

# **BAO VIET SECURITIES JOINT STOCK COMPANY**



## **FINANCIAL STATEMENTS**

**QUARTER II 2026**

---

*July 2026*

## CATEGORY

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## INTERIM STATEMENT OF FINANCIAL POSITION

At 30 Jun 2026

Unit: VND

| Item                                                                                                           | Code       | Notes    | At 30 Jun 2026           | Opening balance          |
|----------------------------------------------------------------------------------------------------------------|------------|----------|--------------------------|--------------------------|
| A                                                                                                              | B          | C        | 1                        | 2                        |
| <b>A. CURRENT ASSETS (100 = 110 + 130)</b>                                                                     | <b>100</b> |          | <b>5,827,997,993,057</b> | <b>6,479,776,240,903</b> |
| <b>I. Financial assets (110 = 111 + 112 + 113 + 114 + 115 + 116 + 117 + 118 + 119 + 120 + 121 + 122 + 129)</b> | <b>110</b> |          | <b>5,821,342,738,860</b> | <b>6,473,913,240,205</b> |
| 1. Cash and cash equivalents                                                                                   | 111        |          | 30,321,975,792           | 367,910,939,027          |
| 1.1. Cash                                                                                                      | 111.1      | A.7.1    | 30,321,975,792           | 367,910,939,027          |
| 1.2. Cash equivalents                                                                                          | 111.2      |          |                          |                          |
| 2. Financial assets at fair value through profit and loss (FVTPL)                                              | 112        | A.7.3.1  | 569,482,587,977          | 596,931,012,196          |
| 3. Held-to-maturity investments (HTM)                                                                          | 113        | A.7.3.3  | 631,883,068,494          | 787,098,313,696          |
| 4. Loans                                                                                                       | 114        | A.7.3.4  | 4,406,488,768,972        | 4,557,146,139,544        |
| 5. Available-for-sale investments (AFS)                                                                        | 115        |          | 163,232,711,895          | 168,838,563,387          |
| 6. Provision for impairment of financial assets and mortgaged assets                                           | 116        |          | (57,979,041,671)         | (57,136,773,335)         |
| 7. Receivables                                                                                                 | 117        | A.7.5    | 84,218,847,353           | 73,118,360,649           |
| 7.1. Receivables from disposal of financial assets                                                             | 117.1      |          | 34,646,725,000           | 30,041,005,700           |
| 7.2. Receivables and accrued dividend and interest                                                             | 117.2      |          | 49,572,122,353           | 43,077,354,949           |
| 7.2.1. Receivables from due accrued dividends and interest                                                     | 117.3      |          |                          |                          |
| <i>Of which: doubtful receivables on dividends and interest received to date but not received</i>              | 117.3.1    |          |                          |                          |
| 7.2.2. Undue accrued dividends and interest                                                                    | 117.4      | A.7.5.2  | 49,572,122,353           | 43,077,354,949           |
| 8. Advances to suppliers                                                                                       | 118        |          | 4,973,918,428            | 3,756,693,164            |
| 9. Receivables from services provided by the Company                                                           | 119        | A.7.5.5  | 10,467,127,480           | 11,032,464,813           |
| 10. Internal receivables                                                                                       | 120        |          |                          |                          |
| 11. Receivable for securities transaction errors                                                               | 121        |          |                          |                          |
| 12. Other Receivables                                                                                          | 122        |          | 17,005,444,364           | 12,970,197,288           |
| 13. Provision for impairment of receivables (*)                                                                | 129        | A.7.6    | (38,752,670,224)         | (47,752,670,224)         |
| <b>II. Other current assets (130 = 131 + 132 + 133 + 134 + 135 + 136)</b>                                      | <b>130</b> |          | <b>6,655,254,197</b>     | <b>5,863,000,698</b>     |
| 1. Advances                                                                                                    | 131        |          | 238,000,000              | 271,000,000              |
| 2. Office supplies, materials and tools                                                                        | 132        | A.7.7    | 104,214,853              | 136,377,620              |
| 3. Short-term prepaid expenses                                                                                 | 133        | A.7.22.a | 6,216,639,344            | 5,361,623,078            |
| 4. Short-term deposits, collaterals and pledges                                                                | 134        |          | 96,400,000               | 94,000,000               |
| 5. Deductible VAT                                                                                              | 135        |          |                          |                          |
| 6. Taxes and State receivables                                                                                 | 136        |          |                          |                          |
| 7. Other current assets                                                                                        | 137        |          |                          |                          |
| 8. Bond repurchase transactions                                                                                | 138        |          |                          |                          |
| 6. Provision for impairment of of short-term assets                                                            | 139        |          |                          |                          |
| <b>B. NON-CURRENT ASSETS (200 = 210 + 220 + 230 + 240 + 250-260)</b>                                           | <b>200</b> |          | <b>596,151,217,055</b>   | <b>553,222,987,393</b>   |
| <b>I. Long-term financial assets</b>                                                                           | <b>210</b> |          | <b>533,922,445,259</b>   | <b>482,784,510,127</b>   |

| Item                                                     | Code       | Notes   | At 30 Jun 2026           | Opening balance          |
|----------------------------------------------------------|------------|---------|--------------------------|--------------------------|
|                                                          |            |         |                          |                          |
| A                                                        | B          | C       | 1                        | 2                        |
| 1. Long-term Receivables                                 | 211        |         |                          |                          |
| 2. Investments                                           | 212        |         | 533,922,445,259          | 482,784,510,127          |
| 2.1. Held-to-maturity investments (HTM)                  | 212.1      |         | 352,998,268,866          | 302,596,817,388          |
| 2.2. Available-for-sale financial assets (AFS)           | 212.2      |         |                          |                          |
| 2.3. Investments in joint ventures, affiliate            | 212.3      |         |                          |                          |
| 2.4 Other long term investments                          | 212.4      | A.7.3.2 | 180,924,176,393          | 180,187,692,739          |
| 3 Provision for impairment of long-term financial assets | 213        | A.7.3.5 |                          |                          |
| <b>II. Fixed assets</b>                                  | <b>220</b> |         | <b>22,807,042,369</b>    | <b>22,034,033,251</b>    |
| 1. Tangible fixed assets                                 | 221        | A.7.18  | 14,004,819,387           | 14,351,987,273           |
| - Cost                                                   | 222        |         | 61,214,683,932           | 58,858,404,192           |
| - Accumulated depreciation (*)                           | 223a       |         | (47,209,864,545)         | (44,506,416,919)         |
| - Review TSCDHH under fair value                         | 223b       |         |                          |                          |
| 2. Fixed assets Finance lease                            | 224        |         |                          |                          |
| - Cost                                                   | 225        |         |                          |                          |
| - Accumulated depreciation (*)                           | 226a       |         |                          |                          |
| - Review TSCDTTC under fair value                        | 226b       |         |                          |                          |
| 3. Intangible fixed assets                               | 227        | A.7.19  | 8,802,222,982            | 7,682,045,978            |
| - Cost                                                   | 228        |         | 31,195,841,090           | 28,951,866,090           |
| - Accumulated amortization (*)                           | 229a       |         | (22,393,618,108)         | (21,269,820,112)         |
| - Review TSCDVH under fair value                         | 229b       |         |                          |                          |
| <b>III. Real Estate Investments</b>                      | <b>230</b> |         |                          |                          |
| - Cost                                                   | 231        |         |                          |                          |
| - Accumulated depreciation (*)                           | 232a       |         |                          |                          |
| - Review BDSDT under fair value                          | 232b       |         |                          |                          |
| <b>IV. Construction in progress</b>                      | <b>240</b> |         |                          | <b>1,306,975,000</b>     |
| <b>V. Other non-current assets</b>                       | <b>250</b> |         | <b>39,421,729,427</b>    | <b>47,097,469,015</b>    |
| 1. Long-term deposits, collaterals and pledges           | 251        |         | 2,407,511,192            | 2,407,511,192            |
| 2. Long-term prepaid expenses                            | 252        | A.7.22b | 17,014,218,235           | 23,830,214,301           |
| 3. Assets Deferred income tax                            | 253        |         |                          |                          |
| 4. Deposits to Settlement Assistance Fund                | 254        | A.7.23  | 20,000,000,000           | 20,859,743,522           |
| 5. Other long-term assets                                | 255        |         |                          |                          |
| <b>VI. Provision for impairment of long term assets</b>  | <b>260</b> |         |                          |                          |
| <b>TOTAL ASSETS (270 = 100 + 200)</b>                    | <b>270</b> |         | <b>6,424,149,210,112</b> | <b>7,032,999,228,296</b> |

| Item                                                       | Code       | Notes  | At 30 Jun 2026           | Opening balance          |
|------------------------------------------------------------|------------|--------|--------------------------|--------------------------|
|                                                            |            |        |                          |                          |
| A                                                          | B          | C      | 1                        | 2                        |
| <b>C. LIABILITIES (300 = 310 + 340)</b>                    | <b>300</b> |        | <b>3,722,187,954,834</b> | <b>4,376,210,636,405</b> |
| <b>I. Current liabilities</b>                              | <b>310</b> |        | <b>3,680,906,708,722</b> | <b>4,330,690,774,733</b> |
| 1. Short-term borrowings and financial leases              | 311        |        | 3,449,126,395,491        | 4,070,368,955,884        |
| 1.1. Short-term borrowings                                 | 312        | A.7.20 | 3,449,126,395,491        | 4,070,368,955,884        |
| 1.2 Lease liabilities Short-term financial assets          | 313        |        |                          |                          |
| 2. Borrowing short-term financial assets                   | 314        |        |                          |                          |
| 3. Short-term convertible bonds                            | 315        |        |                          |                          |
| 4. Short-term bond issuance                                | 316        |        |                          |                          |
| 5. Payment Assistance Loan Fund                            | 317        |        |                          |                          |
| 6. Payables for securities transactions                    | 318        | A.7.9  | 5,368,087,382            | 7,310,248,791            |
| 7. Payables trading mistakes of financial assets           | 319        |        |                          |                          |
| 8. Short-term trade payables                               | 320        | A.7.15 | 2,422,142,455            | 2,768,539,312            |
| 9. Short-term advances from customers                      | 321        |        | 4,004,580,000            | 4,184,580,000            |
| 10. Statutory obligations                                  | 322        | A.7.11 | 16,506,960,393           | 23,185,374,616           |
| 11. Payable to employees                                   | 323        |        | 124,329,641,832          | 117,470,841,136          |
| 12. Employee benefits                                      | 324        |        | 1,428,311,493            | 1,373,456,171            |
| 13. Short-term Accrued expenses                            | 325        | A.7.13 | 42,104,935,292           | 39,329,554,062           |
| 14. Short-term internal payables                           | 326        |        |                          |                          |
| 15. Short-term unearned revenues                           | 327        |        |                          |                          |
| 16. Receipt of the deposit, short-term deposit             | 328        |        |                          |                          |
| 17. Other short-term payables                              | 329        | A.7.16 | 3,392,771,939            | 3,025,728,393            |
| 18. Short-term provisions                                  | 330        |        | 9,750,505,235            | 45,000,000,000           |
| 19. Bonus and welfare fund                                 | 331        |        | 22,472,377,210           | 16,673,496,368           |
| 20. Payables under bond repo contracts                     | 332        |        |                          |                          |
| <b>II. Non-current liabilities</b>                         | <b>340</b> |        | <b>41,281,246,112</b>    | <b>45,519,861,672</b>    |
| 1. borrowings rent long term financial assets              | 341        |        |                          |                          |
| 1.1. Long-term borrowings                                  | 342        |        |                          |                          |
| 1.2. Lease liabilities Long-term financial assets          | 343        |        |                          |                          |
| 2. Borrowing long-term financial assets                    | 344        |        |                          |                          |
| 3. Long-term convertible bonds                             | 345        |        |                          |                          |
| 4. Long-term bond issuance                                 | 346        |        |                          |                          |
| 5. Long-term payable                                       | 347        |        |                          |                          |
| 6. Long-term prepaid purchase                              | 348        |        |                          |                          |
| 7. Long-term Accrued expenses                              | 349        |        |                          |                          |
| 8. Long-term payables                                      | 350        |        |                          |                          |
| 9. Revenue from long-term unrealized                       | 351        |        |                          |                          |
| 10. Receipt of the deposit, term deposit                   | 352        |        |                          |                          |
| 11. Accounts payable, other long-term payable              | 353        |        |                          |                          |
| 12. Long-term Provisions                                   | 354        |        |                          |                          |
| 13. Provision for compensation for damage to the investors | 355        |        |                          |                          |
| 14.1. Deferred income tax liability                        | 356        |        | 41,281,246,112           | 45,519,861,672           |
| 15. Development fund science and technology                | 357        |        |                          |                          |
| <b>D. OWNERS' EQUITY (400 = 410 + 420)</b>                 | <b>400</b> |        | <b>2,701,961,255,278</b> | <b>2,656,788,591,891</b> |

| Item                                                   | Code       | Notes  | At 30 Jun 2026           | Opening balance          |
|--------------------------------------------------------|------------|--------|--------------------------|--------------------------|
| A                                                      | B          | C      | 1                        | 2                        |
| <b>I. Owners' equity</b>                               | <b>410</b> |        | <b>2,701,961,255,278</b> | <b>2,656,788,591,891</b> |
| 1. Share capital                                       | 411        |        | 1,332,095,854,220        | 1,332,095,854,220        |
| 1.1. Contributed capital                               | 411.1      |        | 722,339,370,000          | 722,339,370,000          |
| a. Ordinary shares                                     | 411.1a     |        | 722,339,370,000          | 722,339,370,000          |
| b. Preferred shares                                    | 411.1b     |        |                          |                          |
| 12. Share premium                                      | 411.2      |        | 610,253,166,720          | 610,253,166,720          |
| 1.3. Bond conversion option                            | 411.3      |        |                          |                          |
| 1.4. Owner's other capital                             | 411.4      |        |                          |                          |
| 1.5. Treasury shares (*)                               | 411.5      |        | (496,682,500)            | (496,682,500)            |
| 2. Difference from revaluation of assets at fair value | 412        |        | 124,567,232,566          | 130,461,661,643          |
| 3. The exchange rate differences                       | 413        |        |                          |                          |
| 4. Charter capital supplementary reserve               | 414        |        | 59,379,106,210           | 59,379,106,210           |
| 5. Operational risk and financial reserve              | 415        |        | 59,379,106,210           | 59,379,106,210           |
| 6. Investment and development fund                     | 415.1      |        | 234,647,685,378          | 173,325,877,426          |
| 7. Other funds belonging to owners' equity             | 416        |        |                          |                          |
| 7. Undistributed Profits                               | 417        | A.7.43 | 891,892,270,694          | 902,146,986,182          |
| 7.1. Realized profit after tax                         | 417.1      |        | 886,467,027,780          | 861,117,418,850          |
| 7.2. Unrealized profit after tax                       | 417.2      |        | 5,425,242,914            | 41,029,567,332           |
| <b>II. Funding sources and other funds</b>             | <b>420</b> |        |                          |                          |
| <b>TOTAL OWNERS' EQUITY</b>                            |            |        | <b>2,701,961,255,278</b> | <b>2,656,788,591,891</b> |
| <b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>            | <b>440</b> |        | <b>6,424,149,210,112</b> | <b>7,032,999,228,296</b> |

