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|---|---|
| **CÔNG TY TNHH CHỨNG KHOÁN ACB**<br>***ACB SECURITIES COMPANY***<br>-------- | **CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM**<br>***THE SOCIALIST REPUBLIC OF VIETNAM***<br>**Độc lập - Tự do - Hạnh phúc**<br>***Independence - Freedom - Happiness***<br>---------- |
| Số: 191.1./CV-ACBS.26<br>*No: 191.1/ CV-ACBS.26* | *TP. HCM, ngày 20 tháng 10 năm 2026*<br>*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**

Separate 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 Licence No** | 06/GPHDKD | 29 June 2000 |
| | 56/2001/UBCK-QLKD | 21 September 2001 |
| | 71/UBCK-GPDCCTCK | 6 September 2007 |
| | 77/UBCK-GPDCCTCK | 1 October 2007 |
| | 105/UBCK-GPDCCTCK | 14 January 2008 |
| | 464/QD-UBCK | 7 July 2008 |
| | 150/UBCK-GP | 4 September 2008 |
| | 271/UBCK-GP | 4 November 2009 |
| | 115/GPDC-UBCK | 3 October 2012 |
| | 13/GPDC-UBCK | 13 June 2014 |
| | 18/GPDC-UBCK | 11 August 2014 |
| | 26/GPDC-UBCK | 11 July 2017 |
| | 45/GPDC-UBCK | 21 June 2021 |
| | 63/GPDC-UBCK | 3 August 2022 |
| | 101/GPDC-UBCK | 24 October 2022 |
| | 91/GPDC-UBCK | 13 November 2023 |
| | 96/GPDC-UBCK | 28 November 2023 |
| | 05/GPDC-UBCK | 26 January 2024 |
| | 03/GPDC-UBCK | 22 January 2025 |
| | 07/GPĐC-UBCK | 4 April 2025 |
| | 62/GPĐC-UBCK | 29 May 2026 |
| | 117/GPĐC-UBCK | 12 October 2026 |
| | The 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<br>117 Nguyen Dinh Chieu Street<br>Xuan Hoa Ward<br>Ho Chi Minh City<br>Vietnam |
| **Cho Lon Branch** | 321 - 323 Tran Phu Street<br>An Dong Ward<br>Ho Chi Minh City<br>Vietnam |
| **Truong Dinh Branch** | 107N Truong Dinh Street<br>Xuan Hoa Ward<br>Ho Chi Minh City<br>Vietnam |
| **Nguyen Thi Minh Khai Transaction Office** | 442 Nguyen Thi Minh Khai Street<br>Ban Co Ward<br>Ho Chi Minh City<br>Vietnam |
| **Dong Sai Gon Branch** | 3rd Floor, Building No, 53-55 Nguyen Huu Canh<br>Thanh My Tay Ward<br>Ho Chi Minh City<br>Vietnam |
| **Mac Dinh Chi Branch** | 2nd Floor, 3rd Floor, 41 Mac Dinh Chi Street<br>Sai Gon Ward<br>Ho Chi Minh City<br>Vietnam |
| **Ha Noi Branch** | 10 Phan Chu Trinh Street<br>Cua Nam Ward<br>Hanoi City<br>Vietnam |
| **Hai Phong Branch** | 15 Hoang Dieu Street<br>Hong Bang Ward<br>Hai Phong City<br>Vietnam |

| | |
|---|---|
| **Da Nang Branch** | 218 Bach Dang Street<br>Hai Chau Ward<br>Da Nang City<br>Vietnam |
| **Khanh Hoa Branch** | 80 Quang Trung Street<br>Nha Trang Ward<br>Khanh Hoa Province<br>Vietnam |
| **Vung Tau Branch** | 111 Hoang Hoa Tham Street<br>Vung Tau Ward<br>Ho Chi Minh City<br>Vietnam |
| **Can Tho Branch** | 17 - 19 Nam Ky Khoi Nghia Street<br>Ninh Kieu Ward<br>Can Tho City<br>Vietnam |

**Form B01 – CTCK**
*(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** | | **42,582,541,739,814** | **37,310,059,633,197** |
| **I** | **Financial assets ("FA")** | **110** | | **42,560,033,029,271** | **37,281,556,071,523** |
| 1 | Cash and cash equivalents | 111 | 5 | 2,368,377,628,970 | 1,972,808,104,055 |
| *1.1* | *Cash* | *111.1* | | 2,368,377,628,970 | 1,972,808,104,055 |
| *1.2* | *Cash equivalents* | *111.2* | | - | - |
| 2 | Financial assets at fair value through profit or loss ("FVTPL") | 112 | 7(a) | 6,017,620,670,190 | 4,768,129,833,247 |
| 3 | Held-to-maturity investments | 113 | 7(b) | 11,289,636,376,803 | 11,656,522,515,145 |
| 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 | 1,646,158,178,061 |
| *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 | 404,776,212,061 |
| *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 | 404,776,162,061 |
| 8 | Short-term prepayment to suppliers | 118 | 10 | 18,416,539,361 | 8,732,296,347 |
| 9 | Receivables from services rendered | 119 | 11 | 8,195,070,823 | 6,822,043,050 |
| 12 | Other receivables | 122 | | 422,246,779 | 498,022,599 |
| 13 | Allowance for diminution in value of account receivables | 129 | | (1,299,092,980) | (1,343,492,980) |
| **II** | **Other current assets** | **130** | | **22,508,710,543** | **28,503,561,674** |
| 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 | 21,524,517,352 | 27,490,203,710 |
| 4 | Short-term deposits, collaterals and pledges | 134 | | 44,000,000 | 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 | - | - |
| 7 | Other current assets | 137 | 13 | 572,449 | 577,126 |

