.

1.6. Notes on Comparability of Information in Financial Statements

The figures presented in the Company's Interim Financial Statements for the 6-month accounting period ending June 30, 2026 are presented as information, data , and figures that ensure comparability.

2. BASIS FOR PREPARING FINANCIAL STATEMENTS AND ACCOUNTING PERIOD

2.1. Currency used in accounting

The Company's interim financial statements are presented in Vietnamese Dong (VND), under the historical cost principle and in accordance with Vietnamese accounting standards, accounting regime for enterprises, accounting regime applicable to securities companies and legal regulations related to the preparation and presentation of interim financial statements of securities companies.

2.2. Accounting period

The Company's fiscal year begins on January 1 and ends on December 31 each year. This interim financial report is prepared for the 6-month accounting period ending June 30, 2026 as prescribed.

3. ACCOUNTING STANDARDS AND REGIMES APPLIED

3.1. Applicable Accounting Standards and Regimes

The Company applies Vietnamese Accounting Standards, Vietnamese Enterprise Accounting Regime, Accounting Regime applicable to Securities Companies issued under Circular 210/2014/TT-BTC dated December 30, 2014 (Circular 210) of the Ministry of Finance on Accounting Guidance applicable to Securities Companies and Circular No. 334/2016/TT-BTC (Circular 334) dated December 27, 2016 "Amending, supplementing and replacing Appendices 02 and 04 of Circular 210 of the Ministry of Finance guiding accounting applicable to securities companies".

3.2. Statement on Compliance with Accounting Standards and Accounting Regime

The Company's financial statements are prepared and presented in compliance with the requirements of Vietnamese Accounting Standards, the current Vietnamese Enterprise Accounting Regime, the Accounting Regime applicable to securities companies and legal regulations related to the preparation and presentation of the Interim Financial Statements of the Securities Company.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1. Accounting estimates

The preparation of financial statements in compliance with Vietnamese accounting standards, accounting regimes for enterprises, accounting regimes applicable to securities companies and legal regulations related to the preparation and presentation of interim financial statements requires the Board of Management to make estimates and assumptions that affect the reported figures on liabilities, assets and the presentation of contingent liabilities and assets at the date of financial statements as well as the reported figures on revenues and expenses during the period. Although these accounting estimates are made based on the Board of Management's best knowledge, actual results may differ from the estimates and assumptions made.

4.2. Cash and cash equivalents

Capital-in-cash recognition

Operating deposits of securities companies

Cash is a synthetic indicator reflecting the total amount of money available to the enterprise at the reporting time, including cash in the enterprise's fund, non-term bank deposits and clearing and payment deposits for securities transactions (of securities companies), with high liquidity, easy to convert into cash and low risk related to value fluctuations.

Investors' deposits for securities transactions, deposits of other issuers and investors' deposits for clearing and payment of securities transactions are presented in indicators outside the financial situation report (off-balance sheet).

Investors' deposits

Investor deposits are customer deposits for securities trading under the management method of the securities company.

Deposits for securities issuers

Deposits for securities issuers reflect deposits collected from the sale of underwritten securities at commercial banks designated by securities companies performing the function of securities underwriting organizations (main or secondary underwriters) (including money collected from securities sales agents). Deposits for the sale of underwritten securities will be settled upon completion of underwriting activities with the Issuer or with the main underwriter.

Deposits for clearing and settlement of securities transactions

Deposits for clearing and settlement of securities transactions participate in clearing and settlement between the Securities Company and the customer on day T+2 at the request of the Securities Depository Center to pay for buying and selling securities according to the net clearing results.

4.3. Principles and methods of accounting for financial assets recognized through profit and loss, loans and receivables

4.3.1. *Principles for classifying financial assets and financial liabilities in the Company's Investment Portfolio*

Financial asset classification principles: (FVTPL, HTM, Loans, AFS)

Financial assets recognized through profit or loss are included in the company's financial assets portfolio (FVTPL):

Financial assets recognized through profit/loss in the Company's financial assets portfolio (FVTPL) are financial assets that satisfy one of the following conditions:

a) Financial assets are classified as held for trading. Financial assets are classified as held for trading securities if:

- Purchased or created primarily for the purpose of resale/repurchase in the short term;
- There is evidence of trading in the instrument for short-term profit; or
- Derivative financial instruments (except for derivative financial instruments that are identified as a financial guarantee contract or a designated and effective hedging instrument).

b) At initial recognition, identified financial assets would be more appropriately presented if classified as FVTPL financial assets for one of the following reasons:

- Classification as FVTPL financial assets eliminates or significantly reduces inconsistencies in the recognition or measurement of financial assets on different bases.
- Financial assets are a group of financial assets that are managed and the performance of which is assessed on a fair value basis in accordance with the company's risk management policy or investment strategy.

These financial assets often include: stocks, bonds, monetary instruments, derivatives (for hedging purposes).

Financial assets are classified out of FVTPL in the following cases: the financial asset is a loan or receivable if the purpose is determined to be held for a specified period in the future or until maturity or the financial asset is a deposit classified into the cash and cash equivalents group.

When selling financial assets that are not FVTPL financial assets, securities companies must reclassify financial assets from other types of assets related to FVTPL financial assets. The revaluation differences of financial assets currently tracked in the item "Revaluation differences of assets at fair value" will be recorded in the corresponding revenue or expense account at the date of reclassification of financial assets when selling.

Non-derivative FVTPL financial assets that are not required to be classified as FVTPL financial assets upon initial recognition may be reclassified to loans and receivables in certain special cases or to cash and cash equivalents if they meet the criteria for classification into such groups. Gains and losses recognized on revaluation of FVTPL financial assets before the reclassification date are not reversed.

FVTPL financial assets are instruments that, upon maturity, must be transferred to receivables and provisioned for as doubtful receivables (if any).

Loans

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

- Those that the Company intends to sell immediately or in the near future are classified as held for trading, and those that the Company upon initial recognition designates as being measured at fair value through profit or loss;
- Those that the Company upon initial recognition designates as available-for-sale; or
- Those for which the holder can recover substantially all of its initial investment, other than because of credit deterioration, are classified as available-for-sale.

4.3.2. Principles of recognition and accounting methods for recording the revaluation value of investments at market value or fair value or historical cost

Financial assets recognized through profit or loss are included in the company's financial assets portfolio (FVTPL):

FVTPL financial assets are recognized at the cost of securities purchased (historical cost). The cost of purchasing FVTPL financial assets is recognized into trading cost of the financial assets on the income statement as incurred.

After the initial recognition, FVTPL financial assets are recognized at the market value. Any gain or loss incurred from changes in value of these financial assets shall be classified as part of FVTPL group and recognized into the income statement.

At the end of the accounting period, FVTPL financial assets listed as Financial assets of the securities company shall be re-valued at the market price or fair value (in case no market price is available)

At the first re-valuation, the fair value of FVTPL financial assets listed as financial assets of the securities company are recorded into Account 1212 "Difference on re-valuation" as the difference between re-valued amount of FVTPL financial assets at the re-valuation time at the market price or fair value and the initial purchase price of the FVTPL financial assets listed as financial assets of the securities company.

For the presentation of the statement of financial position, the Item "FVTPL financial assets" is recorded at net amount (The item is computed as follows: FVTPL financial assets = Debit Balance on Account 1211 "Purchase price" plus (+) Debit Balance on Account 1212 "Increase due to-re-valuation of FVTPL financial assets" or minus (-) Credit Balance on Account 1212 "Decrease due to re-valuation of FVTPL financial assets" for FVTPL financial assets listed as financial assets of the securities company).

The representation of FVTPL financial assets listed as financial assets of the securities company in Notes to the financial statements shall be made with 3 norms: Purchase price, Re-valued amount and Net value (Purchase price +/- re-valued amount) for all groups of FVTPL financial assets.

