SMARTINVEST SECURITIES JOINT STOCK COMPANY
Address: No. 220 + 222 +224 Nguyen Luong Bang Street, Dong Da Ward, Hanoi

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SMARTINVEST
Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN SMARTINVEST
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Form B01a - CTCK

SEPARATE FINANCIAL STATEMENTS

As at 30/09/2026

Unit: VND

ASSET	Code	Note	Closing balance	Opening balance
A. CURRENT ASSETS	**100**		**4,603,340,938,708**	**4,023,922,290,130**
I. Financial assets	**110**		**4,601,768,822,059**	**4,022,636,876,341**
1. Cash and cash equivalents	111	7.1	277,954,899,792	99,746,449,417
1.1. Cash	111.1		277,954,899,792	99,746,449,417
2. Financial assets at fair value through profit or loss (FVTPL)	112	7.3.1	800,963,432,684	1,238,634,106,500
3. Held-to-maturity investments (HTM)	113		304,392,627,481	268,326,351,781
4. Loans	114	7.3.4	100,152,056,115	111,149,245,547
5. Available-for-sale financial assets (AFS)	115	7.3.2	186,649,810,000	186,649,810,000
6. Receivables	117	7.5.2	1,502,914,746,405	2,104,257,506,896
6.1. Receivables from the sale of financial assets	*117.1*		*1,477,035,599,500*	*2,096,976,449,691*
6.2. Receivables and accrued dividends, interest from financial assets	*117.2*		*25,879,146,905*	*7,281,057,205*
7. Prepayments to suppliers	118	7.5.8	1,427,471,387,543	12,727,856,499
8. Receivables from services provided by the securities company	119	7.5.6	1,491,862,039	1,367,549,701
9. Other receivables	122	7.5.7	-	-
10. Provision for impairment of receivables	129	7.6	(222,000,000)	(222,000,000)
II. Other current assets	**130**		**1,572,116,649**	**1,285,413,789**
1. Advances	131		86,250,200	121,924,735
2. Office supplies, tools	132		30,000,000	34,000,000
3. Short-term prepaid expenses	133	7.8.a	1,455,866,449	1,129,489,054
4. Deductible value-added tax	135		-	-
5. Other current assets	137		-	-
B. NON- CURRENT ASSETS	**200**		**240,557,396,435**	**242,355,204,807**
I. Fixed assets	**220**		**233,135,423,105**	**236,225,393,421**
1. Tangible fixed assets	221	7.10	42,185,752,319	42,341,812,049
- Historical cost	*222*		*54,336,736,211*	*52,077,554,139*
- Accumulated depreciation	*223a*		*(12,150,983,892)*	*(9,735,742,090)*
2. Intangible fixed assets	227	7.11	190,949,670,786	193,883,581,372
- Historical cost	*228*		*199,928,182,000*	*199,673,650,000*
- Accumulated depreciation	*229a*		*(8,978,511,214)*	*(5,790,068,628)*
II. Construction in progress	**240**	7.12	**573,879,001**	-
III. Other long-term assets	**250**		**6,848,094,329**	**6,129,811,386**
1. Long-term mortgages, collaterals, deposits	251		424,945,470	424,945,470
2. Long-term prepaid expenses	252	7.8.b	559,452,616	921,375,200
3. Deposit to payment support fund	254	7.9	5,863,696,243	4,783,490,716
TOTAL ASSETS	**270**		**4,843,898,335,143**	**4,266,277,494,937**

	Code	Note	Closing balance	Opening balance
C. LIABILITIES	**300**		**2,158,075,143,281**	**1,615,189,784,461**
I. Current liabilities	**310**		**2,071,969,370,081**	**1,526,937,310,231**
1. Short-term borrowings and finance lease liabilities	311	7.27	1,937,431,610,655	1,369,860,700,113
1.1. Short-term borrowings	312		*1,937,431,610,655*	*1,369,860,700,113*
2. Payables for securities trading activities	318	7.28	294,465,140	529,672,779
3. Short-term trade payables	320	7.34	57,065,753,271	56,098,787,270
4. Short-term advances from customers	321	7.31	216,425,073	740,000,000
5. Taxes and other payables to the State	322	7.30	9,973,040,079	51,131,675,202
6. Payables to employees	323		1,804,317,215	4,759,647,758
7. Employee benefits	324		40,912,500	69,019,500
8. Short-term accrued expenses	325	7.32	40,958,315,350	19,579,017,141
9. Other short-term payables	329	7.35	24,184,530,798	24,168,790,468
II. Non-current liabilities	**340**		**86,105,773,200**	**88,252,474,230**
1. Long-term borrowings and finance lease liabilities	341		86,105,773,200	88,252,474,230
1.1. Long-term borrowings	*342*	7.27	*86,105,773,200*	*88,252,474,230*
2. Long-term bonds	346	7.38	-	-
D. OWNERS' EQUITY	**400**		**2,685,823,191,862**	**2,651,087,710,476**
I. Owner's equity	**410**		**2,685,823,191,862**	**2,651,087,710,476**
1. Owner's equity	411		2,299,933,610,000	2,299,933,610,000
1.1 Owner's contributed capital	411.1		2,299,995,210,000	2,299,995,210,000
1.2. Share premium	411.2		(61,600,000)	(61,600,000)
2. Reserve fund to supplement charter capital	414		2,296,342,023	2,296,342,023
3. Financial reserve and operational risk reserve fund	415		2,296,342,023	2,296,342,023
4. Retained earnings	417	7.43	381,296,897,816	346,561,416,430
4.1. Realized earnings	*417.1*		387,384,871,816	*325,850,671,430*
4.2. Unrealized earnings	*417.2*		(6,087,974,000)	*20,710,745,000*
TOTAL LIABILITIES AND OWNER'S EQUITY	**440**		**4,843,898,335,143**	**4,266,277,494,937**

SMARTINVEST SECURITIES JOINT STOCK COMPANY
Address: No. 220 + 222 +224 Nguyen Luong Bang Street, Dong Da Ward, Hanoi

Form B01a - CTCK

OFF-BALANCE SHEET ITEMS

As at 30/09/2026
(Next)

Unit: VND

ITEMS	Code	Note	Closing balance	Opening balance
A. ASSETS OF THE SECURITIES COMPANY AND ASSETS MANAGED UNDER COMMITMENTS				
1. Outstanding shares	006	6	229,999,521	229,999,521
2. Financial assets listed/ registered for trading at VSD of the securities company	008	7.13	525,898,800,000	721,433,000,000
a. Unrestricted financial assets	*008.1*		*525,898,800,000*	*721,433,000,000*
3. Financial assets not deposited at VSD of the securities company	012	7.17	188,827,580,000	188,827,580,000
B. ASSETS AND PAYABLES ON ASSETS MANAGEMENT UNDER COMMITMENTS				
1. Financial assets listed/ registered for trading at VSD of investors	021	7.20	5,037,262,380,000	5,417,478,182,500
a. Unrestricted financial assets	021.1		4,359,022,820,000	4,761,131,532,500
b. Restricted financial assets	021.2		147,230,000	319,040,000
c. Mortgaged financial assets	021.3		594,517,210,000	585,346,140,000
d. Blocked financial assets	021.4		80,220,030,000	68,004,000,000
e. Financial assets awaiting for settlement	021.5		3,355,090,000	2,677,470,000
2. Awaiting financial assets of investors	023		17,424,580,000	15,792,920,000
3. Investors' deposits	026	7.25	254,929,901,759	338,791,806,662
3.1.Investors' deposits for securities transactions managed by the securities company	027		248,130,045,543	335,316,504,961
3.2. Aggregated deposits for securities transactions on behalf of clients	028		6,799,856,216	3,475,301,701
4. Payables to Investors on deposits for securities trading managed by the company	031	7.39	254,929,901,759	338,791,806,662
4.1 Payables to domestic investors on deposits for securities trading managed by the company	031.1		254,904,326,763	338,766,269,893
4.2 Payables to foreign investors on deposits for securities trading managed by the company	031.2		25,574,996	25,536,769
5. Payables to securities issuer	033			
6. Payables on dividends, principal and interest on bonds	035		-	

Hanoi, 16th October 2026

Prepared by	Chief Accountant	Chairwoman
Le Quynh Chi	Le Thi Van Anh	Ngo Thi Thuy Linh

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SMARTINVEST

SMARTINVEST SECURITIES JOINT STOCK COMPANY
Address: No. 220 + 222 +224 Nguyen Luong Bang Street, Dong Da Ward, Hanoi

Form B02a- CTCK

SEPARATE INCOME STATEMENT

Third quarter of 2026

Unit: VND

ITEMS	Code	Note	Third quarter of 2026	Third quarter of 2025	Accumulated from the beginning of the year to Q3/2026	Accumulated from the beginning of the year to Q3/2025
I. OPERATING INCOME						
1.1. Gain from financial assets at fair value through profit or loss (FVTPL)	01		66,394,217,574	214,796,195,477	210,629,216,617	438,303,677,567
a. Gain from sale of FVTPL	*01.1*	7.45.1	*42,073,430,022*	*160,209,093,313*	*160,310,261,351*	*321,433,717,409*
b. Increase in fair value of financial assets at FVTPL	*01.2*		*11,087,910,840*	*43,526,808,737*	*13,919,910,840*	*48,746,755,616*
c. Dividends, interests arising from FVTPL	*01.3*	7.45.3	*13,232,876,712*	*11,060,293,427*	*36,399,044,426*	*68,123,204,542*
1.2 Gain from held-to-maturity investments (HTM)	02	7.45.3	6,746,290,454	4,791,546,919	17,474,669,989	8,720,844,488
1.3. Gain from loans and receivables	03	7.45.3	3,244,653,548	2,764,858,502	10,184,611,457	6,290,008,777
1.4. Gain from available-for-sale financial assets (AFS)	04		-	-	-	-
1.5. Revenue from securities brokerage business	06	7.45.4	1,795,337,809	6,708,998,546	8,212,929,602	12,498,066,555
1.6. Revenue from underwriting business, securities issuance agency	07		-	-	-	-
1.7. Revenue from securities investment advisory services	08		-	-	-	-
1.8. Revenue from securities custody services	09		371,934,067	464,140,459	1,097,629,215	1,715,417,800
1.9. Revenue from financial advisory services	10		1,800,000,000	280,454,546	1,862,500,000	310,454,546
1.10. Others	11		-	-	-	-
Total operating income	**20**		**80,352,433,452**	**229,806,194,449**	**249,461,556,880**	**467,838,469,733**

