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: 191.1./CV-ACBS.26 *No: 191.1/ CV-ACBS.26*	*TP. HCM, ngày 20 tháng 10 năm 2026* *HCMC, October 20,..,2026*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ

PERIODIC INFORMATION DISCLOSURE

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

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

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

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

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

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

  Persons making information disclosure: Vo Dinh Nam

  Chức vụ: Giám đốc Nhân sự

  Position: Chief Human Resources Officer

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

- Công ty TNHH Chứng khoán ACB (ACBS) công bố Báo cáo tài chính Quý 3/2026 như sau:

ACB Securities Company (ACBS) has disclosed its financial statements in Quarter 3, 2026 as follows:

- Báo cáo tài chính riêng Quý 3/2026 và báo cáo tài chính hợp nhất Quý 3/2026.

  Separate Financial Statement in Quarter 3, 2026 and Consolidated Financial Statement in Quarter 3, 2026.

- Giải trình biến động lợi nhuận sau thuế TNDN thay đổi trên 10% tại Báo cáo kết quả hoạt động kinh doanh riêng và Báo cáo kết quả hoạt động kinh doanh hợp nhất Quý 3/2026 so với Quý 3/2025.

  Explanation for fluctuations in profit after tax due to corporate income changes excedding 10% in the Separate Income Statement and Consolidated Income Statement for Quarter 3, 2026, compared to Quarter 3, 2025.

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 20/10/2026 tại đường dẫn: http://acbs.com.vn.

This information was published on the company's website on 20/10/2026, as in the link http://acbs.com.vn.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information



Võ Đình Nam

ACB Securities Company

Consolidated Financial Statements for Quarter 3 of 2026

ACB Securities Company
Corporate information

Business Registration Certificate No,	0302030508	29 June 2000

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

Establishment and Operation Certificate	06/GPHDKD	29 June 2000
	56/2001/UBCK-QLKD	21 September 2001
	71/UBCK-GPDCCTCK	6 September 2007
	77/UBCK-GPDCCTCK	1 October 2007
	105/UBCK-GPDCCTCK	14 January 2008
	464/QD-UBCK	7 July 2008
	150/UBCK-GP	4 September 2008
	271/UBCK-GP	4 November 2009
	115/GPDC-UBCK	3 October 2012
	13/GPDC-UBCK	13 June 2014
	18/GPDC-UBCK	11 August 2014
	26/GPDC-UBCK	11 July 2017
	45/GPDC-UBCK	21 June 2021
	63/GPDC-UBCK	3 August 2022
	101/GPDC-UBCK	24 October 2022
	91/GPDC-UBCK	13 November 2023
	96/GPDC-UBCK	28 November 2023
	05/GPDC-UBCK	26 January 2024
	03/GPDC-UBCK	22 January 2025
	07/GPĐC-UBCK	4 April 2025
	62/GPĐC-UBCK	29 May 2026
	117/GPĐC-UBCK	12 October 2026

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

Members' Council	Mr. Do Minh Toan	Chairman
	Mr. Nguyen Duc Thai Han	Vice Chairman
	Mr. Huynh Duy Sang	Member
	Mr. Trinh Bao Quoc	Member
Board of Directors	Mr. Nguyen Duc Hoan	General Director
Legal Representative	Mr. Do Minh Toan	Chairman

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

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

ACB Securities Company
Consolidated statement of financial for Quarter 3 of 2026 (continued)

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

		Code	Note	30/09/2026 VND	01/01/2026 VND
	ASSETS				
A	**CURRENT ASSETS (100 = 110 + 130)**	**100**		**43,619,409,611,033**	**38,412,240,809,574**
I	**Financial assets ("FA")**	**110**		**43,594,927,046,327**	**38,383,723,039,024**
1	Cash and cash equivalents	111	5	2,370,615,637,946	2,002,160,996,703
1.1	*Cash*	*111.1*		2,369,115,052,330	1,974,160,996,703
1.2	*Cash equivalents*	*111.2*		1,500,585,616	28,000,000,000
2	Financial assets at fair value through profit or loss ("FVTPL")	112	7(a)	6,538,788,030,993	4,991,942,072,247
3	Held-to-maturity investments	113	7(b)	11,799,334,752,146	12,389,822,515,145
4	Loans receivables	114	7(c)	22,633,524,329,872	17,340,704,548,896
6	Allowance for diminution in value of financial assets and pledge assets	116	8	(117,476,027,227)	(117,475,976,897)
7	Receivables	117	9	342,615,286,680	1,661,174,112,582
7.1	*Receivables from sales of financial assets*	*117.1*		-	1,241,381,966,000
7.2	*Dividend and interest receivables from financial assets*	*117.2*		342,615,286,680	419,792,146,582
7.2.1	*Overdue dividend and interest receivables from financial assets*	*117.3*		50,000	50,000
7.2.2	*Undue dividend and interest receivables from financial assets*	*117.4*		342,615,236,680	419,792,096,582
8	Short-term prepayment to suppliers	118	10	19,437,139,361	9,023,896,347
9	Receivables from services rendered	119	11	8,195,070,823	6,822,043,050
12	Other receivables	122		1,191,918,713	100,892,323,931
13	Allowance for diminution in value of account receivables	129		(1,299,092,980)	(1,343,492,980)
II	**Other current assets**	**130**		**24,482,564,706**	**28,517,770,550**
1	Advances	131		396,000,000	113,101,218
2	Office supplies, tools and equipment	132		88,728,000	20,800,000
3	Short-term prepaid expenses	133	12	21,628,848,749	27,504,412,586
4	Short-term deposits, collaterals and pledges	134		45,000,000	44,000,000
5	Deductible value added tax	135		454,892,742	834,879,620
6	Taxes and other receivables from State Treasury	136	22	1,868,522,766	-
7	Other current assets	137	13	572,449	577,126

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

		Code	Note	30/09/2026 VND	01/01/2026 VND
B	**LONG-TERM ASSETS (200 = 210 + 220 + 240 + 250)**	**200**		**179,640,230,895**	**171,403,455,448**
I	**Long-term financial assets**	**210**		-	-
2	Investments	212	14	-	-
2.2	*Investment in a subsidiary*	*212.2*		-	-
2.3	*Other investments*	*212.4*		-	-
II	**Fixed assets**	**220**		**101,395,493,546**	**82,396,011,971**
1	Tangible fixed assets	221	15	66,705,091,732	56,546,836,060
	Cost	*222*		206,448,996,451	184,761,085,361
	Accumulated depreciation	*223a*		(139,743,904,719)	(128,214,249,301)
3	Intangible fixed assets	227	16	34,690,401,814	25,849,175,911
	Cost	*228*		104,857,096,871	87,726,276,871
	Accumulated amortisation	*229a*		(70,166,695,057)	(61,877,100,960)
IV	**Construction in progress**	**240**	**17**	**4,304,262,113**	**5,120,262,113**
V	**Other long-term assets**	**250**		**73,940,475,236**	**83,887,181,364**
1	Long-term deposits, collaterals and pledges	251		6,494,463,100	6,480,263,100
2	Long-term prepaid expenses	252		32,291,328,037	42,274,821,118
3	Deferred tax assets	253		77,058,854	77,058,854
4	Deposits at Settlement Funds	254	18(a)	20,000,000,000	20,000,000,000
5	Other long-term assets	255	18(b)	15,077,625,245	15,055,038,292
5.1	*Deposits at the Derivatives Clearing Fund*	*255.1*		15,077,625,245	15,055,038,292
	TOTAL ASSETS (270 = 100 + 200)	**270**		**43,799,049,841,928**	**38,583,644,265,022**

