

**CÔNG TY CỔ PHẦN TẬP ĐOÀN
QUẢN LÝ TÀI SẢN T-CORP**
*T-CORP ASSET MANAGEMENT
CORPORATION JOINT STOCK
COMPANY*

**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM Độc
lập – Tự do – Hạnh phúc**
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

**CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA
ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC,
SỞ GIAO DỊCH CHỨNG KHOÁN**
***DISCLOSURE OF INFORMATION ON THE STATE SECURITIES
COMMISSION'S PORTAL AND STOCK EXCHANGE'S PORTAL***

Kính gửi/To: - Ủy ban Chứng khoán Nhà nước/ *The State Securities Commission*
 - Sở Giao dịch Chứng khoán Hà Nội/ *Ha Noi Stock Exchange*

Công ty Cổ phần Tập đoàn Quản lý tài sản T-Corp

T-Corp Asset Management Corporation Joint Stock Company

Mã chứng khoán/Stock Symbol: TVC

Trụ sở chính/Address: 142 Đội Cấn, phường Ngọc Hà, thành phố Hà Nội/ No. 142 Doi Can, Ngoc Ha Ward, Hanoi City

Điện thoại/Telephone: 024. 3772 4999

Fax: 024. 6273 2058

Người thực hiện công bố thông tin/ Person in charge of information disclosure: **Bà Nguyễn**

Thị Hằng/ Ms. Nguyen Thi Hang

Loại thông tin công bố: ☐ 24 giờ ☐ 72 giờ ☐ bất thường ☐ theo yêu cầu ☐ định kỳ

Information disclosure type: ☐ 24 hours ☐ 72 hours ☐ irregular ☐ on demand ☐ periodic

Nội dung thông tin công bố/ Content of information disclosure:

- Báo cáo tài chính hợp nhất bán niên năm 2026 đã được soát xét của Công ty Cổ phần Tập đoàn Quản lý tài sản T-Corp/ *The reviewed consolidated financial statement for the first six months 2025 of T-Corp Asset Management Corporation Joint Stock Company.*
- Giải trình biến động lợi nhuận sau thuế trên BCTC hợp nhất giữa niên độ năm 2026 so với cùng kỳ năm trước, lợi nhuận sau thuế trong kỳ báo cáo âm và chênh lệch lợi nhuận trước và sau soát xét/ *Explanation of changes in net profit after tax in the 2026 consolidated interim financial statements compared to the same period last year, the loss after tax for the reporting period, and the difference in profit before and after review.*

Thông tin này được công bố trên trang điện tử Công ty vào ngày 29/08/2026 tại đường dẫn <http://tcorp.vn/danh-muc-qhcd/bao-cao-tai-chinh/>. This information is disclosed on company website on August 29st 2026 at <http://tcorp.vn/danh-muc-qhcd/bao-cao-tai-chinh/>.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố./We hereby declare to be responsible for the accuracy and completeness of the above information

Người được ủy quyền CBTT

Authorized person to disclose information



Nguyen Thi Hang

**Công ty Cổ phần Tập đoàn Quản lý Tài sản T-Corp/ T-Corp Asset Management Corporation
Joint Stock Company**

Địa chỉ/Address: 142 Đội Cấn, phường Ngọc Hà, thành phố Hà Nội, Việt Nam / No. 142 Doi Can, Ngoc Ha Ward, Hanoi, Vietnam

Số: 64./2026/CV-T-CORP

Hà Nội, ngày 29 tháng 08 năm 2026

V/v: Giải trình biến động lợi nhuận sau thuế trên BCTC hợp nhất giữa niên độ năm 2026 so với cùng kỳ năm trước, lợi nhuận sau thuế trong kỳ báo cáo âm và chênh lệch lợi nhuận trước và sau soát xét

Hanoi, August 29, 2026

Re: Explanation of changes in net profit after tax in the 2026 consolidated interim financial statements compared to the same period last year, the loss after tax for the reporting period, and the difference in profit before and after review

Kính gửi/To:- Ủy ban chứng khoán Nhà nước/The State Securities Commission
- Sở giao dịch chứng khoán Hà Nội/Ha Noi Stock Exchange

Tên Công ty/Company Name: **Công ty Cổ phần Tập đoàn Quản lý tài sản T-Corp/ T-Corp Asset Management Corporation Joint Stock Company**

Trụ sở chính/Address: 142 Đội Cấn, phường Ngọc Hà, thành phố Hà Nội/ No. 142 Doi Can, Ngoc Ha Ward, Hanoi City.

Điện thoại/ Telephone: 024.3722.4999 Fax: 024.6273.2058

Thực hiện Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính về việc hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần Tập đoàn Quản lý Tài sản T-Corp xin giải trình biến động lợi nhuận sau thuế thu nhập doanh nghiệp trên Báo cáo tài chính hợp nhất giữa niên độ đã được soát xét cho kỳ kế toán từ ngày 01/01/2026 đến ngày 30/06/2026 so với cùng kỳ năm trước, lợi nhuận sau thuế trong kỳ báo cáo âm và chênh lệch lợi nhuận trước và sau soát xét, cụ thể như sau:

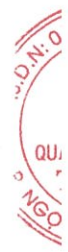
In compliance with Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance on guidelines for information disclosure in the securities market, T-Corp Asset Management Corporation Joint Stock Company hereby provides an explanation regarding changes in net profit after corporate income tax in the reviewed consolidated interim financial statements for the accounting period from January 1, 2026 to June 30, 2026 compared to the same period last year, the loss after tax for the reporting period, and the difference in profit before and after review, as follows:

1. Giải trình biến động lợi nhuận so với cùng kỳ năm trước

Explanation of changes in profit compared to the same period last year

Đơn vị tính/Unit: VND

Chỉ tiêu/ Items	6 tháng đầu năm 2026/First six months of 2026	6 tháng đầu năm 2025/First six months of 2025	Chênh lệch/ Difference	Biến động/ Movement %
1	2	3	4 = (2-3)	5 =(4/3)
Doanh thu bán hàng và cung cấp dịch vụ/ <i>Revenue from Sales of Goods and Provision of Services</i>	34.168.301.031	51.419.134.468	(17.250.833.437)	-33,5%
Giá vốn hàng bán/ <i>Cost of Goods Sold</i>	26.552.546.582	37.295.876.623	(10.743.330.041)	-28,8%
Doanh thu hoạt động tài chính và thu nhập khác/ <i>Financial Operating Revenue and Other Income</i>	50.196.928.949	74.669.543.995	(24.472.615.046)	-32,8%
Chi phí tài chính, Chi phí bán hàng, quản lý doanh nghiệp và Chi phí khác/ <i>Financial Expenses, Selling Expenses, Administrative Expenses, and Other Expenses</i>	59.585.806.733	64.549.330.130	(4.963.523.397)	-7,7%
Lợi nhuận sau thuế/ <i>Profit after tax</i>	(1.773.123.335)	36.901.173.102	(38.674.296.437)	-104,8%



Trong 6 tháng đầu năm 2026, Tập đoàn ghi nhận lỗ sau thuế 1.773.123.335 đồng, giảm 38.674.296.437 đồng, tương ứng 104,8% so với cùng kỳ năm 2025.

Nguyên nhân chủ yếu do doanh thu hoạt động tài chính và thu nhập khác giảm 24,47 tỷ đồng, đồng thời lợi nhuận gộp về bán hàng và cung cấp dịch vụ giảm 6,51 tỷ đồng so với cùng kỳ.

Bên cạnh đó, cùng kỳ năm 2025 Tập đoàn ghi nhận thu nhập thuế TNDN hoãn lại 12,66 tỷ đồng, trong khi kỳ này không phát sinh. Mặc dù một số khoản chi phí trong kỳ giảm, mức giảm chưa đủ bù đắp các yếu tố nêu trên, dẫn đến Tập đoàn ghi nhận lỗ sau thuế trong kỳ.

For the first six months of 2026, the Group recorded a net loss after tax of VND 1,773,123,335, representing a decrease of VND 38,674,296,437, or 104.8%, compared to the same period in 2025.

The decrease was mainly attributable to a VND 24.47 billion decrease in financial operating revenue and other income and a VND 6.51 billion decrease in gross profit from sales of goods and provision of services compared to the same period last year.

In addition, the Group recognized deferred corporate income tax income of VND 12.66 billion in the same period of 2025, while no such income was recorded in the current period. Although certain expenses decreased during the period, such decreases were insufficient to offset the above factors, resulting in a net loss after tax for the period.

2. Giải trình chênh lệch lợi nhuận trước và sau soát xét

Explanation of the difference in profit before and after review

Đơn vị tính/Unit: VND

Chỉ tiêu/ Items	Trước soát xét/Before review	Sau soát xét/After review	Chênh lệch/ Difference	Biến động/ Movement %
1	2	3	4 = (2-3)	5 =(4/3)
Giá vốn hàng bán/ Cost of Goods Sold	23.504.979.608	26.552.546.582	3.047.566.974	12,97%
Doanh thu hoạt động tài chính / Financial Operating Revenue	50.195.793.107	50.195.801.457	8.350	0,00%
Chi phí tài chính và Chi phí quản lý doanh nghiệp / Financial Expenses and Administrative Expenses	58.101.097.087	57.964.153.446	-136.943.641	-0,24%
Lợi nhuận sau thuế/ Profit after tax	1.137.491.648	-1.773.123.335	-2.910.614.983	-255,88%

Lợi nhuận sau thuế trên Báo cáo tài chính hợp nhất sau soát xét là âm 1.773.123.335 đồng, giảm 2.910.614.983 đồng so với số liệu trước soát xét là dương 1.137.491.648 đồng. Nguyên nhân chủ yếu do sau soát xét, giá vốn hàng bán được điều chỉnh tăng 3.047.566.974 đồng; đồng thời có một số điều chỉnh giảm chi phí tài chính và chi phí quản lý doanh nghiệp. Tổng ảnh hưởng của các điều chỉnh làm lợi nhuận sau thuế giảm 2.910.614.983 đồng, chuyển từ lãi trước soát xét sang lỗ sau soát xét.