ITEMS	Code	Note	Third quarter of 2026	Third quarter of 2025	Accumulated from the beginning of the year to Q3/2026	Accumulated from the beginning of the year to Q3/2025
II. OPERATING EXPENSES						
2.1. Loss from financial assets at fair value through profit or loss (FVTPL)	21		583,968,173	34,790,669,213	41,445,719,125	80,406,378,925
a. Loss from sale of FVTPL	*21.1*	*7.45.1*	*114,633,333*	*2,929,623,111*	*727,089,285*	*44,458,685,944*
b. Decrease from revaluation of FVTPL	*21.2*	*7.3.5*	*469,334,840*	*31,861,046,102*	*40,718,629,840*	*35,947,692,981*
2.2. Loss from held- to-maturity investments (HTM)	22		-	-	-	-
2.3. Provision expenses for financial assets, allowance for doubtful debts, impairment losses on financial assets and borrowing costs of loans	24		-	-	-	-
2.4. Expenses for proprietary trading activities	26	7.47	553,330,544	396,211,134	1,364,538,413	2,195,759,105
2.5.Expenses for brokerage services	27	7.47	3,439,705,685	8,236,995,287	13,017,518,043	16,133,369,160
2.6. Expenses of underwriting and issuance agency	28	7.47	-	-	-	-
2.7. Expenses of securities investment advisory	29	7.47	382,782,924	258,799,072	1,050,424,623	886,666,578
2.8. Expenses of securities custodian	30	7.47	624,963,101	789,864,769	1,759,963,409	2,383,962,754
2.9. Expenses of financial advisory services	31	7.47	653,120,957	728,058,495	1,949,714,679	2,073,340,401
2.10. Other service expenses	32		-	-	-	-
Total operating expenses	**40**		**6,237,871,384**	**45,200,597,970**	**60,587,878,292**	**104,079,476,923**
III. FINANCIAL INCOME						
3.1. Revenue, accrued dividends, interest on non-fixed bank deposits	42	7.46	47,442,516	51,587,920	144,937,509	184,911,516
3.2. Other investment income	44		-	-	-	-
Total financial income	**50**		**47,442,516**	**51,587,920**	**144,937,509**	**184,911,516**
IV. FINANCIAL EXPENSES			-	-		
4.1. Interest expenses	52		40,585,428,273	34,854,581,097	116,407,956,186	139,801,884,150
4.2. Other financial expenses	55		-	-	-	-
Total financial expenses	60		**40,585,428,273**	**34,854,581,097**	**116,407,956,186**	**139,801,884,150**

ITEMS	Code	Note	Third quarter of 2026	Third quarter of 2025	Accumulated from the beginning of the year to Q3/2026	Accumulated from the beginning of the year to Q3/2025
V. GENERAL AND ADMINISTRATIVE EXPENSES	**62**	7.50	**8,790,198,911**	**8,236,979,686**	**24,799,294,446**	**21,716,794,578**
VI. OPERATING RESULTS	**70**		**24,786,377,400**	**141,565,623,616**	**47,811,365,465**	**202,425,225,598**
VII. OTHER INCOME AND OTHER EXPENSES			-	-		
7.1. Other income	71	7.51	261,210	2,003	142,974,157	618,193,182
7.2. Other expenses	72	7.52	1,133,029,891	1,380,732,376	4,054,987,889	2,447,396,787
Total other operating profit	**80**		**(1,132,768,681)**	**(1,380,730,373)**	**(3,912,013,732)**	**(1,829,203,605)**
VIII. ACCOUNTING PROFIT BEFORE TAX	90		**23,653,608,719**	**140,184,893,243**	**43,899,351,733**	**200,596,021,993**
8.1. Realized profit	91		13,035,032,719	128,519,130,608	70,698,070,733	187,796,959,358
8.2. Unrealized profit	92		10,618,576,000	11,665,762,635	(26,798,719,000)	12,799,062,635
IX. CORPORATE INCOME TAX EXPENSES	**100**	7.53	**4,730,721,744**	**28,036,978,649**	**8,779,870,347**	**40,119,204,399**
9.1. Current corporate income tax expense	100.1		4,730,721,744	28,036,978,649	8,779,870,347	40,119,204,399
X. ACCOUNTING PROFIT AFTER TAX	**200**		**18,922,886,975**	**112,147,914,594**	**35,119,481,386**	**160,476,817,594**
10.1. Allocation for Owner	201		18,922,886,975	112,147,914,594	35,119,481,386	160,476,817,594
XI. NET INCOME ON COMMON SHARES	**500**		**18,922,886,975**	**112,147,914,594**	**35,119,481,386**	**160,476,817,594**
11.1. Basic earnings per share (dong/share)	501		82.27	487.60	152.69	697.73

Hanoi, 16th October 2026

Prepared by	Chief Accountant	Chairwoman
Le Quynh Chi	Le Thi Van Anh	Ngo Thi Thuy Linh

S.G.P: 38 - C.T.C.K
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SMARTINVEST
P. ĐỐNG ĐA - T.P HÀ NỘI

SMARTINVEST SECURITIES JOINT STOCK COMPANY
Address: No. 220 + 222 +224 Nguyen Luong Bang Street, Dong Da Ward, Hanoi

Form B03b - CTCK

SEPARATE CASH FLOW STATEMENT

Third quarter of 2026
Indirect method

Unit: VND

	Items	Code	Accumulated from the beginning of the year to Q3/2026	Accumulated from the beginning of the year to Q3/2025
I.	**Cash flows from operating activities**			
1.	**Profit before tax**	**01**	**43,899,351,733**	**200,596,021,993**
2.	**Adjustments for:**	**02**	**121,866,703,065**	**142,870,048,349**
-	Depreciation of fixed assets	03	5,603,684,388	3,253,075,715
-	Provisions	04	-	-
-	Unrealized gain/loss from exchange rate difference	05		-
-	Interest expenses	06	116,407,956,186	139,801,884,150
-	Gain/loss from investment activities	07	(144,937,509)	(184,911,516)
-	Accrual interest income	08		-
-	Other adjustments	09		-
3.	**Increase in non-cash expenses**	**10**	**40,718,629,840**	**35,947,692,981**
-	Loss from revaluation of financial assets at FVTPL	11	40,718,629,840	35,947,692,981
4	**Decrease in non-monetary revenue**	**18**	**(13,919,910,840)**	**(48,746,755,616)**
-	Gains from revaluation of financial assets at fair value through profit or loss (FVTPL)	19	(13,919,910,840)	(48,746,755,616)
5	**Operating profit before changes in working capital**	**30**	**(576,453,877,371)**	**526,359,042,674**
-	Increase/decrease in financial assets at fair value through profit/loss (FVTPL)	31	410,871,954,816	613,120,508,380
-	Increase/decrease in held-to-maturity investments (HTM)	32	(36,066,275,700)	(55,217,858,630)
-	Increase/decrease in loans	33	10,997,189,432	(72,919,742,949)
-	Increase/decrease in available-for-sale financial assets (AFS)	34	-	109,998,648,649
-	Increase/decrease in receivables from sale of financial assets	35		-
-	Increase/decrease in receivables and accrued dividends, interests on financial assets	36	601,342,760,491	737,956,915,012
-	Increase/decrease in receivables from services provided by the securities company	37	(124,312,338)	(158,305,300)
-	Increase/decrease in receivables from errors in financial asset transactions	38	-	-
-	Increase/decrease in other receivables	39	-	26,100,332
-	Increase/decrease in other assets	40	(1,040,530,992)	(436,270,840)
-	Increase/decrease in accrued expenses (excluding interest expenses)	41	596,058,377	968,498,436
-	Increase/decrease in prepaid expenses	42	35,545,189	(168,486,444)
-	Corporate income tax paid	43	(49,133,646,052)	(29,434,722,751)
-	Interest paid	44	(95,624,716,354)	(134,462,583,332)
-	Increase/decrease in trade payables	45	(1,414,535,347,609)	(633,866,546,140)
-	Increase/decrease in employee benefits	46	(28,107,000)	140,094,500

SEPARATE CASH FLOW STATEMENT

Third quarter of 2026

Indirect method (next)

Unit: VND

	Items	Code	Accumulated from the beginning of the year to Q3/2026	Accumulated from the beginning of the year to Q3/2025
-	Increase/decrease in taxes and payables to the State (excluding CIT paid)	47	(804,859,418)	(252,717,834)
-	Increase/decrease in payables to employees	48	(2,955,330,543)	(980,445,174)
-	Increase/Decrease in payables arising from errors in financial asset transactions	49		-
-	Increase/decrease in other payables	50	15,740,330	(7,570,043,241)
-	Other receipts from operating activities	51		-
-	Other payments for operating activities	52		(384,000,000)
	Net cash flows from operating activities	***60***	***(383,889,103,573)***	***857,026,050,381***
II.	**Cash flows from investing activities**			
1.	Cash paid for purchase, construction of fixed assets, investment properties and other assets	61	(3,087,593,073)	(682,310,000)
2.	Proceeds from the liquidation, sale of fixed assets, investment properties, and other assets	62	-	1,531,975,273
3	Cash received from dividends and profits distributed from long-term financial investments	65	144,937,509	184,911,516
	Net cash flows from investing activities	***70***	***(2,942,655,564)***	***1,034,576,789***
III.	**Cash flows from financing activities**			
1	Proceeds from issuance of shares and capital contributions from owners	71	(384,000,000)	-
2	Payments for capital return to owners and buyback of issued shares	72	-	-
3	Borrowings	73	5,311,259,330,080	7,213,564,610,332
3.1.	*Borrowings from the payment support fund*	*73.1*		-
3.2.	*Borrowings from others*	*73.2*	*5,311,259,330,080*	7,213,564,610,332
4.	Repayment of borrowings	74	(4,745,835,120,568)	(8,116,843,870,235)
4.1.	*Repayment of principal borrowings from the payment support fund*	*74.1*		-
4.2.	*Repayment of principal borrowings on financial assets*	*74.2*	-	-
4.3.	*Repayment of other principal borrowings*	*74.3*	*(4,745,835,120,568)*	(8,116,843,870,235)
5.	Repayment of principal on finance leases	75		-
6.	Dividends and profits paid to owners	76		-
	Net cash flows from financing activities	***80***	***565,040,209,512***	***(903,279,259,903)***
IV.	***Net increase/decrease in cash during the period***	***90***	***178,208,450,375***	***(45,218,632,733)***
V.	**Cash and cash equivalents at the beginning of the period**	**101**	**99,746,449,417**	**295,000,064,807**
-	Cash	101.1	99,746,449,417	295,000,064,807
-	Cash equivalents	101.2		
-	Impact of exchange rate changes on cash translation	102		
VI.	**Cash and cash equivalents at the end of the period**	**103**	**277,954,899,792**	**249,781,432,074**
-	Cash	103.1	277,954,899,792	249,781,432,074
-	Cash equivalents	103.2		
-	Impact of exchange rate changes on cash translation	104		