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

		Code	Note	30/09/2026 VND	01/01/2026 VND
C	**LIABILITIES (300 = 310 + 340)**	**300**		**28,894,869,465,956**	**24,313,942,597,384**
I	**Current liabilities**	**310**		**28,494,856,465,956**	**24,113,929,597,384**
1	Short-term borrowings and finance lease liabilities	311		27,925,140,000,000	23,173,380,000,000
1.1	*Short-term borrowings*	*312*	*19*	27,925,140,000,000	23,173,380,000,000
4	Short-term bonds issued	316		200,000,000,000	-
6	Payables for securities trading activities	318	20	155,195,325,247	527,140,639,643
8	Account payables to suppliers	320	21	1,223,717,418	122,835,907,749
9	Short-term advances from customers	321		60,000,000	60,000,000
10	Taxes and other payables to State Treasury	322	22	64,583,680,363	188,776,860,227
11	Payables to employees	323		53,821,063,876	37,099,281,221
12	Employees' benefits payable	324		995,123,629	160,776,979
13	Accrued expenses – short-term	325	23	93,168,866,472	57,655,170,088
15	Unearned revenue – short-term	327		-	-
17	Other payables	329		668,688,951	6,820,961,477
II	**Long-term liabilities**	**340**		**400,013,000,000**	**200,013,000,000**
4	Long-term bonds issued	346		400,000,000,000	200,000,000,000
11	Other long-term payables	353		13,000,000	13,000,000
D	**EQUITY (400 = 410)**	**400**		**14,904,180,375,972**	**14,269,701,667,638**
I	**Owner's equity**	**410**		**14,904,180,375,972**	**14,269,701,667,638**
1	Owner's equity	411		11,000,000,000,000	11,000,000,000,000
1.1	*Contributed capital*	*411.1*	*24*	11,000,000,000,000	11,000,000,000,000
4	Reserve to supplement authorised capital	414		147,729,332,606	147,729,332,606
5	Financial reserve	415		168,979,231,821	168,979,231,821
7	Retained profits	417		3,587,471,811,545	2,952,993,103,211
7.1	*Realised profits*	*417.1*		3,762,589,503,656	2,909,644,863,506
7.2	*Unrealised losses*	*417.2*		(175,117,692,111)	43,348,239,705
	TOTAL LIABILITIES AND EQUITY (440 = 300 + 400)	**440**		**43,799,049,841,928**	**38,583,644,265,022**

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

OFF-BALANCE SHEET ITEMS

		Code	Note	30/09/2026 VND	01/01/2026 VND
A.	**THE COMPANY'S ASSETS**				
2	Valuable papers custodied (Quantity)	2	25(a)	4,050,094	4,050,094
8	Listed/registered financial assets at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company	8	25(b)	3,306,318,850,000	2,912,347,205,000
9	Custodied financial assets at VSDC not available for trading	9		19,248,700,000	1,920,000
10	The Company's financial assets in transit	10	25(c)	62,192,540,000	35,122,575,000
12	Financial assets not custodied at VSDC	12		199,589,202,800	25,001,750,000
14	Covered warrants (Quantity)	14		115,246,400	155,187,200
B.	**ASSETS AND PAYABLES RELATING TO ASSETS MANAGED BY THE COMPANY**				
1	Listed/registered financial assets at VSDC of Investors	21		50,793,839,836,000	46,935,664,244,000
	a. Freely traded financial assets	*21.1*		48,601,005,284,000	44,201,528,889,000
	b. Financial assets restricted on transfer	*21.2*		109,999,560,000	102,948,680,000
	c. Pledged financial assets	*21.3*		653,223,280,000	856,762,280,000
	d. Blocked financial assets	*21.4*		1,234,833,310,000	1,472,261,350,000
	e. Financial assets awaiting settlement	*21.5*		194,778,402,000	302,163,045,000
2	Investors'/customers' financial assets custodied at VSDC but not yet traded	22		523,156,590,000	152,783,350,000
	a. Financial assets custodied at VSDC but not yet traded and freely on transfer	*22.1*		499,555,140,000	150,127,000,000
	b. Financial assets custodied at VSDC but not yet traded and limited on transfer	*22.2*		23,601,450,000	2,656,350,000
3	Investors' financial assets in transit	23		214,542,224,400	266,963,135,000
5	Investors'/customers' financial assets have not been custodied at VSDC	24.b		1,089,364,490,000	1,089,364,490,000
7	Customers' deposits	26		852,156,252,961	1,392,442,911,050
7.1	Customers' cash deposits managed by the Company for securities transactions	27		433,548,753,800	717,130,128,558
7.1.1	Customers' marginal deposits at VSDC for derivative trading activities	27.1		10,234,682,962	18,299,920,642
7.2	Customers' synthesising deposits for securities trading activities	28		403,600,971,440	597,270,271,140
7.4	Deposits of securities issuers	30		4,771,844,759	59,742,590,710

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

OFF-BALANCE SHEET ITEMS (CONTINUED)

	Code	30/09/2026 VND	01/01/2026 VND
8 Payables to investors for cash deposits managed by the Company for securities transactions	31	443,783,436,762	735,430,049,200
8.1 Payables to domestic investors for cash deposits managed by the Company for securities transactions	31.1	443,783,426,284	735,430,038,714
8.2 Payables to foreign investors for cash deposits managed by the Company for securities transactions	31.2	10,478	10,486
9 Payables to securities issuers	32	1,020,037,299	56,410,278,299
12 Dividend payables, bond principals and interest payables	35	3,751,807,460	3,332,312,411

19 October 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*

ACB Securities Company
Consolidated statement of income for Quarter 3 of 2026

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

		Code	Note	Q3/2026 VND	Q3/2025 VND	Accumulated 2026 VND	Accumulated 2025 VND
I	**OPERATING INCOME**						
1.1	Gains from financial assets at FVTPL	1		442,221,743,028	898,809,370,695	1,483,690,454,985	1,641,599,799,226
	a. Gains from sales of financial assets at FVTPL	*1.1*	*26(a)*	144,691,746,126	394,799,319,190	671,043,608,818	684,502,329,065
	b. Gains from revaluation of financial assets at FVTPL	*1.2*	*26(b)*	214,212,896,880	475,497,690,793	695,932,821,826	879,290,779,055
	c. Dividends and interest income from financial assets at FVTPL	*1.3*	*26(c)*	30,362,712,016	17,001,262,446	116,741,099,973	60,978,697,728
	d. Losses from revaluation outstanding covered warrants payables	*1.4*	*26(b)*	52,954,388,006	11,511,098,266	(27,075,632)	16,827,993,378
1.2	Interest income from HTM investments	2	26(c)	218,827,639,247	215,868,340,017	598,491,196,383	596,793,728,003
1.3	Interest income from loans and receivables	3	26(c)	602,119,386,036	319,346,104,005	1,577,675,267,907	774,406,828,587
1.6	Revenue from securities brokerage	6	26(d)	68,661,924,532	160,660,191,543	265,715,536,378	327,301,414,203
1.9	Revenue from securities custody	9	26(d)	3,178,475,135	3,748,208,681	9,817,530,042	9,322,829,310
1.1	Revenue from financial advisory services	10	26(d)	10,886,363,636	80,000,000	11,167,076,544	1,513,636,364
1.11	Other operating income	11	26(d)	2,721,324,040	1,882,193,601	7,786,214,103	5,156,914,010
	Total operating income	**20**		**1,348,616,855,654**	**1,600,394,408,542**	**3,954,343,276,342**	**3,356,095,149,703**

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

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

		Code	Note	Q3/2026 VND	Q3/2025 VND	Accumulated 2026 VND	Accumulated 2025 VND
II	**OPERATING EXPENSES**						
2.1	Losses from financial assets at FVTPL	21		422,049,034,716	637,459,675,220	1,293,225,641,451	1,322,038,936,911
	a. Losses from sales of financial assets at FVTPL	*21.1*	*26(a)*	111,993,872,444	314,918,597,860	378,414,871,212	492,663,002,917
	b. Unrealised losses from revaluation of financial assets at FVTPL	*21.2*	*26(b)*	337,303,673,158	285,742,733,359	972,513,229,478	780,998,256,362
	c. Transaction costs of acquisition of financial assets at FVTPL	*21.3*		44,343,000	32,355,250	439,092,229	261,800,350
	d. Gain from revaluation outstanding covered warrants payables	*21.4*	*26(b)*	(27,292,853,886)	36,765,988,751	(58,141,551,468)	48,115,877,282
2.4	Allowance expenses for loans receivables and borrowings costs of loans	24	27	548,117,278,191	274,639,920,255	1,402,625,323,524	665,622,245,587
2.6	Expenses for self-trading	26		6,245,128,933	6,149,304,838	18,384,318,083	18,286,742,161
2.7	Expenses for securities brokerage	27	28	81,557,392,909	119,550,491,880	245,768,966,339	271,162,153,780
2.1	Expenses for securities custody	30		4,591,019,242	4,358,703,627	13,220,163,187	11,688,792,888
2.11	Expenses for financial advisory services	31		2,484,627,089	1,132,319,423	5,880,389,521	2,697,980,082
2.12	Expenses for other services	32		1,245,621,443	1,859,566,389	3,528,228,205	3,897,972,446
	Total operating expenses	**40**		**1,066,290,102,523**	**1,045,149,981,632**	**2,982,633,030,310**	**2,295,394,823,855**

