CÔNG TY TNHH CHỨNG KHOÁN ACB ***ACB SECURITIES COMPANY*** --------	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** ***THE SOCIALIST REPUBLIC OF VIETNAM*** **Độc lập - Tự do - Hạnh phúc** ***Independence - Freedom - Happiness*** ----------------
Số: 1027.01/CV-ACBS.26 *No: 1027.01/ CV-ACBS.26*	*TP. HCM, ngày 17 tháng 07 năm 2026* *HCMC, July 17, 2026*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi/ *To*:
- **Ủy ban chứng khoán Nhà nước/ *The State Securities Commission;***
- **Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Exchange;***
- **Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange;***
- **Sở Giao dịch Chứng khoán TP. Hồ Chí Minh/ *Hochiminh Stock Exchange.***

Tên tổ chức: **Công ty TNHH Chứng khoán ACB**

*Name of organization: **ACB Securities Company***

- Mã chứng khoán/ *Stock code:*
- Địa chỉ: Tầng 3 Tòa nhà Léman Luxury, số 117 Nguyễn Đình Chiểu, phường Xuân Hòa, TP Hồ Chí Minh.

  Address: 3rd Floor, Léman Luxury Building, 117 Nguyen Dinh Chieu Street, Xuan Hoa Ward, HCMC
- Điện thoại: (028) 7300 7000 Fax: (028) 7300 3751

  Telephone: (028) 7300 7000 Fax: (028) 7300 3751
- Người thực hiện công bố thông tin: Võ Đình Nam

  Persons making information disclosure: Vo Dinh Nam

  Chức vụ: Giám đốc Nhân sự

  Position: Chief Human Resources Officer

Nội dung thông tin công bố/ *Contents of disclosure*:

- Công ty TNHH Chứng khoán ACB (ACBS) công bố Báo cáo tài chính Quý 2/2026 như sau:

  ACB Securities Company (ACBS) has disclosed its financial statements in Quarter 2, 2026 as follows:

  - Báo cáo tài chính riêng Quý 2/2026 và báo cáo tài chính hợp nhất Quý 2/2026.

Separate Financial Statement in Quarter 2, 2026 and Consolidated Financial Statement in Quarter 2, 2026.

- Giải trình biến động lợi nhuận sau thuế TNDN thay đổi trên 10% tại Báo cáo kết quả hoạt động kinh doanh riêng và Báo cáo kết quả hoạt động kinh doanh hợp nhất Quý 2/2026 so với Quý 2/2025.

  Explanation for fluctuations in profit after tax due to corporate income changes excedding 10% in the Separate Income Statement and Consolidated Income Statement for Quarter 2, 2026, compared to Quarter 2, 2025.

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 17/07/2026 tại đường dẫn: http://acbs.com.vn.

This information was published on the company's website on 17/07/2026, as in the link http://acbs.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 certify that the information provided is true and correct and we bear the full responsibility to the law.

Đại diện tổ chức
Organization representative
Người UQ CBTT
Person authorized to disclose information

S.G.P: 06 - C.T.T.N.H.H
CÔNG TY
TRÁCH NHIỆM HỮU HẠN
CHỨNG KHOÁN
ACB
P. XUÂN HÒA - T.P HỒ CHÍ MINH

Võ Đình Nam

ACB Securities Company Limited

Consolidated Financial Statements for Quarter 2 of 2026

ACB Securities Company Limited
Corporate information

Business Registration Certificate No,	0302030508	29 June 2000
	The Enterprise Registration Certificate has been amended several times, the most recent of which is the Enterprise Registration Certificate No, 0302030508 dated 21 April 2025, The Enterprise Registration Certificate and its amendments were issued by the Department of Finance of Ho Chi Minh City,	
Establishment and Operation Certificate	06/GPHDKD	29 June 2000
	56/2001/UBCK-QLKD	21 September 2001
	71/UBCK-GPDCCTCK	6 September 2007
	77/UBCK-GPDCCTCK	1 October 2007
	105/UBCK-GPDCCTCK	14 January 2008
	464/QD-UBCK	7 July 2008
	150/UBCK-GP	4 September 2008
	271/UBCK-GP	4 November 2009
	115/GPDC-UBCK	3 October 2012
	13/GPDC-UBCK	13 June 2014
	18/GPDC-UBCK	11 August 2014
	26/GPDC-UBCK	11 July 2017
	45/GPDC-UBCK	21 June 2021
	63/GPDC-UBCK	3 August 2022
	101/GPDC-UBCK	24 October 2022
	91/GPDC-UBCK	13 November 2023
	96/GPDC-UBCK	28 November 2023
	05/GPDC-UBCK	26 January 2024
	03/GPDC-UBCK	22 January 2025
	07/GPĐC-UBCK	4 April 2025
	62/GPĐC-UBCK	29 May 2026
	The initial Establishment and Operation Licence and its amendments were issued by the State Securities Commission of Vietnam.	
Members' Council	Mr. Do Minh Toan	Chairman
	Mr. Nguyen Duc Thai Han	Vice Chairman
	Mr. Huynh Duy Sang	Member
	Mr. Trinh Bao Quoc	Member
Board of Directors	Mr. Nguyen Duc Hoan	General Director
Legal Representative	Mr. Do Minh Toan	Chairman

Registered office

Head office	3rd Floor, Léman Luxury Building 117 Nguyen Dinh Chieu Street Xuan Hoa Ward Ho Chi Minh City Vietnam
Cho Lon Branch	321 - 323 Tran Phu Street An Dong Ward Ho Chi Minh City Vietnam
Truong Dinh Branch	107N Truong Dinh Street Xuan Hoa Ward Ho Chi Minh City Vietnam
Nguyen Thi Minh Khai Transaction office	442 Nguyen Thi Minh Khai Street Ban Co Ward Ho Chi Minh City Vietnam
Dong Sai Gon Branch	3rd Floor, Building No. 53-55 Nguyen Huu Canh Thanh My Tay Ward Ho Chi Minh City Vietnam
Mac Dinh Chi Branch	2nd Floor, 3rd Floor, 41 Mac Dinh Chi Street Sai Gon Ward Ho Chi Minh City Vietnam
Ha Noi Branch	10 Phan Chu Trinh Street Cua Nam Ward Hanoi City Vietnam

Hai Phong Branch	15 Hoang Dieu Street Hong Bang Ward Hai Phong City Vietnam
Da Nang Branch	218 Bach Dang Street Hai Chau Ward Da Nang City Vietnam
Khanh Hoa Branch	80 Quang Trung Street Nha Trang Ward Khanh Hoa Province Vietnam
Vung Tau Branch	111 Hoang Hoa Tham Street Vung Tau Ward Ho Chi Minh City Vietnam
Can Tho Branch	17 - 19 Nam Ky Khoi Nghia Street Ninh Kieu Ward Can Tho City Vietnam

ACB Securities Company Limited
Consolidated statement of financial for Quarter 2 of 2026 (continued)

Form B01 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

		Code	Note	30/06/2026 VND	01/01/2026 VND
	ASSETS				
A	**CURRENT ASSETS (100 = 110 + 130)**	**100**		**38,878,360,666,094**	**38,412,240,809,574**
I	**Financial assets ("FA")**	**110**		**38,837,426,134,125**	**38,383,723,039,024**
1	Cash and cash equivalents	111	5	1,781,709,321,463	2,002,160,996,703
1.1	*Cash*	*111.1*		1,781,709,321,463	1,974,160,996,703
1.2	*Cash equivalents*	*111.2*		-	28,000,000,000
2	Financial assets at fair value through profit or loss ("FVTPL")	112	7(a)	5,190,054,954,135	4,991,942,072,247
3	Held-to-maturity investments	113	7(b)	10,881,671,057,389	12,389,822,515,145
4	Loans receivables	114	7(c)	20,644,552,792,690	17,340,704,548,896
5	Allowance for diminution in value of financial assets and pledge assets	116	8	(117,476,004,457)	(117,475,976,897)
6	Receivables	117	9	445,254,239,585	1,661,174,112,582
6.1	*Receivables from sales of financial assets*	*117.1*		441,330,000	1,241,381,966,000
6.2	*Dividend and interest receivables from financial assets*	*117.2*		444,812,909,585	419,792,146,582
6.2.1	*Overdue dividend and interest receivables from financial assets*	*117.3*		50,000	50,000
6.2.2	*Undue dividend and interest receivables from financial assets*	*117.4*		444,812,859,585	419,792,096,582
7	Short-term prepayment to suppliers	118	10	6,282,767,513	9,023,896,347
8	Receivables from services rendered	119	11	5,302,098,791	6,822,043,050
9	Other receivables	122		1,373,999,996	100,892,323,931
10	Allowance for diminution in value of account receivables	129		(1,299,092,980)	(1,343,492,980)
II	**Other current assets**	**130**		**40,934,531,969**	**28,517,770,550**
1	Advances	131		656,000,000	113,101,218
2	Office supplies, tools and equipment	132		106,000,000	20,800,000
3	Short-term prepaid expenses	133	12	22,652,537,045	27,504,412,586
4	Short-term deposits, collaterals and pledges	134		45,000,000	44,000,000
5	Deductible value added tax	135		575,999,847	834,879,620
6	Taxes and other receivables from State Treasury	136	22	1,862,577,666	-
7	Other current assets	137	13	15,036,417,411	577,126

ACB Securities Company Limited
Consolidated statement of financial for Quarter 2 of 2026 (continued)

Form B01 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC

		Code	Note	30/06/2026 VND	01/01/2026 VND
B	**LONG-TERM ASSETS (200 = 210 + 220 + 240 + 250)**	**200**		**184,089,090,330**	**171,403,455,448**
I	**Long-term financial assets**	**210**		**-**	**-**
2	Investments	212	14	-	-
2.1	*Investment in a subsidiary*	*212.2*		-	-
2.2	*Other investments*	*212.4*		-	-
II	**Fixed assets**	**220**		**101,843,953,936**	**82,396,011,971**
1	Tangible fixed assets	221	15	70,606,000,331	56,546,836,060
	Cost	*222*		206,010,808,571	184,761,085,361
	Accumulated depreciation	*223a*		(135,404,808,240)	(128,214,249,301)
2	Intangible fixed assets	227	16	31,237,953,605	25,849,175,911
	Cost	*228*		98,278,276,871	87,726,276,871
	Accumulated amortisation	*229a*		(67,040,323,266)	(61,877,100,960)
III	**Construction in progress**	**240**	**17**	**4,308,162,113**	**5,120,262,113**
IV	**Other long-term assets**	**250**		**77,936,974,281**	**83,887,181,364**
1	Long-term deposits, collaterals and pledges	251		6,494,463,100	6,480,263,100
2	Long-term prepaid expenses	252		36,295,425,381	42,274,821,118
3	Deferred tax assets	253		77,058,854	77,058,854
4	Deposits at Settlement Funds	254	18(a)	20,000,000,000	20,000,000,000
5	Other long-term assets	255	18(b)	15,070,026,946	15,055,038,292
5.1	*Deposits at the Derivatives Clearing Fund*	*255.1*		15,070,026,946	15,055,038,292
	TOTAL ASSETS (270 = 100 + 200)	**270**		**39,062,449,756,424**	**38,583,644,265,022**

ACB Securities Company Limited
Consolidated statement of financial for Quarter 2 of 2026 (continued)