Increase or decrease due to re-valuation of FVTPL financial assets FVTPL financial assets listed as financial assets of the securities company is recorded on the no-offsetting principle and represented in the income statement with 2 norms:

Decrease due to re-valuation of FVTPL financial assets is recorded as "Loss and cost of proprietary trading FVTPL financial assets", detailed for "Decrease due to re-valuation of FVTPL financial assets".

Increase due to re-valuation of FVTPL financial assets is recorded into the norm "Income", detailed for "Increase due to re-valuation of FVTPL financial assets".

Increase or decrease difference due to re-valuation of FVTPL financial assets listed as financial assets of securities company shall determine the unrealized profit or loss in the period.

Loans

Loans are initially recorded at cost (disbursed amount of the loan). After initial recognition, loans are recorded at amortized cost using the effective interest method.

The amortized cost of loans is determined by the initial recognition value of the financial asset minus principal repayments plus (minus) the cumulative amortization using the effective interest method of the difference between the initial recognition value and the maturity value, minus any reductions in provisions for impairment or uncollectibility (if any).

Loans are reviewed for impairment at the reporting date. Provisions for loans are made based on the estimated loss, calculated as the difference between the market value of the securities used as collateral for the loan and the balance of that loan. Increases or decreases in the provision account balance are recorded in the Income Statement under the item "Provision expenses for financial assets, handling of bad debts, impairment losses of financial assets and borrowing costs of loans".

4.3.3. Fair value of financial assets

The market/fair value of financial assets is determined on the following bases:

- The market value of securities listed on the Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange is the closing price on the most recent trading day up to the date of securities valuation.
- For securities of companies that are not listed on the stock market but have registered for trading on the trading market of unlisted public companies and state-owned enterprises that carry out equitization in the form of public offering of securities (Upcom), the actual price of securities on the market is determined as the average reference price in the 30 most recent consecutive trading days before the time of preparing the annual financial statements announced by the Stock Exchange.
- For listed securities that are cancelled or suspended from trading or cease trading from the sixth trading day onwards, the actual stock price is the book value on the date of the most recent Financial Statement.
- For unlisted and unregistered securities traded on the unlisted public companies trading market (UPCom), the actual market price of securities is the average price of actual transaction prices as reported by three (3) securities companies that transacted at the time closest to the time of securities valuation.
- Securities that do not have reference prices from the above sources will be assessed at fair value based on a review of the financial situation and book value of the issuer on the date closest to the securities assessment date.
- Securities whose market value is not determined by the above methods will not be subject to provision.

4.4. Principles of recording and depreciation methods of fixed assets

4.4.1. Principles of recognition and depreciation methods of tangible fixed assets

Tangible fixed assets are recorded at historical cost, reflected in the Statement of Financial Position according to the indicators of historical cost, accumulated depreciation and residual value.

The initial cost of a tangible fixed asset purchased comprises its purchase price (net of trade discounts or rebates), any taxes and any directly attributable costs of bringing the asset to its working condition for its intended use.

Expenses incurred after the initial recognition of tangible fixed assets are recorded as an increase in the historical cost of the asset when these expenses certainly increase future economic benefits. Expenses incurred that do not satisfy the above conditions are recorded by the Company as production and business expenses in the year.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. For accounting purpose, tangible fixed assets are categorized by nature and purpose of use in the Company's production process, as follows:

Property Type	Number of Years
- Management equipment and tools	04 - 08
- Other fixed assets	08

4.4.2. Principles of recognition and depreciation methods of intangible fixed assets

Intangible fixed assets are recorded at historical cost, reflected in the Financial Statements according to the indicators of historical cost, accumulated depreciation and residual value.

The cost of intangible fixed assets includes all costs incurred by the Company to acquire the fixed assets up to the date when the asset is ready for use. Expenses related to intangible fixed assets incurred after initial recognition are recognized as production and business expenses in the year unless these expenses are associated with a specific intangible fixed asset and increase the economic benefits from these assets.

When intangible fixed assets are sold or disposed of, their cost and accumulated depreciation are eliminated from the accounts and any gain or loss resulting from their disposal is recognized as income or expense in the year.

The Company's intangible assets include computer software and other intangible assets .

Costs relating to computer software programs that are not an integral part of the related hardware are capitalized. The cost of computer software is the total cost incurred by the Company up to the date the software is put into use. Computer software is amortized on a straight-line basis over the period from 03 to 08 years. Other intangible fixed assets are amortized over a period of 03 years .

4.5. Principles and methods of accounting for short-term and long-term receivables

Principle of receivables recognition: at historical price minus provision for doubtful receivables.

Principles and methods of accounting for receivables from the sale of financial assets

The entire value of receivables from the sale of financial assets in the Company's financial asset portfolio (not through the Stock Exchanges), including the maturity value of financial assets or the liquidation of these financial assets, is monitored through the "Receivables from the sale of financial assets" indicator on the separate Financial Position Statement.

The entire value of receivables when selling financial assets in the Company's financial asset portfolio through the Stock Exchanges uses account 321 - Clearing and settlement of financial asset transactions and is not reflected in the Company's financial statements.

Principles and methods of accounting for receivables and accrued dividends and interest on financial assets

All receivables and accrued dividends and interest on financial assets in the Company's financial assets portfolio arising during the year are monitored at the item "Receivables and accrued dividends and interest on financial assets" on the separate Financial Statement.

Principles and methods of accounting for bad debt provisions: Receivables are considered for risk provisions based on the age of the debt or the expected loss that may occur in the event that the debt has not yet reached its maturity date but the economic organization is bankrupt or undergoing dissolution procedures; the debtor is missing, absconding, being prosecuted, tried by law enforcement agencies, or serving a sentence or has died. The arising provision costs are reflected in "Management costs" during the year.

4.6. Principles of accounting for financial investments

Accounting principles for capital investments in other entities

An investment in another entity is an investment by the Company in the equity instruments of another entity but does not have control or joint control, and does not have significant influence over the investee.

Investments are recorded at cost, including purchase price and costs directly attributable to the investment. In the case of investments in non-monetary assets, the cost of the investment is recorded at the fair value of the non-monetary assets at the time of acquisition.

For investments that the Company holds for a long term (not classified as trading securities) and does not have significant influence on the investee, the provision for losses is made as follows: For investments whose fair value cannot be determined at the reporting date, the provision is made based on the loss of the investee. The basis for setting up the provision for losses on investments in other entities is the financial statements of the invested company.

4.7. Principles of recording and presenting short-term and long-term collaterals, mortgages, deposits

Collaterals, mortgages, deposits are tracked in detail for each customer's deposit and bet amount by term and by currency. Deposits and bets payable with a remaining term of no more than 12 months are presented as short-term debt, and those with a term of more than 12 months are presented as long-term debt.

Collaterals, mortgages, deposits are received in foreign currencies are converted into accounting currency at the actual exchange rate at the time of occurrence. When preparing financial statements, accountants re-evaluate the deposits and bets received to be returned in foreign currencies at the actual exchange rate at the time of reporting. Exchange rate differences arising are immediately recorded in financial expenses or financial revenue.

In case of receiving mortgage or pledge in kind, it is not reflected in the financial situation report but is monitored in the notes to the financial statements.

4.8. Prepaid expenses

Prepaid expenses include actual expenses that have been incurred but are related to the results of production and business activities of many accounting periods. Prepaid expenses include: tools and equipment issued for use awaiting allocation, prepaid rent and other prepaid expenses.

Tools and equipment: Tools and equipment put into use are allocated to expenses using the straight-line method over 12 months.

Prepaid rent and other prepaid services are allocated to expenses using the straight-line method over the period specified in each contract.

4.9. Principles and methods of accounting for short-term and long-term liabilities

4.9.1. Loans and obligations under finance leases

Loans and financial lease liabilities are recognized on the basis of receipts, bank documents, contracts and loan and financial lease contracts.

4.9.2. Principles for recording issued bonds:

Companies issue bonds usually for short-term borrowing purposes.

The carrying amount of a bond is generally stated on a net basis as the face value of the bond minus (-) the bond discount plus (+) the bond premium.