ACB Securities Company
Consolidated statement of income for Quarter 3 of 2026 (continued)

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

		Code	Note	Q3/2026 VND	Q3/2025 VND	Accumulated 2026 VND	Accumulated 2025 VND
III	**FINANCIAL INCOME**						
3.1	Realised and unrealised foreign exchange gains	41		-	-	-	-
3.2	Interest income from current accounts	42		1,264,877,846	642,265,546	4,386,164,683	3,634,561,530
	Total financial income	**50**		**1,264,877,846**	**642,265,546**	**4,386,164,683**	**3,634,561,530**
IV	**FINANCIAL EXPENSES**						
4.1	Realised and unrealised foreign exchange losses	51		-	-	-	1,159,200
	Total financial expenses	**60**		-	-	-	**1,159,200**
V	**SELLING EXPENSES**	**61**		**2,390,240,258**	**1,474,725,131**	**8,046,016,499**	**3,213,675,295**
VI	**GENERAL AND ADMINISTRATION EXPENSES**	**62**	**29**	**69,429,731,631**	**53,601,297,608**	**175,617,245,118**	**150,554,985,928**
VII	**RESULTS FROM OPERATING ACTIVITIES (70 = 20 – 40 + 50 – 60 – 61– 62)**	**70**		**211,771,659,088**	**500,810,669,717**	**792,433,149,098**	**910,565,066,955**

ACB Securities Company
Consolidated statement of income for Quarter 3 of 2026 (continued)

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

		Code	Note	Q3/2026 VND	Q3/2025 VND	Accumulated 2026 VND	Accumulated 2025 VND
VIII	**OTHER INCOME AND OTHER EXPENSES**						
8.1	Other income	71		329,108,251	6,934,802	756,185,703	15,383,443
8.2	Other expenses	72		40,140,315	232,381,303	128,431,918	347,341,652
	Results from other activities (80 = 71 – 72)	**80**		**288,967,936**	**(225,446,501)**	**627,753,785**	**(331,958,209)**
IX	**ACCOUNTING PROFIT BEFORE TAX (90 = 70 + 80) (CARRIED FORWARD TO THE NEXT PAGE)**	**90**		**212,060,627,024**	**500,585,223,216**	**793,060,902,883**	**910,233,108,746**
9.1	Realised profit before tax	91		254,904,161,410	336,085,156,267	1,011,526,834,699	843,228,469,957
9.2	Unrealised (losses)/profit before tax	92		(42,843,534,386)	164,500,066,949	(218,465,931,816)	67,004,638,789
X	**INCOME TAX EXPENSE**	**100**		**45,072,539,428**	**98,196,896,404**	**158,582,194,549**	**173,784,316,579**
10.1	Income tax expense – current	100.1	30	45,072,539,428	98,196,896,404	158,582,194,549	173,784,316,579
XI	**NET PROFIT AFTER TAX (200 = 90 – 100)**	**200**		**166,988,087,596**	**402,388,326,812**	**634,478,708,334**	**736,448,792,167**
XII	**OTHER COMPREHENSIVE INCOME AFTER TAX**	**300**		-	-	-	-

ACB Securities Company
Consolidated statement of income for Quarter 3 of 2026

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

19 October 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*

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

ACB Securities Company
Consolidated statement of cash flows for Quarter 3 of 2026
(Indirect method - continued)

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

	Code	30/09/2026 VND	30/09/2025 VND
I CASH FLOWS FROM OPERATING ACTIVITIES			
1 Profit before tax	**1**	**793,060,902,883**	**910,233,108,746**
2 Adjustments for	**2**	**(875,265,158,650)**	**(746,785,482,906)**
Depreciation and amortisation	3	19,819,249,515	20,158,512,398
Allowance	4	(44,349,670)	(44,400)
Interest expenses	6	1,397,867,505,768	665,235,303,414
Profit from investment activities	7	(598,491,196,383)	(596,793,728,003)
Accrued interest income	8	(1,694,416,367,880)	(835,385,526,315)
3 Increase in non-monetary expenses	**10**	**914,371,678,010**	**829,114,133,644**
Losses from revaluation of financial assets at FVTPL	11	914,371,678,010	829,114,133,644
4 Decrease in non-monetary income	**18**	**(695,905,746,194)**	**(896,118,772,433)**
Gains from revaluation of financial assets at FVTPL	19	(695,905,746,194)	(896,118,772,433)
5. Operating profit before changes in operating assets and liabilities	**30**	**(4,882,295,283,716)**	**(12,641,506,182,999)**
Increase in financial assets at FVTPL	31	(1,823,426,366,398)	(2,787,288,625,807)
Increase in held to maturity investments	32	590,487,762,999	(3,872,364,174,521)
Increase in loans receivables	33	(5,292,819,780,976)	(7,576,592,459,126)
Decrease available for sells financial assets	34	-	-
Decrease in receivables from selling financial assets	35	1,241,381,966,000	842,273,791,100
Decrease in receivables and dividend and interest receivables of financial assets	36	2,370,084,424,165	1,216,095,526,012
Increase in receivables for services rendered	37	(1,373,027,773)	(283,065,506)
(Increase)/decrease in other receivables	39	99,700,405,218	3,783,294,179
Increase in other assets	40	(8,622,180)	(5,258,994,331)
(Decrease)/increase in accrued expenses (exclude interest from borrowing)	41	1,460,046,378	(1,735,058,368)
Increase in prepaid expenses	42	15,859,056,918	19,154,005,408
Corporate income tax paid	43	(263,619,141,185)	(108,880,943,260)
Interest paid	44	(1,363,813,855,762)	(652,937,139,299)
Decrease in accounts payable	45	(121,612,190,331)	(77,447,681,210)
Increase in employee benefits payable	46	834,346,650	222,948,010
Increase/(decrease) in taxes and other payables to State Treasury	47	(21,024,755,994)	3,345,056,099
Decrease in payable to employees	48	16,721,782,655	27,289,708,131
(Decrease)/increase in other payables	50	(331,127,334,100)	329,117,629,490
Net cash flows from operating activities	**60**	**(4,746,033,607,667)**	**(12,545,063,195,948)**

ACB Securities Company
Consolidated statement of cash flows for Quarter 3 of 2026
(Indirect method - continued)

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

	Code	30/09/2026 VND	30/09/2025 VND
II CASH FLOWS FROM INVESTING ACTIVITIES			
Payments for additions to fixed assets	61	(37,271,751,090)	(10,807,418,523)
Proceeds from disposal and sale of fixed assets	62	-	-
Net cash flows from investing activities	**70**	**(37,271,751,090)**	**(10,807,418,523)**
III CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds from receiving capital contributions from owners	71	-	4,000,000,000,000
Proceeds from short-term borrowings	73	70,690,640,000,000	57,085,840,000,000
Other borrowings	*73.2*	70,690,640,000,000	57,085,840,000,000
Payments to settle borrowing principals	74	(65,538,880,000,000)	(48,822,100,000,000)
Other borrowings	*74.3*	(65,538,880,000,000)	(48,822,100,000,000)
Net cash flows from financing activities	**80**	**5,151,760,000,000**	**12,263,740,000,000**
Net cash flows during the year (90 = 60 + 70 + 80)	**90**	**368,454,641,243**	**(292,130,614,471)**
Cash and cash equivalents at the beginning of the year	**101**	**2,002,160,996,703**	**1,537,490,849,303**
▪ *Cash in banks*	*101.1*	1,974,160,996,703	397,476,970,785
▪ *Cash equivalents*	*101.2*	28,000,000,000	1,140,013,878,518
Cash and cash equivalents at the end of the year (103 = 90 + 101) (Note 5)	**103**	**2,370,615,637,946**	**1,245,360,234,832**
▪ *Cash in banks*	*103.1*	2,369,115,052,330	935,360,234,832
▪ *Cash equivalents*	*103.2*	1,500,585,616	310,000,000,000

ACB Securities Company
Consolidated statement of cash flows for Quarter 3 of 2026
(Indirect method - continued)