## OFF-BALANCE SHEET ITEMS

| Item                                                                                                      | Code  | Notes  | At 30 Jun 2026     | Opening balance    |
|-----------------------------------------------------------------------------------------------------------|-------|--------|--------------------|--------------------|
| A                                                                                                         | B     |        | 1                  | 2                  |
| <b>A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS</b>                                       |       |        |                    |                    |
| 1. Fixed assets outsourced                                                                                | 001   |        |                    |                    |
| 2. The certificate is kept for price                                                                      | 002   |        |                    |                    |
| 3. Assets mortgagee                                                                                       | 003   |        |                    |                    |
| 4. Bad debts written-off (VND)                                                                            | 004   |        | 390,400,000        | 390,400,000        |
| 5. Foreign currencies                                                                                     | 005   |        |                    |                    |
| USD                                                                                                       | 005.1 |        | 3,392              | 4,221              |
| 6. Outstanding shares (number of shares)                                                                  | 006   |        | 72,200,145         | 72,200,145         |
| 7. Treasury shares (number of shares)                                                                     | 007   |        | 33,792             | 33,792             |
| 8. The Company's Financial assets listed/registered at Vietnam Securities Depository center ("VSD") (VND) | 008   |        | 251,966,490,000    | 335,799,650,000    |
| 9. The Company's non-traded financial assets deposited at VSD (VND)                                       | 009   |        | 9,619,630,000      |                    |
| 10. The Company's awaiting financial assets (VND)                                                         | 010   |        | 1,700,000,000      | 2,372,000,000      |
| 11. Financial assets Securities Trading fixes                                                             | 011   |        |                    |                    |
| 12. 7. The Company's financial assets which have not been deposited at VSD (VND)                          | 012   |        | 445,145,790,400    | 443,548,208,700    |
| 13. Financial assets are entitled Securities                                                              | 013   |        |                    |                    |
| <b>B. ASSETS AND LIABILITIES MANAGED UNDER AGREEMENT WITH INVESTORS</b>                                   |       |        |                    |                    |
| <i>Number of securities</i>                                                                               |       |        |                    |                    |
| 1. Investors' financial assets listed/registered at VSD (VND)                                             | 021   |        | 27,110,208,701,600 | 30,431,498,850,400 |
| a. Unrestricted financial assets (VND)                                                                    | 021.1 |        | 22,161,057,242,000 | 27,066,728,541,400 |
| b. Restricted financial assets (VND)                                                                      | 021.2 |        | 822,254,700,000    | 310,470,610,000    |
| c. Mortgaged financial assets (VND)                                                                       | 021.3 |        | 3,524,880,340,000  | 2,465,631,810,000  |
| d. Blocked financial assets (VND)                                                                         | 021.4 |        | 492,564,940,000    | 488,737,520,000    |
| e. Financial assets awaiting settlement (VND)                                                             | 021.5 |        | 109,451,479,600    | 99,930,369,000     |
| f. Financial assets standby loan                                                                          | 021.6 |        |                    |                    |
| 2. Investors' non-traded financial assets deposited at VSD (VND)                                          | 022   |        | 128,816,730,000    | 63,852,230,000     |
| a. Unrestricted and non-traded financial assets deposited at VSD (VND)                                    | 022.1 |        | 126,831,730,000    | 45,579,630,000     |
| b. Restricted and non-traded financial assets deposited at VSD (VND)                                      | 022.2 |        | 1,985,000,000      | 18,272,600,000     |
| c. Restricted, pledge and non-traded financial assets deposited at VSD (VND)                              | 022.3 |        |                    |                    |
| d. Restricted, freezing, seizure and non-traded financial assets deposited at VSD (VND)                   | 022.4 |        |                    |                    |
| 3. Investors' awaiting financial assets (VND)                                                             | 023   |        | 152,112,762,000    | 262,658,181,000    |
| 4. Financial assets trading correct errors of investors                                                   | 024.a |        |                    |                    |
| 5. Investor's financial assets which have not been deposited at VSD (VND)                                 | 024.b |        | 721,322,300,000    | 461,322,300,000    |
| 6. Financial assets shall enjoy rights of investors                                                       | 025   |        |                    |                    |
| <i>Vietnam Dong</i>                                                                                       |       |        |                    |                    |
| 7. Investors' deposits (VND)                                                                              | 026   |        | 1,009,975,800,164  | 1,344,995,456,540  |
| 7.1. Investors' deposits for securities trading activities under the Company's management (VND)           | 027   | A.7.39 | 520,500,261,593    | 552,781,949,486    |

| Item                                                                                                       | Code  | Notes  | At 30 Jun 2026  | Opening balance   |
|------------------------------------------------------------------------------------------------------------|-------|--------|-----------------|-------------------|
| A                                                                                                          | B     |        | 1               | 2                 |
| 7.2. Investors' synthesizing deposits for securities trading activities (VND)                              | 028   | A.7.39 | 486,975,250,052 | 732,124,689,414   |
| 7.3. Deposit clearing and settlement of securities transactions                                            | 029   |        | 134,703,788     | 16,711,308,842    |
| Asian. Deposit clearing and settlement of securities transactions by domestic investors                    | 029.1 |        | 5,357,213       | 16,696,068,370    |
| b. Deposits Deposits clearing and settlement of securities transactions by foreign investors               | 029.2 |        | 129,346,575     | 15,240,472        |
| 7.4. Securities issuers' deposits (VND)                                                                    | 030   | A.7.40 | 2,365,584,731   | 43,377,508,798    |
| 8. Payables for investors' deposits for securities trading activities under the Company's management (VND) | 031   | A.7.41 | 997,638,113,634 | 1,301,647,367,012 |
| 8.1. Domestic investors' deposits for securities trading activities under the Company's management (VND)   | 031.1 |        | 988,197,861,602 | 1,291,121,558,644 |
| 8.2. Foreign investors' deposits for securities trading activities under the Company's management (VND)    | 031.2 |        | 9,440,252,032   | 10,525,808,368    |
| 9. Payables to securities issuers (VND)                                                                    | 032   |        | 2,190,854,139   | 33,161,043,639    |
| 10. Receivables from financial asset transaction errors                                                    | 033   |        |                 |                   |
| 11. Payables from financial asset transaction errors                                                       | 034   |        |                 |                   |
| 12. Dividend, bond principal and interest payables (VND)                                                   | 035   |        | 10,146,832,391  | 10,187,045,889    |

Preparer

Ms. Pham Thi Thuy Duong

Chief accountant

Ms. Nguyen Hong Thuy

Day 15 Month 07 Year 2026

General Manager



Mr. Nguyen Dinh An

## INTERIM INCOME STATEMENT

Quarter 2 of year 2026

Unit: VND

| Item                                                                          | Code      | Note     | Quarter 2 of year      |                        | Accumulated            |                        |
|-------------------------------------------------------------------------------|-----------|----------|------------------------|------------------------|------------------------|------------------------|
|                                                                               |           |          | This year              | Previous year          | This year              | Previous year          |
| <b>I. OPERATING REVENUE</b>                                                   |           |          |                        |                        |                        |                        |
| 1.1. Gain from financial assets at fair value through profit and loss (FVTPL) | 01        |          | 34,562,926,706         | 66,868,815,717         | 76,198,622,588         | 82,774,684,890         |
| a. Gain from disposal of financial assets at FVTPL                            | 01.1      | B.7.45.1 | 3,742,374,606          | 15,078,084,061         | 36,661,676,592         | 20,346,881,812         |
| b. Gain from revaluation of financial assets at FVTPL                         | 01.2      |          | 25,170,189,200         | 22,613,820,443         | 31,812,209,346         | 31,732,210,927         |
| c. Dividend, interest income from financial assets at FVTPL                   | 01.3      | B.7.45.3 | 5,650,362,900          | 29,176,911,213         | 7,724,736,650          | 30,695,592,151         |
| 1.2. Gain from held-to-maturity investments (HTM)                             | 02        | B.7.45.3 | 13,984,726,510         | 20,314,633,793         | 29,397,600,796         | 38,522,827,607         |
| 1.3. Gain from loans and receivables                                          | 03        | B.7.45.3 | 131,315,351,466        | 93,998,157,368         | 253,464,684,127        | 183,045,009,205        |
| 1.4. Gain from available-for-sale financial assets (AFS)                      | 04        | B.7.45.3 |                        | 1,019,059,000          |                        | 1,019,059,000          |
| 1.5. Gain from hedging derivatives                                            | 05        |          |                        |                        |                        |                        |
| 1.6. Revenue from brokerage services                                          | 06        | B.7.45.4 | 82,275,774,593         | 82,220,209,988         | 180,985,320,419        | 135,524,500,467        |
| 1.7. Revenue from underwriting and issuance agency services                   | 07        | B.7.45.4 |                        | 10,000,000             | 12,242,768             | 10,000,000             |
| 1.8. Revenue from securities advisory services                                | 08        | B.7.45.4 |                        |                        |                        |                        |
| 1.9. Revenue from securities custodian services                               | 09        | B.7.45.4 | 2,148,169,928          | 2,115,412,684          | 4,243,225,026          | 3,508,959,208          |
| 1.10. Revenue from financial advisory services                                | 10        | B.7.45.4 | 347,727,272            | 2,187,500,000          | 1,060,681,817          | 2,458,409,091          |
| 1.11 Revenue from other operating activities                                  | 11        | B.7.45.4 | 1,106,624,471          | 497,231,637            | 2,874,382,521          | 947,880,372            |
| <b>Total operating revenue (20 = 01--&gt; 11)</b>                             | <b>20</b> |          | <b>265,741,300,946</b> | <b>269,231,020,187</b> | <b>548,236,760,062</b> | <b>447,811,329,840</b> |
| <b>II. OPERATING EXPENSES</b>                                                 |           |          |                        |                        |                        |                        |
| 2.1. Loss from financial assets at fair value through profit and loss (FVTPL) | 21        |          | 25,095,544,837         | 43,849,888,864         | 85,133,383,668         | 54,409,078,408         |

| Item                                                                                                                                                      | Code      | Note     | Quarter 2 of year      |                        | Accumulated            |                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------|------------------------|------------------------|------------------------|------------------------|
|                                                                                                                                                           |           |          | This year              | Previous year          | This year              | Previous year          |
| a. Loss from disposal of financial assets at FVTPL                                                                                                        | 21.1      | B.7.45.1 | 6,983,668,176          | 36,753,553,698         | 14,951,841,613         | 38,043,971,245         |
| b. Loss from revaluation of financial assets at FVTPL                                                                                                     | 21.2      |          | 18,111,876,661         | 7,096,335,166          | 70,181,542,055         | 16,365,107,163         |
| c. Transaction costs for purchasing FVTPL financial assets                                                                                                | 21.3      |          |                        |                        |                        |                        |
| 2.2. Loss from held-to-maturity investments (HTM)                                                                                                         | 22        |          |                        |                        |                        |                        |
| 2.3. Loss and recognition of fair value assessment of available-for-sale (AFS) financial assets upon reclassification                                     | 23        |          |                        |                        |                        |                        |
| 2.4. Reversal of provision/(provision expense) for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans | 24        |          | 4,373,343,332          | (23,357,121,652)       | (8,157,731,664)        | (25,680,348,949)       |
| 2.5. Loss from hedging derivatives                                                                                                                        | 25        |          |                        |                        |                        |                        |
| 2.6 Expenses for proprietary trading activities                                                                                                           | 26        | B.7.47   | 697,579,343            | 610,631,218            | 1,875,323,653          | 1,070,232,539          |
| 2.7. Expenses for brokerage services                                                                                                                      | 27        | B.7.47   | 82,913,731,434         | 73,868,190,876         | 179,810,976,094        | 119,752,349,302        |
| 2.8. Expenses from underwriting and issuance agency services                                                                                              | 28        |          |                        |                        |                        |                        |
| 2.9. Expenses from financial advisory services                                                                                                            | 29        |          |                        |                        |                        |                        |
| 2.10. Expenses for securities custodian services                                                                                                          | 30        | B.7.47   | 4,754,337,970          | 4,102,085,449          | 11,083,441,282         | 7,339,891,263          |
| 2.11. Expenses for financial advisory services                                                                                                            | 31        | B.7.47   | 1,870,800,053          | 1,682,518,223          | 4,834,461,842          | 3,125,217,227          |
| 2.12. Expenses for other operating activities                                                                                                             | 32        | B.7.45.5 | 3,079,486,860          | 6,643,616,460          | 8,103,213,232          | 8,686,280,025          |
| Among them: the cost of Securities Exchange fixes, other proprietary trading errors                                                                       | 33        |          |                        |                        |                        | 18,965,000             |
| <b>Total operating expenses (40 = 21--&gt; 32)</b>                                                                                                        | <b>40</b> |          | <b>122,784,823,829</b> | <b>107,399,809,438</b> | <b>282,683,068,107</b> | <b>168,702,699,815</b> |
| <b>III. FINANCIAL INCOME</b>                                                                                                                              |           |          |                        |                        |                        |                        |
| 3.1.Gains on exchange rate difference                                                                                                                     | 41        |          | 144,114                | 1,604,797              | 144,114                | 1,604,797              |
| 3.2. Received and accrued dividends, non-fixed interest income                                                                                            | 42        |          | 243,560,363            | 299,354,398            | 573,012,522            | 469,822,792            |
| 3.3. Gain from disposal of investments in subsidiaries, associates and joint ventures                                                                     | 43        |          |                        |                        |                        |                        |
| 3.4. Other investment income                                                                                                                              | 44        |          |                        |                        | 135,616,438            |                        |