Form B01 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC

		Code	Note	30/06/2026 VND	01/01/2026 VND
C	**LIABILITIES (300 = 310 + 340)**	**300**		**24,325,257,468,048**	**24,313,942,597,384**
I	**Current liabilities**	**310**		**24,125,244,468,048**	**24,113,929,597,384**
1	Short-term borrowings and finance lease liabilities	311		23,736,940,000,000	23,173,380,000,000
1.1	*Short-term borrowings*	*312*	*19*	23,736,940,000,000	23,173,380,000,000
3	Payables for securities trading activities	318	20	205,855,883,054	527,140,639,643
4	Account payables to suppliers	320	21	510,777,029	122,835,907,749
5	Short-term advances from customers	321		60,000,000	60,000,000
6	Taxes and other payables to State Treasury	322	22	73,644,248,523	188,776,860,227
7	Payables to employees	323		26,679,938,835	37,099,281,221
8	Employees' benefits payable	324		686,821,344	160,776,979
9	Accrued expenses – short-term	325	23	74,066,802,241	57,655,170,088
10	Unearned revenue – short-term	327		-	-
11	Other payables	329		6,799,997,022	6,820,961,477
II	**Long-term liabilities**	**340**		**200,013,000,000**	**200,013,000,000**
2	Other long-term payables	353		13,000,000	13,000,000
D	**EQUITY (400 = 410)**	**400**		**14,737,192,288,376**	**14,269,701,667,638**
I	**Owner's equity**	**410**		**14,737,192,288,376**	**14,269,701,667,638**
1	Owner's equity	411		11,000,000,000,000	11,000,000,000,000
1.1	*Contributed capital*	*411.1*	*24*	11,000,000,000,000	11,000,000,000,000
3	Reserve to supplement authorised capital	414		147,729,332,606	147,729,332,606
4	Financial reserve	415		168,979,231,821	168,979,231,821
5	Retained profits	417		3,420,483,723,949	2,952,993,103,211
5.1	*Realised profits*	*417.1*		3,552,757,881,674	2,909,644,863,506
5.2	*Unrealised losses*	*417.2*		(132,274,157,725)	43,348,239,705
	TOTAL LIABILITIES AND EQUITY (440 = 300 + 400)	**440**		**39,062,449,756,424**	**38,583,644,265,022**

ACB Securities Company Limited
Consolidated statement of financial for Quarter 2 of 2026 (continued)

Form B01 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC

OFF-BALANCE SHEET ITEMS

		Code	Note	30/06/2026 VND	01/01/2026 VND
A.	**THE COMPANY'S ASSETS**				
2	Valuable papers custodied (Quantity)	2	25(a)	4,050,094	4,050,094
8	Listed/registered financial assets at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company	8	25(b)	2,285,842,310,000	2,912,347,205,000
9	Custodied financial assets at VSDC not available for trading	9		7,466,620,000	1,920,000
10	The Company's financial assets in transit	10	25(c)	43,567,430,000	35,122,575,000
12	Financial assets not custodied at VSDC	12		199,589,202,800	25,001,750,000
14	Covered warrants (Quantity)	14		31,789,000	155,187,200

B.	**ASSETS AND PAYABLES RELATING TO ASSETS MANAGED BY THE COMPANY**	**Code**	**Note**	**30/06/2026 VND**	**01/01/2026 VND**
1	Listed/registered financial assets at VSDC of Investors	21		46,220,519,276,600	46,935,664,244,000
	a. Freely traded financial assets	*21.1*		43,448,954,161,000	44,201,528,889,000
	b. Financial assets restricted on transfer	*21.2*		110,159,200,000	102,948,680,000
	c. Pledged financial assets	*21.3*		810,963,280,000	856,762,280,000
	d. Blocked financial assets	*21.4*		1,346,451,280,000	1,472,261,350,000
	e. Financial assets awaiting settlement	*21.5*		503,991,355,600	302,163,045,000
2	Investors'/customers' financial assets custodied at VSDC but not yet traded	22		1,570,205,250,000	152,783,350,000
	a. Financial assets custodied at VSDC but not yet traded and freely on transfer	*22.1*		1,547,000,900,000	150,127,000,000
	b. Financial assets custodied at VSDC but not yet traded and limited on transfer	*22.2*		23,204,350,000	2,656,350,000
3	Investors' financial assets in transit	23		357,335,053,200	266,963,135,000
5	Investors'/customers' financial assets have not been custodied at VSDC	24.b		1,089,364,490,000	1,089,364,490,000
7	Customers' deposits	26		1,587,035,028,405	1,392,442,911,050
7.1	Customers' cash deposits managed by the Company for securities transactions	27		548,074,449,587	717,130,128,558
7.1.1	Customers' marginal deposits at VSDC for derivative trading activities	27.1		12,383,721,879	18,299,920,642
7.2	Customers' synthesising deposits for securities trading activities	28		995,856,655,440	597,270,271,140
7.4	Deposits of securities issuers	30		30,720,201,499	59,742,590,710

Form B01 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC

OFF-BALANCE SHEET ITEMS (CONTINUED)

	Code	30/06/2026 VND	01/01/2026 VND
8 Payables to investors for cash deposits managed by the Company for securities transactions	31	560,458,171,466	735,430,049,200
8.1 Payables to domestic investors for cash deposits managed by the Company for securities transactions	31.1	560,458,160,985	735,430,038,714
8.2 Payables to foreign investors for cash deposits managed by the Company for securities transactions	31.2	10,481	10,486
9 Payables to securities issuers	32	788,187,299	56,410,278,299
12 Dividend payables, bond principals and interest payables	35	29,932,014,200	3,332,312,411

14 July 2026

Prepared by:	Reviewed by:	Approved by:
Ms. Pham Thi Sanh	Mr. Vo Van Van	Mr. Nguyen Duc Hoan
General Accountant	*Chief Accountant*	*General Director*

S.G.P: 06 - C.T.T.N.H.H - CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB - P. XUÂN HÒA - T.P HỒ CHÍ MINH

ACB Securities Company Limited
Consolidated statement of income for Quarter 2 of 2026

Form B02 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

		Code	Note	Q2/2026 VND	Q2/2025 VND	Accumulated 2026 VND	Accumulated 2025 VND
I	**OPERATING INCOME**						
1.1	Gains from financial assets at FVTPL	1		424,397,251,648	438,792,174,181	1,041,468,711,957	742,790,428,531
	a. Gains from sales of financial assets at FVTPL	*1.1*	*26(a)*	211,972,835,853	170,181,030,679	526,351,862,692	289,703,009,875
	b. Gains from revaluation of financial assets at FVTPL	*1.2*	*26(b)*	222,394,305,771	243,754,958,041	481,719,924,946	403,793,088,262
	c. Dividends and interest income from financial assets at FVTPL	*1.3*	*26(c)*	84,357,720,149	35,495,557,067	86,378,387,957	43,977,435,282
	d. Losses from revaluation outstanding covered warrants payables	*1.4*	*26(b)*	(94,327,610,125)	(10,639,371,606)	(52,981,463,638)	5,316,895,112
1.2	Interest income from HTM investments	2	26(c)	207,835,663,529	210,409,378,331	379,663,557,136	380,925,387,986
1.3	Interest income from loans and receivables	3	26(c)	533,154,725,244	248,580,382,774	975,555,881,871	455,060,724,582
1.6	Revenue from securities brokerage	6	26(d)	93,120,111,125	99,753,127,067	197,053,611,846	166,641,222,660
1.9	Revenue from securities custody	9	26(d)	3,766,014,044	3,302,130,927	6,639,054,907	5,574,620,629
1.1	Revenue from financial advisory services	10	26(d)	200,000,000	180,000,000	280,712,908	1,433,636,364
1.11	Other operating income	11	26(d)	2,773,240,638	1,817,824,842	5,064,890,063	3,274,720,409
	Total operating income	**20**		**1,265,247,006,228**	**1,002,835,018,122**	**2,605,726,420,688**	**1,755,700,741,161**

The accompanying notes are an integral part of these consolidated financial statements

Form B02 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

		Code	Note	Q2/2026 VND	Q2/2025 VND	Accumulated 2026 VND	Accumulated 2025 VND
II	**OPERATING EXPENSES**						
2.1	Losses from financial assets at FVTPL	21		379,071,308,984	418,576,987,459	871,176,606,735	684,579,261,691
	a. Losses from sales of financial assets at FVTPL	*21.1*	*26(a)*	116,162,545,217	96,676,889,497	266,420,998,768	177,744,405,057
	b. Unrealised losses from revaluation of financial assets at FVTPL	*21.2*	*26(b)*	236,125,427,862	316,597,201,205	635,209,556,320	495,255,523,003
	c. Transaction costs of acquisition of financial assets at FVTPL	*21.3*		29,364,750	30,394,800	394,749,229	229,445,100
	d. Gain from revaluation outstanding covered warrants payables	*21.4*	*26(b)*	26,753,971,155	5,272,501,957	(30,848,697,582)	11,349,888,531
2.4	Allowance expenses for loans receivables and borrowings costs of loans	24	27	469,639,165,459	212,772,750,651	854,508,045,333	390,982,325,332
2.6	Expenses for self-trading	26		5,845,506,837	6,422,100,580	12,139,189,150	12,137,437,323
2.7	Expenses for securities brokerage	27	28	74,711,893,986	78,340,386,689	164,211,573,430	151,611,661,900
2.1	Expenses for securities custody	30		4,393,014,978	3,790,175,771	8,629,143,945	7,330,089,261
2.11	Expenses for financial advisory services	31		1,605,076,950	959,058,140	3,395,762,432	1,565,660,659
2.12	Expenses for other services	32		1,445,758,234	1,460,197,877	2,282,606,762	2,038,406,057
	Total operating expenses	**40**		**936,711,725,428**	**722,321,657,167**	**1,916,342,927,787**	**1,250,244,842,223**

ACB Securities Company Limited
Consolidated statement of income for Quarter 2 of 2026 (continued)

Form B02 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

		Code	Note	Q2/2026 VND	Q2/2025 VND	Accumulated 2026 VND	Accumulated 2025 VND
III	**FINANCIAL INCOME**						
3.1	Realised and unrealised foreign exchange gains	41		-	-	-	-
3.2	Interest income from current accounts	42		2,067,585,812	645,201,905	3,121,286,837	2,992,295,984
	Total financial income	**50**		**2,067,585,812**	**645,201,905**	**3,121,286,837**	**2,992,295,984**
IV	**FINANCIAL EXPENSES**						
4.1	Realised and unrealised foreign exchange losses	51		-	-	-	1,159,200
	Total financial expenses	**60**		**-**	**-**	**-**	**1,159,200**
V	**SELLING EXPENSES**	**61**		**2,022,144,189**	**793,623,192**	**5,655,776,241**	**1,738,950,164**
VI	**GENERAL AND ADMINISTRATION EXPENSES**	**62**	**29**	**51,176,728,367**	**52,213,587,174**	**106,187,513,487**	**96,953,688,320**
VII	**RESULTS FROM OPERATING ACTIVITIES (70 = 20 – 40 + 50 – 60 – 61– 62)**	**70**		**277,403,994,056**	**228,151,352,494**	**580,661,490,010**	**409,754,397,238**
VIII	**OTHER INCOME AND OTHER EXPENSES**						
8.1	Other income	71		213,575,889	3,323,874	427,077,452	8,448,641
8.2	Other expenses	72		19,257,727	86,290,581	88,291,603	114,960,349
	Results from other activities (80 = 71 – 72)	**80**		**194,318,162**	**(82,966,707)**	**338,785,849**	**(106,511,708)**
IX	**ACCOUNTING PROFIT BEFORE TAX (90 = 70 + 80) (CARRIED FORWARD TO THE NEXT PAGE)**	**90**		**277,598,312,218**	**228,068,385,787**	**581,000,275,859**	**409,647,885,530**