Net profit after tax in the reviewed consolidated financial statements was a loss of VND 1,773,123,335, representing a decrease of VND 2,910,614,983 compared to the pre-review profit of VND 1,137,491,648. The difference was mainly attributable to a VND 3,047,566,974 increase in cost of goods sold following review adjustments, partially offset by adjustments decreasing financial expenses and administrative expenses. As a result, net profit after tax decreased by VND 2,910,614,983, changing from a profit before review to a loss after review.

Trên đây là giải trình của Công ty về biến động lợi nhuận sau thuế trên Báo cáo tài chính hợp nhất giữa niên độ đã được soát xét cho kỳ kế toán từ ngày 01/01/2026 đến ngày 30/06/2026

**Công ty Cổ phần Tập đoàn Quản lý Tài sản T-Corp/ T-Corp Asset Management Corporation
Joint Stock Company**

Địa chỉ/Address: 142 Đội Cấn, phường Ngọc Hà, thành phố Hà Nội, Việt Nam / No. 142 Doi Can,
Ngoc Ha Ward, Hanoi, Vietnam

so với cùng kỳ năm trước, lợi nhuận sau thuế trong kỳ báo cáo âm và chênh lệch lợi nhuận trước
và sau soát xét.

The above is the Company's explanation regarding changes in net profit after tax in the
reviewed consolidated interim financial statements for the accounting period from January 1,
2026 to June 30, 2026 compared to the same period last year, the net loss after tax for the
reporting period, and the difference in profit before and after review.

Trân trọng/ Best regards!

Nơi nhận/Recipients:

- Như trên/ As above;
- Lưu VPHDQT/ Archived the board office.

**CÔNG TY CP TẬP ĐOÀN
QUẢN LÝ TÀI SẢN T-CORP**
T-Corp Asset Management
Corporation Joint Stock Company



CHỦ TỊCH HĐQT
Nguyễn Thị Hằng



**T-CORP ASSET MANAGEMENT CORPORATION
JOINT STOCK COMPANY**

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

**For the accounting period from 01 January 2026 to 30 June 2026
(REVIEWED)**



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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of T-Corp Asset Management Corporation Joint Stock Company (hereinafter referred to as “the Company”) presents this report together with the Company’s reviewed interim consolidated financial statements for the accounting period from 01 January 2026 to 30 June 2026.

BOARD OF MANAGEMENT

The members of the Board of Management who held office for the first six months of 2026 and up to the date of this report are as follows:

Board of Management

Ms. Nguyen Thi Hang	Chairwoman	
Mr. Ngo Long Giang	Member	Dismissed from 25 April 2026
Mr. Bui Viet Anh	Independent Member	Appointed from 25 April 2026
Ms. Phan Thi Thu Ha	Independent Member	

Board of General Directors

As of the date of this report, the Company has not yet appointed any member to the Board of General Directors.

Chief Accountant

Mr. Hoang Van Quan	Chief Accountant
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EVENTS AFTER THE REPORTING DATE

The Board of Management confirms that no significant events have occurred after 30 June 2026 that would have a material impact, require adjustment to, or disclosure in the accompanying interim consolidated financial statements for the accounting period from 01 January 2026 to 30 June 2026.

THE AUDITORS

The accompanying interim consolidated financial statements for the accounting period from 01 January 2026 to 30 June 2026 have been reviewed by UHY Auditing and Consulting Company Limited.

RESPONSIBILITY OF THE BOARD OF MANAGEMENT

The Board of Management of the Company is responsible for preparing the interim consolidated financial statements, which give a true and fair view of the Company’s interim consolidated financial position as at 30 June 2026, as well as its interim consolidated results of operations and its interim consolidated cash flows for the six-month accounting period then ended. In preparing the interim consolidated financial statements, the Board of Management is required to:

- Select suitable accounting policies and apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements;
- Design and implement an effective system of internal control to mitigate the risks of material misstatement due to fraud or error in the preparation and presentation of the interim consolidated financial statements; and
- Prepare the interim consolidated financial statements on a going concern basis unless it is inappropriate to presume that the Company will continue its business.

STATEMENT OF THE BOARD OF MANAGEMENT (CONT'D)

RESPONSIBILITY OF THE BOARD OF MANAGEMENT (CONT'D)

The Board of Management confirms that the Company has complied with the above requirements in preparing the interim consolidated financial statements.

The Board of Management is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the consolidated financial position of the Company and for ensuring that the interim consolidated financial statements of the Company comply with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System, and relevant legal regulations on the preparation and presentation of the interim consolidated financial statements. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

For and on behalf of the Board of Management,



Nguyen Thi Hang

Chairwoman

Hanoi, 28 August 2026

No.: 1011/2026/UHY-BCSX

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

**To: Shareholders and the Board of Management of
T-Corp Asset Management Corporation Joint Stock Company**

We have reviewed the accompanying interim consolidated financial statements of T-Corp Asset Management Corporation Joint Stock Company (hereinafter referred to as “the Company”), as prepared on 28 August 2026, and set out on pages 06 to 37, which comprise the Interim Consolidated Statement of Financial Position as at 30 June 2026, the Interim Consolidated Income Statement and the Interim Consolidated Cash Flow Statement for the six-month accounting period then ended, and the Notes to the Interim Consolidated Financial Statements.

Responsibilities of the Board of Management

The Board of Management of T-Corp Asset Management Corporation Joint Stock Company is responsible for the preparation and fair presentation of the Company’s interim consolidated financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and relevant legal regulations on the preparation and presentation of the interim consolidated financial statements, and for such internal control as the Board of Management determines is necessary to enable the preparation and fair presentation of the interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Responsibilities of Auditors

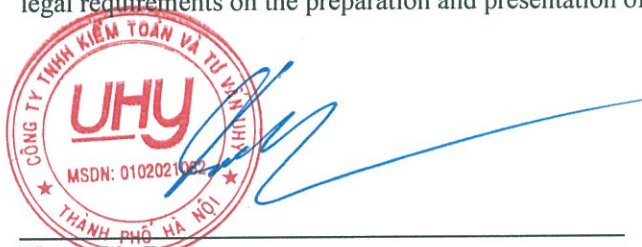
Our responsibility is to express a conclusion on the interim consolidated financial statements based on our review. We conducted our review in accordance with the Vietnamese Standards on Review Engagements No. 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION (CONT'D)

Auditors' conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the interim consolidated financial position of T-Corp Asset Management Corporation Joint Stock Company as at 30 June 2026, and its interim consolidated income statement and interim consolidated cash flow statement for the accounting period from 01/01/2026 to 30/06/2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and the relevant legal requirements on the preparation and presentation of interim consolidated financial statements.



The stamp is a red circular seal. The outer ring contains the text 'CÔNG TY TNHH KIỂM TOÁN VÀ TƯ VẤN UHY' at the top and 'THÀNH PHỐ HÀ NỘI' at the bottom. In the center, the letters 'UHY' are prominently displayed in a stylized font. Below 'UHY', the text 'MSDN: 0102021002' is visible. A blue ink signature is written across the center of the stamp.

Phạm Gia Đạt

Deputy General Director

Auditor's Practicing Certificate No. 0798-2023-112-1

For and on behalf of

UHY AUDITING AND CONSULTING COMPANY LIMITED

Hanoi, 28 August 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

ASSETS	Codes	Notes	Closing balance (VND)	Opening balance (VND)
CURRENT ASSETS	100		1,858,236,848,860	2,344,620,192,029
Cash and cash equivalents	110	5	35,534,840,765	47,773,552,949
Cash	111		35,534,840,765	47,773,552,949
Short-term financial investments	120	7	1,744,249,570,168	2,151,263,409,824
Trading securities	121		1,156,539,529,112	1,707,383,055,845
Provision for impairment of trading securities	122		(71,264,717,912)	(86,771,435,031)
Held-to-maturity investments	123		1,044,720,623,598	916,397,653,640
Provision for impairment of short-term held-to-maturity investments	124		(385,745,864,630)	(385,745,864,630)
Short-term receivables	130		73,428,240,894	140,467,027,872
Short-term trade receivables	131		491,417,827	24,891,769,696
Short-term advances to suppliers	132		1,600,413,771	890,463,439
Other short-term receivables	135	8	72,209,118,047	115,557,503,488
Provision for doubtful short-term receivables	136		(872,708,751)	(872,708,751)
Other short-term assets	160		5,024,197,033	5,116,201,384
Short-term prepaid expenses	161	6	1,046,499,079	1,040,747,955
Tax and other receivables from the State budget	163	13	3,977,697,954	4,075,453,429
NON-CURRENT ASSETS	200		17,467,686,015	18,289,815,722
Long-term receivables	210		14,963,297,397	15,141,146,220
Other long-term receivables	215		14,963,297,397	15,141,146,220
Fixed assets	220		1,812,318,008	2,297,815,000
Tangible fixed assets	221	9	1,796,511,560	2,264,508,552
- Cost	222		12,159,241,785	12,159,241,785
- Accumulated depreciation	223		(10,362,730,225)	(9,894,733,233)
Intangible fixed assets	227	10	15,806,448	33,306,448
- Costs	228		8,983,800,575	8,983,800,575
- Accumulated amortization	229		(8,967,994,127)	(8,950,494,127)
Long-term assets in progress	250		50,000,000	50,000,000
Construction in progress	252		50,000,000	50,000,000
Other long-term assets	270		642,070,610	800,854,502
Long-term prepaid expenses	271	6	642,070,610	800,854,502
TOTAL ASSETS	280		1,875,704,534,875	2,362,910,007,751

