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: 1471../CV-ACBS.26 *No: 1471/ 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 excedding 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

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

Võ Đình Nam

KPMG

ACB Securities Company Limited

Separate 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

Registered offices

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

ACB Securities Company Limited
Corporate Information (continued)

Hai Phong Branch	15 Hoang Dieu Street Hong Bang Ward Hai Phong City Vietnam
Da Nang Branch	218 Bach Dang Street Hai Chau Ward Da Nang City Vietnam
Khanh Hoa Branch	80 Quang Trung Street Nha Trang Ward Khanh Hoa Province Vietnam
Vung Tau Branch	111 Hoang Hoa Tham Street Vung Tau Ward Ho Chi Minh City Vietnam
Can Tho Branch	17 - 19 Nam Ky Khoi Nghia Street Ninh Kieu Ward Can Tho City Vietnam
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 separate interim financial statements of the Company 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 separate 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 separate interim financial statements set out on pages 7 to 68 give a true and fair view of the unconsolidated financial position of the Company as at 30 June 2026, and its unconsolidated results of operation, unconsolidated cash flows and unconsolidated 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 to believe that the Company 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 separate interim financial statements for issue.

On behalf of the Board of Directors

CÔNG TY
TRÁCH NHIỆM HỮU HẠN
CHỨNG KHOÁN
ACB

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 separate interim financial statements of ACB Securities Company Limited ("the Company"), which comprise the separate statement of financial position as at 30 June 2026, the separate 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 68.

Board of Directors' Responsibility

The Company's Board of Directors is responsible for the preparation true and fair presentation of the separate 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 separate 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 separate 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.

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying separate interim financial statements do not give a true and fair view, in all material respects, of the unconsolidated financial position of ACB Securities Company Limited as at 30 June 2026 and its unconsolidated results of operations and its unconsolidated 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.

KPMG Limited Branch
Vietnam
Review Report No.: 26-01-00504-26-1

CHI NHÁNH
CÔNG TY TNHH
KPMG
THÀNH PHỐ HỒ CHÍ MINH

Nguyen Thi Thu Ha Practicing Auditor Registration Certificate No. 2236-2023-007-1 *Deputy General Director*	Pham Huy Cuong Practicing Auditor Registration Certificate No. 2675-2024-007-1

Ho Chi Minh City, 12 August 2026

ACB Securities Company Limited
Separate interim statement of financial position as at 30 June 2026

Form B01a – CTCK
(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**		**37,802,404,977,869**	**37,310,059,633,197**
I	**Financial assets ("FA")**	**110**		**37,763,334,023,566**	**37,281,556,071,523**
1	Cash and cash equivalents	111	5	1,780,841,619,325	1,972,808,104,055
1.1	*Cash*	*111.1*		*1,780,841,619,325*	*1,972,808,104,055*
2	Financial assets at fair value through profit or loss ("FVTPL")	112	7(a)	4,582,100,705,448	4,768,129,833,247
3	Held-to-maturity ("HTM") investments	113	7(b)	10,430,671,057,389	11,656,522,515,145
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	432,005,721,778	1,646,158,178,061
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*		*431,564,391,778*	*404,776,212,061*
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*		*431,564,341,778*	*404,776,162,061*
8	Short-term prepayment to suppliers	118	10	5,991,167,513	8,732,296,347
9	Receivables from services rendered	119	11	5,302,098,791	6,822,043,050
12	Other receivables	122		643,958,069	498,022,599
13	Allowance for diminution in value of account receivables	129	12	(1,299,092,980)	(1,343,492,980)
II	**Other current assets**	**130**		**39,070,954,303**	**28,503,561,674**
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	27,490,203,710
4	Short-term deposits, collaterals and pledges	134		44,000,000	44,000,000
5	Deductible value added tax	135		575,999,847	834,879,620
7	Other current assets	137	14	15,036,417,411	577,126

Form B01a – CTCK
(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 = 210 + 220 + 240 + 250)**	**200**		**1,233,503,149,506**	**1,220,668,455,638**
I	**Long-term financial assets**	**210**		**1,050,000,000,000**	**1,050,000,000,000**
2	Investments	212	15	1,050,000,000,000	1,050,000,000,000
2.2	*Investment in a subsidiary*	*212.2*		*1,050,000,000,000*	*1,050,000,000,000*
II	**Fixed assets**	**220**		**101,816,494,272**	**82,361,687,389**
1	Tangible fixed assets	221	16	70,578,540,667	56,512,511,478
	Cost	*222*		*205,969,619,071*	*184,719,895,861*
	Accumulated depreciation	*223a*		*(135,391,078,404)*	*(128,207,384,383)*
3	Intangible fixed assets	227	17	31,237,953,605	25,849,175,911
	Cost	*228*		*98,228,276,871*	*87,676,276,871*
	Accumulated amortisation	*229a*		*(66,990,323,266)*	*(61,827,100,960)*
IV	**Construction in progress**	**240**	**18**	**4,218,900,000**	**5,031,000,000**
V	**Other long-term assets**	**250**		**77,467,755,234**	**83,275,768,249**
1	Long-term deposits, collaterals and pledges	251		6,494,463,100	6,480,263,100
2	Long-term prepaid expenses	252	13(b)	35,826,206,334	41,663,408,003
3	Deferred tax assets	253		77,058,854	77,058,854
4	Deposits at Settlement Support Fund	254	19(a)	20,000,000,000	20,000,000,000
5	Other long-term assets	255	19(b)	15,070,026,946	15,055,038,292
5.1	*Deposits at the Derivatives Clearing Fund*	*255.1*		*15,070,026,946*	*15,055,038,292*
	TOTAL ASSETS (270 = 100 + 200)	**270**		**39,035,908,127,375**	**38,530,728,088,835**

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

ACB Securities Company Limited
Separate interim statement of financial position as at 30 June 2026 (continued)