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

CASH FLOWS OF CUSTOMERS FOR BROKERAGE AND ENTRUSTMENT ACTIVITIES

	Code	30/09/2026 VND	30/09/2025 VND
Cash flows of customers for brokerage and entrustment activities			
Proceeds from sales of securities brokered by the Company	1	30,060,888,272,084	106,062,642,095,826
Payments for purchases of securities brokered by the Company	2	(35,250,135,570,262)	(112,892,343,714,748)
Receive deposits to pay customers' securities transactions	7	178,321,272,179,612	171,838,207,386,011
Deposits payments of investors at VSDC	*7.1*	*(8,065,237,680)*	*(3,635,024,407)*
Payment for securities transactions of customers	8	(178,604,853,554,370)	(171,541,938,766,907)
Proceeds from securities issuers	14	80,920,892,918,531	16,437,043,437,163
Payments for securities issuers	15	(75,980,285,666,004)	(8,443,922,735,203)
Net cash flows during the year	**20**	**(540,286,658,089)**	**1,456,052,677,735**
Cash and cash equivalents of customers at the beginning of the year	**30**	**1,392,442,911,050**	**819,013,957,232**
Cash in banks at the beginning of the year	31	1,392,442,911,050	819,013,957,232
▪ *Cash deposits managed by the Company for securities transactions of Investors*	*32*	735,430,049,200	712,343,645,756
▪ *Synthesising deposits for securities trading activities*	*33*	597,270,271,140	103,407,538,750
▪ *Deposits from securities issuers*	*35*	59,742,590,710	3,262,772,726
Cash and cash equivalents of customers at the end of the year (40 = 20 + 30)	**40**	**852,156,252,961**	**2,275,066,634,967**

ACB Securities Company
Consolidated statement of cash flows for Quarter 3 of 2026
(Indirect method - continued)

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

	Code	30/09/2026 VND	30/09/2025 VND
Cash in banks at the end of the year	41	852,156,252,961	2,275,066,634,967
▪ *Cash deposits managed by the Company for securities transactions of investors*	*42*	443,783,436,762	1,004,977,240,453
▪ *Synthesising deposits for securities trading activities*	*43*	403,600,971,440	1,261,672,968,290
▪ *Deposits from securities issuers*	*45*	4,771,844,759	8,416,426,224

19 October 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*

ACB Securities Company
Consolidated statement of changes in equity for Quarter 3 of 2026

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

	Opening balance as at		Movement during the six-month period ended				Closing balance as at	
	1/1/2025	1/1/2026	30/09/2025		30/09/2026		30/09/2025	30/09/2026
			Increase	(Decrease)	Increase	(Decrease)		
	VND	VND	VND	VND	VND	VND	VND	VND
Owner's capital	7,000,000,000,000	11,000,000,000,000	4,000,000,000,000				11,000,000,000,000	11,000,000,000,000
Contributed capital	*7,000,000,000,000*	11,000,000,000,000	4,000,000,000,000				11,000,000,000,000	11,000,000,000,000
Reserve to supplement authorised capital	147,729,352,606	147,729,352,606					147,729,332,606	147,729,352,606
Financial reserve	168,979,231,821	168,979,231,821					168,979,231,821	168,979,231,821
Retained profits	1,935,007,564,073	2,952,993,103,211	736,448,792,167		- 852,944,640,150	(218,465,931,816)	2,671,456,356,240	3,587,471,811,545
Realised profits	*1,973,624,726,238*	*2,909,644,863,506*	*669,444,153,378*		*852,944,640,150*		*2,643,068,879,616*	*3,762,589,503,656*
Unrealised (losses)/profits	*(38,617,162,165)*	*43,348,239,705*	*67,004,638,789*		-	*(218,465,931,816)*	*28,387,476,624*	*(175,117,692,111)*
Total	**9,251,716,128,500**	**14,269,701,667,638**	**4,736,448,792,167**		- **852,944,640,150**	**((218,465,931,816)**	**13,988,164,920,667**	**14,904,180,375,972**

19 October 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*

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

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

1. Reporting entity

(a) Establishment

ACB Securities Company ("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. 117/GPĐC-UBCK dated 12 October 2026 issued by the State Securities Commission of Vietnam.

(b) ACBS's equity

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

(c) Principal activities

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

(d) Normal operating cycle

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

(e) Subsidiary

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

(f) Number of employees

As at 30 September 2026, the Company had 377 employees (1/1/2026: 387 employees).

2. Basis of preparation

(a) Statement of compliance

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

(b) Basis of measurement

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

(c) Annual accounting period

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

(d) Accounting and presentation currency

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

3. Summary of significant accounting policies

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

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

(a) Basic of consolidation

Subsidiaries

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

Loss of control

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

Transactions eliminated on consolidation

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

(b) Foreign currency transactions

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

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

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

(c) Cash and cash equivalents

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

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

(d) Financial assets and financial liabilities

(i) Recognition

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

(ii) Classification and measurement

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

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

(iii) Derecognition

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

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

(iv) Offsetting

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

(e) Financial assets at FVTPL

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

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

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

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

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

For unlisted securities and not yet registered for trading, the market price is the average price of the transaction prices at the latest trading date prior to the end of the annual accounting period not more than one month from the end of the annual accounting period provided by three securities companies which are not related to the Company.
For delisted securities and securities for which trading has been suspended or cancelled from the sixth day onward, the fair value is the book value at the latest financial position date.

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.

(i) Covered warrants

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

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

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

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

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

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

(f) Held-to-maturity investments

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

- those that ACBS on initial recognition classified as at FVTPL;
- those that ACBS classified as available-for-sale; and
- those that meet the definition of loans and receivables.

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

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

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

(g) Loans

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

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

(h) Account receivables

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

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

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

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

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

(i) Tangible fixed assets

(i) Cost

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

(ii) Depreciation

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

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

(j) Intangible fixed assets

Software and website

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

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

(k) Prepaid expenses

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

(l) Trade and other payables

Trade and other payables are stated at their cost.

(m) Provisions

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

(n) Taxation

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

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

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

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

(o) Contributed capital

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

(p) Statutory reserves

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

In accordance with Circular 114:

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

The Company's Members' Council ctors has not yet made any decision regarding the existing balances of reserve to supplement authorised capital and financial reserve for Quarter 3 of 2026.

(q) Revenue

(i) Gains from sales of financial assets

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

(ii) Dividend and interest income from financial assets

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

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

(iii) Revenue from securities brokerage

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

(iv) Revenue from financial advisory services

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

(v) Revenue from securities custodial services

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

(r) Interest expense

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

(s) Operating lease payments

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

(t) Related parties

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

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

(u) Comparative information

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

(v) Nil balances

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

4. Financial instruments

(a) Financial risk management

(i) Overview

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

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

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

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

(ii) Risk management framework

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

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

(b) Credit risk

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

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

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

Collaterals

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

Exposure to credit risk

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

	Note	30/09/2026 VND	1/1/2026 VND
Cash and cash equivalents:			
Cash in banks (i)	5	2,369,115,052,330	1,974,160,996,703
Cash equivalents (i)	5	1,500,585,616	28,000,000,000
Held-to-maturity investments – short term (i)	7(b)	11,799,334,752,146	12,389,822,515,145
Financial assets at FVTPL (ii)			
Listed Government bonds	7(a)	2,030,159,054,546	-
Unlisted corporate bonds	7(a)	981,732,475,409	273,994,520,400
Unlisted bonds issued by credit institutions	7(a	513,327,397,500	518,368,493,000
Certificates of deposit	7(a)	168,640,207,861	30,333,375,991
Loans:			
Margin loans (iii)	7(c)	22,573,330,690,215	17,195,059,799,722
Advance to customers for the proceeds from selling securities (iv)	7(c)	60,193,639,657	145,644,749,174
Other receivables:			
Receivables and dividend and interest receivables of financial assets (v)		342,615,286,680	419,792,146,582
Receivables from selling financial assets (v)		-	1,241,381,966,000
Receivables for services rendered (v)	11	8,195,070,823	6,822,043,050
Other receivables (v)		1,191,918,713	100,892,323,931
Other current assets (vi)	13	572,449	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)	15,077,625,245	15,055,038,292
Total value of assets expose to credit risk		**40,890,908,792,290**	**34,365,808,808,216**

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

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

(ii) Margin loans contract

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

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

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

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

	30/09/2026 VND	1/1/2026 VND
Margin loans		
▪ Overdue from 3 years and above	117,476,188,907	117,476,188,907