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONT'D)

As at 30 June 2026

RESOURCES	Codes	Notes	Closing balance (VND)	Opening balance (VND)
LIABILITIES	300		247,879,046,200	613,333,611,888
Current liabilities	310		247,879,046,200	613,333,611,888
Short-term trade payables	311		68,614,657	207,362,318
Short-term advances from customers	312		421,500,000	421,500,000
Tax and other payables to the State budget	314	13	1,479,358,119	586,148,047
Payables to employees	315		1,026,305,266	1,262,490,997
Short-term accrued expenses	316	11	38,817,369,749	54,998,722,447
Other short-term payables	320	12	11,616,293,983	18,485,867,983
Short-term loan and finance lease obligations	321	14	170,982,931,058	513,904,846,728
Bonus and welfare fund	323		23,466,673,368	23,466,673,368
OWNER'S EQUITY	400	15	1,627,825,488,675	1,749,576,395,863
Share capital	411		961,555,700,000	961,555,700,000
- Shares with voting rights	411a		961,555,700,000	961,555,700,000
Share premiums	412		24,130,116,784	24,130,116,784
Other equity	414		33,274,816,400	33,274,816,400
Treasury shares	415		(122,223,390,253)	(20,670,798,500)
Development investment fund	418		23,716,973,549	23,716,973,549
Other equity funds	419		30,065,179,264	30,065,179,264
Retained earnings	420		439,524,304,242	437,782,379,131
- Accumulated losses by the end of prior year	420a		439,534,826,584	414,109,269,192
- Retained earnings for the current period	420b		(10,522,342)	23,673,109,939
Non-controlling interests	429		237,781,788,689	259,722,029,235
TOTAL RESOURCES	440		1,875,704,534,875	2,362,910,007,751

Approved, 28 August 2026

Preparer



Do Tat Thang

Chief Accountant



Hoang Van Quan

Chairwoman



Nguyen Thi Hang

INTERIM CONSOLIDATED INCOME STATEMENT
For the accounting period from 01 January 2026 to 30 June 2026

	Codes	Notes	Cumulative for the first six months of	
			Current period (VND)	Prior period (VND)
Gross revenue from goods sold and services rendered	01	16	34,168,301,031	51,419,134,468
Sale deductions	02		-	-
Net revenue from goods sold and services rendered	10		34,168,301,031	51,419,134,468
Cost of sales	11	17	26,552,546,582	37,295,876,623
Gross profit from goods sold and services	20		7,615,754,449	14,123,257,845
Financial income	22	18	50,195,801,457	74,669,543,995
Financial expenses	23	19	42,665,244,147	39,866,568,866
<i>In which: Borrowing costs</i>	24		12,521,316,162	11,618,949,366
Selling expenses	25	20	118,470,000	85,990,839
General and administrative expenses	26	20	15,298,909,299	23,857,466,118
Net profits/(loss) from operating activities	30		(271,067,540)	24,982,776,017
Other income	31		1,127,492	-
Other expenses	32	21	1,503,183,287	739,304,307
Other profit/(loss)	40		(1,502,055,795)	(739,304,307)
Accounting profit/(loss) before tax	50		(1,773,123,335)	24,243,471,710
Current corporate income tax expense	51		-	-
Deferred corporate income tax expenses	52		-	(12,657,701,392)
Net profit/(loss) after tax	60		(1,773,123,335)	36,901,173,102
Net profit/(loss) after tax attributable to shareholders	61		(10,522,342)	30,746,086,780
Net profit/(loss) after tax attributable to non-controlling interests	62		(1,762,600,993)	6,155,086,322
Basic earnings per share	70	22	(0.11)	282

Approved, 28 August 2026

Preparer



Do Tat Thang

Chief Accountant



Hoang Van Quan

Chairwoman



Nguyễn Thi Hang

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Applying indirect method)

For the accounting period from 01 January 2026 to 30 June 2026

	Codes	Notes	Cumulative for the first six months of Current period (VND)	Prior period (VND)
I. Cash flows from operating activities				
<i>Profit before tax</i>	<i>01</i>		<i>(1,773,123,335)</i>	<i>24,243,471,710</i>
<i>Adjustments for:</i>				
Depreciation and amortization	02		485,496,092	589,610,136
Provisions	03		(15,506,717,119)	(15,683,476,125)
Gains (losses) on investing activities	05		(12,778,416,189)	(8,805,421,635)
Borrowing costs	06		12,521,316,162	11,618,949,366
<i>Operating profit before movements in working capital</i>	<i>08</i>		<i>(17,051,443,489)</i>	<i>11,963,133,452</i>
(Increase)/decrease in receivables	09		30,633,692,885	26,346,540,438
Increase/(decrease) in payables (excluding interest, corporate income tax)	11		(22,532,650,018)	(54,527,384,134)
(Increase)/decrease in prepaid expenses	12		153,032,768	1,041,681,092
Increase (decrease) in trading securities	13		550,843,526,733	1,069,010,221,900
Borrowing costs paid	14		(12,991,058,880)	(12,185,445,401)
<i>Net cash flows from operating activities</i>	<i>20</i>		<i>529,055,099,999</i>	<i>1,041,648,747,347</i>
II. Cash flows from investing activities				
Acquisition of fixed assets and other long - term assets	21		-	(1,744,680,000)
Loans and purchase of debt instruments from other entities	23		(200,500,000,000)	(2,433,168,852)
Collection of loans and repurchase of debt instruments of other entities	24		116,851,000,000	-
Equity investments in other entities	25		(15,860,325,661)	-
Interest and dividend received	27		2,690,020,901	8,471,886,387
<i>Net cash flows from investing activities</i>	<i>30</i>		<i>(96,819,304,760)</i>	<i>4,294,037,535</i>

INTERIM CONSOLIDATED CASH FLOW STATEMENT (CONT'D)

(Applying indirect method)

For the accounting period from 01 January 2026 to 30 June 2026

	Codes	Notes	Cumulative for the first six months of	
			Current period (VND)	Prior period (VND)
III. Cash flows from financing activities				
Cash payments for return of capital to owners and repurchase of issued shares	32		(101,552,591,753)	(27,128,362,680)
Receipts from loans	33		1,351,869,956,899	875,345,081,887
Repayment of borrowings	34		(1,694,791,872,569)	(1,038,605,430,535)
Net cash flows from investing activities	40		(444,474,507,423)	(190,388,711,328)
Net cash flows during the period	50		(12,238,712,184)	855,554,073,554
Opening balance of cash and cash equivalents	60	5	47,773,552,949	598,632,444,727
Closing balance of cash and cash equivalents	70	5	35,534,840,765	1,454,186,518,281

Approved, 28 August 2026

Preparer



Do Tat Thang

Chief Accountant



Hoang Van Quan

Chairwoman



Nguyễn Thi Hang

1. COMPANY OVERVIEW

1.1 STRUCTURE OF OWNERSHIP

T-Corp Asset Management Corporation Joint Stock Company (hereinafter referred to as “the Company”) was established and operates under Enterprise Registration Certificate No. 0106065776 issued by the Hanoi Department of Planning and Investment on 20 December 2012, with its 27th amendment registered on 22 November 2025.

The Company's international transaction name is T-corp Asset Management Corporation Joint Stock Company. Its abbreviated name is T-Corp Group.

According to the 27th Enterprise Registration Certificate dated 22 November 2025, the Company's charter capital is VND 961,555,700,000, corresponding to 96,155,570 shares, with a par value of VND 10,000 per share.

The Company's shares are currently listed on the Hanoi Stock Exchange under the stock symbol TVC.

As at 30 June 2026, the total number of the Company's officers and employees was 16 (as of 01 January 2026, it was 16).

The Company's head office is located at No. 142 Doi Can Street, Ngoc Ha Ward, Hanoi, Vietnam.

1.2 BUSINESS SECTOR AND PRINCIPAL BUSINESS ACTIVITIES

The company operates in the field of financial investment.

The Company's business activities include:

- Provision of financial support services not classified elsewhere, and investment advisory services;
- Auction brokerage agency services;
- Market research and public opinion polling;
- Management consulting services;
- Office leasing services, real estate trading;
- Construction of projects for residential, office, hotel, commercial centers, supermarkets, new urban areas, industrial parks, economic zones, high-tech zones, premium entertainment areas, and golf course developments, as well as the construction of civil and industrial works; and
- Real estate brokerage services, Real estate valuation services, Real estate exchange services, Real estate advisory services, Real estate advertising services, and Real estate management services.

1.3 NORMAL BUSINESS CYCLE

The normal business cycle of the Company is within 12 months, based on the calendar financial year starting from 01 January to 31 December each year.

1. COMPANY OVERVIEW (CONT'D)

1.4 CORPORATE STRUCTURE

The Company has the following investments in a subsidiary as at 30 June 2026:

<u>Name</u>	<u>Address</u>	<u>Business Line</u>
T-Cap Securities Joint Stock Corporation	No. 142 Doi Can Street, Ngoc Ha Ward, Hanoi City	Operating in the securities sector

The Company's ownership interest in the investment as at 30 June 2026 is 71.29%, and as at 01 January 2026 was 69.47%.