| Item                                                                                  | Code       | Note          | Quarter 2 of year     |                       | Accumulated            |                        |
|---------------------------------------------------------------------------------------|------------|---------------|-----------------------|-----------------------|------------------------|------------------------|
|                                                                                       |            |               | This year             | Previous year         | This year              | Previous year          |
| <b>Total financial income (50 = 41--&gt; 44)</b>                                      | <b>50</b>  | <b>B.7.46</b> | <b>243,704,477</b>    | <b>300,959,195</b>    | <b>708,773,074</b>     | <b>471,427,589</b>     |
| <b>IV. FINANCIAL EXPENSES</b>                                                         |            |               |                       |                       |                        |                        |
| 4.1. Realized and unrealized loss from exchange rates differences                     | 51         |               |                       |                       | 499,049                |                        |
| 4.2. Borrowing costs                                                                  | 52         |               | 61,053,813,463        | 36,879,395,216        | 112,732,242,434        | 70,631,446,133         |
| 4.3. Loss from disposal of investments in subsidiaries, associates and joint ventures | 53         |               |                       |                       |                        |                        |
| 4.4. Provision expenses for long-term financial investments                           | 54         |               |                       |                       |                        |                        |
| 4.5. Other financial expenses                                                         | 55         |               |                       |                       |                        |                        |
| <b>Total financial expenses (60 = 51--&gt; 55)</b>                                    | <b>60</b>  | <b>B7.48</b>  | <b>61,053,813,463</b> | <b>36,879,395,216</b> | <b>112,732,741,483</b> | <b>70,631,446,133</b>  |
| <b>V. SELLING EXPENSES</b>                                                            | <b>61</b>  |               |                       |                       |                        |                        |
| <b>VI. GENERAL AND ADMINISTRATIVE EXPENSES</b>                                        | <b>62</b>  | <b>B.7.50</b> | <b>31,257,758,420</b> | <b>49,529,291,989</b> | <b>78,928,410,482</b>  | <b>82,040,879,758</b>  |
| <b>VII. OPERATING PROFIT (70 = 20 + 50-40-60-61-62)</b>                               | <b>70</b>  |               | <b>50,888,609,711</b> | <b>75,723,482,739</b> | <b>74,601,313,064</b>  | <b>126,907,731,723</b> |
| <b>VIII. OTHER INCOME AND EXPENSES</b>                                                |            |               |                       |                       |                        |                        |
| 8.1. Other income                                                                     | 71         |               | 12,061,030            | 85,082                | 20,530,691             | 85,882                 |
| 8.2. Other expenses                                                                   | 72         |               | 125,000,000           | 180,000,003           | 245,000,003            | 360,000,006            |
| <b>Net other (loss)/gain (80 = 71-72)</b>                                             | <b>80</b>  |               | <b>(112,938,970)</b>  | <b>(179,914,921)</b>  | <b>(224,469,312)</b>   | <b>(359,914,124)</b>   |
| <b>IX. PROFIT BEFORE TAX (90 = 70 + 80)</b>                                           | <b>90</b>  |               | <b>50,775,670,741</b> | <b>75,543,567,818</b> | <b>74,376,843,752</b>  | <b>126,547,817,599</b> |
| 9.1. Realized profit                                                                  | 91         |               | 43,717,358,202        | 60,026,082,541        | 112,746,176,461        | 111,180,713,835        |
| 9.2. Unrealized (loss)/profit                                                         | 92         |               | 7,058,312,539         | 15,517,485,277        | (38,369,332,709)       | 15,367,103,764         |
| <b>X. CORPORATE INCOME TAX (CIT) EXPENSES</b>                                         | <b>100</b> |               | <b>8,389,635,405</b>  | <b>4,405,713,390</b>  | <b>11,045,389,698</b>  | <b>14,292,619,515</b>  |
| 10.1. Current CIT expense                                                             | 1001       |               | 6,384,657,280         | 3,321,794,422         | 13,810,397,989         | 12,015,625,152         |
| 10.2. Deferred CIT income/(expense)                                                   | 1002       |               | 2,004,978,125         | 1,083,918,968         | (2,765,008,291)        | 2,276,994,363          |
| <b>XI. PROFIT AFTER TAX (200 = 90-100)</b>                                            | <b>200</b> | <b>B.7.57</b> | <b>42,386,035,336</b> | <b>71,137,854,428</b> | <b>63,331,454,054</b>  | <b>112,255,198,084</b> |

| Item                                                                      | Code       | Note | Quarter 2 of year    |                      | Accumulated            |                      |
|---------------------------------------------------------------------------|------------|------|----------------------|----------------------|------------------------|----------------------|
|                                                                           |            |      | This year            | Previous year        | This year              | Previous year        |
| In which: Realized profit after tax                                       | 203        |      | 37,332,700,922       | 56,704,288,119       | 98,935,778,472         | 99,165,088,683       |
| <b>XII. OTHER COMPREHENSIVE INCOME AFTER TAX</b>                          | <b>300</b> |      |                      |                      |                        |                      |
| 12.2. Gain/(Loss) from revaluation of AFS financial assets                | 301        |      | (502,378,105)        | 4,509,547,113        | (5,894,429,077)        | 5,487,904,029        |
| 12.2. Gain/(loss) from exchange rates differences for overseas operations | 302        |      |                      |                      |                        |                      |
| 12.3. Gain/(loss) from fair value revaluation                             | 303        |      |                      |                      |                        |                      |
| <b>Total other comprehensive income</b>                                   | <b>400</b> |      | <b>(502,378,105)</b> | <b>4,509,547,113</b> | <b>(5,894,429,077)</b> | <b>5,487,904,029</b> |
| <b>XIII. NET INCOME PER SHARE</b>                                         | <b>500</b> |      |                      |                      |                        |                      |
| 13.1. Earnings per share (VND/share)                                      | 501        |      | 486                  | 738                  | 1,288                  | 1,291                |

Day 15 Month 07 Year 2026

Preparer



Ms. Pham Thi Thuy Duong

Chief accountant



Ms. Nguyen Hong Thuy

General Manager



Mr. Nguyen Dinh An

**INTERIM CASH FLOW STATEMENT**

(Direct method)

2<sup>nd</sup> Quarter of 2026

(For period ended 30 June 2026)

Unit count: VND

| Item                                                                                              | Code      | Notes | Accumulated            |                          |
|---------------------------------------------------------------------------------------------------|-----------|-------|------------------------|--------------------------|
|                                                                                                   |           |       | Current year           | Previous year            |
| 1                                                                                                 | 2         | 3     | 4                      | 5                        |
| <b>I. CASH FLOWS FROM OPERATING ACTIVITIES</b>                                                    |           |       |                        |                          |
| 1. Payment for purchase of financial assets                                                       | 01        |       | (66,653,705,815,297)   | (62,497,782,360,803)     |
| 2. Proceeds from sale of financial assets                                                         | 02        |       | 66,861,099,957,723     | 62,193,598,155,878       |
| 3. Payments to Settlement Assistance Fund                                                         | 03        |       |                        |                          |
| 4. Dividend received                                                                              | 04        |       | 12,462,718,200         | 37,182,441,950           |
| 5. Interest received                                                                              | 05        |       | 264,871,366,648        | 214,989,216,487          |
| 6. Interest paid                                                                                  | 06        |       | (109,880,834,803)      | (46,980,875,006)         |
| 7. Payments to suppliers                                                                          | 07        |       | (45,605,869,756)       | (29,972,003,559)         |
| 8. Payments to employees                                                                          | 08        |       | (176,399,753,373)      | (139,639,106,736)        |
| 9. Tax paid                                                                                       | 09        |       | (123,914,738,144)      | (113,272,892,021)        |
| 10. Payments for purchasing and selling expenses of financial assets                              | 10        |       |                        |                          |
| 11 Other cash receipts from operating activities                                                  | 11        |       | 1,373,297,214,897      | 2,749,875,862,768        |
| 12. Other cash payments for operating activities                                                  | 12        |       | (1,082,609,512,971)    | (2,582,476,277,079)      |
| <b>Net cash flows from/(used in) operating activities</b>                                         | <b>20</b> |       | <b>319,614,733,124</b> | <b>(214,477,838,121)</b> |
| <b>II. CASH FLOW FROM INVESTING ACTIVITIES</b>                                                    |           |       |                        |                          |
| 1. Payments for purchase and construction of fixed assets, investment properties and other assets | 21        |       | (3,293,279,740)        | (6,405,953,000)          |
| 2. Proceeds from disposals of investment properties and other assets                              | 22        |       |                        |                          |
| 3. Payments for investments in subsidiaries, associates, joint ventures, and other investments    | 23        |       |                        |                          |
| 4. Proceeds from investments in subsidiaries, associates, joint ventures, and other investments   | 24        |       |                        |                          |
| 5. Proceeds from dividends and profits from long-term financial investments                       | 25        |       |                        |                          |
| <b>Net cash flow used in investing activities</b>                                                 | <b>30</b> |       | <b>(3,293,279,740)</b> | <b>(6,405,953,000)</b>   |

| Item                                                                         | Code      | Notes | Accumulated              |                         |
|------------------------------------------------------------------------------|-----------|-------|--------------------------|-------------------------|
|                                                                              |           |       | Current year             | Previous year           |
| 1                                                                            | 2         | 3     | 4                        | 5                       |
| <b>III. CASH FLOWS FROM FINANCING ACTIVITIES</b>                             |           |       |                          |                         |
| 1. Proceeds from shares issuance and owner's capital                         | 31        |       |                          |                         |
| 2. Payments for capital contributions to owners, repurchase of issued shares | 32        |       |                          |                         |
| 3. Drawdown of borrowings                                                    | 33        |       | 8,365,034,805,913        | 3,929,434,282,758       |
| 3.1. Borrowings from Settlement Assistance Fund                              | 33.1      |       |                          |                         |
| 3.2. Other borrowings                                                        | 33.2      |       | 8,365,034,805,913        | 3,929,434,282,758       |
| 4. Repayment of borrowings                                                   | 34        |       | (9,018,945,222,532)      | (3,735,534,282,758)     |
| 4.1. Payments for Settlement Assistance Fund loan principal                  | 34.1      |       |                          |                         |
| 4.2. Payments for principal on financial asset loans                         | 34.2      |       |                          |                         |
| 4.3. Repayment of other borrowings                                           | 34.3      |       | (9,018,945,222,532)      | (3,735,534,282,758)     |
| 5. Payments for principal on financial leases                                | 35        |       |                          |                         |
| 6. Dividends, profits have paid to the owner                                 | 36        |       |                          | (3,489,920)             |
| <b>Net cash flow from financing activities</b>                               | <b>40</b> |       | <b>(653,910,416,619)</b> | <b>193,896,510,080</b>  |
| <b>IV. NET INCREASE/(DECREASE) IN CASH FOR THE PERIOD</b>                    | <b>50</b> |       | <b>(337,588,963,235)</b> | <b>(26,987,281,041)</b> |
| <b>V. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD</b>           | <b>60</b> |       | <b>367,910,939,027</b>   | <b>167,854,336,536</b>  |
| Cash                                                                         | 61        |       | 367,910,939,027          | 167,854,336,536         |
| Cash equivalents                                                             | 62        |       |                          |                         |
| Effect of exchange rate changes on foreign currency translation              | 63        |       |                          |                         |
| <b>VI. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (70 = 50 + 60)</b> | <b>70</b> |       | <b>30,321,975,792</b>    | <b>140,867,055,495</b>  |
| Cash                                                                         | 71        |       | 30,321,975,792           | 140,867,055,495         |
| Cash equivalents                                                             | 72        |       |                          |                         |
| Effect of exchange rate changes on foreign currency translation              | 74        |       |                          |                         |

# CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

| Item                                                                             | Code      | Notes | Accumulated              |                        |
|----------------------------------------------------------------------------------|-----------|-------|--------------------------|------------------------|
|                                                                                  |           |       | Current year             | Privious year          |
| 1                                                                                | 2         | 3     | 4                        | 5                      |
| <b>I. Cash flows from brokerage and trust activities of customers</b>            |           |       |                          |                        |
| 1. Cash receipt from sale of securities on behalf of customers                   | 01        |       | 73,903,391,559,338       | 43,717,700,878,002     |
| 2. Cash payment for acquisition of securities on behalf of customers             | 02        |       | (71,908,279,459,157)     | (40,004,331,919,610)   |
| 3. Cash receipt from sale of trusted securities on behalf of customers           | 03        |       |                          |                        |
| 4. Cash payment for acquisition of trusted securities on behalf of customers     | 04        |       |                          |                        |
| 5. Proceeds from Settlement Assistance Fund borrowings                           | 05        |       |                          |                        |
| 6. Payment for Settlement Assistance Fund borrowings                             | 06        |       |                          |                        |
| 7. Cash receipt for settlement of securities transactions of customers           | 07        |       | 27,826,625,839,224       | 6,550,532,661,323      |
| 8. Cash receipt for settlement of securities transactions of customers           | 08        |       |                          |                        |
| 9. Cash payment for custodian fees of customers                                  | 09        |       | (3,642,651,042)          | (2,918,288,838)        |
| 10. Cash receipt from financial assets' transaction errors                       | 10        |       |                          |                        |
| 11. Cash payment for financial assets' transaction errors                        | 11        |       |                          |                        |
| 12. Cash receipt from securities issuers                                         | 12        |       | 2,460,474,050,425        | 902,632,158,307        |
| 13. Cash payment to securities issuers                                           | 13        |       | (2,496,849,732,916)      | (885,395,972,243)      |
| 14. Other cash inflows from brokerage and trust activities of customers          | 14        |       | 64,992,532,584,217       | 53,193,746,798,724     |
| 15. Other cash outflows from brokerage and trust activities of customers         | 15        |       | (95,109,271,846,465)     | (63,274,737,074,865)   |
| <b>Net increase in cash for the period</b>                                       | <b>20</b> |       | <b>(335,019,656,376)</b> | <b>197,229,240,800</b> |
| <b>II. Cash and cash equivalents of customers at the beginning of the period</b> | <b>30</b> |       | <b>1,344,995,456,540</b> | <b>938,847,666,218</b> |
| Cash at banks at the beginning of the period:                                    | 31        |       | 1,344,995,456,540        | 938,847,666,218        |
| - Investors' deposits under the Company's management                             | 32        |       | 552,781,949,486          | 530,836,444,058        |
| - Deposits for clearing and settlement of securities transactions of investors   | 33        |       | 16,711,308,842           |                        |
| - Investors' synthesizing deposits for securities trading activities             | 34        |       | 732,124,689,414          | 395,900,015,767        |
| -Deposits of securities issuers                                                  | 35        |       | 43,377,508,798           | 12,111,206,393         |
| Cash equivalents                                                                 | 36        |       |                          |                        |
| Effects of changing exchange rates Forex conversion                              | 37        |       |                          |                        |

| Item                                                                                       | Code      | Notes | Accumulated              |                          |
|--------------------------------------------------------------------------------------------|-----------|-------|--------------------------|--------------------------|
|                                                                                            |           |       | Current year             | Previous year            |
| 1                                                                                          | 2         | 3     | 4                        | 5                        |
| <b>III. Cash and cash equivalents of customers at the end of the period (40 + 20 = 30)</b> | <b>40</b> |       | <b>1,009,975,800,164</b> | <b>1,136,076,907,018</b> |
| Cash at banks at the end of the period: .                                                  | 41        |       | 1,009,975,800,164        | 1,136,076,907,018        |
| - Investors' deposits under the Company's management                                       | 42        |       | 520,500,261,593          | 627,018,903,779          |
| - Investors' synthesizing deposits for securities trading activities                       | 43        |       | 486,975,250,052          | 456,638,390,938          |
| - Deposits for clearing and settlement of securities transactions of investors             | 44        |       | 134,703,788              | 50,422,260,378           |
| -Deposits of securities issuers                                                            | 45        |       | 2,365,584,731            | 1,997,351,923            |
| Cash equivalents                                                                           | 46        |       |                          |                          |
| Effect of exchange rate changes on foreign currency translation                            | 47        |       |                          |                          |