ACB Securities Company Limited
Consolidated statement of income for Quarter 2 of 2026 (continued)

Form B02 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

		Code	Note	Q2/2026 VND	Q2/2025 VND	Accumulated 2026 VND	Accumulated 2025 VND
IX	**ACCOUNTING PROFIT BEFORE TAX (90 = 70 + 80) (BROUGHT FORWARD FROM THE PREVIOUS PAGE)**	**90**		**277,598,312,218**	**228,068,385,787**	**581,000,275,859**	**409,647,885,530**
9.1	Realised profit before tax	91		412,411,015,589	316,822,502,514	756,622,673,289	507,143,313,690
9.2	Unrealised (losses)/profit before tax	92		(134,812,703,371)	(88,754,116,727)	(175,622,397,430)	(97,495,428,160)
X	**INCOME TAX EXPENSE**	**100**		**50,372,160,037**	**40,109,012,473**	**113,509,655,121**	**75,587,420,175**
10.1	Income tax expense – current	100.1	30	50,372,160,037	40,109,012,473	113,509,655,121	75,587,420,175
XI	**NET PROFIT AFTER TAX (200 = 90 – 100)**	**200**		**227,226,152,181**	**187,959,373,314**	**467,490,620,738**	**334,060,465,355**
XII	**OTHER COMPREHENSIVE INCOME AFTER TAX**	**300**		-	-	-	-

ACB Securities Company Limited
Consolidated statement of income for Quarter 2 of 2026

Form B02 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC
dated 27 December 2016 of the Ministry of Finance)

	14 July 2026	
Prepared by:	Reviewed by:	Approved by:
Ms. Pham Thi Sanh	Mr. Vo Van Van	Mr. Nguyen Duc Hoan
General Accountant	*Chief Accountant*	*General Director*

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

ACB Securities Company Limited
Consolidated statement of cash flows for Quarter 2 of 2026
(Indirect method - continued)

Form B03 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

	Code	30/06/2026 VND	01/01/2026 VND
I CASH FLOWS FROM OPERATING ACTIVITIES			
1 Profit before tax	**1**	**581,000,275,859**	**409,647,885,530**
2 Adjustments for	**2**	**(578,233,444,784)**	**(475,220,132,108)**
Depreciation and amortisation	3	12,353,781,245	14,148,076,983
Allowance	4	(44,372,440)	(22,580)
Interest expenses	6	851,054,973,375	390,595,361,339
Profit from investment activities	7	(379,663,557,136)	(380,925,387,986)
Accrued interest income	8	(1,061,934,269,828)	(499,038,159,864)
3 Increase in non-monetary expenses	**10**	**604,360,858,738**	**506,605,411,534**
Losses from revaluation of financial assets at FVTPL	11	604,360,858,738	506,605,411,534
4 Decrease in non-monetary income	**18**	**(428,738,461,308)**	**(409,109,983,374)**
Gains from revaluation of financial assets at FVTPL	19	(428,738,461,308)	(409,109,983,374)
5. Operating profit before changes in operating assets and liabilities	**30**	**(931,411,280,535)**	**(7,702,180,623,250)**
Increase in financial assets at FVTPL	31	(351,602,513,262)	(1,825,797,041,462)
Increase in held to maturity investments	32	1,508,151,457,756	(3,994,643,336,312)
Increase in loans receivables	33	(3,303,848,243,794)	(2,817,872,029,957)
Decrease available for sells financial assets	34	-	-
Decrease in receivables from selling financial assets	35	1,240,940,636,000	842,280,911,100
Decrease in receivables and dividend and interest receivables of financial assets	36	1,416,577,063,961	678,002,139,049
Increase in receivables for services rendered	37	1,519,944,259	(682,728,129)
(Increase)/decrease in other receivables	39	99,518,323,935	4,075,581,775
Increase in other assets	40	(15,435,247,948)	(27,453,514,697)
(Decrease)/increase in accrued expenses (exclude interest from borrowing)	41	1,025,387,981	(2,191,375,017)
Increase in prepaid expenses	42	10,831,271,278	15,357,667,404
Corporate income tax paid	43	(211,384,403,482)	(68,771,930,787)
Interest paid	44	(835,668,729,203)	(393,548,621,884)
Decrease in accounts payable	45	(122,325,130,720)	(76,423,879,036)
Increase in employee benefits payable	46	526,044,365	1,134,125,900
Increase/(decrease) in taxes and other payables to State Treasury	47	(19,120,441,009)	(9,264,186,812)
Decrease in payable to employees	48	(10,419,342,386)	4,307,821,326
(Decrease)/increase in other payables	50	(340,697,358,266)	(30,690,225,711)
Net cash flows from operating activities	**60**	**(753,022,052,030)**	**(7,670,257,441,668)**

ACB Securities Company Limited
Consolidated statement of cash flows for Quarter 2 of 2026
(Indirect method - continued)

Form B03 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

	Code	30/06/2026 VND	01/01/2026 VND
II CASH FLOWS FROM INVESTING ACTIVITIES			
Payments for additions to fixed assets	61	(30,989,623,210)	(7,212,355,343)
Proceeds from disposal and sale of fixed assets	62	-	-
Net cash flows from investing activities	**70**	**(30,989,623,210)**	**(7,212,355,343)**
III CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds from receiving capital contributions from owners	71	-	4,000,000,000,000
Proceeds from short-term borrowings	73	42,772,440,000,000	33,122,240,000,000
Other borrowings	*73.2*	42,772,440,000,000	33,122,240,000,000
Payments to settle borrowing principals	74	(42,208,880,000,000)	(29,542,200,000,000)
Other borrowings	*74.3*	(42,208,880,000,000)	(29,542,200,000,000)
Net cash flows from financing activities	**80**	**563,560,000,000**	**7,580,040,000,000**
Net cash flows during the year (90 = 60 + 70 + 80)	**90**	**(220,451,675,240)**	**(97,429,797,011)**
Cash and cash equivalents at the beginning of the year	**101**	**2,002,160,996,703**	**1,537,490,849,303**
▪ *Cash in banks*	*101.1*	1,974,160,996,703	397,476,970,785
▪ *Cash equivalents*	*101.2*	28,000,000,000	1,140,013,878,518
Cash and cash equivalents at the end of the year (103 = 90 + 101) (Note 5)	**103**	**1,781,709,321,463**	**1,440,061,052,292**
▪ *Cash in banks*	*103.1*	1,781,709,321,463	440,061,052,292
▪ *Cash equivalents*	*103.2*	-	1,000,000,000,000

ACB Securities Company Limited
Consolidated statement of cash flows for Quarter 2 of 2026
(Indirect method - continued)

Form B03 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

	Code	30/06/2026 VND	01/01/2026 VND
Cash flows of customers for brokerage and entrustment activities			
Proceeds from sales of securities brokered by the Company	1	22,374,678,745,221	58,905,751,207,621
Payments for purchases of securities brokered by the Company	2	(23,739,575,897,699)	(58,623,174,798,241)
Receive deposits to pay customers' securities transactions	7	124,893,474,209,505	86,671,807,639,520
Deposits payments of investors at VSDC	*7.1*	*(5,916,198,763)*	*(7,045,919,682)*
Payment for securities transactions of customers	8	(125,062,529,888,476)	(86,430,814,831,010)
Proceeds from securities issuers	14	56,467,122,414,628	1,978,066,120,619
Payments for securities issuers	15	(54,732,661,267,061)	(2,226,492,870,286)
Net cash flows during the year	**20**	**194,592,117,355**	**268,096,548,541**
Cash and cash equivalents of customers at the beginning of the year	**30**	**1,392,442,911,050**	**819,013,957,232**
Cash in banks at the beginning of the year	31	1,392,442,911,050	819,013,957,232
▪ *Cash deposits managed by the Company for securities transactions of Investors*	*32*	735,430,049,200	712,343,645,756
▪ *Synthesising deposits for securities trading activities*	*33*	597,270,271,140	103,407,538,750
▪ *Deposits from securities issuers*	*35*	59,742,590,710	3,262,772,726
Cash and cash equivalents of customers at the end of the year (40 = 20 + 30)	**40**	**1,587,035,028,405**	**1,087,110,505,773**
Cash in banks at the end of the year	41	1,587,035,028,405	1,087,110,505,773
▪ *Cash deposits managed by the Company for securities transactions of investors*	*42*	560,458,171,466	946,290,534,584
▪ *Synthesising deposits for securities trading activities*	*43*	995,856,655,440	134,419,569,580
▪ *Deposits from securities issuers*	*45*	30,720,201,499	6,400,401,609

ACB Securities Company Limited
Consolidated statement of cash flows for Quarter 2 of 2026
(Indirect method - continued)

Form B03 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

14 July 2026

Prepared by:	Reviewed by:	Approved by:
Ms. Pham Thi Sanh	Mr. Vo Van Van	Mr. Nguyen Duc Hoan
General Accountant	*Chief Accountant*	*General Director*

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

ACB Securities Company Limited
Consolidated statement of changes in equity for Quarter 2 of 2026

Form B04 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

	Opening balance as at		Movement during the six-month period ended				Closing balance as at	
	1/1/2025	1/1/2026	30/06/2025		30/06/2026		30/06/2025	30/06/2026
			Increase	(Decrease)	Increase	(Decrease)		
	VND	VND	VND	VND	VND	VND	VND	VND
Owner's capital	7,000,000,000,000	11,000,000,000,000	4,000,000,000,000				11,000,000,000,000	11,000,000,000,000
Contributed capital	*7,000,000,000,000*	11,000,000,000,000	4,000,000,000,000				11,000,000,000,000	11,000,000,000,000
Reserve to supplement authorised capital	147,729,352,606	147,729,352,606					147,729,332,606	147,729,352,606
Financial reserve	168,979,231,821	168,979,231,821					168,979,231,821	168,979,231,821
Retained profits	1,935,007,564,073	2,952,993,103,211	431,555,893,515	*(97,495,428,160)*	643,113,018,168	(175,622,397,430)	2,269,068,029,428	3,420,483,723,949
Realised profits	*1,973,624,726,238*	*2,909,644,863,506*	*431,555,893,515*		*643,113,018,168*		*2,405,180,619,753*	*3,552,757,881,674*
Unrealised (losses)/profits	*(38,617,162,165)*	*43,348,239,705*		(97,495,428,160)		*(175,622,397,430)*	*(136,112,590,325)*	*(132,274,157,725)*
Total	**9,251,716,128,500**	**14,269,701,667,638**	**4,431,555,893,515**	**(97,495,428,160)**	**643,113,018,168**	**(175,622,397,430)**	**13,585,776,593,855**	**14,737,192,288,376**

14 July 2026

Prepared by:

Ms. Pham Thi Sanh
General Accountant

Reviewed by:

Mr. Vo Van Van
Chief Accountant

Approved by:

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

Mr. Nguyen Duc Hoan
General Director

Form B09 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

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

1. Reporting entity

(a) Establishment

ACB Securities Company Limited ("the Company") is a limited liability company established in Vietnam under Establishment and Operation Licence No. 06/GPHDKD dated 29 June 2000 issued by the State Securities Commission of Vietnam. The Company's Establishment and Operation Licence has been amended several times, the most recent of which is the Amended Establishment and Operation Licence No. 101/GPĐC-UBCK dated 4 April 2025 issued by the State Securities Commission of Vietnam.