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

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

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

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

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

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

(iv) Other receivables

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

(c) Liquidity risk

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

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

As at 30 September 2026	Carrying amount VND	Contractual cash flow VND	Within 1 year VND
Short-term borrowings	27,925,140,000,000	27,925,140,000,000	27,925,140,000,000
Bonds issued – short term	200,000,000,000	200,000,000,000	200,000,000,000
Bonds issued – long term	400,000,000,000	400,000,000,000	400,000,000,000
Payable for securities trading activities	155,195,325,247	155,195,325,247	155,195,325,247
Payable to suppliers	1,223,717,418	1,223,717,418	1,223,717,418
Accrued expenses	93,168,866,472	93,168,866,472	93,168,866,472
Other payables	681,688,951	681,688,951	681,688,951
	28,775,409,598,088	**28,775,409,598,088**	**28,775,409,598,088**

As at 1 January 2026	Carrying amount VND	Contractual cash flow VND	Within 1 year VND
Short-term borrowings	23,173,380,000,000	23,173,380,000,000	23,173,380,000,000
Bonds issued – long term	200,000,000,000	200,000,000,000	200,000,000,000
Payable for securities trading activities	527,140,639,643	527,140,639,643	527,140,639,643
Payable to suppliers	122,835,907,749	122,835,907,749	122,835,907,749
Accrued expenses	57,655,170,088	57,655,170,088	57,655,170,088
Other payables	6,833,961,477	6,833,961,477	6,833,961,477
	24,087,845,678,957	**24,087,845,678,957**	**24,087,845,678,957**

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

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

(d) Market risk

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

(i) Currency risk

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

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

(ii) Interest rate risk

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

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

	Carrying amount	
	30/09/2026 VND	1/1/2026 VND
Fixed rate instruments		
Cash in banks and cash equivalents	2,370,615,637,946	2,002,160,996,703
Certificates of deposit	168,640,207,861	30,333,375,991
Listed Government bonds	2,030,159,054,546	-
Unlisted corporate bonds	981,732,475,409	273,994,520,400
Unlisted bonds issued by credit institutions	513,327,397,500	518,368,493,000
Held-to-maturity investments	11,799,334,752,146	12,389,822,515,145
Loans receivables – gross	22,633,524,329,872	17,340,704,548,896
Other current assets	572,449	577,126
Deposits at Settlement Funds	20,000,000,000	20,000,000,000
Other non-current assets	15,077,625,245	15,055,038,292
Short-term borrowings	(27,925,140,000,000)	(23,173,380,000,000)
Bonds issued - short term	(200,000,000,000)	-
Bonds issued - long term	(400,000,000,000)	(200,000,000,000)

(iii) Stock price risk

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

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

	Fair value	
	30/09/2026 VND	**1/1/2026 VND**
Financial instruments with stock price risk		
Financial assets at FVTPL	2,823,510,079,476	4,147,827,006,155
▪ *Listed shares and traded shares on UPCOM*	*1,452,901,293,995*	*2,195,265,682,155*
▪ *Underlying assets hedge for warrants issued by the Company*	*1,171,930,998,600*	*1,952,561,324,000*
▪ *Fund certificates*	*198,677,786,881*	-

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

(e) Fair value

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

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

	30/09/2026		1/1/2026	
	Carrying amount VND	**Fair value VND**	**Carrying amount VND**	**Fair value VND**
Categorised as financial assets at FVTPL				
▪ Financial assets at FVTPL	6,538,788,030,993	6,538,788,030,993	4,991,942,072,247	4,991,942,072,247
- *Listed shares and traded shares on UPCOM*	*1,452,901,293,995*	*1,452,901,293,995*	*2,195,265,682,155*	*2,195,265,682,155*
- *Unlisted shares and not yet registered for trading*	*21,418,816,201*	*21,418,816,201*	*21,418,676,701*	*21,418,676,701*
- *Underlying assets hedge for warrants issued by the Company*	*1,171,930,998,600*	*1,171,930,998,600*	*1,952,561,324,000*	*1,952,561,324,000*
- *Listed Government bonds*	*2,030,159,054,546*	*2,030,159,054,546*	-	-
- *Unlisted corporate bonds*	*981,732,475,409*	*981,732,475,409*	*273,994,520,400*	*273,994,520,400*
- *Unlisted bonds issued by credit institutions*	*513,327,397,500*	*513,327,397,500*	*518,368,493,000*	*518,368,493,000*
- *Fund certificates*	*198,677,786,881*	*198,677,786,881*	-	-
- Certificates of deposit	*168,640,207,861*	*168,640,207,861*	*30,333,375,991*	*30,333,375,991*
Categorised as loans and receivables:				
▪ Cash and cash equivalents (i)	2,370,615,637,946	2,370,615,637,946	2,002,160,996,703	2,002,160,996,703
▪ Held-to-maturity investments – short-term (i)	11,799,334,752,146	11,799,334,752,146	12,389,822,515,145	12,389,822,515,145
▪ Loans receivable – net (i)	22,516,048,302,645	22,516,048,302,645	17,223,228,571,999	17,223,228,571,999
▪ Receivables (i)	341,316,193,700	341,316,193,700	1,659,830,619,602	1,659,830,619,602
▪ Prepayments to suppliers – short-term (i)	19,437,139,361	19,437,139,361	9,023,896,347	9,023,896,347
▪ Receivables from services rendered (i)	8,195,070,823	8,195,070,823	6,822,043,050	6,822,043,050
▪ Other receivables (i)	1,191,918,713	1,191,918,713	100,892,323,931	100,892,323,931
▪ Other current assets (i)	572,449	572,449	577,126	577,126
▪ Long-term deposits, collaterals and pledges	6,494,463,100	(*)	6,480,263,100	(*)
▪ Deposits at Settlement Funds	20,000,000,000	(*)	20,000,000,000	(*)

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	30/09/2026		1/1/2026	
	Carrying amount VND	**Fair value VND**	**Carrying amount VND**	**Fair value VND**
▪ Other non-current assets	15,077,625,245	(*)	15,055,038,292	(*)
Classified as available-for-sale financial asset:				
▪ Investments	-		-	
Classified as financial liabilities recognised at FVTPL:				
▪ Covered warrants payables	(148,629,936,000)	(148,629,936,000)	(517,136,779,000)	(517,136,779,000)
Categorised as liabilities at amortised cost:				
▪ Short-term borrowings (i)	(27,925,140,000,000)	(27,925,140,000,000)	(23,173,380,000,000)	(23,173,380,000,000)
▪ Bonds issued – long term (i)	(200,000,000,000)	(*)	-	-
▪ Accounts payable for securities trading activities (i)	(6,565,389,247)	(6,565,389,247)	(10,003,860,643)	(10,003,860,643)
▪ Accounts payable to suppliers (i)	(1,223,717,418)	(1,223,717,418)	(122,835,907,749)	(122,835,907,749)
▪ Accrued expenses (i)	(93,036,549,071)	(93,036,549,071)	(57,655,170,088)	(57,655,170,088
▪ Other payables (i)	(667,910,871)	(667,910,871)	(6,820,961,477)	(6,820,961,477)
▪ Bonds issued – long term (i)	(400,000,000,000)	(*)	(200,000,000,000)	(*)

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

5. Cash and cash equivalents

	30/09/2026 VND	1/1/2026 VND
Cash in banks	2,337,706,558,372	1,637,517,881,216
Cash for clearing and settlement	32,909,079,574	336,643,115,487
Cash equivalents	-	28,000,000,000
	2,370,615,637,946	**2,002,160,996,703**

6. Volume and value of transactions during the year

	2026		2025	
	Volume of transactions	Value of transactions VND	Volume of transactions	Value of transactions VND
a) The Company				
Shares	1,977,330,161	15,139,584,960,425	2,205,961,672	19,940,591,891,300
Bonds	1,394,010,103	149,419,417,646,396	943,010,000	79,874,809,306,120
Other securities	12,482	2,410,221,270,000	44,387	6,160,014,460,000
b) Investors/customers				
Shares	7,982,911,969	204,344,474,045,235	13,405,989,974	236,943,241,853,664
Bonds	4,084,867	4,567,557,434,952	861,062	39,733,472,778,977
Other securities	176,396	34,625,891,390,00	193,518	30,437,267,930,000
	11,358,525,978	410,507,146,747,008	16,556,060,613	413,089,398,220,061