CASH FLOWS FROM BROKERAGE AND ENTRUSTMENT ACTIVITIES OF CUSTOMERS

Third quarter of 2026

Unit: VND

	Items	Code	Accumulated from the beginning of the year to Q3/2026	Accumulated from the beginning of the year to Q3/2025
I.	***Cash flows of customers for brokerage and entrustment activities***			
1	Proceeds from sale of securities brokered by the company	01	5,921,155,756,713	7,851,236,476,014
2	Payment for purchase of securities brokered by the company	02	(5,366,418,983,510)	(8,024,775,446,955)
3	Proceeds from selling entrusted securities of customers	03		-
4	Payment for selling entrusted securities of customers	04		-
5	Borrow from payment support fund	05		-
6	Repayment of loan from payment support fund	06		-
7	Deposits received to settle securities transactions of customers	07	21,992,338,574,876	18,112,352,577,991
8	Payment for securities transaction settlement of customers	08	(22,629,773,124,247)	(17,916,543,505,684)
9	Deposits from investors for investment trust activities	09		-
10	Payment for customers' entrusted activities	10		-
11	Payment for custodian fees of customers	11	(881,922,735)	(1,049,315,013)
12	Proceeds from securities transaction errors	12		-
13	Payments for securities transaction errors	13		-
14	Proceeds from securities issuers	14	213,381,233,632	203,958,653,021
15	Payments to securities issuers	15	(213,663,439,632)	(203,619,653,021)
	Net increase/decrease in cash during the period	***20***	***(83,861,904,903)***	***21,559,786,353***
II.	***Cash and cash equivalents of customers at the beginning of the period***	***30***	***338,791,806,662***	***293,103,264,127***
	Cash in bank at the beginning of the period	31	338,791,806,662	293,103,264,127
	Deposits of investors in securities transactions under the securities companies management	32	335,316,504,961	292,593,279,892
	Synthesizing deposits of investors for securities transactions	33	3,475,301,701	509,984,235
III.	***Cash and cash equivalents of customers at the end of the period (40 = 20 + 30)***	***40***	***254,929,901,759***	***314,663,050,480***
	Cash in bank at the end of the period	41	254,929,901,759	314,663,050,480
	Deposits of investors in securities transactions under the securities companies management	42	248,130,045,543	314,578,470,616
	Synthesizing deposits of investors for securities transactions	43	6,799,856,216	84,579,864

Hanoi, 16th October 2026

Prepared by	Chief Accountant	Chairwoman
Le Quynh Chi	Le Thi Van Anh	Ngo Thi Thuy Linh

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SMARTINVEST

STATEMENT OF CHANGES IN EQUITY

Third quarter of 2026

Unit: VND

Items	Opening balance		Increase/decrease				Closing balance	
			Year 2025		Year 2026			
	01/01/2025	01/01/2026	Increase	Decrease	Increase	Decrease	30/09/2025	30/09/2026
I - Changes in equity								
1. Owners' equity	2,299,933,610,000	2,299,933,610,000	-	-	-	-	2,299,933,610,000	2,299,933,610,000
1.1. Ordinary shares with voting rights	*2,299,995,210,000*	*2,299,995,210,000*					*2,299,995,210,000*	*2,299,995,210,000*
1.2. Share prenium	(61,600,000)	(61,600,000)					*(61,600,000)*	*(61,600,000)*
2. Reserve fund to supplement charter capital	2,296,342,023	2,296,342,023			-	-	2,296,342,023	2,296,342,023
3. Financial reserve and operational risk reserve fund	2,296,342,023	2,296,342,023			-	-	2,296,342,023	2,296,342,023
4. Retained earnings	188,816,185,475	346,561,416,430	160,476,817,594	384,000,000	35,119,481,386	384,000,000	348,909,003,069	381,296,897,816
4.1. Realized earnings	*189,028,985,475*	*325,850,671,430*	*147,677,754,959*	*384,000,000*	*61,918,200,386*	*384,000,000*	*336,322,740,434*	*387,384,871,816*
4.2. Unrealized earnings	*(212,800,000)*	*20,710,745,000*	*12,799,062,635*		*(26,798,719,000)*		*12,586,262,635*	*(6,087,974,000)*
Total	**2,493,342,479,521**	**2,651,087,710,476**	**160,476,817,594**	**384,000,000**	**35,119,481,386**	**384,000,000**	**2,653,435,297,115**	**2,685,823,191,862**

Hanoi, 16th October 2026

Prepared by	Chief Accountant	Chairwoman
Le Quynh Chi	Le Thi Van Anh	Ngo Thi Thuy Linh

NOTES TO FINANCIAL STATEMENTS

I - OPERATION CHARACTERISTICS OF THE BUSINESS

1. Form of ownership

SmartInvest Securities Joint Stock Company (hereinafter refered to as "The Company") was renamed from Hamico Securities Joint Stock Company (formerly Gia Anh Securities Joint Stock Company). The Company is a joint-stock company established and operated under the Business Registration Certificate No. 0102111132 issued by the Hanoi Department of Planning and Investment on 13/12/2006. The Certificate of Business Registration Amendment No. 07 was issued on 17/12/2025. The securities establishment and operation license No. 38/UBCK-GPHĐKD was issued by the State Securities Commission on 26/12/2006. Adjustment of the Securities Business Establishment and Operation License: License No. 129/GPĐC-UBCK issued by the State Securities Commission on 03/12/2025.

Address of the head office: No. 220 + 222 +224 Nguyen Luong Bang Street, Dong Da Ward, Hanoi.

Chartered capital of the Company is 2,299,995,210,000 VND (In words: Two trillion, two hundred ninety-nine billion, nine hundred ninety-five million, two hundred ten thousand Vietnamese Dong).

2. Business operations

According to the Business License: Securities trading.

3. Business activities

According to the License for establishment and operation of a securities company and licenses to regulate the Company's business lines, including:

- Stockbroker;
- Self-trading of securities;
- Securities depository;
- Securities investment consulting;
- Underwriting securities;
- Margin trading.

II - ACCOUNTING PERIOD AND ACCOUNTING MONETARY UNIT

- Annual accounting period commences from 01/01 and ends on 31/12.
- The Company maintains its accounting records in Vietnamese Dong (VND).

III - ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM

1. *Accounting system applied*

The accounting type is the Journal on computer for securities companies as set out in Circular No. 210/TT-BTC dated 30/12/2014, Circular No. 334/2016/TT-BTC dated 27/12/2016 issued by Ministry of Finance guiding amendments and supplements of annex 02 and 04 of Circular No. 210/2014/TT-BTC issued by Ministry of Finance.

2. ***Statement of compliance with the Accounting standards and accounting systems***

The Company applies the Vietnamese accounting standards and legal documents guiding the accounting standards issued by the Government of Vietnam. Financial statements are prepared and presented in compliance with the accounting standards, the circulars guiding the accounting standards and the current accounting system applied.

3. ***Applied accounting type***

The accounting type is the Journal on computer.

IV - APPLIED ACCOUNTING POLICIES

4.1. Principle of recognition of cash and cash equivalent

4.1.1. Record capital in cash

a. Deposits of securities companies

Deposits of securities companies include: Vietnamese currency, reflecting the current number, fluctuations of currencies used for business activities of securities companies deposited at commercial banks, for each currency denominated in VND or in foreign currency (if any).

b. Deposits for sale underwriting securities

Deposits for sale of underwritten securities reflect deposits earned from selling underwritten securities at a designated commercial bank by the Securities Company to perform the function – Securities underwriter (primary or secondary guarantee) (including also proceeds from securities dealers). Deposits for sale of underwriting securities will be settled upon completion of the underwriting activities with the issuing organization or with the main underwriting.

c. Deposits for clearing and settlement of securities transactions

Deposits on clearing and settlement of securities transactions reflect the amount of money available for clearing and settlement of securities and customers at date T + 1,5 as the request of the Viet Nam Securities Depository and Clearing Corporation (VSDC) to pay for the purchase securities according to net deduction results.

The securities company must open an account at the designated commercial bank to separately monitor the current balance and the situation of fluctuations in clearing and settlement of securities transactions of securities companies and their customers (domestic and foreign customers).

4.1.2. Method of converting other currencies into currency used in accounting

In cases where securities companies have economic transactions arising in foreign currencies, they must make entries in accounting books and make financial statements in a single unit of currency which is Vietnamese dong, or the official currency used in the accounting book, as required by the current accounting law. The conversion of foreign

currency into Vietnamese dong or the official currency used in accounting in principle must be based on the exchange rate at the transaction date, which is the actual transaction exchange rate of the economic transaction. Arising or re-evaluating monetary items denominated in foreign currencies at the buying rates of securities companies where accounts are opened at the time of making financial statements.

4.2. Principles and methods of accounting for financial assets are recognized through profit or loss, held-to-maturity investments, loans and receivables, financial assets available for sale and financial liabilities.

4.2.1. Principles of classification of financial assets and financial liabilities

4.2.1.1. Principles of classification of financial assets

Financial assets recognized through profit/loss:

Financial assets recognized through profit or loss (FVTPL) in the securities company's financial assets portfolio are financial assets held for the purpose of buying and selling on the financial markets through research and analysis activities with the expectation of generating profit. These financial assets typically include: stocks, bonds, monetary instruments, and derivatives (for the purpose of hedging risks).

Held-to-maturity investments (HTM)

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

a. those that the entity designates as available-for-sale (AFS);

b. those that the entity upon initial recognition designates as at fair value through profit or loss (FVTPL);

c. and those meet the definition of loans and receivables.

Held-to-maturity investments are measured in both the amount and value of these financial assets.

The value of financial assets held to maturity is determined based on the initial value plus any transaction costs directly attributable to the purchase or issuance of these financial assets.

After initial recognition, held-to-maturity financial investments are subsequently measured at amortized cost using the effective interest rate ("EIR").

Loans

Loans are non-derivative financial assets with fixed or identifiable payments and not listed on the market. Loans are subject to an assessment of impairment at the financial statements date.

Provision is made for loan based on its estimated loss which is determined by the negative difference between the market value of securities used as collaterals for such loan and the loan balance. Any increase/decrease in the balance of provision is recognized in the income statement under "Provision expense for diminution in value and impairment of financial assets and doubtful receivables, and borrowing costs of loans"

Loans are monitored in detail under loan contracts, loan principal and interest; to monitor the provision for impairment of loans in accordance with the specific provisions for each group of debts.

Available-for-sale (AFS)

When tracking financial assets available for sale, securities companies monitor both the amount and value of these financial assets.

Loss / gain from financial assets available for sale:

- Reversal of fair value is recognized directly in equity (other comprehensive income) except for impairment losses on available-for-sale financial assets.
- At the time of stopping recognition, previous gains / losses recognized in equity will be recognizedin the Comprehensive Income Statement as a reclassification.
- Dividend income from "available-for-sale" equity instruments is recognized in profit or loss fromthe date that the entity's right to receive payment is established.

4.2.1.2 Reclassification of financial assets

Borrowings

The borrowings of the securities company include temporary loans from banks or other lending entities.

At the time of preparing the financial statements, borrowings with a term of 1 year or less are classified as short-term borrowings, while loans with a term of more than 1 year are classified as long-term borrowings.

Loans for financial assets

Financial asset borrowings include loans secured by financial assets of the securities company with the Viet Nam Securities Depository and Clearing Corporation or other lenders as permitted by securities law. Financial asset borrowings are tracked in detail by the borrowed and repaid financial assets (both principal and interest), the value of the outstanding borrowed financial assets for each lender, under each loan contract, or promissory note for each loan period. Borrowings secured by financial assets or repaying loans with financial assets must be tracked in detail, including the principal borrowed, and reassessed at the time of the loan repayment transaction or at the end of the accounting period. Any resulting differences are recognized as financial income or financial expenses.

