Ký bởi: CÔNG TY CỔ PHẦN CHỨNG KHOÁN HÒA BÌNH

HOA BINH SECURITIES JOINT STOCK COMPANY

REVIEWED INTERIM FINANCIAL STATEMENTS

For the period from 01 January 2026 to 30 June 2026

Hanoi, August 2026

TABLE OF CONTENTS

STATEMENT OF THE BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS

The Board of Management and Board of General Directors of Hoa Binh Securities Joint Stock Company (hereinafter referred to as the "Company") hereby submit this Report together with the Company's reviewed interim financial statements for the period from 01 January 2026 to 30 June 2026, which have been approved by the Company's the Board of Management.

BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS

The members of the Board of Management, Board of General Directors and the Board of Supervisors of the Company during the period and up to the date of this Report are as follows:

Board of Management

Ms. Tran My Linh	Chairwoman	
Mr. Le Dinh Duong	Vice Chairman	
Mr. Trinh Thanh Giang	Member	
Mr. Le Xuan Tung	Member	
Mr. Nguyen Phan Trung Kien	Member	
Mr. Nguyen Minh Son	Member	
Mr. Luong Vu An Binh	Member	Appointed on 12 June 2026
Mr. Vu Ngoc Tuan	Member	Appointed on 12 June 2026
Mr. Le Tri Dung	Member	Dismissed on 12 June 2026

Board of General Directors

Mr. Nguyen Phan Trung Kien	General Director
Mr. Le Tien Dung	Deputy General Director
Ms. Tran My Linh	Deputy General Director
Mr. Be Cong Son	Deputy General Director

Board of Supervisors

Ms. Ngo Thi Bich Van	Chief Supervisor	Appointed on 12 June 2026
Ms. Nguyen Thi Thu Dung	Chief Supervisor	Dismissed on 12 June 2026
Ms. Nguyen Thi Loan	Head of Internal Audit and Compliance Department	
Mr. Doan Duc Giang	Member	Dismissed on 12 June 2026
Mr. Truong Duy Phong	Member	Dismissed on 12 June 2026
Ms. Pham Thu Trang	Member	Appointed on 12 June 2026
Ms. Nguyen Thi Huong Tra	Member	Appointed on 12 June 2026

Chief Accountant

Ms. Dao Thu Thuy

Legal Representative

The legal representative of the Company as at the date of this Report is Ms. Tran My Linh – Chairwoman of the Company.

STATEMENT OF THE BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS (CONT'D)

THE AUDITOR

The accompanying financial statements For the period from 01 January 2026 to 30 June 2026 were reviewed by UHY Auditing and Consulting Company Limited.

RESPONSIBILITY OF BOARD OF MANAGEMENT AND BOARD OF GENERAL DIRECTORS

The Board of Directors and the Board of General Directors (Management) of the Company are responsible for preparing the Financial Statements for the period from 1 January 2026 to 30 June 2026, which give a true and fair view of the financial position of the Company, as well as its results of operations, changes in equity and cash flows for the period. In preparing these Financial Statements, the Board of Directors and the Board of General Directors (Management) are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments 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 financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Establish and implement an internal control system effectively to limit the risk of material misstatement due to fraud or error in preparing and presenting the financial statements.

The Board of Management and Board of General Directors confirm that the Company has complied with the above requirements in preparing the financial statements.

The Board of Management and Board of General Directors are responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and to ensure that the financial statements comply with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System, applicable accounting regulations and guidelines for securities companies in Vietnam, and related legal regulations on the preparation and presentation of financial statements. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

For and on behalf of the Board of Management and Board of General Directors

CÔNG TY CỔ PHẦN CHỨNG KHOÁN HÒA BÌNH
THÀNH PHỐ HÀ NỘI

Tran My Linh
Chairwoman
Hanoi, 14 August 2026

UHY
Connect to possibility

UHY AUDITING AND CONSULTING COMPANY LIMITED
5th Floor, B2 Tower, Roman Plaza, To Huu Road,
Dai Mo Ward, Nam Tu Liem District, Hanoi,
T : +84 24 5678 3999
E : uhy-info@uhy.vn
uhy.vn

No.: 913/2026/UHY-BCSX

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

Regarding the financial statements of Hoa Binh Securities Joint Stock Company
For the period from 01 January 2026 to 30 June 2026

To: **Shareholders**
Board of Management, Board of Supervisors and Board of General Directors
Hoa Binh Securities Joint Stock Company

We have reviewed the interim financial statements for the period from 01 January 2026 to 30 June 2026 of Hoa Binh Securities Joint Stock Company (hereinafter referred to as the "Company") which were prepared on 14 August 2026, as set out on pages 06 to 34 herein, including: the statement of financial positions as at 30 June 2026, the income statement, the cash flow statement, the statement of interim changes in equity for the period from 01 January 2026 to 30 June 2026 and Notes to the interim financial statements.

Responsibilities of the Board of Management and Board of General Directors

The Board of Management and Board of General Directors of the Company are responsible for preparing and presenting the interim financial statements For the period from 01 January 2026 to 30 June 2026 in a true and fair view in conformity with the Vietnamese Accounting Standards, the Vietnamese Accounting Systems applicable to securities companies, and related legal regulations on the preparation and presentation of the financial statements and for such internal control as the Board of Management and Board of General Directors determine is necessary to enable the preparation and presentation of the financial statements that are free from material misstatements, whether due to fraud or error.

Responsibilities of the Auditors

Our responsibility is to express a conclusion on the interim financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial information consists primarily of making inquiries, mainly of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially narrower 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 our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not give a true and fair view, in all material respects, of the interim financial position of Hoa Binh Securities Joint Stock Company as at 30 June 2026, and of the interim results of its operations and its interim cash flows for the period from 1 January 2026 to 30 June 2026, in accordance with Vietnamese Accounting Standards, the accounting regime applicable to securities companies in Vietnam and the relevant legal regulations relating to the preparation and presentation of interim financial statements.

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION (CONT'D)

Emphasis of matters

We would like to draw readers' attention to Note 23 – Other matters in the Notes to the accompanying Financial Statements:

- According to Resolution No. 01/2026/NQDHDCD-HBS dated 12 June 2026 of the 2026 Annual General Meeting of Shareholders of Hoa Binh Securities Joint Stock Company (HBS), the General Meeting of Shareholders approved the Proposal seeking shareholders' approval of the results of the analysis and identification of cash flow diversion activities during the period from 2021 to 30 June 2025 across 23 master accounts (opened at 04 commercial banks) and 747 individual accounts arising from 4 January 2021 to 30 June 2025, with a total value of VND 10,408,899,634,421. The remaining balance on the current system comprises 481 individual accounts holding 10,220,686 shares of 501 securities codes; the market value of this portfolio as at 11 June 2026 was approximately VND 91.65 billion. In addition, according to Minutes of the Board of Directors' Meeting No. 21/2025/BB-HBS dated 28 October 2025, the Founding Council and the Board of Directors of the Company requested Mrs. Tran My Linh – Chairwoman of the Board of Directors – to direct the Board of General Directors to continue freezing the securities balances until conclusions are reached by the competent law enforcement authorities. Any transfer of securities or any purchase, sale or transaction relating to these shares is strictly prohibited

- As at 30 June 2026, the Company believes that it no longer holds any securities balances or investors' money, and that all deposits in its bank accounts are funds owned by the Company. However, as the above-mentioned securities portfolio remains subject to special review and is currently frozen, the Company is in the process of preparing documentation and official written reports to the Ministry of Finance, the State Securities Commission (SSC) and the Hanoi Stock Exchange (HNX) for their consideration and guidance on the results of the review of cash inflows and outflows through the 23 master accounts, in order to determine an appropriate resolution. As at the date of this Report, no conclusions have been issued by the relevant authorities on the resolution of the above matters.