Form B01a – CTCK
(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**		**24,322,151,075,618**	**24,309,038,593,030**
I	**Current liabilities**	**310**		**24,122,138,075,618**	**24,109,025,593,030**
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*	*20*	*23,736,940,000,000*	*23,173,380,000,000*
6	Payables for securities trading activities	318	21	205,855,883,054	527,140,639,643
8	Account payables to suppliers	320		510,777,029	122,744,220,049
9	Short-term advances from customers	321		60,000,000	60,000,000
10	Taxes and other payables to State Treasury	322	22	72,818,547,509	186,569,281,169
11	Payables to employees	323		24,538,972,835	34,623,981,221
12	Employees' benefits payable	324		675,010,569	160,776,979
13	Accrued expenses – short-term	325	23	73,938,887,600	57,531,170,088
17	Other payables	329		6,799,997,022	6,815,523,881
II	**Long-term liabilities**	**340**		**200,013,000,000**	**200,013,000,000**
4	Long-term bonds issued	346	24	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**		**14,713,757,051,757**	**14,221,689,495,805**
I	**Owner's equity**	**410**		**14,713,757,051,757**	**14,221,689,495,805**
1	Owner's equity	411		11,000,000,000,000	11,000,000,000,000
1.1	*Contributed capital*	*411.1*	*25*	*11,000,000,000,000*	*11,000,000,000,000*
4	Reserve to supplement charter capital	414		147,003,969,513	147,003,969,513
5	Financial and operational risk reserve	415		167,626,370,395	167,626,370,395
7	Retained profits	417		3,399,126,711,849	2,907,059,155,897
7.1	*Realised profits*	*417.1*		*3,507,065,938,707*	*2,884,332,170,192*
7.2	*Unrealised (losses)/profits*	*417.2*		*(107,939,226,858)*	*22,726,985,705*
	TOTAL LIABILITIES AND EQUITY (440 = 300 + 400)	**440**		**39,035,908,127,375**	**38,530,728,088,835**

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

Form B01a – CTCK
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

OFF-SEPARATE 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	26(a)	4,050,094	4,050,094
8	Listed/registered financial assets at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company	008	26(b)	2,170,361,390,000	2,871,479,205,000
9	Custodied financial assets at VSDC not available for trading of the Company	009		7,466,620,000	1,920,000
10	The Company's financial assets in transit	010	26(c)	13,967,430,000	31,551,655,000
12	Financial assets not custodied at VSDC	012		1,750,000	1,750,000
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	26(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 separate interim financial statements

Form B01a – CTCK
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

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

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

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

ACB Securities Company Limited
Separate interim statement of income for the six-month period ended 30 June 2026

Form B02a – CTCK
(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	Six-month period ended 30/6/2025 VND
I	**OPERATING INCOME**				
1.1	Gains from financial assets at FVTPL	01		1,022,959,122,540	734,976,061,998
	a. Gains from sales of financial assets at FVTPL	*01.1*	*27(a)*	*519,778,393,138*	*288,205,151,875*
	b. Unrealised gains from revaluation of financial assets at FVTPL	*01.2*	*27(b)*	*475,505,924,946*	*400,751,237,262*
	c. Dividends and interest income from financial assets at FVTPL	*01.3*	*27(c)*	*80,656,268,094*	*40,702,777,749*
	d. Unrealised gains from revaluation of outstanding covered warrants payables	*01.4*	*27(b)*	*(52,981,463,638)*	*5,316,895,112*
1.2	Interest income from HTM investments	02	27(c)	361,883,973,674	379,521,841,157
1.3	Interest income from loans and receivables	03	27(c)	975,555,881,871	455,060,724,582
1.6	Revenue from securities brokerage	06	27(d)	197,641,476,151	166,644,521,695
1.9	Revenue from securities custody	09	27(d)	6,656,701,247	5,575,349,861
1.10	Revenue from financial advisory services	10	27(d)	280,712,908	1,433,636,364
1.11	Other operating income	11	27(d)	1,147,026,334	746,805,505
	Total operating income	**20**		**2,566,124,894,725**	**1,743,958,941,162**
II	**OPERATING EXPENSES**				
2.1	Losses from financial assets at FVTPL	21		817,756,011,868	681,072,633,691
	a. Losses from sales of financial assets at FVTPL	*21.1*	*27(a)*	*264,534,008,768*	*177,744,405,057*
	b. Unrealised losses from revaluation of financial assets at FVTPL	*21.2*	*27(b)*	*584,039,371,453*	*491,748,895,003*
	c. Transaction costs of acquisition of financial assets at FVTPL	*21.3*		*31,329,229*	*229,445,100*
	d. Unrealised losses from revaluation outstanding covered warrants payables	*21.4*	*27(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	28	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	29	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		(44,400,000)	-
	Total operating expenses	**40**		**1,860,595,326,158**	**1,244,699,808,166**

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

ACB Securities Company Limited
Separate interim statement of income for the six-month period ended 30 June 2026 (continued)

Form B02a – CTCK
(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	Six-month period ended 30/6/2025 VND
III	**FINANCIAL INCOME**				
3.2	Interest income from demand deposits	42		3,115,615,134	2,842,652,308
	Total financial income	**50**		**3,115,615,134**	**2,842,652,308**
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**	**30**	**97,750,782,236**	**94,582,343,905**
VII	**RESULTS FROM OPERATING ACTIVITIES (70 = 20 – 40 + 50 – 60 – 61– 62)**	**70**		**605,238,625,224**	**405,779,332,035**
VIII	**OTHER INCOME AND OTHER EXPENSES**				
8.1	Other income	71		426,877,452	8,448,641
8.2	Other expenses	72		88,291,603	114,960,349
	Results from other activities (80 = 71 – 72)	**80**		**338,585,849**	**(106,511,708)**
IX	**ACCOUNTING PROFIT BEFORE TAX (90 = 70 + 80) (CARRIED FORWARD TO THE NEXT PAGE)**	**90**		**605,577,211,073**	**405,672,820,327**