(b) ACBS's equity

As at 30 June 2026, ACBS's equity was VND11,000,000 million (01/01/2026: VND11,000,000 million).

(c) Principal activities

The principal activities of ACBS are to carry out securities brokerage, securities trading, securities investment consulting, corporate financial consulting, securities underwriting, margin loans and securities depository activities.

(d) Normal operating cycle

The normal operating cycle of ACBS is generally within 12 months.

(e) Subsidiary

As at 30 June 2026 and 1 January 2026, the Company has one (1) subsidiary 100% owned which is ACB Capital Management Company Limited ("ACBC"), established under the license operation No. 41/UBCK-GP issued by the State Securities Commission on 28 October 2008, operating in fund management industry.

(f) Number of employees

As at 30 June 2026, the Company had 382 employees (1/1/2026: 386 employees).

2. Basis of preparation

(a) Statement of compliance

The interim consolidated financial statements have been prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for enterprises, Circular No. 210/2014/TT-BTC dated 30 December 2014 (Circular 210") issued by the Ministry of Finance on the promulgation of accounting guidance for securities companies and Circular No. 334/2016/TT-BTC dated 27 December 2016 ("Circular 334") issued by the Ministry of Finance amending, supplementing and replacing Appendix 02 and Appendix 04 of Circular 210, Circular No. 23/2018/TT-BTC dated 12 March 2018 ("Circular 23") issued by the Ministry of Finance on Accounting guidance for covered warrants for securities companies that are issuers and the relevant statutory requirements applicable to the interim consolidated financial reporting.

(b) Basis of measurement

The interim consolidated financial statements, except for the interim consolidated statement of cash flows, are prepared on the accrual basis using the historical cost concept, except for financial instruments classified as financial assets at FVTPL and available for sales financial assets which are measured at fair value. The methods used to measure fair values are described in Note 3(e). The interim consolidated statement of cash flows is prepared using the indirect method.

(c) Annual accounting period

The annual accounting period of ACBS is from 1 January to 31 December.

(d) Accounting and presentation currency

ACBS's accounting currency is Vietnam Dong ("VND"), which is also the currency used for interim consolidated financial statement presentation purpose.

3. Summary of significant accounting policies

The following significant accounting policies have been consistently adopted in the preparation of these interim consolidated financial statements.

The accounting policies applied by ACBS in preparing these interim consolidated financial statements are consistent with the accounting policies applied in preparing the most recent year's consolidated financial statements.

(a) Basic of consolidation

Subsidiaries

Subsidiaries are entities controlled by the Company. The financial statements of the subsidiary are included in the consolidated financial statements from the date that control commences until the date that control ceases.

Loss of control

When it losses control over a subsidiary, ACBS derecognises the assets and liabilities of the subsidiary, and any related NCI and other equity components. Any gain or loss arising from this event is recognised in the consolidated statement of income. After divestment, the remaining interest in the previous subsidiary (if any) is recognised at the carrying amount of the investment in the separate financial statements of the parent company, after adjusting for proportionality for the changes in equity since the date of acquisition if ACBS still retains significant influence in the investee, or at cost of the remaining investment if significant influence is no longer present.

Transactions eliminated on consolidation

Intra-group transactions, balances, and any unrealised income of ACBS and expenses arising from intra-group transactions, are eliminated in preparing the consolidated financial statements. Unrealised gains and losses arising from transactions with equity accounted investees are eliminated against the investment to the extent of ACBS's interest in the investee.

(b) Foreign currency transactions

Transactions in currencies other than VND during the year have been translated into VND at rates approximating actual rates of exchange ruling at the transaction dates.

Monetary assets and liabilities denominated in currencies other than VND are translated into VND at the account transfer buying rate and account transfer selling rate, respectively, at the end of the annual accounting period quoted by the commercial bank where the Company most frequently conducts transactions.

All foreign exchange differences are recorded in the consolidated statement of income.

(c) Cash and cash equivalents

Cash comprises cash on hand, cash in banks for operation and cash deposits for securities transactions clearing and settlement of the Company. Cash deposits for securities transactions, securities transactions clearing and settlement of the customers are separated from ACBS's accounts.

Cash equivalents are short-term investments with term to maturity of not more than 3 months, which are readily convertible to known amount of cash and are subject to an insignificant risk of changes in value from the acquisition date at the end of the annual accounting period.

(d) Financial assets and financial liabilities

(i) Recognition

Financial assets and financial liabilities are recognised in statement of financial position when the Company becomes a party to the contractual provisions of the financial assets and financial liabilities.

(ii) Classification and measurement

- Financial assets at fair value through profit or loss ("FVTPL"): see Note 3(e);
- Held-to-maturity investments: see Note 3(f);
- Loans: see Note 3(g); and
- Receivables: see Note 3(h).

The Company classifies financial liabilities as financial liabilities measured at amortisation, except for covered warrants payables which are classified as financial liabilities recognised at fair value through profit or loss.

(iii) Derecognition

The Company derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or when the Company transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred.

The Company derecognises a financial liability when its contractual obligations are discharged, cancelled or expired.

(iv) Offsetting

Financial assets and liabilities are offset and the net amount presented in the consolidated statement of financial position when and only when the Company has a legal right to set off the amounts and the Company intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

(e) Financial assets at FVTPL

A financial asset at FVTPL is a financial asset that meets either of the following conditions:

- It is considered by Board of Directors as held for trading. A financial asset is considered as held for trading if:
  - it is acquired principally for the purpose of selling it in the near term;
  - there is evidence of a recent pattern of short-term profit-taking; or
  - a derivative (except for a derivative that is financial guarantee contract or a designated and effective hedging instrument).
- Upon initial recognition, it is designated by the Company financial asset at FVTPL.

Financial assets at FVTPL are initially recognised at purchase price excluding transaction costs. Subsequent to initial recognition, these financial assets are measured at market value or fair value (when market value is not available) with changes in market price or fair value being recognised as profit/ loss in the separate statement of income.

For listed securities, the market price is the closing price at the Ho Chi Minh City Stock Exchange and the Hanoi Stock Exchange on the latest transaction date prior to the end of the annual accounting period.

For securities registered for trading on the Unlisted Public Company Market ("UPCOM"), the market price is the closing price at UPCOM on the latest trading day prior to the end of the annual accounting period.

For unlisted securities and not yet registered for trading, the market price is the average price of the transaction prices at the latest trading date prior to the end of the annual accounting period not more than one month from the end of the annual accounting period provided by three securities companies which are not related to the Company.

For delisted securities and securities for which trading has been suspended or cancelled from the sixth day onward, the fair value is the book value at the latest financial position date.

Investments in equity instruments including derivative instruments to be settled by equity instruments are stated at cost if there are no market prices and their fair values cannot be determined reliably.

(i) Covered warrants

Covered warrants are secured securities issued by the securities companies which gives its holder the right to buy (call warrant) or sell (put warrant) underlying securities to issuing organisations at a predetermined price, at or sooner a predetermined time, or receive the difference between the exercise price and the underlying securities price at the time of execution. The securities companies issuing covered warrants are required to deposit cash and financial assets, or obtain bank guarantees to secure their obligations to warrant holders.

The Company records transactions related to covered warrants under the guidance of Circular No. 23/2018/TT-BTC issued by the Ministry of Finance dated 12 March 2018, details as follows:

When distributing covered warrants to investors, the Company recognised an increase in covered warrants payables at issued price and also monitored number of authorised covered warrants in off-balance sheet.

Covered warrants are initially recognised at issued price and subsequently remeasured at fair value at the "Covered warrants payables" account. At the end of the annual accounting period, the Company revalued its outstanding covered warrants at fair value. In case the price of covered warrant is decreased or increased, the difference will be recognised as income or expense in the separate statement of income.

Expenses of issuance of covered warrants are recognised in losses from sales of financial assets at FVTPL in the separate statement of income.

Gains/(losses) at maturity date and buyback covered warrant issued are recognised in gains/(losses) from sales of financial assets at FVTPL in the separate statement of income.

(f) Held-to-maturity investments

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

- those that ACBS on initial recognition classified as at FVTPL;

- those that ACBS classified as available-for-sale; and
- those that meet the definition of loans and receivables.

Held-to-maturity investments include term deposits at banks and these investments are stated at costs less allowance for doubtful debts. Allowance for diminution in value is made when there is an indicator of long-term decline or certain evidence that the Company might not be able to fully recover the amount and the Company does not make allowance for diminution in value for short-term changes in prices.

Financial assets will not be further classified as held-to-maturity investments if during the current financial year or during the two most recent financial years they were sold or reclassified a significant amount of held-to-maturity financial assets prior to maturity, unless the sale or reclassification meets either of the following conditions:

- it is very close to maturity that changes in market interest rates do not significantly affect the value of financial assets;
- it is made after the Company has received the majority of the principal of these financial assets under payment progress or advance payments; or
- it is in connection with a special event beyond the control of ACBS and this event cannot be predicted by the Company.

(g) Loans

Loans are stated at cost. Subsequently, loans are recorded at amortised cost using the effective interest rate method. Advances to customers for the proceeds from selling securities are advances to customers who have transactions to sell securities at the transaction date. These advances are due within two trading days.

At the end of the annual accounting period, allowance is made for loans when there is evidence of impairment. Allowance is determined by the difference between the market value of the collateral assets and the carrying amount of the respective loan and advances at the end of the annual accounting period. Allowance made/(reversed) for impairment of loans and advances is recognised as an increase/(decrease) in expenses in the consolidated statement of income.

(h) Account receivables

Receivables from the sale of financial assets and from the rendering of services and other receivables are stated at cost less allowance for doubtful debts. Allowance for doubtful debts is made based on the overdue status of the debts or expected losses on undue debts which may occur when an economic organisation is bankrupted or liquidated; or the debtor is missing, having escaped, being prosecuted, in prison, under a trial or pending executive of sentences or deceased.

Allowance for bad debts is determined by reference to past due status as follows:

Overdue status	*Allowance rate*
From six (06) months to less than one (01) year	30%
From one (01) year to less than two (02) years	50%
From two (02) years to less than three (03) years	70%
From three (03) years and over	100%

For overdue debts, the Company's Board of Directors also assesses the expected recovery of the debts in determining the allowance.

Allowance for doubtful debts based on the expected losses of undue debts is determined by the Company's Board of Directors by considering consideration to the recovery of these debts.

(i) Tangible fixed assets

(i) Cost

Tangible fixed assets are stated at cost less accumulated depreciation. The initial cost of a tangible fixed asset comprises its purchase price, including import duties, non-refundable purchase taxes and any directly attributable costs of bringing the asset to its working condition for its intended use. Expenditure incurred after tangible fixed assets have been put into operation, such as repairs and maintenance and overhaul cost, is charged to the consolidated statement of income in the year in which the cost is incurred. In situations where it can be clearly demonstrated that the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of tangible fixed assets beyond their originally assessed standard of performance, the expenditure is capitalised as an additional cost of tangible fixed assets.

(ii) Depreciation

Depreciation is computed on a straight-line basis over the estimated useful lives of tangible fixed assets.

