

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: 147.1/CV-ACBS.26

No: 147.1/ CV-ACBS.26

TP. HCM, ngày 14 tháng 08 năm 2026
HCMC, August 14, 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 các báo cáo đã được soát xét như sau:

ACB Securities Company (ACBS) has disclosed its reviewed statements as follows:

- Báo cáo tài chính riêng bán niên năm 2026 và báo cáo tài chính hợp nhất bán niên năm 2026 đã được soát xét.

Reviewed the semi-annual Separate Financial Statements for 2026 and semi-annual Consolidated Financial Statement for 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 bán niên năm 2026 so với bán niên năm 2025.

Explanation for fluctuations in profit after tax due to corporate income changes exceeding 10% in the Separate Income Statement and Consolidated Income Statement semi-annual 2026 compared to semi-annual 2025.

- Báo cáo tỷ lệ an toàn tài chính tại ngày 30/06/2026 đã được soát xét.

Reviewed Financial Safety Ratio Report as of 30 June 2026.

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 14/08/2026 tại đường dẫn: <http://acbs.com.vn>.

This information was published on the company's website on 14/08/2026, 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 



Võ Đình Nam



ACB Securities Company Limited

Consolidated interim financial statements
for the six-month period ended 30 June 2026

ACB Securities Company Limited Corporate Information

Establishment and Operation Licence No.

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/GPDC-UBCK	4 April 2025
62/GPDC-UBCK	29 May 2026

The Establishment and Operation Licence and its amendments were issued by the State Securities Commission of Vietnam.

Business/Enterprise Registration Certificate No.

0302030508 29 June 2000

The Business Registration Certificate has been amended several times, the most recent of which is the Enterprise Registration Certificate No. 0302030508 dated 8 June 2026. The Business Registration Certificate and its amendments were issued by the Department of Finance of Ho Chi Minh City (formerly known as the Department of Planning and Investment of Ho Chi Minh City).

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 Supervisor

Mr. Huynh Hieu Nghia Supervisor

Board of Directors

Mr. Nguyen Duc Hoan General Director

Legal Representative

Mr. Do Minh Toan Chairman

ACB Securities Company Limited
Corporate Information (continued)

Registered offices

Head Office	3 rd 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	3 rd Floor, Building No. 53-55 Nguyen Huu Canh Thanh My Tay Ward Ho Chi Minh City Vietnam
Mac Dinh Chi Branch	2 nd Floor, 3 rd Floor, 41 Mac Dinh Chi Street Sai Gon Ward Ho Chi Minh City Vietnam
Hanoi 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

ACB Securities Company Limited
Corporate Information (continued)

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
Auditor	KPMG Limited Vietnam

ACB Securities Company Limited Statement of the Board of Directors

The Board of Directors of ACB Securities Company Limited (“the Company”) presents this statement and the accompanying consolidated interim financial statements of the Company and its subsidiary (collectively referred to as “ACBS”) for the six-month period ended 30 June 2026.

The Company’s Board of Directors is responsible for the preparation and true and fair presentation of the consolidated interim financial statements 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, Circular No. 334/2016/TT-BTC dated 27 December 2016 (“Circular 334”) issued by the Ministry of Finance amending, supplementing and superseding Appendix 02 and Appendix 04 of Circular 210 and the relevant statutory requirements applicable to interim financial reporting. In the opinion of the Board of Directors:

- (a) the consolidated interim financial statements set out on pages 7 to 67 give a true and fair view of the consolidated interim financial position of ACBS as at 30 June 2026, and their consolidated results of operations, consolidated cash flows and consolidated changes in equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for enterprises, Circular No. 210/2014/TT-BTC dated 30 December 2014 issued by the Ministry of Finance on the promulgation of accounting guidance for securities companies, Circular No. 334/2016/TT-BTC dated 27 December 2016 issued by the Ministry of Finance on amending, supplementing and superseding Appendix 02 and Appendix 04 of Circular 210 and the relevant statutory requirements applicable to interim financial reporting; and
- (b) at the date of this statement, there is no reasons for the Company’s Board of Directors to believe that the Company and its subsidiary will not be able to pay its debts as and when they fall due.

The Board of Directors has, on the date of this statement, authorised the accompanying consolidated interim financial statements for issue.



On behalf of the Board of Directors

Mr. Nguyen Duc Hoan
General Director

Ho Chi Minh City, 12 August 2026





KPMG Limited Branch
No. 115 Nguyen Hue Street,
Sai Gon Ward, Ho Chi Minh City, Vietnam
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INTERIM FINANCIAL STATEMENTS REVIEW REPORT

To the Owner ACB Securities Company Limited

We have reviewed the accompanying consolidated interim financial statements of ACB Securities Company Limited ("the Company") and its subsidiary (collectively referred to as "ACBS"), which comprise the consolidated interim statement of financial position as at 30 June 2026, the consolidated interim statements of income, cash flows and changes in equity for the six-month period then ended and the explanatory notes thereto which were authorised for issue by the Company's Board of Directors on 12 August 2026, as set out on pages 7 to 67.

Board of Directors' Responsibility

The Company's Board of Directors is responsible for the preparation true and fair presentation of the consolidated interim financial statements 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, Circular No. 334/2016/TT-BTC dated 27 December 2016 issued by the Ministry of Finance amending, supplementing and superseding Appendix 02 and Appendix 04 of Circular 210 and the relevant statutory requirements applicable to interim financial reporting, and for such internal control as the Board of Directors determines is necessary to enable the preparation of consolidated interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

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



Based on our review, nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial statements do not give a true and fair view, in all material respects, of the consolidated financial position of ACB Securities Company Limited and its subsidiary as at 30 June 2026 and of their consolidated results of operations and their consolidated cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for enterprises, Circular No. 210/2014/TT-BTC dated 30 December 2014 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 issued by the Ministry of Finance amending, supplementing and superseding Appendix 02 and Appendix 04 of Circular 210 and the relevant statutory requirements applicable to interim financial reporting.

Vietnam

Review Report No. 

Thy Name

Pham Huy Cuong
Practicing Auditor Registration
Certificate No. 2675-2024-007-1

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ACB Securities Company Limited
Consolidated interim statement of financial position as at 30 June 2026
Form B01a – CTCK/HN

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

Item	Code	Note	30/6/2026 VND	1/1/2026 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 ("HTM") 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
6 Allowance for diminution in value of financial assets and pledge assets	116	8	(117,476,004,457)	(117,475,976,897)
7 Receivables	117	9	445,254,239,585	1,661,174,112,582
7.1 Receivables from sales of financial assets	117.1		441,330,000	1,241,381,966,000
7.2 Dividend and interest receivables from financial assets	117.2		444,812,909,585	419,792,146,582
7.2.1 Dividend and interest receivables on the due date	117.3		50,000	50,000
7.2.2 Undue accrued dividend and interest receivables	117.4		444,812,859,585	419,792,096,582
8 Short-term prepayment to suppliers	118	10	6,282,767,513	9,023,896,347
9 Receivables from services rendered	119	11	5,302,098,791	6,822,043,050
12 Other receivables	122		1,373,999,996	100,892,323,931
13 Allowance for diminution in value of account receivables	129	12	(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	13(a)	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	136	21	1,862,577,666	-
7 Other current assets	137	14	15,036,417,411	577,126

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

ACB Securities Company Limited
Consolidated interim statement of financial position as at 30 June 2026 (continued)
Form B01a – CTCK/HN

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

Item	Code	Note	30/6/2026 VND	1/1/2026 VND
B LONG-TERM ASSETS (200 = 220 + 240 + 250)	200		184,089,090,330	171,403,455,448
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
<i>Cost</i>	222		206,010,808,571	184,761,085,361
<i>Accumulated depreciation</i>	223a		(135,404,808,240)	(128,214,249,301)
3 Intangible fixed assets	227	16	31,237,953,605	25,849,175,911
<i>Cost</i>	228		98,278,276,871	87,726,276,871
<i>Accumulated amortisation</i>	229a		(67,040,323,266)	(61,877,100,960)
IV Construction in progress	240	17	4,308,162,113	5,120,262,113
V 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	13(b)	36,295,425,381	42,274,821,118
3 Deferred tax assets	253		77,058,854	77,058,854
4 Deposits at Settlement Support Fund	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 <i>Deposits at the Derivatives Clearing Fund</i>	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

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



ACB Securities Company Limited
Consolidated interim statement of financial position as at 30 June 2026 (continued)
Form B01a – CTCK/HN
*(Issued under Circular No. 334/2016/TT-BTC
dated 27 December 2016 of the Ministry of Finance)*