The Board of Directors and the Board of General Directors of the Company confirm that the above matters arose from acts committed by certain individuals and former leaders of the Company, and that the individuals involved shall be held responsible for any consequences arising therefrom (if any); accordingly, these matters do not affect the financial position and results of operations of the Company for the period from 1 January 2026 to 30 June 2026.

Our conclusion is not modified in respect of the matters emphasised above.

CÔNG TY TNHH KIỂM TOÁN VÀ TƯ VẤN UHY
UHY
MSDN: 0102021062
THÀNH PHỐ HÀ NỘI

Pham Thi Ngoc Tho
Audit Director
Auditor's Practicing Certificate No.: 5354-2026-112-1
For and on behalf of
UHY AUDITING AND CONSULTING COMPANY LIMITED
Hanoi, 14 August 2026

STATEMENT OF INTERIM FINANCIAL POSITION
As at 30 June 2025

ASSETS	Code	Notes	As at 30/06/2026 VND	As at 01/01/2026 VND
CURRENT ASSETS	**100**		**332,552,166,305**	**330,311,836,327**
FINANCIAL ASSETS	**110**		**332,228,541,302**	**330,311,836,327**
Cash and cash equivalents	111	5	18,413,935,851	19,772,570,876
Cash	*111.1*		*18,413,935,851*	*19,772,570,876*
Held to maturity investments (HTM)	113	6	309,525,900,000	306,300,000,000
Advance to suppliers	118	7	49,440,000	-
Other receivables	122	7	4,239,265,451	4,239,265,451
OTHER SHORT-TERM ASSETS	**130**		**323,625,003**	-
Short-term prepaid expenses	133		323,625,003	-
NON-CURRENT ASSETS	**200**		**45,149,024,527**	**46,125,134,575**
Non-current financial assets	**210**	8	**8,376,160,000**	**8,376,160,000**
Financial investments	212		8,376,160,000	8,376,160,000
Other financial investments	*212.4*		*8,376,160,000*	*8,376,160,000*
Fixed assets	**220**		-	-
Tangible fixed assets	221	9	-	-
- Cost	*222*		*18,431,251,607*	*18,431,251,607*
- Accumulated depreciation	*223a*		*(18,431,251,607)*	*(18,431,251,607)*
Intangible fixed assets	227	10	-	-
- Cost	*228*		*20,849,916,470*	*20,849,916,470*
- Accumulated amortization	*229a*		*(20,849,916,470)*	*(20,849,916,470)*
Investment properties	**230**	**11**	**25,902,411,012**	**26,878,521,060**
- Cost	*231*		*76,868,886,130*	*76,868,886,130*
- Accumulated amortization	*232a*		*(50,966,475,118)*	*(49,990,365,070)*
Other long-term assets	**250**		**10,870,453,515**	**10,870,453,515**
Deposits to payment assistance funds	254	12	10,870,453,515	10,870,453,515
TOTAL ASSETS	**270**		**377,701,190,832**	**376,436,970,902**

STATEMENT OF INTERIM FINANCIAL POSITION (CONT'D)
As at 30 June 2026

RESOURCES	Code	Notes	As at 30/06/2026 VND	As at 01/01/2026 VND
LIABILITIES	**300**		**23,855,974,020**	**29,943,892,888**
CURRENT LIABILITIES	**310**		**23,368,017,992**	**29,943,892,888**
Short-term trade payables	320		571,896,958	-
Tax and other payables to the State budget	322		1,919,396,676	1,183,402,803
Payables to employees	323		456,796,959	-
Employee benefits	324		52,265,566	-
Short-term accrued expenses	325		47,718,486	-
Short-term other payables	329	13	20,319,943,347	28,760,490,085
LONG-TERM LIABILITIES	**340**		**487,956,028**	-
Long-term other payables	353	13	487,956,028	-
OWNER'S EQUITY	**400**	**14**	**353,845,216,812**	**346,493,078,014**
Capital	**410**		**353,845,216,812**	**346,493,078,014**
Contributed charter capital	411		329,999,800,000	329,999,800,000
Share capital	411.1		*329,999,800,000*	329,999,800,000
Ordinary shares with voting rights	*411.1a*		*329,999,800,000*	*329,999,800,000*
Reserve fund for supplementing charter capital	414		5,879,833,400	5,879,833,400
Financial reserve and operational risk provision fund	415		5,879,833,400	5,879,833,400
Undistributed profit	417		12,085,750,012	4,733,611,214
Realised profit	*417.1*		*12,085,750,012*	*4,733,611,214*
TOTAL LIABILITIES AND OWNER'S EQUITY	**440**		**377,701,190,832**	**376,436,970,902**

CÔNG TY CỔ PHẦN CHỨNG KHOÁN HÒA BÌNH
S.G.P : 82 - C.T.C.P
THÀNH PHỐ HÀ NỘI

Dao Thu Thuy	**Dao Thu Thuy**	**Tran My Linh**
Preparer	**Chief accountant**	**Chairwoman**
		Approved, 14 August 2026

OFF-BALANCE SHEET ITEMS

ITEMS	Code	Notes	As at 30/06/2026 VND	As at 01/01/2026 VND
ASSETS OF THE SECURITIES				
Outstanding shares (number of shares)	006		32,999,980	32,999,980
ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS				
Financial assets awaiting deposit of investors	**023**			
Financial assets entitled to investors	**025**			
Investor's deposits	**026**			
Investor's deposits for securtities trading activities managed by the Company	027			
Payables to investors - Investors' deposit for securities trading activities managed by the Company	**031**			
Payables to domestic investors - Investors' deposit for securities trading activities managed by the Company	*031.1*			
Payables to foreign investors for securities trading activities managed by the Company	*031.2*			

S.G.P : 82 - C.T.C
CÔNG TY CỔ PHẦN CHỨNG KHOÁN HÒA BÌNH
THÀNH PHỐ HÀ NỘI

Dao Thu Thuy	**Dao Thu Thuy**	**Tran My Linh**
Preparer	**Chief accountant**	**Chairwoman**
		Approved, 14 August 2026

INTERIM INCOME STATEMENT

For the period ended 30 June 2026

Items	Codes	Notes	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Operating revenue				
Gain from financial assets at fair value through profit and loss	01		-	2,091,521,210
Gain from revaluation of financial assets at FVTPL	*01.2*		-	*2,091,442,710*
Dividend, interest income from financial assets at FVTPL	*01.3*		-	*78,500*
Gain from held-to-maturity investments (HTM)	02		-	6,578,412,677
Revenue from brokerage services	06		-	142,376,193
Revenue from other operating activities	11		-	6,226,043,788
Total operating revenue	**20**		**-**	**15,038,353,868**
Operating expenses				
Loss from financial assets at fair value through profit and loss (FVTPL)	21		-	650,100
Loss from revaluation of financial assets at FVTPL	*21.2*		-	*650,100*
Expenses for brokerage services	27		-	2,407,323,772
Expenses for securities custodian services	30	16	397,391,407	98,660,918
Total operating expenses	**40**		**397,391,407**	**2,506,634,790**
Finance income				
Dividend income and interest income from demand deposits	42	15	9,936,564,031	141,346,147
Total finance income	**50**		**9,936,564,031**	**141,346,147**
General and administrative expenses	**62**	**17**	**6,883,815,499**	**5,383,405,909**
Operating profit	**70**		**2,655,357,125**	**7,289,659,316**