| | | Code | Note | 30/09/2026 VND | 01/01/2026 VND |
|---|---|---|---|---|---|
| **B** | **LONG-TERM ASSETS (200 = 210 + 220 + 240 + 250)** | **200** | | **1,229,168,003,349** | **1,220,668,455,638** |
| **I** | **Long-term financial assets** | **210** | | **1,050,000,000,000** | **1,050,000,000,000** |
| 2 | Investments | 212 | 14 | 1,050,000,000,000 | 1,050,000,000,000 |
| *2.2* | *Investment in a subsidiary* | *212.2* | | 1,050,000,000,000 | 1,050,000,000,000 |
| *2.3* | *Other investments* | *212.4* | | - | - |
| **II** | **Fixed assets** | **220** | | **101,371,466,341** | **82,361,687,389** |
| 1 | Tangible fixed assets | 221 | 15 | 66,681,064,527 | 56,512,511,478 |
| | *Cost* | *222* | | 206,407,806,951 | 184,719,895,861 |
| | *Accumulated depreciation* | *223a* | | (139,726,742,424) | (128,207,384,383) |
| 3 | Intangible fixed assets | 227 | 16 | 34,690,401,814 | 25,849,175,911 |
| | *Cost* | *228* | | 104,807,096,871 | 87,676,276,871 |
| | *Accumulated amortisation* | *229a* | | (70,116,695,057) | (61,827,100,960) |
| **IV** | **Construction in progress** | **240** | **17** | **4,215,000,000** | **5,031,000,000** |
| **V** | **Other long-term assets** | **250** | | **73,581,537,008** | **83,275,768,249** |
| 1 | Long-term deposits, collaterals and pledges | 251 | | 6,494,463,100 | 6,480,263,100 |
| 2 | Long-term prepaid expenses | 252 | | 31,932,389,809 | 41,663,408,003 |
| 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** | | **43,811,709,743,163** | **38,530,728,088,835** |

**Form B01 – CTCK**
*(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 |
|---|---|---|---|---|---|
| **C** | **LIABILITIES (300 = 310 + 340)** | **300** | | **28,892,127,632,988** | **24,309,038,593,030** |
| **I** | **Current liabilities** | **310** | | **28,492,114,632,988** | **24,109,025,593,030** |
| 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 | 122,744,220,049 |
| 9 | Short-term advances from customers | 321 | | 60,000,000 | 60,000,000 |
| 10 | Taxes and other payables to State Treasury | 322 | 22 | 64,128,169,526 | 186,569,281,169 |
| 11 | Payables to employees | 323 | | 51,680,097,876 | 34,623,981,221 |
| 12 | Employees' benefits payable | 324 | | 982,862,979 | 160,776,979 |
| 13 | Accrued expenses – short-term | 325 | 23 | 93,036,549,071 | 57,531,170,088 |
| 15 | Unearned revenue – short-term | 327 | | - | - |
| 17 | Other payables | 329 | | 667,910,871 | 6,815,523,881 |
| **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** | | **14,919,582,110,175** | **14,221,689,495,805** |
| **I** | **Owner's equity** | **410** | | **14,919,582,110,175** | **14,221,689,495,805** |
| 1 | Owner's equity | 411 | | 11,000,000,000,000 | 11,000,000,000,000 |
| *1.1* | *Contributed capital* | *411.1* | *24* | 11,000,000,000,000 | 11,000,000,000,000 |
| 4 | Reserve to supplement authorised capital | 414 | | 147,003,969,513 | 147,003,969,513 |
| 5 | Financial reserve | 415 | | 167,626,370,395 | 167,626,370,395 |
| 7 | Retained profits | 417 | | 3,604,951,770,267 | 2,907,059,155,897 |
| *7.1* | *Realised profits* | *417.1* | | 3,707,659,127,320 | 2,884,332,170,192 |
| *7.2* | *Unrealised losses* | *417.2* | | (102,707,357,053) | 22,726,985,705 |
| | **TOTAL LIABILITIES AND EQUITY (440 = 300 + 400)** | **440** | | **43,811,709,743,163** | **38,530,728,088,835** |

## 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) | 3,205,873,930,000 | 2,871,479,205,000 |
| 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) | 27,917,540,000 | 31,551,655,000 |
| 12 | Financial assets not custodied at VSDC | 12 | | 1,750,000 | 1,750,000 |
| 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**
*(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 |
|---|---|---|---|---|---|
| 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**
**Separate statement of income for** *Quarter 3 of 2026*

**Form B02 – CTCK**
*(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 | | 433,503,396,012 | 890,514,880,502 | 1,456,462,518,552 | 1,625,490,942,500 |
| | *a. Gains from sales of financial assets at FVTPL* | *1.1* | *26(a)* | 144,002,176,126 | 394,799,319,190 | 663,780,569,264 | 683,004,471,065 |
| | *b. Gains from revaluation of financial assets at FVTPL* | *1.2* | *26(b)* | 210,992,896,880 | 474,921,282,793 | 686,498,821,826 | 875,672,520,055 |
| | *c. Dividends and interest income from financial assets at FVTPL* | *1.3* | *26(c)* | 25,553,935,000 | 9,283,180,253 | 106,210,203,094 | 49,985,958,002 |
| | *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) | 209,213,014,577 | 210,533,269,060 | 571,096,988,251 | 590,055,110,217 |
| 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) | 68,778,975,068 | 160,660,191,543 | 266,420,451,219 | 327,304,713,238 |
| 1.9 | Revenue from securities custody | 9 | 26(d) | 3,190,302,445 | 3,748,462,940 | 9,847,003,692 | 9,323,812,801 |
| 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) | 433,811,836 | 605,342,223 | 1,580,838,170 | 1,352,147,728 |
| | **Total operating income** | **20** | | **1,328,125,249,610** | **1,585,488,250,273** | **3,894,250,144,335** | **3,329,447,191,435** |