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

ACB Securities Company Limited
Separate interim statement of income for the six-month period ended 30 June 2026 (continued)

Form B02a – CTCK
(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	Six-month period ended 30/6/2025 VND
IX	**ACCOUNTING PROFIT BEFORE TAX (90 = 70 + 80) (BROUGHT FORWARD FROM THE PREVIOUS PAGE)**	**90**		**605,577,211,073**	**405,672,820,327**
9.1	Realised profit before tax	91		736,243,423,636	502,703,471,487
9.2	Unrealised losses before tax	92		(130,666,212,563)	(97,030,651,160)
X	**INCOME TAX EXPENSE**	**100**		**113,509,655,121**	**74,699,451,735**
10.1	Income tax expense – current	100.1	**31**	113,509,655,121	74,699,451,735
XI	**NET PROFIT AFTER TAX (200 = 90 – 100)**	**200**		**492,067,555,952**	**330,973,368,592**
XII	**OTHER COMPREHENSIVE INCOME AFTER TAX**	**300**		-	-

12 August 2026

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

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

(*) 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 separate interim financial statements

Form B03b – CTCK
(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	Six-month period ended 30/6/2025 VND
I	**CASH FLOWS FROM OPERATING ACTIVITIES**			
1	**Profit before tax**	**01**	**605,577,211,073**	**405,672,820,327**
2	**Adjustments for**	**02**	**(554,738,606,377)**	**(470,550,261,080)**
	Depreciation and amortisation	03	12,346,916,327	14,139,743,649
	Allowance	04	(44,372,440)	(22,580)
	Interest expenses	06	851,054,973,375	390,595,361,339
	Profit from investment activities	07	(361,883,973,674)	(379,521,841,157)
	Accrued interest income	08	(1,056,212,149,965)	(495,763,502,331)
3	**Increase in non-monetary expenses**	**10**	**553,190,673,871**	**503,098,783,534**
	Losses from revaluation of financial assets at FVTPL	11	553,190,673,871	503,098,783,534
4	**Decrease in non-monetary income**	**18**	**(422,524,461,308)**	**(406,068,132,374)**
	Gains from revaluation of financial assets at FVTPL	19	(422,524,461,308)	(406,068,132,374)
5.	**Changes in operating assets and liabilities**	**30**	**(906,041,678,779)**	**(7,702,902,641,509)**
	Decrease/(increase) in financial assets at FVTPL	31	77,495,681,292	(1,826,498,541,462)
	Decrease/(increase) in held to maturity	32	1,225,851,457,756	(3,993,343,336,312)
	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	842,252,354,000
	Decrease in receivables and dividend and interest receivables of financial assets	36	1,391,307,943,922	676,631,721,808
	Increase in receivables from services rendered	37	1,519,944,259	(682,728,129)
	(Increase)/decrease in other receivables	39	(145,935,470)	4,231,636,663
	Increase in other assets	40	(15,434,247,948)	(27,453,514,697)
	Increase/(decrease) in accrued expenses (exclude interest expenses)	41	1,021,473,340	(2,150,815,017)
	Decrease in prepaid expenses	42	10,674,868,334	15,357,667,404
	Corporate income tax paid	43	(207,967,709,908)	(68,013,025,081)
	Interest paid	44	(835,668,729,203)	(393,548,621,884)
	Decrease in payable to suppliers	45	(122,233,443,020)	(76,423,879,036)
	Increase in employee benefits payable	46	514,233,590	1,127,797,880
	Decrease in taxes and other payables to State Treasury	47	(19,292,678,873)	(9,736,366,012)
	(Decrease)/increase in payable to employees	48	(10,085,008,386)	4,149,321,326
	Decrease in other payables	50	(340,691,920,670)	(30,930,283,003)
	Net cash flows from operating activities	**60**	**(724,536,861,520)**	**(7,670,749,431,102)**

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

ACB Securities Company Limited
Separate interim statement of cash flows for the six-month period ended 30 June 2026
(Indirect method – continued)

Form B03b – CTCK
(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	Six-month period ended 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)
	Payments for investments in a subsidiary	63	-	(1,000,000,000,000)
	Net cash flows from investing activities	**70**	**(30,989,623,210)**	**(1,007,212,355,343)**
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
	Proceeds from other borrowings	*73.2*	*42,772,440,000,000*	*33,122,240,000,000*
	Payments to settle borrowing principals	74	(42,208,880,000,000)	(29,542,200,000,000)
	Payments to settle other borrowings	*74.3*	*(42,208,880,000,000)*	*(29,542,200,000,000)*
	Net cash flows from financing activities	**80**	**563,560,000,000**	**7,580,040,000,000**
	Net cash flows during the period (90 = 60 + 70 + 80)	**90**	**(191,966,484,730)**	**(1,097,921,786,445)**
	Cash and cash equivalents at the beginning of the period	**101**	**1,972,808,104,055**	**1,536,769,056,282**
	▪ *Cash in banks*	*101.1*	*1,972,808,104,055*	*396,755,177,764*
	▪ *Cash equivalents*	*101.2*	-	*1,140,013,878,518*
	Cash and cash equivalents at the end of the period (103 = 90 + 101) (Note 5)	**103**	**1,780,841,619,325**	**438,847,269,837**
	▪ *Cash in banks*	*103.1*	*1,780,841,619,325*	*438,847,269,837*

Form B03b – CTCK
(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	Six-month period ended 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
Payment investors' margin deposits at VSDC	*07.1*	*(5,916,198,763)*	*(7,045,919,682)*
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
▪ *Investors' cash deposits managed by the Company for securities transactions*	*32*	*735,430,049,200*	*712,343,645,756*
▪ *Customers' synthesising deposits for securities trading activities*	*33*	*597,270,271,140*	*103,407,538,750*
▪ *Deposits from securities issuers*	*35*	*59,742,590,710*	*3,262,772,726*
Cash and cash equivalents of customers at the end of the period (40 = 20 + 30)	**40**	**1,587,035,028,405**	**1,087,110,505,773**