▪ Buildings	25 years
▪ Machinery and equipment	3 - 7 years
▪ Motor vehicles	6 years
▪ Management equipment	3 - 5 years
▪ Other tangible fixed assets	3 - 6 years

(j) Intangible fixed assets

Software and website

Cost of acquiring new software, which is not an integral part of the related hardware, is capitalised and treated as an intangible asset. Software cost is amortised in the statement of income on a straight-line basis over year ranging from 3 to 5 years.

Websites are considered computer software and are depreciated using the straight-line method over 3 years.

(k) Prepaid expenses

Prepaid expenses include prepayments for goods, services, tools and equipment do not qualify to be accounted as fixed assets according to the prevailing regulations. Prepaid expenses are initial stated at cost and allocated to operating expenses on a straight-line basis over their estimated useful life.

(l) Trade and other payables

Trade and other payables are stated at their cost.

(m) Provisions

A provision is recognised if, as a result of a past event, the Company has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability.

(n) Taxation

Income tax on the profit or loss for the year comprises current and deferred tax. Income tax is recognised in statement of income except to the extent that it relates to items recognised directly to other comprehensive income, in which case it is recognised in other comprehensive income.

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted at the end of the annual accounting period, and any adjustment to tax payable in respect of previous years.

Deferred tax is provided for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. The amount of deferred tax provided is based on the expected manner of realisation or settlement of the carrying amount of assets and liabilities using tax rates enacted or substantively enacted at the end of the annual accounting period.

A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the temporary differences asset can be utilised. Deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

(o) Contributed capital

Contributed capital is recognised on the contribution date at the actual amount contributed less any directly attributable costs.

(p) Statutory reserves

On 17 December 2021, the Ministry of Finance issued Circular No. 114/2021/TT-BTC ("Circular 114") superseding Circular No. 146/2014/TT-BTC dated 6 October 2014 ("Circular 146") issued by the Ministry of Finance to guidance on the financial regime applicable to securities companies and fund management companies. Circular 114 is effective from 1 February 2022

In accordance with Circular 114:

- The reserve to supplement authorised capital that was already made under Circular 146 will be used to supplement authorised capital as promulgated under Securities Law No. 54/2019/QH14 and other legal regulations.
- The financial reserve can be used to supplement to authorised capital or distributed in accordance with the shareholders' decision at the Annual General Meeting, Members' Council or Chairman of the Company as promulgated under Securities Law No. 54/2019/QH14, other legal regulations.

The Company's Members' Council ctors has not yet made any decision regarding the existing balances of reserve to supplement authorised capital and financial reserve for Quarter 2 of 2026.

(q) Revenue

(i) Gains from sales of financial assets

Gains from sales of financial assets is recognised in the consolidated statement of income upon receipt of the order matching reports of securities trading transactions from Vietnam Securities Depository and Clearing Corporation ("VSDC") (for listed securities) or completion of the agreement on transfer of assets (for unlisted securities).

(ii) Dividend and interest income from financial assets

Dividend income is recognised in the consolidated statement of income when the Company's right to receive dividends is established. Share dividends are not recognised as income.

Interest income is recognised in the consolidated statement of income on a time proportion basis with reference to the principal outstanding and the applicable interest rate. Interest income also includes amortisation of discounts, premiums, interest received in advance or differences between the value of debt instrument at initial recognition and par value at maturity date.

(iii) Revenue from securities brokerage

Revenue from securities brokerage activities is recognised in the consolidated statement of income when the service is rendered.

(iv) Revenue from financial advisory services

Revenue from financial advisory services is recognised in the consolidated statement of income in proportion to the stage of completion of the transaction at the end of the annual accounting period. The stage of completion is assessed by reference to work performed.

(v) Revenue from securities custodial services

Revenue from securities custody activities is recognised in the consolidated statement of income when the service is rendered.

(r) Interest expense

Interest expense is recognised as an expense in the consolidated statement of income when it is incurred. Interest expenses related to loans receivables are recognised at "Allowance expenses for loans receivables and borrowings costs of loans".

(s) Operating lease payments

Payments made under operating leases are recognised in the consolidated statement of income on a straight-line basis over the term of the lease.

(t) Related parties

Parties are considered to be related to the Company if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or where the Company and the other party are subject to common control or significant influence. Related parties may be individuals or corporate entities and include close family members of any individual considered to be a related party.

Related companies include the parent company, the ultimate parent companies and their subsidiaries and associates.

(u) Comparative information

Comparative information in these interim consolidated financial statements is presented as corresponding figures. Under this method, comparative information for the prior year are included as an integral part of the current year consolidated financial statements and are intended to be read only in relation to the amounts and other disclosures relating to the current year. Accordingly, the comparative information included in these consolidated financial statements is not intended to present the Company's financial position, results of operation or cash flows for the prior year.

(v) Nil balances

Items or balances required by Circular 334 issued by the Ministry of Finance that are not shown in these interim consolidated financial statements indicate nil balances.

4. Financial instruments

(a) Financial risk management

(i) Overview

The Company has exposure to the following risks from its use of financial instruments:

- credit risk;
- liquidity risk; and
- market risk.

This note presents information about the Company's exposure to each of the above risks, the Company's objectives, policies and processes for measuring and managing risk.

The Members' of Council oversees how the Board of Directors monitors compliance with the Company's risk management policies and procedures and reviews the adequacy of the risk management framework in relation to the risks faced by the Company.

(ii) Risk management framework

The Board of Directors has overall responsibility for the establishment and oversight of the Company's risk management framework. The Board of Directors has established the Risk Management Committee, which is responsible for developing and monitoring the Company's risk management policies. The Committee reports regularly to the Board of Directors on its activities.

The Company's risk management policies are established to identify and analyse the risks faced by the Company, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities. The Company, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment in which all employees understand their roles and obligations.

(b) Credit risk

Credit risk is the risk of financial loss to the Company if a customer or counterparty to a financial instrument fails to meet its contractual obligations.

To manage the level of credit risk, the Company attempts to deal with counterparties of good credit standing, and when appropriate, obtains collaterals. The Board of Directors has established a credit policy under which each new customer is analysed individually for creditworthiness before the standard terms and conditions are offered.

Concentration level of credit risk that arises from groups of counterparties when they have similar economic characteristics that would cause their ability to meet contractual obligations to be similarly affected by changes in economic or other conditions. The major concentration level of credit risk arises from type of customer in relation to the Company's advances to customers for the proceeds from selling securities and margin loans.

Collaterals

The amount and type of collateral required depends on an assessment of the credit risk of the counterparty. Guidelines are implemented regarding the acceptability of types of collateral and valuation parameters. The main types of collateral obtained are listed securities and cash deposited at the Company. The Board of Directors monitors the market value of collateral, requests additional collateral in accordance with the underlying agreement, and monitors the market value of collateral obtained during its review of the adequacy of the allowance for doubtful debts.

Exposure to credit risk

Not considering collaterals, ACBS's maximum exposure to credit risk at the end of the annual accounting period was as follows:

	Note	30/06/2026 VND	1/1/2026 VND
Cash and cash equivalents:			
Cash in banks (i)	5	1,781,709,321,463	1,974,160,996,703
Cash equivalents (i)	5	-	28,000,000,000
Held-to-maturity investments – short term (i)	7(b)	10,881,671,057,389	12,389,822,515,145
Loans:			
Margin loans (ii)	7(c)	20,503,476,155,583	17,195,059,799,722
Advance to customers for the proceeds from selling securities (iii)	7(c)	141,076,637,107	145,644,749,174
Other receivables:			
Receivables and dividend and interest receivables of financial assets (iv)		444,812,909,585	419,792,146,582
Receivables from selling financial assets (iv)		441,330,000	1,241,381,966,000
Receivables for services rendered (iv)	11	5,302,098,791	6,822,043,050
Other current assets	13	15,036,417,411	577,126
Total value of assets expose to credit risk		**33,773,525,927,329**	**33,400,684,793,502**

(i) Cash in banks, cash equivalents and held-to-maturity investments

Cash in banks, cash equivalents and held-to-maturity investments of the Company are mainly held with well-known financial institutions. The Board of Directors does not foresee any significant credit risk from these deposits and does not expect that these financial institutions may default and cause losses to the Company.

(ii) Margin loans contract

Margin loans are secured by eligible securities listed on the stock exchanges. Under the prevailing regulations on margin loans, the initial margin rate is not lower than 50% of the eligible securities' value. Ineligible securities are defined by the stock exchanges on regularly. Eligible securities are approved by authorised management and frequently updated by Margin loans risk management function based on several criteria including, the listed company's performance, volatility and liquidity.

Customer Securities Department has continuously reviewed the margin loan report which includes outstanding balances, collateral and maintenance margin ratio. When the margin ratio falls below the maintenance ratio (regulated level: 30%), the system will alert and the Company makes margin calls. When the customers do not add or insufficiently add the collaterals within the duration of margin calls, the Company force sells out collaterals to collect the debts.

According to the prevailing securities regulations, the margin loan limit applicable to one customer is 3% of the securities company's equity. As at 30 June 2026 and as at 1 January 2026, there were no margin loan balance that exceeds 3% of the Company's equity.

Analysis of credit quality of margin loans as at the end of the annual accounting period was as follows:

	30/06/2026 VND	1/1/2026 VND
Margin loans		
▪ Overdue from 3 years and above	117,476,188,907	117,476,188,907

(iii) Advances to customers for the proceeds from selling securities

Advances to customers for the proceeds from selling securities are collected from VSDC. VSDC is a state-owned entity and has no history of payment defaults.

VSDC requires its members to deposit into the Settlement Fund and the Clearing Fund for derivatives securities to secure their trading obligations.

The Company may fulfil customers' securities trading orders only when the customers' balances maintain enough (100%) cash and securities and must carry out further steps to ensure payments prior to execution of the trades.

Credit risk from advances to customers for the proceeds from selling securities is assessed as low.

As at 30 June 2026 and as at 1 January 2026, there were no balance with Vietnam Securities Depository and Clearing Corporation that were past due nor impaired.

(iv) Other receivables

Credit exposure is restricted by doing business with counterparties with high credit ratings and obtaining security where necessary.

(c) Liquidity risk

Liquidity risk is the risk that the Company will not be able to meet its financial obligations as they fall due. The Company's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Company's reputation.

Financial liabilities with fixed or determinable payments and estimated interest payments as of the end of the annual accounting period were as follows:

As at 30 June 2026	Carrying amount VND	Contractual cash flow VND	Within 1 year VND
Short-term borrowings	23,736,940,000,000	23,736,940,000,000	23,736,940,000,000
Bonds issued – long term	200,000,000,000	200,000,000,000	200,000,000,000
Payable for securities trading activities	205,855,883,054	205,855,883,054	205,855,883,054
Payable to suppliers	510,777,029	510,777,029	510,777,029
Accrued expenses	74,066,802,241	74,066,802,241	74,066,802,241
Payables to employees	26,679,938,835	26,679,938,835	26,679,938,835
Taxes and other payables to State Treasury	73,644,248,523	73,644,248,523	73,644,248,523
Other payables	7,486,818,366	7,486,818,366	7,486,818,366
	24,325,184,468,048	**24,325,184,468,048**	**24,325,184,468,048**

As at 1 January 2026	Carrying amount VND	Contractual cash flow VND	Within 1 year VND
Short-term borrowings	23,173,380,000,000	23,173,380,000,000	23,173,380,000,000
Payable for securities trading activities	200,000,000,000	200,000,000,000	200,000,000,000
Payable to suppliers	527,140,639,643	527,140,639,643	527,140,639,643
Accrued expenses	122,835,907,749	122,835,907,749	122,835,907,749
Payables to employees	57,655,170,088	57,655,170,088	57,655,170,088
Taxes and other payables to State Treasury	37,099,281,221	37,099,281,221	37,099,281,221
Other payables	188,776,860,227	188,776,860,227	188,776,860,227
	24,313,869,597,384	**24,313,869,597,384**	**24,313,869,597,384**

The Company manages its ability to meet the expected operational expenses and servicing its debts by investing its cash surpluses in cash equivalents and short-term deposits at banks.