7. Financial assets

(a) Financial assets at FVTPL

	30/09/2026		1/1/2026	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Listed share and shares trading on the Upcom	1,673,375,184,237	1,452,901,293,995	2,278,825,175,029	2,195,265,682,155
Unlisted shares	21,418,749,529	21,418,816,201	21,418,230,909	21,418,676,701
Underlying assets hedge for covered warrant issued by the Company	1,207,883,868,749	1,171,930,998,600	1,863,356,858,023	1,952,561,324,000
Certificates of deposit	168,640,207,861	168,640,207,861	30,333,375,991	30,333,375,991
Listed Government bonds	2,026,471,657,743	2,030,159,054,546	-	-
Unlisted corporate bonds (i)	968,202,338,231	981,732,475,409	270,000,000,000	273,994,520,400
Unlisted bonds issued by credit institutions (i)	500,000,000,000	513,327,397,500	500,000,000,000	518,368,493,000
Fund certificates	221,368,000,000	198,677,786,881	-	-
	6,787,360,006,350	**6,538,788,030,993**	**4,963,933,639,952**	**4,991,942,072,247**

(b) Held-to-maturity investments

	30/09/2026		1/1/2026	
	Cost VND	Allowance VND	Cost VND	Allowance VND
Term deposits at banks	10,423,036,376,803		11,547,272,515,145	-
Term deposits at banks – Warrants	866,600,000,000		842,550,000,000	-
	11,289,636,376,803		**12,389,822,515,145**	-

(c) Loans receivables

	30/09/2026		1/1/2026	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Margin loans (i)	22,573,330,690,215	22,455,854,662,988	17,195,059,799,722	17,077,583,822,825
Advances to customers for the proceeds from selling securities (ii)	60,193,639,657	60,193,639,657	145,644,749,174	145,644,749,174
	22,633,524,329,872	**22,516,048,302,645**	**17,340,704,548,896**	**17,223,228,571,999**

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

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

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

	30/09/2026		1/1/2026	
	Cost VND	Allowance VND	Cost VND	Allowance VND
Allowance for impairment of margin loans and advances	117,476,188,907	117,476,027,227	117,476,188,907	117,475,976,897

2026

As at 30/09/2026			Allowance as at 1/1/2026 VND	Allowance made during the year VND
Cost VND	Recoverable amount VND	Allowance VND		
117,476,188,907	161,680	117,476,027,227	117,475,976,897	50,330

2025

As at 30/09/2025			Allowance as at 1/1/2025 VND	Allowance reversed during the year VND
Cost VND	Recoverable amount VND	Allowance VND		
117,476,188,907	251,700	117,475,937,207	117,475,981,607	(44,400)

9. Receivables

	30/09/2026 VND	1/1/2026 VND
Interest receivables on bank deposits	181,292,083,730	269,619,679,785
Receivables from selling listed securities	-	1,241,381,966,000
Interest receivables on from the parent bank	-	36,566,891,500
Dividend receivables - Listed shares	-	2,100,000,000
Accrued interest from margin loan transactions	161,323,152,950	111,505,525,297
Others	50,000	50,000
	342,615,286,680	**1,661,174,112,582**

10. Short-term prepayment to suppliers

	30/09/2026 VND	1/1/2026 VND
Office rental expenses	1,166,048,233	1,232,048,233
Office repair and design	9,750,000	57,111,600
Purchase and repair of software information system expense	3,272,627,244	5,462,383,000
Others	14,988,713,884	2,272,353,514
	19,437,139,361	**9,023,896,347**

11. Receivables from services rendered

	30/09/2026 VND	1/1/2026 VND
Receivables from brokered services	2,384,064,064	4,325,289,905
Receivables from consulting activities	5,456,000,000	2,132,000,000
Others	355,006,759	364,753,145
	8,195,070,823	**6,822,043,050**

12. Short-term prepaid expenses

	30/09/2026 VND	1/1/2026 VND
Software expenses	11,132,874,516	8,352,536,441
Server system expenses	2,252,098,330	226,080,000
Office rental expenses	350,000,000	-
Others	7,893,875,903	18,925,796,145
	21,628,848,749	**27,504,412,586**

13. Other current assets

	30/09/2026 VND	1/1/2026 VND
Other current assets	572,449	577,126

14. Investments

	Ownership rate	30/09/2026 Cost VND	30/09/2026 Fair value VND	30/09/2026 Allowance VND	1/1/2026 Cost VND	1/1/2026 Fair value VND	1/1/2026 Allowance VND
Investment in other entities							
Hoa Phat - A Chau Real Estate Joint Stock Company		-	-	-	-	-	-
		-	-	-	-	-	-

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

15. Tangible fixed assets

	Building VND	Machinery and equipment VND	Motor vehicle VND	Management equipment VND	Other tangible fixed assets VND	Total VND
Cost						
Opening balance	70,322,893,712	2,331,727,182	6,487,256,556	99,839,359,729	5,779,848,182	184,761,085,361
Additions				21,687,911,090		21,687,911,090
Disposals						
Closing balance	70,322,893,712	2,331,727,182	6,487,256,556	121,527,270,819	5,779,848,182	206,448,996,451
Accumulated depreciation						
Opening balance	44,684,894,062	2,297,402,600	3,911,785,709	72,800,315,483	4,519,851,447	128,214,249,301
Charge for the year	2,529,683,190	10,297,377	668,425,501	7,721,445,099	599,804,251	11,529,655,418
Disposals						
Closing balance	47,214,577,252	2,307,699,977	4,580,211,210	80,521,760,582	5,119,655,698	139,743,904,719
Net book value						
Opening balance	25,637,999,650	34,324,582	2,575,470,847	27,039,044,246	1,259,996,735	56,546,836,060
Closing balance	23,108,316,460	24,027,205	1,907,045,346	41,005,510,237	660,192,484	66,705,091,732

Included in tangible fixed assets were assets costing VND70,331 million which were fully depreciated as at 30 September 2026 (1/1/2026: VND63,683 million), but which are still in use.

16. Intangible fixed assets

	Software VND	Others VND	Total VND
Cost			
Opening balance	85,836,986,871	1,889,290,000	87,726,276,871
Additions	-	-	-
Transfer from construction in progress (Note 17)	17,130,820,000		17,130,820,000
Closing balance	102,967,806,871	1,889,290,000	104,857,096,871
Accumulated depreciation			
Opening balance	61,115,552,727	761,548,233	61,877,100,960
Charge for the year	8,114,800,597	174,793,500	8,289,594,097
Closing balance	69,230,353,324	936,341,733	70,116,695,057
Net book value			
Opening balance	24,721,434,144	1,127,741,767	25,849,175,911
Closing balance	33,737,453,547	952,948,267	34,690,401,814

Included in intangible fixed assets were assets costing VND46,502 million which were fully amortised as at 30 September 2026 (1/1/2026: VND45,626 million), but which are still in use,

17. Construction in progress

	2026 VND	2025 VND
Opening balance	5,120,262,113	1,014,000,000
Additions during the year	16,314,820,000	5,151,708,000
Transfer to prepaid expenses	-	-
Transfer to intangible fixed assets (Note 16)	-	-
Transfer to tangible fixed assets (Note 15)	(17,130,820,000)	(2,692,894,000)
Closing balance	4,304,262,113	3,472,814,000

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

18. Deposits at Settlement Funds and derivatives Trading Clearing Fund

(a) Deposit at Settlement Funds

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

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

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

(b) Other non-current assets

According to Decision No, 97/QD-VSD dated 23 March 2017 issued by the VSDC on regulations on management and use of clearing fund for derivative securities activities, ACBS is responsible for contributing to Clearing Fund in cash or securities, The minimum contribution rate in cash is 80% of the total value of assets contributed to Clearing Fund, The initial minimum contribution is VND10 billion for direct clearing members, VND15 billion for general clearing members, As at 30 September 2026 and 1 January 2026, ACBS has fully paid the minimum contribution.

