

**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/Tới: - 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

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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 riêng bán niên năm 2026 đã được soát xét của Công ty Cổ phần Tập đoàn Quản lý tài sản T-Corp/ *The audited separate financial statement for 2026 of T-Corp Asset Management Corporation Joint Stock Company.*
- Giải trình biến động lợi nhuận sau thuế TNDN 6 tháng đầu năm 2026 trong Báo cáo tài chính riêng so với cùng kỳ năm ngoái/ *The explanation on the change of the profit after corporate tax between the separate financial statement for the first six months of 2026 and the previous period.*

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-cai-tai-chinh/>./ *This information is disclosed on company website on August 29st 2026 at <http://tcorp.vn/danh-muc-qhcd/bao-cai-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: ...**65**...../CV-T-CORP

Hà Nội, ngày 29 tháng 08 năm 2026

V/v: Giải trình biến động lợi nhuận sau thuế TNDN của
BCTC riêng giữa niên độ 6 tháng đầu năm 2026 so với cùng
kỳ năm trước

Hanoi, August 29, 2026

Re: *Explanation of Changes in Net Profit After Corporate
Income Tax in the Separate Interim Financial Statements for
the First Six Months of 2026 Compared to the Same Period*

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 tại Báo cáo tài chính riêng 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, cụ thể như sau:

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

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>				
Giá vốn hàng bán/ <i>Cost of Goods Sold</i>				
Doanh thu hoạt động tài chính và thu nhập khác/ <i>Financial Operating Revenue and Other Income</i>	50.071.010.391	74.265.074.301	(24.194.063.910)	-32,58%
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>	46.268.182.080	64.635.320.787	(18.367.138.707)	-28,42%
Lợi nhuận sau thuế/ <i>Profit after tax</i>	3.802.828.311	9.629.753.514	(5.826.925.203)	-60,51%

Trong 6 tháng đầu năm 2026, Công ty đạt lợi nhuận sau thuế thu nhập doanh nghiệp là 3,8 tỷ đồng, giảm 5,8 tỷ đồng, tương đương giảm 60,51% so với cùng kỳ năm 2025. Công ty giải trình nguyên nhân biến động lợi nhuận sau thuế như sau:

In the first six months of 2026, the Company recorded net profit after corporate income tax of VND 3.8 billion, representing a decrease of VND 5.8 billion, equivalent to 60.51%, compared to the same period in 2025. The Company hereby explains the main reasons for the decrease in net profit after tax as follows:

Doanh thu hoạt động tài chính giảm 24,2 tỷ đồng, chủ yếu do lãi từ hoạt động mua, bán chứng khoán kinh doanh giảm so với cùng kỳ năm trước. Tổng chi phí tài chính, chi phí bán hàng, chi phí quản lý doanh nghiệp và chi phí khác giảm 18,4 tỷ đồng, chủ yếu do Công ty hoàn nhập dự phòng tổn thất đầu tư và chi phí quản lý doanh nghiệp giảm.

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

The above is our explanation regarding the changes in net profit after corporate income tax in the reviewed Separate Interim Financial Statements for the accounting period from January 1, 2026 to June 30, 2026 compared to the same period in 2025.

- Liru VPHDQT/ Archived the board office.

CHỦ TỊCH HĐQT
Nguyễn Thị Hằng

T-CORP ASSET MANAGEMENT CORPORATION
JOINT STOCK COMPANY
INTERIM SEPARATE 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 separate financial statements for the period from 01 January 2026 to 30 June 2026.

BOARD OF MANAGEMENT

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

Board of Management

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

Board of General Directors

As at the date of this report, the Company has not appointed members to serve on the Board of General Directors of the Company.

Chief Accountant

Mr. Hoang Van Quan Chief Accountant

EVENTS AFTER THE REPORTING DATE

The Board of Management of the Company confirms that there are no events occurring after 30 June 2026 that would have a material impact requiring adjustments to, or disclosure in the interim separate financial statements of the Company for the accounting period from 01 January 2026 to 30 June 2026.

THE AUDITOR

The accompanying interim separate 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 separate financial statements that give a true and fair view of the Company’s interim financial position as at 30 June 2026, as well as its results of interim operations and its interim cash flows for the six-month accounting period then ended. In preparing the interim separate 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 separate financial statements;
- Design and implement an effective system of internal control to ensure preparation and fair presentation of the interim separate financial statements and to mitigate the risks of material misstatement due to fraud or error; and
- Prepare the interim separate financial statements on a going concern basis unless it is inappropriate to presume that the Company will continue as a going concern.

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 separate 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 financial position of the Company and for ensuring that the interim separate 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 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,



Nguyễn Thi Hang
Chairwoman

Hanoi, 28 August 2026

No.: 1010/2026/UHY-BCSX

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

**T2: Shareholders and the Board of Management
T-Corp Asset Management Corporation Joint Stock Company**

We have reviewed the interim separate financial statements of T-Corp Asset Management Corporation Joint Stock Company (hereinafter referred to as the “Company”), prepared on 28 August 2026, set out on pages 6 to 35, which comprise the interim separate statement of financial position as at 30 June 2026, and the interim separate income statement, the interim separate cash flows statement for the six-month period then ended and the notes to the interim separate financial statements.