The Company monitors discounts and premiums for each type of bond issued and the allocation of each discount and premium when determining borrowing costs to be included in production and business expenses or capitalized for each period, specifically:

- Bond discounts are gradually allocated to each period's borrowing costs throughout the term of the bond;
- Bond premium is gradually allocated to reduce borrowing costs each period over the term of the bond;
- The Company uses the straight-line method to allocate the discount or premium:
- Straight-line method: The discount or premium is distributed evenly over the term of the bond.

4.9.3. Principles for classifying payables to suppliers, payables to investors for trading deposits and other payables

Payables are amounts payable to suppliers and other creditors. Payables include amounts payable to vendors, amounts payable to investors for securities trading deposits, amounts payable to securities issuers, and other payables. Payables are not recognized as lower than the payment obligation.

The classification of payables is carried out according to the following principles:

- Trade payables include commercial payables arising from transactions of purchasing goods, services, assets and the seller is an independent entity from the buyer.
- Payables to investors for securities trading deposits are the amounts payable to investors for securities trading under the method that the Company manages for customers through specialized accounts opened at commercial banks. These transactions include margin, repo, and advances for selling financial assets. Payables to investors for securities trading deposits are presented in the indicators outside the financial statement.
- Other payables include non-commercial payables not related to the purchase, sale or provision of goods or services.
- Payables are tracked in detail by subject and payment term.

4.9.4. Principles and methods of accounting for taxes and amounts payable to the State

Value Added Tax (VAT)

The Company applies VAT declaration and calculation according to the guidance of current tax laws.

Corporate Income Tax:

Corporate income tax represents the sum of current and deferred tax liabilities.

The tax currently payable is based on taxable profit for the year. Taxable profit differs from net profit as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are not taxable or deductible.

The company applies a corporate income tax rate of 20% on taxable profits.

The determination of the Company's corporate income tax is based on current tax regulations. However, these regulations are subject to change from time to time and the final determination of corporate income tax depends on the results of the examination by the competent tax authority.

Other taxes and fees payable:

Other taxes and fees must be declared and paid by the enterprise to the local tax authorities according to current tax laws in Vietnam.

4.9.5. Principles of recording short-term and long-term payable expenses

The Company's payable expenses are actual expenses that have not yet occurred but are deducted in advance from the business expenses of the year to ensure that when actual expenses arise, they do not cause sudden changes in business expenses based on the principle of matching revenue and expenses. When such expenses arise, if there is a difference with the deducted book, the accountant will record additional expenses or reduce the expenses corresponding to the difference.

The provision for production and business expenses in the year must be calculated strictly and there must be reasonable and reliable evidence of the expenses that must be provisioned in advance during the year, to ensure that the amount of expenses payable recorded in this account is consistent with the actual expenses incurred.

4.10. Principles and methods of accounting for equity recognition

4.10.1. Principles of recording owner's capital investment

The Company's equity is recorded at the actual amount contributed by shareholders.

Other funds belonging to equity are supplemented from after-tax profits of business operations.

4.10.2. Profit recognition principle

Undistributed earnings include:

- Profit realized in the accounting period that represents the difference between total revenue, income and total expenses included in the Company's Income Statement, except for profits and losses from revaluation of financial assets that have been recorded in unrealized profit.
- Unrealized profit of the accounting period that represents the difference between the total value of revaluation profit and loss of financial assets recorded through profit and loss/or other financial assets included in the profit and loss statement of the Report on operating results belonging to the Company's financial asset portfolio.

4.11. Accounting principles and methods for recording revenue and income

4.11.1. Principles and methods of recording revenue, income and expected dividends and interest from financial assets:

The Company's revenue comprises income from securities trading, revenue from providing securities brokerage services, securities depository, securities investment advisory service and corporate finance advisory services.

Income from securities trading

Income from securities trading is determined based on the difference between the selling price and the average cost price of the securities.

Revenue from providing services (securities brokerage, securities depository, securities investment consulting, auction entrustment)

Service revenue is recorded at the time the transaction occurs, when it is certain to receive economic benefits, determined at the fair value of the rights to receive, regardless of whether the money has been collected or not.

Revenue from services provided to customers must be consistent with the business operations specified in the Company's Establishment and Operation License. Revenue from services provided to customers is confirmed as completed on the basis of payment by customers in cash or acceptance of payment or commitment to payment or is deducted from the customer's securities sales proceeds.

Revenue from securities brokerage activities is recorded in the income statement when the securities transaction is completed.

Revenue from providing other services

Revenue from a service transaction is recognised when the outcome of the transaction can be measured reliably. In cases where a service transaction involves multiple periods, revenue is recognised in the year based on the results of the work completed at the date of the Financial Statement of that period. The outcome of a service transaction is recognised when all four (4) of the following conditions are met:

- Revenue is measured reliably; When a contract provides that the buyer has the right to return the purchased services under specific conditions, revenue is recognized only when those specific conditions no longer exist and the buyer has no right to return the services provided;
- It is possible to obtain economic benefits from the transaction of providing that service;
- Determine the portion of work completed at the date of the Financial Statements; and
- Identify the costs incurred for the transaction and the costs to complete the transaction to provide that service.

Interest revenue

Interest is recognized on an accrual basis, determined on the deposit account balance and the actual interest rate for each period.

Dividends and profits distributed

Dividends and profits distributed are recognized when the Company receives the right to dividends or profits from capital contributions. Dividends received in shares are only tracked according to the number of shares increased, not the value of shares received.

4.11.2. Principles and methods of recording losses and transaction costs of financial assets:

- Losses on financial assets are recognised on the basis of the smaller difference between the selling price of the financial asset and the weighted average cost of the financial asset.
- Transaction costs of purchasing financial assets are recognized as actual costs incurred from the transaction of purchasing financial assets.

4.12. Method for calculating the cost of goods sold from proprietary trading

The Company applies the moving weighted average method to calculate the cost of goods sold from proprietary trading.

4.13. Principles for recognizing financial operating expenses

Financial expenses recognized in the Income Statement are the total financial expenses incurred during the year, not offset against financial operating revenue, including interest expenses on loans, interest on bonds, and other financial expenses.

4.14. Principles for Recognizing Management Expenses

The Company's management expenses include costs for salaries of management staff (salaries, wages, allowances, etc.); social insurance, health insurance, union fees, unemployment insurance for management staff; office supplies, tools, depreciation of fixed assets used for management; business license tax; outsourced services (electricity, water, telephone, fax, etc.); Other cash expenses (entertainment, customer conferences, etc.).

4.15. Financial Risk Management for the Company

4.15.1. General qualitative and quantitative explanation of financial risks for the Company:

The Company's activities expose it to market risk, credit risk, and payment risk. The Company's general financial risk management policy focuses on anticipating undesirable market fluctuations and mitigating negative impacts on the Company's business performance.

4.15.2. Credit Risk

Credit risk is the risk that a party to a financial instrument or customer contract will fail to fulfill its obligations, resulting in financial losses for the Company. The Company has an appropriate credit policy and regularly monitors the situation to assess whether it is subject to credit risk. Credit risk is assessed as low. The Company has credit risk from bank deposits, customer receivables, and financial investments. The maximum credit risk for each group of financial assets is equal to the book value of that group of instruments on the separate financial statements.

4.15.3. Bank deposits

The Company mainly maintains bank deposits with well-known banks in Vietnam. The Company considers that the concentration of credit risk with respect to bank deposits is low.

4.15.4. Financial investment

The Company's financial investments are depreciated and the Company makes provisions for investment depreciation at the time of preparing the Company's Financial Statements.

4.15.5. Customer receivables

The Company regularly monitors its customer receivables and requires customers to pay in full as per the contract. The Company seeks to maintain tight control over outstanding receivables and has a credit control staff to minimize risk.

The Company establishes impairment provisions to reflect the estimated level of impairment for trade receivables, other receivables and investments. The main component of these impairment provisions is the specific loss related to the specific level of impairment for each customer.

4.15.6. Liquidity risk

Liquidity risk is the risk that the Company will have difficulty in fulfilling its financial obligations due to lack of capital. The Company's liquidity risk arises mainly from the fact that financial assets and financial liabilities have different maturities.