19. Short-term borrowings

(a) Short-term borrowings

	Balance at 1/1/2026 VND	Receipts VND	Payments VND	Balance at 30/09/2026 VND
Joint Stock Commercial Bank for Investment and Development of Vietnam	4,056,000,000,000	14,071,000,000,000	(12,313,000,000,000)	5,814,000,000,000
Vietnam International Commercial Joint Stock Bank	2,975,000,000,000	5,230,500,000,000	(4,805,500,000,000)	3,400,000,000,000
Military Commercial Joint Stock Bank	1,180,000,000,000	7,530,000,000,000	(6,710,000,000,000)	2,000,000,000,000
Vietnam Commercial Joint Stock Export Import Bank	1,629,000,000,000	8,775,000,000,000	(7,724,000,000,000)	2,680,000,000,000
Ho Chi Minh City Development Joint Stock Commercial Bank	3,200,000,000,000	6,120,000,000,000	(6,875,0000,000,000)	2,445,000,000,000
Others	10,133,380,000,000	28,364,140,000,000	(26,911,380,000,00)	11,586,140,000,000
	23,173,380,000,000	70,090,640,000,000	(65,338,880,000,000)	27,925,140,000,000

As at 30 September 2026, these borrowings bore interest at annual rates ranging from 4.2% to 10.6% (1 January 2026: from 3.5% to 8.6%).

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

(b) Bonds issued

	Balance at 1/1/2026 VND	Incurred VND	Payments VND	Balance at 30/9/2026 VND
Short-term bonds issued	-	200,000,000,000	-	200,000,000,000
	-	200,000,000,000	-	200,000,000,000

	Balance at 1/1/2026 VND	Incurred VND	Payments VND	Balance at 30/9/2026 VND
Long-term bonds issued	200,000,000,000	400,000,000,000	200,000,000,000	400,000,000,000
	200,000,000,000	400,000,000,000	200,000,000,000	400,000,000,000

20. Accounts payable for securities trading activities

	30/09/2026 VND	1/1/2026 VND
Payable to Securities Exchanges and VSDC	6,565,389,247	10,003,860,643
Covered warrants payable (*)	148,629,936,000	517,136,779,000
	155,195,325,247	527,140,639,643

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

Code	30/09/2026 Allowed to issue	30/09/2026 Circulated	1/1/2026 Allowed to issue	1/1/2026 Circulated
CHPG2604	19,000,000	13,890,700	-	-
CMBB2604	19,000,000	17,019,300	-	-
CMWG2604	19,000,000	13,947,800	-	-
CSTB2604	19,000,000	3,560,000	-	-
CTCB2601	19,000,000	17,605,200	-	-
CFPT2610	19,000,000	17,116,800	-	-
Khác	262,000,000	177,613,800	371,200,000	219,251,700
	376,000,000	260,753,600	371,200,000	219,251,700

21. Accounts payable to suppliers

	30/09/2026 VND	1/1/2026 VND
Payable for buying financial assets	-	104,383,972,000
Other suppliers	1,223,717,418	18,360,248,049
	1,223,717,418	122,744,220,049

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

22. Taxes and other receivables or payables to State Treasury

2026	1/1/2026 VND		Incurred VND	Paid VND	Net-off VND	Refund VND	30/09/2026 VND	
	Receivable	Payable					Receivable	Payable
Corporate income tax	-	148,246,908,398	158,582,194,549	(263,619,141,185)	-	-	(1,862,577,666)	45,072,539,428
Personal income tax	-	5,056,750,704	18,833,631,255	(18,919,065,899)	-	-		4,971,316,060
Investors' income tax	-	33,706,067,324	139,191,309,566	(160,519,380,702)	-	-		12,377,996,188
Value added tax	-	663,892,614	4,647,611,988	(3,521,965,927)	(398,718,491)	-		1,390,820,184
Other taxes	-	1,103,241,187	15,364,453,868	(15,702,631,652)	-	-	(5,945,100	771,008,503
	-	188,776,860,227	336,619,201,226	(462,282,185,365)	(398,718,491)	-	(1,868,522,766)	64,583,680,363

2025	1/1/2025 VND		Incurred VND	Paid VND	Net-off VND	Refund VND	30/09/2025 VND	
	Receivable	Payable					Receivable	Payable
Corporate income tax	-	33,293,523,085	173,784,316,579	(108,880,943,260)	-			96,196,896,404
Personal income tax	-	3,516,248,240	25,904,483,677	(23,680,051,052)	-			5,740,680,865
Investors' income tax	-	21,686,010,958	155,951,399,225	(155,267,113,089)	-			22,370,297,094
Value added tax	-	347,995,030	964,684,711	(841,363,020)	(224,284,511)			247,032,210
Other taxes	-	977,762,431	13,585,998,715	(13,048,698,557)	-			1,515,062,589
	-	59,821,539,744	370,190,882,907	(301,718,168,978)	(224,284,511)		-	- 128,069,969,162

23. Accrued expenses

	30/09/2026 VND	1/1/2026 VND
Interest expenses	89,645,709,461	55,592,059,455
Others	3,523,157,011	2,063,110,633
	93,168,866,472	57,655,170,088

24. Contributed capital

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

	30/09/2026 Authorised and contributed capital		01/01/2026 Authorised and contributed capital	
	VND	%	VND	%
Asia Commercial Joint Stock Bank	11,000,000,000,000	100%	11,000,000,000,000	100%

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

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

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

(a) Valuable paper custodied (Quantity)

	30/09/2026	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

	30/09/2026 VND	1/1/2026 VND
Freely traded financial assets	1,723,813,320,000	1,589,541,475,000
Financial assets waiting for settlement	1,582,505,530,000	1,052,805,730,000
Mortgaged financial assets	-	270,000,000,000
	3,306,318,850,000	2,912,347,205,000

(c) The Company's financial assets in transit

	30/09/2026 VND	1/1/2026 VND
Shares	42,865,000,000	21,594,920,000
Warranties	19,327,540,000	13,527,655,000
Bonds	-	-
	62,192,540,000	35,122,575,000

26. Revenue from operating activities

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

2026	Quantity	Proceeds VND	Weighted average cost at the end of the trading day VND	Gains/(losses) from sales of securities in the current year VND	Gains/(losses) from sales of securities prior year VND
Shares	195,350,707	7,131,666,100,850	6,992,579,168,382	139,086,932,468	437,640,323,807
Bonds	680,085,090	72,844,356,143,945	72,843,137,765,052	1,218,378,893	(2,717,725,000)
Warrants issued by other organisations	-	-	-	-	-
ETF fund certificates	-	-	-	-	-
Certificates of deposit	-	-	-	89,426,671,316	2,490,040,600
Gains/(losses) from selling underlying securities				229,731,982,677	437,412,639,407
Gains of matured warrants issued by other organisations					-
Net gains from trading derivatives – future contracts				5,786,550,000	(45,879,820,000)
Gains from selling valuable papers				-	-
Losses/(gains) when buying back warrants issued by the Company				29,823,132,163	(209,717,528,340)
Gains/(losses) from matured covered warrants issued by the Company				27,287,072,766	10,024,035,081
				292,628,737,606	191,839,326,148

26. Revenue from operating activities (continued)

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

2026	Cost as at 30/09/2026 VND	Fair value/ market price as at 30/09/2026 VND	Revaluation differences as at 30/09/2026 VND	Revaluation differences as at 1/1/2026 VND	Revaluation gain differences during the period VND
Financial assets recognised at FVTPL					
Listed shares and traded shares on UPCOM	1,673,375,184,237	1,452,901,293,995	(220,473,890,242)	(83,559,492,874)	(136,914,397,368)
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	1,207,883,868,749	1,171,930,998,600	(35,952,870,149)	89,204,465,977	(125,157,336,126)
Listed Government bonds	2,026,471,657,743	2,030,159,054,546	3,687,396,803	-	3,687,396,803
Unlisted corporate bonds	968,202,338,231	981,732,475,409	13,530,137,178	3,994,520,400	9,535,616,778
Unlisted bonds issued by credit institutions	500,000,000,000	513,327,397,500	13,327,397,500	18,368,493,000	(5,041,095,500)
Fund certificates	221,368,000,000	198,677,786,881	(22,690,213,119)	-	(22,690,213,119)
Certificates of deposit	168,640,207,861	168,640,207,861	-	-	-
	6,787,360,006,350	6,538,788,030,993	(248,571,975,357)	28,008,432,295	(276,580,407,652)

	Cost as at 30/09/2026 VND	Fair value/ market price as at 30/09/2026 VND	Revaluation differences as at 30/09/2026 VND	Revaluation differences as at 1/1/2026 VND	Revaluation gain differences during the period VND
Covered warrants	222,084,219,246	148,629,936,000	73,454,283,246	15,339,807,410	58,114,475,836