Item	Code	Note	30/6/2026 VND	1/1/2026 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
6 Payables for securities trading activities	318	20	205,855,883,054	527,140,639,643
8 Account payables to suppliers	320		510,777,029	122,835,907,749
9 Short-term advances from customers	321		60,000,000	60,000,000
10 Taxes and other payables to State Treasury	322	21	73,644,248,523	188,776,860,227
11 Payables to employees	323		26,679,938,835	37,099,281,221
12 Employees' benefits payable	324		686,821,344	160,776,979
13 Accrued expenses – short-term	325	22	74,066,802,241	57,655,170,088
17 Other payables	329		6,799,997,022	6,820,961,477
II Long-term liabilities	340		200,013,000,000	200,013,000,000
4 Long-term bonds issued	346	23	200,000,000,000	200,000,000,000
11 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
4 Reserve to supplement charter capital	414		147,729,332,606	147,729,332,606
5 Financial and operational risk reserve	415		168,979,231,821	168,979,231,821
7 Retained profits	417		3,420,483,723,949	2,952,993,103,211
7.1 Realised profits	417.1		3,552,757,881,674	2,909,644,863,506
7.2 Unrealised (losses)/profits	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

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

ACB Securities Company Limited**Consolidated interim statement of financial position as at 30 June 2026 (continued)****Form B01a – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC
dated 27 December 2016 of the Ministry of Finance)***OFF-CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS**

Item	Code Note	30/6/2026 VND	1/1/2026 VND
A. THE COMPANY'S ASSETS AND ASSETS MANAGED UNDER COMMITMENT			
2 Valuable papers custodied (Quantity)	002 25(a)	4,050,094	4,050,094
8 Listed/registered financial assets at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company and its subsidiary	008 25(b)	2,285,842,310,000	2,912,347,205,000
9 Custodied financial assets at VSDC not available for trading of the Company and its subsidiary	009	7,466,620,000	1,920,000
10 Financial assets in transit of the Company and its subsidiary	010 25(c)	43,567,430,000	35,122,575,000
12 Financial assets not custodied at VSDC	012	199,589,202,800	25,001,750,000
14 Covered warrants (Quantity)	014	31,789,000	155,187,200
B. ASSETS AND PAYABLES RELATING TO ASSETS MANAGED WITH THE CUSTOMER			
1 Listed/registered financial assets at VSDC of investors	021	46,220,519,276,600	46,935,664,244,000
a. Freely traded financial assets	021.1	43,448,954,161,000	44,201,528,889,000
b. Financial assets restricted on transfer	021.2	110,159,200,000	102,948,680,000
c. Pledged financial assets	021.3	810,963,280,000	856,762,280,000
d. Blocked financial assets	021.4	1,346,451,280,000	1,472,261,350,000
e. Financial assets awaiting settlement	021.5	503,991,355,600	302,163,045,000
2 Investors' financial assets custodied at VSDC but not yet traded	022	1,570,205,250,000	152,783,350,000
a. Financial assets custodied at VSDC but not yet traded and freely on transfer	022.1	1,547,000,900,000	150,127,000,000
b. Financial assets custodied at VSDC but not yet traded and limited on transfer	022.2	23,204,350,000	2,656,350,000
3 Investors' financial assets in transit	023	357,335,053,200	266,963,135,000
5 Investors' financial assets have not been custodied at VSDC	024b	1,089,364,490,000	1,089,364,490,000
7 Customers' deposits	026	1,587,035,028,405	1,392,442,911,050
7.1 Investors' cash deposits managed by the Company for securities transactions	027 25(d)	548,074,449,587	717,130,128,558
7.1.1 Investors' marginal deposits at VSDC for derivative trading activities	027.1	12,383,721,879	18,299,920,642
7.2 Customers' synthesising deposits for securities trading activities	028	995,856,655,440	597,270,271,140
7.4 Deposits of securities issuers	030	30,720,201,499	59,742,590,710

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

ACB Securities Company Limited**Consolidated interim statement of financial position as at 30 June 2026 (continued)****Form B01a – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC
dated 27 December 2016 of the Ministry of Finance)***OFF-CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS (CONTINUED)**

Item	Code Note	30/6/2026 VND	1/1/2026 VND
8 Payables to investors for cash deposits managed by the Company for securities transactions	031	560,458,171,466	735,430,049,200
8.1 Payables to domestic investors for cash deposits managed by the Company for securities transactions	031.1	560,458,160,985	735,430,038,714
8.2 Payables to foreign investors for cash deposits managed by the Company for securities transactions	031.2	10,481	10,486
9 Payables to securities issuers	032	788,187,299	56,410,278,299
12 Dividend payables, bond principals and interest payables	035	29,932,014,200	3,332,312,411

12 August 2026

Prepared by:


Ms. Pham Thi Sanh
General Accountant

Reviewed by:


Mr. Vo Van Van
Chief Accountant

Approved by:


Mr. Nguyen Duc Hoan (*)
General Director

(*) Authorised signature on financial statements according to Letter of Authorisation No. 02/GUQ-ACBS.26 dated 12 February 2026.

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

ACB Securities Company Limited
Consolidated interim statement of income for the six-month period ended 30 June 2026
Form B02a – CTCK/HN
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

Item	Code	Note	Six-month period ended 30/6/2026 VND	30/6/2025 VND
I OPERATING INCOME				
1.1 Gains from financial assets at FVTPL	01		1,041,468,711,957	742,790,428,531
a. Gains from sales of financial assets at FVTPL	01.1	26(a)	526,351,862,692	289,703,009,875
b. Unrealised gains from revaluation of financial assets at FVTPL	01.2	26(b)	481,719,924,946	403,793,088,262
c. Dividends and interest income from financial assets at FVTPL	01.3	26(c)	86,378,387,957	43,977,435,282
d. Unrealised gains from revaluation of outstanding covered warrants payables	01.4	26(b)	(52,981,463,638)	5,316,895,112
1.2 Interest income from HTM investments	02	26(c)	379,663,557,136	380,925,387,986
1.3 Interest income from loans and receivables	03	26(c)	975,555,881,871	455,060,724,582
1.6 Revenue from securities brokerage	06	26(d)	197,053,611,846	166,641,222,660
1.9 Revenue from securities custody	09	26(d)	6,639,054,907	5,574,620,629
1.10 Revenue from financial advisory services	10	26(d)	280,712,908	1,433,636,364
1.11 Other operating income	11	26(d)	5,064,890,063	3,274,720,409
Total operating income	20		2,605,726,420,688	1,755,700,741,161
II OPERATING EXPENSES				
2.1 Losses from financial assets at FVTPL	21		871,176,606,735	684,579,261,691
a. Losses from sales of financial assets at FVTPL	21.1	26(a)	266,420,998,768	177,744,405,057
b. Unrealised losses from revaluation of financial assets at FVTPL	21.2	26(b)	635,209,556,320	495,255,523,003
c. Transaction costs of acquisition of financial assets at FVTPL	21.3		394,749,229	229,445,100
d. Unrealised losses from revaluation of outstanding covered warrants payables	21.4	26(b)	(30,848,697,582)	11,349,888,531
2.4 Allowance expenses for financial assets, handling of bad debt losses, impairment of financial assets and borrowings costs of loans	24	27	854,508,045,333	390,982,325,332
2.6 Expenses for self-trading	26		12,139,189,150	12,137,437,323
2.7 Expenses for securities brokerage	27	28	164,211,573,430	151,611,661,900
2.10 Expenses for securities custody	30		8,629,143,945	7,330,089,261
2.11 Expenses for financial advisory services	31		3,395,762,432	1,565,660,659
2.12 Expenses for other services	32		2,282,606,762	2,038,406,057
Total operating expenses	40		1,916,342,927,787	1,250,244,842,223

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

ACB Securities Company Limited
**Consolidated interim statement of income for the six-month period ended 30 June 2026
(continued)**
Form B02a – CTCK/HN
*(Issued under Circular No. 334/2016/TT-BTC
dated 27 December 2016 of the Ministry of Finance)*

Item		Code Note	Six-month period ended	
			30/6/2026 VND	30/6/2025 VND
III	FINANCIAL INCOME			
3.2	Interest income from demand deposits	42	3,121,286,837	2,992,295,984
	Total financial income	50	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	5,655,776,241	1,738,950,164
VI	GENERAL AND ADMINISTRATION EXPENSES	62 29	106,187,513,487	96,953,688,320
VII	RESULTS FROM OPERATING ACTIVITIES (70 = 20 – 40 + 50 – 60 – 61– 62)	70	580,661,490,010	409,754,397,238
VIII	OTHER INCOME AND OTHER EXPENSES			
8.1	Other income	71	427,077,452	8,448,641
8.2	Other expenses	72	88,291,603	114,960,349
	Results from other activities (80 = 71 – 72)	80	338,785,849	(106,511,708)
IX	ACCOUNTING PROFIT BEFORE TAX (90 = 70 + 80) (CARRIED FORWARD TO THE NEXT PAGE)	90	581,000,275,859	409,647,885,530

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

ACB Securities Company Limited

Consolidated interim statement of income for the six-month period ended 30 June 2026
(continued)

Form B02a – CTCK/HN

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

Item	Code Note	Six-month period ended	
		30/6/2026 VND	30/6/2025 VND
IX ACCOUNTING PROFIT BEFORE TAX (90 = 70 + 80) (BROUGHT FORWARD FROM THE PREVIOUS PAGE)	90	581,000,275,859	409,647,885,530
9.1 Realised profit before tax	91	756,622,673,289	507,143,313,690
9.2 Unrealised losses before tax	92	(175,622,397,430)	(97,495,428,160)
X INCOME TAX EXPENSE	100	113,509,655,121	75,587,420,175
10.1 Income tax expense – current	100.1 30	113,509,655,121	75,587,420,175
XI NET PROFIT AFTER TAX (200 = 90 – 100)	200	467,490,620,738	334,060,465,355
XII OTHER COMPREHENSIVE INCOME AFTER TAX	300	-	-

12 August 2026

Prepared by:



Ms. Pham Thi Sanh
General Accountant

Reviewed by:



Mr. Vo Van Van
Chief Accountant

Approved by:



Mr. Nguyen Duc Hoan (*)
General Director

(*) Authorised signature on financial statements according to Letter of Authorisation No. 02/GUQ-ACBS.26 dated 12 February 2026.