The Company monitors liquidity risk by maintaining cash and cash equivalents at a level deemed adequate by the Board of Management to finance the Company's operations and to mitigate the effects of changes in cash flows.

4.15.7. Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market conditions. Market prices are exposed to different types of risk: interest rate risk and other price risk. Financial instruments affected by market risk include deposits and short-term investments. The objective of market risk management is to manage and control market risk exposures to acceptable limits, while maximizing returns.

4. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INTERIM STATEMENT OF FINANCIAL POSITION

5.1. Cash and cash equivalents

	Closing balance VND	Opening balance VND
Cash	**12,704,989,547**	**19,221,177,937**
Cash on hands	153,608,344	19,920,184
Cash at bank for operation	12,551,381,203	19,201,257,753
Cash equivalents	**20,270,087,712**	**170,000,000,000**
Short-term deposit (*)	20,270,087,712	170,000,000,000
Total	**32,975,077,259**	**189,221,177,937**

(*) Deposits at the Vietnam Investment and Development Bank (BIDV) have a term of 1 month and an interest rate of 4.75% per year.

5.2. Value and quantity of securities traded during the period

	This Period	
	Transaction volume during the period VND	Transaction value of the period VND
Of Securities company	**71,478,850**	**3,549,640,950,000**
Shares	36,378,850	1,485,968,050,000
Bonds	16,400,000	1,875,002,900,000
Other securities	18,700,000	188,670,000,000
Of investors	**107,013,524**	**3,105,144,609,928**
Shares	107,013,298	3,102,530,716,340
Bonds	26	2,613,709,588
Other securities	200	184,000
Total	**178,492,374**	**6,654,785,559,928**

5.3. Financial assets at fair value through profit or loss (FVTPL)

	Closing balance VND		Opening balance VND	
	Book value	Fair value	Book value	Fair value
FVTPL asset				
Listed shares	38,998,715,186	48,387,309,500	77,004,794,132	75,798,500,000
Unlisted shares	26,000,000,000	26,000,000,000	-	-
Bonds	20,003,000,000	20,003,000,000	20,003,000,000	20,003,000,000
Total	**85,001,715,186**	**94,390,309,500**	**97,007,794,132**	**95,801,500,000**

5.4. Market value fluctuation table

No.	Types of financial assets	Closing balance				Opening balance				Adjustment to accounting records (this period)		
		Quantity	Book value	Curent valuation diference	Fair value	Quantity	Book value	Curent valuation diference	Fair value	Difference	Unrealized Gain	Unrealized Loss
A		1	2	3=(4)-(2)	4	5	6	7=(8)-(6)	8	9=(3)-(7)	10	11
I	**FVTPL**	**3,465,701**	**85,001,715,186**	**9,388,594,314**	**94,390,309,500**	**2,300,251**	**97,007,794,132**	**(1,206,294,132)**	**95,801,500,000**	**10,594,888,446**	**8,977,704,360**	**(1,617,184,086)**
1.	*Listed shares*	*865,501*	*38,998,715,186*	*9,388,594,314*	*48,387,309,500*	*2,300,051*	*77,004,794,132*	*(1,206,294,132)*	*75,798,500,000*	*10,594,888,446*	*8,977,704,360*	*(1,617,184,086)*
	MMC	19	245,445	(245,445)	-	19	245,445	(245,445)	-	-	-	-
	HAI	9	16,820	(16,820)	-	9	16,820	(16,820)	-	-	-	-
	FLC	20	427,921	(427,921)	-	20	427,921	(427,921)	-	-	-	-
	ROS	3	270,000	(270,000)	-	3	270,000	(270,000)	-	-	-	-
	FCC	865,450	38,997,755,000	9,389,554,500	48,387,309,500	-	-	-	-	9,389,554,500	9,389,554,500	-
	CII	-	-	-	-	605,000	13,612,500,000	(968,000,000)	12,644,500,000	968,000,000	-	(968,000,000)
	SHS	-	-	-	-	940,000	18,952,149,860	411,850,140	19,364,000,000	(411,850,140)	(411,850,140)	-
	STB	-	-	-	-	755,000	44,439,184,086	(649,184,086)	43,790,000,000	649,184,086	-	(649,184,086)
2.	*Unlisted shares*	*2,600,000*	*26,000,000,000*	-	*26,000,000,000*	-	-	-	-	-	-	-
	RAMOND	2,600,000	26,000,000,000	-	26,000,000,000	-	-	-	-	-	-	-
2.	Bonds	*200*	*20,003,000,000*	-	*20,003,000,000*	*200*	*20,003,000,000*	-	*20,003,000,000*	-	-	-
	VBA12503	200	20,003,000,000	-	20,003,000,000	200	20,003,000,000	-	20,003,000,000	-	-	-
	Total	3,465,701	85,001,715,186	9,388,594,314	94,390,309,500	2,300,251	97,007,794,132	(1,206,294,132)	95,801,500,000	10,594,888,446	8,977,704,360	(1,617,184,086)

5.5. Held-to-maturity investments (HTM assets)

	Closing balance VND	Opening balance VND
Short-term	***538,000,000,000***	***387,248,885,480***
Short-term deposit (*)	538,000,000,000	387,248,885,480
Total	**538,000,000,000**	**387,248,885,480**

(*) Time deposits include deposit contracts at banks with terms of 6 to 12 months and interest rates ranging from 5.1%/year to 8%/year.

5.6. Lending

	Closing balance VND		Opening balance VND	
	Book value	Fair value	Book value	Fair value
Lending for Margin trading	75,968,897,669	75,968,897,669	116,468,953,404	116,468,953,404
Lending by advancing proceeds from sale of client`s securities	3,743,148,984	3,743,148,984	6,057,842,501	6,057,842,501
Total	**79,712,046,653**	**79,712,046,653**	**122,526,795,905**	**122,526,795,905**

The fair value of receivables from margin trading and advances on sales proceeds to customers is currently determined based on the carrying amount less the provision for loan impairment.

5.7. Accounts Receivable

	Closing balance VND	Opening balance VND
Account receivables from selling financial asset	**-**	**51,218,625,000**
Proprietary securities sales pending settlement	-	51,218,625,000
Accrued dividends and interest receivable	**11,537,530,102**	**7,390,186,122**
Interest on Term Deposits	9,122,108,383	5,924,292,475
Interest on Corporate Bonds	998,684,931	482,958,904
Interest on Margin Trading	1,413,451,274	970,872,656
Interest on Advances against sale of securities	3,285,514	12,062,087
Total	**11,537,530,102**	**58,608,811,122**

5.8. Advances to supplier

	Closing balance VND	Opening balance VND
Short term	**3,095,628,022**	**3,175,998,807**
Bolt Technologies Joint Stock Company	1,379,234,200	1,379,234,200
New Sports Joint Stock Company	1,157,407,407	1,157,407,407
Others	558,986,415	639,357,200
Total	**3,095,628,022**	**3,175,998,807**

5.9. Receivables for services provided by the Company

	Closing balance VND	Opening balance VND
Hanoi Construction Corporation - Joint Stock Company	-	346,500,000
Others	58,627,921	363,178,049
Total	**58,627,921**	**709,678,049**

5.10. Prepaid expenses

	Closing balance	Opening balance
Short term prepaid expenses	**910,358,225**	**794,090,349**
Deferred tools and instruments in use	910,358,225	794,090,349
Long term prepaid expenses	**5,949,008,116**	**7,608,378,401**
Deferred tools and instruments in use	558,390,551	942,381,036
Office renovation costs	5,390,617,565	6,665,997,365
Total	**6,859,366,341**	**8,402,468,750**

5.11. Pledge, mortgage, deposit, collateral

	Closing balance VND	Opening balance VND
Long term	**1,622,498,080**	**1,622,498,080**
Office Rental Deposits	1,517,998,080	1,517,998,080
Other deposits	104,500,000	104,500,000
Total	**1,622,498,080**	**1,622,498,080**