1.5 STATEMENT OF COMPARABILITY IN THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

The comparative figures are derived from the Company's audited consolidated financial statements for the financial year ended 31 December 2025 and the reviewed interim consolidated financial statements for the period from 01 January 2025 to 30 June 2025.

As disclosed in Note 3.2, effective from 1 January 2026, the Company adopted Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance regarding the Corporate Accounting System, and prepared and presented its consolidated financial statements in accordance with Circular No. 43/2026/TT-BTC dated 20 April 2026, which amends and supplements certain articles of Circular No. 202/2014/TT-BTC dated 22 December 2014 issued by the Ministry of Finance. Accordingly, certain comparative figures have been reclassified and restated to align with the presentation requirements of Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC. The Company has updated certain accounting policies to better reflect the nature of economic transactions and events; these changes did not materially alter the Company's consolidated financial position as of 30 June 2026.

2. FINANCIAL YEAR AND ACCOUNTING CURRENCY

2.1 FINANCIAL YEAR

The financial year of the Company begins on 01 January and ends on 31 December of the calendar year.

The interim consolidated financial statements have been prepared for the accounting period from 01 January 2026 to 30 June 2026.

2.2 ACCOUNTING CURRENCY

The interim consolidated financial statements are presented in Vietnamese Dong (VND).

3. APPLIED ACCOUNTING STANDARDS AND SYSTEMS

3.1 COMPLIANCE WITH ACCOUNTING STANDARDS AND SYSTEMS

The Board of Management of T-Corp Asset Management Group Joint Stock Company confirms that it has fully complied with the requirements of Vietnamese Accounting Standard No. 27 – Interim Financial Reporting, the Vietnamese Corporate Accounting System issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Minister of Finance providing guidance on the Corporate Accounting System; Circular No. 202/2014/TT-BTC dated 22 December 2014 of the Minister of Finance guiding the methods for preparing and presenting Consolidated Financial Statements, and Circular No. 43/2026/TT-BTC amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC; and other legal regulations relevant to the preparation and presentation of Consolidated Financial Statements, as well as the Vietnamese Accounting Standards and legal regulations relevant to the preparation and presentation of Interim Consolidated Financial Statements in Vietnam.

For the accounting period from 01 January 2026 to 30 June 2026

3. APPLIED ACCOUNTING STANDARDS AND SYSTEMS (CONT'D)

3.2 CHANGES IN ACCOUNTING POLICIES AND DISCLOSURES

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") providing guidance on the Corporate Accounting system. Circular 99 takes effect from 01 January 2026 and applies to financial years beginning on or after 01 January 2026.

On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC ("Circular 43") amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance guiding the methods for preparing and presenting consolidated financial statements. Circular 43 takes effect from its date of signing and applies to the preparation and presentation of Consolidated Financial Statements for financial years beginning on or after 01 January 2026.

The Company has applied the requirements of Circular 99 and Circular 43 since 01 January 2026. Accordingly, certain comparative figures have been reclassified and represented to conform with the presentation guidance under Circular 99 and Circular 43. The impact of the changes in accounting policies under the guidance of Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC has been applied prospectively (without retrospective restatement), with reclassification of certain corresponding line items is presented in detail in Note 25.

3.3 BASIS OF PREPARATION OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

The Consolidated Financial Statements comprise the Financial Statements of the Company and the financial statements of the Companies controlled by the Company (Subsidiaries). Control is achieved when the Company has the ability to control the financial and operating policies of investee companies so as to obtain benefits from their activities.

The financial statements of Subsidiaries are prepared for the same reporting period as the Company's Consolidated Financial Statements and apply accounting policies consistent with those of the Company. Where necessary, the financial statements of Subsidiaries are adjusted to ensure consistency of accounting policies applied by the Company and its Subsidiaries.

Subsidiaries are fully consolidated from the acquisition date, being the date on which the Company effectively obtains control of the Subsidiary, and continue to be consolidated until the date on which the Company effectively ceases to control the Subsidiary. The operating results of Subsidiaries acquired or disposed of during the period are presented in the Consolidated Income Statement from the acquisition date or up to the date of disposal of the investment in that Subsidiary.

All intra-group transactions and balances, including unrealized gains or losses arising from intra-group transactions, between companies within the Group are eliminated in preparing the Consolidated Financial Statements.

Non-controlling interests represent the value of non-controlling interests at the initial date of business combination and the non-controlling shareholders' share of movements in equity since the date of business combination. Losses arising at a Subsidiary must be allocated in proportion to the non-controlling interests' ownership, even where the losses exceed the non-controlling interests' share of the Subsidiary's net assets.

Non-controlling interests in the net assets of consolidated Subsidiaries are presented as a separate line item within equity.

The accompanying Consolidated Financial Statements are not intended to present the consolidated financial position, consolidated results of operations, and consolidated cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies, which the Company has adopted in the preparation of these interim consolidated financial statements for the accounting period from 01 January 2026 to 30 June 2026, are as follows:

ACCOUNTING ESTIMATES

The preparation of the interim consolidated financial statements in accordance with Vietnamese Accounting Standards requires the Board of Management to make estimates and assumptions that affect the reported amounts for liabilities and assets, as well as the presentation of contingent liabilities and assets at the date of the interim consolidated financial statements, and the reported figures for revenues and expenses throughout the accounting period. Actual results may differ from these estimates and assumptions.

BUSINESS COMBINATION AND GOODWILL

Business combinations are accounted for using the acquisition method. The cost of a business combination comprises the fair values, at the date of exchange, of the assets given, liabilities incurred or assumed, and equity instruments issued by the Parent Company in exchange for control of the subsidiary, together with any costs directly attributable to the business combination. The identifiable assets, liabilities, and contingent liabilities of the subsidiary are recognised at their fair values at the acquisition date.

Goodwill arising from a business combination is initially recognized at cost, being the difference between the cost of the business combination and the Parent Company's interest in the fair value of the identifiable assets, liabilities and recognized contingent liabilities. If the cost of the business combination is lower than the fair value of the net assets of the subsidiary, the difference is recognized in the Consolidated Income Statement. Subsequent to initial recognition, goodwill is measured at cost less accumulated amortization. Goodwill is amortized using the straight-line method over its estimated useful life of 10 years. The Company periodically assesses goodwill for impairment; if there is evidence that the impairment loss exceeds the annual amortisation charge, goodwill is amortised based on the amount of the impairment loss, and the corresponding expense is recognised immediately in the period in which the impairment arises.

Upon disposal of an investment in a subsidiary, the carrying amount of any unamortised goodwill is included in determining the gain or loss on disposal of the subsidiary.

CASH AND CASH EQUIVALENTS

Cash comprises cash on hand, demand deposits at banks and other institutions that the Company is allowed to make deposits and payments in accordance with prevailing regulations; cash in transit. This cash includes Vietnamese cash, foreign currencies and monetary gold.

Cash equivalents are short-term investments with original maturities of three months or less from the acquisition date, which are readily convertible into known amounts of cash and are subject to insignificant risk of changes in value.

FINANCIAL INVESTMENTS

Trading securities

These are securities held for trading purposes in accordance with applicable laws and regulations (including securities with a maturity of more than 12 months that are purchased and sold for profit). Trading securities include: shares and bonds listed on the securities market; other securities and financial instruments (fund certificates, share purchase rights, warrants, call and put options, futures contracts, commercial papers and bills of exchange) that are purchased and resold for profit.

Trading securities (cont'd)

Trading securities are initially recognised at cost. The cost of trading securities comprises the fair value of consideration paid at the transaction date. Acquisition costs of trading securities (if any), such as brokerage fees, transaction costs, information service fees, taxes, bank charges, etc., are recognized as financial expenses during the period. Trading securities are recognised when the Company obtains ownership rights, specifically as follows:

- Listed securities are recognized at the time the order is matched (T+0);
- Unlisted securities are recognized at the time when the ownership rights are officially obtained in accordance with applicable laws and regulations.

Interest, dividends, and profits attributable to the period before the acquisition of trading securities are deducted from the cost of the securities. Interest, dividends, and profits arising after the acquisition date are recognised as financial income. Stock dividends received are recorded only as an increase in the number of shares held, without recognising the value of the shares received.

During the holding period, the Company is not permitted to reclassify trading securities into held-to-maturity investments and vice versa.

Provision for trading securities: Represents the provision for potential losses resulting from a decrease in the market value of securities held by the Company for trading purposes. This provision is determined based on the market value of each security at the end of the accounting period. For trading securities whose fair value cannot be reliably measured at the end of the accounting period, the provision is made based on the investee's operating losses. Any increase or decrease in the provision for impairment of trading securities is recognized as financial expenses.

Held-to-maturity investments

An investment is classified as held-to-maturity when the Company has the positive intention and ability to hold it to maturity. Held-to-maturity investments include term deposits with banks (including treasury bills and promissory notes), bonds and preference shares which the issuer is obliged to redeem at a specified future date, loans granted for the purpose of earning periodic interest income and other held-to-maturity investments.

Provision for impairment of held-to-maturity investments is made when there is objective evidence indicating that part or all of the investment may not be recoverable and the amount of loss can be reliably estimated. Such loss is recognized as financial expenses in the period.