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

ACB Securities Company Limited**Consolidated interim statement of cash flows for the six-month period ended 30 June 2026
(Indirect method)****Form B03b – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC
dated 27 December 2016 of the Ministry of Finance)*

Item	Code	Six-month period ended 30/6/2026 VND	30/6/2025 VND
I CASH FLOWS FROM OPERATING ACTIVITIES			
1 Profit before tax	01	581,000,275,859	409,647,885,530
2 Adjustments for	02	(578,233,444,784)	(475,220,132,108)
Depreciation and amortisation	03	12,353,781,245	14,148,076,983
Allowance	04	(44,372,440)	(22,580)
Interest expenses	06	851,054,973,375	390,595,361,339
Gains from investment activities	07	(379,663,557,136)	(380,925,387,986)
Accrued interest income	08	(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. 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)
Decrease/(increase) in held to maturity	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 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
Decrease/(increase) in receivables from services rendered	37	1,519,944,259	(682,728,129)
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)
Increase/(decrease) in accrued expenses (exclude interest expenses)	41	1,025,387,981	(2,191,375,017)
Decrease 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
Decrease in taxes and other payables to State Treasury	47	(19,120,441,009)	(9,264,186,812)
(Decrease)/increase in payable to employees	48	(10,419,342,386)	4,307,821,326
Decrease 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)

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

ACB Securities Company Limited**Consolidated interim statement of cash flows for the six-month period ended 30 June 2026
(Indirect method – continued)****Form B03b – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC
dated 27 December 2016 of the Ministry of Finance)*

Item	Code	Six-month period ended	
		30/6/2026 VND	30/6/2025 VND
II CASH FLOWS FROM INVESTING ACTIVITIES			
Payments for additions to fixed assets	61	(30,989,623,210)	(7,212,355,343)
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 the owner	71	-	4,000,000,000,000
Proceeds from short-term borrowings	73	42,772,440,000,000	33,122,240,000,000
<i>Proceeds from other borrowings</i>	<i>73.2</i>	<i>42,772,440,000,000</i>	<i>33,122,240,000,000</i>
Payments to settle borrowing principals	74	(42,208,880,000,000)	(29,542,200,000,000)
<i>Payments to settle other borrowings</i>	<i>74.3</i>	<i>(42,208,880,000,000)</i>	<i>(29,542,200,000,000)</i>
Net cash flows from financing activities	80	563,560,000,000	7,580,040,000,000
Net cash flows during the period (90 = 60 + 70 + 80)	90	(220,451,675,240)	(97,429,797,011)
Cash and cash equivalents at the beginning of the period	101	2,002,160,996,703	1,537,490,849,303
▪ <i>Cash in banks</i>	<i>101.1</i>	<i>1,974,160,996,703</i>	<i>397,476,970,785</i>
▪ <i>Cash equivalents</i>	<i>101.2</i>	<i>28,000,000,000</i>	<i>1,140,013,878,518</i>
Cash and cash equivalents at the end of the period (103 = 90 + 101) (Note 5)	103	1,781,709,321,463	1,440,061,052,292
▪ <i>Cash in banks</i>	<i>103.1</i>	<i>1,781,709,321,463</i>	<i>440,061,052,292</i>
▪ <i>Cash equivalents</i>	<i>103.2</i>	<i>-</i>	<i>1,000,000,000,000</i>

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

ACB Securities Company Limited**Consolidated interim statement of cash flows for the six-month period ended 30 June 2026
(Indirect method – continued)****Form B03b – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC
dated 27 December 2016 of the Ministry of Finance)***CASH FLOWS OF CUSTOMERS FOR BROKERAGE AND ENTRUSTMENT ACTIVITIES**

Item	Code	Six-month period ended	
		30/6/2026 VND	30/6/2025 VND
Cash flows of customers for brokerage and entrustment activities			
Receipts from disposal of brokerage securities of customers	01	22,374,678,745,221	58,905,751,207,621
Payments for purchases of brokerage securities of customers	02	(23,739,575,897,699)	(58,623,174,798,241)
Receipts of deposits to pay customers' securities transactions	07	124,893,474,209,505	86,671,807,639,520
<i>Payment investors' margin deposits at VSDC</i>	<i>07.1</i>	<i>(5,916,198,763)</i>	<i>(7,045,919,682)</i>
Payment to settle securities transactions of customers	08	(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 period	20	194,592,117,355	268,096,548,541
Cash and cash equivalents of customers at the beginning of the period	30	1,392,442,911,050	819,013,957,232
Cash in banks at the beginning of the period	31	1,392,442,911,050	819,013,957,232
▪ <i>Investors' cash deposits managed by the Company for securities transactions</i>	32	735,430,049,200	712,343,645,756
▪ <i>Customers' synthesising deposits for securities trading activities</i>	33	597,270,271,140	103,407,538,750
▪ <i>Deposits from securities issuers</i>	35	59,742,590,710	3,262,772,726
Cash and cash equivalents of customers at the end of the period (40 = 20 + 30)	40	1,587,035,028,405	1,087,110,505,773

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

ACB Securities Company Limited**Consolidated interim statement of cash flows for the six-month period ended 30 June 2026
(Indirect method – continued)****Form B03b – CTCK/HN**

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

Item	Code	Six-month period ended	
		30/6/2026 VND	30/6/2025 VND
Cash in banks at the end of the period	41	1,587,035,028,405	1,087,110,505,773
▪ Investors' cash deposits managed by the Company for securities transactions	42	560,458,171,466	946,290,534,584
▪ Customers' 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

12 August 2026

Prepared by:



Ms. Pham Thi Sanh
General Accountant

Reviewed by:



Mr. Vo Van Van
Chief Accountant

Approved by:



Mr. Nguyen Duc Hoan (*)
General Director

(*) Authorised signature on financial statements according to Letter of Authorisation No. 02/GUQ-ACBS.26 dated 12 February 2026.

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

ACB Securities Company Limited
Consolidated interim statement of changes in equity for the period ended 30 June 2026

Form B04a – 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	30/6/2025		30/6/2026		30/6/2025	30/6/2026
	VND	VND	Increase VND	(Decrease) VND	Increase VND	(Decrease) 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 charter capital	147,729,332,606	147,729,332,606	-	-	-	-	147,729,332,606	147,729,332,606
Financial and operational risk 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)
	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

Prepared by:



Ms. Pham Thi Sanh
General Accountant

12 August 2026

Reviewed by:



Mr. Vo Van Van
Chief Accountant



Approved by:

Mr. Nguyen Duc Hoan (*)
General Director

(*) Authorised signature on financial statements according to Letter of Authorisation No. 02/GUQ-ACBS.26 dated 12 February 2026.

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

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026

Form B09a – 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 consolidated interim 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. 62/GPDC-UBCK dated 29 May 2026 issued by the State Securities Commission of Vietnam.

(b) The Company’s charter capital

As at 30 June 2026, the Company’s charter capital was VND11,000,000 million (1/1/2026: VND11,000,000 million).

(c) Principal activities

The principal activities of the Company are to carry out securities brokerage, securities trading, securities investment consulting, corporate financial consulting, securities underwriting, margin loans and securities depository activities, derivative securities trading, issuing covered warrants, and carrying out operations related to covered warrants.

(d) Normal operating cycle

The normal operating cycle of the Company 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 Operation Licence No. 41/UBCK-GP issued by the State Securities Commission of Vietnam on 28 October 2008, operating in fund management industry.

Consolidated interim financial statements comprising the Company and its subsidiary (collectively referred to as “ACBS”).

(f) Number of employees

As at 30 June 2026, ACBS had 382 employees (1/1/2026: 387 employees).

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

Form B09a – CTCK/HN

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

2. Basis of preparation

(a) Statement of compliance

The consolidated interim 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 and the relevant statutory requirements applicable to interim financial reporting.

(b) Basis of measurement

The consolidated interim financial statements, except for the 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 which are measured at fair value on described in Note 3(e). The 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. These consolidated interim financial statements are prepared for the six-month period ended 30 June 2026.

(d) Accounting and presentation currency

The Company’s accounting currency is Vietnam Dong (“VND”), which is also the currency used for financial statements presentation purpose.