Responsibilities of the Board of Management

The Board of Management of T-Corp Asset Management Group Joint Stock Company is responsible for the preparation and fair presentation of these interim separate financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System, and relevant statutory regulations on the preparation and presentation of interim separate financial statements, and for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of interim separate financial statements that are free from material misstatement, whether due to fraud or error.

Responsibilities of the Auditor

Our responsibility is to express a conclusion on the interim separate 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 separate financial statements do not present fairly, in all material respects, the interim separate financial position of T-Corp Asset Management Corporation Joint Stock Company as at 30 June 2026, and its interim separate income statement and interim separate 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 separate financial statements.



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 2028

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

ASSETS	Codes	Notes	Closing balance (VND)	Opening balance (VND)
CURRENT ASSETS	100		974,526,740,219	1,342,128,329,591
Cash and cash equivalents	110	5	13,377,489,514	22,713,749,295
Cash	111		13,377,489,514	22,713,749,295
Short-term financial investments	120	10	917,503,051,048	1,241,270,499,226
Trading securities	121		409,734,557,686	881,378,913,317
Provision for impairment of trading securities	122		(18,358,690,936)	(46,768,203,101)
Short-term held-to-maturity investments	123		565,872,984,298	446,405,589,010
Provision for impairment of short-term held-to-maturity investments	124		(39,745,800,000)	(39,745,800,000)
Current receivable	130		41,480,232,200	75,769,070,914
Short-term trade receivables	131	7	-	22,655,500,000
Short-term advances to suppliers	132		280,356,218	266,020,378
Other short-term receivables	135	8	41,199,875,982	52,847,550,536
Other current assets	160		2,165,967,457	2,375,010,156
Short-term prepaid expenses	161	6	183,989,906	295,277,130
Tax and other receivables from the State budget	163	13	1,981,977,551	2,079,733,026
NON-CURRENT ASSETS	200		755,176,435,425	739,719,610,533
Long-term receivables	210		196,685,500	269,345,500
Other long-term receivables	215		196,685,500	269,345,500
Fixed assets	220		470,804,898	793,411,890
Tangible fixed assets	221	9	470,804,898	793,411,890
Cost	222		4,516,497,909	4,516,497,909
Accumulated depreciation	223		(4,045,693,011)	(3,723,086,019)
Long-term assets in progress	250		50,000,000	50,000,000
Construction in progress	252		50,000,000	50,000,000
Long-term financial investments	260		754,408,322,076	738,547,996,415
Investments in subsidiaries	261	10	754,408,322,076	738,547,996,415
Other non-current assets	270		50,622,951	58,856,728
Long-term prepaid expenses	271	6	50,622,951	58,856,728
TOTAL ASSETS	280		1,729,703,175,644	2,081,847,940,124

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (CONT'D)

As at 30 June 2026

RESOURCES	Codes	Notes	Closing balance (VND)	Opening balance (VND)
LIABILITIES	300		443,534,817,303	697,929,818,341
Current liabilities	310		443,534,817,303	697,929,818,341
Short-term tax and other payables to the State budget	314	13	315,111,385	-
Payables to employees	315		743,664,664	903,891,945
Short-term accrued expenses	316	11	38,769,369,532	43,899,621,004
Other short-term payables	320	12	209,257,067,296	115,754,785,296
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	1,286,168,358,341	1,383,918,121,783
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
Treasury shares	415		(101,552,591,753)	-
Development investment fund	418		23,716,973,549	23,716,973,549
Other equity funds	419		23,522,719,055	23,522,719,055
Retained earnings	420		354,795,440,706	350,992,612,395
Retained earnings at the end of the prior year	420a		350,992,612,395	343,587,128,725
Retained earnings for the current period	420b		3,802,828,311	7,405,483,670
TOTAL RESOURCES	440		1,729,703,175,644	2,081,847,940,124

Approved, 28 August 2026



Do Tat Thang
Preparer



Hoang Van Quan
Chief Accountant



Nguyen Thi Hang
Chairwoman

INTERIM SEPARATE INCOME STATEMENT

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

ITEMS	Codes	Notes	Cumulative for the first six months of	
			Current period (VND)	Prior period (VND)
Revenue from sales of goods and rendering of	01		-	-
Revenue deductions	02		-	-
Net revenue from sales of goods and rendering of services	10		-	-
Cost of goods sold and services rendered	11		-	-
Gross profit from sales of goods and rendering of services	20		-	-
Financial income	22	16	50,071,010,391	74,265,074,301
Financial expenses	23	17	39,171,897,650	51,601,508,866
<i>In which: borrowing costs</i>	24		12,521,316,162	11,618,949,366
Selling expenses	25	18	118,470,000	85,990,839
General and administrative expenses	26	18	5,571,491,783	12,269,906,775
Net profits/(loss) from operating activities	30		5,209,150,958	10,307,667,821
Other income	31		-	-
Other expenses	32	19	1,406,322,647	677,914,307
Other profit/(loss)	40		(1,406,322,647)	(677,914,307)
Accounting profit/(loss) before tax	50		3,802,828,311	9,629,753,514
Current corporate income tax expense	51	20	-	-
Deferred corporate income tax expenses	52		-	-
Profit/(loss) after tax	60		3,802,828,311	9,629,753,514