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

**Form B02 – CTCK**
*(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 | | 367,724,226,832 | 637,459,675,220 | 1,185,480,238,700 | 1,318,532,308,911 |
| | *a. Losses from sales of financial assets at FVTPL* | *21.1* | *26(a)* | 108,964,468,751 | 314,918,597,860 | 373,498,477,519 | 492,663,002,917 |
| | *b. Unrealised losses from revaluation of financial assets at FVTPL* | *21.2* | *26(b)* | 286,008,268,967 | 285,742,733,359 | 870,047,640,420 | 777,491,628,362 |
| | *c. Transaction costs of acquisition of financial assets at FVTPL* | *21.3* | | 44,343,000 | 32,355,250 | 75,672,229 | 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 | | - | - | (44,400,000) | - |
| | **Total operating expenses** | **40** | | **1,010,719,673,196** | **1,043,290,415,243** | **2,871,314,999,354** | **2,287,990,223,409** |

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

**Form B02 – CTCK**
*(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 | | 1,264,683,966 | 635,773,943 | 4,380,299,100 | 3,478,426,251 |
| | **Total financial income** | **50** | | **1,264,683,966** | **635,773,943** | **4,380,299,100** | **3,478,426,251** |
| **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** | **65,692,496,306** | **51,506,537,790** | **163,443,278,542** | **146,088,881,695** |
| **VII** | **RESULTS FROM OPERATING ACTIVITIES (70 = 20 – 40 + 50 – 60 – 61– 62)** | **70** | | **250,587,523,816** | **489,852,346,052** | **855,826,149,040** | **895,631,678,087** |

**Form B02 – CTCK**
*(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 | 755,985,703 | 15,383,443 |
| 8.2 | Other expenses | 72 | | 19,034,221 | 232,381,303 | 107,325,824 | 347,341,652 |
| | **Results from other activities (80 = 71 – 72)** | **80** | | **310,074,030** | **(225,446,501)** | **648,659,879** | **(331,958,209)** |
| **IX** | **ACCOUNTING PROFIT BEFORE TAX (90 = 70 + 80) (CARRIED FORWARD TO THE NEXT PAGE)** | **90** | | **250,897,597,846** | **489,626,899,551** | **856,474,808,919** | **895,299,719,878** |
| 9.1 | Realised profit before tax | 91 | | 245,665,728,041 | 325,703,240,602 | 981,909,151,677 | 828,406,712,089 |
| 9.2 | Unrealised (losses)/profit before tax | 92 | | 5,231,869,805 | 163,923,658,949 | (125,434,342,758) | 66,893,007,789 |
| **X** | **INCOME TAX EXPENSE** | **100** | | **45,072,539,428** | **96,120,513,271** | **158,582,194,549** | **170,819,965,006** |
| 10.1 | Income tax expense – current | 100.1 | 30 | 45,072,539,428 | 96,120,513,271 | 158,582,194,549 | 170,819,965,006 |
| **XI** | **NET PROFIT AFTER TAX (200 = 90 – 100)** | **200** | | **205,825,058,418** | **393,506,386,280** | **697,892,614,370** | **724,479,754,872** |
| **XII** | **OTHER COMPREHENSIVE INCOME AFTER TAX** | **300** | | - | - | - | - |

**ACB Securities Company**
**Separate statement of income for** ***Quarter 3 of 2026***

**Form B02 – CTCK**
*(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 separate financial statements*

**ACB Securities Company**

**Separate statement of cash flows for *Quarter 3 of 2026* (Indirect method - continued)**

**Form B03 – CTCK**

*(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** | **856,474,808,919** | **895,299,719,878** |
| **2 Adjustments for** | **2** | **(837,350,351,016)** | **(729,070,057,850)** |
| Depreciation and amortisation | 3 | 19,808,952,138 | 20,142,579,942 |
| Allowance | 4 | (44,349,670) | (44,400) |
| Interest expenses | 6 | 1,397,867,505,768 | 665,235,303,414 |
| Profit from investment activities | 7 | (571,096,988,251) | (590,055,110,217) |
| Accrued interest income | 8 | (1,683,885,471,001) | (824,392,786,589) |
| **3 Increase in non-monetary expenses** | **10** | **811,906,088,952** | **825,607,505,644** |
| Losses from revaluation of financial assets at FVTPL | 11 | 811,906,088,952 | 825,607,505,644 |
| **4 Decrease in non-monetary income** | **18** | **(686,471,746,194)** | **(892,500,513,433)** |
| Gains from revaluation of financial assets at FVTPL | 19 | (686,471,746,194) | (892,500,513,433) |
| **5. Operating profit before changes in operating assets and liabilities** | **30** | **(4,863,477,524,656)** | **(11,944,128,254,718)** |
| Increase in financial assets at FVTPL | 31 | (1,433,039,655,537) | (2,787,990,125,807) |
| Increase in held to maturity investments | 32 | 366,886,138,342 | (3,162,064,174,521) |
| 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 | 842,245,234,000 |
| Decrease in receivables and dividend and interest receivables of financial assets | 36 | 2,317,143,384,633 | 1,204,043,769,866 |
| Increase in receivables for services rendered | 37 | (1,373,027,773) | (283,065,506) |
| (Increase)/decrease in other receivables | 39 | 75,775,820 | 3,938,291,004 |
| Increase in other assets | 40 | (7,622,180) | (5,258,994,331) |
| (Decrease)/increase in accrued expenses (exclude interest from borrowing) | 41 | 1,451,728,977 | (1,694,498,368) |
| Increase in prepaid expenses | 42 | 15,696,704,552 | 19,154,005,408 |
| Corporate income tax paid | 43 | (260,202,447,611) | (107,713,881,363) |
| Interest paid | 44 | (1,363,813,855,762) | (652,937,139,299) |
| Decrease in accounts payable | 45 | (121,520,502,631) | (77,647,157,704) |
| Increase in employee benefits payable | 46 | 822,086,000 | 214,694,660 |
| Increase/(decrease) in taxes and other payables to State Treasury | 47 | (20,820,858,581) | 2,976,096,429 |
| Decrease in payable to employees | 48 | 17,056,116,655 | 26,287,408,131 |
| (Decrease)/increase in other payables | 50 | (330,393,674,584) | 329,193,741,809 |
| **Net cash flows from operating activities** | **60** | **(4,718,918,723,995)** | **(11,844,791,600,479)** |