BUSINESS COOPERATION CONTRACT

A Business Cooperation Contract (BCC) is a contractual arrangement between two or more parties to jointly carry out an economic activity without forming a separate legal entity. This activity may be jointly controlled or not jointly controlled by the contributing parties, or may be controlled by one of the parties to the contract. A BCC may be carried out in the form of jointly constructing an asset or cooperating in certain business activities.

In cases where the Company is a party without joint control rights over the BCC and is entitled to fixed benefits independent of the BCC's business results:

- If the substance of the arrangement is an asset lease (contribution to the BCC in the form of non-monetary assets), it is treated as an asset leasing transaction.
- If the substance of the arrangement is a lending transaction (contribution to the BCC in the form of cash), it is treated as a lending transaction.

RECEIVABLES AND PROVISION FOR DOUBTFUL RECEIVABLES

Receivables are tracked in detail by original repayment term, remaining repayment term at the reporting date, original currency, and individual debtor, and are presented at their carrying amounts, net of provisions for doubtful debts.

The classification of receivables is based on the following principles:

- Trade receivables represent commercial receivables arising from sales transactions between the Company and independent customers, including receivables arising from entrusted export sales through other entities; and
- Other receivables represent non-commercial receivables that are not related to sales transactions, including: Receivables for loan interest and deposit interest; amounts paid on behalf of others; receivables from investment cooperation contracts; receivables for penalties and compensations; advances; pledges, collateral, deposits, etc.

Provision for doubtful debts is made by the Company for receivables that are past their payment due date as stipulated in economic contracts, contract commitment documents, or debt acknowledgment agreements, for which the Company has repeatedly demanded payment but has not yet been able to collect; the overdue period of a receivable is determined based on the original principal repayment term under the initial purchase/sale contract, without taking into account any debt extension agreed between the parties; or for receivables not yet due for payment but where the debtor has fallen into bankruptcy or is undergoing dissolution procedures, or has gone missing or absconded, and such provisions are reversed upon subsequent collection of the debt.

The addition or reversal of the provision for doubtful debts is made at the time of preparation of the financial statements. Any increase or decrease in the provision for doubtful debts required at the reporting date is recognised in administrative expenses.

PREPAID EXPENSES

Prepaid expenses include actual costs incurred in the current period but related to multiple accounting periods and are gradually allocated to the results of operations in subsequent periods.

The Company's prepaid expenses include the value of tools and supplies awaiting allocation, fixed asset repair costs, office repair and completion costs and other costs, which are considered to be able to provide future economic benefits to the Company. These costs are capitalized as prepaid expenses and allocated to the income statement using the straight-line method in accordance with current regulations. In particular:

- Tools and supplies put into use are allocated to expenses on a straight-line basis over a period not exceeding 36 months.
- Significant one-off asset repair costs are allocated to expenses on a straight-line basis over a period not exceeding 36 months.

TANGIBLE FIXED ASSETS

Tangible fixed assets are stated at cost less accumulated depreciation.

The cost of a tangible fixed asset comprises all expenditures incurred by the Company to acquire the asset up to the time the asset is brought to the location and condition necessary for it to operate in the manner intended by the Company. Expenditures incurred subsequent to initial recognition are added to the carrying amount of the asset only when it is probable that such expenditures will generate future economic benefits from the use of the asset. Expenditures that do not satisfy the above condition are recognised as production and business expenses in the period incurred.

When tangible fixed assets are sold or disposed of, their cost and accumulated depreciation are derecognised, and any resulting gain or loss is recognised as income or expense during the period.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. The estimated useful lives of various types of tangible fixed assets are as follows:

Type of assets	Estimated useful lives
- Transport vehicles and transmission equipment	07
- Management equipment	07

INTANGIBLE FIXED ASSETS AND AMORTIZATION

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of intangible fixed assets includes all expenditures incurred by the Company to bring the asset to the location and condition necessary for it to operate in the manner intended by the Company. Costs related to intangible fixed assets incurred after initial recognition are recognised as production and business expenses in the period incurred unless these costs are directly associated with a specific intangible fixed asset and increase the future economic benefits expected to be derived from that asset.

When intangible fixed assets are sold or disposed of, their cost and accumulated amortisation are derecognised, and any gains or losses arising from the disposal are recognised as income or expense for the period.

Amortization of intangible fixed assets is recognized as production and business expense according to the purpose of use of the asset. For intangible fixed assets in the form of land use rights, amortization is only calculated for those land use rights that have a definite term.

These are management software, which is amortized over an estimated useful life of 10 years.

PAYABLES AND ACCRUED EXPENSES

Payables and accrued expenses are recognised at the value of the present obligations that the Company is required to settle in the future, arising from transactions for goods purchased or services received, or other financial obligations at the time of preparing the consolidated financial statements.

PAYABLES AND ACCRUED EXPENSES (CONT'D)

Liabilities are monitored in detail by original repayment term, the remaining repayment term at the reporting date, original currency, and individual creditor. Liabilities are not recognised at an amount lower than the obligation to be settled.

The classification of payables is based on the following principles:

- Trade payables: Represent commercial liabilities arising from the purchase of goods, services, and assets where the seller is an independent entity from the Company, including payables arising from imports conducted through an entrusted party.
- Accrued expenses: Represent payables for goods and services received from the seller or provided to the buyer but not yet settled due to the absence of invoices or insufficient accounting documentation, and payables to employees for accrued annual leave, together with other accrued production and business expenses.
- Dividends and profits payable: Represent the dividends and profits payable by the Company to its owners.
- Other payables: Represent non-commercial payables that are not related to transactions involving the purchase, sale, or supply of goods and services.

LOANS AND FINANCE LEASE OBLIGATIONS

Loans and finance lease obligations are initially recognised at the amount actually received. Transaction costs and finance costs directly attributable to the borrowings are recognised as financial expenses in the period incurred, except where such costs are capitalised in accordance with the Company's borrowing cost policy.

Subsequent to initial recognition, loans and finance lease obligations are subsequently recognised at the outstanding amounts payable, including principal and interest payable in accordance with the relevant loan agreements or lease contracts. Borrowing costs and related financial expenses are recognised in the expenses of the period in which they are incurred, except where such costs are capitalised in accordance with the Company's borrowing cost policy.

For lease contracts that qualify for classification as finance leases, the leased assets and lease liabilities are recognised in accordance with the economic substance of the transactions.

BORROWING COSTS

Borrowing costs comprise interest expenses and other costs incurred directly in connection with the Company's borrowings.

Borrowing costs are recognised as expenses in the period in which they are incurred, except for borrowing costs directly attributable to the acquisition, construction, or production of qualifying assets, in which case such borrowing costs are capitalised as part of the cost of the respective assets until the assets are ready for their intended use.

OWNERS' EQUITY

Share capital is recognized according to the actual amount of capital contributed by owners.

Share capital is recognised based on the actual capital contributions made by shareholders and approved by the competent authorities (if any).

OWNERS' EQUITY (CONT'D)

Share premium is recognised as the difference between the issuance price and the par value of shares upon initial issuance or additional issuance, the difference between the reissuance price and the carrying value of treasury shares, and the equity component of convertible bonds upon maturity and costs directly related to additional share issuances in accordance with the successfully issued shares.

Treasury shares represent the cost of shares previously issued by the Company and subsequently reacquired by the Company itself.

Retained earnings reflect the operating results (profit or loss) after corporate income tax, the status of profit distribution, or retrospective application due to changes in accounting policies and retrospective adjustment of material errors of prior years. The distribution of profits is carried out when the Company has retained earnings not exceeding the retained earnings on the consolidated financial statements after excluding the impact of gains recognized from bargain purchases. Retained earnings may be distributed to investors, appropriated to funds in accordance with the Company's Charter and Vietnamese legal regulations, and approved by the General Meeting of Shareholders.

REVENUE

Revenue is recognized when it is probable that the economic benefits will flow to the Company, which is measured at fair value of the amounts receivable, regardless of whether cash has been received or not. Net revenue is measured at the fair value of the amounts received or receivable after deducting trade discounts, sales rebates, and sales returns. Revenue is recognized when the following conditions are simultaneously satisfied:

Revenue from rendering of services

Revenue from rendering of services is recognized when all of the following conditions are satisfied:

- The revenue can be measured reliably. Where contracts provide customers with the right to return purchased services subject to specified conditions, revenue is recognised only when such conditions no longer exist, and the customer no longer has the right to cancel the services;
- It is probable that the economic benefits associated with the service transaction will flow to the Company or have been captured;
- The stage of completion of the transaction as at the reporting date can be measured reliably;
- The costs incurred for the transaction and the costs to complete the service transaction can be measured reliably.

Financial income

Revenue arising from interest, dividends, distributed profits, and other financial income is recognized when the following two (2) conditions are simultaneously satisfied:

- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The amount of revenue can be measured reliably.

EXPENSES

Cost of sales is recognised when costs directly related to the generation of revenue have been incurred and can be measured reliably, in accordance with the matching principle, regardless of the timing of payment. Where necessary, costs directly related to the revenue recognised during the period are estimated and recognised based on reasonable and consistent assumptions. Costs in excess of normal consumption levels are recognised immediately in cost of sales in accordance with the prudence principle.

Expenses other than cost of sales, including selling expenses, general and administrative expenses, and other operating expenses, are recognised in the income statement during the period in which they are incurred, in accordance with the related revenue and regardless of the timing of payment. Such expenses are recognised when sufficient evidence exists that an obligation has arisen and the amount can be measured reliably.

Expenses that do not generate future economic benefits are recognised immediately as expenses in the period in accordance with the prudence principle.

Expenses are classified and presented in accordance with the economic substance of each type of expense, in compliance with applicable accounting standards and the accounting regulations in force.