The Company considers that the risk related to debt obligations is rather low. It is able to mobilise funds and loans with term of less than 12 months can be renewed with current lenders.

(d) Market risk

Market risk is the risk that changes in market prices, such as foreign exchange rates, interest rates and equity prices will affect the Company's results of operations or the value of its holding financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return.

(i) Currency risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates.

The Company is exposed to currency risk on borrowings that are denominated in a currency other than the accounting currency of the Company, which is VND. At the end of the annual accounting period, the Company does not have any balance from these transactions.

(ii) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

At the end of the annual accounting period, the interest rate profile of the Company's interest-bearing financial instruments was as follows:

	Carrying amount	
	30/06/2026 VND	**1/1/2026 VND**
Fixed rate instruments		
Cash in banks and cash equivalents	1,781,709,321,463	2,002,160,996,703
Held-to-maturity investments	10,881,671,057,389	12,389,822,515,145
Loans receivable – net	20,527,076,788,233	17,223,228,571,999
Other current assets	15,036,417,411	577,126
Deposits at Settlement Funds	20,000,000,000	20,000,000,000
Short-term borrowings	(23,736,940,000,000)	(23,173,380,000,000)
Bonds issued - long term	(200,000,000,000)	(200,000,000,000)

(iii) Stock price risk

Shares held by the Company are affected by market risks arising from uncertainty about the future value of these shares. The Company manages its share price risk by setting investment limits. The Investment Committee of the Company also reviews and approves investment decisions in shares.

At the end of the annual accounting period, the financial instruments exposed to the share price risk of the Company are as follows:

	Fair value	
	30/06/2026 VND	**1/1/2026 VND**
Financial instruments with stock price risk		
Financial assets at FVTPL	2,795,658,636,745	4,147,827,006,155
▪ *Listed shares and traded shares on UPCOM*	*1,911,713,458,745*	*2,195,265,682,155*
▪ *Underlying assets hedge for warrants issued by the Company*	*883,945,178,000*	*1,952,561,324,000*
Financial liabilities at FVTPL	197,351,553,000	517,136,779,000
▪ *Covered warrants payables*	197,351,553,000	517,136,779,000

As at 30 June 2026, if share prices increase/decrease by 5% with all other variables (including tax rates) being held constant, the net revaluation net differences of the financial assets and financial liabilities of the Company would have increased/decreased by VND111,826 million and VND7,894 million, respectively (1/1/2026: increased/decreased by VND165,913 million and VND20,685 million respectively).

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(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

(e) Fair value

Fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction on the measurement date.

The fair values of financial assets and liabilities, together with the carrying amounts shown in the statement of financial position were as follows:

	30/06/2026		1/1/2026	
	Carrying amount VND	**Fair value VND**	**Carrying amount VND**	**Fair value VND**
Categorised as financial assets at FVTPL				
▪ Financial assets at FVTPL	5,190,054,954,135	5,190,054,954,135	4,991,942,072,247	4,991,942,072,247
- *Listed shares and traded shares on UPCOM*	*1,911,713,458,745*	*1,911,713,458,745*	*2,195,265,682,155*	*2,195,265,682,155*
- *Unlisted shares and not yet registered for trading*	*207,390,381,488*	*207,390,381,488*	*21,418,676,701*	*21,418,676,701*
- *Underlying assets hedge for warrants issued by the Company*	*883,945,178,000*	*883,945,178,000*	*1,952,561,324,000*	*1,952,561,324,000*
- *Bonds*	*2,114,542,630,688*	*2,114,542,630,688*	*792,363,013,400*	*792,363,013,400*
- Certificates of deposit	*72,463,305,214*	*72,463,305,214*	*30,333,375,991*	*30,333,375,991*
Categorised as loans and receivables:				
▪ Cash and cash equivalents (i)	1,781,709,321,463	1,781,709,321,463	2,002,160,996,703	2,002,160,996,703
▪ Held-to-maturity investments – short-term (i)	10,881,671,057,389	10,881,671,057,389	12,389,822,515,145	12,389,822,515,145
▪ Loans receivable – net (i)	20,527,076,788,233	20,527,076,788,233	17,223,228,571,999	17,223,228,571,999
▪ Receivables (i)	443,955,146,605	443,955,146,605	1,659,830,619,602	1,659,830,619,602
▪ Prepayments to suppliers – short-term (i)	6,282,767,513	6,282,767,513	9,023,896,347	9,023,896,347
▪ Receivables from services rendered (i)	5,302,098,791	5,302,098,791	6,822,043,050	6,822,043,050
▪ Other receivables (i)	1,373,999,996	1,373,999,996	100,892,323,931	100,892,323,931
▪ Other current assets (i)	15,036,417,411	15,036,417,411	577,126	577,126
▪ Long-term deposits, collaterals and pledges	6,494,463,100	(*)	6,480,263,100	(*)
▪ Deposits at Settlement Funds	20,000,000,000	(*)	20,000,000,000	(*)
▪ Other non-current assets	15,070,026,946	(*)	15,055,038,292	(*)
Classified as available-for-sale financial asset:				
▪ Investments	-		-	

Classified as financial liabilities recognised at FVTPL:				
▪ Covered warrants payables	(197,351,553,000)	(197,351,553,000)	(517,136,779,000)	(517,136,779,000)
Categorised as liabilities at amortised cost:				
▪ Short-term borrowings (i)	(23,736,940,000,000)	(23,736,940,000,000)	(23,173,380,000,000)	(23,173,380,000,000)
▪ Bonds issued – long term (i)	(200,000,000,000)	(*)	(200,000,000,000)	(*)
▪ Accounts payable for securities trading activities (i)	(8,504,330,054)	(8,504,330,054)	(10,003,860,643)	(10,003,860,643)
▪ Accounts payable to suppliers (i)	(510,777,029)	(510,777,029)	(122,835,907,749)	(122,835,907,749)
▪ Accrued expenses (i)	(74,066,802,241)	(74,066,802,241)	(57,655,170,088)	(57,655,170,088
▪ Other payables (i)	(6,799,997,022)	(6,799,997,022)	(6,820,961,477)	(6,820,961,477)

(i) The fair value of these financial assets and financial liabilities are assumed to be equal to their carrying amount because these financial assets and financial liabilities are short term.

(*) The Company has not determined fair values of these financial instruments for disclosure in the consolidated financial statements because information about their market prices is not available and there is currently no guidance on determination of fair value using valuation techniques under Vietnamese Accounting Standards or the Vietnamese Accounting System for enterprises. The fair values of these financial instruments may differ from their carrying amounts.

Form B09 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

5. Cash and cash equivalents

	30/06/2026 VND	1/1/2026 VND
Cash in banks	1,727,330,457,873	1,637,517,881,216
Cash for clearing and settlement	54,378,863,590	336,643,115,487
Cash equivalents	-	28,000,000,000
	1,781,709,321,463	**2,002,160,996,703**

6. Volume and value of transactions during the year

	2026		2025	
	Volume of transactions	**Value of transactions VND**	**Volume of transactions**	**Value of transactions VND**
a) The Company				
Shares	1,281,048,450	11,659,013,344,475	1,084,104,113	9,074,210,098,800
Bonds	812,150,002	88,116,415,996,675	533,660,000	31,065,990,371,120
Other securities	4,950	973,977,030,000	39,334	5,320,428,980,000
b) Investors/customers				
Shares	5,537,682,538	149,210,419,615,835	8,498,512,931	119,637,851,917,822
Bonds	1,924,513	3,506,102,301,255	31,062	37,090,192,301,725
Other securities	123,360	24,396,542,050,000	86,204	11,637,092,910,000
	7,632,933,813	277,862,470,338,240	10,116,433,644	213,825,766,579,467

7. Financial assets

(a) Financial assets at FVTPL

	30/06/2026		1/1/2026	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Listed share and shares trading on the Upcom	2,005,472,961,098	1,911,713,458,745	2,278,825,175,029	2,195,265,682,155
Unlisted shares	221,418,749,529	207,390,381,488	21,418,230,909	21,418,676,701
Underlying assets hedge for covered warrant issued by the Company	910,102,906,405	883,945,178,000	1,863,356,858,023	1,952,561,324,000
Certificates of deposit	72,463,305,214	72,463,305,214	30,333,375,991	30,333,375,991
Bonds	2,106,078,230,968	2,114,542,630,688	770,000,000,000	792,363,013,400
			-	-
	5,315,536,153,214	**5,190,054,954,135**	**4,963,933,639,952**	**4,991,942,072,247**

Form B09 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

(b) Held-to-maturity investments

	30/06/2026		1/1/2026	
	Cost VND	Allowance VND	Cost VND	Allowance VND
Term deposits at banks	10,484,171,057,389		11,547,272,515,145	-
Term deposits at banks – Warrants	397,500,000,000		842,550,000,000	-
	10,881,671,057,389		**12,389,822,515,145**	-

(c) Loans receivables

	30/06/2026		1/1/2026	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Margin loans (i)	20,644,552,792,690	20,527,076,788,233	17,195,059,799,722	17,077,583,822,825
Advances to customers for the proceeds from selling securities (ii)	141,076,637,107	141,076,637,107	145,644,749,174	145,644,749,174
	20,785,629,429,797	**20,668,153,425,340**	**17,340,704,548,896**	**17,223,228,571,999**

(i) The fair value of these loans is considered approximately the recoverable amount for impairment of loans overdue for more than 3 years.

(ii) The fair value of these advances is considered approximately their carrying amount because these advances are short-term

8. Allowance for diminution in value of financial assets and pledge assets

	30/06/2026		1/1/2026	
	Cost VND	Allowance VND	Cost VND	Allowance VND
Allowance for impairment of margin loans and advances	117,476,188,907	117,476,004,457	117,476,188,907	117,475,976,897

2026

As at 30/06/2026			Allowance as at 1/1/2026 VND	Allowance made during the year VND
Cost VND	Recoverable amount VND	Allowance VND		
117,476,188,907	184,450	117,476,004,457	117,475,976,897	27,560

2025

As at 30/06/2025			Allowance as at 1/1/2025 VND	Allowance reversed during the year VND
Cost VND	Recoverable amount VND	Allowance VND		
117,476,188,907	229,880	117,475,959,027	117,475,981,607	(22,580)

9. Receivables

	30/06/2026 VND	1/1/2026 VND
Interest receivables on bank deposits	276,432,331,186	269,619,679,785
Receivables from selling listed securities	441,330,000	1,241,381,966,000
Interest receivables on from the parent bank	5,040,421,917	36,566,891,500
Dividend receivables - Listed shares	10,211,805,000	2,100,000,000
Accrued interest from margin loan transactions	153,128,301,482	111,505,525,297
Others	50,000	50,000
	445,254,239,585	**1,661,174,112,582**

10. Short-term prepayment to suppliers

	30/06/2026 VND	1/1/2026 VND
Office rental expenses	1,144,048,233	1,232,048,233
Office repair and design	9,750,000	57,111,600
Purchase and repair of software information system expense	2,204,470,110	5,462,383,000
Others	2,926,499,170	2,272,353,514
	6,282,767,513	**9,023,896,347**

11. Receivables from services rendered

	30/06/2026 VND	1/1/2026 VND
Receivables from brokered services	4,630,239,911	4,325,289,905
Receivables from consulting activities	312,000,000	2,132,000,000
Others	359,858,880	364,753,145
	5,302,098,791	**6,822,043,050**

12. Short-term prepaid expenses

	30/06/2026 VND	1/1/2026 VND
Software expenses	9,010,879,325	8,352,536,441
Server system expenses	5,630,245,822	226,080,000
Others	8,011,411,898	18,925,796,145
	22,652,537,045	**27,504,412,586**

13. Other current assets

	30/06/2026 VND	1/1/2026 VND
Deposit for derivatives trading	15,036,417,411	577,126

14. Investments

	Ownership rate	30/06/2026			1/1/2026		
		Cost VND	Fair value VND	Allowance VND	Cost VND	Fair value VND	Allowance VND
Investment in other entities							
Hoa Phat - A Chau Real Estate Joint Stock Company		-		-	-		-
		-		-	-		-

(*) As at 30 June 2026 and 1 January 2026, the Company has not determined fair values of these financial instruments for disclosure in the consolidated financial statements because information about their market prices is not available, The fair values of these financial instruments may differ from their carrying amounts.