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

ACB Securities Company Limited
Separate interim statement of cash flows for the six-month period ended 30 June 2026 (Indirect method - continued)

Form B03b – CTCK
(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	Six-month period ended 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:	Reviewed by:	Approved by:
Ms. Pham Thi Sanh	Mr. Vo Van Van	Mr. Nguyen Duc Hoan (*)
General Accountant	*Chief Accountant*	*General Director*

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

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

ACB Securities Company Limited
Separate interim statement of changes in equity for the six-month period ended 30 June 2026

Form B04a – CTCK
(Issued under Circular No. 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)

	Opening balance as at 1/1/2025	Opening balance as at 1/1/2026	Movement during the six-month period ended 30/6/2025 Increase	Movement 30/6/2025 (Decrease)	Movement 30/6/2026 Increase	Movement 30/6/2026 (Decrease)	Closing balance as at 30/6/2025	Closing balance as at 30/6/2026
	VND	VND	VND	VND	VND	VND	VND	VND
Owner's capital	7,000,000,000,000	11,000,000,000,000	4,000,000,000,000	-	-	-	11,000,000,000,000	11,000,000,000,000
Contributed capital	*7,000,000,000,000*	*11,000,000,000,000*	*4,000,000,000,000*	-	-	-	*11,000,000,000,000*	*11,000,000,000,000*
Reserve to supplement charter capital	147,003,969,513	147,003,969,513	-	-	-	-	147,003,969,513	147,003,969,513
Financial and operational risk reserve	167,626,370,395	167,626,370,395	-	-	-	-	167,626,370,395	167,626,370,395
Retained profits	1,920,633,588,969	2,907,059,155,897	428,004,019,752	(97,030,651,160)	622,733,768,515	(130,666,212,563)	2,251,606,957,561	3,399,126,711,849
Realised profits	*1,966,384,954,134*	*2,884,332,170,192*	*428,004,019,752*	-	*622,733,768,515*	-	*2,394,388,973,886*	*3,507,065,938,707*
Unrealised (losses)/profits	*(45,751,365,165)*	*22,726,985,705*	-	*(97,030,651,160)*	-	*(130,666,212,563)*	*(142,782,016,325)*	*(107,939,226,858)*
	9,235,263,928,877	14,221,689,495,805	4,428,004,019,752	(97,030,651,160)	622,733,768,515	(130,666,212,563)	13,566,237,297,469	14,713,757,051,757

12 August 2026

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

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

(*) 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 separate interim financial statements

These notes form an integral part of and should be read in conjunction with the accompanying separate 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 License No. 41/UBCK-GP issued by the State Securities Commission of Vietnam on 28 October 2008, operating in fund management industry.

(f) Number of employees

As at 30 June 2026, the Company had 361 employees (1/1/2026: 367 employees).

2. Basis of preparation

(a) Statement of compliance

The separate 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, 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.

The Company also prepares the consolidated financial statements of the Company and its subsidiary (collectively referred to as "ACBS") 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 replacing Appendix 02 and Appendix 04 of Circular 210 and the relevant statutory requirements applicable to interim financial reporting. These separate interim financial statements of the Company should be read in conjunction with ACBS's consolidated financial statements for the six-month period ended 30 June 2026 in order to obtain sufficient information on the consolidated financial position of ACBS as at 30 June 2026, ACBS's consolidated results of operations, consolidated cash flows and consolidated changes in equity for the six-month period then ended.

(b) Basis of measurement

The separate interim financial statements, except for the separate 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(d). The separate statement of cash flows is prepared using the indirect method.

(c) Annual accounting period

The annual accounting period of the Company is from 1 January to 31 December. These separate interim financial statements are prepared for the six-month period ended 30 June.

(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.

The Company has adopted the applicable requirements of Circular 99 effective from 1 January 2026 on a prospective basis, unless Circular 99 specifically stipulates otherwise. The application of the relevant requirements of Circular 99 do not have a material impact on the Company's separate interim financial statements for the six-month period ended 30 June 2026.

3. Summary of significant accounting policies

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

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

(a) 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 separate 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.

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

(b) 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 the Company.

(c) Financial assets and financial liabilities

(i) Recognition

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

(ii) Classification and measurement

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

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

(iii) Derecognition

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

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

(iv) Offsetting

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

(d) 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 the Company as 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 separate statement of income.

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

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

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.

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 Company 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 separate statement of income

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

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

(e) Held-to-maturity investments

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

- those that the Company on initial recognition classified as at FVTPL;

- those that the Company 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 the Company has received the majority of the principal of these financial assets under payment progress or advance payments; or

- it is in connection with a special event beyond the control of the Company and this event cannot be predicted by the Company.

(f) 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 gross carrying amount of 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 separate statement of income.

(g) 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:

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

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

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

(h) Investment in subsidiaries

For the purpose of these separate interim financial statements, investments in subsidiaries are initially recognised at cost which includes purchase price plus any directly attributable transaction costs. Subsequent to initial recognition, these investments are stated at cost less allowance for diminution in value. An allowance is made for diminution in investment value if the investee has suffered a loss which may cause the Company to lose its invested capital, unless there is evidence that the value of the investment has not been diminished. The allowance is reversed if the investee subsequently made a profit that offsets the previous loss for which the allowance had been made. An allowance is reversed only to the extent that the investment's carrying amount does not exceed the carrying amount that would have been determined if no allowance had been recognised.

(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 the Company 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 separate 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 below 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 separate 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.

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

(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 separate 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.

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 has ceased to allocate realised profit to statutory reserves since 2022. According to 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 separate interim financial statements, the Company has 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 separate statement of income when the Company receives 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).

(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 separate statement of income when the service is rendered.