Issued bonds

Issued bonds are monitored in detail according to the bond issuance deadline and related contents:

- Face value of the bond
- Bond discount: is the difference between the issue price of bonds and the face value of the bond. Bond discounts are amortized gradually to include financial expenses in each period over the term of the bond
- Bond supplement: is the difference between the issue of bonds and greater than the par value of the bond. The bond supplement is amortized gradually to reduce the financial expenses of borrowing each period during the term of the bond.

Financial lease

Leases are classified as finance leases when according to the conotract, the lessors transfer substantially all the risks and rewards of ownership to the lessee under property lease. All other leases are classified as operating leases.

Payables

Payables include liabilities related to the purchase of unlisted financial assets not through the Stock Exchanges. Payables to the seller are tracked in full according to the original maturity date at the time of reporting and for each subject. At the reporting date, any amounts due within a period of 12 months or less are classified as short-term and payable over 12 months are classified as long-term. Payables are recognized not less than the payable amount.

Payables incurred in securities trading activities

Payables incurred in securities trading activities include fees payable to organizations providing financial services of securities companies or securities clients through the Stock Exchange Securities and securities companies as a member, or with agents participating in securities issuance by securities issuing organizations related to underwriting activities of securities companies.Payables arising in securities trading activities shall be monitored in detail by each securities trading service-providing organization.

4.2.2. Recognition principles and accounting methods for recognizing revaluation of investment accounts according to value or fair value

4.2.2.1. For share

Freely transferable listed shares:

Amounts are initially valued at cost (purchase price plus costs related to the transaction) minus accrued interest before the actual purchase date (if any). In subsequent accounting periods, investments are recorded at original value less provisions for diminution in investment values.

Provision is made when the value of the investments recorded in the accounting books is higher than the market value or there is a decrease in the value of the investments at the balance sheet date. Increase or decrease in the reserve account balance is recognized in the financial expenses in the separate Comprehensive Income Statement.

The market value used to determine the provision for impairment of securities investments is determined as follows:

- For listed securities are the actual securities price on the Hanoi Stock Exchange (HNX) and the Ho Chi Minh City Stock Exchange (HOSE) with the closing price at the date of provision.
- For registered securities (shares registered for trading on the UPCoM market), the reference price shall be the average reference price over the latest 30 consecutive trading days published by the Stock Exchange as at the date of the provision.
- For unlisted and unregistered securities, the average price of the actual transaction prices quoted by the three securities companies with the most recent transaction at the time of deduction but not exceeding 1 month up to the date of provision. In cases where securities do not have actual transactions in the next one month, no provision is made. For unlisted securities, due to the inability to determine the market value of the securities, the company can not make provisions.
- For listed securities was canceled or stopped trading after the 6th date of the transaction, is book value at most recent balance sheet date.

Listed shares with restricted transferable:

For listed securities was canceled or stopped trading after the 6th date of the transaction, is book value at most recent balance sheet date.

4.2.2.2. For Listed Bonds

Listed bonds are initially valued at original cost (purchase price plus purchase transaction costs) minus accrued interest before the actual purchase date (if any). In subsequent accounting periods, investments are recorded at original value less provisions for diminution in investment values.

The market value used to make allowance for impairment of these investments is determined as follows:

- Average price listed on the trading system of the Stock Exchange on the most recent trading day plus accumulated interest.
- If there is no transaction for more than 2 weeks up to the reporting time, it is the maximum value of the following values: Purchase price plus accumulated interest, par value plus accumulated interest, price determined by the internal method The securities trading organization's ministry includes accumulated interest.

4.2.2.3. For unlisted bonds

Unlisted bonds are initially valued at original cost (purchase price plus purchase transaction costs).

The market value used to make provision for these investments is determined as:

Securities without reference prices from the above sources will be evaluated according to their book value at the time of preparing the financial statements.

4.2.2.4. For money market instruments

Fixed term deposits are deposits with original terms of more than 3 months. This investment is determined on the original cost basis.

4.2.3. Principles of clearing financial assets and financial liabilities

4.2.4. Principle of stopping recognition of financial assets and financial liabilities

Financial assets and liabilities denominated in foreign currencies are recognized separately in the separate financial statement.

When financial assets are discontinued (due to the sale, reclassification, liquidation, maturity), the financial assets that have been set up for impairment, the provision for impairment of financial assets are recorded as cost decrease. Loss in financial assets and borrowing costs of financial assets are discontinued.

4.2.5 Principle of recognition and presentation of provisions for impairment of financial assets

At the end of the accounting period, the Securities Company assesses the impairment of the following types of financial assets: Investments to maturity date, financial assets available for sale, if there is a decline in the value of these financial assets: Investments to maturity, financial assets available for sale. If there is a decline in the value of these financial assets, provision should be made for impairment of financial assets.

The value of the provision for impairment of financial assets is recognized in the comprehensive income statement.

If the financial assets are revalued, the previously determined impairment level shall be reimbursed. The provision for impairment loss shall be reimbursed: Write down the provision for loss of financial assets and write down the loss expense, decrease in financial assets and borrowing costs.

4.2.6. The fair value of financial assets and financial liabilities

The fair value of financial assets and financial liabilities is the value that an asset can be exchanged, or a liability can be settled between the parties knowingly and willingly transacting, in a parity exchange transaction.

4.2.7. Accounting principles recording investments that are mortgaged

Mortgaged investments are tracked by type, subject, maturity, and currency.

For the financial statements preparation, those whose remaining term is less than 12 months are classified as short-term assets; Term deposits with a term of 12 months or longer are classified as long-term assets.

Mortgaged assets are recorded at the book value of the enterprise. When the non-monetary assets are deposited with the mortgage, the price shall be recorded.

4.2.8. Principle of recognizing and presenting the situation of provision for doubtful receivables for securities of securities companies with dividend, interest

At the end of the accounting period, securities companies need to set up, reimburse the provision for doubtful debts and earn interest from financial assets to the date of receiving interest but have not yet received money. Provisions for reversal of allowance for doubtful debts in the fiscal year (at the end of each financial year) are recognized as an increase/decrease in cost.

Provision is made on the basis of reliable evidences on bad debts on debt aging up to the time of provisioning, level of loss, irrecoverable or probable loss. The subject of bad debt must be bankrupt ...).

4.2.9. Principle of recognize investments that receive a mortgage

Terms

The securities company manages securities and assets of securities companies separately. For mortgaged assets in cash, only deposited at banks (except banks being borrowers) are not allowed to invest. Other collateral can not be reinvested.

Collateral is not owned by securities companies. The value of this asset is not included in the value of securities assets.

Provision for diminution in value of collateral is made for the portion of collateral value that is lower than the value of the collateral provided by the securities company at market price or fair value. The provision for impairment of collateral assets complies with the provisions for impairment of financial assets and collateral. Increases and decreases to the provision balance are recorded in the accounts "Losses and costs incurred in the purchase of financial assets and dealing activities" in the period.

Condition

The securities company mortgaged assets must be highly liquid collateral, including:

- Cash;
- Money market instruments;
- Government bonds.

The value of the collateral to guarantee a loan of the securities company is determined to be up to 70% of the value of the collateral, which is revalued according to the market value or the value at the time of accepting the mortgage.

4.3. Principle of recognition of tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

The cost of a tangible fixed asset comprises of its purchase price and any directly attributable costs of bringing the tangible fixed asset to working condition for its intended use.

Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and expenditures for maintenance and repairs are charged to the income statement as incurred.

When tangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the income statement.

Fixed assets are depreciated by a straight - line method.

Machinery and equipment	04 – 15years
Transportation	06 – 10 years
Others	04 years

4.4. Principle of recognition of intangible fixed assets

Intangible assets are stated at cost less accumulated amortization.

The cost of an intangible fixed asset comprises of its purchase price and any directly attributable costs of preparing the intangible fixed asset for its intended use.

The company's intangible fixed assets include software. These softwares are capitalized and accounted for as intangible fixed assets if they are not an integral part of related hardware.

Amortization is calculated using the straight-line method. The amortization period is estimated to be between 3 to 5 years.

4.5. Principle of recognition of fixed assets under financial lease

An asset lease is classified as a financial lease if, according to the asset lease contract, the lessor transfers most of the risks and benefits associated with ownership of the asset to the lessee, and ownership of the asset can be transferred. delivered at the end of the rental period.

4.6. Principle of recognition and presenting of short-term and long-term deposits, escrows

Short-term and long-term escrow deposits include amounts of money that businesses receive in escrow and deposits from outside units and individuals to ensure that services related to production and business are performed. in

accordance with the signed economic contract, such as receiving deposits and deposits to ensure the implementation of economic contracts and agency contracts;

Short-term and long-term deposits and deposits are tracked in detail according to each deposit and deposit amount of each customer according to the term and each type of currency.

4.7. Principles and methods of accounting for short-term and long-term receivables

4.7.1. Principles and methods of accounting receivables in financial assets

4.7.1.1. Principles and methods of accounting receivables and sales of financial assets

Receivables from the sale of financial assets are determined at the date of successful sale of the financial assets, determined on the basis of the selling prices of financial assets at the order matching prices in the listed market or the prices determined in accordance with the signed contracts, between parties (for unlisted)

4.7.1.2. Principles and methods of accounting receivables and accrued dividends and interests of financial assets

Interest on loans and deposits is calculated on the basis of commitments made for loans, or fixed deposits of interest and time. Dividends, interest, other interest accrued from the date of entitlement or under contract or agreement.

Receivables and accrued dividends, interest on financial assets are tracked in detail for each type of investment.

a. Receivables and dividend payment;
b. Receivables and accrued interest on financial assets;
c. Receivables and accrued interest for the period but not yet received;
d. Receivables and accrued interest until the period but not yet to receive interest.

4.7.2. Principles and methods of accounting for other receivables

Other receivables include all other receivables of the Securities Company in addition to receivables from customers, receivables and accrued dividends, interests on financial assets, deductible VAT, receivables Securities brokerage, internal receivables and receivables on transactions of financial assets.

Other incomes are monitored according to each other receivable debts so as to draw up timely recovery plans, avoiding the situation of debt distractions affecting the working capital of securities companies.

4.7.3. Principles and methods of accounting for bad debts:

Regarding the method of recognizing the provision and reversal of the provision for doubtful debts:

For the provision for doubtful debts for the first time: The value of setting up provisions to increase the expenses of securities companies is the difference between the re-evaluation of bad debts and the value of receivables at the time of making the estimated debt collection of bad debts of securities companies.

For the revaluation from the second time onwards: The provisioning value reflected in the increase of expenses is the increase or decrease of the difference between the re-evaluation value of the previous time and the re-evaluation value of this period of the bad debt.

Grounds for recognition as a bad debt:

- Overdue receivable debts written in economic contracts, loan receipts, written commitments or equivalent documents.
- Securities companies have asked many times but not yet collected
- Debts not yet due but the debtors have fallen into bankruptcy or are carrying out procedures for dissolution, disappearance or escape.