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

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

| | Code | 30/09/2026<br>VND | 30/09/2025<br>VND |
|---|---|---|---|
| **II CASH FLOWS FROM INVESTING ACTIVITIES** | | | |
| Payments for additions to fixed assets | 61 | (37,271,751,090) | (10,766,229,023) |
| Proceeds from disposal and sale of fixed assets | 62 | - | - |
| **Net cash flows from investing activities** | **70** | **(37,271,751,090)** | **(1,010,766,229,023)** |
| **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** | **395,569,524,915** | **(591,817,829,502)** |
| **Cash and cash equivalents at the beginning of the year** | **101** | **1,972,808,104,055** | **1,536,769,056,282** |
| ▪ *Cash in banks* | *101.1* | 1,972,808,104,055 | 396,755,177,764 |
| ▪ *Cash equivalents* | *101.2* | - | 1,140,013,878,518 |
| **Cash and cash equivalents at the end of the year (103 = 90 + 101) (Note 5)** | **103** | **2,368,377,628,970** | **944,951,226,780** |
| ▪ *Cash in banks* | *103.1* | 2,368,377,628,970 | 934,951,226,780 |
| ▪ *Cash equivalents* | *103.2* | - | 10,000,000,000 |

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

## CASH FLOWS OF CUSTOMERS FOR BROKERAGE AND ENTRUSTMENT ACTIVITIES

| | 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** |
| 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 |

**Form B02 – CTCK**
*(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* |

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

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

| | Opening balance as at | | Movement during the year 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 | 147,003,969,513 | 147,003,969,513 | | | | | 147,003,969,513 | 147,003,969,513 |
| Financial reserve | 167,626,370,395 | 167,626,370,395 | | | | | 167,626,370,395 | 167,626,370,395 |
| Retained profits | 1,920,633,588,969 | 2,907,059,155,897 | 724,479,754,872 | - | 823,326,957,128 | (125,434,342,758) | 2,645,113,343,841 | 3,604,951,770,267 |
| *Realised profits* | 1,969,384,954,134 | 2,884,332,170,192 | *657,586,747,083* | | 823,326,957,128 | | 2,623,971,701,217 | 3,707,659,127,320 |
| *Unrealised (losses)/profits* | (45,751,365,165) | 22,726,985,705 | 66,893,007,789 | - | | (125,434,342,758) | 21,141,642,624 | (102,707,357,053) |
| | **9,235,263,928,877** | **14,221,689,495,805** | **4,724,479,754,872** | - | **823,326,957,128** | **(125,434,342,758)** | **13,959,743,683,749** | **14,919,582,110,175** |

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 separate financial statements*

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

These notes form an integral part of and should be read in conjunction with the accompanying separate 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) The Company's equity

As at 30 September 2026, the Company's equity was VND11,000,000 million (1/1/2026: VND11,000,000 million),

### (c) Principal activities

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

### (d) Normal operating cycle

The normal operating cycle of the Company 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 ("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 Septemper 2026, the Company had 355 employees (1/1/2026: 367 employees),

## 2. Basis of preparation

### (a) Statement of compliance

The separate interim financial statements have been prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for enterprises, Circular No, 210/2014/TT-BTC dated 30 December 2014 ("Circular 210") issued by the Ministry of Finance on the promulgation of accounting guidance for securities companies 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 interim separate financial reporting.

The Company also prepares the consolidated financial statements of the Company and its subsidiary (collectively referred to as "ACBS") in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for enterprises, Circular No, 210/2014/TT-BTC dated 30 December 2014 ("Circular 210") issued by the Ministry of Finance on the promulgation of accounting guidance for securities companies 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 interim consolidated financial reporting, These separate interim financial statements of the Company should be read in conjunction with ACBS's consolidated interim financial statements for the six-month period ended 30 June 2026 in order to obtain sufficient information on the consolidated financial position of ACBS as at 30 June 2026, ACBS's consolidated statements of income, consolidated statement of cash flows and consolidated statement of changes in equity for the six-month period ended on that date.

### (b) Basis of measurement

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

### (c) Annual accounting period

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

### (d) Accounting and presentation currency

The Company's accounting currency is Vietnam Dong ("VND"), which is also the currency used for separate financial statement presentation purpose.

## 3. Summary of significant accounting policies

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

The accounting policies that have been adopted by the Company in the preparation of these separate interim financial statements are consistent with those adopted in the preparation of the most recent annual separate financial statements.

### (a) 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 separate statement of income.

### (b) Cash and cash equivalents

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

Cash equivalents are short-term investments with 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.