INTERIM INCOME STATEMENT (CONT'D)
For the period from 01 January 2026 to 30 June 2026

Items	Codes	Notes	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Other income and expenses				
Other income	71	18	6,556,584,880	2
Other expenses	72		21,768,507	21,905,228
Total other operating loss	**80**		**6,534,816,373**	**(21,905,226)**
Profit before tax	**90**		**9,190,173,498**	**7,267,754,090**
Realised profit	91		9,190,173,498	5,176,961,480
Unrealised profit	92		-	2,090,792,610
Corporate income tax (CIT) expenses	**100**		**1,838,034,700**	**1,530,678,068**
Current CIT expense	100.1		1,838,034,700	1,112,519,546
Deferred CIT (income)/expense	100.2		-	418,158,522
Profit after tax	**200**		**7,352,138,798**	**5,737,076,022**
Basic earnings per share (VND/share)	501	19	223	174

S.G.P : 82 - C.T.C.P
CÔNG TY
CỔ PHẦN
CHỨNG KHOÁN
HÒA BÌNH
THÀNH PHỐ HÀ NỘI

Dao Thu Thuy
Preparer

Dao Thu Thuy
Chief accountant

Tran My Linh
Chairwoman
Approved, 14 August 2026

INTERIM CASH FLOW STATEMENT

(Applying the direct method)

For the period from 01 January 2026 to 30 June 2026

Items	Codes	Notes	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Cash flows from operating activities				
Cash outflows for buying financial assets	01		(2,000,000,000)	(298,300,000,000)
Cash inflows for selling financial assets	02		2,500,000,000	300,416,116,942
Dividends received	04		-	115,086,727
Interest received	05		6,656,522,920	4,532,896,066
Payments to service providers for the securities company	07		(705,979,407)	(89,018,434)
Expenditures paid to employees	08		(3,850,960,639)	(3,311,217,073)
Tax payments related to the securities company's activities	09		(1,144,264,812)	(1,930,039,894)
Other cash inflows	11		510,956,028	3,018,094,233
Other cash outflows	12		(9,435,635,106)	(3,517,534,929)
Net cash flows from operating activities	*20*		(7,469,361,016)	*934,383,638*
Cash flows from investing activities				
Dividends and profits received from long-term financial investments	25		6,110,725,991	600,658,514
Net cash flows from investing activities	*30*		*6,110,725,991*	*600,658,514*
Cash flows from financing activities				
Dividends and profits paid to shareholders	36		-	-
Net cash flows from investing activities	*40*		-	-
Net increase in cash for the period	**50**		**(1,358,635,025)**	**1,535,042,152**
Cash and cash equivalents at the beginning of the period	**60**		**19,772,570,876**	**12,774,448,934**
Cash	61		19,772,570,876	12,774,448,934
Cash equivalents	62		-	-
Cash and cash equivalents at the end of the period (70=50+60)	**70**	**5**	**18,413,935,851**	**14,309,491,086**
Cash	71	5	18,413,935,851	5,665,266,916
Cash equivalents	72	5	-	8,644,224,170

INTERIM CASH FLOW STATEMENT (CONT'D)
(Applying the direct method)
For the period from 01 January 2026 to 30 June 2026

CASH FLOW FROM BROKERAGE AND CLIENT TRUST ACTIVITIES

Items	Codes	Notes	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Cash flows from brokerage and entrusted activities of customers				
Cash inflows from selling brokerage securities	01			42,700,999,480
Cash outfolws for buying brokerage securities	02			(37,815,698,900)
Receive deposits for payment of securities transactions of customers	07			(23,239,652,772)
Payment for the issuing securities organizations	15			(154,742,447)
Net increase/decrease in cash during the period	*20*			*(18,509,094,639)*
Cash and cash equivalents at the beginning of the period of customers	**30**			**38,322,840,669**
Cash at the beginning of the period	31			38,322,840,669
- Deposits of investors on securities transactions managed by securities companies	32			38,322,840,669
Cash and cash equivalents of customers at the end of the period of customers	**40**			**19,813,746,030**
Cash at the end of the period	41			19,813,746,030
- Deposits of investors on securities transactions managed by securities companies	42			19,813,746,030

S.G.P : 82 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN HÒA BÌNH
THÀNH PHỐ HÀ NỘI

Dao Thu Thuy
Preparer

Dao Thu Thuy
Chief accountant

Tran My Linh
Chairwoman
Approved, 14 August 2026

STATEMENT OF INTERIM CHANGES IN EQUITY
For the period from 01 January 2026 to 30 June 2026

Items	Beginning balance		Increase/Decrease				Ending balance	
	As at 01/01/2025	As at 01/01/2026	Previous period		Current period		As at 30/06/2025	As at 30/06/2026
			Increase	Decrease	Increase	Decrease		
	VND	VND	VND	VND	VND	VND	VND	VND
Owner's Equity	329,999,800,000	329,999,800,000	-	-	-	-	329,999,800,000	329,999,800,000
- Ordinary shares with Voting Rights	*329,999,800,000*	*329,999,800,000*	-	-	-	-	*329,999,800,000*	*329,999,800,000*
Reserve fund for charter capital	5,879,833,400	5,879,833,400	-	-	-	-	5,879,833,400	5,879,833,400
Operational risk and financial reserve fund	5,879,833,400	5,879,833,400	-	-	-	-	5,879,833,400	5,879,833,400
Unrealized profit	21,084,981,349	4,733,611,214	5,737,076,022	(19,799,988,000)	7,352,138,798	-	7,022,069,371	12,085,750,012
- Realized profit	*20,339,383,956*	*4,733,611,214*	*3,929,503,954*	*(19,799,988,000)*	7,352,138,798	-	*4,468,899,910*	*12,085,750,012*
- Unrealized profit	*745,597,393*	-	*1,807,572,068*	-	-	-	*2,553,169,461*	-
Total	**362,844,448,149**	**346,493,078,014**	**5,737,076,022**	**(19,799,988,000)**	**7,352,138,798**	**-**	**348,781,536,171**	**353,845,216,812**

Dao Thu Thuy
Preparer

Dao Thu Thuy
Chief accountant

CÔNG TY CỔ PHẦN CHỨNG KHOÁN HÒA BÌNH

Tran My Linh
Chairwoman
Approved, 14 August 2026

NOTES TO THE INTERIM FINANCIAL STATEMENTS
(These notes are an integral part of and should be read in conjunction with the financial statements)

1. GENERAL INFORMATION

1.1. STRUCTURE OF OWNERSHIP

Hoa Binh Securities Joint Stock Company (the "Company") is a joint stock company established and operating under the Business Registration Certificate No. 082/UBCK-GP issued by the State Securities Commission of Vietnam on 29 February 2008, and the 12th amendment issued on 15 September 2025 by the Hanoi Department of Finance. The Company was also granted the Adjusted License for Establishment and Operation of Securities Company No. 13/GPDC-UBCK dated 14 February 2011, No. 50/GPDC-UBCK dated 26 August 2011, No. 51/UBCK dated 18 December 2013, and the most recent adjustment under License No. 79/GPDC-UBCK dated 05 September 2025 issued by the State Securities Commission of Vietnam.