(iv) Revenue from financial advisory services

Revenue from financial advisory services is recognised in the separate 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 separate statement of income when the service is rendered.

(v) Interest expense

Interest expense is recognised as an expense in the separate 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 separate statement of income.

(w) Operating lease payments

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

(x) Business operating expenses

Business operating expenses shall be recognised in the separate statement of income in which they are incurred. Except where the expenses relate to the results of production and business activities of multiple accounting periods, they shall be allocated to the separate statement of income on a systematic or proportional basis.

(y) Related parties

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

Related companies include the parent company, its subsidiaries and associates.

(z) Comparative information

Comparative information in these separate 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 separate 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 separate interim financial statements is not intended to present the Company's unconsolidated 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 separate interim financial statements indicate nil balances.

4. Financial instruments

(a) Financial risk management

(i) Overview

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

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

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

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

(ii) Risk management framework

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

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

(b) Credit risk

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

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

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

Collaterals

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

Exposure to credit risk

Not considering collaterals, the Company'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	1,780,841,619,325	1,972,808,104,055
Held-to-maturity investments (i)	7(b)	10,430,671,057,389	11,656,522,515,145
Financial assets at FVTPL (ii)			
▪ Listed Government bonds	7(a)	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)		431,564,391,778	404,776,212,061
▪ Receivables from services rendered (v)	11	5,302,098,791	6,822,043,050
▪ Other receivables (v)		643,958,069	498,022,599
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	19(a)	20,000,000,000	20,000,000,000
Other non-current assets	19(b)	15,070,026,946	15,055,038,292

	35,537,624,091,401	33,487,745,679,715

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

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

(ii) 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 the Company.

(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 regarding the allowance for impairment loss 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 were no past due or uncollectible balances with VSDC that are impaired.

(v) Other receivables

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

(vi) Other current assets

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.

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(c) Liquidity risk

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

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

As at 30 June 2026	Carrying amount VND	Contractual cash flows VND	Within 1 year VND	From 1 to 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	73,938,887,600	73,938,887,600	73,938,887,600	-	-
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
	24,224,058,544,705	24,643,364,481,094	24,417,351,481,094	226,000,000,000	13,000,000

As at 1 January 2026	Carrying amount VND	Contractual cash flows VND	Within 1 year VND	From 1 to 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	122,744,220,049	122,744,220,049	122,744,220,049	-	-
Accrued expenses – short-term	57,531,170,088	57,531,170,088	57,531,170,088	-	-
Other short-term payables	6,815,523,881	6,815,523,881	6,815,523,881	-	-
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
	24,087,624,553,661	24,436,388,784,565	24,210,375,784,565	226,000,000,000	13,000,000

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

The Company'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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(d) Market risk

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

(i) Currency risk

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

The Company is exposed to currency risk on borrowings that are denominated in a currency other than the accounting currency of the Company, which is VND. At the end of the accounting period, the Company 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 the Company's interest-bearing financial instruments was as follows:

	Carrying amount	
	30/6/2026 VND	**1/1/2026 VND**
Fixed rate instruments		
Cash in banks and cash equivalents	1,780,841,619,325	1,972,808,104,055
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	10,430,671,057,389	11,656,522,515,145
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)

(iii) Share price risk

Share price risk arises from listed shares held by the Company. 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	2,373,675,953,345	3,924,014,767,155
▪ *Listed shares and shares traded on UPCOM*	*1,488,357,775,345*	*1,971,453,443,155*
▪ *Underlying assets hedge for warrants issued by the Company*	*883,945,178,000*	*1,952,561,324,000*
▪ *Fund certificates*	*1,373,000,000*	-

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 VND75,958 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 VND1,287,077 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 separate 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				
Categorised as financial assets at FVTPL				
▪ Financial assets at FVTPL	4,582,100,705,448	4,582,100,705,448	4,768,129,833,247	4,768,129,833,247
- *Listed shares and traded shares on UPCOM*	*1,488,357,775,345*	*1,488,357,775,345*	*1,971,453,443,155*	*1,971,453,443,155*
- *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*	*1,373,000,000*	*1,373,000,000*	-	-
- *Certificates of deposit*	*72,463,305,214*	*72,463,305,214*	*30,333,375,991*	*30,333,375,991*
Categorised as loans and receivables:				
▪ Cash and cash equivalents (i)	1,780,841,619,325	1,780,841,619,325	1,972,808,104,055	1,972,808,104,055
▪ Held-to-maturity investments – short-term (i)	10,430,671,057,389	10,430,671,057,389	11,656,522,515,145	11,656,522,515,145
▪ 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)	430,706,628,798	430,706,628,798	1,644,814,685,081	1,644,814,685,081
▪ Receivables from services rendered (i)	5,302,098,791	5,302,098,791	6,822,043,050	6,822,043,050
▪ Other receivables (i)	643,958,069	643,958,069	498,022,599	498,022,599
▪ 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 assets				
Categorised as available-for-sale financial assets:				
▪ Investment in a subsidiary	1,050,000,000,000	(*)	1,050,000,000,000	(*)
Financial liabilities				
Categorised as financial liabilities recognised at FVTPL:				
▪ Covered warrants payables	(197,351,553,000)	(197,351,553,000)	(517,136,779,000)	(517,136,779,000)
Categorised as financial liabilities at amortised cost:				
▪ Short-term borrowings (i)	(23,736,940,000,000)	(23,736,940,000,000)	(23,173,380,000,000)	(23,173,380,000,000)
▪ 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)	(122,744,220,049)	(122,744,220,049)
▪ Accrued expenses (i)	(73,938,887,600)	(73,938,887,600)	(57,531,170,088)	(57,531,170,088)
▪ Other short-term payables (i)	(6,799,997,022)	(6,799,997,022)	(6,815,523,881)	(6,815,523,881)
▪ 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.