### (c) Financial assets and financial liabilities

#### *(i) Recognition*

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

#### *(ii) Classification and measurement*

- Financial assets at fair value through profit or loss ("FVTPL"): see Note 3(d);
- Held-to-maturity investments: see Note 3(e);
- Loans: see Note 3(f); and
- Receivables: see Note 3(g) and 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 separate statement of financial position when and only when the Company has a legal right to set off the amounts and the Company intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously,

## (d) Financial assets at FVTPL

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

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

Financial assets at FVTPL are initially recognised at purchase price excluding transaction costs, 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.

## (e) Held-to-maturity investments

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

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

Held-to-maturity investments include term deposits at banks and these investments are stated at costs less allowance for doubtful debts, Allowance for diminution in value is made when there is an indicator of long-term decline or certain evidence that the Company is 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 the Company and this event cannot be predicted by the Company.

## (f) 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 separate statement of income.

## (g) Account receivables

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

Allowance for bad debts is determined by reference to 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.

## (h) Investment in subsidiary

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

## (i) Tangible fixed assets

### *(i) Cost*

Tangible fixed assets are stated at cost less accumulated depreciation, The initial cost of a tangible fixed asset comprises its purchase price, import duties, non-refundable purchase taxes and any directly attributable costs of bringing the asset to its working condition for its intended use, Expenditure incurred after tangible fixed assets have been put into operation, such as repairs and maintenance and overhaul cost, is charged to the separate statement of income in the 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*

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.

## (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 and other legal regulations.

The Company's Members' Council 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 separate 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 separate 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 separate 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 separate statement of income when the service is rendered.

### *(iv) Revenue from financial advisory services*

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

### *(v) Revenue from securities custody services*

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

## (r) Interest expense

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

## (s) Operating lease payments

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

## (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 separate interim financial statements is presented as corresponding figures, Under this method, comparative information for the prior year is included as an integral part of the current year separate interim 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 separate interim 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 separate interim financial statements indicate nil balances.

## 4. Financial instruments

### (a) Financial risk management

#### *(i) Overview*

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

- credit risk;
- liquidity risk; and
- market risk,

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

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

#### *(ii) Risk management framework*

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

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

### (b) Credit risk

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

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

Concentration level of credit risk that arises from groups of counterparties when they have similar economic characteristics that would cause their ability to meet contractual obligations to be similarly affected by changes in economic or other conditions, The major concentration level of credit risk arises from type of customer in relation to the Company's advances to customers for the proceeds from selling securities and margin loans1

### *Collaterals*

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

### *Exposure to credit risk*

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

| | Note | 30/09/2026 VND | 1/1/2026 VND |
|---|---|---|---|
| Cash and cash equivalents: | | | |
| Cash in banks (i) | 5 | 2,368,377,628,970 | 1,972,808,104,055 |
| Cash equivalents (i) | 5 | - | - |
| Held-to-maturity investments – short term (i) | 7(b) | 11,289,636,376,803 | 11,656,522,515,145 |
| 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 | 404,776,212,061 |
| Receivables from selling financial assets (v) | | - | 1,241,381,966,000 |
| Receivables from services rendered (v) | 11 | 8,195,070,823 | 6,822,043,050 |
| Other receivables (v) | | 422,246,779 | 498,022,599 |
| 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 | | **40,378,202,736,037** | **33,487,745,679,715** |

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

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

### *(ii) 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 flows 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 | 93,036,549,071 | 93,036,549,071 | 93,036,549,071 |
| Other payables | 680,910,871 | 680,910,871 | 680,910,871 |
| | **28,775,276,502,607** | **28,775,276,502,607** | **28,775,276,502,607** |

| As at 1 January 2026 | Carrying amount VND | Contractual cash flows 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 | 122,744,220,049 | 122,744,220,049 | 122,744,220,049 |
| Accrued expenses | 57,531,170,088 | 57,531,170,088 | 57,531,170,088 |
| Other payables | 6,828,523,881 | 6,828,523,881 | 6,828,523,881 |
| | **24,087,624,553,661** | **24,087,624,553,661** | **24,087,624,553,661** |

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 | 2,368,377,628,970 | 1,972,808,104,055 |
| 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 | 11,289,636,376,803 | 11,656,522,515,145 |
| 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 | 2,302,342,718,673 | 3,924,014,767,155 |
| ▪ *Listed shares and traded shares on UPCOM* | *1,109,044,193,995* | *1,971,453,443,155* |
| ▪ *Underlying assets hedge for warrants issued by the Company* | *1,171,930,998,600* | *1,952,561,324,000* |
| ▪ *Fund certificates* | *21,367,526,078* | - |

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 VND 92,093 million and VND 5,945 million, respectively (1/1/2026: by VND156,960 million and VND20,685 million).

## (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 | 6,017,620,670,190 | 6,017,620,670,190 | 4,768,129,833,247 | 4,768,129,833,247 |
| - *Listed shares and traded shares on UPCOM* | *1,109,044,193,995* | *1,109,044,193,995* | *1,971,453,443,155* | *1,971,453,443,155* |
| - *Unlisted shares and not yet registered for trading* | *21,418,816,201* | *21,418,816,201* | *21,418,676,701* | *21,418,676,701* |
| - *Underlying assets hedge for warrants issued by the Company* | *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* | *21,367,526,078* | *21,367,526,078* | - | - |
| - 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) | 2,368,377,628,970 | 2,368,377,628,970 | 1,972,808,104,055 | 1,972,808,104,055 |
| ▪ Held-to-maturity investments – short-term (i) | 11,289,636,376,803 | 11,289,636,376,803 | 11,656,522,515,145 | 11,656,522,515,145 |
| ▪ Loans receivables – 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 | 1,644,814,685,081 | 1,644,814,685,081 |
| ▪ Prepayments to suppliers – short-term (i) | 18,416,539,361 | 18,416,539,361 | 8,732,296,347 | 8,732,296,347 |
| ▪ Receivables from services rendered (i) | 8,195,070,823 | 8,195,070,823 | 6,822,043,050 | 6,822,043,050 |
| ▪ Other receivables (i) | 422,246,779 | 422,246,779 | 498,022,599 | 498,022,599 |
| ▪ 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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*(Issued under Circular No, 334/2016/TT-BTC dated 27 December 2016 of the Ministry of Finance)*