5.12. Tangible fixed assets

	Management Equipment and	Other Fixed Assets	Total
Historical Cost			
Opening balance	16,402,640,496	500,000,000	16,902,640,496
Purchases during the period	34,907,407	-	34,907,407
Closing balance	**16,437,547,903**	**500,000,000**	**16,937,547,903**
Accumulated depreciation			
Opening balance	4,625,921,705	32,465,276	4,658,386,981
Depreciation during the period	893,377,889	31,249,998	924,627,887
Closing balance	**5,519,299,594**	**63,715,274**	**5,583,014,868**
Net Book Value			
Opening balance	**11,776,718,791**	**467,534,724**	**12,244,253,515**
Closing balance	**10,918,248,309**	**436,284,726**	**11,354,533,035**

Original cost of fixed assets that have been fully depreciated but are still in use as of June 30, 2026: VND 2,964,470,212 (as of December 31, 2025: VND 2,964,470,212)

5.13. Intangible fixed assets

	System softwares	Total
Historical costs		
Opening balance	10,261,852,070	10,261,852,070
Purchases during the period	8,850,000,000	8,850,000,000
Closing balance	**19,111,852,070**	**19,111,852,070**
Accumulated Depreciation		
Opening balance	4,256,822,267	4,256,822,267
Depreciation during the period	1,132,168,881	1,132,168,881
Closing balance	**5,388,991,148**	**5,388,991,148**
Net Book Value		
Opening balance	**6,005,029,803**	**6,005,029,803**
Closing balance	**13,722,860,922**	**13,722,860,922**

Original cost of fixed assets that have been fully depreciated but are still in use as of June 30, 2026: VND 3,097,999,470 (as of December 31, 2025: VND 3,097,999,470).

5.14. Payment for Settlement Support Fund

	Closing balance VND	Opening balance VND
Initial Contribution	120,000,000	120,000,000
Additional Contribution	7,698,995,459	7,457,464,363
Annual Allocated Interest	6,494,643,884	6,494,643,884
Total	**14,313,639,343**	**14,072,108,247**

5.15. Short-term loans and finance leases

	Beginning balance	Increase in period	Decrease in period	Ending balance
Short-term	**552,449,939,000**	**1,548,912,094,984**	**1,662,262,033,984**	**439,100,000,000**
Fortune Vietnam Joint Stock Commercial Bank (i)	362,509,939,000	972,106,045,000	1,001,415,984,000	333,200,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam (ii)	139,800,000,000	369,800,000,000	450,200,000,000	59,400,000,000
Vietnam Bank for Agriculture and Rural Development (iii)	18,000,000,000	36,000,000,000	36,000,000,000	18,000,000,000
Others (iv)	32,140,000,000	171,006,049,984	174,646,049,984	28,500,000,000
Total	**552,449,939,000**	**1,548,912,094,984**	**1,662,262,033,984**	**439,100,000,000**

(i) Credit limit agreement No. HDTD1202025717 dated August 29, 2025, between the Company and Loc Phat Commercial Joint Stock Bank. Credit limit: VND 700,000,000,000 (Seven hundred billion dong); Purpose of use: to supplement the business activities of government bonds, treasury bills, and margin lending of the borrower; the term of the credit limit is 1 year from August 29, 2025, to August 28, 2026; Interest rate according to each promissory note; The collateral is property owned by a third party, mortgaged under the following real estate mortgage contracts: Real estate mortgage contract No. HDTC1202025146 dated February 20, 2025, including Certificate of land use rights, ownership of house and other assets attached to the land No. DQ 265055; Real estate mortgage contract No. HDTC1202025249 dated March 26, 2025, including Certificate of land use rights, ownership of house and other assets attached to the land No. DQ 265054; Real estate mortgage contract No. HDTC1202025321 dated April 15, 2025, including Certificate of land use rights, ownership of house and other assets attached to the land No. AA 00829937; Real estate mortgage contract No. HĐTC1202025371 dated May 6, 2025 includes Certificate of land use rights, ownership of house and other assets attached to the land No. AA 01301713.

(ii) Credit Limit Contract No. 01/2026/1749182/HĐTD dated July 21, 2026 (replacing Credit Limit Contract No. 01/2025/1749182/HĐTD dated July 16, 2025) between the Company and the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV). Credit limit: VND 300,000,000,000 (three hundred billion dong), comprising both Vietnamese dong and converted foreign currency. Purpose: investment in government bonds, valuable papers, and other securities (excluding shares), and other legitimate working capital needs (operating expenses, payroll, guarantees, etc.). Interest rates are stipulated in each specific credit contract. Contract term: through May 31, 2027. Collateral: three deposit contracts at BIDV with a total value of VND 60,000,000,000, a 6-month term, and an interest rate of 7%–8% per annum.

(iii) Credit Agreement No. 2025/HĐTD/SGD-UP signed on September 12, 2025, and its amending and supplementing appendices, entered into between the Vietnam Bank for Agriculture and Rural Development (Agribank) – Transaction Center Branch and UP Securities Joint Stock Company. Credit limit: VND 180,000,000,000 (One hundred and eighty billion dong). Limit maintenance period: 12 months from the date of signing the agreement. Purpose of use: To fund the purchase of government bonds pursuant to Bond Purchase and Sale Agreement No. 07042026/VPBANK-UPSC dated April 7, 2026, signed between VPBANK Securities Joint Stock Company and UP Securities Joint Stock Company. Lending interest rate: 6.5% per annum. Loan term: 03 months; principal repayment at maturity on July 24, 2026; periodic interest payment on the 25th of each month. Collateral: Agribank bonds (issued on July 14, 2025) with a value of VND 20,000,000,000.

(iv) Includes loans from individuals with terms ranging from 2 to 12 months and interest rates between approximately 7.1% and 10% per annum. Security: unsecured.

5.16. Payable for securities trading activities

	Closing balance VND	Opening balance VND
Payables to Stock Exchange	67,664,935	232,178,604
Payables to Securities Depository	47,790,071	25,082,030
Total	**115,455,006**	**257,260,634**

5.17. Payable to suppliers

	Closing balance VND		Opening balance VND	
	Value	Repayable amount	Value	Repayable amount
Short-term	**3,436,485,137**	**3,436,485,137**	**3,260,978,710**	**3,260,978,710**
D.PAY Joint Stock Company	2,993,688,525	2,993,688,525	2,993,688,525	2,993,688,525
Others	442,796,612	442,796,612	267,290,185	267,290,185
Total	**3,436,485,137**	**3,436,485,137**	**3,260,978,710**	**3,260,978,710**

5.18. Advance from customers

	Closing balance VND	Opening balance VND
Short-term	**2,668,650,000**	**1,425,900,000**
Ea Sup 1 Joint Stock Company	192,500,000	-
Others	2,476,150,000	1,425,900,000
Total	**2,668,650,000**	**1,425,900,000**

5.19. Taxes and amounts payments to the State Budget

	Opening balance	Amount payable during the period	Amount actually paid during the period	Closing balance
Payables				
Output VAT	446,984,937	109,332,566	556,317,503	-
Personal Income Tax	1,412,896,611	3,350,221,604	4,442,682,936	320,435,279
Total	**1,859,881,548**	**3,459,554,170**	**4,999,000,439**	**320,435,279**
Receivables				
Corporate Income Tax	2,031,464,390	1,209,376,956	157,310,826	979,398,260
Total	**2,031,464,390**	**1,209,376,956**	**157,310,826**	**979,398,260**

5.20. Accrued expenses and other payables

	Closing balance VND	Opening balance VND
Short-term	**4,477,596,407**	**6,740,345,257**
Payables to Employees	-	1,075,668,226
Accrued Interest Payable	3,149,560,493	3,301,303,996
Other Accrued Expenses	1,328,035,914	2,363,373,035
Total	**4,477,596,407**	**6,740,345,257**

5.21. Long-term bonds issued

	Opening Balance	Increase during the period	Decrease during the period	Closing Balance
UPS12501 (i)	13,300,000,000	-	-	13,300,000,000
Total	**13,300,000,000**	**-**	**-**	**13,300,000,000**

(i) Private placement bonds of UP Securities Joint Stock Company; Type of bond: Non-convertible bonds, without warrants and unsecured; Bond code: UPS12501; Bond term: 24 months from the date of issuance; Interest payment period: 6 months from the date of issuance; Fixed interest rate: 9%/year; Issuance date: October 6, 2025; Maturity date: October 6, 2027; Total number of bonds issued: 133 bonds corresponding to a total registered bond value of VND 13,300,000,000.