The Company's charter capital as stated in its operating license is VND 329,999,800,000, equivalent to 32,999,980 shares with a par value of VND 10,000 per share.

The Company's statutory capital is VND 250,000,000,000.

As at 30 June 2026, the Company had 27 employees (as at 1 January 2026, there were 29 employees).

The Company's head office is located at Floor 7+9, No. 46-48, Ba Trieu Street, Cua Nam Ward, Hanoi City, Vietnam.

The Company's subsidiary units/branches are as follows:

Name of the unit	Place of incorporation and operation
Hoa Binh Securities Joint Stock Company	Floor 7+9, No. 46-48, Ba Trieu Street, Cua Nam Ward, Hanoi City, Vietnam.
Ho Chi Minh City Branch	246 Cong Quynh Street, Ben Thanh Ward, Ho Chi Minh City, Vietnam.

1.2 BUSINESS LINES

Principal activities

The Company's principal activities are securities investment advisory, securities underwriting agency, proprietary trading, and securities brokerage.

Borrowing restrictions

In accordance with Article 26 of Circular No. 121/2020/TT-BTC issued by the Ministry of Finance on 31 December 2020:

1. The total debt-to-equity ratio of a securities company shall not exceed five times. The total debt amount under this regulation does not include the following items:

   a) Customers' securities trading deposits;
   b) Bonus and welfare fund;
   c) Provision for severance allowance;
   d) Provision for compensation to investors.

1.2 BUSINESS LINES (CONT'D)

2. The short-term liabilities of a securities company shall not exceed its short-term assets.
3. The offering of bonds by a securities company shall comply with the provisions of Article 31 of the Law on Securities, the Decree detailing the implementation of certain articles of the Law on Securities, the regulations on corporate bond issuance, and must ensure compliance with the above-mentioned ratios.

Lending restrictions

In accordance with Article 27 of Circular No. 121/2020/TT-BTC issued by the Ministry of Finance on 31 December 2020:

- Except as stipulated in Clause 1, Article 86 of the Law on Securities, securities companies are not permitted to lend money or securities in any form.
- Securities companies are not allowed to use their own funds or assets, or those of their clients, as collateral to secure payment obligations for any third party.
- Securities companies are prohibited from providing loans, in any form, to their owners, major shareholders, members of the Supervisory Board, members of the Board of Management, members of the Executive Board, the Chief Accountant, other managerial positions appointed by the Board of Management, and related persons of the aforementioned individuals.
- Securities companies that have been licensed to conduct margin trading in accordance with relevant laws may grant loans to clients for the purpose of purchasing securities in the form of margin trading, as guided by the Ministry of Finance.
- Securities companies may lend securities to rectify trading errors, or to facilitate exchange-traded fund (ETF) swap transactions, or for other purposes as permitted by relevant laws and regulations.

Investment Restrictions

The Company's investment portfolio and investment restrictions are consistent with the investment objectives and policies as clearly stipulated in the Company's Charter and in accordance with the prevailing securities laws and regulations:

1. Securities companies are not permitted to purchase or contribute capital to acquire real estate, except for the purpose of use as their head office, branches, or transaction offices directly serving the company's professional operations.
2. A securities company may purchase or invest in real estate in accordance with the above provisions and in fixed assets on the principle that the residual (carrying) value of such fixed assets and real estate shall not exceed 50% of the total asset value of the securities company.
3. The total value of a securities company's investments in corporate bonds shall not exceed 70% of its equity. A securities company that has been licensed to conduct proprietary trading activities is permitted to engage in repurchase and resale transactions of listed bonds in accordance with the relevant regulations on bond repurchase transactions.
4. A securities company shall not, either directly or by entrusting another organization or individual, engage in the following activities:
   a) Invest in shares or equity interests of any company that owns more than 50% of the charter capital of the securities company, except for the purchase of odd-lot shares at the request of clients;
   b) Together with related parties, invest 5% or more of the charter capital of another securities company;
   c) Invests more than 20% of the total outstanding shares or fund certificates of a listed entity;

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

1.2 BUSINESS LINES (CONT'D)

Investment Restrictions (Cont'd)

d) Invests more than 15% of the total outstanding shares or fund certificates of an unlisted entity; this provision does not apply to member fund certificates, exchange-traded funds, and open-end funds;
đ) Invest or contribute capital exceeding 10% of the total contributed capital of a limited liability company or a business project;
e) Invests in or contributes more than 15% of the equity capital in an entity or business project;
f) Invests more than 70% of equity capital in shares, equity contributions, and business projects, provided that no more than 20% of equity capital is invested in unlisted shares, equity contributions, and business projects.

Normal operating and production cycle: The Company's normal operating and production cycle is carried out within a period not exceeding 12 months.

2. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND FINANCIAL YEAR

Basis of Preparation of Financial Statements

The accompanying financial statements are presented in Vietnamese Dong (VND) and prepared on the historical cost basis, except for financial assets measured at fair value through profit or loss (FVTPL), which are subsequently measured at fair value or market value (if a market value is not available) in accordance with the Vietnamese Accounting Standards, the Accounting Systems for securities companies, relevant accounting guidance applicable to securities companies, and other related legal regulations on the preparation and presentation of financial statements.

The accompanying financial statements are not intended to present the financial position, its results of operations, its cash flows, or its changes in equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

Financial year

The Company's financial year commences on 1 January and ends on 31 December of the same year.

These financial statements have been prepared for the period from 01 January 2026 to 30 June 2026.

Currency

The accounting currency of the Company is Vietnamese Dong ("VND"), and all amounts in the financial statements are presented in VND.

3. ADOPTION OF ACCOUNTING STANDARDS AND SYSTEMS

Adoption of Accounting Standards

The accompanying financial statements are presented in Vietnamese Dong ("VND") and prepared on the historical cost basis, except for financial assets measured at fair value through profit or loss (FVTPL), which are subsequently measured at fair value or market value (if a market value is not available). The preparation of the financial statements complies with Vietnamese Accounting Standards, the Accounting Regime for Securities Companies, and other relevant accounting regulations and guidance applicable to securities companies, as issued under Circular No. 210/2014/TT-BTC dated 30 December 2014 and Circular No. 334/2016/TT-BTC dated 27 December 2016, which amend, supplement, and replace Appendices 02 and 04 of Circular No. 210/2014/TT-BTC dated 30 December 2014 issued by the Ministry of Finance, providing accounting guidance applicable to securities companies

Statement of Compliance with Accounting Standards and Systems

The accounting of the Company has been carried out in compliance with Vietnamese Accounting Standards, the Accounting Systems for securities companies, and other related accounting regulations and guidance applicable to securities companies, as issued under Circular No. 210/2014/TT-BTC dated 30 December 2014 and Circular No. 334/2016/TT-BTC, which amend, supplement, and replace Appendices 02 and 04 of Circular No. 210/2014/TT-BTC dated 30 December 2024 issued by the Ministry of Finance on accounting guidelines applicable to Securities Companies, Vietnamese Accounting Standards and related legal regulations. The financial statements have been presented honestly and fairly on the financial situation, results of operations, reports on equity and cash flows of the enterprise.