Preparer



Pham Thi Thuy Duong

Chief Accountant



Nguyen Hong Thuy

Day 15 Month 07 Year 2026

General Manager



Nguyễn Đình An

## INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY

2<sup>nd</sup> Quarter of 2026  
(For period ended 30 June 2026)

Unit count: VND

| Item                                                             | Note | Beginning balance        |                          | Increase/Decrease      |                       |                        |                        | Ending balance           |                          |
|------------------------------------------------------------------|------|--------------------------|--------------------------|------------------------|-----------------------|------------------------|------------------------|--------------------------|--------------------------|
|                                                                  |      | 01/01/2025               | 01/01/2026               | Previous period        |                       | Current period         |                        | 30/6/2025                | 30/6/2026                |
|                                                                  |      |                          |                          | Increasing             | Decreasing            | Increasing             | Decreasing             |                          |                          |
| A                                                                | B    | 1                        | 2                        | 3                      | 4                     | 5                      | 6                      | 7                        | 8                        |
| <b>I. CHANGES IN OWNERS' EQUITY</b>                              |      |                          |                          |                        |                       |                        |                        |                          |                          |
| 1. Share capital                                                 |      | 1,332,592,536,720        | 1,332,592,536,720        |                        |                       |                        |                        | 1,332,592,536,720        | 1,332,592,536,720        |
| 1.1. Ordinary shares                                             |      | 722,339,370,000          | 722,339,370,000          |                        |                       |                        |                        | 722,339,370,000          | 722,339,370,000          |
| 1.2. Additional capital                                          |      |                          |                          |                        |                       |                        |                        |                          |                          |
| 1.3. Share premium                                               |      | 610,253,166,720          | 610,253,166,720          |                        |                       |                        |                        | 610,253,166,720          | 610,253,166,720          |
| 1.4. Bond conversion right                                       |      |                          |                          |                        |                       |                        |                        |                          |                          |
| 2. Treasury shares (*)                                           |      | (496,682,500)            | (496,682,500)            |                        |                       |                        |                        | (496,682,500)            | (496,682,500)            |
| 3. Charter capital supplementary reserves                        |      | 59,379,106,210           | 59,379,106,210           |                        |                       |                        |                        | 59,379,106,210           | 59,379,106,210           |
| 4. Operational risk and financial reserves                       |      | 59,379,106,210           | 59,379,106,210           |                        |                       |                        |                        | 59,379,106,210           | 59,379,106,210           |
| 5. Investment and Development Fund                               |      | 111,398,413,642          | 173,325,877,426          | 61,927,463,784         |                       | 61,321,807,952         |                        | 173,325,877,426          | 234,647,685,378          |
| 6. Difference from revaluation of financial assets at fair value |      | 103,417,376,339          | 130,461,661,643          | 14,064,853,891         | 8,576,949,862         | 1,010,422,369          | 6,904,851,446          | 108,905,280,368          | 124,567,232,566          |
| 7. Exchange rate difference                                      |      |                          |                          | 1,604,797              | 1,604,797             |                        |                        |                          |                          |
| 7. Other funds                                                   |      |                          |                          |                        |                       |                        |                        |                          |                          |
| 9. Undistributed profit                                          |      | 809,702,675,728          | 902,146,986,182          | 112,255,198,084        | 74,312,956,541        | 98,935,778,472         | 109,190,493,960        | 847,644,917,271          | 891,892,270,694          |
| 9.1. Realized profit after tax                                   |      | 788,784,464,886          | 861,117,418,850          | 99,165,088,683         | 74,312,956,541        | 98,935,778,472         | 73,586,169,542         | 813,636,597,028          | 886,467,027,780          |
| 9.2. Unrealized (loss) /profit after tax                         |      | 20,918,210,842           | 41,029,567,332           | 13,090,109,401         |                       |                        | 35,604,324,418         | 34,008,320,243           | 5,425,242,914            |
| <b>Total</b>                                                     |      | <b>2,475,372,532,349</b> | <b>2,656,788,591,891</b> | <b>188,249,120,556</b> | <b>82,891,511,200</b> | <b>161,268,008,793</b> | <b>116,095,345,406</b> | <b>2,580,730,141,705</b> | <b>2,701,961,255,278</b> |

| Item                                                                   | Note | Beginning balance      |                        | Increase/Decrease     |                      |                      |                      | Ending balance         |                        |
|------------------------------------------------------------------------|------|------------------------|------------------------|-----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|
|                                                                        |      | 01/01/2025             | 01/01/2026             | Previous period       |                      | Current period       |                      | 30/6/2025              | 30/6/2026              |
|                                                                        |      |                        |                        | Increasing            | Decreasing           | Increasing           | Decreasing           |                        |                        |
| A                                                                      | B    | 1                      | 2                      | 3                     | 4                    | 5                    | 6                    | 7                      | 8                      |
| <b>II. OTHER COMPREHENSIVE INCOME</b>                                  |      |                        |                        |                       |                      |                      |                      |                        |                        |
| 1. Gain from revaluation of AFS financial assets                       |      | 103,417,376,339        | 130,461,661,643        | 14,064,853,891        | 8,576,949,862        | 1,010,422,369        | 6,904,851,446        | 108,905,280,368        | 124,567,232,566        |
| 2. Gain/(loss) from reassessment of fixed assets at fair value         |      |                        |                        |                       |                      |                      |                      |                        |                        |
| 3. Gain/(loss) from exchange rate differences from overseas operations |      |                        |                        |                       |                      |                      |                      |                        |                        |
| 4. Other comprehensive gain/(loss)                                     |      |                        |                        |                       |                      |                      |                      |                        |                        |
| <b>Total</b>                                                           |      | <b>103,417,376,339</b> | <b>130,461,661,643</b> | <b>14,064,853,891</b> | <b>8,576,949,862</b> | <b>1,010,422,369</b> | <b>6,904,851,446</b> | <b>108,905,280,368</b> | <b>124,567,232,566</b> |

Preparer



Ms. Pham Thi Thuy Duong

Chief Accountant



Ms. Nguyen Hong Thuy



Day 15 Month 07 Year 2026

General Manager

Mr. Nguyen Dinh An

## 1. Corporate information

- 1.1 **Establishment and operation license:** Bao Viet Securities Joint Stock Company (“the Company”, BVSC”) is a joint-stock company established under Vietnam’s Law on Enterprises in accordance with Incorporation License No. 4640/GP-UB dated 01 October 1999 by the Hanoi People’s Committee, Business License No. 01/GPHDKD dated 26 November 1999 by the State Securities Commission and Amended Certificate of Securities Operating License No.01/GPHDKD, which was granted under Decision No. 86/GPDC-UBCK dated 09 July 2026 issued by the State Securities Commission.

The Company's shares have been listed and traded on the Hanoi Stock Exchange under Decision No. 51/QD-TTGDHN dated 30 November 2006 of the Hanoi Stock Exchange and the Certificate of Registration for Securities Depository No. 33/2006-GCNCP-TTLK dated 13 December 2006 of the Securities Depository.

- 1.2 *Forms of capital ownership* : Joint Stock Company
- 1.3 *Business fields* : Securities
- 1.4 *Principal operating activities:* to provide brokerage services, custodian services, proprietary trading, underwriting, financial advisory, securities investment advisory services, and securities margin trading.
- 1.5 *Contact address of the Company:* The Company headquarter is located at No.8 Le Thai To Street, Hoan Kiem Ward, Hanoi, while its Ho Chi Minh branch is located at Bao Viet Building0, No. 233 Dong Khoi Street, District 1, Ho Chi Minh City. The Company has transaction offices as follows:

| Name                                                        | Address                                                                               |
|-------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 1. Transaction office at Head Office (Hanoi)                | 8 Le Thai To, Hoan Kiem Ward, Hanoi                                                   |
| 2. Transaction office No.1 (Hanoi)                          | 94 Ba Trieu Str., Hai Ba Trung Ward, Hanoi                                            |
| 3. Transaction office Thanh Xuan (Hanoi)                    | 10 <sup>th</sup> Floor, Hapulico Tower, No.1 Nguyen Huy Tuong, Thanh Xuan Ward, Hanoi |
| 4. Transaction office Thanh Cong (Hanoi)                    | 10 <sup>th</sup> Floor, 88 Lang Ha Sky City Building, Lang Ha Ward, Hanoi             |
| 5. Transaction office 11 Nguyen Cong Tru (Ho Chi Minh City) | 11 Nguyen Cong Tru Str., Sai Gon Ward, Ho Chi Minh City                               |
| 6. Transaction office 81 Cao Thang (Ho Chi Minh City)       | 2 <sup>nd</sup> Floor, 81 Cao Thang Tower, Ban Co Ward, Ho Chi Minh City              |
| 7. Transaction office 233 Dong Khoi (Ho Chi Minh City)      | G Floor, 233 Dong Khoi Str., Sai Gon Ward, Ho Chi Minh City                           |
| 8. Transaction office 24A Phan Dang Luu (Ho Chi Minh City)  | G Floor, 24A Tower, Phan Dang Luu Str, Gia Dinh Ward, Ho Chi Minh City                |

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**2. Fiscal year, accounting currency in the accounting period:****2.1 Fiscal year:**

- a) The Company's fiscal year starts on 01 January and ends on 31 December.
- b) The Company's first fiscal year starts on 01 November 1999 and ends on 31 December 2000.

**2.2 Accounting currency:** The financial statements are prepared in Vietnam Dong ("VND") which is also the accounting currency of the Company.

**3. Applied accounting standards and system và statement on compliance with accounting standards and systems.****3.1 Applied accounting standards and system**

The accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No.334/2016/TT-BTC dated 27 December 2016 by the Ministry of Finance amending, supplementing and replacing Appendix No. 02 and Appendix No. 04 of Circular No. 210/2014/TT-BTC, and other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

- ▶ Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 1);
- ▶ Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 2);
- ▶ Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
- ▶ Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4); and
- ▶ Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 5).

**3.2 Statement on compliance with accounting standards and systems**

Implement the Company's accounting on the basis of compliance with Vietnamese Enterprise Accounting System, the accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No.334/2016/TT-BTC dated 27 December 2016 issued by the Ministry of Finance.

**3.3 Applied accounting documentation system:** is the General Journal Voucher system

#### 4. Summary of significant accounting policies:

##### 4.1 Principles for recording cash and cash equivalents

- ❖ Cash and cash equivalents comprise cash on hand, cash at banks and short-term, highly liquid investments with an original maturity of three months or less that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.
- ❖ Cash deposited by customers for securities trading and cash deposited by securities issuers are presented on the off-balance sheet.

##### 4.2 Principles and methods of accounting for financial assets at fair value through profit and loss (FVTPL), Held-to-maturity investments (HTM), Loans.

###### 4.2.1 Principles for financial assets' classification

- According to Circular 210/2014/TT-BTC and Circular 334/2016/TT-BTC stipulating: Financial assets recorded through profit/loss, holdings to maturity, assets ready for sale in the list of financial assets of the Company are classified according to the following financial asset groups: Stocks, bonds, money market instruments, derivatives,... and in the form of trading: Trading through the stock exchange or not through the stock exchange (OTC). For OTC trading, including financial assets to be listed, other financial assets. In each type of financial asset, the financial assets are arranged according to the reputation, safety level and degree of restriction of the type of financial asset in which the Company is invested.
- For loans: In accordance with the current law, the Company may lend money to customers to buy securities in accordance with the regulations on securities margin trading under margin contracts. Circular 210/2014/TT-BTC clearly stipulates that the Company classifies loans by qualitative or quantitative methods – depending on the purpose of management.

###### 4.2.2 Principle of recognition:

###### 4.2.2.1 Financial assets at fair value through profit and loss (FVTPL)

*Financial assets at FVTPL are financial assets that satisfy either of the following conditions:*

- a) It is classified as held for trading. A financial asset is classified as held for trading if:
  - It is acquired or incurred principally for the purpose of selling or repurchasing it in the short term;
  - There is evidence of a recent actual pattern of short-term profit-taking; or
  - It is a derivative (except derivative that is a financial guarantee contract or effective hedging instrument)

- b) Upon initial recognition, a financial asset is designated by the entity as at fair value through profit and loss as it meets one of the following criteria:
- The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognizing gains or losses on a different basis; or
  - The assets are part of a group of financial assets which are managed and their performance evaluated on a fair value basis, in accordance with the company's risk management policy or investment strategy.
  - Financial assets at FVTPL are initially recognized at cost (acquisition cost of the assets excluding transaction cost arising from the purchase) and subsequently recognized at fair value.

Increase in the difference arising from revaluation of financial assets at FVTPL in comparison with the previous period is recognized into the income statement under "*Gain from revaluation of financial assets at FVTPL*". Decrease in the difference arising from revaluation of financial assets at FVTPL in comparison with the previous period is recognized into the income statement under "*Loss from revaluation of financial assets at FVTPL*".

Transaction costs relating to the purchase of the financial assets at FVTPL are recognized as expenses in the income statement when incurred.

#### 4.2.2.2 Held-to-maturity investments (HTM)

- ❖ HTM investments are non-derivative financial assets with determinable or fixed payments and fixed maturity that an entity has the positive intention and ability to hold to maturity other than:
  - Those that the entity upon initial recognition designates as at FVTPL;
  - Those that the entity designates as AFS;
  - Those that meet the definition of loans and receivables.
- ❖ HTM investments are recognized initially at cost (assets' acquisition cost plus (+) transaction costs which are directly attributable to the investments such as brokerage fee, trading fee, issuance agent fee and banking transaction fee). After initial recognition, HTM investments are subsequently measured at amortized cost using the effective interest method.
- ❖ Amortized cost of HTM investments is the amount at which the financial asset is measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus (-) any reduction for impairment or uncollectible (if any).

- ❖ The effective interest rate method is a method of calculating the cost allocation on interest income or interest expense in the period of a financial assets or a group of HTM investments.
- ❖ The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or liabilities.
- ❖ HTM investments are subject to an assessment of impairment at the interim financial statement date. Provision is made for an HTM investment when there is any objective evidence that the investment is unrecoverable or there is uncertainty of recoverability, resulting from one or more events that has occurred after the initial recognition of the investment and that event has an impact on the estimated future cash flows of the investment that can be reliably estimated. Evidence of impairment may include a drop in the fair value/market value of debt, indications that the debtors or a group of debtors are experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganization and where observable data indicates that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults. When there is any evidence of impairment, provision for an HTM investment is determined as the negative difference between its fair value and amortized cost at the assessment date. 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".

#### 4.2.2.3 Loans

- ❖ Loans are non-derivative financial assets with fixed or identifiable payments and not listed on the market, with the exceptions of:
  - The amounts the Company has the intent to immediately sell or will sell in a near future, which are classified as assets held for trading, and like those which, upon initial recognition, the company categorized as such recognized at fair value through profit or loss;
  - The amounts categorized by the Company as available for sale upon initial recognition; or
  - The amounts whose holders cannot recover most of the initial investment value not due to credit quality impairment and which are categorized as available for sale.
- ❖ Loans are recognized initially at cost. After initial recognition, loans shall be measured at amortized cost using the effective interest rate.