(e) Accounting and presentation currency

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Vietnamese Accounting System for Enterprises (“Circular 99”). Circular 99 replaces the previous guidance on Vietnamese Accounting System for Enterprises under Circular No. 200/2014/TT-BTC dated 22 December 2014 (“Circular 200”) and other circulars amending and supplementing Circular 200. Circular 99 is effective from 1 January 2026 and applicable for accounting periods beginning on or after 1 January 2026.

On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC (“Circular 43”), which amends and supplements certain articles of Circular No. 202/2014/TT-BTC dated 22 December 2014 on the guidance for preparation and presentation of consolidated financial statements. Circular 43 is effective from the date of issuance and applicable to the preparation and presentation of consolidated financial statements for the period beginning on or after 1 January 2026.

ACBS has adopted the applicable requirements of Circular 99 and Circular 43 from 1 January 2026 on a prospective basis, unless Circular 99 and Circular 43 specifically stipulate otherwise. The application of the relevant requirements of Circular 99 and Circular 43 do not have a material impact on the ACBS’s consolidated interim financial statements for the six-month period ended 30 June 2026.

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

Form B09a – CTCK/HN

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

3. Summary of significant accounting policies

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

Except for the accounting policy presented in Note 3(b) to the consolidated interim financial statements, the accounting policies that have been adopted by ACBS in the preparation of these consolidated interim financial statements are consistent with those adopted in the preparation of the latest annual consolidated financial statements.

(a) Basic of consolidation

(i) *Subsidiary*

Subsidiary is entity controlled by the Company. The financial statements of the subsidiary are included in the consolidated interim financial statements from the date that control commences until the date that control ceases.

(ii) *Loss of control*

When it loses control over a subsidiary, the Company derecognises the assets and liabilities of the subsidiary, and any related non-controlling interest ("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 the Company still retains significant influence in the investee, or at cost of the remaining investment if significant influence is no longer present.

(iii) *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 interim financial statements.

(b) Foreign currency transactions

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

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

Before 1 January 2026

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, quoted by the commercial bank where the Company most frequently conducts transactions at the end of the accounting period.

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

Form B09a – CTCK/HN

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

From 1 January 2026

Monetary assets and liabilities denominated in currencies other than VND, except for demand deposits, are translated into VND at the average of the account transfer buying rates and selling rates at the end of the accounting period quoted by the commercial bank where the Company most frequently conducts transactions. Demand deposits denominated in currencies other than VND are translated into VND at the average of the account transfer buying rates and selling rates at the end of the accounting period quoted by the commercial bank where the Company maintains the demand deposit accounts.

These changes in accounting policies do not have a material impact on the consolidated interim financial statements for the six-month period ended 30 June 2026.

(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 the Company's accounts.

Cash equivalents are short-term investments with an original maturity of three months or less, which are readily convertible to known amounts of cash and subject to an insignificant risk of changes in value from the acquisition date. Cash equivalents exclude cash and cash equivalents restricted for use, which were pledged with banks as security for loans granted to ACBS.

(d) Financial assets and financial liabilities

(i) Recognition

Financial assets and financial liabilities are recognised in statement of financial position when the ACBS 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).

ACBS 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

ACBS derecognises a financial asset when the contractual rights to the cash flows of ACBS from the financial asset expire, or when ACBS 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.

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

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

Form B09a – CTCK/HN

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

(iv) Offsetting

Financial assets and liabilities are offset and the net amount presented in the consolidated statement of financial position when and only when ACBS has a legal right to set off the amounts and ACBS 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 the 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 ACBS financial asset at FVTPL.

Financial assets at FVTPL are initially recognised at purchase price excluding transaction costs. Transaction costs incurred on the acquisition of financial assets measured FVTPL are recognised in the separate statement of income. 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 consolidated 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 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 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 accounting period not more than one month from the end of the accounting period provided by three securities companies which are not related to ACBS.

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.

For 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.

For listed and registered corporate bonds, the market price is the most recent transaction price at the Stock Exchange within 10 days prior to the end of the accounting period. In case there is no transaction within 10 days from the end of the accounting period, the fair value is the book value at the end of the accounting period.



ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

Form B09a – CTCK/HN

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

Covered warrants

Covered warrants are secured securities issued by the Company 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-statement of financial position items.
- 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 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 consolidated statement of income.
- Expenses of issuance of covered warrants are recognised in losses from sales of financial assets at FVTPL in the consolidated 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 consolidated 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 ACBS 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 diminution in value.

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 ACBS 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 ACBS.

ACB Securities Company Limited**Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)****Form B09a – CTCK/HN**

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(g) Loans

Margin loans allow investors to borrow for buying securities. 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 accounting period, allowance is made for loans and advances when there is evidence of impairment. Allowance is determined by the negative difference between the market value of the collateral assets and the carrying amount of the underlying loan and advances at the end of the 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 overdue status as follows:

<i>Overdue status</i>	<i>Allowance rate</i>
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 also determined by the Company's Board of Directors by considering the recovery of these debts.

ACB Securities Company Limited**Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)****Form B09a – CTCK/HN**

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(i) Other long-term investments

Other long-term investments are initially recognised at cost, including the purchase price and directly attributable acquisition costs. After initial recognition, these investments are measured at cost less any allowance for impairment. An allowance is made for diminution in investment value if the investee has suffered a loss which may cause ACBS to lose its invested capital, unless there is evidence that the value of the investment has not been diminished. The impairment allowance is reversed when the investee subsequently generates profits to offset the previously recognised losses. The allowance can only be reversed to the extent that the carrying amount of the investment does not exceed the carrying amount that would have been determined if no allowance for impairment had been recognised.

(j) 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, 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 period 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

(k) Intangible fixed assets**Software**

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 consolidated statement of income on a straight-line basis over year ranging from 3 to 5 years.

(l) Construction in progress

Construction in progress represents the costs of intangible fixed assets which have not been fully installed. No depreciation is provided for construction in progress during the period of installation.

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(m) 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.

(n) Trade payables, other payables and accruals

Trade payables, other payables and accruals are stated at their cost.

(o) Profit payables

Profit payables are recognised at the date when the Company's Members' Council resolved to distribute of profits to the owner.

(p) Provisions

Except for provisions disclosed under other accounting policies, a provision is recognised if, as a result of a past event, ACBS 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.

(q) Bonds issued

Straight bonds

At initial recognition, straight bonds are measured at cost which comprises proceed from issuance net of issuance costs. Any discount, premium or issuance costs are amortised on a straight-line basis over the term of the bond.

(r) Taxation

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

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

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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 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.

(s) Contributed capital

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

(t) 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. Consequently, the Company and its subsidiary has ceased to allocate realised profit to statutory reserves since 2022. In accordance with Circular 114:

- The reserve to supplement charter capital that was already made under Circular 146 will be used to supplement charter capital as promulgated under Securities Law No. 54/2019/QH14 and other legal regulations.
- The financial reserve can be used to supplement to charter capital or distributed in accordance with the decision of Members’ Council of the Company as promulgated under Securities Law No. 54/2019/QH14 and other legal regulations.

As of the date of issuance of these consolidated interim financial statements, ACBS have not yet made any decision regarding the outstanding balance of reserve to supplement charter capital and financial reserve.

(u) Revenue

(i) Gains from sales of financial assets

Gains from sales of financial assets is recognised in the consolidated statement of income when ACBS received the order matching reports of securities trading transactions from VSDC (for listed securities) or completion of the agreement on transfer of assets (for unlisted securities).

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(ii) Dividend and interest income from financial assets

Dividend income from shares that have been registered and centrally deposited at the Vietnam Securities Depository and Clearing Corporation (VSDC) is recognised on the last registration date (the record date). Dividend income from shares that have not been registered with VSDC is recognised when the right to receive dividend is established. Share dividends are not recognised as income. Dividends received which are attributable to the period before investment acquisition date are deducted from the carrying amount of the investment.

Interest revenue from financial assets is recognised when the interest is incurred on an accrual basis (taking into account the yield generated by the asset) unless the collectability of the interest is uncertain.

(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 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.

(v) 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 financial assets, handling of bad debt losses, impairment of financial assets, and borrowings costs of loans” in the consolidated statement of income.

(w) 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.

(x) Business operating expense

Production and business expenses are recognised in the consolidated statement of income in the period in which they are incurred. However, expenses relating to production and business activities spanning multiple accounting periods must be recognised in the consolidated statement of income on a systematic or proportional allocation basis.

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(y) Related parties

Parties are considered to be related to ACBS 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 ACBS 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, its subsidiaries and associates.

(z) Comparative information

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

(aa) Nil balances

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

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4. Financial instruments

(a) Financial risk management

(i) Overview

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

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

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

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

(ii) Risk management framework

The Board of Directors has overall responsibility for the establishment and oversight of ACBS's risk management framework. The Board of Directors has established the Risk Management Committee, which is responsible for developing and monitoring ACBS'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 ACBS'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 ACBS if a customer or counterparty to a financial instrument fails to meet its contractual obligations.