The selection of amounts and disclosures presented in the Notes to the Financial Statements has been made in accordance with the materiality principle as prescribed in Vietnamese Accounting Standard No. 21, "Presentation of Financial Statements."

Applied accounting methods

The Company applies the general journal accounting method using computerized systems.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the principal accounting policies applied by the Company in preparing its financial statements:

Accounting estimates

The preparation of financial statements in compliance with Vietnamese Accounting Standards, the Accounting Systems applicable to securities companies, related accounting guidelines, and legal regulations governing the preparation and presentation of financial statements requires the Board of Management and Board of General Directorsto make estimates and assumptions that affect the reported amounts of liabilities, assets, and the presentation of contingent liabilities and assets as at the reporting date, as well as the reported amounts of revenue and expenses throughout the reporting period. Actual operating results may differ from those estimates and assumptions.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand, demand deposits, and short-term investments with original maturities or redemption periods of no more than three months, which are highly liquid, readily convertible into cash, and subject to an insignificant risk of changes in value.

Investor deposits for securities transactions
Investor deposits for securities transactions represent funds entrusted by securities investors at designated banks to execute securities transactions. These amounts are disclosed under off-balance-sheet items in the financial statements.

Investor margin deposits at VSD
Investor margin deposits at the Vietnam Securities Depository (VSD) represent funds deposited by investors to facilitate derivatives transactions. These amounts are also disclosed under off-balance-sheet items in the financial statements.

Deposits for Securities Settlement

Deposits for securities settlement represent margin deposits made for the execution of order cancellations and trade matching at the Stock Exchange and the Securities Depository Center.

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

Financial assets at fair value through profit or loss (FVTPL) within the Company's investment portfolio are those financial assets that satisfy one of the following conditions:

(i) Financial assets classified as held for trading. A financial asset is classified as held for trading if it meets one of the following criteria:

- It is acquired or incurred principally for the purpose of selling or repurchasing in the near term;
- There is evidence of a recent actual pattern of short-term profit-taking on such instruments; or
- It is a derivative financial instrument, except for derivatives that are designated as financial guarantee contracts or effective hedging instruments.

(ii) At initial recognition, financial assets are designated as financial assets at fair value through profit or loss (FVTPL) if such designation results in a more appropriate presentation for one of the following reasons:

- Classifying the asset as FVTPL eliminates or significantly reduces accounting mismatches that would otherwise arise from measuring assets or liabilities on different bases;
- The financial asset is part of a group of financial assets that is managed and its performance evaluated on a fair value basis, in accordance with the Company's risk management policy or investment strategy.

For financial assets recorded through FVTPL profit/loss in the Financial Asset Portfolio of the Securities Company purchased: The basis for recording the increase/decrease in the quantity and value of FVTPL securities purchased in the Financial Asset Portfolio of the Securities Company is calculated at day T+0.
At the end of the accounting period, the value of financial assets recorded through FVTPL profit/loss in the Securities Company's financial asset portfolio must be re-evaluated at market price or fair value (in case there is no market price).

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)

(These notes are an integral part of and should be read in conjunction with the financial statements)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

For listed/registered FVTPL financial assets, the market price is determined as the closing price on the trading day closest to the end of the financial reporting period.

For unlisted/registered FVTPL financial assets on the stock market, the Company cannot collect market prices, the Company is recording the value of the above assets at original cost.

The selling price of these financial assets is recorded through profit/loss determined by the weighted average method.

The cost of purchasing FVTPL financial assets is recorded in the transaction costs of purchasing financial assets of the Income Statement as soon as it arises.

Held-to-Maturity (HTM) Financial Assets

Held-to-maturity (HTM) financial assets are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Company has the intention and ability to hold to maturity, except for:

- Financial assets that, at initial recognition, were classified as measured at fair value through profit or loss;
- Financial assets classified as available-for-sale;
- Financial assets that meet the definition of loans and receivables.

HTM financial assets are initially recognized at cost and subsequently measured at amortized cost, less any allowance for impairment of HTM financial assets.

Receivables and allowance for impairment of receivables

All receivables and accrued amounts for dividends and interest from the Company's financial assets arising during the period are recorded under the item "Dividends and Interest Receivable from Financial Assets" in the Statement of Financial Position.

Receivables are recognized at their carrying amounts, including trade receivables and other receivables, together with an allowance for impairment of receivables. The allowance for impairment of receivables is provided for receivables that are overdue for six months or more, or for amounts where the debtor is unlikely to pay due to liquidation, bankruptcy, or other similar financial difficulties.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Tangible fixed assets and depreciation

The cost of tangible fixed assets comprises the purchase price (less trade discounts or rebates) and any directly attributable costs of bringing the assets to its working condition and location for its intended use.

The historical cost of self-constructed tangible fixed assets includes construction costs, actual production costs incurred, and installation and trial run costs (if applicable).

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives (in years) as follows:

	Years
Machine equipment	03 – 06
Transportation, transmission	06
Office equipment	03 -06

Recognition principles and amortization method for intangible fixed assets

Intangible fixed assets are recorded at historical cost and are presented in the Statement of Financial Position at cost, accumulated amortization, and net book value.

The historical cost of an intangible fixed asset comprises all costs incurred by the Company to acquire the asset up to the date it is ready for its intended use. Subsequent expenditures related to intangible fixed assets are recognized as production or operating expenses in the period unless such costs are directly attributable to a specific intangible asset and result in additional future economic benefits from that asset.

When an intangible fixed asset is sold or disposed of, its cost and accumulated amortization are written off, and any gain or loss arising from the disposal is recognized in income or expenses for the year.

The Company's intangible fixed assets include computer software and other intangible fixed assets. Expenditures related to computer software that are not integral to the associated hardware are capitalized. The historical cost of computer software comprises all costs incurred by the Company up to the date the software is put into use. Computer software is amortized on a straight-line basis over a period of 3 years. Other intangible fixed assets are amortized over a period of 3 years.

Investment Property and Depreciation

Recognition of Investment Property: Investment property is recognized at cost less (-) accumulated depreciation.

Cost of Investment Property: The cost of investment property comprises all cash or cash equivalent expenditures incurred, or the fair value of assets given up to acquire the investment property, up to the date of purchase or completion of construction of the investment property.

Depreciation of Investment Property: Depreciation is recognized on a straight-line basis over the estimated useful life of the investment property.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Investment Property and Depreciation (cont'd)

The Company does not depreciate investment properties held for capital appreciation. If there is reliable evidence that an investment property is impaired compared to its market value, the Company measures the impairment and recognizes the loss in cost of goods sold. When the fair value of the investment property subsequently increases, the Company reverses the impairment loss to the extent of the previously recognized reduction.

	Year
Buildings	26.4

Payment to the securities settlement support fund

This represents the amount contributed by the Company to the Vietnam Securities Depository, consisting of an initial fixed contribution of VND 120 million and an annual contribution calculated at 0.01% of the value of listed securities brokerage transactions and registered transactions at the Stock Exchanges, settled through depository participants for the preceding year, but not exceeding VND 2.5 billion per year.

Investments in Other Entities

Investments in other entities represent the Company's investments in the equity instruments of other entities in which it does not have control or joint control, and does not have significant influence over the investee.

Investments are initially recognized at cost, which includes the purchase price and directly attributable costs of the investment. In the case of investments in non-monetary assets, the cost of the investment is measured at the fair value of the non-monetary asset at the date of the transaction.