- ❖ Amortized cost of loans is the amount at which the financial asset is measured at initial recognition minus principal repayments, plus (+) or minus (-) the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or uncollectible (if any).

#### **Margin lending**

- ❖ Margin lending is the investors' use of credit limits granted by the Company for the purposes of securities investment, pledged by cash or securities purchased. Margin is recognized initially at cost. After initial recognition, margin shall be still measured at cost and be assessed for impairment (if any).
- ❖ Loans are subject to an assessment of impairment at the interim financial statement 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 interim income statement under *"Provision expense for diminution in value and impairment of financial assets and doubtful receivables and borrowing costs of loans"*.

#### **4.2.2.4 Available-for-sale financial assets (AFS)**

- ❖ AFS financial assets are non-derivative financial assets which are designated as AFS or are not classified as:
  - a) Loans and receivables;
  - b) HTM investments;
  - c) Financial assets at FVTPL.
- ❖ AFS financial assets are recognized initially at cost (purchase price plus (+) transaction costs which are directly attributable to the purchase of the financial assets). After initial recognition, AFS financial assets are subsequently measured at fair value, except when fair value can not be determined reliably. In that case, AFS financial assets will continue to be accounted at cost.
- ❖ The difference arising from the revaluation of AFS financial assets in comparison with previous period is recognized under *"Gain/(loss) from revaluation of AFS financial assets"* in *"Other comprehensive income"* which is a part of the income statement.
- ❖ As at the interim financial statement date, the Company assessed whether there is any objective evidence that an AFS financial asset is impaired. Any increase/decrease in the balance of provision is recognized in the interim income statement under *"Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans"*.

- When a debt instrument is classified as available-for-sale, the assessment of impairment is conducted using the same criteria as those applied for HTM investments. When there is any evidence of impairment, provision for an AFS asset is determined as the negative difference between its fair value and amortized cost at the assessment date.
- When an equity instrument is classified as available-for-sale, evidence of impairment includes a significant or prolonged decline in the fair value of the investment below its original cost. 'Significant' is to be evaluated against the original cost of the asset and 'prolonged' indicates the period in which the fair value has been below its original cost. When any evidence of impairment exists, provision is determined as the difference between the AFS asset's cost and fair value at the assessment date.

#### 4.2.2.5 Fair value measurement

Fair value/market value of the securities is determined as follows:

- For securities listed on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, their market prices are their closing prices on the trading day preceding the date of setting up the revaluation.
- For unlisted securities registered for trading on UpCom, their market prices are the average price within the last 30 transaction days before the time of setting up the provision.
- For the delisted securities and suspended trading securities from the sixth day afterward, their prices are the book value at the latest financial report date.
- The market price for unlisted securities and securities unregistered for trading used as a basis for setting up the provision is the average of actual trading prices quoted by three (03) securities companies conducting transactions at the latest date within one month preceding the revaluation date.

For securities which do not have reference price from the above sources, the revaluation is determined based on the financial performance and the book value of securities issuers as at the assessment date.

For the purpose of determining CIT taxable profit, the tax base for financial assets is determined by cost minus (-) provision for diminution in value. Accordingly, market value of securities for provision purpose is determined in accordance with the Circular No.48/2019/TT-BTC dated 8 August 2019 ("Circular 48") and Circular No. 24/2022/TT-BTC dated 07 April 2022 (Circular No.24) amends and supplements a number of articles of Circular 48.

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**4.2.2.6 Principles and methods for reclassification of financial assets***Reclassification when selling financial assets other than FVTPL*

When selling financial assets other than FVTPL, securities companies are required to reclassify those financial assets to financial assets at FVTPL. The difference arising from the revaluation of financial assets AFS, which is recognized in "*Gain/(loss) from revaluation of financial assets AFS*" will be recognized as corresponding revenue or expenses at the date of reclassification of financial assets AFS for selling purpose.

*Reclassification due to change in purpose or ability to hold*

Securities companies are required to reclassify financial assets to their applicable categories if their purpose or ability to hold has changed, consequently:

- Non-derivative financial assets at FVTPL that are not required to classify as financial asset at FVTPL at the initial recognition can be classified as loans and receivables in some special cases or as cash and cash equivalents if the requirements are met. The gains or losses arising from revaluation of financial assets at FVTPL prior to the reclassification are not allowed to be reversed.
- Due to changes in purposes or ability to hold, some HTM investments are required to be reclassified into AFS financial assets and measured at fair value. The difference arising from revaluation between carrying value and fair value are recognized under "*Gain/loss from revaluation of assets at fair value*" in Owners' equity.

**4.3 Principles and methods of recording receivables**

- Receivables are initially recorded at cost and subsequently always presented at cost.
- Receivables are subject to review for impairment based on their overdue status or estimated loss arising from undue debts of corporate debtors who have bankruptcy or are under liquidation; or of individual debtors who are missing, have fled, are prosecuted, detained or tried by law enforcement bodies, are serving sentences or have deceased. Increases or decreases to the allowance balance are recorded as "General and administrative expenses" in the interim income statement.
- For overdue receivables, the level of provision under the guidance of Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on 08 August 2019 and Circular 24/2022/TT/- BTC issued by the Ministry of Finance on 07 April 2022 is as follows:

| <u>Overdue period</u>                                | <u>Allowance rate</u> |
|------------------------------------------------------|-----------------------|
| From over six (06) months to less than one (01) year | 30%                   |
| From one (01) year to less than two (02) years       | 50%                   |
| From two (02) years to less than three (03) years    | 70%                   |
| From three (03) years and above                      | 100%                  |

#### 4.4 Principles for recording the sale and repurchase agreements

Securities sold under the agreements to be repurchased at a specified future date (“repo”) are not derecognized from the interim statement of financial position. The corresponding cash received is recognized in the interim statement of financial position as a liability. The difference between sale price and repurchase price is treated as interest expense and is accrued over the life of the agreement using the straight-line method.

#### 4.5 Principles for recording fixed assets

Fixed assets are stated at cost less accumulated depreciation/amortization.

The cost of a fixed asset comprises of its purchase price and any directly attributable costs of bringing the 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 interim income statement as incurred.

When 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 interim income statement.

#### 4.6 Principles of depreciation and amortization:

Depreciation and amortization of tangible fixed assets and intangible fixed assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

- Machinery and equipment                      03 - 08 years
- Means of transportation                      06 - 08 years
- Office equipment                                03 - 05 years
- Computer Software                            03 - 05 years
- Others                                              03 - 05 years

#### 4.7 Principles for recording leases

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date and requires an assessment of whether the fulfilment of the

arrangement is dependent on the use of a specific asset and the arrangement conveys a right to use the asset.

Rentals under operating leases are charged to the interim income statement on a straight-line basis over the lease term.

#### 4.8 Principles for recording prepaid expenses

Prepaid expenses, including short-term prepaid expenses and long-term prepaid expenses in the statement of financial position, are amortized over the period for which the amounts are paid or the period in which economic benefits are generated in relation to these expenses.

The following types of expenses are recorded as long-term prepaid expense and are amortized over the period of one (01) to five (05) years to the interim income statement:

- ▶ Expenses for office renovation;
- ▶ Office rental fees; and
- ▶ Office equipment.

#### 4.9 Revenue recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, excluding trade discount, rebate, and sales return. The following specific recognition criteria must also be met before revenue is recognized:

- *Revenue from brokerage services*

Where the contract outcome can be reliably measured, revenue is recognized by reference to the stage of completion. Where the contract outcome cannot be reliably measured, revenue is recognized only to the extent of the expenses recognized which are recoverable.

- *Revenue from trading of securities:*

Revenue from trading of securities is determined by the difference between the selling price and the weighted average cost of securities sold.

- *Other income:*

Revenues from irregular activities other than revenue-generating activities are recorded to other incomes as stipulated by VAS 14 – “Revenue and other income”, including: Revenues from asset liquidation and sale; fines paid by customers for their contract breaches; collected insurance compensation; collected debt which had been written off and included in the preceding year expenses; payable debts which are now recorded as revenue increase as their owners no longer exist; collected tax amounts which now are reduced and reimbursed; and other revenues.

- *Interest income:*

Revenue is recognized on accrual basis (taking into account the effective yield on the asset) unless collectability is in doubt.

- *Dividends:*

Revenue is recognized when the Company's entitlement to receive the dividend is established. Stocks dividend received are not recognized as revenue and the respective increase in the number of shares is updated in the total shares held.

- *Other revenues from rendering services:*

Where the contract outcome can be reliably measured, revenue is recognized by reference to the stage of completion.

Where the contract outcome cannot be reliably measured, revenue is recognized only to the extent of the expenses recognized which are recoverable.

#### 4.10 Borrowing costs

Borrowing costs consist of interest and other costs that the Company incurs in connection with the borrowing of funds.

Borrowing costs are recognized as expenses incurred during the period, except for those capitalized as described in the following paragraph.

Borrowing costs that are directly attributable to the acquisition, construction, or formation of a particular asset that take a sufficiently long time to be ready for its intended use or sale are capitalized as part of the cost of the respective assets.

#### 4.11 Cost of securities sold

The company applies weighted average method on the preceding day to calculate cost of equity securities sold and weighted average method to calculate cost of debt securities sold.

#### 4.12 Corporate Income Tax

❖ *Current income tax*

- Current income tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the reporting date.
- Current income tax is charged or credited to the interim income statement, except when it relates to items recognized directly to equity, in which case the current income tax is also dealt with in owners' equity.

- Current income tax assets and liabilities are offset when there is a legally enforceable right for the Company to set off current tax assets against current tax liabilities and when the Company intends to settle its current tax assets and liabilities on a net basis.

❖ *Deferred tax:*

- Deferred tax is provided using the liability method on temporary differences at the balance sheet date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.
- Deferred tax liabilities are recognized for all taxable temporary differences, except where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.
- Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, carry forward of unused tax credits and unused tax losses can be utilized, except where the deferred tax asset in respect of deductible temporary difference which arises from the initial recognition of an asset or liability which at the time of the related transaction, affects neither the accounting profit nor taxable profit or loss.
- The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Previously unrecognized deferred tax assets are re-assessed at each balance sheet date and are recognized to the extent that it has become probable that taxable profit will allow the deferred tax assets to be recovered.
- Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the financial period when the asset realized, or the liability is settled based on tax rates and tax laws that have been enacted at the balance sheet date.
- Deferred tax is charged or credited to the interim income statement, except when it relates to items recognized directly to equity, in which case the deferred tax is also dealt with in equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authorities and the Company intends to settle its current tax assets and liabilities on a net basis.

### 4.13 Owners' equity

#### ❖ *Contributed capital*

Contributed capital from stock issuance is recorded to account charter capital at par value.

#### ❖ *Undistributed profit*

Undistributed profit comprises of realized and unrealized profit.

- Unrealized profit of the period is the total differences between gain or loss arising from revaluation of FVTPL financial assets or other financial assets through profit and loss in the interim income statement.
- Realized profit during the period is the net difference between total revenue and income, and total expenses in the interim income statement of the Company, except for gain or loss arising from revaluation of financial assets recognized in unrealized profit.

#### ❖ *Reserves*

On 17 December 2021, the Ministry of Finance issued Circular 114/2021/TT-BTC to annul Circular No. 146/2014/TT-BTC of the Minister of Finance guiding the financial regime for public securities companies, fund management companies. Whereby:

- For the balance of the Capital Supplementary Reserve set up according to the provisions of Circular No. 146/2014/TT-BTC: used to supplement the charter capital according to current regulations;
- For the balance of the and Operational Risk and Financial Reserves set up according to the provisions of Circular No. 146/2014/TT-BTC: used to supplement charter capital or used under the decision of the General Meeting shareholders, the Board of members or the Chairman of the company in accordance with current regulations.

### 4.14 Appropriation of net profits

Net profit after tax is available for appropriation to shareholders based on approval by the Annual General Meeting Shareholders after making appropriation to reserve funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

### 4.15 Earnings per share

Basic earnings per share amounts are calculated by dividing net profit or loss after tax for the period attributable to ordinary shareholders of the Company (after adjusting for the bonus and welfare fund) by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share are not calculated and presented since there are no events that may reduce the Company's earnings per share.

**4.16 Related parties:**

Parties are considered to be related parties of the Company if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Company and other parties are under common control or under common significant influence. Related parties can be enterprises or individuals, including close members of the family of any such individuals.

**V. Additional Information for Financial Statements****A. Notes to Statement of Financial Position**

| <b>A.7.1.Cash an Cash equivalents</b>                                    | <b><u>30- Jun-2026</u></b>   | <b><u>Beginning Balance</u></b> |
|--------------------------------------------------------------------------|------------------------------|---------------------------------|
|                                                                          | <b>VND</b>                   | <b>VND</b>                      |
| Cash on hand                                                             |                              |                                 |
| Cash at banks for operation of the Company                               | 26,498,133,535               | 367,910,600,737                 |
| Cash at banks for Clearing and Settlement<br>for Securities Transactions | 3,823,842,257                | 338,290                         |
| Cash equivalents                                                         |                              |                                 |
| <b>Total</b>                                                             | <b><u>30,321,975,792</u></b> | <b><u>367,910,939,027</u></b>   |

**A.7.2. Value and Volume of Trading in the 2<sup>nd</sup> Quarter of 2026**

|                          | <b>Volume of trading in the<br/>period<br/>(Unit)</b> | <b>Value of trading<br/>in the period<br/>(VND)</b> |
|--------------------------|-------------------------------------------------------|-----------------------------------------------------|
| <b>a) By the Company</b> |                                                       |                                                     |
| Shares                   | 9,234,381                                             | 229,319,220,428                                     |
| Bonds                    | 27,220,000                                            | 2,914,290,430,000                                   |
| Other securities         | 0                                                     | 295,467,858                                         |
| <b>Total</b>             | <b><u>36,454,381</u></b>                              | <b><u>3,143,905,118,286</u></b>                     |
| <b>b) By Investors</b>   |                                                       |                                                     |
| Shares                   | 2,333,849,829                                         | 64,369,260,243,130                                  |
| Bonds                    | 154,814,532                                           | 15,423,960,854,803                                  |
| Other securities         | 68,632,097                                            | 79,139,483,840                                      |
| <b>Total</b>             | <b><u>2,557,296,458</u></b>                           | <b><u>79,872,360,581,773</u></b>                    |