Grounds for setting up the reserve for bad debts: There are reliable evidences on bad debts (age of receivable debts, level of bad receivables, original documents, documents certifying debts of unpaid debts ...)

4.8. Principles and methods of accounting for short-term, long-term liabilities

4.8.1. Principles and methods of accounting for loans: (Borrowings, convertible bonds, issue bonds, financial assets, finance lease loans, financial support funds)

Borrowings

Borrowings must be tracked in detail by each lender, each loan contract, loan receipt for each loan period, and in the original currency. Accrued interest payable is recognized on an accrual basis so as to accurately determine the results of the business and the liabilities to be paid for the interest of the related accounting period.

Convertible bonds

At the time of initial recognition, the principal of the convertible bonds is recognized as liabilities, the capital component (stock options) is recognized as equity. Bond issuance expenses are recognized as financial expenses or amortized over a period not exceeding 3 years. In case the bond term is less than 3 years, the maximum time to allocate the bond issue expense is equal to the bond term.

Issued bonds

Discounts and additions for each type of bond issued when determining borrowing costs are amortized into financial expenses or capitalized by period. Where the interest expense of a bond is eligible for capitalization, the loan interest and the discount or additional amortization capitalized in each period cannot exceed the actual interest incurred and the allocation discounts or additions in that period.

Financial asset loans

Financial asset loans must be monitored for principal and revalued at the time of repayment of the loan. Increases or decreases in financial asset liabilities at the time of loan repayment or at the end of the accounting period shall be recognized in financial expenses or financial revenues of the accounting period. The revaluation of a financial asset loan must be consistent with the actual market price at the time of the assessment of the financial assets.

Financial lease

Financial lease liabilities that have a repayment term of more than 12 months from the date of preparation of the financial statements are presented as long-term financial lease liabilities. Amounts due within the next 12 months from the date of preparation of the financial statements are presented as short-term financial liabilities for payment plans.

Loan Financial Suport Fund

Loan Payment Support Fund consists of securities borrowed from the Securities Company with the Fund to support the repayment of loans apart from contributions to the settlement support fund of securities companies.

The loan amount must be monitored in detail of the loan amount, the amount paid (principal and interest), the loan amount to be paid by each borrower, each loan contract, loan receipt for each loan period.

Periodically, securities companies must assess the ability to repay loans from the contribution members of the payment support fund of other members.

4.8.2. Principles and methods of accounting payable for securities trading activities

The fees payable to securities trading service providers are determined in accordance with the volume of transactions made and the price agreed between the service provider and the securities company. Securities trading receivables are recognized on the basis of the commitment to provide services to customers in accordance with the turnover for the securities trading business.

4.8.3. Principles and methods of accounting payable by the issuer

Payables to a securities issuing organization include amounts payable to the issuer of securities for the sale of underwriting securities carried out by the securities company in the company underwriting the issuance of principal or secondary securities, including the institution Securities underwriting companies sell securities through their agents.

4.8.4. Principles and methods to pay dividends or profits or capital contributors

The distribution of profits to the owner must ensure the principle:

The securities companies shall distribute the profit of securities companies to the owners' incompliance with the current law provisions guiding the establishment and management of securities companies and distribution of profits already made in the previous year (N-1);

The amount of profit used for distribution has been deducted by the amount of accumulated losses calculated at the beginning of year N and the unrealized losses up to the time of determining the distribution of profit to the owner (N + x) (if any) and withholding all taxes related to the income of the distributing owner (if any) according to the current law provisions.

4.8.5. Principles and methods of tax payable to the State:

4.8.5.1. Corporate income tax

Corporate Income Tax includes current income tax and deferred income tax. Corporate income tax is recognized in the comprehensive income statement, except when the income tax item is related to items directly recognized in equity, in which case the income tax is also recognized directly in equity.

Current income tax is the tax expected to be paid based on taxable income for the period, using the tax rates that are effective or substantively effective at the end of the reporting period, along with any adjustments for taxes payable related to previous periods.

4.8.5.2. Personal income tax

For domestic and foreign individuals, personal income tax shall be determined in accordance with the Personal Income Tax Law No. 109/2025/QH15; Decree No. 253/2026/ND-CP of the Government, detailing certain articles and measures for the implementation of the Personal Income Tax Law; and Circular No. 87/2026/TT-BTC dated 30 June 2026 of the Ministry of Finance, providing detailed guidance on certain articles of the Personal Income Tax Law and Decree No. 253/2026/ND-CP of the Government.

4.8.6. Accounting for short-term, long-term payables

The expenses incurred in the activities of securities companies include the deductions from the interest expenses payable, the purchase transaction costs, the financial assets and the costs of securities activities.

Accrued expenses incurred in the period are calculated in detail, according to each type of accrued expense, such as cost estimates and deductions. When actual costs incurred in respect of deductibles are incurred, all deductions shall be made. If the actual cost is greater than the deducted amount, the difference will be added to the difference. If the actual cost is less than the prepaid expense, the expenses corresponding to the prepaid amount must be reduced to the actual cost.

Principle of extraction of operating expenses of securities companies:

- Deduction of operating expenses according to the value of assets managed by service-providing organizations;
- Deducting the operating expenses according to the value of transaction performed by the service- providing organizations;
- Deducting the operating expenses according to the value of the economic contract and the volume of services provided by this contract;
- Deducted in advance by the approval number of the General Meeting of Shareholders, the General Meeting of Members, such as the cost of the General Meeting of Shareholders, the General Meeting of Members.

4.8.7. Principles and methods for recording other payable and payable amounts

Other payables include amounts payable, payable (other than payables to the seller, taxes and other amounts payable to the State, payable to employees, expenses to be paid, internal payables and payment in accordance with the construction schedule of the construction contract) and prepaid revenue on services provided to customers, the difference in price incurred in the sale of the asset is finance lease or operating lease.

Other payables are tracked in detail in the original currency.

4.9. Principles and methods recognition for owners' equity of securities companies

4.9.1. Principle of recognition of owners' equity:

Securities companies recognize the chartered capital as the actual capital contribution of shareholders, at least equal to the legal capital in accordance with the law in accordance with the business license, including the business transactions approved by the Securities Commission additional.

4.9.2. Principle of recognition of the profit of securities companies:

a. Principle of recognition of realized profits:

The realized profit of the accounting period is the difference between the total turnover and the total expense incurred in the Comprehensive income report of the cumulative securities companies in the period. Total revenue and turnover include: Revenue from securities business services activities, including discounts on sales of services (if any), interest income from selling financial assets The main asset of the securities company, dividend income, interests arising from financial assets; Income from financial activities, other income. Expenses include: direct expenses, indirectly dealing in securities business, taking into account expenses; Losses on sale of financial assets, transaction costs of financial assets, loss on financial assets and borrowing costs, provisions, expenses on sale of financial assets, expenses service provision, finance costs, selling costs, costs of managing securities and other expenses.

4.9.3. Principles of recognition for profit distribution of securities companies

The distribution of profits and the appropriation of funds are made in accordance with the Charter of organization and operation of securities companies and the decision of the General Assembly of Shareholders.

4.10. Principles and methods of recognition for turnover and income of securities companies

4.10.1. Principles and methods of recognizing revenue and dividends and interest from financial assets

a. From the Financial assets: FVTL, HTM, AFS

Income is determined on the basis of the difference between the selling price and cost of financial assets at FVTPL or the revaluation difference of financial assets at FVTPL at the end of the accounting period in accordance with the provisions of Accounting standards of financial instruments and regulations of Accounting Regime applicable to securities companies.

Income derived from financial asset items of securities companies (FVTL, HTM, loans, AFS) is recognized in the accounting period when it is ensured that the securities company receives the economic benefits from the transaction. When it is not possible to recover an amount previously recognized in the income statement, the receivable and provision is irrecoverable or is not recoverable have to made provisions and recorded increase the costs related to business of List of financial assets of securities companies. When re-assessing the possibility of receivables, receivables of receivables, the receivables from the sale of financial assets or dividends, and the provision for doubtful debts are not recoverable, adjustment of allowance for increased expenses or reversal of provision made to write down the expenses related to trading of financial assets of securities companies.

Dividend income derived from financial assets in the portfolio of securities companies: FVTVL, HTM, AFS is recognized when the securities company is entitled to receive dividends from established share rights (at ex-rights date) for shares in the list of financial assets of the securities company formed before the ex-rights date and the announcement of dividend distribution of the issuing organization has been established (according to the Resolution of the General Meeting of Shareholders , The General Assembly of the dividend, based on all sources of electronic information of the Stock Exchange, the website of the issuer, the Viet Nam Securities Depository and Clearing Corporation, the information obtained on the Bloomberg system, Reuter).

Dividends are not recognized to securities companies for trading stocks after ex-rights date.

For ordinary shares, only the increase in the number of shares will be recorded (at the ex-dividend date) without increasing the income of the securities company.

Interest arising from financial assets on the financial assets list of securities companies: FVTVL, HTM, AFS, Loans are recorded on the basis of accrued interest based on time and actual interest rate of each accounting period. In which:

- The actual interest rate is the interest rate used to convert the amounts received in the future throughout the period for the other party to use the property on the basis of the initial recognition value at the time of transferring the property to the using party. Interest income is the amount for which all discounts, premiums, prepayments and any differences between the carrying amount of debentures and their arrears are affected.
- When the unpaid interest of an investment has been accrued before the securities company repurchases that investment, when the interest is paid on the investment, the securities company must allocate it to the periods before it is bought. Only the portion of interest earned after financial assets acquired (after transfer of ownership) is recognized as interest income of securities companies. The interest of the periods prior to the acquisition of financial assets is discounted on the financial assets.

b. From long-term financial investments (investments in subsidiaries, joint ventures, associates)

Dividends received from investments in subsidiaries, joint ventures and associates are recognized in financial income.

4.10.2. Principles and methods of recognition of income, loss and transaction costs of financial assets

a. Recognition of investment income and recognition of financial loss

Losses and costs of financial asset transactions include losses for the sale of financial assets of FVTPL, the difference decreasing due to revaluation of financial assets of securities companies, cost (or reversal of provision), provision of receivable are capable of recovering capital, reserve expenses for collateral value and other investment costs.

For financial assets of FVTPL (listed securities), these financial assets are sold to be recorded in the weighted average value at the end of the trading day.

b. Recognition of transaction costs of financial assets

Brokerage fees, transaction fees, financial transfer fees for financial assets that are required to be paid to service providers that purchase financial assets or investments are recognized as an increase in the loss and cost of acquiring financial assets, self-employment and write off the amount payable to the seller.

c. Recognition of provision and reversal of doubtful receivables

Case of setting up the provision for bad debts on the sale of financial assets, it should be compiled and monitored in detail for each subject who has to collect bad debts.

In the first period, the provision for doubtful debts was increased to include increases in losses and expenses for the purchase of financial assets and proprietary trading activities, and an increase in provision for impairment of receivables.