26. Revenue from operating activities (continued)

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

2025	Cost as at 30/09/2025 VND	Fair value/ market price as at 30/09/2025 VND	Revaluation differences as at 30/09/2025 VND	Revaluation differences as at 1/1/2025 VND	Revaluation gains/(losses) differences during the period VND
Financial assets recognised at FVTPL					
Listed shares and traded shares on UPCOM	1,586,456,893,277	1,530,640,014,695	(55,816,878,582)	(72,215,676,952)	16,398,798,370
Unlisted shares and unregistered for trading	11,353,170,909	11,353,616,701	445,792	445,792	-
Underlying asset hedge for covered warrants	1,644,065,418,282	1,737,321,792,550	93,256,374,268	11,362,649,945	81,893,724,323
Listed Government bonds	1,962,461,800,000	1,962,461,800,000	-		-
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			
	5,974,633,172,768	6,012,073,114,246	37,439,941,478	(60,852,581,215)	(98,292,522,693)

	Cost as at 30/09/2025 VND	Fair value/ market price as at 30/09/2025 VND	Revaluation differences as at 30/09/2025 VND	Revaluation differences as at 1/1/2025 VND	Revaluation gains/(losses) differences during the year VND
Covered warrants	508,383,538,146	517,436,003,000	(9,052,464,854)	22,235,419,050	(31,287,883,904)

26. Revenue from operating activities (continued)

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

	2026 VND	2025 VND
From financial assets at FVTPL	116,741,099,973	60,978,697,728
▪ *Income from term deposits*	*252,705,479*	*19,431,461,228*
▪ *Dividends and interests arising from financial assets at FVTPL*	*73,949,353,400*	*41,547,236,500*
▪ *Bond interest*	*42,539,041,094*	-
From held to maturity investments	598,491,196,383	596,793,728,003
From loans and receivables	1,577,675,267,907	774,406,828,587
▪ *Income from margin activities*	*1,535,311,763,160*	*756,373,501,016*
▪ *Income from advance services*	*12,230,089,719*	*6,677,938,563*
▪ *Income from margin loan extension*	*30,133,415,028*	*11,355,389,008*
	2,292,907,564,263	1,432,179,254,318

(d) Revenue other than income from financial assets

	2026 VND	2025 VND
Revenue from securities brokerage	265,715,536,378	327,301,414,203
Revenue from securities custody	9,817,530,042	9,322,829,310
Revenue from financial advisory services	11,167,076,544	1,513,636,364
Other operating income	7,786,214,103	5,156,914,010
	294,486,357,067	343,294,793,887

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

	2026 VND	2025 VND
Allowance made for diminution in value of financial assets and collaterals (Note 8)	50,330	(44,400)
Interest expenses	1,397,867,505,768	665,235,303,414
Others	4,757,767,426	386,986,573
	1,402,625,323,524	665,622,245,587

28. Expenses for securities brokerage

	2026 VND	2025 VND
Employee costs	83,946,091,799	106,270,194,246
Securities brokerage fees	65,360,116,518	73,607,618,086
Outside services	42,600,084,991	49,413,322,490
Depreciation and amortisation of fixed assets	13,073,578,700	13,556,587,766
Others	40,789,094,331	28,314,431,192
	245,768,966,339	271,162,153,780

29. General and administration expenses

	2026 VND	2025 VND
Salary expenses	115,145,401,249	101,009,750,229
Outside services	39,370,854,128	30,267,441,994
Depreciation and amortisation of fixed assets	6,354,926,745	6,099,798,543
Non-deductible value added tax	4,653,638,282	3,353,239,930
Office stationery expenses	1,787,597,742	2,447,993,519
Others	8,304,826,972	7,376,761,713
	175,617,245,118	150,554,985,928

30. Corporate income tax expenses

(a) Recognised in the statement of income

	2026 VND	2025 VND
Current tax expense		
Current year	158,582,194,549	173,784,316,579
Income tax expense	158,582,194,549	173,784,316,579
Deferred tax benefit		
Origination and reversal of temporary differences	-	-
Income tax expense	158,582,194,549	173,784,316,579

(b) Reconciliation of effective tax rate

	2026 VND	2025 VND
Accounting profit before tax	793,060,902,883	910,233,108,746
Tax at the Company's tax rate	158,612,180,577	182,046,621,749
Adjustments due to consolidated financial statements	14,734,198,268	(22,326,200)
Non-taxable income	(14,789,870,680)	(8,309,447,300)
Non-deductible expenses	25,686,384	69,468,330
Income tax expenses	158,582,194,549	173,784,316,579

(c) Applicable tax rates

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

31. Significant transactions with related parties

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

	2026 VND	2025 VND
Asia Commercial Joint Stock Bank		
Contributed capital received	-	4,000,000,000,000
Interest income on bank deposits	29,297,554,649	74,570,085,786
Brokerage revenue	-	21,546,389
Rental revenue	630,000,000	-
Consulting revenue	-	-
Office rental, utilities paid	85,707,450	518,471,821
Other costs	35,652,266	55,166,334

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

	30/09/2026 VND	1/1/2026 VND
Asia Commercial Joint Stock Bank		
Demands deposit at the Bank	341,172,604,776	825,547,497,480
Bank deposits with original terms are less than 12 months	496,000,000,000	1,463,187,857,623
Bank deposits with original terms not exceeding 3 months	1,500,000,000	28,000,000,000
Certificates of deposit	168,640,207,861	30,333,375,991
Interest receivables from bank deposits	-	36,566,891,500
Contributed capital	11,000,0000,000	11,000,0000,000

	30/09/2026 VND	1/1/2026 VND
ACB Assets Management Company Limited – A company within the Group		
Long-term bonds issued	200,000,000,000	-
Bond interest payables	1,723,287,671	-

32. Commitments

Lease Commitments

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

	30/09/2026 VND	1/1/2026 VND
Within one year	13,459,530,563	14,478,578,796
Within two to five years	5,720,241,165	16,166,675,262
	19,179,771,728	30,645,254,058

33. Post balance sheet event

On 3 July 2026, the State Securities Commission of Vietnam issued Official Letter No. 6174/UBCK-QLKD regarding the receipt of the registration dossier for the increase of the Company's charter capital to VND13,000,000,000,000. On 1 October 2026, the Company received VND2,000,000,000,000 in capital contributions from the parent bank. On 12 October 2026, the State Securities Commission of Vietnam issued the Adjustment License for the Establishment and Operation License No. 117/GPDC-UBCK with a charter capital of VND13,000,000,000,000

19 October 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*

ACBS

No: 190.6 / CV - ACBS. 26

Ho Chi Minh City, October 19, 2026

To: - State Securities Commission;
- Vietnam Exchange;
- Ho Chi Minh City Stock Exchange; and
- Hanoi Stock Exchange.

*Re: Explanation for the fluctuation exceeding 10% in profit after tax in the consolidated financial statements for Quarter 3, 2026 ("**Q3, 2026**") compared to Quarter 3, 2025 ("**Q3, 2025**").*

ACB Securities Company ("ACBS") hereby provides an explanation for the fluctuation exceeding 10% in the Profit after tax for Q3, 2026 consolidated financial statement compared to Q3, 2025, as follows:

Unit: VND billion

Financial Statements	Indicator	Q3, 2026	Q3, 2025	Variance
(1)	(2)	(3)	(4)	(5)=(3)-(4)
Consolidated Financial Statement.	Net Profit After Tax	166	402	(236)

Primary reasons for the Increase:

- Total operating revenue decreased by VND 252 billion, of which: interest from loans increased by VND 283 billion; investment income decreased by VND 453 billion; consulting, brokerage and securities custody service revenue decreased by VND 82 billion compared with the same period in 2025.
- Operating expenses increased by VND 21 billion year-over-year.
- General and administrative expenses increased by VND 16 billion; and
- Corporate income tax expenses decreased by VND 53 billion.

As a result of the above factors, ACBS recorded an VND 236 billion decrease in net profit after tax in Q3, 2026 compared to the same period of Q3, 2025.

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

Sincerely,

GENERAL DIRECTOR

CÔNG TY TRÁCH NHIỆM HỮU HẠN CHỨNG KHOÁN ACB

Nguyễn Đức Hoàn

Recipients:

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

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