(*) The Company has not determined fair values of these financial instruments for disclosure in the separate 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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5. Cash and cash equivalents

	30/6/2026 VND	1/1/2026 VND
Cash in banks	1,726,462,755,735	1,636,164,988,568
Cash for clearing and settlement	54,378,863,590	336,643,115,487
	1,780,841,619,325	1,972,808,104,055

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	1,272,023,250	11,028,193,269,475	1,084,043,113	9,072,010,740,800
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	5,546,707,738	149,841,239,690,835	8,498,573,931	119,640,051,275,822
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	1,571,815,781,544	1,488,357,775,345	17,550,041,895	101,008,048,094	1,488,357,775,345
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	1,368,000,000	1,373,000,000	5,000,000	-	1,373,000,000
Certificates of deposit	72,463,305,214	72,463,305,214	-	-	72,463,305,214
	4,683,246,973,660	4,582,100,705,448	44,130,388,100	145,276,656,312	4,582,100,705,448

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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	2,075,634,190,029	1,971,453,443,155	49,295,385,833	153,476,132,707	1,971,453,443,155
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
	4,760,742,654,952	4,768,129,833,247	193,264,924,235	185,877,745,940	4,768,129,833,247

(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 20).

(b) Held-to-maturity investments

	30/6/2026		1/1/2026	
	Cost VND	Allowance VND	Cost VND	Allowance VND
Term deposits at banks (i)	10,033,171,057,389	-	10,813,972,515,145	-
Term deposits at bank – Warrants (ii)	397,500,000,000	-	842,550,000,000	-
	10,430,671,057,389	-	11,656,522,515,145	-

(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 20).

(ii) The balance reflects the VND 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 2 months to 10 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 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
	20,644,552,792,690	20,527,076,788,233	17,340,704,548,896	17,223,228,571,999

(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.

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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 as at 1/1/2026	Allowance made during the period
	Cost VND	Recoverable amount VND	Allowance VND (1)	VND (2)	VND (3) = (1) - (2)
Margin loans	117,476,188,907	184,450	117,476,004,457	117,475,976,897	27,560

	As at 30/6/2025			Allowance as at 1/1/2025	Allowance reversed during the period
	Cost VND	Recoverable amount VND	Allowance VND	VND	VND
Margin loans	117,476,188,907	229,880	117,475,959,027	117,475,981,607	(22,580)

9. Receivables

	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")	267,354,851,735	269,054,316,771
Accrued interest from margin loan transactions	153,128,301,482	111,505,525,297
Interest receivables from the Parent Bank	2,164,383,561	22,116,319,993
Dividend receivables – listed shares	8,916,805,000	2,100,000,000
Others	50,000	50,000
	432,005,721,778	1,646,158,178,061

10. Short-term prepayment to suppliers

	30/6/2026 VND	1/1/2026 VND
Advance payments for the purchase and upgrading of software renovation	1,910,870,110	5,170,783,000
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
	5,991,167,513	8,732,296,347

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

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12. Allowance for diminution in value of account receivables

	30/6/2026 Cost VND	30/6/2026 Allowance VND	1/1/2026 Cost VND	1/1/2026 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	As at 30/6/2026 Recoverable amount VND	As at 30/6/2026 Allowance VND (1)	Allowance as at 1/1/2026 VND (2)	Allowance reversed 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	As at 30/6/2025 Recoverable amount VND	As at 30/6/2025 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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13. Prepaid expenses

(a) Short-term prepaid expenses

	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	18,911,587,269
	22,652,537,045	27,490,203,710

(b) Long-term prepaid expenses

	Tools and instruments VND	Office renovation VND	Others VND	Total VND
Opening balance	7,191,403,815	24,194,851,062	10,277,153,126	41,663,408,003
Additions	477,154,800	-	8,614,977,436	9,092,132,236
Amortised for the period	(2,186,480,047)	(9,010,861,199)	(3,731,992,659)	(14,929,333,905)
Closing balance	5,482,078,568	15,183,989,863	15,160,137,903	35,826,206,334

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/QD-HDTV 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.

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15. Investments

		30/6/2026			1/1/2026		
	Ownership rate	Cost VND	Fair value VND	Allowance VND	Cost VND	Fair value VND	Allowance VND
Investment in a subsidiary							
ACB Capital Management Company Limited	100%	1,050,000,000,000	(*)	-	1,050,000,000,000	(*)	-

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

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16. Tangible fixed assets

Six-month period ended 30 June 2026	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	2,290,537,682	6,487,256,556	99,839,359,729	5,779,848,182	184,719,895,861
Additions	-	-	-	21,249,723,210	-	21,249,723,210
Closing balance	70,322,893,712	2,290,537,682	6,487,256,556	121,089,082,939	5,779,848,182	205,969,619,071
Accumulated depreciation						
Opening balance	44,684,894,062	2,290,537,682	3,911,785,709	72,800,315,483	4,519,851,447	128,207,384,383
Charge for the period	1,686,455,460	-	459,168,048	4,625,391,077	412,679,436	7,183,694,021
Closing balance	46,371,349,522	2,290,537,682	4,370,953,757	77,425,706,560	4,932,530,883	135,391,078,404
Net book value						
Opening balance	25,637,999,650	-	2,575,470,847	27,039,044,246	1,259,996,735	56,512,511,478
Closing balance	23,951,544,190	-	2,116,302,799	43,663,376,379	847,317,299	70,578,540,667

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.

17. Intangible fixed assets

	Software VND	Others VND	Total VND
Cost			
Opening balance	85,836,986,871	1,839,290,000	87,676,276,871
Transfer from construction in progress (Note 18)	10,552,000,000	-	10,552,000,000
Closing balance	96,388,986,871	1,839,290,000	98,228,276,871
Accumulated depreciation			
Opening balance	61,115,552,727	711,548,233	61,827,100,960
Charge for the period	5,046,693,306	116,529,000	5,163,222,306
Closing balance	66,162,246,033	828,077,233	66,990,323,266
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 VND46,329 million which were fully amortised as at 30 June 2026 (1/1/2026: VND45,576 million), but which are still in use.