In the next period, it is necessary to re-evaluate the ability to claim bad debts, increase or decrease the provision to be recognized as losses and expenses for purchase of financial assets, self-employment activities and process adjustment to Provision for impairment of receivables.

4.11. Principles for recognizing financial revenues and expenses for financial activities:

Financial income in securities companies includes income from foreign exchange differences, unrealized foreign exchange gains, sales, dividends, dividends from investments in subsidiaries, associates, joint ventures, and other investment income.

- Revenues from financial activities of securities companies are recognized when satisfying the following two conditions simultaneously:

+ It is possible to obtain economic benefits from such transactions.
+ Revenue is determined reliably.

Revenue from financial activities is recognized when the securities companies receive economic benefits from the transactions. Where it is not possible to recover an amount previously recognized in financial income, the receivables and receivables that are irrecoverable or doubtful are to be appropriately provisioned or reduced. When re-evaluating the possibility of receivables and accrued interest, the reserve for the irrecoverable value of the accounting period has been set up. The reserve for increasing the expenses or reversing the reserve shall be adjusted to write down the cost.

+ Financial income is monitored in detail for each financial asset that generates dividends and interest.

- Financial expenses of securities companies include foreign exchange differences (foreign exchange loss difference has been shown and exchange rate difference re-evaluated at the end of the period), interest expense, loss on sale and liquidation investments in subsidiaries, associates and other financial expenses of securities companies.

+ Financial expenses are monitored in detail and a separate report is drawn up from the structure of financial assets to meet the management needs of securities companies and the requirement to supervise the operation of securities companies according to the provisions of the current securities law;

- Turnover from dividends and profits is determined on the following principles:

+ Dividends and profits distributed from investments in subsidiaries, joint ventures, associates or other long-term investments are recognized when the securities company is entitled to receive dividends from the ownership of the shares which are set up (at the ex-rights date) for stocks in the list of financial assets of the securities company formed before the date of non-enjoyment of rights and notice of dividend distribution of the issuer has been established (According to the resolution Shareholders' Meeting on dividend distribution (Based on all sources of information and notices received by the Securities Company as on the website of the Stock Exchange, the website of the Organizing Committee, Viet Nam Securities Depository and Clearing Corporation, information taken on the Bloomberg system, Reuters).
+ Dividends are not recognized to securities companies for trading shares after ex-rights date.
+ For ordinary shares, only increase the number of shares entitled (at the ex-rights date) without increasing

the income of securities companies.

- Recognition of interest expenses;

+ Accrued interest expenses include interest expenses incurred and expenses incurred by securitiescompanies incurred during the period;

- Recognition of other financial income;

+ Include investment income amounts that are written off;
+ Recognition of other investment costs;
+ Other expenses incurred in the period other than those mentioned above.

4.12. Principle of recording securities management

The costs of managing securities companies include: expenses for salaries of employees of management sections (salaries, wages, allowances ...), social insurance, health insurance, trade union fee, unemployment insurance premiums for staff of securities companies, expenses for office materials, labor tools, fixed asset depreciation for management of securities companies, land rents, business license fee, purchased services (such as electricity and water supply services, fax, property insurance, fire and explosion...), other expenses (such as receiving customers...);

The cost of managing securities companies is monitored in detail according to each item of expenses for business management activities of securities companies according to regulations.

4.13. Principles for recording other incomes, other expenses

a. Recognition of other income: Other income means income from other activities than business activities, investment of Securities.

The content of other income of securities companies include:

- Sale and disposal of fixed assets;
- The proceeds are fined by customers or organizations providing services for the activities ofsecurities companies.
- Tax amounts refunded by the State budget (if any);
- Obtainable debts can not be determined by the owner;
- The receivable book has been written off if after the debt has been written off, the customer has theability to pay and the securities company has recovered the already processed debt (the " Debt collection will be accounted into "Other income" account.
- Receive compensation for loss of assets of securities companies;
- Other incomes other than the above-mentioned amounts;

b. Recognition of other expenses:

Other expenses are abnormal expenses incurred outside the costs of production and business of securities companies, including:

- Loss of sale or liquidation of fixed assets;
- Being fined for breach of contract;
- Being fined, retrospective tax payment;
- Others

4.14. Recognition of current tax expenses, deferred tax expenses

Current tax expenses:

Current tax expenses represent the sum of tax payable in current year and deferred tax. Current income tax expenses are calculated on the basis of taxable profit and tax rate in the current year. Taxable profit differs from net profit as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any).

The determination of the tax currently payable is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Deferred tax:

Deferred tax is recognized on differences between carrying amount of assets or liabilities on the Balance sheet and income tax basis. Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset realized. A deferred tax asset shall be recognized for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilized.

Deferred tax assets and liabilities are not offset.

4.15. Principles of recognition, management and presentation on financial statements of assets and liabilities of customers

Securities companies manage the separate deposit of securities transactions of each customer, separate customers' money from the money of the securities company.

Securities companies develop separate management system of customers under the method of securities management. In addition, securities companies can build additional systems in the form of commercial banks to customers:

a) Securities clients open their accounts directly at commercial banks selected by securities companies to manage securities trading transactions.

b) Securities companies open specialized accounts at commercial banks for management of customers' securities trading deposits. Dedicated accounts must be opened separately and separated from other accounts of securities companies. This dedicated account is only for customer transactions.

Securities company is responsible for setting up an accounting system to manage the deposits of each investor. Securities companies are obliged to determine the balance (if any) of each customer at any time at the request of customers and provide a detailed statement of money balance (if any) of each customer at any time. at the request of customers or competent state agencies.

V - FINANCIAL RISK MANAGEMENT FOR SECURITIES COMPANY

5.1. General description of quantitative and quantitative financial risks for securities companies

The activities of the Company will make the Company to bear market risk, credit risk, liquidity risk. The Company's overall financial risk management policy focuses on estimating undesirable volatility of the market and focuses on mitigating adverse effects on the Company's business results.

5.2 Credit risk

Credit risk is the risk that one party to a financial instrument or customer's contract does not perform their obligations, resulting in financial losses, The Company has credit policies appropriate and regular monitoring to assess whether the company has a credit risk. Credit risk is assessed as low. The Companyhas credit risk from bank deposits, receivables from customers, margin trading activities and financial investment. The level of the maximum credit risk to each asset group is equal to the carrying value of that financial instruments on the balance sheet.

Receivables from customers

The company regularly monitor customer's receivables and requests customer pay fully under the contract. The company seeks to maintain strict control of the remained receivables to minimize credit risk.

Company makes Provision for impairment in value to reflect the estimated extent of damage to the trade receivables, other receivables and investments. The main components of the provision for diminution in value are specific losses related to specific levels of damage for each customer.

Bank deposits

The company mainly to maintain balance of deposits at banks is well known in Vietnam. The company found that the level of concentration of credit risk on bank deposits is low.

Financial investments

The financial investments of the company reduced prices and Company have made provision for diminution in value of investments at the date of the financial statements. However, for unlisted securities, the Company has not made provision because of these securities haven't raised, therefore they cannot determine the market price.

5.3 Liquidity risk

Liquidity risk is the risk that the company had difficulty implementing its financial obligations due to lack of funds. Liquidity risk of the Company mainly arising from the financial assets and financial liabilities with maturity mismatches.

Company monitoring liquidity risk by maintaining the ratio of cash and cash equivalents at the level which Board of

Management supposed it's sufficient to support the financing of business activities of the Company and to minimize the impact of changes in the cash flows.

5.4. Market risks

Market risk is the risk that the fair value of the future cash flows of a financial instrument will fluctuate because of changes in market prices. Market price has risk types; interest rate risk and other price risk, such as stock price risk. Financial instruments affected by market risk include deposits and short-term investments. The purpose of market risk management is to manage and control market risk within acceptable limits, while still maximizing profits.

5.5. Currency risk

Currency risk is the risk that the fair value of the future cash flows of a financial instrument will fluctuate because of changes in market interest rate. The company implemented a number of transactions denominated in foreign currencies, according to that, the Company will bear the risk of fluctuations in exchange rates. The Company maintains its balances of cash in foreign currencies at a reasonable level to ensure that it meets the needs of its regular use and is guaranteed to meet its due obligation in cash denominated in foreign currencies.

5.6 The price risk

Risk related to stock prices

The listed and unlisted stocks held by the Company are subject to market risks arising from the uncertainty about the future value of the invested stocks.

VII ADDITIONAL INFORMATION

A NOTES TO FINANCIAL STATEMENTS

7.1 Cash and cash equivalents

	Closing balance VND	Opening balance VND
- Cash on hand	66,973,547	66,973,547
- Cash in bank for operation	277,885,935,090	99,402,446,997
+ BIDV	*11,943,820,269*	*7,143,592,100*
+ VP Bank	*77,806,781,952*	*77,758,987,938*
+ SHB	*99,308,732,492*	*13,046,633,173*
+ Vietcombank	*225,967,898*	*1,013,193,195*
+ MBV	*88,110,184,573*	*6,829,093*
+ Seabank	*3,845,414*	*4,379,768*
+ Other banks	*486,602,492*	*428,831,730*
- Cash in transit	-	-
- Deposit for clearing securities transactions	1,991,155	277,028,873
Total	**277,954,899,792**	**99,746,449,417**

7.2 The value of transactions carried out during the period

ITEMS	Number of transactions carried out during the period	Value of transactions carried out during the period VND
Of the securities company	**297,024,268**	**4,384,276,074,900**
- Shares	287,430,268	2,949,549,857,900
- Bonds	9,594,000	1,434,726,217,000
Of investors	**129,578,290**	**2,044,775,191,340**
- Shares	121,472,280	1,339,823,112,240
- Bonds	577,000	699,065,730,000
- Covered warrant	7,528,510	5,869,150,100
- ETF	500	17,199,000
Total	**426,602,558**	**6,429,051,266,240**

7.3 Financial assets

7.3.1 Financial assets at fair value through profit or loss (FVTPL)

Unit: VND

Financial assets FVTPL	Closing balance		Opening balance	
	Historical cost	Fair value	Historical cost	Fair value
Listed financial assets	***4,606,550,000***	***3,750,000,000***	***408,172,210,000***	***428,882,955,000***
- Listed shares	4,606,550,000	3,750,000,000	408,172,210,000	428,882,955,000
Unlisted financial assets	***752,444,856,684***	***747,213,432,684***	***759,751,151,500***	***759,751,151,500***
- Unlisted shares	239,615,904,000	234,384,480,000	265,529,997,091	265,529,997,091
- Bonds	512,828,952,684	512,828,952,684	494,221,154,409	494,221,154,409
Certificate of deposit	***50,000,000,000***	***50,000,000,000***	***50,000,000,000***	***50,000,000,000***
Total	**807,051,406,684**	**800,963,432,684**	**1,217,923,361,500**	**1,238,634,106,500**

7.3.2 Available-for-sale financial assets (AFS)

Unit: VND

Financial assets AFS	Closing balance		Opening balance	
	Book value	Fair value	Book value	Fair value
- Unlisted shares	186,649,810,000	186,649,810,000	186,649,810,000	186,649,810,000
Total	**186,649,810,000**	**186,649,810,000**	**186,649,810,000**	**186,649,810,000**

7.3.4 Loans

Unit: VND

Content	Closing balance		Opening balance	
	Historical cost	Fair value	Historical cost	Fair value
Loans for margin trading activities	95,972,090,366	95,972,090,366	108,941,963,456	108,941,963,456
Loans for advance of securities sale	4,179,965,749	4,179,965,749	2,207,282,091	2,207,282,091
Total	**100,152,056,115**	**100,152,056,115**	**111,149,245,547**	**111,149,245,547**

The fair value of loans from margin trading and advances to customers is currently determined at carrying amount less allowance for impairment of loans.