Form B09 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

15. Tangible fixed assets

	Building VND	Machinery and equipment VND	Motor vehicle VND	Management equipment VND	Other tangible fixed assets VND	Total VND
Cost						
Opening balance	70,322,893,712	2,331,727,182	6,487,256,556	99,839,359,729	5,779,848,182	184,761,085,361
Additions				21,249,723,210		21,249,723,210
Disposals						
Closing balance	70,322,893,712	2,331,727,182	6,487,256,556	121,089,082,939	5,779,848,182	206,010,808,571
Accumulated depreciation						
Opening balance	44,684,894,062	2,297,402,600	3,911,785,709	72,800,315,483	4,519,851,447	128,214,249,301
Charge for the year	1,686,455,460	6,864,918	459,168,048	4,625,391,077	412,679,436	7,190,558,939
Disposals						
Closing balance	46,371,349,522	2,304,267,518	4,370,953,757	77,425,706,560	4,932,530,883	135,404,808,240
Net book value						
Opening balance	25,637,999,650	34,324,582	2,575,470,847	27,039,044,246	1,259,996,735	56,546,836,060
Closing balance	23,951,544,190	30,892,123	2,116,302,799	43,663,376,379	847,317,299	70,606,000,331

Included in tangible fixed assets were assets costing VND68,779 million which were fully depreciated as at 30 June 2026 (1/1/2026: VND63,683 million), but which are still in use,

Form B09 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

16. Intangible fixed assets

	Software VND	Others VND	Total VND
Cost			
Opening balance	85,836,986,871	1,889,290,000	87,726,276,871
Additions	-	-	-
Transfer from construction in progress (Note 17)	10,552,000,000		10,552,000,000
Closing balance	96,388,986,871	1,889,290,000	98,278,276,871
Accumulated depreciation			
Opening balance	61,115,552,727	761,548,233	61,877,100,960
Charge for the year	5,046,693,306	116,529,000	5,163,222,306
Closing balance	66,162,246,033	878,077,233	67,040,323,266
Net book value			
Opening balance	24,721,434,144	1,127,741,767	25,849,175,911
Closing balance	30,226,740,838	1,011,212,767	31,237,953,605

Included in intangible fixed assets were assets costing VND46,379 million which were fully amortised as at 30 June 2026 (1/1/2026: VND45,626 million), but which are still in use,

17. Construction in progress

	2026 VND	2025 VND
Opening balance	5,120,262,113	1,014,000,000
Additions during the year	9,739,900,000	2.106.535.000
Transfer to prepaid expenses	-	-
Transfer to intangible fixed assets (Note 16)	-	-
Transfer to tangible fixed assets (Note 15)	(10,552,000,000)	(2.107.594.000)
Closing balance	4,308,162,113	1.012.941.000

Construction in progress balance represents the cost of computer software that has not been installed,

18. Deposits at Settlement Funds and derivatives Trading Clearing Fund

(a) Deposit at Settlement Funds

According to Decision No, 45/QD-VSD dated 22 May 2014 issued by the VSDC, the Company is required to deposit an initial amount of VND120 million at the VSDC and an annual contribution of 0,01% of the total value of brokered securities, which are listed and registered for transactions in the Stock Exchanges, in the previous year with the maximum of annual contribution of VND2,500 million to Settlement Funds,

Movements of deposits at Settlement Funds during the year were as follows:

	2026 VND	2025 VND
Opening balance	20,000,000,000	20,000,000,000
Interest incurred	862.098.420	1,201,280,125
Received interest	(862.098.420)	(1,201,280,125)
Closing balance	20,000,000,000	20,000,000,000

(b) Other non-current assets

According to Decision No, 97/QD-VSD dated 23 March 2017 issued by the VSDC on regulations on management and use of clearing fund for derivative securities activities, ACBS is responsible for contributing to Clearing Fund in cash or securities, The minimum contribution rate in cash is 80% of the total value of assets contributed to Clearing Fund, The initial minimum contribution is VND10 billion for direct clearing members, VND15 billion for general clearing members, As at 31 March 2026 and 1 January 2026, ACBS has fully paid the minimum contribution,

Form B09 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

19. Short-term borrowings

(a) Short-term borrowings

	Balance at 1/1/2026 VND	Receipts VND	Payments VND	Balance at 30/06/2026 VND
Joint Stock Commercial Bank for Investment and Development of Vietnam	4,056,000,000,000	9,782,000,000,000	(8,529,000,000,000)	5,309,000,000,000
Vietnam International Commercial Joint Stock Bank	2,975,000,000,000	3,105,500,000,000	(3,115,500,000,000)	2,965,000,000,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam	2,719,500,000,000	3,036,000,000,000	(3,474,500,000,000)	2,281,000,000,000
Vietnam Commercial Joint Stock Export Import Bank	1,629,000,000,000	5,925,000,000,000	(4,776,000,000,000)	2,778,000,000,000
Ho Chi Minh City Development Joint Stock Commercial Bank	3,200,000,000,000	4,875,000,000,000	(5,200,0000,000,000)	2,875,000,000,000
Others	8,593,880,000,000	17,373,940,000,000	(18,438,880,000,000)	7,528,940,,000,000
	23,173,380,000,000	44,097,440,000,000	(43,533,880,000,000)	23,736,940,000,000

As at 30 June 2026, these borrowings bore interest at annual rates ranging from 4.2% to 10.0% (1 January 2026: from 3.5% to 8.6%)

(b) Bonds issued

	Balance at 1/1/2026 VND	Incurred VND	Payments VND	Balance at 30/6/2026 VND
Long-term bonds issued	200,000,000,000	-	-	200,000,000,000
	200,000,000,000	**-**	**-**	**200,000,000,000**

Form B09 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

20. Accounts payable for securities trading activities

	30/06/2026 VND	1/1/2026 VND
Payable to Securities Exchanges and VSDC	8,504,330,054	10,003,860,643
Covered warrants payable (*)	197,351,553,000	517,136,779,000
	205,855,883,054	527,140,639,643

(*) As at 30 June 2026, the number of covered warrants issued by the Company were as follows:

	30/06/2026		1/1/2026	
Code	Allowed to issue	Circulated	Allowed to issue	Circulated
CHPG2604	19,000,000	17,261,900	-	-
CMBB2604	19,000,000	18,365,900	-	-
CMWG2604	19,000,000	18,066,100	-	-
CSTB2604	19,000,000	7,550,600	-	-
CTCB2601	19,000,000	16,786,500	-	-
CFPT2610	19,000,000	16,818,300	-	-
Khác	85,000,000	72,361,700	371,200,000	219,251,700
	199,000,000	167,211,000	371,200,000	219,251,700

21. Accounts payable to suppliers

	30/06/2026 VND	1/1/2026 VND
Payable for buying financial assets	-	104,383,972,000
Other suppliers	510,777,029	18,451,935,749
	510,777,029	122,835,907,749

22. Taxes and other receivables or payables to State Treasury

2026	1/1/2026 VND Receivable	1/1/2026 VND Payable	Incurred VND	Paid VND	Net-off VND	Refund VND	30/06/2026 VND Receivable	30/06/2026 VND Payable
Corporate income tax	-	148,246,908,398	113,509,655,121	(211,384,403,482)	-	-	(1,862,577,666)	52,234,737,703
Personal income tax	-	5,056,750,704	14,257,070,831	(15,906,054,388)	-	-		3,407,767,147
Investors' income tax	-	33,706,067,324	93,706,569,771	(110,951,210,822)	-	-		16,461,426,273
Value added tax	-	663,892,614	2,407,156,908	(2,496,047,863)	(279,029,736)	-		295,971,923
Other taxes	-	1,103,241,187	12,157,401,732	(12,016,297,442)	-	-		1,244,345,477
	-	188,776,860,227	236,037,854,363	(352,754,013,997)	(279,029,736)	-	(1,862,577,666)	73,644,248,523

2025	1/1/2025 VND Receivable	1/1/2025 VND Payable	Incurred VND	Paid VND	Net-off VND	Refund VND	30/06/2025 VND Receivable	30/06/2025 VND Payable
Corporate income tax	-	33,293,523,085	75,587,420,175	(68,771,930,787)	-			40,109,012,473
Personal income tax	-	3,516,248,240	14,531,199,895	(15,193,724,909)	-			2,853,723,226
Investors' income tax	-	21,686,010,958	74,017,612,693	(82,729,405,187)	-			12,974,218,464
Value added tax	-	347,995,030	243,468,925	(363,813,075)	(215,878,595)			11,772,285
Other taxes	-	977,762,431	7,764,650,346	(7,318,296,905)	-			1,424,115,872
	-	59,821,539,744	172,144,352,034	(174,377,170,863)	(215,878,595)	-	-	57,372,842,320

23. Accrued expenses

	30/06/2026 VND	1/1/2026 VND
Interest expenses	70,978,303,627	55,592,059,455
Others	3,088,498,614	2,063,110,633
	74,066,802,241	57,655,170,088

24. Contributed capital

The Company's authorised and contributed equity capital were as follow:

	30/06/2026 Authorised and contributed capital		01/01/2026 Authorised and contributed capital	
	VND	%	VND	%
Asia Commercial Joint Stock Bank	11,000,000,000,000	100%	11,000,000,000,000	100%

Movements in contributed charter capital during the year were as follows:

	2026 VND	2025 VND
Opening balance	11,000,000,000,000	7,000,000,000,000
Contributed capital by cash from Asia Commercial Joint Stock Bank	-	4,000,000,000,000
Closing balance	11,000,000,000,000	11,000,000,000,000

25. Off-balance sheet items the consolidated statement of financial position

(a) Valuable paper custodied (Quantity)

	30/06/2026	1/1/2026
Shares	3,850,094	3,850,094
Bonds	200,000	200,000
	4,050,094	4,050,094

(b) Listed/registered financial assets at VSDC of the Company

	30/06/2026 VND	1/1/2026 VND
Freely traded financial assets	1,523,750,420,000	1,589,541,475,000
Financial assets waiting for settlement	762,091,890,000	1,052,805,730,000
Mortgaged financial assets	-	270,000,000,000
	2,285,842,310,000	2,912,347,205,000