TAXATION

Input value-added tax is accounted for using the deduction method.

Corporate income tax expense comprises current corporate income tax and deferred corporate income tax.

Current income tax is the amount of income tax calculated based on taxable income. Taxable income differs from accounting profit due to adjustments for temporary differences between accounting and tax treatment, non-deductible expenses, non-taxable income and tax losses carried forward. The determination of taxable profit and current corporate income tax expense is based on the applicable tax regulations. However, such regulations may change from time to time, and the final determination is subject to the results of an examination by the competent tax authorities.

Deferred income tax represents the amount of corporate income tax payable or recoverable in future periods arising from temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and their tax bases. Deferred corporate income tax liabilities are recognised for all taxable temporary differences. Deferred corporate income tax assets are recognised only when it is probable that future taxable profits will be available against which the deductible temporary differences can be utilised.

The current corporate income tax rate is 20%.

Other taxes are in accordance with the prevailing regulations by the State.

RELATED PARTIES

Parties are considered related if one party has the ability to control or exercise significant influence over the other party in making financial and operating policy decisions. Parties are also considered related if they are subject to common control or significant influence.

In considering related party relationships, the substance of the relationship takes precedence over its legal form. All transactions and balances with related parties are disclosed by the Company in the notes below.

NOTES TO THE INTERIM CONSOLIDATED

FINANCIAL STATEMENTS (CONT'D)

For the accounting period from 01 January 2026 to 30 June 2026

5. CASH AND CASH EQUIVALENTS

	Closing balance (VND)	Opening balance (VND)
Cash	536,286,457	459,770,457
Cash at bank	34,998,554,308	47,313,782,492
Total	35,534,840,765	47,773,552,949

Details of cash at bank balances by each bank as follows:

	Closing balance (VND)	Opening balance (VND)
Joint Stock Commercial Bank for Investment and Development of Vietnam	32,179,729,521	44,542,380,149
Other banks	2,818,824,787	2,771,402,343
Total	34,998,554,308	47,313,782,492

6. PREPAID EXPENSES

	Closing balance (VND)	Opening balance (VND)
Short-term	1,046,499,079	1,040,747,955
- Tools and equipment issued for use	114,765,913	95,051,882
- Other expenses	931,733,166	945,696,073
Long-term	642,070,610	800,854,502
- Tools and equipment issued for use	16,136,664	23,003,644
- Other expenses	625,933,946	777,850,858
Total	1,688,569,689	1,841,602,457

7. SHORT-TERM FINANCIAL INVESTMENTS

7.1 TRADING SECURITIES

	Closing balance (VND)			Opening balance (VND)		
	Cost	Fair value	Provision	Cost	Fair value	Provision
Shares	1,156,539,529,112	1,085,274,811,200	(71,264,717,912)	1,707,383,055,845	1,640,234,873,500	(86,771,435,031)
- CTG	456,616,383,612	441,373,459,450	(15,242,924,162)	482,519,112,116	497,979,124,500	-
- HPG	-	-	-	338,632,545,098	339,514,560,000	-
- MBB	-	-	-	134,572,403,738	125,488,000,000	(9,084,403,738)
- SHB	-	-	-	205,802,529,847	192,248,205,000	(13,554,324,847)
- VCI	72,448,250,000	64,834,431,750	(7,613,818,250)	86,905,210,551	69,636,310,000	(17,268,900,551)
- Others	627,474,895,500	579,066,920,000	(48,407,975,500)	458,951,254,495	415,368,674,000	(46,863,805,895)
Total	1,156,539,529,112	1,085,274,811,200	(71,264,717,912)	1,707,383,055,845	1,640,234,873,500	(86,771,435,031)

7. SHORT-TERM FINANCIAL INVESTMENTS (CONT'D)

7.2 BUSINESS COOPERATION CONTRACT

	Closing balance (VND)			Opening balance (VND)		
	Balance	Recoverable amount	Provision	Balance	Recoverable amount	Provision
Short-term	748,378,517,946	367,247,841,066	(381,130,676,880)	722,648,517,946	341,517,841,066	(381,130,676,880)
- Receivables from Investment Cooperation Contracts (1)	282,589,000,000	242,843,200,000	(39,745,800,000)	256,859,000,000	217,113,200,000	(39,745,800,000)
+ Rong Viet Construction and Investment Joint Stock Company (*)	43,920,000,000	43,920,000,000	-	63,920,000,000	63,920,000,000	-
+ Gio Moi Trading Investment Joint Stock Company (*)	102,099,000,000	62,353,200,000	(39,745,800,000)	120,369,000,000	80,623,200,000	(39,745,800,000)
+ T-Capital Joint Stock Company (*)	34,170,000,000	34,170,000,000	-	46,170,000,000	46,170,000,000	-
+ Mr. Hoang Van Quan (**)	76,000,000,000	76,000,000,000	-	-	-	-
+ Mr. Trinh Huy Binh (*)	26,400,000,000	26,400,000,000	-	26,400,000,000	26,400,000,000	-
- Receivables from Securities Trading Contracts	465,376,876,880	123,992,000,000	(341,384,876,880)	465,376,876,880	123,992,000,000	(341,384,876,880)
+ Manh Cuong Construction Investment Joint Stock Company (2)	131,960,000,000	35,738,000,000	(96,222,000,000)	131,960,000,000	35,738,000,000	(96,222,000,000)
+ Viet Bac Investment Development Joint Stock Company (2)	156,320,000,000	42,696,000,000	(113,624,000,000)	156,320,000,000	42,696,000,000	(113,624,000,000)
+ Vinh Thanh Investment Consulting Joint Stock Company (2)	172,195,000,000	45,558,000,000	(126,637,000,000)	172,195,000,000	45,558,000,000	(126,637,000,000)
+ Others	4,901,876,880	-	(4,901,876,880)	4,901,876,880	-	(4,901,876,880)
- Interest receivable from investment cooperation contracts (1)	412,641,066	412,641,066	-	412,641,066	412,641,066	-
Total	748,378,517,946	367,247,841,066	(381,130,676,880)	722,648,517,946	341,517,841,066	(381,130,676,880)
Investment relate to related parties	76,000,000,000	-	-	-	-	-

(Refer to Note 24 for details)

7. SHORT-TERM FINANCIAL INVESTMENTS (CONT'D)

7.2 BUSINESS COOPERATION CONTRACT (CONT'D)

(1) Receivables from investment cooperation include:

(*) These receivables arise from contracts signed between the Company and its partners for the purpose of investment cooperation fund transferring; under these contracts, the Company is entitled to a fixed return regardless of the investment's business performance, with a cooperation term not exceeding 365 days from the date of fund transfer. All such cooperation arrangements are currently overdue according to the contractual terms. The negotiation and execution of these contracts were handled directly by Members of the Company's Former Management. The Company's Current Management has ceased recognizing interest income since 01 January 2023. A portion of the outstanding balance is secured by listed shares owned by Tung Tri Viet One Member Limited Liability Company and other individuals, pursuant to working minutes between the Company, Tung Tri Viet One Member Limited Liability Company and other individuals.

(**) Pursuant to Investment Cooperation Agreement No. HVQ.15/06/2026/HDHTDT dated 15 June 2026 entered into between the Company and Mr. Hoang Van Quan regarding cooperation in investment in listed securities, as approved under Board of Management's Resolution No. 11A/2026/NQ-HDQT/T-CORP dated 15 June 2026. This investment cooperation arrangement is secured by listed shares held in Mr. Hoang Van Quan's securities trading account.

(2) The receivables arose from agreements entered into between T-Cap Securities Joint Stock Company and its counterparties for the purpose of transferring funds to seek investment opportunities capable of generating high returns through identifying potential sellers of various securities. The term of each agreement was one year from the signing date. These receivables have all become overdue in accordance with the contractual terms. The negotiation and execution of these agreements were directly undertaken by Members of the Company's Former Management.

Based on the information currently available, the Company's Current Management has prudently assessed the recoverability of these receivables and decided to recognize an allowance for doubtful debts of more than VND 336.4 billion. The remaining outstanding receivables are secured by assets of the counterparties in the form of listed shares traded on the stock market and owned by Tung Tri Viet One Member Limited Liability Company, in accordance with the working minutes entered into between the Company and the relevant parties. These pledged shares have been deposited and frozen at securities companies as collateral for the repayment obligations.

7. SHORT-TERM FINANCIAL INVESTMENTS (CONT'D)

7.3 LOANS

	Closing balance (VND)		Provision	Balance	Opening balance (VND)		Provision
	Balance	Recoverable amount			Balance	Recoverable amount	
- Individual loans (3)	271,899,000,000	271,899,000,000	-	188,250,000,000	188,250,000,000	188,250,000,000	-
+ Mr. Hoang Viet Dung	96,494,000,000	96,494,000,000	-	85,050,000,000	85,050,000,000	85,050,000,000	-
+ Mr. Le Dang Tuan Linh	-	-	-	34,900,000,000	34,900,000,000	34,900,000,000	-
+ Ms. Nguyen Thi Van	87,905,000,000	87,905,000,000	-	68,300,000,000	68,300,000,000	68,300,000,000	-
+ Mr. Dao Duy Nam	87,500,000,000	87,500,000,000	-	-	-	-	-
- Loans for margin trading activities at TVB	4,615,187,750	-	(4,615,187,750)	4,615,187,750	-	-	(4,615,187,750)
- Loans for securities sale advance activities at TVB	8,855,574,670	8,855,574,670	-	-	-	-	-
- Accrued interest receivable from loans (3)	10,972,343,232	10,972,343,232	-	883,947,944	883,947,944	883,947,944	-
Total	296,342,105,652	291,726,917,902	(4,615,187,750)	193,749,135,694	189,133,947,944	189,133,947,944	(4,615,187,750)
Investment relate to related parties	87,751,781,000			-			

(Refer to Note 24 for details)

(3) The loans were granted under loan agreements between the Company and the borrowers, bearing interest rates of 9% and 10% per annum, with a loan term of six months. The collateral consists of listed shares owned by third parties. For the outstanding balances of the remaining borrowers, the individuals have pledged listed shares as collateral; such shares have been frozen at securities companies to secure the repayment obligations. As of the date of preparation of the financial statements, the Company had recovered VND 124.8 billion.