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

| No. | Financial Assets  | 30-Jun-26              |                        | Beginning Balance      |                        |
|-----|-------------------|------------------------|------------------------|------------------------|------------------------|
|     |                   | Cost<br>VND            | Fair value<br>VND      | Cost<br>VND            | Fair value<br>VND      |
| A   | B                 | 1                      | 2                      | 3                      | 4                      |
|     | <b>FVTPL</b>      |                        |                        |                        |                        |
| 1   | Shares            | 434,101,634,874        | 434,478,511,590        | 283,587,506,334        | 319,902,950,765        |
| 2   | Fund certificates | 119,816,272,222        | 135,004,076,387        | 93,426,039,992         | 111,044,609,151        |
| 3   | Bonds             |                        |                        | 165,983,452,280        | 165,983,452,280        |
|     | <b>Total</b>      | <b>553,917,907,096</b> | <b>569,482,587,977</b> | <b>542,996,998,606</b> | <b>596,931,012,196</b> |

**A 7.3.2 Available-for-sale financial assets (AFS)**

| No. | Financial Assets             | 30-Jun-26              |                                  | Beginning Balance      |                                  |
|-----|------------------------------|------------------------|----------------------------------|------------------------|----------------------------------|
|     |                              | Cost<br>VND            | Net carrying value<br>(*)<br>VND | Cost<br>VND            | Net carrying value<br>(*)<br>VND |
| A   | B                            | 1                      | 2                                | 3                      | 4                                |
|     | <b>Short term</b>            | <b>78,240,334,577</b>  | <b>133,894,041,951</b>           | <b>75,741,666,069</b>  | <b>139,780,216,004</b>           |
| 1   | AFS recognized at fair value | 21,576,432,682         | 106,568,810,000                  | 21,576,432,682         | 114,673,330,000                  |
| 2   | AFS recognized at cost       | 44,292,784,276         | 27,325,231,951                   | 41,442,115,768         | 25,106,886,004                   |
| 3   | Other AFS                    | 12,371,117,619         |                                  | 12,723,117,619         |                                  |
|     | <b>Long term</b>             | <b>110,207,513,000</b> | <b>180,924,176,393</b>           | <b>110,207,513,000</b> | <b>180,187,692,740</b>           |
| 1   | AFS recognized at fair value | 93,000,000,000         | 163,716,663,393                  | 93,000,000,000         | 162,980,179,740                  |
| 2   | AFS recognized at cost       | 17,207,513,000         | 17,207,513,000                   | 17,207,513,000         | 17,207,513,000                   |
|     | <b>Total</b>                 | <b>188,447,847,577</b> | <b>314,818,218,344</b>           | <b>185,949,179,069</b> | <b>319,967,908,744</b>           |

Note (\*): Net carrying value of AFS = Fair value of AFS – Allowance for impairment of AFS

**A 7.3.3 Held-to-maturity investments (HTM)**

| No. | Financial Assets              | 30-Jun-26<br>VND       | Beginning balance<br>VND |
|-----|-------------------------------|------------------------|--------------------------|
| A   | B                             | 2                      | 4                        |
| 1   | <b>Bonds</b>                  | 352,998,268,866        | 302,596,817,388          |
|     | Credit institutions' bond (*) |                        |                          |
| 2   | <b>Other HTM</b>              | 631,883,068,494        | 787,098,313,696          |
|     | Term deposits contracts (**)  |                        |                          |
|     | <b>Total</b>                  | <b>984,881,337,360</b> | <b>1,089,695,131,084</b> |

(\*) The bond contracts at credit institutions have remaining terms from seven (07) years to eight (08) years and have interest rates of 5.88% p.a to 7% p.a and are used to secure short-term borrowings of the Company.

(\*\*) The term deposit contracts in Vietnam Dong at credit institutions have remaining terms from three (03) months to one (01) year and have interest rates of 6.2% p.a to 8.8% p.a and are used to secure short-term borrowings of the Company.

**A 7.3.4 Loans and receivable**

| No. | Type                  | 30-Jun-26                |                          | Beginning balance        |                          |
|-----|-----------------------|--------------------------|--------------------------|--------------------------|--------------------------|
|     |                       | Cost<br>VND              | Book value<br>VND        | Cost<br>VND              | Book value<br>VND        |
| A   | B                     | 1                        | 2                        | 3                        | 4                        |
| 1   | Margin Lending (*)    | 4,006,109,530,803        | 4,006,109,530,803        | 3,934,272,627,957        | 3,934,272,627,957        |
| 2   | Advances to customers | 400,379,238,169          | 400,379,238,169          | 622,873,511,587          | 622,873,511,587          |
|     | <b>Total</b>          | <b>4,406,488,768,972</b> | <b>4,406,488,768,972</b> | <b>4,557,146,139,544</b> | <b>4,557,146,139,544</b> |

(\*) Investors' securities participating in margin lending transactions are held by the Company as collateral for these loans of the Investors with the Company. As at 30 June 2026 and 31 December 2025, the market value of securities used as collateral for margin lending are VND 13,890,312,901,297 and VND 14,725,320,352,950 respectively.

## A7.3.5 Financial assets at cost and detail of provision for impairment of financial assets

| No. | Financial assets           | Basis of provision in current period   |                                                                    |                                                              | Allowance made at 31 December 2025<br>VND | (Addition) (+)/<br>Reversal (-)<br>allowance for the<br>2 <sup>nd</sup> quarter 2026<br>VND |
|-----|----------------------------|----------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------------------|
|     |                            | Carying value<br>(30-Jun- 2026)<br>VND | Market value as at<br>the reporting date<br>(30- Jun- 2026)<br>VND | Allowance made for<br>current period<br>(30-Jun-2026)<br>VND |                                           |                                                                                             |
| A   | B                          | 2                                      | 3                                                                  | 4                                                            | 5                                         | 6                                                                                           |
| I   | AFS                        | 61,500,297,276                         | 44,532,744,951                                                     | (16,967,552,325)                                             | (16,335,229,763)                          | 4,076,173,012                                                                               |
|     | <i>Unlisted Securities</i> | 26,197,413,199                         | 18,992,944,900                                                     | (7,204,468,299)                                              | (9,184,572,694)                           | 698,865                                                                                     |
|     | OTO 3.2                    | 4,680,000,000                          |                                                                    | (4,680,000,000)                                              | (4,680,000,000)                           |                                                                                             |
|     | XNKDN                      | 2,140,000,000                          | 1,783,000,000                                                      | (357,000,000)                                                | (443,200,000)                             |                                                                                             |
|     | Others                     | 19,377,413,199                         | 17,209,944,900                                                     | (2,167,468,299)                                              | (4,061,372,694)                           | 698,865                                                                                     |
|     | <i>CK UPCOM</i>            | 35,302,884,077                         | 25,539,800,051                                                     | (9,763,084,026)                                              | (7,150,657,069)                           | 4,075,474,147                                                                               |
| II  | Loans                      | 4,406,488,768,972                      | 4,377,848,397,245                                                  | (28,640,371,727)                                             | (28,078,425,953)                          | 297,170,320                                                                                 |
|     | Margin lending             | 4,006,109,530,803                      | 3,977,469,159,076                                                  | (28,640,371,727)                                             | (28,078,425,953)                          | 297,170,320                                                                                 |
|     | Advance lending            | 400,379,238,169                        | 400,379,238,169                                                    |                                                              |                                           |                                                                                             |
| III | HTM                        | 984,881,337,360                        | 984,881,337,360                                                    |                                                              |                                           |                                                                                             |
|     | Term deposit               | 631,883,068,494                        | 631,883,068,494                                                    |                                                              |                                           |                                                                                             |
|     | Bonds                      | 352,998,268,866                        | 352,998,268,866                                                    |                                                              |                                           |                                                                                             |
| IV  | Others                     | 12,371,117,619                         |                                                                    | (12,371,117,619)                                             | (12,723,117,619)                          |                                                                                             |
|     | <b>Total</b>               | <b>5,465,241,521,227</b>               | <b>5,407,262,479,556</b>                                           | <b>(57,979,041,671)</b>                                      | <b>(57,136,773,335)</b>                   | <b>4,373,343,332</b>                                                                        |

| <b>A. 7.4 Provision for impairment of financial assets and mortgaged assets</b> | <b><u>30 Jun 2026</u></b>      | <b><u>Beginning balance</u></b>     |
|---------------------------------------------------------------------------------|--------------------------------|-------------------------------------|
|                                                                                 | <b>VND</b>                     | <b>VND</b>                          |
| Listed shares                                                                   | (9,763,084,026)                | (7,150,657,069)                     |
| Unlisted shares                                                                 | (7,204,468,299)                | (9,184,572,694)                     |
| Fund Certificates                                                               |                                |                                     |
| Unlisted Fund Certificates                                                      |                                |                                     |
| Other financial assets                                                          | (41,011,489,346)               | (40,801,543,572)                    |
| <b>Total</b>                                                                    | <b><u>(57,979,041,671)</u></b> | <b><u>(57,136,773,335)</u></b>      |
| <br><b>A.7.5 Receivables</b>                                                    | <br><b><u>30 Jun 2026</u></b>  | <br><b><u>Beginning balance</u></b> |
|                                                                                 | <b>VND</b>                     | <b>VND</b>                          |
| <b>7.5.1. Receivables from selling financial assets</b>                         |                                |                                     |
| Receivables from selling shares                                                 | 16,646,725,000                 | 3,041,005,700                       |
| Receivables from other investments                                              | 18,000,000,000                 | 27,000,000,000                      |
| <b>Total</b>                                                                    | <b><u>34,646,725,000</u></b>   | <b><u>30,041,005,700</u></b>        |
| <b>7.5.2. Receivables and Dividend receivables and interest accrual</b>         |                                |                                     |
| Dividend receivables and interest accrual in the period                         |                                |                                     |
| Dividends, corporate bonds' coupon interest                                     | 49,572,122,353                 | 43,077,354,949                      |
| Other receivables                                                               |                                |                                     |
| <b>Total</b>                                                                    | <b><u>49,572,122,353</u></b>   | <b><u>43,077,354,949</u></b>        |
| <b>7.5.5. Receivables from services provided by the Company</b>                 |                                |                                     |
| Receivables from brokerage services                                             | 2,447,646,775                  | 3,145,588,051                       |
| Receivables from underwriting and issuance agency services                      | 4,290,736,800                  | 4,290,736,800                       |
| Receivables from financial advisory services                                    | 934,000,000                    | 1,277,000,000                       |
| Receivables from custodian services                                             | 2,659,419,208                  | 2,173,122,450                       |
| Receivables from other services                                                 | 135,324,697                    | 146,017,512                         |
| <b>Total</b>                                                                    | <b><u>10,467,127,480</u></b>   | <b><u>11,032,464,813</u></b>        |
| <b>7.5.7. Other receivables</b>                                                 |                                |                                     |
| Advances to suppliers                                                           | 4,973,918,428                  | 3,756,693,164                       |
| Other receivables                                                               | 17,005,444,364                 | 12,970,197,288                      |
| <b>Total</b>                                                                    | <b><u>21,979,362,792</u></b>   | <b><u>16,726,890,452</u></b>        |

**A 7.6. Details of provision for impairment of receivables**

| No. | Type                                                                                                            | Current year                                |                      |                       | Previous year<br>VND                  |
|-----|-----------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------------|-----------------------|---------------------------------------|
|     |                                                                                                                 | Beginning<br>balance of<br>provision<br>VND | Addition<br>VND      | Reversal<br>VND       | Ending balance<br>of provision<br>VND |
| 1   | Provisions for receivables from selling financial assets                                                        |                                             |                      |                       |                                       |
| 2   | Provisions for dividend receivables and interest accrual                                                        |                                             |                      |                       |                                       |
| 3   | Provisions for matured investments                                                                              | 27,000,000,000                              |                      | 9,000,000,000         | 18,000,000,000                        |
| 4   | Other provisions for doubtful debt                                                                              | 20,752,670,224                              |                      |                       | 20,752,670,224                        |
|     | In which:                                                                                                       |                                             |                      |                       |                                       |
|     | <i>Details for each entity accounting for 10% or more of the total provision for other doubtful receivables</i> | 10,265,000,000                              |                      |                       | 10,265,000,000                        |
|     | H_CN1013                                                                                                        | 1,685,000,000                               |                      |                       | 1,685,000,000                         |
|     | H_CN1012                                                                                                        | 1,780,000,000                               |                      |                       | 1,780,000,000                         |
|     | H_TC161                                                                                                         | 2,800,000,000                               |                      |                       | 2,800,000,000                         |
|     | H_CN1022                                                                                                        | 4,000,000,000                               |                      |                       | 4,000,000,000                         |
|     | <i>Others</i>                                                                                                   | 10,487,670,224                              |                      |                       | 10,487,670,224                        |
|     | <b>Tổng cộng</b>                                                                                                | <b>47,752,670,224</b>                       | <b>9,000,000,000</b> | <b>38,752,670,224</b> | <b>47,752,670,224</b>                 |

|                                                                                     |                               |                                     |
|-------------------------------------------------------------------------------------|-------------------------------|-------------------------------------|
| <b>A.7.7. Inventories</b>                                                           | <b><u>30 Jun 2026</u></b>     | <b><u>Beginning balance</u></b>     |
|                                                                                     | <b>VND</b>                    | <b>VND</b>                          |
| Office equipments                                                                   | 104,214,853                   | 136,377,620                         |
| Supplies                                                                            |                               |                                     |
| <b>Total</b>                                                                        | <b><u>104,214,853</u></b>     | <b><u>136,377,620</u></b>           |
| <br><b>A7.9. Payables for trading securities services</b>                           | <br><b><u>30 Jun 2026</u></b> | <br><b><u>Beginning balance</u></b> |
|                                                                                     | <b>VND</b>                    | <b>VND</b>                          |
| 7.8.1. Payables for Stock Exchange                                                  |                               |                                     |
| + Ho Chi Minh Stock Exchange                                                        | 3,797,152,483                 | 5,741,113,027                       |
| + Hanoi Stock Exchange                                                              | 815,491,865                   | 807,358,220                         |
| <b>Total</b>                                                                        | <b><u>4,612,644,348</u></b>   | <b><u>6,548,471,247</u></b>         |
| 7.8.2. Payables for Vietnam Securities<br>Depository and Clearing Corporation (VSD) |                               |                                     |
| + VSD                                                                               | 755,443,034                   | 761,777,544                         |
| <b>Total</b>                                                                        | <b><u>755,443,034</u></b>     | <b><u>761,777,544</u></b>           |
| <b>Total</b>                                                                        | <b><u>5,368,087,382</u></b>   | <b><u>7,310,248,791</u></b>         |
| <br><b>A 7.11. Statutory Obligations</b>                                            | <br><b><u>30 Jun 2026</u></b> | <br><b><u>Beginning balance</u></b> |
|                                                                                     | <b>VND</b>                    | <b>VND</b>                          |
| Value added tax                                                                     | 26,357,953                    | 171,764,749                         |
| Corporate Income Tax                                                                | 6,384,657,280                 | 8,763,615,371                       |
| Personal Income Tax                                                                 | 9,644,257,005                 | 13,438,205,001                      |
| Other Tax (Contractor Tax)                                                          | 451,688,155                   | 811,789,495                         |
| Other expenses, fees and payables                                                   |                               | 0                                   |
| <b>Total</b>                                                                        | <b><u>16,506,960,393</u></b>  | <b><u>23,185,374,616</u></b>        |
| <br><b>A.7.13. Payables expenses</b>                                                | <br><b><u>30 Jun 2026</u></b> | <br><b><u>Beginning balance</u></b> |
|                                                                                     | <b>VND</b>                    | <b>VND</b>                          |
| Interest expenses                                                                   | 35,764,215,026                | 32,912,807,395                      |
| Transaction fees                                                                    | 1,844,647,037                 | 3,403,814,542                       |
| Administrative expenses                                                             | 4,496,073,229                 | 3,012,932,125                       |
| <b>Total</b>                                                                        | <b><u>42,104,935,292</u></b>  | <b><u>39,329,554,062</u></b>        |

| <b>A 7.15. Payables to suppliers</b>                  | <b><u>30 Jun 2026</u></b>   | <b><u>Beginning balance</u></b> |
|-------------------------------------------------------|-----------------------------|---------------------------------|
|                                                       | <b>VND</b>                  | <b>VND</b>                      |
| <i>a) Short-term payables to suppliers</i>            | 2,422,142,455               | 2,768,539,312                   |
| Payables from buying securities                       |                             |                                 |
| Payables to suppliers                                 | 2,422,142,455               | 2,768,539,312                   |
| + Bao Viet Investment one member limited liability Co | 594,919,407                 |                                 |
| + GOURMET DISTRIBUTION COMPANY LIMITED                |                             | 288,685,000                     |
| + FPT IS Company Limited                              |                             | 321,478,380                     |
| + Financial Software Solutions Joint Stock Company    |                             | 857,000,000                     |
| + Bao Viet Insurance Corporation                      | 1,277,485,584               | 687,846,026                     |
| Others                                                | 549,737,464                 | 613,529,906                     |
| <i>b) Các khoản phải trả người bán dài hạn</i>        |                             |                                 |
| <b>Total</b>                                          | <b><u>2,422,142,455</u></b> | <b><u>2,768,539,312</u></b>     |