To manage the level of credit risk, ACBS 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 ACBS's advances to customers for the proceeds from selling securities and margin loans.

ACB Securities Company Limited**Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)****Form B09a – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)***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 accounting period was as follows:

	Note	30/6/2026 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 (i)	7(b)	10,881,671,057,389	12,389,822,515,145
Financial assets at FVTPL (ii)			
▪ Listed Government bonds		1,337,193,722,935	-
▪ Unlisted corporate bonds	7(a)	272,906,442,000	273,994,520,400
▪ Unlisted bonds issued by credit institutions	7(a)	504,442,465,753	518,368,493,000
▪ Certificates of deposit	7(a)	72,463,305,214	30,333,375,991
Loans:			
▪ Margin loans (iii)	7(c)	20,503,476,155,583	17,195,059,799,722
▪ Advance to customers for the proceeds from selling securities (iv)	7(c)	141,076,637,107	145,644,749,174
Other receivables:			
▪ Receivables from sales of financial assets (v)		441,330,000	1,241,381,966,000
▪ Receivables and dividend and interest receivables of financial assets (v)		444,812,909,585	419,792,146,582
▪ Receivables from services rendered (v)	11	5,302,098,791	6,822,043,050
▪ Other receivables (v)		1,373,999,996	100,892,323,931
Other current assets (vi)	14	15,036,417,411	577,126
Long-term pledges, mortgages, margin deposits, and security deposits		6,494,463,100	6,480,263,100
Deposits at Settlement Support Fund	18(a)	20,000,000,000	20,000,000,000
Other non-current assets	18(b)	15,070,026,946	15,055,038,292
		36,003,470,353,273	34,365,808,808,216

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

Cash in banks, cash equivalents and held-to-maturity investments of ACBS 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 ACBS.

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(ii) Financial assets at FVTPL

Financial assets at FVTPL include Government bonds, corporate bonds, bonds issued by credit institutions and certificates of deposit of the Company with well-known institutions. The Board of Directors does not foresee any significant credit risk from these investments and does not expect that these financial institutions may default and cause losses to ACBS.

(iii) 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.

Securities Service 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.

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

	30/6/2026 VND	1/1/2026 VND
Margin loans		
▪ Overdue from 3 years and above	117,476,188,907	117,476,188,907

Refer to Note 8 for the allowance for impairment of financial assets and collateral assets.

(iv) 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 Support 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 1 January 2026, there are no past due or uncollectible balances with VSDC that are impaired.

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

Included in current assets as at 30 June 2026 are margin deposits for derivative securities transactions placed on demand with the Vietnam Joint Stock Commercial Bank for Industry and Trade.

Liquidity risk is the risk that ACBS will not be able to meet its financial obligations as they fall due. ACBS's approach to managing liquidity is to ensure, as far as possible, that ACBS 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 ACBS's reputation.

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

As at 30 June 2026	Carrying amount VND	Contractual cash flows VND	Within 1 year VND	1 – 2 years VND	Over 5 years VND
Short-term borrowings	23,736,940,000,000	24,130,245,936,389	24,130,245,936,389	-	-
Payable for securities trading activities	205,855,883,054	205,855,883,054	205,855,883,054	-	-
Payable to suppliers – short-term	510,777,029	510,777,029	510,777,029	-	-
Accrued expenses – short-term	74,066,802,241	74,066,802,241	74,066,802,241	-	-
Other short-term payables	6,799,997,022	6,799,997,022	6,799,997,022	-	-
Long-term bonds issued	200,000,000,000	226,000,000,000	-	226,000,000,000	-
Other long-term payables	13,000,000	13,000,000	-	-	13,000,000
	24,224,186,459,346	24,643,492,395,735	24,417,479,395,735	226,000,000,000	13,000,000

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As at 1 January 2026	Carrying amount VND	Contractual cash flows VND	Within 1 year VND	1 – 2 years VND	Over 5 years VND
Short-term borrowings	23,173,380,000,000	23,496,144,230,904	23,496,144,230,904	-	-
Payable for securities trading activities	527,140,639,643	527,140,639,643	527,140,639,643	-	-
Payable to suppliers – short-term	122,835,907,749	122,835,907,749	122,835,907,749	-	-
Accrued expenses – short-term	57,655,170,088	57,655,170,088	57,655,170,088	-	-
Other short-term payables	6,820,961,477	6,820,961,477	6,820,961,477	-	-
Long-term bonds issued	200,000,000,000	226,000,000,000	-	226,000,000,000	-
Other long-term payables	13,000,000	13,000,000	-	-	13,000,000
	24,087,845,678,957	24,436,609,909,861	24,210,596,909,861	226,000,000,000	13,000,000

The Company and its subsidiary manage 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's Board of Directors 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.

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Market risk is the risk that changes in market prices, such as foreign exchange rates, interest rates and equity prices will affect ACBS's statement of income or the value of ACBS's 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.

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

(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 accounting period, the interest rate profile of ACBS's interest-bearing financial instruments was as follows:

	Carrying amount	
	30/6/2026	1/1/2026
	VND	VND
Fixed rate instruments		
Cash in banks and cash equivalents	1,781,709,321,463	2,002,160,996,703
Certificates of deposit	72,463,305,214	30,333,375,991
Listed Government bonds	1,337,193,722,935	-
Unlisted corporate bonds	272,906,442,000	273,994,520,400
Unlisted bonds issued by credit institutions	504,442,465,753	518,368,493,000
Held-to-maturity investments	10,881,671,057,389	12,389,822,515,145
Loans receivables – gross	20,644,552,792,690	17,340,704,548,896
Other current assets	15,036,417,411	577,126
Deposits at Settlement Support Fund	20,000,000,000	20,000,000,000
Other non-current assets	15,070,026,946	15,055,038,292
Short-term borrowings	(23,736,940,000,000)	(23,173,380,000,000)
Long-term bonds issued	(200,000,000,000)	(200,000,000,000)

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(iii) Share price risk

Share price risk arises from listed shares held by the ACBS. The Company's Board of Directors monitor the listed shares in its investment portfolio based on market indices. Material investments in the portfolio are managed separately and approved by the authorised people.

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

	Fair value	
	30/6/2026 VND	1/1/2026 VND
Financial instruments with share price risk		
Financial assets at FVTPL	2,981,630,202,032	4,147,827,006,155
▪ Listed shares and shares traded on UPCOM	1,910,340,458,745	2,195,265,682,155
▪ Underlying assets hedge for warrants issued by the Company	883,945,178,000	1,952,561,324,000
▪ Fund certificates	187,344,565,287	-

As at 30 June 2026, if share prices increase/decrease by 4% with all other variables being held constant, profit after tax of the Company would have increased/decreased by VND95,412 million (1/1/2026: if share prices increase/decrease by 41% with all other variables being held constant, profit after tax of the Company would have increased/decreased by VND1,360,487 million).

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(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 consolidated statement of financial position were as follows:

	30/6/2026		1/1/2026	
	Carrying amount VND	Fair value VND	Carrying amount VND	Fair value VND
Financial assets				
<i>Categorised as financial assets at FVTPL:</i>				
▪ 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	1,910,340,458,745	1,910,340,458,745	2,195,265,682,155	2,195,265,682,155
- Unlisted shares and not yet registered for trading	21,418,816,201	21,418,816,201	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
- Listed Government bonds	1,337,193,722,935	1,337,193,722,935	-	-
- Unlisted corporate bonds	272,906,442,000	272,906,442,000	273,994,520,400	273,994,520,400
- Unlisted bonds issued by credit institutions	504,442,465,753	504,442,465,753	518,368,493,000	518,368,493,000
- Fund certificates	187,344,565,287	187,344,565,287	-	-
- Certificates of deposit	72,463,305,214	72,463,305,214	30,333,375,991	30,333,375,991
<i>Categorised as loans and receivables:</i>				
▪ 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 receivables – net (i)	20,527,076,788,233	20,527,076,788,233	17,223,228,571,999	17,223,228,571,999
▪ Receivables – net (i)	443,955,146,605	443,955,146,605	1,659,830,619,602	1,659,830,619,602
▪ 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 Support Fund	20,000,000,000	(*)	20,000,000,000	(*)
▪ Other non-current assets	15,070,026,946	(*)	15,055,038,292	(*)

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	30/6/2026		1/1/2026	
	Carrying amount VND	Fair value VND	Carrying amount VND	Fair value VND
Financial liabilities				
<i>Categorised as financial liabilities recognised at FVTPL:</i>				
▪ Covered warrants payables	(197,351,553,000)	(197,351,553,000)	(517,136,779,000)	(517,136,779,000)
<i>Categorised as financial liabilities at amortised cost:</i>				
▪ Short-term borrowings (i)	(23,736,940,000,000)	(23,736,940,000,000)	(23,173,380,000,000)	(23,173,380,000,000)
▪ Accounts payable for securities trading activities and VSDC (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 short-term payables (i)	(6,799,997,022)	(6,799,997,022)	(6,820,961,477)	(6,820,961,477)
▪ Long-term bonds issued	(200,000,000,000)	(*)	(200,000,000,000)	(*)
▪ Other long-term payables	(13,000,000)	(*)	(13,000,000)	(*)

(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.