For long-term investments held by the Company (not classified as trading securities) in which it does not have significant influence over the investee, impairment provision is made as follows: if the investment's fair value cannot be reliably determined at the reporting date, the provision is based on the losses of the investee. The basis for recognizing impairment of investments in other entities is the financial statements of the investee.

Short-term and Long-term Deposits and Collateral Received

Deposits and collateral received are tracked in detail for each customer according to the term and type of original currency. Deposits and collateral payable with a remaining term of no more than 12 months are classified as short-term liabilities, while those with a remaining term exceeding 12 months are classified as long-term liabilities.

Deposits and collateral received in foreign currencies are converted into the Company's functional currency at the exchange rate prevailing at the transaction date. At interim reporting dates, such deposits and collateral are revalued at the prevailing exchange rates. Resulting foreign exchange differences are recognized immediately in financial expenses or financial income.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Short-term and Long-term Deposits and Collateral Received (cont'd)

In cases where collateral is received in the form of physical assets, such amounts are not reflected in the Statement of Financial Position but are disclosed in the Notes to the Interim Financial Statements.

Prepaid expenses

Prepaid expenses include actual expenses that have been incurred but relate to the business performance of multiple accounting periods. Prepaid expenses include tools and supplies awaiting allocation, prepaid rent, and other prepaid expenses.

Tools and supplies: Tools and supplies that have been put into use are amortized on a straight-line basis over a period of 12 months.

Prepaid rent and other prepaid services are amortized on a straight-line basis over the period specified in each contract.

Payables from Securities Trading Activities

Payables from securities trading activities include amounts payable to organizations providing services for the purchase or sale of financial assets of the Company or its customers through the Stock Exchange, in which the Company acts as a member; or to agents participating in the issuance of securities for issuers, related to the Company's underwriting activities.

Equity

Owner's equity is recognized at the actual contributed capital from shareholders. After appropriations to statutory and other funds as required by law and the Company's Charter, undistributed post-tax profits are distributed according to resolutions of the General Meeting of Shareholders.

Borrowing Costs

Borrowing costs directly attributable to the acquisition, construction, or production of assets that require a substantial period of time to prepare for use or sale are capitalized as part of the cost of those assets until they are ready for use or sale. Income arising from temporary investment of such borrowings is deducted from the related asset's cost.

All other borrowing costs are recognized in the Income statement in the period in which they are incurred.

Revenue

- ***Revenue from securities brokerage activities:***

This is the transaction fee that the Company earns from securities brokerage activities for investors, recognized when the brokerage service is completed.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

- ***Interest from financial assets at fair value through profit or loss (FVTPL):***

Interest from financial assets at fair value through profit or loss includes the differences between selling prices and cost prices based on the quantity of FVTPL financial assets sold; income from dividends, profit sharing from stocks, bond interest, and interest from fixed deposits in the FVTPL financial assets portfolio; and the increase in revaluation of FVTPL financial assets.

- ***Interest from held-to-maturity (HTM) investments:***

Interest arising from the HTM financial assets portfolio that the Company receives (bond interest, interest from term deposits).

- ***Interest from loans and receivables:***

Interest from loans arising from loans in accordance with legal regulations.

- ***Revenue from financial advisory services:***

Revenue arising from providing financial advisory services to customers in accordance with legal regulations. Revenue from financial advisory activities is recognized in the Income Statement when the service is completed and the customer accepts payment.

- ***Revenue from securities custody services:***

Revenue from securities custody services for the Company's investors is recognized in the Income Statement as the custody fee collected from investors with securities deposited in custody, determined at the end of each month, and the shareholder register management fee.

Other Operating Income

Other operating income reflects revenues from activities such as leasing and use of assets, other financial services, reimbursement of principal, bond interest, dividends from issuers, and other income.

Financial income

Interest income represents revenue from non-fixed bank deposits.

Management expenses of a securities company

Include salary expenses, office supplies, taxes and fees, outsourced service expenses, and other cash expenses serving the company's management activities.

Taxes

Corporate income tax represents the total of current tax payable and deferred tax.

Current tax payable is calculated based on taxable income for the period. Taxable income differs from the net profit presented in the Income statement, as taxable income does not include income or expenses that are taxable or deductible in other periods (including carried-forward losses, if any), and does not include non-taxable or non-deductible items.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Taxes (cont'd)

Deferred tax is calculated on temporary differences between the carrying amounts of assets or liabilities in the financial statements and their tax bases and is recognized in the Income statement. Deferred tax liabilities are recognized for all taxable temporary differences, while deferred tax assets are recognized only to the extent that it is probable that sufficient future taxable profits will be available to utilize the deductible temporary differences.

Deferred tax is determined based on the tax rates expected to apply in the year when the assets are realized or the liabilities are settled. Deferred tax is recognized in the Income statement, except for amounts related to items recognized directly in equity, in which case the deferred tax is also recognized directly in equity.

Deferred tax assets and deferred tax liabilities are offset when the Company has a legally enforceable right to set off current tax assets against current tax liabilities and when the deferred tax assets and liabilities relate to corporate income taxes levied by the same tax authority and the Company intends to settle current tax on a net basis.

The Company's corporate income tax is determined in accordance with current tax regulations. However, these regulations are subject to change, and the final determination of corporate income tax is dependent on the results of review by the competent tax authority.

Other types of taxes are applied in accordance with the prevailing tax laws in Vietnam.

Related parties

Parties are considered related if one party has the ability to control or significantly influence the other in making financial and operational policy decisions. Parties are also regarded as related if they are under common control or share significant influence. In assessing related party relationships, the substance of the relationship is given greater importance than its legal form.

5. CASH AND CASH EQUIVALENTS

	As at 30/06/2026 VND	As at 01/01/2026 VND
Cash at bank (*)	18,413,935,851	19,772,570,876
Total	**18,413,935,851**	**19,772,570,876**

(*) The Company confirms that, as at 30 June 2026, it no longer held any investor funds, and all cash balances in bank accounts were wholly owned by the Company.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

6. HELD-TO-MATURITY INVESTMENTS (HTM)

	As at 30/06/2026 VND	As at 01/01/2026 VND
Term deposits with a maturity from 6 to 12 months(*)	309,525,900,000	306,300,000,000
	309,525,900,000	**306,300,000,000**

(*) As at 30 June 2026: Represents term deposits at Vietnam Joint Stock Commercial Bank for Industry and Trade with terms of 6 to 12 months and interest rates ranging from 7.2% to 7.5% per annum.