  

| <b>A 7.16. Other payables</b> | <b><u>30 Jun 2026</u></b>   | <b><u>Beginning balance</u></b> |
|-------------------------------|-----------------------------|---------------------------------|
|                               | <b>VND</b>                  | <b>VND</b>                      |
| a) Short-term payables        | 3,392,771,939               | 3,025,728,393                   |
| b) Long-term payables         |                             |                                 |
| <b>Total</b>                  | <b><u>3,392,771,939</u></b> | <b><u>3,025,728,393</u></b>     |

  

| <b>A.7.22. Prepaid expenses</b> | <b><u>30 Jun 2026</u></b>    | <b><u>Beginning balance</u></b> |
|---------------------------------|------------------------------|---------------------------------|
|                                 | <b>VND</b>                   | <b>VND</b>                      |
| a. Short-term prepaid expenses  | 6,216,639,344                | 5,361,623,078                   |
| b. Long-term prepaid expenses   | 17,014,218,235               | 23,830,214,301                  |
| <b>Total</b>                    | <b><u>23,230,857,579</u></b> | <b><u>29,191,837,379</u></b>    |

  

| <b>A.7.23.3 Deposits to Settlement Assistance Fund</b> | <b><u>30 Jun 2026</u></b>    | <b><u>Beginning balance</u></b> |
|--------------------------------------------------------|------------------------------|---------------------------------|
|                                                        | <b>VND</b>                   | <b>VND</b>                      |
| Beginning Deposit                                      | 3,065,396,365                | 3,065,396,365                   |
| Additional Deposit                                     | 10,119,114,956               | 10,119,114,956                  |
| Interest allocated during the year                     | 6,815,488,679                | 7,675,232,201                   |
| <b>Total</b>                                           | <b><u>20,000,000,000</u></b> | <b><u>20,859,743,522</u></b>    |

**A.7.18 Change in tangible fixed assets ((From 01 January 2026 to 30 June 2026))**

|                                                                                                                                                   | <b>Machines and<br/>equipment<br/>(VND)</b> | <b>Means of<br/>transport<br/>(VND)</b> | <b>Office<br/>equipment<br/>(VND)</b> | <b>Others<br/>(VND)</b> | <b>Total<br/>(VND)</b> |
|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------|---------------------------------------|-------------------------|------------------------|
| <b>Cost</b>                                                                                                                                       |                                             |                                         |                                       |                         |                        |
| As at 01 January 2026                                                                                                                             | 49,237,299,193                              | 8,121,639,444                           | 1,129,336,235                         | 370,129,320             | 58,858,404,192         |
| Purchased during the period                                                                                                                       | 2,317,410,000                               |                                         | 38,869,740                            |                         | 2,356,279,740          |
| Finished basic construction investment                                                                                                            |                                             |                                         |                                       |                         |                        |
| Other increases                                                                                                                                   |                                             |                                         |                                       |                         |                        |
| Transferred to investment properties                                                                                                              |                                             |                                         |                                       |                         |                        |
| Disposal                                                                                                                                          |                                             |                                         |                                       |                         |                        |
| Other decreases                                                                                                                                   |                                             |                                         |                                       |                         |                        |
| As at 30 June 2026                                                                                                                                | 51,554,709,193                              | 8,121,639,444                           | 1,168,205,975                         | 370,129,320             | 61,214,683,932         |
| <b>Accumulated depreciation:</b>                                                                                                                  |                                             |                                         |                                       |                         |                        |
| As at 01 January 2026                                                                                                                             | 38,335,549,529                              | 5,506,512,308                           | 502,235,617                           | 162,119,465             | 44,506,416,919         |
| Depreciation in the period                                                                                                                        | 2,082,606,801                               | 491,453,748                             | 98,051,201                            | 31,335,876              | 2,703,447,626          |
| Other increases                                                                                                                                   |                                             |                                         |                                       |                         |                        |
| Transferred to investment properties                                                                                                              |                                             |                                         |                                       |                         |                        |
| Disposal                                                                                                                                          |                                             |                                         |                                       |                         |                        |
| Other decreases                                                                                                                                   |                                             |                                         |                                       |                         |                        |
| As at 30 June 2026                                                                                                                                | 40,418,156,330                              | 5,997,966,056                           | 600,286,818                           | 193,455,341             | 47,209,864,545         |
| <b>Net carrying amount:</b>                                                                                                                       |                                             |                                         |                                       |                         |                        |
| As at 01 January 2026                                                                                                                             | 10,901,749,664                              | 2,615,127,136                           | 627,100,618                           | 208,009,855             | 14,351,987,273         |
| As at 30 June 2026                                                                                                                                | 11,136,552,863                              | 2,123,673,388                           | 567,919,157                           | 176,673,979             | 14,004,819,387         |
| Cost of fully depreciation tangible fixed asset but still in use as at 30 June 2026 is VND 28,740,602,655 (31 December 2025: VND 26,784,681,535). |                                             |                                         |                                       |                         |                        |

**A.7.19 Change in intangible fixed assets (From 01 January 2025 to 30 June 2026)**

|                                      | <b>Land use<br/>rights<br/>(VND)</b> | <b>Copy<br/>right,<br/>patent<br/>(VND)</b> | <b>Computer<br/>Software<br/>(VND)</b> | <b>Others<br/>(VND)</b> | <b>Total<br/>(VND)</b> |
|--------------------------------------|--------------------------------------|---------------------------------------------|----------------------------------------|-------------------------|------------------------|
| <b>Cost</b>                          |                                      |                                             |                                        |                         |                        |
| As at 01 January 2026                |                                      |                                             | 25,984,077,834                         | 2,967,788,256           | 28,951,866,090         |
| New purchase                         |                                      |                                             | 2,243,975,000                          |                         | 2,243,975,000          |
| From internal                        |                                      |                                             |                                        |                         |                        |
| Other increases                      |                                      |                                             |                                        |                         |                        |
| Sold, disposed                       |                                      |                                             |                                        |                         |                        |
| Other decreases                      |                                      |                                             |                                        |                         |                        |
| As at 30 June 2026                   |                                      |                                             | 28,228,052,834                         | 2,967,788,256           | 31,195,841,090         |
| <b>Accumulated<br/>amortisation:</b> |                                      |                                             |                                        |                         |                        |
| As at 01 January 2026                |                                      |                                             | 18,302,031,856                         | 2,967,788,256           | 21,269,820,112         |
| Amortisation for the period          |                                      |                                             | 1,123,797,996                          |                         | 1,123,797,996          |
| Other increases                      |                                      |                                             |                                        |                         |                        |
| Sold, disposed                       |                                      |                                             |                                        |                         |                        |
| Other decreases                      |                                      |                                             |                                        |                         |                        |
| As at 30 June 2026                   |                                      |                                             | 19,425,829,852                         | 2,967,788,256           | 22,393,618,108         |
| <b>Net carrying amount</b>           |                                      |                                             |                                        |                         |                        |
| As at 01 January 2026                |                                      |                                             | 7,682,045,978                          |                         | 7,682,045,978          |
| As at 30 June 2026                   |                                      |                                             | 8,802,222,982                          |                         | 8,802,222,982          |

Cost of fully amortized intangible fixed asset but still in use as at 30 June 2026 is VND 15,400,551,090 (31 December 2025: VND 13,815,551,090).

| <b>A.7.20.Short term<br/>borrowings</b> | <b>Opening balance<br/>(VND)</b> | <b>Addition during<br/>the period<br/>(VND)</b> | <b>Repayment<br/>during the period<br/>(VND)</b> | <b>Ending balance<br/>(VND)</b> |
|-----------------------------------------|----------------------------------|-------------------------------------------------|--------------------------------------------------|---------------------------------|
| Short-term borrowings<br>from banks (*) | 3,123,000,000,000                | 6,200,234,076,693                               | 6,781,439,447,306                                | 2,541,794,629,387               |
| Short-term borrowings<br>from others    | 947,368,955,884                  | 2,197,468,585,446                               | 2,237,505,775,226                                | 907,331,766,104                 |
| <b>Total</b>                            | <b>4,070,368,955,884</b>         | <b>8,397,702,662,139</b>                        | <b>9,018,945,222,532</b>                         | <b>3,449,126,395,491</b>        |

(\*) Short-term borrowings for the purpose of supplementing working capital for operating activities include bank overdrafts and secured by deposit contracts at commercial banks and bonds.

| <b>A.7.39. Investor's deposits</b>                                                                             | <b><u>30 Jun 2026</u></b><br><b>VND</b> | <b><u>Beginning balance</u></b><br><b>VND</b> |
|----------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|
| <i>1. Investors' deposits for securities trading activities under the Company's management</i>                 | <i>520,500,261,593</i>                  | <i>552,781,949,486</i>                        |
| 1.1. Of domestic investors                                                                                     | 519,608,687,516                         | 542,915,765,770                               |
| 1.2. Of foreign investors                                                                                      | 891,574,077                             | 9,866,183,716                                 |
| <i>2. Investors' synthesizing deposits for securities trading activities</i>                                   | <i>486,975,250,052</i>                  | <i>732,124,689,414</i>                        |
| <i>3. Investors' deposits for Clearing and Settlement for Securities Transactions</i>                          | <i>134,703,788</i>                      | <i>16,711,308,842</i>                         |
| 3.1. Of domestic investors                                                                                     | 5,357,213                               | 16,696,068,370                                |
| 3.2. Of foreign investors                                                                                      | 129,346,575                             | 15,240,472                                    |
| <b>Total</b>                                                                                                   | <b><u>1,007,610,215,433</u></b>         | <b><u>1,301,617,947,742</u></b>               |
| <b>A.7.40. Securities issuers' deposits</b>                                                                    | <b><u>30 Jun 2026</u></b><br><b>VND</b> | <b><u>Beginning balance</u></b><br><b>VND</b> |
| 1. Deposits for underwriting and issuance agency services                                                      | 2,365,584,731                           | 43,377,508,798                                |
| 2. Deposits for payment of principals, interets and dividends of Issuers                                       |                                         | 0                                             |
| <b>Total</b>                                                                                                   | <b><u>2,365,584,731</u></b>             | <b><u>43,377,508,798</u></b>                  |
| <b>A.7.41. Payables to investors</b>                                                                           | <b><u>30 Jun 2026</u></b><br><b>VND</b> | <b><u>Beginning balance</u></b><br><b>VND</b> |
| <i>1. Payables for investors' deposits for securities trading activities under the Company's management</i>    | <i>997,638,113,634</i>                  | <i>1,301,647,367,012</i>                      |
| 1.1. Of domestic investors                                                                                     | 988,197,861,602                         | 1,291,121,473,344                             |
| 1.2. Of foreign investors                                                                                      | 9,440,252,032                           | 10,525,893,668                                |
| <i>2. Payables to investors - Deposits for clearing and settlement of securities transactions of investors</i> | <i>0</i>                                | <i>0</i>                                      |
| <i>3. Others</i>                                                                                               | <i>12,337,686,530</i>                   | <i>43,348,089,528</i>                         |
| <b>Total</b>                                                                                                   | <b><u>1,009,975,800,164</u></b>         | <b><u>1,344,995,456,540</u></b>               |

| <b>A.7.42. Investors' loan payables</b>                                                             | <b><u>30 Jun 2026</u></b>       | <b><u>Beginning balance</u></b> |
|-----------------------------------------------------------------------------------------------------|---------------------------------|---------------------------------|
|                                                                                                     | <b>VND</b>                      | <b>VND</b>                      |
| <b>1. Margin principal payables</b>                                                                 | <b>4,006,109,530,803</b>        | <b>3,934,272,627,957</b>        |
| <i>a. Margin principal payables of domestic investors</i>                                           | <i>4,006,109,530,803</i>        | <i>3,934,272,627,957</i>        |
| <i>b. Margin principal payables of foreign investors</i>                                            |                                 |                                 |
| <b>2. Margin interests payables</b>                                                                 | <b>48,718,210,271</b>           | <b>37,482,919,837</b>           |
| <i>a. Margin interests payables of domestic investors</i>                                           | <i>48,718,210,271</i>           | <i>37,482,919,837</i>           |
| <i>b. Margin interests payables of foreign investors</i>                                            |                                 |                                 |
| <b>3. Advances to customers payables</b>                                                            | <b>400,379,238,169</b>          | <b>622,873,511,587</b>          |
| <i>a. Advances to customers principal payables of domestic investors</i>                            | <i>400,379,238,169</i>          | <i>622,873,511,587</i>          |
| <i>b. Advances to customers principal payables of securities sale proceeds of foreign investors</i> |                                 |                                 |
| <b>Total</b>                                                                                        | <b><u>4,455,206,979,243</u></b> | <b><u>4,594,629,059,381</u></b> |

| <b>A.7.43. Undistributed profit</b> | <b><u>30 Jun 2026</u></b>     | <b><u>Beginning balance</u></b> |
|-------------------------------------|-------------------------------|---------------------------------|
|                                     | <b>VND</b>                    | <b>VND</b>                      |
| 1. Realized profit after tax        | 886,467,027,780               | 861,117,418,850                 |
| 2. Unrealized profit after tax      | 5,425,242,914                 | 41,029,567,332                  |
| <b>Total</b>                        | <b><u>891,892,270,694</u></b> | <b><u>902,146,986,182</u></b>   |