7.5 RECEIVABLES

7.5.2 Receivables

	Closing balance	Opening balance
	VND	VND
- Receivables from the sale of financial assets	1,477,035,599,500	2,096,976,449,691
- Interest receivable from bond investments	13,549,315,069	448,767,123
- Interest receivable from margin transactions	1,317,415,778	759,340,828
- Interest receivable on advances for securities sale	2,871,558	4,290,141
- Interest receivable on marketable securities	2,631,369,865	499,726,028
- Interest from term deposits	8,378,174,635	5,568,933,085
	1,502,914,746,405	**2,104,257,506,896**

7.5.6 Receivables from services provided by the securities company

	Closing balance	Opening balance
	VND	VND
- From financial consultant services (*)	222,000,000	222,000,000
- Receivable from custody fee	1,007,190,770	901,892,378
- Receivables from other services	262,671,269	243,657,323
Total	**1,491,862,039**	**1,367,549,701**

(*) In which: bad receivables

	Closing balance	Opening balance
	VND	VND
- Kinh Bac HN Food and Agriculture Joint Stock	185,000,000	185,000,000
- Hung Viet Green Agriculture Joint Stock Company	37,000,000	37,000,000
Total	**222,000,000**	**222,000,000**

7.5.8 Prepayments to suppliers

	Closing balance VND	Opening balance VND
- Prepayments to other Suppliers	1,427,471,387,543	12,727,856,499
	1,427,471,387,543	**12,727,856,499**

7.6 Provision for impairment of receivables

Bad receivables for services provided by securities companies	Value	This period		
		Opening balance	Provision	Closing balance
Kinh Bac HN Food and Agriculture Joint Stock Company	185,000,000	185,000,000	-	185,000,000
Hung Viet Green Agriculture Joint Stock Company	37,000,000	37,000,000	-	37,000,000
Total	**222,000,000**	**222,000,000**	**-**	**222,000,000**

7.8 Prepaid expenses

a. Short term

	Closing balance VND	Opening balance VND
Tools	176,395,093	169,436,435
Others	1,279,471,356	960,052,619
Total	**1,455,866,449**	**1,129,489,054**

b. Long term

	Closing balance VND	Opening balance VND
Tools	290,196,390	420,266,973
Others	269,256,226	501,108,227
Total	**559,452,616**	**921,375,200**

7.9 Deposit to payment support fund

	Closing balance VND	Opening balance VND
- Initial payment	120,000,000	120,000,000
- Additional payment	4,846,464,489	3,766,258,962
- Interest distributed	897,231,754	897,231,754
Total	**5,863,696,243**	**4,783,490,716**

7.10 Tangible fixed assets

Unit: VND

Content	Buildings and structures	Machinery and equipment	Transportation	Others	Total
Historical cost					
Opening balance	28,254,070,653	5,832,842,240	17,768,800,000	221,841,246	52,077,554,139
Increase	-	2,213,692,072	-	45,490,000	2,259,182,072
- New acquisition	-	*2,213,692,072*	-	*45,490,000*	*2,259,182,072*
Closing balance	**28,254,070,653**	**8,046,534,312**	**17,768,800,000**	**267,331,246**	**54,336,736,211**
Depreciation					
Opening balance	1,200,368,719	3,704,152,566	4,609,379,559	221,841,246	9,735,742,090
Increase	460,664,199	614,050,608	1,332,659,997	7,866,998	2,415,241,802
- Depreciation	*460,664,199*	*614,050,608*	*1,332,659,997*	*7,866,998*	*2,415,241,802*
- Due to the disposal of fixed assets					-
Closing balance	**1,661,032,918**	**4,318,203,174**	**5,942,039,556**	**229,708,244**	**12,150,983,892**
Net book value					
Opening balance	**27,053,701,934**	**2,128,689,674**	**13,159,420,441**	-	**42,341,812,049**
Closing balance (*)	**26,593,037,735**	**3,728,331,138**	**11,826,760,444**	**37,623,002**	**42,185,752,319**

(*) Residual value of tangible fixed assets used as pledge or mortgage for loans as at 30/09/2026: 39,760,197,990 VND

7.11 Intangible fixed assets

Unit: VND

Content	Land Use Rights	Software	Others	Total
Historical cost				-
Opening balance	167,686,048,000	31,433,602,000	554,000,000	199,673,650,000
Increase	-	254,532,000	-	254,532,000
- New acquisition	-	254,532,000		*254,532,000*
Closing balance	**167,686,048,000**	**31,688,134,000**	**554,000,000**	**199,928,182,000**
Depreciation				
Opening balance		5,236,068,628	554,000,000	5,790,068,628
Increase		3,188,442,586	-	3,188,442,586
- Depreciation		3,188,442,586		*3,188,442,586*
Decrease in period		-	-	-
- Disposal				-
Closing balance		**8,424,511,214**	**554,000,000**	**8,978,511,214**
Net book value				
Opening balance	**167,686,048,000**	**26,197,533,372**	-	**193,883,581,372**
Closing balance (*)	**167,686,048,000**	**23,263,622,786**	-	**190,949,670,786**

(*) Residual value of intangible fixed assets used as pledge or mortgage for loans as at 30/09/2026: 177,719,808,825 VND

7.12 CONSTRUCTION IN PROGRESS

	Closing balance	Opening balance
	VND	VND
- Construction and renovation of office headquarters	573,879,001	-
Total	**573,879,001**	-

7.13 Financial assets listed/ registered for trading at VSD of the securities company	Closing balance	Opening balance
	VND	VND
- Unrestricted financial assets	525,898,800,000	721,433,000,000
Total	**525,898,800,000**	**721,433,000,000**

7.17 Financial assets not deposited at VSD of the securities company	Closing balance	Opening balance
	VND	VND
- Unrestricted financial assets	188,827,580,000	188,827,580,000
- Margin Financial Assets as Collateral for Loans		
Total	**188,827,580,000**	**188,827,580,000**

7.20 Financial assets listed/ registered for trading at VSD of investors	Closing balance	Opening balance
	VND	VND
- Unrestricted financial assets	4,359,022,820,000	4,761,131,532,500
- Restricted financial assets	147,230,000	319,040,000
- Mortgaged financial assets	594,517,210,000	585,346,140,000
- Blocked financial assets	80,220,030,000	68,004,000,000
- Financial assets awaiting for settlement	3,355,090,000	2,677,470,000
Total	**5,037,262,380,000**	**5,417,478,182,500**

7.25 Investors' deposits	Closing balance	Opening balance
	VND	VND
Investors' deposits for securities transactions managed by the securities company		
- Deposits from domestic investors	248,104,470,547	335,290,968,192
- Deposits from foreign investors	25,574,996	25,536,769
- Aggregated deposits for securities transactions on behalf of clients	6,799,856,216	3,475,301,701
Total	**254,929,901,759**	**338,791,806,662**

7.27 Borrowings	Closing balance	Opening balance
	VND	VND
- Short-term borrowings from Woori Bank	100,000,000,000	50,000,000,000
- Short-term borrowings from SHB	200,000,000,000	200,000,000,000
- Short-term borrowings from Vietcombank		20,000,000,000
- Short-term borrowings from MBV	300,000,000,000	299,960,500,000
- Short-term borrowings from MSB		
- Short-term borrowings from organizations and individuals	1,337,431,610,655	799,900,200,113
- Short-term borrowings from TPBank		
- Long-term borrowings from BIDV	78,590,000,000	79,550,000,000
- Long-term borrowings from ShinhanBank	7,515,773,200	8,702,474,230
Total	**2,023,537,383,855**	**1,458,113,174,343**

7.28 Payables for securities trading activities	Closing balance	Opening balance
	VND	VND
- Payables to the Stock Exchange	175,205,720	407,769,678
- Payables to the securities depository center	119,259,420	121,903,101
Total	**294,465,140**	**529,672,779**

7.30 Taxes and other payables to the State

	Closing balance	Opening balance
	VND	VND
- Value added tax	688,901	10,033,649
- Corporate income tax	8,779,870,347	49,133,646,052
- Personal income tax	1,191,294,522	1,985,639,084
- Other taxes	1,186,309	2,356,417
Total	**9,973,040,079**	**51,131,675,202**

7.31 Short-term advances from customers

	Closing balance	Opening balance
	VND	VND
- Short-term advances from customers	216,425,073	740,000,000
Total	**216,425,073**	**740,000,000**

7.32 Short-term accrued expenses

	Closing balance	Opening balance
	VND	VND
Accrued interest expense on loans and issued bonds	40,958,315,350	19,182,913,759
Accrued management expenses of the securities company	-	396,103,382
Total	**40,958,315,350**	**19,579,017,141**

7.34 Short-term trade payables

	Closing balance	Opening balance
	VND	VND
- Other payables to suppliers	327,689,506	98,424,955
- Bondholders (*)	56,738,063,765	56,000,362,315
Total	**57,065,753,271**	**56,098,787,270**

(*): These are payables to bond sellers under bond purchase agreements between SmartInvest Securities Joint Stock Company and institutional/individual clients regarding bond purchases.

7.35 Other short-term payables

	Closing balance	Opening balance
	VND	VND
Bond interest (*)	23,928,220,713	23,927,331,383
- Clients purchasing HAIPHAT bonds	*23,927,331,383*	*23,927,331,383*
- Clients purchasing VINCOMMERCE bonds	*889,330*	
Other payables	256,310,085	241,459,085
Total	**24,184,530,798**	**24,168,790,468**

(*) : This represents bond interest payable to clients of issuing organizations through SmartInvest Securities Joint Stock Company (SmartInvest Securities Joint Stock Company acts as the depository and payment agent for the aforementioned bond issuers).