(*) ACBS has not determined fair values of these financial instruments for disclosure in the consolidated interim 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, Vietnamese Accounting System for enterprises, Circular 210, Circular 334 and the relevant statutory requirements applicable to interim financial reporting. The fair values of these financial instruments may differ from their carrying amounts



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	30/6/2026 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 period

	Six-month period ended 30/6/2026		Six-month period ended 30/6/2025	
	Volume of transactions	Value of transactions VND	Volume of transactions	Value of transactions VND
a) The Company				
Shares	1,281,048,450	11,390,693,414,475	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	149,478,739,545,835	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	24,396,542,380,000	86,204	11,637,092,910,000
	7,632,933,813	277,862,470,668,240	10,116,433,644	213,825,766,579,467

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7. Financial assets

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

	30/6/2026		Revaluation difference as at 30 June 2026		
	Cost VND (1)	Fair value VND (2)	Gains VND (3) = (2) – (1)	Loss VND (4) = (1) – (2)	Revalued amount VND (5) = (1) + (3) – (4)
Listed shares and shares trading on the UPCOM	2,004,104,961,098	1,910,340,458,745	24,733,351,895	118,497,854,248	1,910,340,458,745
Unlisted and unregistered shares	21,418,749,529	21,418,816,201	853,918	787,246	21,418,816,201
Underlying assets hedge for covered warrants issued	910,102,906,405	883,945,178,000	18,002,283,529	44,160,011,934	883,945,178,000
Listed Government bonds	1,335,769,839,547	1,337,193,722,935	1,531,692,426	107,809,038	1,337,193,722,935
Unlisted corporate bonds (i)	270,308,391,421	272,906,442,000	2,598,050,579	-	272,906,442,000
Unlisted bonds issued by credit institutions (i)	500,000,000,000	504,442,465,753	4,442,465,753	-	504,442,465,753
Fund certificates	201,368,000,000	187,344,565,287	5,000,000	14,028,434,713	187,344,565,287
Certificates of deposit	72,463,305,214	72,463,305,214	-	-	72,463,305,214
	5,315,536,153,214	5,190,054,954,135	51,313,698,100	176,794,897,179	5,190,054,954,135

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	1/1/2026		Revaluation difference as at 1 January 2026		
	Cost VND (1)	Fair value VND (2)	Gains VND (3) = (2) – (1)	Loss VND (4) = (1) – (2)	Revalued amount VND (5) = (1) + (3) – (4)
Listed shares and shares trading on the UPCOM	2,278,825,175,029	2,195,265,682,155	70,064,769,833	153,624,262,707	2,195,265,682,155
Unlisted and unregistered shares	21,418,230,909	21,418,676,701	853,918	408,126	21,418,676,701
Underlying assets hedge for covered warrants issued	1,863,356,858,023	1,952,561,324,000	121,605,671,084	32,401,205,107	1,952,561,324,000
Unlisted corporate bonds	270,000,000,000	273,994,520,400	3,994,520,400	-	273,994,520,400
Unlisted bonds issued by credit institutions (i)	500,000,000,000	518,368,493,000	18,368,493,000	-	518,368,493,000
Certificates of deposit	30,333,375,991	30,333,375,991	-	-	30,333,375,991
	4,963,933,639,952	4,991,942,072,247	214,034,308,235	186,025,875,940	4,991,942,072,247

- (i) Included in financial assets at fair value through profit or loss (“FVTPL”) as at 30 June 2026 were VND500,000 million of par value in unlisted bonds issued by credit institutions (1/1/2026: VND270,000 million of par value in unlisted corporate bonds and VND500,000 million in par value of unlisted bonds issued by credit institutions), which were pledged at banks to secure short-term loans of the Company (Note 19).

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(b) Held-to-maturity investments

	30/6/2026		1/1/2026	
	Cost VND	Allowance VND	Cost VND	Allowance VND
Term deposits at banks (i)	10,484,171,057,389	-	11,547,272,515,145	-
Term deposits at banks – Warrants (ii)	397,500,000,000	-	842,550,000,000	-
	<u>10,881,671,057,389</u>	<u>-</u>	<u>12,389,822,515,145</u>	<u>-</u>

- (i) The balance of term deposits at banks represent term deposits in VND with original terms to maturity of more than 3 months and remaining terms to maturity less than 12 months from the end of the accounting period and earn annual interest rates ranging from 3.50% to 9.20% as at 30 June 2026 (1/1/2026: from 3.50% to 7.90%).

Included in term deposits at banks as at 30 June 2026 was VND9,613,671 million (1/1/2026: VND10,806,973 million), which were pledged at banks to secure short-term loans of the Company (Note 19).

- (ii) The balance reflects the VND deposit placed at the custodian bank (Joint Stock Commercial Bank for Investment and Development of Vietnam) to secure payments for the Company's issued covered warrants, with remaining terms to maturity from 3 months to 7 months at the end of the accounting period and earning annual interest rates ranging from 5.80% to 7.80% as at 30 June 2026 (1/1/2026: from ranging from 4.80% to 5.80%).

(c) Loans receivables

	30/6/2026		1/1/2026	
	Cost VND	Carrying amount/ Fair value VND	Cost VND	Carrying amount/ Fair value VND
Margin loans (i)	20,503,476,155,583	20,386,000,151,126	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
	<u>20,644,552,792,690</u>	<u>20,527,076,788,233</u>	<u>17,340,704,548,896</u>	<u>17,223,228,571,999</u>

- (i) The fair value of these margin 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

	30/6/2026		1/1/2026	
	Cost VND	Allowance VND	Cost VND	Allowance VND
Margin loans	117,476,188,907	117,476,004,457	117,476,188,907	117,475,976,897
	As at 30/6/2026		Allowance	Allowance
	Cost	Recoverable	as at	made during
	VND	amount	1/1/2026	the period
		VND	VND	VND
		(1)	(2)	(3) = (1) - (2)
Margin loans	117,476,188,907	184,450	117,475,976,897	27,560
	As at 30/6/2025		Allowance	Allowance
	Cost	Recoverable	as at	reversed during
	VND	amount	1/1/2025	the period
		VND	VND	VND
		(1)	(2)	(3) = (1) - (2)
Margin loans	117,476,188,907	229,880	117,475,981,607	(22,580)

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	30/6/2026 VND	1/1/2026 VND
Receivables from selling listed securities	441,330,000	1,241,381,966,000
Interest receivables on bank deposits other than Asia Commercial Joint Stock Bank (“the Parent Bank”)	276,432,331,186	269,619,679,785
Accrued interest from margin loan transactions	153,128,301,482	111,505,525,297
Interest receivables from the Parent Bank	5,040,421,917	36,566,891,500
Dividend receivables – listed shares	10,211,805,000	2,100,000,000
Others	50,000	50,000
	445,254,239,585	1,661,174,112,582

10. Short-term prepayment to suppliers

	30/6/2026 VND	1/1/2026 VND
Advance payments for the purchase and upgrading of software renovation	2,202,470,110	5,462,383,000
Prepayment for office rental	1,144,048,233	1,232,048,233
Office repair and design	9,750,000	57,111,600
Others	2,926,499,170	2,272,353,514
	6,282,767,513	9,023,896,347

11. Receivables from services rendered

	30/6/2026 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. Allowance for diminution in value of account receivables

	30/6/2026		1/1/2026	
	Cost VND	Allowance VND	Cost VND	Allowance VND
Account receivables	1,299,092,980	1,299,092,980	1,447,092,980	1,343,492,980
	As at 30/6/2026			
	Cost VND	Recoverable amount VND	Allowance VND (1)	Allowance as at 1/1/2026 VND (2)
				Allowance resersed during the period VND (3) = (1) - (2)
Account receivables	1,299,092,980	-	1,299,092,980	1,343,492,980 (44,400,000)
	As at 30/6/2025			
	Cost VND	Recoverable amount VND	Allowance VND (1)	Allowance as at 1/1/2025 VND (2)
				Allowance made during the period VND (3) = (1) - (2)
Account receivables	1,299,092,980	-	1,299,092,980	1,299,092,980 -

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	30/6/2026 VND	1/1/2026 VND
Software licensing and maintenance expense	9,010,879,325	8,352,536,441
Server system rental expenses	5,630,245,822	226,080,000
Server system warranty expenses	2,609,640,000	-
Others	5,401,771,898	18,925,796,145
	22,652,537,045	27,504,412,586

(b) Long-term prepaid expenses

	Tools and instruments VND	Office renovation VND	Others VND	Total VND
Opening balance	7,483,596,449	24,194,851,062	10,596,373,607	42,274,821,118
Additions	477,154,800	-	8,744,600,951	9,221,755,751
Amortisation for the period	(2,282,804,845)	(9,010,861,199)	(3,907,485,444)	(15,201,151,488)
Closing balance	5,677,946,404	15,183,989,863	15,433,489,114	36,295,425,381

14. Other current assets

	30/6/2026 VND	1/1/2026 VND
Deposit for trading derivatives (i)	14,958,894,080	-
Other receivables	77,523,331	577,126
	15,036,417,411	577,126

- (i) According to Decision No. 26/QĐ-HĐTV dated 16 April 2025 issued by Vietnam Securities Depository and Clearing Corporation (“VSDC”), the Company is required deposit cash or securities and ensure that the cash deposit ratio at all times is not lower than the minimum ratio prescribed by VSDC.