7. ACCOUNT RECEIVABLE

	As at 30/06/2026 VND	As at 01/01/2026 VND
Advances to suppliers	**49,440,000**	**-**
- Advances to other suppliers	49,440,000	-
Other receivables	**4,239,265,451**	**4,239,265,451**
- Mr Be Cong Son	2,295,265,451	2,295,265,451
- Vimedimex Group Pharmacy Corporation provides support for outsourced service expenses.	1,944,000,000	1,944,000,000
Total	**4,288,705,451**	**4,239,265,451**
Receivables from related parties *(Details are presented in Note 21)*	4,239,265,451	4,239,265,451

This represents the Company's share of profits from the business operation of the investment property, being a portion of the Vimedimex Office Tower at 246 Cong Quynh, Pham Ngu Lao Ward, District 1, Ho Chi Minh City. This asset was formed under the Investment Capital Contribution Agreement for the construction of the Vimedimex Office Tower between the Company and Vimedimex Medi-Pharma Joint Stock Company. *(Details are presented in Note 14)*

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

8. HELD-TO-MATURITY INVESTMENTS (HTM)

	As at 30/06/2026		01/01/2026	
	Carrying amount	Provision	Carrying amount	Provision
Other long-term investments (*)				
- Vimedimex Hoa Binh Real Estate Co., Ltd	2,940,000,000	-	2,940,000,000	-
- International Fund Management Joint Stock Company	5,436,160,000	-	5,436,160,000	-
Total	8,376,160,000	-	8,376,160,000	-

Company name	Place of incorporation and operation	Percentage of ownership	Percentage of voting rights	Principal activities
International Fund Management JSC	Hanoi City	9.92%	9.92%	Securities investment
Hoa Binh Real Estate Co., Ltd	Ho Chi Minh City	49%	49%	Real estate

(*) As at 30 June 2026, the Company has not determined the fair value of these financial investments for disclosure in the interim financial statements because Vietnamese Accounting Standards and the Vietnamese Corporate Accounting Systems do not currently provide guidance on fair value measurement using valuation techniques. The fair value of these investments may differ from their carrying amounts.

9. TANGIBLE FIXED ASSETS

	Machinery and equipment VND	Vehicles and transportation VND	Office equipment VND	Total VND
HISTORICAL COST				
As at 01/01/2025	15,448,572,207	1,668,011,901	1,314,667,499	18,431,251,607
As at 30/06/2026	15,448,572,207	1,668,011,901	1,314,667,499	18,431,251,607
ACCUMULATED DEPRECIATION				
As at 01/01/2026	15,448,572,207	1,668,011,901	1,314,667,499	18,431,251,607
As at 30/06/2026	15,448,572,207	1,668,011,901	1,314,667,499	18,431,251,607
CARRYING AMOUNT				
As at 01/01/2026	-	-	-	-
As at 30/06/2026	-	-	-	-

As at 30 June 2026, the historical cost of fully depreciated property, plant, and equipment that is still in use amounted to VND 18,431,251,607 (as at 01 January 2026: VND 18,431,251,607).

10. INTANGIBLE FIXED ASSETS

	Computer software	Other intangible assets	Total
	VND	VND	VND
HISTORICAL COST			
As at 01/01/2026	**20,062,361,650**	**787,554,820**	**20,849,916,470**
As at 30/06/2026	**20,062,361,650**	**787,554,820**	**20,849,916,470**
ACCUMULATED DEPRECIATION			
As at 01/01/2026	**20,062,361,650**	**787,554,820**	**20,849,916,470**
As at 30/06/2026	**20,062,361,650**	**787,554,820**	**20,849,916,470**
CARRYING AMOUNT			
As at 01/01/2026	-	-	-
As at 30/06/2026	-	-	-

As at 30 June 2026, the historical cost of fully amortized intangible assets that are still in use amounted to VND 20,849,916,470 (as at 01 January 2026: VND 20,849,916,470)

11. INVESTMENT PROPERTY

	Land use rights	Building, structure	Total
	VND	VND	VND
HISTORICAL COST			
As at 01/01/2026	**51,538,610,342**	**25,330,275,788**	**76,868,886,130**
As at 30/06/2026	**51,538,610,342**	**25,330,275,788**	**76,868,886,130**
ACCUMULATED DEPRECIATION			
As at 01/01/2026	**24,660,089,282**	**25,330,275,788**	**49,990,365,070**
Depreciation	976,110,048	-	976,110,048
As at 30/06/2026	**25,636,199,330**	**25,330,275,788**	**50,966,475,118**
CARRYING AMOUNT			
As at 01/01/2026	**26,878,521,060**	-	**26,878,521,060**
As at 30/06/2026	**25,902,411,012**	-	**25,902,411,012**

Related to the Investment Capital Contribution Agreement for the Construction of the Vimedimex Office Tower No. 022/2009/HD-VM-HBS dated 2 February 2009 and the Contract Appendix No. 01/2014/PLHD dated 1 August 2024 concerning management and settlement between Hoa Binh Securities Joint Stock Company ("HBS") and Vimedimex Pharmaceutical Joint Stock Company ("VMD"):

- **Objective:** Construction of the Vimedimex Office Tower at 246 Cong Quynh, Ben Thanh Ward, Ho Chi Minh City.

11. INVESTMENT PROPERTY (CONT'D)

- **Allocation of Interests:**

+ *VMD is entitled to 48% of the total floor area (including common areas), equivalent to 3,711.36 m² of the Office Tower, and a proportionate share of the basement floors.*

+ *HBS is entitled to 52% of the total floor area (including common areas), equivalent to 4,020.64 m² of the Office Tower, and a proportionate share of the basement floors, calculated up to the expiration of the land use term according to Land Use Right Certificate AH 109010 issued by the Ho Chi Minh City Department of Natural Resources and Environment on 24 March 2008.*

- Both parties jointly established Vimedimex Hoa Binh Real Estate Limited Liability Company to manage and operate the Office Tower in accordance with the Enterprise Law.

12. DERIVATIVE SECURITIES CLEARING FUND

	As at 30/06/2026 VND	As at 01/01/2026 VND
- Initial deposit	120,000,000	120,000,000
- Additional deposit	5,773,057,935	5,773,057,935
- Annual interst allocation	4,977,395,580	4,977,395,580
Total	**10,870,453,515**	**10,870,453,515**

13. OTHER PAYABLES TO RELATED PARTIES

	As at 30/06/2026 VND	As at 01/01/2026 VND
Other Short - Term Payables	**20,319,943,347**	**28,760,490,085**
Other payables	20,319,943,347	28,760,490,085
Other Long - Term Payables	**487,956,028**	-
Other payables	487,956,028	-
Total	**20,807,899,375**	**28,760,490,085**

14. OWNERS' EQUITY

14.1 MOVEMENT IN OWNERS' EQUITY

Items	Share capital VND	Reserve fund for charter capital VND	Operational risk and financial reserve fund VND	Retained earnings VND	Total VND
01/01/2025	**329,999,800,000**	**5,879,833,400**	**5,879,833,400**	**21,084,981,349**	**362,844,448,149**
- Profit for the year	-	-	-	4,733,611,214	4,733,611,214
- Other decreases	-	-	-	(21,084,981,349)	(21,084,981,349)
31/12/2025	**329,999,800,000**	**5,879,833,400**	**5,879,833,400**	**4,733,611,214**	**346,493,078,014**
01/01/2026	**329,999,800,000**	**5,879,833,400**	**5,879,833,400**	**4,733,611,214**	**346,493,078,014**
- Profit for the period	-	-	-	7,352,138,798	7,352,138,798
30/06/2026	**329,999,800,000**	**5,879,833,400**	**5,879,833,400**	**12,085,750,012**	**353,845,216,812**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

14. OWNERS' EQUITY (CONT'D)

14.2 DETAILS OF OWNERS' EQUITY

Shareholders	As at 30/06/2026 Contributed capital VND	As at 30/06/2026 Percentage %	Tại 01/01/2026 Contributed capital VND	Tại 01/01/2026 Percentage %
- Mr. Nguyen Phan Trung Kien	80,000,100,000	24.24%	80,000,100,000	24.24%
- Mr. Le Dinh Duong	65,064,550,000	19.72%	65,064,550,000	19.72%
- Vimedimex Group Pharmacy Corporation	58,000,000,000	17.58%	58,000,000,000	17.58%
- Mr. Be Cong Son	43,000,000,000	13.03%	43,000,000,000	13.03%
- Other shareholders	83,935,150,000	25.43%	83,935,150,000	25.43%
Total	**329,999,800,000**	**100%**	**329,999,800,000**	**100%**