5.22. Equity

Equity Fluctuation Reconciliation Table

	Owner's Equity	Treasury shares	Other equity funds	Financial reserve fund for operational risks	Undistributed profit after tax	Total
Last year's opening balance	**300,000,000,000**	**(5,715,000,000)**	**124,282,981**	**124,282,981**	**25,031,712,038**	**319,565,278,000**
Increase in previous year	23,746,000,000	-	-	-	-	23,746,000,000
Profit in the previous year	-	-	-	-	14,278,146,003	14,278,146,003
Dividend distribution	-	-	-	-	(23,746,000,000)	(23,746,000,000)
Last year ending balance	**323,746,000,000**	**(5,715,000,000)**	**124,282,981**	**124,282,981**	**15,563,858,041**	**333,843,424,003**
This period's opening balance	**323,746,000,000**	**(5,715,000,000)**	**124,282,981**	**124,282,981**	**15,563,858,041**	**333,843,424,003**
Profit for this period	-	-	-	-	13,055,578,653	13,055,578,653
This period's ending balance	**323,746,000,000**	**(5,715,000,000)**	**124,282,981**	**124,282,981**	**28,619,436,694**	**346,899,002,656**

Owner's equity

	Closing balance VND	Opening balance VND
Shareholders' equity	323,746,000,000	323,746,000,000
Total	**323,746,000,000**	**323,746,000,000**

Capital transactions with owners and distribution of dividends and profits

	Current period VND	Previous period VND
Owner's equity	**323,746,000,000**	**300,000,000,000**
Beginning capital contribution	323,746,000,000	300,000,000,000
Capital increase during the period	-	-
Capital contribution decreased during the period	-	-
Ending capital	323,746,000,000	300,000,000,000
Dividends, distributed profits	-	-

Share

	This period	Previous period
Number of shares registered for issuance		
Number of shares sold to the public	32,057,100	29,682,500
Common stock	*32,057,100*	*29,682,500*
Preferred stock	-	-
Number of shares bought back	-	-
Common stock	-	-
Preferred stock	-	-
Number of shares outstanding	32,057,100	29,682,500
Common stock	*32,057,100*	*29,682,500*
Preferred stock	-	-
Outstanding shares face value: Vietnamese Dong/share.	*10,000*	*10,000*

5.23. Common outstanding shares

	Closing balance VND	Opening balance VND
Shares	32,057,100	32,057,100
	32,057,100	**32,057,100**

5.24. Listed/registered financial assets of Securities Company

	Closing balance	Opening balance
Freely transferable financial assets for trading	8,655,440,000	45,148,260,000
Total	**8,655,440,000**	**45,148,260,000**

5.25. Financial assets listed/registered for trading at VSD of the Investor

	Closing balance VND	Opening balance VND
Freely transferable financial assets	624,299,430,000	663,238,090,000
Restricted transfer financial assets	2,207,000,000	3,215,000,000
Financial assets mortgage transaction	948,304,310,000	-
Blocked and detained financial assets	91,230,500,000	40,754,710,000
Financial assets awaiting payment	3,236,500,000	4,451,000,000
Total	**1,669,277,740,000**	**711,658,800,000**

5.26. Customer deposits

	Closing balance VND	Opening balance VND
Investors' deposits of securities trading upon management method of securities company	55,370,347,919	82,741,888,348
Deposits of securities issuers	61,834,479	952,973,400
Total	**55,432,182,398**	**83,694,861,748**

5.27. Deposits of securities trading upon management method of Securities company payable to investors

	Closing balance VND	Opening balance VND
Deposits of securities trading upon management method of Securities company payable to domestic investors	55,372,282,021	83,694,832,051
Deposits of securities trading upon management method of Securities company payable to foreign investors	29,727	29,697
Total	**55,372,311,748**	**83,694,861,748**

5.28. Dividends, principal, and interest on bonds must be paid.

	Closing balance VND	Opening balance VND
Dividends and interest must be paid.	59,870,650	-
Total	**59,870,650**	**-**

6. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INTERIM STATEMENT OF INCOME

6.1. Gain or loss on sale of financial assets

No.	Portfolio	Quantity of Securities Sold	Average selling price (VND)	Total sales (VND)	Total weighted average cost of goods sold this period (VND)	Gain on Sale of securities in this period (VND)	Loss on Sale of securities in this period (VND)	Gain on Sale of securities in previous period (VND)	Loss on Sale of securities in previous period (VND)
A	B	1	2	3=1*2	4	5	6	7	8
A	**Listed financial assets**								
I	**Shares**	**18,906,700**	**40,170**	**759,480,815,000**	**764,493,313,946**	**19,393,738,709**	**24,406,237,655**	**12,997,982,850**	**4,354,145,000**
1	FPT	-	-	-	-	-	-	-	93,560,000
2	SSI	-	-	-	-	-	-	85,957,850	-
3	MBB	100,000	26,700	2,670,000,000	2,660,000,000	10,000,000	-	-	354,290,000
4	VCI	-	-	-	-	-	-	-	1,191,465,000
5	CII	865,000	18,692	16,168,535,000	18,890,500,000	-	2,721,965,000	-	-
6	GEX	1,090,000	39,846	43,432,010,000	44,694,185,000	49,722,690	1,311,897,690	-	-
7	HPG	100,000	27,150	2,715,000,000	2,700,000,000	15,000,000	-	-	1,279,730,000
8	NAF	500,000	44,819	22,409,600,000	19,301,000,000	3,108,600,000	-	-	-
9	NKG	-	-	-	-	-	-	-	690,650,000
10	SHS	940,000	19,048	17,905,520,000	18,952,149,860	-	1,046,629,860	-	127,800,000
11	STB	4,485,000	59,373	266,287,030,000	264,113,614,086	6,934,055,782	4,760,639,868	-	-
12	TCB	-	-	-	-	-	-	12,912,025,000	616,650,000
13	VHM	822,000	111,667	91,790,330,000	97,649,350,000	-	5,859,020,000	-	-
14	VIC	359,000	165,554	59,433,850,000	58,173,370,000	2,129,440,556	868,960,556	-	-
15	VIX	3,760,000	23,041	86,635,645,000	91,136,000,000	198,804,457	4,699,159,457	-	-
16	VPB	320,000	29,298	9,375,500,000	9,675,000,000	-	299,500,000	-	-
17	BSR	1,587,700	35,493	56,352,250,000	53,238,150,000	4,508,025,000	1,393,925,000	-	-
18	CTG	968,000	38,465	37,234,240,000	38,593,800,000	84,980,224	1,444,540,224	-	-
19	HDB	350,000	29,106	10,187,000,000	9,952,750,000	234,250,000	-	-	-
20	NVL	2,660,000	13,866	36,884,305,000	34,763,445,000	2,120,860,000	-	-	-