8. OTHER RECEIVABLES

	Closing balance (VND)		Opening balance (VND)	
	Cost	Provision	Cost	Provision
Short-term				
- Advances (*)	72,209,118,047	(610,532,001)	115,557,503,488	(610,532,001)
+ <i>Mr. Hoang Van Quan</i>	71,336,720,182	-	104,687,819,623	-
+ <i>Mr. Pham Thanh Tung</i>	29,845,000,000	-	-	-
+ <i>Other employees</i>	39,289,819,755	-	13,300,000,000	-
- Deposits, Margins and Collaterals	2,201,900,427	-	91,387,819,623	-
- Accrued dividends and share receivables	127,524,741	-	127,524,741	-
- Other receivables	610,539,124	(610,532,001)	610,539,124	(610,532,001)
Long-term				
- Payment Support Fund	14,963,297,397	-	10,131,620,000	-
- Deposits, Margins and Collaterals	14,537,905,485	-	15,141,146,220	-
Total	425,391,912	-	14,537,905,485	-
	87,172,415,444	(610,532,001)	603,240,735	-
Other receivables relate to related parties	69,134,819,755		130,698,649,708	(610,532,001)
(Refer to Note 24 for details)			13,300,000,000	

(*): The advances made to Mr. Pham Thanh Tung for the investment performance bonus and to Mr. Hoang Van Quan for identifying bond investment opportunities.

For the accounting period from 01 January 2026 to 30 June 2026

9. TANGIBLE FIXED ASSETS

	Machinery and equipment	Motor vehicles	Administrative tools and equipment	Other tangible fixed assets	Total
	VND	VND	VND	VND	VND
Cost					
Opening balance	2,976,350,001	8,520,725,182	170,692,454	491,474,148	12,159,241,785
Closing balance	<u>2,976,350,001</u>	<u>8,520,725,182</u>	<u>170,692,454</u>	<u>491,474,148</u>	<u>12,159,241,785</u>
Accumulated depreciation					
Opening balance	(2,976,350,001)	(6,282,068,160)	(144,840,924)	(491,474,148)	(9,894,733,233)
Depreciation during the period	-	(458,200,888)	(9,796,104)	-	(467,996,992)
Closing balance	<u>(2,976,350,001)</u>	<u>(6,740,269,048)</u>	<u>(154,637,028)</u>	<u>(491,474,148)</u>	<u>(10,362,730,225)</u>
Net book value					
Opening balance	-	2,238,657,022	25,851,530	-	2,264,508,552
Closing balance	<u>-</u>	<u>1,780,456,134</u>	<u>16,055,426</u>	<u>-</u>	<u>1,796,511,560</u>

As at 30 June 2026, the total cost of tangible fixed assets that were fully depreciated but still in use amounted to VND 4,586,617,785 (as at 01 January 2026: VND 4,586,617,785).

For the accounting period from 01 January 2026 to 30 June 2026

10. INTANGIBLE FIXED ASSETS

	Computer software	Total
	VND	VND
Cost		
Opening balance	8,983,800,575	8,983,800,575
Closing balance	<u>8,983,800,575</u>	<u>8,983,800,575</u>
Accumulated amortization		
Opening balance	(8,950,494,127)	(8,950,494,127)
Amortisation	(17,500,000)	(17,500,000)
Closing balance	<u>(8,967,994,127)</u>	<u>(8,967,994,127)</u>
Net book value		
Opening balance	33,306,448	33,306,448
Closing balance	<u>15,806,448</u>	<u>15,806,448</u>

As at 30 June 2026, the total historical cost of intangible fixed assets which were fully amortised but still in use was VND 8,808,800,576 (As at 01 January 2026: VND 8,808,800,576).

11. ACCRUED EXPENSES

	Closing balance (VND)	Opening balance (VND)
Short-term	<u>38,817,369,749</u>	<u>54,998,722,447</u>
- Expenses for proprietary trading activities	38,437,169,755	49,313,746,764
- Borrowing costs	332,199,777	5,462,451,249
- Other short-term payables	48,000,217	222,524,434
Total	<u>38,817,369,749</u>	<u>54,998,722,447</u>

12. OTHER PAYABLES

	Closing balance (VND)	Opening balance (VND)
Short-term	<u>11,616,293,983</u>	<u>18,485,867,983</u>
- Employee benefits payable	830,230,093	786,909,093
- Payable for ESOP repurchase	9,382,370,000	14,265,000,000
- Payable for SSI purchase rights	-	2,075,700,000
- Other payables	1,403,693,890	1,358,258,890
Total	<u>11,616,293,983</u>	<u>18,485,867,983</u>

13. TAXES AND OTHER PAYABLES/RECEIVABLES TO THE STATE BUDGET

	Opening balance (VND)	Amounts payable during the period (VND)	Amounts paid during the period (VND)	Closing balance (VND)
Tax and other payables to the State budget	586,148,047	1,875,631,732	982,421,660	1,479,358,119
Output value-added tax	45,455	163,638	172,729	36,364
Personal income tax	586,102,592	1,875,468,094	982,248,931	1,479,321,755
Tax and other receivables from the State budget	4,075,453,429	97,755,475	-	3,977,697,954
Export and import duties	97,755,475	97,755,475	-	-
Corporate income tax	3,977,697,954	-	-	3,977,697,954

14. LOANS AND FINANCE LEASE OBLIGATIONS

	Closing balance (VND)	In the Period (VND)		Closing balance (VND)
		Increases	Decreases	
<i>Short-term loans</i>	170,982,931,058	1,351,869,956,899	1,694,791,872,569	513,904,846,728
Margin loans from securities companies	170,982,931,058	1,351,869,956,899	1,694,791,872,569	513,904,846,728
Total	170,982,931,058	1,351,869,956,899	1,694,791,872,569	513,904,846,728

T-CORP ASSET MANAGEMENT CORPORATION JOINT STOCK COMPANY
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONT'D)

Form No. B 09a - DN/HN

For the accounting period from 01 January 2026 to 30 June 2026

15. OWNERS' EQUITY

15.1 CHANGES IN OWNERS' EQUITY

	Share capital	Share premiums	Other equity	Treasury shares	Development investment fund	Other equity funds	Retained earnings	Non-controlling interests	Total
	VND	VND	VND	VND	VND	VND	VND	VND	VND
Opening balance of the prior year	1,186,106,700,000	52,437,300,000	33,274,816,400	(56,115,046,965)	23,716,973,549	30,065,179,264	401,531,456,771	337,187,354,684	2,008,204,733,703
- Profit for the year	-	-	-	-	-	-	23,673,109,939	(5,419,600,707)	18,253,509,232
- Increases due to changes in ownership ratio	-	-	-	-	-	-	12,577,812,421	(72,045,724,742)	(59,467,912,321)
- Decreases for the year	(224,551,000,000)	(28,307,183,216)	-	56,115,046,965	-	-	-	-	(196,743,136,251)
- Treasury shares	-	-	-	(20,670,798,500)	-	-	-	-	(20,670,798,500)
Opening balance of the current year	961,555,700,000	24,130,116,784	33,274,816,400	(20,670,798,500)	23,716,973,549	30,065,179,264	437,782,379,131	259,722,029,235	1,749,576,395,863
- Loss for the period	-	-	-	-	-	-	(10,522,342)	(1,762,600,993)	(1,773,123,335)
- Increases due to changes in ownership ratio	-	-	-	-	-	-	1,752,447,453	(20,177,639,553)	(18,425,192,100)
- Treasury shares (*)	-	-	-	(101,552,591,753)	-	-	-	-	(101,552,591,753)
Closing balance	961,555,700,000	24,130,116,784	33,274,816,400	(122,223,390,253)	23,716,973,549	30,065,179,264	439,524,304,242	237,781,788,689	1,627,825,488,675

(*): Pursuant to the Board of Management's Resolution No. 09/2026/NQ-HDQT/T-CORP dated 11 May 2026 regarding the implementation of a share repurchase for the purpose of reducing the Company's charter capital.