14.3 CAPITAL TRANSACTIONS WITH OWNERS AND DISTRIBUTIONS OF DIVIDENDS AND PROFITS

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
- **Share capital**		
+ Capital contribution at the beginning of the year	329,999,800,000	329,999,800,000
+ Capital contribution at the end of the year	329,999,800,000	329,999,800,000

14.4 SHARE ISSUANCE STATUS

	As at 30/06/2026 Shares	As at 01/01/2026 Shares
- Issued shares	32,999,980	32,999,980
- **Number of shares sold to the public**	**32,999,980**	**32,999,980**
+ Ordinary shares	32,999,980	32,999,980
+ Preferred shares	-	-
- Number of repurchased shares	-	-
- **Number of shares in circulation**	**32,999,980**	**32,999,980**
+ Ordinary shares	32,999,980	32,999,980
+ Preferred shares	-	-
* *Par value of outstanding shares (VND/Share)*	*10.000*	*10.000*

15. FINANCIAL INCOME

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Interest income from non-fixed bank deposits	9,936,564,031	141,346,147
Total	**9,936,564,031**	**141,346,147**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

16. OPERATING EXPENSES FOR SERVICE PROVISION

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Securities Brokerage Expenses	-	2,407,323,772
Securities Custody Expenses	397,391,407	98,660,918
Total	**397,391,407**	**2,505,984,690**

17 MANAGEMENT COSTS OF THE SECURITIES COMPANY

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Salary and other payroll-related expenses	4,391,556,649	3,112,966,873
Office supplies expenses	69,575,339	26,197,359
Depreciation expense of fixed assets	976,110,048	-
Taxes, charges and fees	1,023,000	15,716,790
Outsourced service expenses	642,556,244	2,052,034,032
Others	802,994,219	176,490,855
Total	**6,883,815,499**	**5,383,405,909**

18. OTHER INCOMES

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Other income	6,556,584,880	2
Total	**6,556,584,880**	**2**

19. BASIC EARNINGS PER SHARE

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
Profit/loss allocated to ordinary shareholders (VND)	**7,352,138,798**	**5,737,076,022**
Profit/loss allocated to ordinary shareholders (VND)	**7,352,138,798**	**5,737,076,022**
Weighted average number of shares outstanding during the period (shares)	32,999,980	32,999,980
Basic earning per share (VND/Share)	**223**	**174**

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

20. SEGMENT REPORT INFORMATION

The Company has monitored revenue and expenses by its main business segments. However, other expenses for the period cannot be separately identified. Therefore, the Company has not presented segment information and considers that the omission of this disclosure does not have a material impact on the presentation of the financial statements for the period from 01 January 2026 to 30 June 2026.

21. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

List of related parties

Related Parties	Relationship
- International Fund Management Joint Stock Company	Related party of the Chairwoman/ Board Members
- Vimedimex Hoa Binh Real Estate Limited Liability Company	Associate company
- Vimedimex Pharmaceutical Joint Stock Company	Related party of the Chairwoman/ Board Members
- Vimedimex Group Phamarcy Corporation	Shareholders of the Company
- Mr Be Cong Son	Shareholders of the Company and Deputy General Director

Transactions with related parties

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
- Vimedimex Pharmaceutical Joint Stock Company	6,110,725,991	6,226,043,788
- Vimedimex Hoa Binh Real Estate Limited Liability Company	-	976,110,048
	6,110,725,991	**7,202,153,836**

Receivables from related parties	**30/06/2026 VND**	**01/01/2026 VND**
- Mr. Be Cong Son	2,295,265,451	2,295,265,451
- Vimedimex Group Pharmacy Corporation	1,944,000,000	1,944,000,000
	4,239,265,451	**4,239,265,451**

22. SIGNIFICANT EVENTS UP TO THE DATE OF PREPARATION OF THE FINANCIAL STATEMENTS

- On 23 July 2026, the Hanoi Stock Exchange issued Decision No. 983/QĐ-SGDVN placing the securities of Hoa Binh Securities Joint Stock Company under control.
- On 06 August 2026, the Hanoi Stock Exchange issued Decision No. 1039/QĐ-UBCK maintaining trading restrictions on the securities of Hoa Binh Securities Joint Stock Company.

23. OTHER MATTERS

According to Resolution No. 01/2026/NQDHDCD-HBS dated 12 June 2026 of the 2026 Annual General Meeting of Shareholders of Hoa Binh Securities Joint Stock Company (HBS), the General Meeting of Shareholders approved the Proposal seeking shareholders' approval of the results of the analysis and identification of cash flow diversion activities during the period from 2021 to 30 June 2025 across 23 master accounts (opened at 04 commercial banks) and 747 individual accounts arising from 4 January 2021 to 30 June 2025, with a total value of VND 10,408,899,634,421. The remaining balance on the current system comprises 481 individual accounts holding 10,220,686 shares of 501 securities codes; the market value of this portfolio as at 11 June 2026 was approximately VND 91.65 billion. In addition, according to Minutes of the Board of Directors' Meeting No. 21/2025/BB-HBS dated 28 October 2025, the Founding Council and the Board of Directors of the Company requested Mrs. Tran My Linh – Chairwoman of the Board of Directors – to direct the Board of General Directors to continue freezing the securities balances until conclusions are reached by the competent law enforcement authorities. Any transfer of securities or any purchase, sale or transaction relating to these shares is strictly prohibited.

As at 30 June 2026, the Company no longer held any securities balances or investors' money, and all deposits in its bank accounts were funds owned by the Company. However, as the above-mentioned securities portfolio remains subject to special review and is currently frozen, the Company is in the process of preparing documentation and official written reports to the Ministry of Finance, the State Securities Commission (SSC) and the Hanoi Stock Exchange (HNX) for their consideration and guidance on the results of the review of cash inflows and outflows through the 23 master accounts, in order to determine an appropriate resolution. As at the date of preparation of these Financial Statements, no conclusions have been issued by the relevant authorities on the resolution of the above matters.

The Board of Directors and the Board of General Directors of the Company confirm that the above matters arose from acts committed by certain individuals and former leaders of the Company, and that the individuals involved shall be held responsible for any consequences arising therefrom (if any); accordingly, these matters do not affect the financial position and results of operations of the Company for the period from 1 January 2026 to 30 June 2026.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (CONT'D)
(These notes are an integral part of and should be read in conjunction with the financial statements)

24. COMPARATIVE FIGURES

The comparative figures represent the amounts reported in the audited financial statements of the Company for the financial year ended 31 December 2025, and the amounts reported in the reviewed interim financial statements of the Company for the period from 01 January 2025 to 30 June 2025.

S.G.P: 82 - C.T.C.P
CÔNG TY
CỔ PHẦN
CHỨNG KHOÁN
HÒA BÌNH
THÀNH PHỐ HÀ NỘI

Dao Thu Thuy	**Dao Thu Thuy**	**Tran My Linh**
Preparer	**Chief accountant**	**Chairwoman**
		Approved, 14 August 2026