| | 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 | 1,050,000,000,000 | (*) | 1,050,000,000,000 | (*) |
| *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 – short 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) | (122,744,220,049) | (122,744,220,049) |
| ▪ Accrued expenses (i) | (93,036,549,071) | (93,036,549,071) | (57,531,170,088) | (57,531,170,088) |
| ▪ Other payables (i) | (667,910,871) | (667,910,871) | (6,815,523,881) | (6,815,523,881) |
| ▪ 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 separate 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 | 2,335,468,549,396 | 1,636,164,988,568 |
| Cash for clearing and settlement | 32,909,079,574 | 336,643,115,487 |
| Cash equivalents | - | - |
| | 2,368,377,628,970 | 1,972,808,104,055 |

## 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 | 1,966,341,361 | 14,737,003,165,425 | 2,205,900,672 | 19,938,392,533,300 |
| 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 | 7,993,900,769 | 204,747,055,840,235 | 13,406,050,974 | 236,945,441,211,664 |
| 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 | 1,279,797,488,376 | 1,109,044,193,995 | 2,075,634,190,029 | 1,971,453,443,155 |
| 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** | 21,368,000,000 | 21,367,526,078 | - | - |
| | **6,193,782,310,489** | **6,017,620,670,190** | **4,760,742,654,952** | **4,768,129,833,247** |

## (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 | | 10,813,972,515,145 | - |
| Term deposits at banks – Warrants | 866,600,000,000 | | 842,550,000,000 | - |
| | **11,289,636,376,803** | | **11,656,522,515,145** | - |

## (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 (i) | 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.

## 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 | Allowance made during the year |
|---|---|---|---|---|
| Cost VND | Recoverable amount VND | Allowance VND | VND | 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 | Allowance reversed during the year |
|---|---|---|---|---|
| Cost VND | Recoverable amount VND | Allowance VND | VND | 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 | 269,054,316,771 |
| Receivables from selling listed securities | - | 1,241,381,966,000 |
| Interest receivables from the parent bank | - | 22,116,319,993 |
| 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** | **1,646,158,178,061** |

## 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 expe | 2,252,027,244 | 5,170,783,000 |
| Others | 14,988,713,884 | 2,272,353,514 |
| | **18,416,539,361** | **8,732,296,347** |

## 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 | 7,789,544,506 | 18,911,587,269 |
| | **21,524,517,352** | **27,490,203,710** |

## 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 a subsidiary** | | | | | | | |
| ACB Capital Management Company | 100% | 1,050,000,000,000 | | | 1,050,000,000,000 | | (*) |
| **Investment in other entities** | | | - | | | | (*) |
| | | 1,050,000,000,000 | | | 1,050,000,000,000 | | |

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

## 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 | 2,290,537,682 | 6,487,256,556 | 99,839,359,729 | 5,779,848,182 | 184,719,895,861 |
| Additions | | | | 21,687,911,090 | | 21,687,911,090 |
| Disposals | | | | | | |
| Closing balance | 70,322,893,712 | 2,290,537,682 | 6,487,256,556 | 121,527,270,819 | 5,779,848,182 | 206,407,806,951 |
| **Accumulated depreciation** | | | | | | |
| Opening balance | 44,684,894,062 | 2,290,537,682 | 3,911,785,709 | 72,800,315,483 | 4,519,851,447 | 128,207,384,383 |
| Charge for the year | 2,529,683,190 | | 668,425,501 | 7,721,445,099 | 599,804,251 | 11,519,358,041 |
| Disposals | | | | | | |
| Closing balance | 47,214,577,252 | 2,290,537,682 | 4,580,211,210 | 80,521,760,582 | 5,119,655,698 | 139,726,742,424 |
| **Net book value** | | | | | | |
| Opening balance | 25,637,999,650 | - | 2,575,470,847 | 27,039,044,246 | 1,259,996,735 | 56,512,511,478 |
| Closing balance | 23,108,316,460 | - | 1,907,045,346 | 41,005,510,237 | 660,192,484 | 66,681,064,527 |

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

## 16. Intangible fixed assets

| | Software VND | Others VND | Total VND |
|---|---|---|---|
| **Cost** | | | |
| Opening balance | 85,836,986,871 | 1,839,290,000 | 87,676,276,871 |
| Additions | | | |
| Transfer from construction in progress (Note 17) | 17,130,820,000 | | 17,130,820,000 |
| Closing balance | 102,967,806,871 | 1,839,290,000 | 104,807,096,871 |
| **Accumulated depreciation** | | | |
| Opening balance | 61,115,552,727 | 711,548,233 | 61,827,100,960 |
| Charge for the year | 8,114,800,597 | 174,793,500 | 8,289,594,097 |
| Closing balance | 69,230,353,324 | 886,341,733 | 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 VND46,452 million which were fully amortised as at 30 September 2026, but which are still in use (1/1/2026: VND45,576 million).