For the accounting period from 01 January 2026 to 30 June 2026

15. OWNERS' EQUITY (CONT'D)

15.2 DETAILS OF OWNERS' SHARE CAPITAL

	Closing balance (VND)	Opening balance (VND)
- Tung Tri Viet One Member Company Limited	160,214,630,000	160,214,630,000
- Mr. Pham Thanh Tung	83,901,340,000	83,901,340,000
- Other Shareholders	717,439,730,000	717,439,730,000
Total	961,555,700,000	961,555,700,000

15.3 CAPITAL TRANSACTIONS AMONG OWNERS AND DISTRIBUTION, DIVIDENDS, PROFITS

	Current period (VND)	Prior period (VND)
Owner's Equity		
+ Opening balance	961,555,700,000	1,186,106,700,000
+ Capital contributions during the period	-	(80,000,000,000)
+ Closing balance	961,555,700,000	1,106,106,700,000

15.4 SHARES

	Closing balance (Shares)	Opening balance (Shares)
- Number of shares authorised for issuance	96,155,570	96,155,570
- Number of shares issued to the public	96,155,570	96,155,570
Ordinary shares	96,155,570	96,155,570
- Number of shares repurchased	9,725,800	-
Ordinary shares	9,725,800	-
- Number of shares outstanding	86,429,770	96,155,570
Ordinary shares	86,429,770	96,155,570
Par value of shares outstanding (VND 10,000/share)	10,000	10,000

For the accounting period from 01 January 2026 to 30 June 2026

16. REVENUE FROM SALE OF GOODS AND RENDERING OF SERVICES

	Current period (VND)	Prior period (VND)
- Revenue from securities trading activities	34,166,755,578	51,384,401,415
+ <i>Gains from sale of FVTPL financial assets</i>	29,180,395,306	47,110,179,835
+ <i>Income from lending and securities sale advance activities</i>	29,195,821	1,346,488,956
+ <i>Brokerage service revenue</i>	571,873,890	394,396,328
+ <i>Other revenue</i>	4,385,290,561	2,533,336,296
- Revenue from other operating activities	1,545,453	34,733,053
Total	34,168,301,031	51,419,134,468

17. COST OF SALES

	Current period (VND)	Prior period (VND)
- Cost of securities trading activities	26,520,087,559	37,269,078,285
+ <i>Losses from sale of securities</i>	33,110,591,408	29,825,478,353
+ <i>Cost of securities brokerage activities</i>	1,769,186,161	2,022,333,789
+ <i>Cost of securities custody services</i>	147,926,740	169,366,966
+ <i>Proprietary trading expenses</i>	(8,507,616,750)	5,251,899,177
- Cost of other operating activities	32,459,023	26,798,338
Total	26,552,546,582	37,295,876,623

18. FINANCIAL INCOME

	Current period (VND)	Prior period (VND)
- Interest income from deposits and loans	10,937,507,255	2,203,564,255
- Gains from sale of trading securities	37,292,594,202	65,864,122,360
- Other financial income	1,965,700,000	6,601,857,380
Total	50,195,801,457	74,669,543,995
Financial income to related parties	251,781,000	-
<i>(Refer to Note 24 for details)</i>		

19. FINANCIAL EXPENSES

	Current period (VND)	Prior period (VND)
- Borrowing costs	12,521,316,162	11,618,949,366
- Losses from sale and disposal of financial investments	46,159,496,543	33,893,590,719
- Reversal of provision for impairment of trading securities	(18,071,583,558)	(7,783,328,875)
- Other financial expenses	2,056,015,000	2,137,357,656
Total	42,665,244,147	39,866,568,866

For the accounting period from 01 January 2026 to 30 June 2026

20. SELLING EXPENSES, GENERAL AND ADMINISTRATIVE EXPENSES

	Current period	Prior period
	(VND)	(VND)
General and administrative expenses	15,298,909,299	23,857,466,118
- Administrative employee expenses	6,725,609,385	16,168,913,342
- Administrative material expenses	132,873,942	154,386,049
- Depreciation of fixed assets	489,492,992	589,610,137
- Taxes, fees and charges	38,196,811	190,977,366
- Outsourced service expenses	5,343,521,634	5,983,952,826
- Other expenses in cash	2,569,214,535	769,626,398
Selling expenses	118,470,000	85,990,839
- Other expenses in cash	118,470,000	85,990,839
Total	15,417,379,299	23,943,456,957

21. OTHER EXPENSES

	Current period	Prior period
	(VND)	(VND)
- Other expenses	1,503,183,287	739,304,307
Total	1,503,183,287	739,304,307

22. BASIC EARNINGS PER SHARE

	Current period	Prior period
- Profit after corporate income tax attributable to the Parent Company	(10,522,342)	30,746,086,780
- Weighted average number of ordinary shares outstanding (Shares)	96,155,570	109,143,037
Basic earnings per shares (VND/share)	(0.11)	282

23. SEGMENT REPORTING

Current period	Brokerage, underwriting, advisory services and other activities	Securities trading	Interest from loans and receivables	Total
	VND	VND	VND	VND
Net revenue from goods sold and services rendered to external customers	4,958,709,904	29,180,395,306	29,195,821	34,168,301,031
Total net revenue from goods sold and services rendered to external customers	4,958,709,904	29,180,395,306	29,195,821	34,168,301,031
Allocated expenses	1,949,571,924	24,602,974,658	-	26,552,546,582
Segment business performance	3,009,137,980	4,577,420,648	29,195,821	7,615,754,449
Expenses that are not allocated				15,417,379,299
Profit from business operation				(7,801,624,850)
Financial income				50,195,801,457
Financial expenses				42,665,244,147
Other income				1,127,492
Other expenses				1,503,183,287
Deferred corporate income tax expense				-
Profit after corporate income tax				(1,773,123,335)
Assets not allocated				1,875,704,534,875
Liabilities not allocated				247,879,046,200

23. SEGMENT REPORTING (CONT'D)

Prior period	Brokerage, underwriting, advisory services and other activities	Securities trading	Interest from loans and receivables	Total
	VND	VND	VND	VND
Net revenue from goods sold and services rendered to external customers	2,962,465,677	47,110,179,835	1,346,488,956	51,419,134,468
Total net revenue from goods sold and services rendered to external customers	2,962,465,677	47,110,179,835	1,346,488,956	51,419,134,468
Allocated expenses	2,218,499,093	35,077,377,530	-	37,295,876,623
Segment business performance	743,966,584	12,032,802,305	1,346,488,956	14,123,257,845
Expenses not allocated				23,943,456,957
Profit from business operation				(9,820,199,112)
Financial income				74,669,543,995
Financial expenses				39,866,568,866
Other income				-
Other expenses				739,304,307
Deferred corporate income tax expense				(12,657,701,392)
Profit after corporate income tax				36,901,173,102
Assets not allocated				2,059,935,659,752
Liabilities not allocated				76,486,429,161

For the accounting period from 01 January 2026 to 30 June 2026

24. RELATED PARTIES

24.1 List of related parties

No.	Company, individual	Relationship
1	Tung Tri Viet One member Limited Liability Company	Significant shareholder
2	Mr. Pham Thanh Tung	Significant shareholder
3	Mr. Hoang Van Quan	Chief Accountant
4	Mr. Dao Duy Nam	General Director of Tung Tri Viet One Member Limited Liability Company

24.2 Transactions with related parties

	Current period (VND)	Prior period (VND)
Investment cooperation contract	76,000,000,000	-
- Mr. Hoang Van Quan	76,000,000,000	-
Lending	87,500,000,000	-
- Mr. Dao Duy Nam	87,500,000,000	-
Loans interest	251,781,000	-
- Mr. Dao Duy Nam	251,781,000	-

24.3 Balances with related parties

	Closing balance (VND)	Opening balance (VND)
Investment cooperation	76,000,000,000	-
- Mr. Hoang Van Quan	76,000,000,000	-
Advances to employees	69,134,819,755	13,300,000,000
- Mr. Hoang Van Quan	29,845,000,000	-
- Mr. Pham Thanh Tung	39,289,819,755	13,300,000,000
Short-term held-to-maturity investments	87,751,781,000	-
Loan principal	87,500,000,000	-
- Mr. Dao Duy Nam	87,500,000,000	-
Accrued interest receivable	251,781,000	-
- Mr. Dao Duy Nam	251,781,000	-

24.4 Income of the Members of the Board of Management and Chief Accountant

Full name	Position/Relationship	Current period (VND)	Prior period (VND)
Ms. Nguyen Thi Hang	Chairwoman	444,105,811	792,681,482
Mr. Bui Viet Anh	Member (Appointed from 25 April 2026)	30,000,000	-
Ms. Phan Thi Thu Ha	Independent Member	95,000,000	-
Mr. Hoang Van Quan	Chief Accountant	199,633,153	212,666,667
Total		768,738,964	1,005,348,149

For the accounting period from 01 January 2026 to 30 June 2026

25. COMPARATIVE FIGURES

The comparative figures are those presented in the audited consolidated financial statements for the financial year ended 31 December 2025 and the reviewed interim consolidated financial statements for the accounting period from 01 January 2025 to 30 June 2025.

As presented in Note 3.2 of the Notes to the Interim Consolidated Financial Statements: The Interim Consolidated Financial Statements for the accounting period from 01 January 2026 to 30 June 2026 represent the first accounting period in which the Company has applied Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC. Accordingly, certain comparative figures have been reclassified to conform with the presentation guidance under Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC.

A comparison of the previously reported comparative figures for the prior period, before and after restatement, is presented as follows:

STATEMENT OF CONSOLIDATED FINANCIAL POSITION	Code	Prior report VND	Reclassification VND	As reclassified VND
Short-term loan receivables		192,865,187,750	(192,865,187,750)	-
Other short-term receivables	135	839,089,969,378	(723,532,465,890)	115,557,503,488
Provision for doubtful short-term receivables	136	(386,618,573,381)	385,745,864,630	(872,708,751)
Short-term held-to-maturity investments	123	-	916,397,653,640	916,397,653,640
Provision for impairment of short-term held- to-maturity investments	124	-	(385,745,864,630)	(385,745,864,630)

Approved, 28 August 2026

Preparer



Do Tat Thang

Chief Accountant



Hoang Van Quan

Chairwoman



Nguyễn Thi Hang