18. Construction in progress

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Opening balance	5,031,000,000	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	4,218,900,000	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.

19. 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 VND2,500 million 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 VND	Six-month period ended 30/6/2025 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.

20. 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
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 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 VND 500,000 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)).

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21. 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:

	30/6/2026		1/1/2026	
Code	Allowed to issue	Circulated	Allowed to issue	Circulated
CHPG2604	19,000,000	17,261,900	-	-
CMBB2604	19,000,000	18,365,900	-	-
CMWG2604	19,000,000	18,066,100	-	-
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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22. Taxes and other receivables or payables to State Treasury

Six-month period ended 30/6/2026	1/1/2026 VND	Incurred VND	Paid VND	Net-off VND	30/6/2026 VND
Corporate income tax	146,692,792,490	113,509,655,121	(207,967,709,908)	-	52,234,737,703
Personal income tax	4,403,287,554	12,684,368,841	(14,195,381,178)	-	2,892,275,217
Investors' income tax	33,706,067,324	93,396,294,821	(110,951,144,956)	-	16,151,217,189
Value added tax	663,892,614	2,405,738,508	(2,494,629,463)	(279,029,736)	295,971,923
Other taxes	1,103,241,187	12,157,401,732	(12,016,297,442)	-	1,244,345,477
	186,569,281,169	234,153,459,023	(347,625,162,947)	(279,029,736)	72,818,547,509

Six-month period ended 30/6/2025	1/1/2025 VND	Incurred VND	Paid VND	Net-off VND	30/6/2025 VND
Corporate income tax	33,014,429,628	74,699,451,735	(68,013,025,081)	-	39,700,856,282
Personal income tax	3,460,814,670	14,043,656,905	(14,993,361,119)	-	2,511,110,456
Investors' income tax	21,686,010,958	73,832,612,693	(82,729,405,187)	-	12,789,218,464
Value added tax	347,995,030	239,372,846	(359,716,996)	(215,878,595)	11,772,285
Other taxes	977,762,431	7,764,650,346	(7,318,296,905)	-	1,424,115,872
	59,487,012,717	170,579,744,525	(173,413,805,288)	(215,878,595)	56,437,073,359

23. Accrued expenses

	30/6/2026 VND	1/1/2026 VND
Interest expenses	70,978,303,627	55,592,059,455
Others	2,960,583,973	1,939,110,633
	73,938,887,600	57,531,170,088

24. 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.

25. Contributed capital

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

	30/6/2026 Authorised and contributed charter capital		1/1/2026 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	Six-month period ended 30/6/2025 VND
Opening balance	11,000,000,000,000	7,000,000,000,000
Contributed capital by cash from Asia Commercial Joint Stock Bank	-	4,000,000,000,000
Closing balance	11,000,000,000,000	11,000,000,000,000

26. Off-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

	30/6/2026 VND	1/1/2026 VND
Freely traded financial assets	1,408,269,500,000	1,548,673,475,000
Financial assets waiting for settlement	762,091,890,000	1,052,805,730,000
Financial assets traded as collateral	-	270,000,000,000
	2,170,361,390,000	2,871,479,205,000

(c) The Company's financial assets in transit

	30/6/2026 VND	1/1/2026 VND
Shares	3,243,000,000	18,024,000,000
Warrants	10,724,430,000	13,527,655,000
	13,967,430,000	31,551,655,000

(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

27. Revenue from operating activities

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

Six-month period ended 30/6/2026	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	147,177,896	5,407,374,242,900	5,227,182,463,419	180,164,779,481	115,613,436,962
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				233,798,687,383	116,441,607,562
Net gains 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
				255,244,384,370	110,460,746,818
In which:					
Gains from sales of financial assets at FVTPL				519,778,393,138	288,205,151,875
Losses from sales of financial assets at FVTPL				(264,534,008,768)	(177,744,405,057)

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Six-month period ended 30/6/2025	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	147,355,613	4,374,134,083,800	4,258,520,646,838	115,613,436,962	130,528,380,040
Bonds	253,440,000	32,149,812,780,000	32,151,474,650,000	(1,661,870,000)	(3,623,942,274)
Certificates of deposit	700	712,909,980,300	712,909,980,300	2,490,040,600	300,000
Gains from selling underlying securities				116,441,607,562	126,904,737,766
Net 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 from matured covered warrants issued by the Company				10,120,035,081	3,957,790,700
				110,460,746,818	111,389,955,236
In which:					
Gains from sales of financial assets at FVTPL				288,205,151,875	311,949,779,809
Losses from sales of financial assets at FVTPL				(177,744,405,057)	(200,559,824,573)

27. Revenue from operating activities (continued)

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

	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	1,571,815,781,544	1,488,357,775,345	(83,458,006,199)	(104,180,746,874)	20,727,740,675
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	1,368,000,000	1,373,000,000	5,000,000	-	5,000,000
Certificates of deposit	72,463,305,214	72,463,305,214	-	-	-
	4,683,246,973,660	4,582,100,705,448	(101,146,268,212)	7,387,178,295	(108,533,446,507)

In which:

Unrealised gains from revaluation of financial assets at FVTPL	475,505,924,946
Unrealised losses from revaluation of financial assets at FVTPL	(584,039,371,453)

	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)

In which:

Unrealised losses from revaluation outstanding covered warrants payables	(52,981,463,638)
Unrealised gains from revaluation outstanding covered warrants payables	30,848,697,582

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27. Revenue from operating activities (continued)