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
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 period	1,686,455,460	6,864,918	459,168,048	4,625,391,077	412,679,436	7,190,558,939
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	27,459,664	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.

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	Software VND	Others VND	Total VND
Cost			
Opening balance	85,836,986,871	1,889,290,000	87,726,276,871
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 period	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.

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	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
Opening balance	5,120,262,113	1,014,000,000
Additions during the period	9,739,900,000	2,106,535,000
Transfer to intangible fixed assets (Note 16)	(10,552,000,000)	(2,107,594,000)
Closing balance	4,308,162,113	1,012,941,000

Construction in progress as at 30 June 2026 and 1 January 2026 represents the cost of software upgrade and installation that has not been completed.

18. Deposits at Settlement Support Fund and other non-current assets**(a) Deposit at Settlement Support Fund**

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 VND2.5 billion to Settlement Support Fund and the cumulative contributions shall not exceed VND20 billion.

Movements of deposits at Settlement Support Fund during the period were as follows:

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
Opening balance	20,000,000,000	20,000,000,000
Interest incurred	862,098,420	1,201,280,125
Interest received	(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. 28/QD-HDTV dated 16 April 2025 issued by the VSDC on regulations on management and use of clearing fund for derivative securities activities, The Company is responsible for contributing to Clearing Fund in cash or securities. The initial minimum contribution is VND10 billion for direct clearing members, VND15 billion for general clearing members. As at 30 June 2026 and 1 January 2026, the Company has fully contributed the minimum contribution.

19. Short-term borrowings

The borrowings are made for the purpose of supplementing working capital for the Company's business activities. Movements of short-term borrowings during the period were as follows:

	1/1/2026 VND	Receipts VND	Payments VND	30/6/2026 VND
Joint Stock Commercial Bank for Investment and Development of Vietnam	4,056,000,000,000	8,457,000,000,000	(7,204,000,000,000)	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 Export Import Commercial Joint Stock 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	(5,200,000,000,000)	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	42,772,440,000,000	(42,208,880,000,000)	23,736,940,000,000

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

Included in short-term borrowings were borrowings amounting to VND9,671,000 million as at 30 June 2026 (1/1/2026: VND10,935,920 million) secured by unlisted bonds issued by credit institutions with a par value of VND500,000 million (1/1/2026: unlisted corporate bonds with a face value of VND270,000 million and unlisted bonds issued by credit institutions with a par value of VND500,000 million) (Note 7(a)), and term deposits with total amount of VND9,613,671 million (1 January 2026: VND10,806,973 million) (Note 7(b)).

20. Accounts payable for securities trading activities

	30/6/2026 VND	1/1/2026 VND
Payable to Securities Exchanges and VSDC	8,504,330,054	10,003,860,643
Covered warrants payable (i)	197,351,553,000	517,136,779,000
	205,855,883,054	527,140,639,643

- (i) As at 30 June 2026 and 1 January 2026, the number of covered warrants issued by the Company were as follows:

Code	30/6/2026		1/1/2026	
	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	-	-
CTCB2601	19,000,000	16,786,500	-	-
CFPT2610	19,000,000	16,818,300	-	-
CHPG2518	-	-	31,900,000	30,591,900
CFPT2513	-	-	26,700,000	22,672,000
Others	104,000,000	79,912,300	312,600,000	165,987,800
	199,000,000	167,211,000	371,200,000	219,251,700

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21. Taxes and other receivables or payables to State Treasury

Six-month period ended 30/6/2026	1/1/2026	Incurred VND	Paid VND	Net-off VND	30/6/2026	
	VND Payables				Receivables	Payables
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

Six-month period ended 30/6/2025	1/1/2025	Incurred VND	Paid VND	Net-off VND	30/6/2025	
	VND Payables				Receivables	Payables
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

ACB Securities Company Limited**Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)****Form B09a – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)***22. Accrued expenses**

	30/6/2026 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

23. Long-term bonds issued

Bond code	Currency	Annual interest rate	Year of maturity	30/6/2026 VND	1/1/2026 VND
Bonds issued at par value					
ASS12501 (i)	VND	6,5%	2027	200,000,000,000	200,000,000,000
Bonds due within 12 months				-	-
Bonds due after 12 months				200,000,000,000	200,000,000,000

(i) These bonds were non-convertible, had no warrants and were unsecured.

24. Contributed capital

The Company's authorised and contributed charter capital were as follows:

	30/6/2026		1/1/2026	
	Authorised and contributed charter capital		Authorised and contributed charter capital	
	VND	%	VND	%
Asia Commercial Joint Stock Bank ("the Parent Bank")	11,000,000,000,000	100%	11,000,000,000,000	100%

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

	Six-month period ended	
	30/6/2026 VND	30/6/2025 VND
Opening balance	11,000,000,000,000	7,000,000,000,000
Contributed capital by cash from the Parent Bank	-	4,000,000,000,000
Closing balance	11,000,000,000,000	11,000,000,000,000

ACB Securities Company Limited**Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)****Form B09a – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)***25. Off-consolidated statement of financial position items****(a) Valuable paper custodied (Quantity)**

	30/6/2026	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 and its subsidiary

	30/6/2026 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
Financial assets traded as collateral	-	270,000,000,000
	2,285,842,310,000	2,912,347,205,000

(c) Financial assets in transit of the Company and its subsidiary

	30/6/2026 VND	1/1/2026 VND
Shares	32,843,000,000	21,594,920,000
Warrants	10,724,430,000	13,527,655,000
	43,567,430,000	35,122,575,000

(d) Investors' deposits for securities transactions managed by the Company

	30/6/2026 VND	1/1/2026 VND
Domestic investors' cash deposits managed by the Company for securities transactions	548,074,439,106	717,130,118,072
Foreign investors' cash deposits managed by the Company for securities transactions	10,481	10,486
	548,074,449,587	717,130,128,558

26. Revenue from operating activities**(a) Gains/(losses) from sales of financial assets at FVTPL**

Six-month period ended 30 June 2026	Quantity	Proceeds VND (1)	Weighted average cost at the end of the trading day VND (2)	Gains/(losses) from sales of securities in the current period VND (3) = (1) – (2)	Gains/(losses) from sales of securities in the prior period 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)
Certificates of deposit				54,934,442,504	2,490,040,600
Gains from selling underlying securities				238,485,166,937	117,939,465,562
Net losses from trading derivatives – future contracts				(1,975,740,000)	(3,675,860,000)
Losses when buying back warrants issued by the Company				(5,571,914,945)	(12,425,035,825)
Gains from matured covered warrants issued by the Company				28,993,351,932	10,120,035,081
				259,930,863,924	111,958,604,818
<i>In which:</i>					
Gains from sales of financial assets at FVTPL				526,351,862,692	289,703,009,875
Losses from sales of financial assets at FVTPL				(266,420,998,768)	(177,744,405,057)

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

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Six-month period ended 30 June 2025	Quantity	Proceeds VND (1)	Weighted average cost at the end of the trading day VND (2)	Gains/(losses) from sales of securities in the current period VND (3) = (1) – (2)	Gains/(losses) from sales of securities in the prior period VND
Shares	147,416,613	4,376,333,441,800	4,259,222,146,838	117,111,294,962	130,773,580,040
Bonds	253,440,000	32,149,812,780,000	32,151,474,650,000	(1,661,870,000)	(3,623,942,274)
Certificate of deposits	700	712,909,980,300	712,909,980,300	2,490,040,600	300,000
Net gains from selling underlying securities				117,939,465,562	127,149,937,766
Net (losses)/gains from trading derivatives – future contracts				(3,675,860,000)	1,022,150,000
Losses when buying back warrants issued by the Company				(12,425,035,825)	(20,494,723,230)
Gains/losses from matured covered warrants issued by the Company				10,120,035,081	3,957,790,700
				111,958,604,818	111,635,155,236
<i>In which:</i>					
Gains from sales of financial assets at FVTPL				289,703,009,875	312,194,979,809
Losses from sales of financial assets at FVTPL				(177,744,405,057)	(200,559,824,573)

26. Revenue from operating activities (continued)**(b) Gains/(losses) from revaluation of financial assets at FVTPL and outstanding covered warrants payables**