## 17. Construction in progress

| | 2026 VND | 2025 VND |
|---|---|---|
| Opening balance | 5,031,000,000 | 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 | 4,215,000,000 | 3,472,814,000 |

Construction in progress balance represents the cost of repairing fixed assets 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<br>VND | 2025<br>VND |
|---|---|---|
| Opening balance | 20,000,000,000 | 20,000,000,000 |
| Interest incurred | 862,098,420 | 1,201,280,125 |
| Interest received | (862,098,420) | (1,201,280,125) |
| Closing balance | 20,000,000,000 | 20,000,000,000 |

### (b) Other non-current assets

According to Decision No, 97/QD-VSD dated 23 March 2017 issued by the VSDC on regulations on management and use of clearing fund for derivative securities activities, the Company is responsible for contributing to Clearing Fund in cash or securities. The 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, the Company has fully paid the minimum contribution.

## 19. Short-term borrowings

### (a) Short-term borrowings

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

| | 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%).

**(b) Bonds issued**

| | Balance at 1/1/2026 VND | Incurred VND | Payments VND | Balance at 30/09/2026 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 30/09/2026 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

| | 30/09/2025 VND | 1/1/2025 VND |
|---|---|---|
| Payable to Securities Exchanges and 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:

| | 30/09/2026 | | 1/1/2026 | |
|---|---|---|---|---|
| Code | Allowed to issue | Circulated | Allowed to issue | 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 other 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**
*(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 | Tax refund VND | 30/09/2026 VND | |
|---|---|---|---|---|---|---|---|---|
| | Receivable | Payable | | | | | Receivable | Payable |
| Corporate income tax | - | 146,692,792,490 | 158,582,194,549 | (260,202,447,611) | - | - | | 45,072,539,428 |
| Personal income tax | - | 4,403,287,554 | 16,817,647,105 | (16,692,900,759) | - | - | - | 4,528,033,900 |
| Investors' income tax | - | 33,706,067,324 | 138,871,005,939 | (160,211,305,752) | - | - | - | 12,365,767,511 |
| Value added tax | - | 663,892,614 | 4,641,963,988 | (3,516,317,927) | (398,718,491) | - | - | 1,390,820,184 |
| Other taxes | - | 1,103,241,187 | 15,343,347,774 | (15,675,580,458) | - | - | - | 771,008,503 |
| | - | 186,569,281,169 | 334,256,159,355 | (456,298,552,507) | (398,718,491) | - | - | 64,128,169,526 |

| 2025 | 1/1/2025 VND | | Incurred VND | Paid VND | Net-off VND | Tax refund VND | 30/09/2025 VND | |
|---|---|---|---|---|---|---|---|---|
| | Receivable | Payable | | | | | Receivable | Payable |
| Corporate income tax | - | 33,014,429,628 | 170,819,965,006 | (107,713,881,363 | - | - | - | 96,120,513,271 |
| Personal income tax | - | 3,460,814,670 | 24,992,547,447 | (23,137,074,492 | - | - | | 5,316,287,625 |
| Investors' income tax | - | 21,686,010,958 | 155,766,399,225 | (155,082,113,089 | - | - | - | 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 |
| | - | 59,487,012,717 | 366,129,595,104 | (299,823,130,521 | (224,284,511) | - | - | 125,569,192,789 |

## 23. Accrued expenses

| | 30/09/2026 VND | 1/1/2026 VND |
|---|---|---|
| Interest expenses | 89,645,709,461 | 55,592,059,455 |
| Others | 3,390,839,610 | 1,939,110,633 |
| | 93,036,549,071 | 57,531,170,088 |

## 24. Contributed capital

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

| | 30/09/2026 Authorised and contributed capital | | 1/1/2026 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 |

The direct parent company and the ultimate parent company, Asia Commercial Joint Stock Bank, were established in Vietnam.

## 25. Off-balance sheet items the separate 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 | 1,623,368,400,000 | 1,548,673,475,000 |
| Financial assets waiting for settlement | 1,582,505,530,000 | 1,052,805,730,000 |
| Mortgaged financial assets | - | 270,000,000,000 |
| | 3,205,873,930,000 | 2,871,479,205,000 |

### (c) The Company's financial assets in transit

| | 30/09/2026 VND | 1/1/2026 VND |
|---|---|---|
| Shares | 8,590,000,000 | 18,024,000,000 |
| Warranties | 19,327,540,000 | 13,527,655,000 |
| Bonds | - | - |
| | 27,917,540,000 | 31,551,655,000 |

## 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 in the prior year VND |
|---|---|---|---|---|---|
| Shares | 191,989,107 | 7,022,540,235,850 | 6,885,799,949,243 | 136,740,286,607 | 436,142,465,807 |
| Bonds | 680,085,090 | 72,844,356,143,945 | 72,843,137,765,052 | 1,218,378,893 | (2,717,725,000) |
| ETF fund certificates | | | | | |
| Certificates of deposit | | | | 89,426,671,316 | 2,490,040,600 |
| Gains from selling underlying securities | | | | 227,385,336,816 | 435,914,781,407 |
| 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 when buying back warrants issued by the Company | | | | 29,823,132,163 | (209,717,528,340) |
| Gains from matured covered warrants issued by the Company | | | | 27,287,072,766 | 10,024,035,081 |
| | | | | 290,282,091,745 | 190,341,468,148 |