No.	Portfolio	Quantity of Securities Sold	Average selling price (VND)	Total sales (VND)	Total weighted average cost of goods sold this period (VND)	Gain on Sale of securities in this period (VND)	Loss on Sale of securities in this period (VND)	Gain on Sale of securities in previous period (VND)	Loss on Sale of securities in previous period (VND)
A	B	1	2	3=1*2	4	5	6	7	8
II	**Bonds**	**8,200,000**	**114,321**	**937,429,455,000**	**937,573,445,000**	**3,750,000**	**147,740,000**	**-**	**89,000,000**
1	TB1328154	2,630,000	120,626	317,246,770,000	317,304,790,000	-	58,020,000	-	-
2	TD1530288	2,200,000	119,558	263,027,595,000	263,070,695,000	-	43,100,000	-	-
3	TD1747409	270,000	150,438	40,618,260,000	40,625,820,000	-	7,560,000	-	-
4	TD2040031	500,000	101,302	50,651,000,000	50,669,500,000	-	18,500,000	-	-
5	TD2131016	1,000,000	91,344	91,343,500,000	91,341,000,000	2,500,000	-	-	-
6	TD2151043	590,000	85,892	50,676,280,000	50,685,720,000	-	9,440,000	-	-
7	TD2237126	460,000	112,358	51,684,680,000	51,683,760,000	920,000	-	-	-
8	TD2535024	50,000	93,605	4,680,250,000	4,680,200,000	50,000	-	-	-
9	TD2535025	70,000	92,312	6,461,840,000	6,461,560,000	280,000	-	-	-
10	TL1535300	230,000	134,296	30,888,080,000	30,893,600,000	-	5,520,000	-	-
11	TL1545363	200,000	150,756	30,151,200,000	30,156,800,000	-	5,600,000	-	-
12	Others	-	-	-	-	-	-	-	89,000,000
B	**Unlisted financial assets**								
I	**Shares**	**8,050,000**	**10,207**	**82,170,000,000**	**80,500,000,000**	**1,670,000,000**	**-**	**-**	**-**
1	F1 HOMES	4,000,000	10,215	40,860,000,000	40,000,000,000	860,000,000	-	-	-
2	F1 HOSPITALITY	4,050,000	10,200	41,310,000,000	40,500,000,000	810,000,000	-	-	-
	Total	**35,156,700**	**50,604**	**1,779,080,270,000**	**1,782,566,758,946**	**21,067,488,709**	**24,553,977,655**	**12,997,982,850**	**4,443,145,000**

6.2. Differences in revaluation of financial assets

No.	Types of financial assets	Closing balance				Opening balance				Adjustment to accounting records (this period)		
		Quantity	Book value	Curent valuation diference	Fair value	Quantity	Book value	Curent valuation diference	Fair value	Difference	Unrealized Gain	Unrealized Loss
A		1	2	3=(4)-(2)	4	5	6	7=(8)-(6)	8	9=(3)-(7)	10	11
I	**FVTPL**	**3,465,701**	**85,001,715,186**	**9,388,594,314**	**94,390,309,500**	**2,300,251**	**97,007,794,132**	**(1,206,294,132)**	**95,801,500,000**	**10,594,888,446**	**8,977,704,360**	**(1,617,184,086)**
1.	*Listed shares*	*865,501*	*38,998,715,186*	*9,388,594,314*	*48,387,309,500*	*2,300,051*	*77,004,794,132*	*(1,206,294,132)*	*75,798,500,000*	*10,594,888,446*	*8,977,704,360*	*(1,617,184,086)*
	MMC	19	245,445	(245,445)	-	19	245,445	(245,445)	-	-	-	-
	HAI	9	16,820	(16,820)	-	9	16,820	(16,820)	-	-	-	-
	FLC	20	427,921	(427,921)	-	20	427,921	(427,921)	-	-	-	-
	ROS	3	270,000	(270,000)	-	3	270,000	(270,000)	-	-	-	-
	FCC	865,450	38,997,755,000	9,389,554,500	48,387,309,500	-	-	-	-	9,389,554,500	9,389,554,500	-
	CII	-	-	-	-	605,000	13,612,500,000	(968,000,000)	12,644,500,000	968,000,000	-	(968,000,000)
	SHS	-	-	-	-	940,000	18,952,149,860	411,850,140	19,364,000,000	(411,850,140)	(411,850,140)	-
	STB	-	-	-	-	755,000	44,439,184,086	(649,184,086)	43,790,000,000	649,184,086	-	(649,184,086)
2.	*Unlisted shares*	*2,600,000*	*26,000,000,000*	*-*	*26,000,000,000*	*-*	*-*	*-*	*-*	*-*	*-*	*-*
	RAMOND	2,600,000	26,000,000,000	-	26,000,000,000	-	-	-	-	-	-	-
2.	*Bonds*	*200*	*20,003,000,000*	*-*	*20,003,000,000*	*200*	*20,003,000,000*	*-*	*20,003,000,000*	*-*	*-*	*-*
	VBA12503	200	20,003,000,000	-	20,003,000,000	200	20,003,000,000	-	20,003,000,000	-	-	-
	Total	3,465,701	85,001,715,186	9,388,594,314	94,390,309,500	2,300,251	97,007,794,132	(1,206,294,132)	95,801,500,000	10,594,888,446	8,977,704,360	(1,617,184,086)

No.	Types of financial assets	Closing balance				Opening balance			
		Quantity	Book value	Fair value adjustment for this period	Fair value	Quantity	Book value	Fair value adjustment for this period	Fair value
A		1	2	3=(2)-(1)	4	5	6	7=(8)-(6)	8
II	**HTM**	**-**	**538,000,000,000**	**-**	**538,000,000,000**	**-**	**387,248,885,480**	**-**	**387,248,885,480**
1.	***Short-term***	**-**	***538,000,000,000***	**-**	***538,000,000,000***	**-**	***387,248,885,480***	**-**	***387,248,885,480***
	Time deposits	-	538,000,000,000	-	538,000,000,000		387,248,885,480	-	387,248,885,480
	Total	**-**	**538,000,000,000**	**-**	**538,000,000,000**	**-**	**387,248,885,480**	**-**	**387,248,885,480**

6.3. Dividends and interest arising from FVTPL financial assets, HTM and loans

	Current period VND	Previous period VND
Dividends and interest from FVTPL financial assets	515,726,027	-
From HTM Financial Assets	18,397,021,139	7,960,014,390
- Term deposit interest	*18,397,021,139*	*7,960,014,390*
Interest on loans	7,409,535,405	2,466,203,505
Total	**26,322,282,571**	**10,426,217,895**

6.4. Revenue other than income from financial assets

	Current period VND	Previous period VND
Brokerage revenue	34,637,775,016	3,548,282,362
Revenue from investment consulting activities	-	13,275,000,000
Revenue from securities depository activities	219,337,954	101,983,775
Revenue from financial consulting activities	924,576,347	1,319,571,956
Other operating income	-	779,699,991
Total	**35,781,689,317**	**19,024,538,084**

6.5. Stock brokerage fees

	Current period VND	Previous period VND
Transaction fees, brokerage commissions	8,315,819,345	3,399,893,126
		-
Total	**8,315,819,345**	**3,399,893,126**

6.6. Securities depository operating costs

	Current period VND	Previous period VND
Securities depository activities expenses	217,090,163	132,643,875
Total	**217,090,163**	**132,643,875**

6.7. Financial consulting operating costs

	Current period VND	Previous period VND
Expenses of financial advisory activities	1,615,971,532	2,078,403,014
Total	**1,615,971,532**	**2,078,403,014**

6.8. Financial revenue

	Current period VND	Previous period VND
Interest revenue	96,099,568	72,461,178
Total	**96,099,568**	**72,461,178**

6.9. Financial expenses

	Current period VND	Previous period VND
Interest expense on loans	28,944,233,986	8,001,922,239
Other financial costs	603,778,954	-
Total	**29,548,012,940**	**8,001,922,239**

6.10. General and administrative expenses

	Current period VND	Previous period VND
Management personnel expenses	5,123,730,074	8,238,715,256
Fixed asset depreciation expenses	740,564,024	117,080,458
Taxes, fees and charges expenses	601,478,011	1,084,210,126
Outsourcing service expenses	6,176,172,330	5,144,603,032
Total	**12,641,944,439**	**14,584,608,872**

6.11. Other income

	Current period VND	Previous period VND
Other income	1,000,000	-
Total	**1,000,000**	**-**

6.12. Other costs

	Current period VND	Previous period VND
Administrative penalty	-	65,000,000
Other costs	1,000,000	4,434,684
Total	**1,000,000**	**69,434,684**