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

	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	1,730,118,107,171	1,552,169,282,866	(177,948,824,305)	(79,349,879,952)	(98,598,944,353)
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	-	-	-
	5,008,104,588,423	4,849,120,146,467	(158,984,441,956)	(67,986,784,215)	(90,997,657,741)
In which:					
Unrealised gains from revaluation of financial assets at FVTPL					400,751,237,262
Unrealised losses from revaluation of financial assets at FVTPL					(491,748,895,003)
Outstanding covered warrants payables	156,514,456,631	140,312,031,000	16,202,425,631	22,235,419,050	(6,032,993,419)
In which:					
Unrealised losses from revaluation outstanding covered warrants payables					5,316,895,112
Unrealised gains from revaluation outstanding covered warrants payables					(11,349,888,531)

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27. 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 VND	Six-month period ended 30/6/2025 VND
From financial assets at FVTPL	80,656,268,094	40,702,777,749
▪ *Income from term deposits*	*42,539,041,094*	*8,412,255,749*
▪ *Dividends and interests arising from financial assets at FVTPL*	*38,117,227,000*	*32,290,522,000*
From held to maturity investments	361,883,973,674	379,521,841,157
From loans and receivables	975,555,881,871	455,060,724,582
▪ *Income from margin loans*	*947,611,330,050*	*446,056,352,394*
▪ *Income from advance to customers for proceeds from selling securities*	*7,417,579,606*	*3,665,243,708*
▪ *Income from extension of margin loans*	*20,526,972,215*	*5,339,128,480*
	1,418,096,123,639	875,285,343,488

(d) Revenue other than income from financial assets

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Revenue from securities brokerage	197,641,476,151	166,644,521,695
Revenue from securities custody	6,656,701,247	5,575,349,861
Revenue from financial advisory services	280,712,908	1,433,636,364
Others	1,147,026,334	746,805,505
	205,725,916,640	174,400,313,425

28. 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 VND	30/6/2025 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

29. Expenses for securities brokerage

	Six-month period ended	
	30/6/2026 VND	30/6/2025 VND
Employee costs	54,600,969,407	55,030,884,924
Securities brokerage fees	46,969,946,504	37,259,226,641
Outside services	29,865,776,043	32,221,056,309
Depreciation and amortisation of fixed assets	8,404,944,997	9,764,710,287
Others	24,369,936,479	17,335,783,739
	164,211,573,430	151,611,661,900

30. General and administration expenses

	Six-month period ended	
	30/6/2026 VND	30/6/2025 VND
Salary expenses	62,812,505,126	62,641,667,973
Outside services	22,764,279,250	19,753,773,651
Depreciation and amortisation of fixed assets	3,680,367,937	4,041,127,083
Non-deductible value added tax	3,060,501,339	2,134,368,153
Office stationery expenses	1,172,238,672	1,687,502,094
Others	4,260,889,912	4,323,904,951
	97,750,782,236	94,582,343,905

31. Corporate income tax expenses

(a) Recognised in the separate statement of income

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Current tax expense		
Current period	113,509,655,121	74,699,451,735

(b) Reconciliation of effective tax rate

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Accounting profit before tax	605,577,211,073	405,672,820,327
Tax at the Company's tax rate	121,115,442,215	81,134,564,065
Non-taxable income	(7,623,445,400)	(6,458,104,400)
Non-deductible expenses	17,658,306	22,992,070
	113,509,655,121	74,699,451,735

(c) Applicable tax rates

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

32. Significant transactions with related parties

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

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Asia Commercial Joint Stock Bank – The Parent Bank		
Contributed capital received	-	4,000,000,000,000
Interest income from bank deposits	12,806,784,045	47,253,067,789
Office rental, utility expenses	85,707,450	335,638,940
Rental income	420,000,000	-
Brokerage revenue	-	413,100
Other expenses	21,609,305	36,179,704
ACB Capital Management Company Limited – A subsidiary		
Contributed capital	-	1,000,000,000,000
Securities depository revenue	17,646,340	729,232
Brokerage revenue	587,864,305	3,299,035
SMS service revenue	110,000	27,272
Members' Council, 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 VND	1/1/2026 VND
Asia Commercial Joint Stock Bank – The Parent Bank		
Demand deposit at the parent bank	494,944,124,946	824,231,346,641
Deposits at the bank with original terms from 3 months to 12 months	100,000,000,000	752,387,857,623
Certificates of deposit	20,296,181,914	30,333,375,991
Interest receivables from bank deposits	2,164,383,561	22,116,319,993
Contributed capital	11,000,000,000,000	11,000,000,000,000
ACB Capital Management Company Limited – A subsidiary		
Investment in a subsidiary	1,050,000,000,000	1,050,000,000,000

33. Lease commitments

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

	30/6/2026 VND	1/1/2026 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

33. Capital expenditure commitments

As at 30 June 2026 the Company had the following outstanding capital commitments approved but not provided for in the separate statement of financial position:

	30/6/2026 VND	1/1/2026 VND
Approved and contracted	4,786,900,000	13,366,524,000

33. Change in accounting estimates

In preparing these separate annual and 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.

34. Seasonality or cyclical factors

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

35. Unusual items

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

36. Change in the Company's structure

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

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

34. Comparative information

Comparative information was derived from the balances and amounts reported in the Company's separate financial statements for the year ended 31 December 2025 and the Company's separate 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	Mr. Vo Van Van	Mr. Nguyen Duc Hoan (*)
General Accountant	*Chief Accountant*	*General Director*

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

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

ACBS

No: 145.5 | CV - ACBS . 26

Ho Chi Minh City, August 12, 2026

To: - State Securities Commission of Vietnam;

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

Re: Explanation for the fluctuation exceeding 10% in profit after tax in the six-month 2026 separate 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* separate 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)
Separate Financial Statements	Net Profit After Tax	492	331	161

Primary reasons for the increase:

- Total operating revenue increased by VND 822 billion compared to 2025, driven primarily by a VND 270 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 616 billion year-over-year;
- General and administrative expenses increased by VND 7 billion; and
- Corporate income tax expenses increased by VND 38 billion.

As a result of the above factors, ACBS recorded a VND 161 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,

GENERAL DIRECTOR

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

Nguyễn Đức Hoàn

Recipients:

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