**B. Notes to Statement of Comprehensive Income****B 7.45.1 Gain, loss from financial assets**

| No. | Financial assets                    | Amount            | Selling price | Proceeds VND             | Weighted average cost at the end of transaction date VND | Gain/(loss) from disposal in the 2 <sup>nd</sup> quarter 2026 VND | Accumulated gain/(lost) VND | Gain/(loss) from disposal in the 2 <sup>nd</sup> quarter 2025 VND |
|-----|-------------------------------------|-------------------|---------------|--------------------------|----------------------------------------------------------|-------------------------------------------------------------------|-----------------------------|-------------------------------------------------------------------|
| A   | B                                   | 1                 | 2             | 3=1*2                    | 4                                                        | 5=3-4                                                             | 6                           | 7                                                                 |
|     | <b>I Shares, Fund certificates</b>  | <b>4,059,114</b>  |               | <b>70,469,555,428</b>    | <b>73,687,398,998</b>                                    | <b>(3,217,843,570)</b>                                            | <b>20,339,730,019</b>       | <b>(22,470,695,937)</b>                                           |
|     | 1 Listed shares                     | 4,049,038         |               | 70,430,658,128           | 73,518,249,725                                           | (3,087,591,597)                                                   | 14,108,118,047              | (25,265,564,639)                                                  |
|     | 2 Listed fund certificates          |                   |               |                          |                                                          |                                                                   | 1,142,547,760               | 20,000,000                                                        |
|     | 3 Upcom shares                      | 10,076            |               | 38,897,300               | 169,149,273                                              | (130,251,973)                                                     | 80,189,212                  | (1,545,123,498)                                                   |
|     | 4 Unlisted shares                   |                   |               |                          |                                                          |                                                                   | 5,008,875,000               | 4,319,992,200                                                     |
|     | <b>II Bonds</b>                     | <b>13,610,000</b> |               | <b>1,457,133,490,000</b> | <b>1,457,156,940,000</b>                                 | <b>(23,450,000)</b>                                               | <b>981,898,360</b>          | <b>658,240,000</b>                                                |
|     | <b>III Money market instruments</b> |                   |               |                          |                                                          |                                                                   | <b>388,206,600</b>          | <b>136,986,300</b>                                                |
|     | <b>IV Total</b>                     |                   |               | <b>1,527,603,045,428</b> | <b>1,530,844,338,998</b>                                 | <b>(3,241,293,570)</b>                                            | <b>21,709,834,979</b>       | <b>(21,675,469,637)</b>                                           |

**B.7.45.3 Dividend, interest income from financial assets at FVTPL, loans, HTM, and AFS financial assets**

| Financial assets               | <u>Q2/2026</u><br>VND         | <u>Q2/2025</u><br>VND         |
|--------------------------------|-------------------------------|-------------------------------|
| a. From FVTPL financial assets | 5,650,362,900                 | 29,176,911,213                |
| b. From HTM financial assets   | 13,984,726,510                | 20,314,633,793                |
| c. From loans                  | 131,315,351,466               | 93,998,157,368                |
| d. From AFS financial assets   |                               | 1,019,059,000                 |
| <b>Total</b>                   | <b><u>150,950,440,876</u></b> | <b><u>144,508,761,374</u></b> |

**B.7.45.4 Revenue from other activities:**

| No. | Revenue from other activities                          | This year                    |                               | Q2/2025<br>VND               |
|-----|--------------------------------------------------------|------------------------------|-------------------------------|------------------------------|
|     |                                                        | Q2/2026<br>VND               | 2026<br>Accumulated<br>VND    |                              |
| 1   | Revenue from brokerage services                        | 82,275,774,593               | 180,985,320,419               | 82,220,209,988               |
| 2   | Revenue from underwriting and issuance agency services |                              | 12,242,768                    | 10,000,000                   |
| 3   | Revenue from securities investment advisory            |                              |                               |                              |
| 4   | Revenue from securities custodian services             | 2,148,169,928                | 4,243,225,026                 | 2,115,412,684                |
| 5   | Revenue from financial advisory services               | 347,727,272                  | 1,060,681,817                 | 2,187,500,000                |
| 6.1 | Other revenue from financial services                  | 757,602,930                  | 2,118,552,382                 | 6,089,977                    |
| 6.2 | Other revenue                                          | 349,021,541                  | 755,830,139                   | 491,141,660                  |
|     | <b>Total</b>                                           | <b><u>85,878,296,264</u></b> | <b><u>189,175,852,551</u></b> | <b><u>87,030,354,309</u></b> |

**B.7.45.5 Other operating expenses:**

| No.      | Other operating expenses                                                             | This year                   |                             | Q2/2025<br>VND              |
|----------|--------------------------------------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------|
|          |                                                                                      | Q2/2026<br>VND              | 2026<br>Accumulated<br>VND  |                             |
| <b>1</b> | <b>Other operating expenses</b>                                                      |                             |                             |                             |
| 1.1      | Lease expenses                                                                       |                             |                             |                             |
| 1.2      | Other financial services expenses                                                    |                             |                             |                             |
| 1.3      | Expenses from payment of principals, bonds' coupons, dividends of securities issuers |                             |                             |                             |
| 1.4      | Interest expenses from demand deposits                                               |                             |                             |                             |
| 1.5      | Others                                                                               | 3,079,486,860               | 8,103,213,232               | 6,643,616,460               |
|          | <b>Total</b>                                                                         | <b><u>3,079,486,860</u></b> | <b><u>8,103,213,232</u></b> | <b><u>6,643,616,460</u></b> |

**B.7.46 Operating revenue:**

| No. | Financial income                                            | This year                 |                            | Q2/2025<br>VND            |
|-----|-------------------------------------------------------------|---------------------------|----------------------------|---------------------------|
|     |                                                             | Q2/2026<br>VND            | 2026<br>Accumulated<br>VND |                           |
| 1   | Gains/(loss) on exchange rate differences                   | 144,114                   | 144,114                    | 1,604,797                 |
| 2   | Revenue from dividends from subsidiaries and joint ventures |                           |                            |                           |
| 3   | Received and accrued dividends, non-fixed interest income   |                           |                            |                           |
| 4   | Interest income from demand deposits                        | 243,560,363               | 573,012,522                | 299,354,398               |
| 5   | Others                                                      |                           | 135,616,438                |                           |
|     | <b>Total</b>                                                | <b><u>243,704,477</u></b> | <b><u>708,773,074</u></b>  | <b><u>300,959,195</u></b> |

**B.7.47 Operating expenses:**

| No. | Operating expenses                                     | This year                    |                               | Q2/2025<br>VND               |
|-----|--------------------------------------------------------|------------------------------|-------------------------------|------------------------------|
|     |                                                        | Q2/2026<br>VND               | 2026<br>Accumulated<br>VND    |                              |
| 1   | Expenses for brokerage services                        | 82,913,731,434               | 179,810,976,094               | 73,868,190,876               |
| 2   | Expenses for underwriting and issuance agency services |                              |                               |                              |
| 3   | Expenses for proprietary trading activities            | 697,579,343                  | 1,875,323,653                 | 610,631,218                  |
| 4   | Expenses for securities custodian services             | 4,754,337,970                | 11,083,441,282                | 4,102,085,449                |
| 5   | Expenses for financial advisory services               | 1,870,800,053                | 4,834,461,842                 | 1,682,518,223                |
|     | <b>Total</b>                                           | <b><u>90,236,448,800</u></b> | <b><u>197,604,202,871</u></b> | <b><u>80,263,425,766</u></b> |

**B.7.48 Financial expenses:**

| No. | Financial expenses                                                   | This year                    |                               | Q2/2025<br>VND               |
|-----|----------------------------------------------------------------------|------------------------------|-------------------------------|------------------------------|
|     |                                                                      | Q2/2026<br>VND               | 2026<br>Accumulated<br>VND    |                              |
| 1   | Foreign exchange differences                                         |                              | 499,049                       |                              |
| 2   | Borrowing costs                                                      | 61,053,813,463               | 112,732,242,434               | 36,879,395,216               |
| 3   | Loss from disposal of investments in subsidiaries and joint ventures |                              |                               |                              |
| 4   | Others                                                               |                              |                               |                              |
|     | <b>Total</b>                                                         | <b><u>61,053,813,463</u></b> | <b><u>112,732,741,483</u></b> | <b><u>36,879,395,216</u></b> |

**B.7.50 General and Administrative expenses:**

| STT |                                                                         | This year                    |                              | Q2/2025<br>VND               |
|-----|-------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|
|     |                                                                         | Q2/2026<br>VND               | 2026<br>Accumulated<br>VND   |                              |
| 1   | Payroll expenses for administrative staff                               | 13,576,583,158               | 44,128,207,795               | 28,595,357,131               |
| 2   | Social security, health insurance, union fee and unemployment insurance | 686,089,550                  | 1,365,018,580                | 562,245,025                  |
| 3   | Other employees' expenses                                               | 1,046,346,690                | 1,958,779,495                | 1,512,934,170                |
| 4   | Office supplies                                                         | 88,799,040                   | 144,509,433                  | 75,492,280                   |
| 5   | Materials and tools                                                     | 440,701,355                  | 817,169,847                  | 376,053,007                  |
| 6   | Depreciation of fixed assets, investment                                | 1,863,188,029                | 3,761,631,175                | 1,929,783,897                |
| 7   | Tax and fee expenses                                                    | 2,089,703,233                | 4,086,741,051                | 2,458,776,792                |
| 8   | (Reversal of)/Additional provision expenses                             |                              |                              |                              |
| 9   | External service expenses                                               | 7,565,171,012                | 14,942,638,755               | 7,312,978,471                |
| 10  | Other expenses                                                          | 3,901,176,353                | 7,723,714,351                | 6,705,671,216                |
|     | <b>Total</b>                                                            | <b><u>31,257,758,420</u></b> | <b><u>78,928,410,482</u></b> | <b><u>49,529,291,989</u></b> |

**E.7.57 Additional information for statement of changes in owner's equity:**

7.27.1 Dividends that have been proposed, or announced after the date of the Balance Sheet but before the financial statements are authorized to be issued: **none**

7.27.2 Dividend value of accumulated preferred stock has not been recorded: **none**

7.27.3 Income and expenses, profits or losses are directly accounted for in equity **in the 2<sup>nd</sup> quarter 2026**

Unit: VND

|                          |                       |
|--------------------------|-----------------------|
| Other revenue and income | 265,997,066,453       |
| Expenses                 | 215,221,395,712       |
| Corporate income tax     | 8,389,635,405         |
| <b>Profit after tax</b>  | <b>42,386,035,336</b> |

**F.7.58 Related parties transactions**

| No. | Related parties                                      | Relationship          |
|-----|------------------------------------------------------|-----------------------|
| 1   | Bao Viet Holdings                                    | Parent company        |
| 2   | Bao Viet Life Corporation                            | Fellow subsidiary     |
| 3   | Bao Viet Insurance Corporation                       | Fellow subsidiary     |
| 4   | Bao Viet Investment One Member Limited Liability Co. | Fellow subsidiary     |
| 5   | Bao Viet Fund Management Limited Company             | Fellow subsidiary     |
| 6   | Bao Viet Value Investment Fund                       | Fellow unit           |
| 7   | Bao Viet Commercial Joint Stock Bank                 | Parent joint ventures |

**Related parties transactions:**

*Significant transactions with related parties for the 2<sup>nd</sup> quarter 2026 are as follows:*

| Related parties                                         | Transactions                       | Receivable (+), Payable (-)<br>VND |                 |
|---------------------------------------------------------|------------------------------------|------------------------------------|-----------------|
|                                                         |                                    | Q2/2026                            | Q2/2025         |
| Bao Viet Holdings                                       | Custodian fee                      | 61,235,147                         | 19,821,775      |
|                                                         | Accrued expense<br>for IT services | (18,388,776)                       | (13,479,209)    |
|                                                         | Office rental                      | (2,504,258,100)                    | (2,446,424,100) |
|                                                         |                                    |                                    |                 |
| Bao Viet Life Corporation                               | Custodian fees                     | 9,960,230                          | 67,301,050      |
|                                                         | Securities transaction fee         | 1,503,178,359                      | 160,408,820     |
|                                                         | Office rental fee – 11 NCT         | (868,560,000)                      | (868,560,000)   |
|                                                         | Office rental fee – 94 Ba Trieu    | (71,931,818)                       | (113,181,819)   |
|                                                         | Others                             |                                    | (15,174,470)    |
| Bao Viet Insurance Corporation                          | Securities transaction fee         | 23,173,600                         | 28,663,560      |
|                                                         | Custodian fee                      | 4,245,030                          | 5,034,726       |
|                                                         | Healthcare insurance               | (1,958,435,101)                    | (2,068,710,106) |
| Bao Viet Investment One Member Limited<br>Liability Co. | Office rental                      | (1,910,988,314)                    | (1,617,715,664) |
|                                                         | Electricity and parking expense    | (439,098,323)                      | (403,050,298)   |
|                                                         | Building management expenses       | (594,919,407)                      | (645,784,221)   |
|                                                         | Others                             |                                    | (5,901,500)     |
| Bao Viet Fund Management Limited<br>Company             | Securities transaction fee         | 8,326,660                          | 106,552,500     |
|                                                         | Custodian fees                     | 109,910                            | 212,332         |

*Amounts of receivables and payables from/due to related companies as at 30 June 2026 are as follows:*

| Related parties                                      | Transactions                    | Receivable (+), Payable (-) (VND) |                            |
|------------------------------------------------------|---------------------------------|-----------------------------------|----------------------------|
|                                                      |                                 | <u>30-Jun- 2026</u><br>VND        | <u>30-Jun- 2025</u><br>VND |
| Bao Viet Holdings                                    | Advisory fee                    | (150,000,000)                     | (50,000,000)               |
|                                                      | Deposit for office rental       | 897,022,170                       | 897,022,170                |
|                                                      | Information technology services | (36,777,552)                      | (13,479,209)               |
| Bao Viet Insurance Corporation                       | Insurance expense               | (1,277,485,584)                   | (1,375,692,052)            |
| Bao Viet Investment One Member Limited Liability Co. | Deposit for office rental       | 638,621,027                       | 496,864,277                |
|                                                      | Building management expenses    | (594,919,407)                     |                            |
| Bao Viet Life Corporation                            | Advisory fee                    | (90,000,000)                      | (90,000,000)               |
| Bao Viet Bank                                        | Deposits                        | 8,182,652,431                     | 869,771,080                |

Preparer



Ms. Pham Thi Thuy Duong

Chief Accountant



Ms. Nguyen Hong Thuy

Day 15 Month 7 Year 2026

General Director



Mr. Nguyen Dinh An