6.13. Corporate income tax expense

	Current period VND	Previous period VND
Profit before tax	16,383,933,298	7,218,156,325
Adjustments to increase	1,000,000	3,500,000
- Other non-deductible expenses	*1,000,000*	*3,500,000*
Adjustments for reduction	10,594,888,446	1,501,547,676
- Difference in revaluation of FVTPL financial assets	*10,594,888,446*	4,012,000
- Tax losses carried forward	-	1,497,535,676
Taxable income	5,790,044,852	5,720,108,649
Income tax expense at Statutory tax rate	*1,158,008,971*	*1,144,021,730*
Adjustment of corporate income tax payable for previous years	*51,367,985*	-
Current corporate income tax expense	**1,209,376,956**	**1,144,021,730**
Deferred income tax expense of securities companies		
Difference in revaluation of FVTPL TSTC	10,594,888,446	4,012,000
(Income)/deferred income tax expense arising from taxable temporary differences	*2,118,977,689*	*802,400*
Total	**2,118,977,689**	**802,400**

6.14. Basic earnings per share

	Current period VND	Previous period VND
Accounting profit after corporate income tax	13,055,578,653	6,073,332,195
Adjustments up or down	-	-
Adjustments to increase	-	-
Adjustments for reduction	-	-
Profit/loss attributable to common stockholders	13,055,578,653	6,073,332,195
Average common shares outstanding during the year	32,057,100	29,682,500
Basic earnings per share	**407,26**	**204,61**

6.15. Financial risk management objectives and policies

The Company is exposed to the following main risks from financial instruments: market risk, credit risk and liquidity risk.

Risk management is an indispensable function for the entire business activities of the Company. The Company has a system to control the acceptable balance between the cost of risk and the cost of risk management. The General Director continuously monitors the Company's risk management process to ensure the appropriate balance between risk and risk control.

Management reviews and applies management policies for the above risks as follows:

6.15.1. Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. There are three types of market risk: interest rate risk, currency risk and other price risk, such as equity price risk. Financial instruments affected by market risk include loans and deposits.

The sensitivity analyses presented below relate to the Company's financial position as of June 30, 2026. These sensitivity analyses were prepared on the basis that the net debt value, the ratio between fixed-rate and floating-rate debt, and the correlation ratio between foreign-currency-denominated financial instruments remain unchanged.

When calculating sensitivity analyses, the General Director assumes that the sensitivity of available-for-sale debt instruments on the Statement of Financial Position and related items on the Statement of Income is affected by changes in the respective market risk assumptions. This analysis is based on the financial assets and financial liabilities held by the Company as of June 30, 2026.

Interest rate risk

Interest rate risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company's exposure to market interest rate risk relates primarily to trade receivables, other receivables, loans and borrowings, cash and short-term deposits of the Company.

The Company manages interest rate risk by analyzing the competitive market situation to obtain interest rates that are favorable to the Company's purposes and still within its risk management limits.

Interest Rate Sensitivity

The sensitivity of the Company's (loans and liabilities, cash and short-term deposits) to a reasonably possible change in interest rates is presented as follows.

Assuming other variables remain unchanged, fluctuations in interest rates on deposits and loans with floating interest rates will affect the Company's profit before tax as follows:

	Increase/decrease basis points	*Impact on pre-tax profit*
This period		
VND	+100	1,982,871,239
	-100	(1,982,871,239)
Previous period		
VND	+100	(3,323,006,464)
	-100	3,323,006,464

The basis point increases/decreases used for the interest rate sensitivity analysis are assumed based on current observable market conditions, which indicate that volatility is not significantly higher than in previous periods.

6.15.2. Credit risk

Credit risk is the risk that a counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities (primarily trade receivables) and from its financing activities, including deposits with banks and other financial instruments.

Debt Securities Investment

Credit risk associated with debt securities investments is based on the Company's policies, procedures and controls for securities investments. At each financial reporting period, the Company assesses credit risk for debt securities based on information about market conditions and the recoverability of the investment.

Bank deposit

The Company mainly maintains deposit balances with major banks in Vietnam. Credit risk from deposit balances with banks is managed by the accounting department and the Treasury department in accordance with the Company's policies. The Company's maximum credit risk for the components of the balance sheet at each financial reporting period is the carrying amount as presented in Note 5.1. The Company assesses the concentration of credit risk related to bank deposits at a low level.

6.15.3. Liquidity risk

Liquidity risk is the risk that the Company will have difficulty in fulfilling its financial obligations due to lack of capital. The Company's liquidity risk arises mainly from the fact that financial assets and financial liabilities have different maturities.

The Company monitors liquidity risk by maintaining a level of cash and cash equivalents and bank borrowings deemed adequate by the General Director to finance the Company's operations and to mitigate the effects of fluctuations in cash flows.

The table below summarizes the maturity of the Company's financial liabilities based on contractually expected payments on an undiscounted basis:

June 30, 2026	Under 1 year	From 1-5 years	Over 5 years	Total
Borrowings and Debts	439,100,000,000	13,300,000,000	-	452,400,000,000
Payable to suppliers	3,436,485,137	-	-	3,436,485,137
Payable for securities trading activities	115,455,006	-	-	115,455,006
Accrued expenses	4,477,596,407	-	-	4,477,596,407
Other short-term payables	170,093,659	-	-	170,093,659
Total	**447,299,630,209**	**13,300,000,000**	**-**	**460,599,630,209**

December 31, 2025	Under 1 year	From 1-5 years	Over 5 years	Total
Borrowings and Debts	552,449,939,000	13,300,000,000	-	565,749,939,000
Payable to suppliers	3,260,978,710	-	-	3,260,978,710
Payable for securities trading activities	257,260,634	-	-	257,260,634
Accrued expenses	6,740,345,257	-	-	6,740,345,257
Other short-term payables	274,169,057	-	-	274,169,057
Total	**562,982,692,658**	**13,300,000,000**	**-**	**576,282,692,658**

The Company believes that the concentration of risk with respect to debt servicing is low. The Company has adequate access to funding and loans maturing within 12 months can be rolled over with existing lenders.

7. OTHER INFORMATION

7.1. Contingent liabilities, commitments and other financial information

Commitments under the bond sale contract: None

7.2. Events occurring after the balance sheet date .

There have been no significant events occurring since the balance sheet date that require adjustments to or disclosures in the financial statements.

7.3. Information about related parties

List of related parties

List of related parties	Title
Mr. Tran Van Chien	General Director
Mr Nguyen Van Ban	Deputy General Director of Finance from 04/05/2026
Ms. Nguyen Thi Huyen	Deputy General Director until 26/02/2026

Related Party Transactions

During the period , the Company had transactions with the following related parties:

Remunerations of the Board of Directors, General Director and Audit Committee

	Current period VND	Previous period VND
Mr. Tran Van Chien	591,750,000	629,519,986
Mr Nguyen Van Ban	178,140,476	-
Ms. Nguyen Thi Huyen	265,384,366	74,763,043
Total	**1,035,274,842**	**704,283,029**

7.4. Department information

The Company does not have to prepare segment reports because it does not satisfy one of the three conditions for preparing segment reports by geographical area as prescribed in Circular 20/2006/TT-BTC dated March 20, 2006 of the Ministry of Finance on guiding the implementation of six (06) accounting standards issued under Decision No. 12/2005/QD-BTC dated February 15, 2005 of the Ministry of Finance.

7.5. Comparison information

The comparative figures in the interim Statement of Financial Position and corresponding notes are the figures in the audited financial statements as of December 31, 2025.

The comparative figures in the interim Statement of Income, interim Statement of Cash Flows, interim Statement of Changes in Equity, and corresponding notes are the figures in the reviewed financial statements as of June 30, 2025.

CÔNG TY CỔ PHẦN CHỨNG KHOÁN UP

Prepared by	Chief Accountant	Deputy General Director of Finance
Pham Thuy Dieu	**Hoang Thi Mai Huong**	**Nguyen Van Ban**
		Hanoi, August 12, 2026