7.39 Payables to investors - Investors' deposits	Closing balance	Opening balance
	VND	VND
Investors' deposits for securities transactions managed by the securities company	**254,929,901,759**	**338,791,806,662**
- Domestic investors	254,904,326,763	338,766,269,893
- Foreign investors	25,574,996	25,536,769
Payables on dividends, principal and interest on bonds		
- Domestic investors	-	-
- Foreign investors	-	-
Total	**254,929,901,759**	**338,791,806,662**

7.42 Payables for borrowings from the securities company by investors	Closing balance	Opening balance
	VND	VND
- Payables for margin trading activities	97,289,506,144	109,701,304,284
Principal	*95,972,090,366*	*108,941,963,456*
Interest	*1,317,415,778*	*759,340,828*
- Payables to the advance of securities sale	4,182,837,307	2,211,572,232
Principal	*4,179,965,749*	*2,207,282,091*
Interest	*2,871,558*	*4,290,141*
Total	**101,472,343,451**	**111,912,876,516**

7.43 Retained earnings	Closing balance	Opening balance
	VND	VND
- Realized earnings	387,384,871,816	325,850,671,430
- Unrealized earnings	(6,087,974,000)	20,710,745,000
Total	**381,296,897,816**	**346,561,416,430**

NOTES TO THE OFF-BALANCE SHEET ITEMS

6 Outstanding shares	Closing balance	Opening balance
	CP	CP
> 1 year	229,999,521	229,999,521
Total	**229,999,521**	**229,999,521**

7 Listed securities deposited at VSD	Closing balance	Opening balance
	CP	CP
<= 1 year	3,089,880	24,143,300
> 1 year		480,000
Total	**3,089,880**	**24,623,300**

8 Unlisted and undeposited securities of the securities company	Closing balance	Opening balance
	CP	CP
<= 1 year	-	-
> 1 year	18,882,758	18,882,758
Total	**18,882,758**	**18,882,758**

9 Investors' Deposits	Closing balance	Opening balance
	VND	VND
Investors' deposits for securities brokerage activities	254,929,901,759	338,791,806,662
Total	**254,929,901,759**	**338,791,806,662**

B NOTE TO THE INCOME STATEMENT

7.45.1 Gains or losses from the sale of financial assets (Appendix)

7.45.2 Differences from revaluation of financial assets (Appendix)

7.45.3 Dividends and interests arising from FVTPL financial assets, loans, HTM, AFS

	Third quarter of 2026	Third quarter of 2025
	VND	VND
- Dividends and interests arising from FVTPL financial assets	13,232,876,712	11,060,293,427
- Gain from HTM financial assets	6,746,290,454	4,791,546,919
+ Term deposits	*6,746,290,454*	*4,791,546,919*
- Gain from loans	3,244,653,548	2,764,858,502
Total	**23,223,820,714**	**18,616,698,848**

7.45.4 Revenue from securities brokerage business

	Third quarter of 2026	Third quarter of 2025
	VND	VND
- Revenue from brokerage fees for listed stocks	1,795,337,809	6,708,998,546
- Revenue from bond brokerage fees		-
Total	**1,795,337,809**	**6,708,998,546**

7.46 Revenue from financial activities	Third quarter of 2026	Third quarter of 2025
	VND	VND
- Interest income from non-fixed bank deposits	47,442,516	51,587,920
Total	**47,442,516**	**51,587,920**

7.47 Operating expenses for providing services	Third quarter of 2026 VND	Third quarter of 2025 VND
- Expenses for brokerage services	3,439,705,685	8,236,995,287
- Expenses of securities investment advisory	382,782,924	258,799,072
- Expenses of securities custodian	624,963,101	789,864,769
- Expenses of financial advisory services	653,120,957	728,058,495
- Expenses for proprietary trading activities	553,330,544	396,211,134
Total	**5,653,903,211**	**10,409,928,757**

7.50 General and administrative expenses of the securities company	Third quarter of 2026 VND	Third quarter of 2025 VND
- Salary expenses and other employee benefits	3,377,757,972	3,329,396,003
- Expenses for tools and supplies	134,623,936	89,482,637
- Office supplies expenses	21,819,352	17,617,926
- Depreciation expenses of fixed assets	456,647,802	310,182,937
- Tax, fee and charge expenses	2,984,158	11,888,300
- Office rental expenses	355,459,418	864,725,400
- Outsourced service expenses and other costs	4,440,906,273	3,613,686,483
Total	**8,790,198,911**	**8,236,979,686**

7.51 Other income	Third quarter of 2026 VND	Third quarter of 2025 VND
Other income	261,210	2,003
Total	**261,210**	**2,003**

7.52 Other expenses	Third quarter of 2026 VND	Third quarter of 2025 VND
Other expenses	1,133,029,891	1,380,732,376
Total	**1,133,029,891**	**1,380,732,376**

7.53 **Current corporate income tax expense**

	Third quarter of 2026 VND	Third quarter of 2025 VND
Corporate income tax expense on current taxable income	4,730,721,744	28,036,978,649
Total	**4,730,721,744**	**28,036,978,649**

7.54 Transactions and balances with related parties

Related parties:

Related parties	Relationships
Ms. Ngo Thi Thuy Linh	Chairwoman
Mr. Tran Minh Tuan	Vice Chairman
Mr. Le Manh Cuong	Board Member - Chief Executive Officer
Mr. Le Quang Chung	Board Member from 30/03/2026 - Deputy Chief Executive Officer
Mr. Pham Minh Duc	Independent Board Member
Ms. Nguyen Thi Hong Trung	Head of the Supervisory Board
Ms. Dao Thi Le Thanh	Supervisory Board Member dismissed from 30/03/2026
Ms. Bui Thi Quynh Anh	Supervisory Board Member
Ms. Trieu Tu Linh	Supervisory Board Member from 30/03/2026
Ms. Do Thi Sam	Board Member dismissed from 30/03/2026 - Deputy Chief Executive Officer
Mr. Dao Phuong Vi	Deputy Chief Executive Officer
Dong A Hotel group.,jsc	Board Member Mr. Tran Minh Tuan - Vice Chairman of the Board of Directors
Sao Thang Long Investment Joint Stock Company	Board Member Mr. Tran Minh Tuan - Vice Chairman of the Board of Directors

Transactions with related parties:

	Third quarter of 2026		Third quarter of 2025	
	Salary	Remuneration	Salary	Remuneration
	VND	VND	VND	VND
Ms. Ngo Thi Thuy Linh	364,500,000	-	363,000,000	-
Mr. Le Manh Cuong	227,831,249	-	212,096,223	-
Mr. Le Quang Chung	165,638,444	-	118,800,000	-
Mr. Tran Minh Tuan	-	-	-	-
Mr. Pham Minh Duc	-	-	-	-
Ms. Do Thi Sam	188,767,683	-	183,150,800	-
Mr. Dao Phuong Vi	201,581,383	-	195,891,000	-
Ms. Nguyen Thi Hong Trung	-	-	-	-
Ms. Dao Thi Le Thanh	91,982,667	-	64,538,842	-
Ms. Bui Thi Quynh Anh	72,812,242	-	52,686,750	-
Ms. Trieu Tu Linh	-	-	-	-

7.55 Comparative figures :

The comparative figures are from the audited financial statements for the fiscal year ended 31 December 2025, audited by International Auditing and Valuation Company Limited.

7.56 Information on going concern:

The company will continue its operations in the future.

Hanoi, 16th October 2026

Prepared by	Chief Accountant	Chairwoman
Le Quynh Chi	Le Thi Van Anh	Ngo Thi Thuy Linh

S.G.P: 38 - C.T.C
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SMARTINVEST
P. ĐỐNG ĐA - T.P HÀ NỘI

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Unit: VND

1. Gains or losses from the sale of financial assets

No.	Investment Portfolio	Selling quantity	Selling value	Average cost till the end of the trading date	Gain from selling securities this quarter	Loss from selling securities this quarter	Gain/Loss from selling securities Q3/2025
1	Listed financial assets	4,700,000	515,261,500,000	515,355,800,000	20,333,333	114,633,333	117,629,787,365
1.1	*Bonds*	*4,700,000*	*515,261,500,000*	*515,355,800,000*	*20,333,333*	*114,633,333*	*(121,200,000)*
1.2	*Shares*	-	-	-	-	-	*117,750,987,365*
2	Unlisted financial assets	144,067,194	1,710,696,537,900	1,668,643,441,211	42,053,096,689	-	32,043,776,025
2.1	*Bonds*	*97,000*	*202,747,420,000*	*201,128,605,211*	*1,618,814,789*	-	9,650,736,807
2.2	*Shares*	*143,970,194*	*1,507,949,117,900*	*1,467,514,836,000*	*40,434,281,900*	-	*22,393,039,218*
3	Certificate of deposit	-	-	-	-	-	7,605,906,812
	TOTAL	**148,767,194**	**2,225,958,037,900**	**2,183,999,241,211**	**42,073,430,022**	**114,633,333**	**157,279,470,202**

2. Differences from revaluation of financial assets

Unit: VND

No.	Types of financial assets	Closing balance					Opening balance				
		Quantity	Book value	Revaluation difference		Valuable revaluation	Quantity	Book value	Revaluation difference		Valuable revaluation
				Increase	Decrease				Increase	Decrease	
I	**Financial assets at fair value through profit or loss (FVTPL)**	**17,289,880**	**807,051,406,684**	-	**6,087,974,000**	**800,963,432,684**	**38,823,300**	**1,217,923,361,500**	**21,742,295,000**	**1,031,550,000**	**1,238,634,106,500**
.	*Shares*	*16,289,880*	*244,222,454,000*	-	*6,087,974,000*	*238,134,480,000*	*37,843,300*	*673,702,207,091*	*21,742,295,000*	*1,031,550,000*	*694,412,952,091*
	Listed shares	1,500,000	4,606,550,000	-	856,550,000	*3,750,000,000*	22,543,300	408,172,210,000	21,742,295,000	1,031,550,000	*428,882,955,000*
	HPG					-	*2,500,000*	*62,125,000,000*	*3,875,000,000*		*66,000,000,000*
	ITQ	*1,500,000*	*4,606,550,000*		*856,550,000*	*3,750,000,000*	*1,500,000*	*4,606,550,000*		*406,550,000*	*4,200,000,000*
	KOS					-	*2,500,000*	*97,000,000,000*		*625,000,000*	*96,375,000,000*
	SHB					-	*16,043,300*	*244,440,660,000*	*17,867,295,000*		*262,307,955,000*
	Unlisted shares	*14,789,880*	*239,615,904,000*		*5,231,424,000*	*234,384,480,000*	*15,300,000*	*265,529,997,091*			*265,529,997,091*
2.	*Bonds*	*500,000*	*512,828,952,684*		-	*512,828,952,684*	*480,000*	*494,221,154,409*		-	*494,221,154,409*
3.	*Certificate of deposit*	*500,000*	*50,000,000,000*		-	*50,000,000,000*	*500,000*	*50,000,000,000*		-	*50,000,000,000*
II	**AFS**	**5,182,758**	**186,649,810,000**	-	-	**186,649,810,000**	**5,182,758**	**186,649,810,000**	-	-	**186,649,810,000**
1	*Shares*	*5,182,758*	*186,649,810,000*			*186,649,810,000*	*5,182,758*	*186,649,810,000*			*186,649,810,000*
	TOTAL	**22,472,638**	**993,701,216,684**	-	**6,087,974,000**	**987,613,242,684**	**44,006,058**	**1,404,573,171,500**	**21,742,295,000**	**1,031,550,000**	**1,425,283,916,500**