## 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 year VND |
|---|---|---|---|---|---|
| **Financial assets recognised at FVTPL** | | | | | |
| Listed shares and traded shares on UPCOM | 1,279,797,488,376 | 1,109,044,193,995 | (170,753,294,381) | (104,180,746,874) | (66,572,547,507) |
| 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 | 21,368,000,000 | 21,367,526,078 | (473,922) | - | (473,922) |
| Certificates of deposit | 168,640,207,861 | 168,640,207,861 | - | - | - |
| | **6,193,782,310,489** | **6,017,620,670,190** | **(176,161,640,299)** | **7,387,178,295** | **(183,548,818,594)** |

| | Cost as at 30/09/2026 VND | Fair value/ market price as at 30/09/2026 VND | Revaluation differences as at 30/06/2026 VND | Revaluation differences as at 1/1/2026 VND | Revaluation gain differences during the year 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 year VND |
|---|---|---|---|---|---|
| **Financial assets recognised at FVTPL** | | | | | |
| Listed shares and traded shares on UPCOM | 1,581,419,893,277 | 1,518,357,180,695 | (63,062,712,582) | (79,349,879,952) | 16,287,167,370 |
| 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 | - | - | - |
| | 5,969,596,172,768 | 5,999,790,280,246 | 30,194,107,478 | (67,986,784,215) | 98,180,891,693 |

| | 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 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 |
|---|---|---|
| From financial assets at FVTPL | 106,210,203,094 | 49,985,958,002 |
| ▪ *Income from term deposits* | - | *8,438,721,502* |
| ▪ *Dividends and interests arising from financial assets at FVTPL* | *63,671,162,000* | *41,547,236,500* |
| ▪ *Bond interest* | *42,539,041,094* | - |
| From held to maturity investments | 571,096,988,251 | 590,055,110,217 |
| From loans and receivables | 1,577,675,267,907 | 774,406,828,587 |
| ▪ *Income from margin loans* | *1,535,311,763,160* | *756,373,501,016* |
| ▪ *Income from advance services* | *12,230,089,719* | *6,677,938,563* |
| ▪ *Income from margin loans extension* | *30,133,415,028* | *11,355,389,008* |
| | 2,254,982,459,252 | 1,414,447,896,806 |

**(d) Revenue other than income from financial assets**

| | 2026 VND | 2025 VND |
|---|---|---|
| Revenue from securities brokerage | 266,420,451,219 | 327,304,713,238 |
| Revenue from securities custody | 9,847,003,692 | 9,323,812,801 |
| Revenue from financial advisory services | 11,167,076,544 | 1,513,636,364 |
| Other operating income | 1,580,838,170 | 1,352,147,728 |
| | 289,015,369,625 | 339,494,310,131 |

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

| | 2026 VND | 2025 VND |
|---|---|---|
| Allowance/(reversed) 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 | 104,054,051,205 | 97,172,839,139 |
| Outside services | 38,890,047,832 | 29,820,614,819 |
| Depreciation and amortisation of fixed assets | 6,344,629,368 | 6,083,866,087 |
| 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 | 7,713,314,113 | 7,210,328,201 |
| | 163,443,278,542 | 146,088,881,695 |

## 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 | 170,819,965,006 |
| | 158,582,194,549 | 170,819,965,006 |
| **Deferred tax benefit** | | |
| Origination and reversal of temporary differences | - | - |
| Income tax expense | 158,582,194,549 | 170,819,965,006 |

### (b) Reconciliation of effective tax rate

| | 2026 VND | 2025 VND |
|---|---|---|
| Accounting profit before tax | 856,474,808,919 | 895,299,719,878 |
| Tax at the Company's tax rate | 171,294,961,784 | 179,059,943,976 |
| Non-taxable income | (12,734,232,400) | (8,309,447,300) |
| Non-deductible expenses | 21,465,165 | 69,468,330 |
| | 158,582,194,549 | 170,819,965,006 |

### (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 from bank deposits | 14,954,383,925 | 66,982,549,820 |
| Brokerage revenue | - | 21,546,389 |
| Rental revenue | 630,000,000 | - |
| Consulting revenue | - | - |
| Office rental, utilities paid | 85,707,450 | 518,471,821 |
| Other costs | 34,467,966 | 52,364,834 |
| **ACB Capital Management Company Limited** | | |
| Contributed capital | - | 1,000,000,000,000 |
| Securities depository revenue | 29,473,650 | 1,101,751 |
| Brokerage revenue | 704,914,841 | 3,299,035 |
| SMS revenue | 125,000 | 27,272 |

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** | | |
| Demand deposit at the Bank | 341,172,604,776 | 824,231,346,641 |
| Bank deposits with original terms of less than 12 months | - | 752,387,857,623 |
| Bank deposits with original terms not exceeding 3 months | - | - |
| Certificates of deposit | 168,640,207,861 | 30,333,375,991 |
| Interest receivables from bank deposits | - | 22,116,319,993 |
| Contributed capital | 11,000,0000,000 | 11,000,0000,000 |

| | 30/09/2026 VND | 1/1/2026 VND |
|---|---|---|
| **ACB Capital Management Company Limited** | | |
| Investment in a subsidiary | 1,050,000,000,000 | 1,050,000,000,000 |

| | 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: 190.5/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 separate 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 separate financial statements compared to Q3, 2025, as follows:

Unit: VND billion

| Financial Statements | Indicator | Q3, 2026 | Q3, 2025 | Variance |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5)=(3)-(4) |
| Separate Financial Statements | Net Profit After Tax | 205 | 393 | (188) |

Primary reasons for the increase:

- Total operating revenue decreased by VND 257 billion, of which: interest from loans increased by VND 283 billion; investment income decreased by VND 458 billion; consulting, brokerage and securities custody service revenue decreased by VND 82 billion compared with the same period in 2025.
- Operating expenses decreased by VND 33 billion year-over-year.
- General and administrative expenses increased by VND 15 billion; and
- Corporate income tax expenses decreased by VND 51 billion.

As a result of the above factors, ACBS recorded an VND 188 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

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

Nguyễn Đức Hoàn

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