Six-month period ended 30 June 2026	Cost as at 30/6/2026 VND	Fair value/ market price as at 30/6/2026 VND	Revaluation gains/(losses) differences as at 30/6/2026 VND	Revaluation gains/(losses) differences as at 1/1/2026 VND	Revaluation gains differences during the period VND
Financial assets recognised at FVTPL					
Listed shares and traded shares on UPCOM	2,004,104,961,098	1,910,340,458,745	(93,764,502,353)	(83,559,492,874)	(10,205,009,479)
Unlisted shares and unregistered for trading	21,418,749,529	21,418,816,201	66,672	445,792	(379,120)
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)
Listed Government bonds	1,335,769,839,547	1,337,193,722,935	1,423,883,388	-	1,423,883,388
Unlisted corporate bonds	270,308,391,421	272,906,442,000	2,598,050,579	3,994,520,400	(1,396,469,821)
Unlisted bonds issued by credit institutions	500,000,000,000	504,442,465,753	4,442,465,753	18,368,493,000	(13,926,027,247)
Fund certificates	201,368,000,000	187,344,565,287	(14,023,434,713)	-	(14,023,434,713)
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)
<i>In which:</i>					
Unrealised gains from sales of financial assets at FVTPL					481,719,924,946
Unrealised losses from sales of financial assets at FVTPL					(635,209,556,320)

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

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dated 27 December 2016 of the Ministry of Finance)*

Six-month period ended 30 June 2026	Cost as at 30/6/2026 VND	Fair value/ market price as at 30/6/2026 VND	Revaluation gains/(losses) differences as at 30/6/2026 VND	Revaluation gains/(losses) differences as at 1/1/2026 VND	Revaluation gains differences during the period VND
Outstanding covered warrants payables	190,558,594,354	197,351,553,000	(6,792,958,646)	15,339,807,410	(22,132,766,056)
<i>In which:</i>					
Unrealised losses from revaluation of outstanding covered warrants payables					(52,981,463,638)
Unrealised gains from revaluation of outstanding covered warrants payables					30,848,697,582

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

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

Six-month period ended 30 June 2025	Cost as at 30/6/2025 VND	Fair value/ market price as at 30/6/2025 VND	Revaluation gains/(losses) differences as at 30/6/2025 VND	Revaluation gains/(losses) differences as at 1/1/2025 VND	Revaluation gains 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 assets hedge for covered warrants	695,516,940,043	714,480,876,600	18,963,936,557	11,362,649,945	7,601,286,612
Listed Government bonds	1,800,820,480,000	1,800,820,480,000	-	-	-
Unlisted corporate bonds	270,295,890,300	270,295,890,300	-	-	-
Unlisted bonds issued by credit institutions	500,000,000,000	500,000,000,000	-	-	-
	5,013,141,588,423	4,860,826,572,467	(152,315,015,956)	(60,852,581,215)	(91,462,434,741)
<i>In which:</i>					
Unrealised gains from sales of financial assets at FVTPL					403,793,088,262
Unrealised losses from sales of financial assets at FVTPL					(495,255,523,003)
Outstanding covered warrants payables	156,514,456,631	140,312,031,000	16,202,425,631	22,235,419,050	(6,032,993,419)
<i>In which:</i>					
Unrealised losses from revaluation of outstanding covered warrants payables					5,316,895,112
Unrealised gains from revaluation of outstanding covered warrants payables					(11,349,888,531)

ACB Securities Company Limited**Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)****Form B09a – 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)****(c) Dividend, interest income from financial assets at FVTPL, held to maturity investments, loans and receivables**

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
From financial assets at FVTPL	86,378,387,957	43,977,435,282
▪ <i>Income from term deposits</i>	42,791,160,957	11,686,913,282
▪ <i>Dividends and interests arising from financial assets at FVTPL</i>	43,587,227,000	32,290,522,000
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
▪ <i>Income from margin loans</i>	947,611,330,050	446,056,352,394
▪ <i>Income from advance to customers for proceeds from selling securities</i>	7,417,579,606	3,665,243,708
▪ <i>Income from extension of margin loan</i>	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

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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
Others	5,064,890,063	3,274,720,409
	209,038,269,724	176,924,200,062

ACB Securities Company Limited**Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)****Form B09a – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)***27. Allowance expenses for financial assets, impairment of doubtful debts, and impairment loss of financial assets and borrowings costs of loans**

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
Allowance made/(reversed) for diminution in value of financial assets and collaterals (Note 8)	27,560	(22,580)
Borrowings costs of loans	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

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

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

30. Corporate income tax expenses

(a) Recognised in the consolidated statement of income

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
Current tax expense		
Current period	113,509,655,121	75,587,420,175

(b) Reconciliation of effective tax rate

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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 consolidation of financial statements	2,687,399,057	92,955,400
Unrecognised deferred tax assets	3,321,987,986	-
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 corporate income tax rate for the Company and its subsidiary is 20%. The income tax computation is subjected to the review and approval of the tax authorities.

(d) Unrecognised deferred tax assets

Deferred tax assets have not been recognised in respect of the following items:

	30/6/2026		31/12/2025	
	Temporary difference	Tax value	Temporary difference	Tax value
	VND	VND	VND	VND
Tax loss	16,609,939,930	3,321,987,986	-	-

The tax losses expire in the following years:

Year of expiry	Status of tax review	Tax losses available VND
2031	Outstanding	16,609,939,930

ACB Securities Company Limited**Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)****Form B09a – CTCK/HN***(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)***31. Significant transactions with related parties**

ACBS had the following principal transactions with related parties during the period as follows:

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
Asia Commercial Joint Stock Bank – The Parent Bank		
Contributed capital received	-	4,000,000,000,000
Interest income from bank deposits	21,642,925,808	47,963,698,107
Office rental and utility expenses	85,707,450	335,638,940
Rental income	420,000,000	-
Brokerage revenue	-	413,100
Other expenses	22,399,205	38,753,504
Members' Council and Board of Supervisors and Board of Directors		
Salary, bonus, remuneration and other benefits	7,764,000,000	9,129,000,000

The Company had the following significant balances with related parties at the end of the accounting period:

	30/6/2026	1/1/2026
	VND	VND
Asia Commercial Joint Stock Bank – The Parent Bank		
Demand deposit at the bank	495,774,536,534	825,547,497,480
Deposits at the bank with original terms from 3 months to 12 months	228,000,000,000	1,463,187,857,623
Deposits at the bank 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	11,000,000,000	11,000,000,000

32. Lease commitments

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

	30/6/2026	1/1/2026
	VND	VND
Within one year	13,894,530,563	13,334,530,563
Within two to five years	9,152,385,864	16,166,675,262
	23,046,916,427	29,501,205,825

ACB Securities Company Limited**Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)****Form B09a – CTCK/HN**

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

33. Capital expenditure commitments

As at 30 June 2026, ACBS had the following outstanding capital commitments approved but not provided for in the consolidated interim statement of financial position:

	30/6/2026 VND	1/1/2026 VND
Approved and contracted	6,161,578,262	13,366,524,000

34. Change in accounting estimates

In preparing these consolidated interim financial statements, the Board of Directors has made several accounting estimates. Actual results may differ from these accounting estimates. There was no significant changes in accounting estimates compared to those made in the most recent annual consolidated financial statements or those made in the prior interim period.

35. Seasonality or cyclical factors

ACBS's result of operations is not effected by seasonality or cyclical factors.

36. Unusual items

There were no unusual items for the six-month period ended 30 June 2026.

ACB Securities Company Limited

Notes to the consolidated interim financial statements for the six-month period ended 30 June 2026 (continued)

Form B09a – CTCK/HN

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

37. Change in the ACBS's structure

There were no significant changes in ACBS's structure during the six-month period ended 30 June 2026.

38. Comparative information

Comparative information was derived from the balances and amounts reported in ACBS's consolidated financial statements for the year ended 31 December 2025 and ACBS's consolidated interim financial statements for the six-month period ended 30 June 2025.

12 August 2026

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



(*) Authorised signature on financial statements according to Letter of Authorisation No. 02/GUQ-ACBS.26 dated 12 February 2026.



No: 145.6/CW-ACBS.26

Ho Chi Minh City, August 10, 2026

To: - State Securities Commission of Vietnam;
- 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 six-month 2026 consolidated financial statements compared to 2025.

ACB Securities Company Limited ("ACBS") hereby provides an explanation for the fluctuation exceeding 10% in Profit after tax of the six-month 2026 consolidated financial statements compared to 2025, as follows:

Unit: VND billion

Financial Statements	Indicator	Six-month 2026	Six-month 2025	Increase
(1)	(2)	(3)	(4)	(5)=(3)-(4)
Consolidated Financial Statement.	Net Profit After Tax	467	334	133

Primary reasons for the increase:

- Total operating revenue increased by VND 950 billion compared to 2025, driven primarily by a VND 298 billion rise in investment income. Additionally, interest income from loans grew by VND 521 billion, while securities brokerage, custody and consulting fees increased by VND 31 billion;
- Operating expenses increased by VND 666 billion year-over-year;
- General and administrative expenses increased by VND 13 billion; and
- Corporate income tax expenses increased by VND 38 billion.

As a result of the above factors, ACBS recorded a VND 133 billion increase in net profit after tax in the six-month 2026 compared to 2025.

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

Sincerely,

Recipients:

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



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