(c) The Company's financial assets in transit

	30/06/2026 VND	1/1/2026 VND
Shares	32,843,000,000	21,594,920,000
Warranties	10,724,430,000	13,527,655,000
Bonds	-	-
	43,567,430,000	35,122,575,000

26. Revenue from operating activities

(a) Gains/(losses) from sales of financial assets at FVTPL

	Quantity	Proceeds VND	Weighted average cost at the end of the trading day VND	Gains/(losses) from sales of securities in the current year VND	Gains/(losses) from sales of securities prior year VND
Shares	148,575,896	5,476,391,457,900	5,291,540,198,865	184,851,259,035	117,111,294,962
Bonds	397,155,028	42,879,603,814,840	42,880,904,349,442	(1,300,534,602)	(1,661,870,000)
Warrants issued by other organisations	-	-	-	-	-
ETF fund certificates	-	-	-	-	-
Certificates of deposit	-	-	-	54,934,442,504	2,490,040,600
Gains/(losses) from selling underlying securities				238,485,166,937	117,939,465,562
Gains of matured warrants issued by other organisations					-
Net gains from trading derivatives – future contracts				(1,975,740,000)	(3,675,860,000)
Gains from selling valuable papers					
Losses/(gains) when buying back warrants issued by the Company				(5,571,914,945)	(12,425,035,825)
Gains/(losses) from matured covered warrants issued by the Company				28,993,351,932	10,120,035,081
				259,930,863,924	111,958,604,818

Form B09 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

26. Revenue from operating activities (continued)

(b) Gains/(losses) from revaluation of financial assets and covered warrants payables at FVTPL

2026	Cost as at 30/06/2026 VND	Fair value/ market price as at 30/06/2026 VND	Revaluation differences as at 30/06/2026 VND	Revaluation differences as at 1/1/2026 VND	Revaluation gain differences during the period VND
Financial assets recognised at FVTPL					
Listed shares and traded shares on UPCOM	2,005,472,961,098	1,911,713,458,745	(93,759,502,353)	(83,559,492,874)	(10,200,009,479)
Unlisted shares and unregistered for trading	221,418,749,529	207,390,381,488	(14,028,368,041)	445,792	(14,028,813,833)
Underlying assets hedge for covered warrants	910,102,906,405	883,945,178,000	(26,157,728,405)	89,204,465,977	(115,362,194,382)
Bonds	2,106,078,230,968	2,114,542,630,688	8,464,399,720	22,363,013,400	(13,898,613,680)
Certificates of deposit	72,463,305,214	72,463,305,214	-	-	-
	5,315,536,153,214	**5,190,054,954,135**	**(125,481,199,079)**	**28,008,432,295**	**(153,489,631,374)**

	Cost as at 30/06/2026 VND	Fair value/ market price as at 30/06/2026 VND	Revaluation differences as at 30/06/2026 VND	Revaluation differences as at 1/1/2026 VND	Revaluation gain differences during the period VND
Covered warrants	190,558,594,354	197,351,553,000	6,792,958,646	15,339,807,410	(22,132,766,056)

26. Revenue from operating activities (continued)

(b) Gains/(losses) from revaluation of financial assets and covered warrants payables at FVTPL (continued)

2025	Cost as at 30/06/2025 VND	Fair value/ market price as at 30/06/2025 VND	Revaluation differences as at 30/06/2025 VND	Revaluation differences as at 1/1/2025 VND	Revaluation gains/(losses) differences during the period VND
Financial assets recognised at FVTPL					
Listed shares and traded shares on UPCOM	1,735,155,107,171	1,563,875,708,866	(171,279,398,305)	(72,215,676,952)	(99,063,721,353)
Unlisted shares and unregistered for trading	11,353,170,909	11,353,616,701	445,792	445,792	-
Underlying asset hedge for covered warrants	695,516,940,043	714,480,876,600	18,963,936,557	11,362,649,945	7,601,286,612
Bonds	2,571,116,370,300	2,571,116,370,300	-		-
	5,013,141,588,423	4,860,826,572,467	(152,315,015,956)	(60,852,581,215)	(91,462,434,741)

	Cost as at 31/03/2025 VND	Fair value/ market price as at 31/03/2025 VND	Revaluation differences as at 31/03/2025 VND	Revaluation differences as at 1/1/2025 VND	Revaluation gains/(losses) differences during the year VND
Covered warrants	156,514,456,631	140,312,031,000	16,202,425,631	22,235,419,050	(6,032,993,419)

26. Revenue from operating activities (continued)

(c) Dividend, interest income from financial assets at FVTPL, held to maturity investments, loans and receivables

	2026 VND	2025 VND
From financial assets at FVTPL	86,378,387,957	43,977,435,282
▪ *Income from term deposits*	*42,791,160,957*	*11,686,913,282*
▪ *Dividends and interests arising from financial assets at FVTPL*	*43,587,227,000*	*32,290,522,000*
▪ *Bond interest*	-	-
From held to maturity investments	379,663,557,136	380,925,387,986
From loans and receivables	975,555,881,871	455,060,724,582
▪ *Income from margin activities*	*947,611,330,050*	*446,056,352,394*
▪ *Income from advance services*	*7,417,579,606*	*3,665,243,708*
▪ *Income from margin loan extension*	*20,526,972,215*	*5,339,128,480*
	1,441,597,826,964	879,963,547,850

(d) Revenue other than income from financial assets

	2026 VND	2025 VND
Revenue from securities brokerage	197,053,611,846	166,641,222,660
Revenue from securities custody	6,639,054,907	5,574,620,629
Revenue from financial advisory services	280,712,908	1,433,636,364
Other operating income	5,064,890,063	3,274,720,409
	209,038,269,724	176,924,200,062

27. Allowance expenses for loans receivables and borrowings costs of loans

	2026 VND	2025 VND
Allowance made for diminution in value of financial assets and collaterals (Note 8)	27,560	(22,580)
Interest expenses	851,054,973,375	390,595,361,339
Others	3,453,044,398	386,986,573
	854,508,045,333	390,982,325,332

28. Expenses for securities brokerage

	2026 VND	2025 VND
Employee costs	54,600,969,407	55,030,884,924
Securities brokerage fees	46,969,946,504	37,259,226,641
Outside services	29,865,776,043	32,221,056,309
Depreciation and amortisation of fixed assets	8,404,944,997	9,764,710,287
Others	24,369,936,479	17,335,783,739
	164,211,573,430	151,611,661,900

29. General and administration expenses

	2026 VND	2025 VND
Salary expenses	70,691,655,926	64,544,218,513
Outside services	23,033,212,338	19,753,773,651
Depreciation and amortisation of fixed assets	3,687,232,855	4,049,460,417
Non-deductible value added tax	3,060,501,339	2,134,368,153
Office stationery expenses	1,172,238,672	2,025,987,885
Others	4,542,672,357	4,445,879,701
	106,187,513,487	96,953,688,320

30. Corporate income tax expenses

(a) Recognised in the statement of income

	2026 VND	2025 VND
Current tax expense		
Current year	113,509,655,121	75,587,420,175
Income tax expense	113,509,655,121	75,587,420,175
Deferred tax benefit		
Origination and reversal of temporary differences	-	-
Income tax expense	113,509,655,121	75,587,420,175

(b) Reconciliation of effective tax rate

	2026 VND	2025 VND
Accounting profit before tax	581,000,275,859	409,647,885,530
Tax at the Company's tax rate	116,200,055,172	81,929,577,105
Adjustments due to consolidated financial statements	6,009,387,043	92,955,400
Non-taxable income	(8,717,445,400)	(6,458,104,400)
Non-deductible expenses	17,658,306	22,992,070
Income tax expenses	113,509,655,121	75,587,420,175

(c) Applicable tax rates

The Company's income tax rate is 20%, The income tax computation is subjected to the review and approval of the tax authorities,

31. Significant transactions with related parties

The Company had the following principal transactions with related parties during the year as follows:

	2026 VND	2025 VND
Asia Commercial Joint Stock Bank		
Contributed capital received	-	4,000,000,000,000
Interest income on bank deposits	21,642,925,808	47.963.698.107
Brokerage revenue	-	413.100
Rental revenue	420,000,000	-
Consulting revenue	-	-
Office rental, utilities paid	85,707,450	335.638.940
Other costs	22,399,205	38.753.504

ACBS had the following significant balances with related parties at the end of the annual accounting period:

	30/06/2026 VND	1/1/2026 VND
Asia Commercial Joint Stock Bank		
Demands deposit at the Bank	495,774,536,534	825,547,497,480
Bank deposits with original terms are less than 12 months	228,000,000,000	1,463,187,857,623
Bank deposits with original terms not exceeding 3 months	-	28,000,000,000
Certificates of deposit	20,296,181,914	30,333,375,991
Interest receivables from bank deposits	5,040,421,917	36,566,891,500
Contributed capital	11,000,0000,000	11,000,0000,000

32. Commitments

Lease Commitments

The future minimum lease payments under non-cancellable operating leases were as follows:

	30/06/2026 VND	1/1/2026 VND
Within one year	14,178,578,796	14,478,578,796
Within two to five years	9,152,385,864	16,166,675,262
	23,330,964,660	30,645,254,058

33. Post balance sheet event

Form B09 – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

14 July 2026

Prepared by:	Reviewed by:	Approved by:
Ms. Pham Thi Sanh	Mr. Vo Van Van	Mr. Nguyen Duc Hoan
General Accountant	*Chief Accountant*	*General Director*

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

ACBS

No: 1024.17/CV - ACBS.26

Ho Chi Minh City, July 14, 2026

To: - State Securities Commission;

- Vietnam Exchange;
- Ho Chi Minh City Stock Exchange; and
- Hanoi Stock Exchange.

*Re: Explanation for the fluctuation exceeding 10% in profit after tax in the consolidated financial statements for Quarter 2, 2026 ("**Q2, 2026**") compared to Quarter 2, 2025 ("**Q2, 2025**").*

ACB Securities Company ("ACBS") hereby provides an explanation for the fluctuation exceeding 10% in the Profit after tax for Q2, 2026 consolidated financial statement compared to Q2, 2025, as follows:

Unit: VND billion

Financial Statements	Indicator	Q2, 2026	Q2, 2025	Increase
(1)	(2)	(3)	(4)	(5)=(3)-(4)
Consolidated Financial Statement.	Net Profit After Tax	227	187	40

Primary reasons for the Increase:

- Total operating revenue increased by VND 263 billion, of which: interest from loans increased by VND 285 billion; investment income decreased by VND 16 billion; brokerage and securities custody service revenue decreased by VND 6 billion compared with the same period in 2025.
- Operating expenses increased by VND 214 billion year-over-year.
- General and administrative expenses decreased by VND 1 billion; and
- Corporate income tax expenses increased by VND 10 billion.

As a result of the above factors, ACBS recorded an VND 40 billion increase in net profit after tax in Q2, 2026 compared to the same period of Q2, 2025.

This report is submitted for the consideration of the relevant authorities.

Sincerely,

W GENERAL DIRECTOR

S.G.P: 06 - C.T.T.N.H.H. CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB P. XUÂN HÒA - T.P HỒ CHÍ MINH

Nguyễn Đức Hoàn

Recipients:

- *As listed above; and*
- *Archived by the Administration and Accounting Departments.*