Approved, 28 August 2026



Do Tat Thang
Preparer



Hoang Van Quan
Chief Accountant



Nguyen Thi Hang
Chairwoman

INTERIM SEPARATE CASH FLOW STATEMENT
(Applying indirect method)

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

Cumulative for the first six months of

	Codes	Notes	Current period (VND)	Prior period (VND)
I. Cash flows from operating activities				
Profit before tax	01		3,802,828,311	9,629,753,514
Adjustments for:				
Depreciation and amortization	02		322,606,992	322,606,992
Provisions	03		(28,409,512,165)	(3,951,611,125)
Gains (losses) on investing activities	05		(12,778,416,189)	(8,400,951,941)
Borrowing costs	06		12,521,316,162	11,618,949,366
Operating profit before changes in working capital	08		(24,541,176,889)	9,218,746,806
Increase, decrease in receivables	09		8,729,254,189	34,259,944,352
Increase, decrease in payables (excluding interest and corporate income tax)	11		88,996,657,350	(656,017,920)
Increase, decrease in prepaid expenses	12		119,521,001	(56,663,916)
Increase, decrease in trading securities	13		471,644,355,631	777,496,880,382
Borrowing costs paid	14		(12,991,058,880)	(12,185,445,401)
Net cash flows from operating activities	20		531,957,552,402	808,077,444,303
II. Cash flows from investing activities				
Cash outflows for loans granted and purchase of debt instruments of other entities	23		(200,500,000,000)	(144,109,904,109)
Cash inflows from collection of loans and disposal of debt instruments of other entities	24		116,851,000,000	157,500,000,000
Cash outflows for equity investments in other entities	25		(15,860,325,661)	(34,525,685,234)
Interest and dividends received	27		2,690,020,901	8,066,208,231
Net cash flows from investing activities	30		(96,819,304,760)	(13,069,381,112)
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)
Cash receipts from borrowings	33		1,351,869,956,899	875,345,081,887
Cash repayments of borrowings	34		(1,694,791,872,569)	(1,038,605,430,535)
Net cash flows from financing activities	40		(444,474,507,423)	(190,388,711,328)
Net cash flows during the period	50		(9,336,259,781)	604,619,351,863
Opening balance of cash and cash equivalents	60	5	22,713,749,295	17,050,016,047
Closing balance of cash and cash equivalents	70	5	13,377,489,514	621,669,367,910



Do Tat Thang
Preparer



Hoang Van Quan
Chief Accountant



Nguyễn Thị Hang
Chairwoman

Approved, 28 August 2026

1. COMPANY OVERVIEW

1.1 OWNERSHIP STRUCTURE

T-Corp Asset Management Corporation Joint Stock Company (hereinafter referred to as “the Company”) was established and operates under Enterprise Registration Certificate No. 0106065776 on 20 December 2012, and amended for the 27th time on 22 November 2025.

The Company's international transaction name is T-Corp Asset Management Corporation Joint Stock Company, and its abbreviated name is T-Corp.

According to the 27th Enterprise Registration Certificate dated 22 November 2025, the Company's charter capital is VND 961,500,700,000, 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 with the stock code TVC.

The number of employees as at 30 June 2026 was 16 (as at 01 January 2026, it was 16).

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

1.2 PRINCIPAL BUSINESS ACTIVITIES

The Company operates in the field of financial investments.

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 and 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.

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

1.4 CORPORATE STRUCTURE

As at 30 June 2026, the Company had the following investment in a subsidiary:

Company name	Head office address	Principal business activities
T-Cap Securities Joint Stock Company	No. 142 Doi Can, Ngoc Ha ward, Hanoi	Operating in the securities sector

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

1.5 STATEMENT ON THE COMPARABILITY OF INFORMATION IN THE SEPARATE FINANCIAL STATEMENTS

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") guiding the corporate accounting system. Circular 99 is effective from 01 January 2026 and applicable to financial years beginning on or after 01 January 2026. Accordingly, certain comparative figures have been reclassified and restated to conform to the current period's presentation in accordance with the guidance under Circular No. 99/2025/TT-BTC.

2. ACCOUNTING PERIOD, CURRENCY UNIT AND ACCOUNTING CURRENCY

2.1 ACCOUNTING PERIOD

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

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

2.2 ACCOUNTING CURRENCY

The Company's accounting currency is Vietnamese Dong (VND).

3. APPLIED ACCOUNTING STANDARDS AND REGULATIONS

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, Vietnamese Accounting Standards, and relevant legal regulations on the preparation and presentation of interim separate financial statements in Vietnam.

In addition to the interim separate financial statements, the Company also prepares the interim consolidated financial statements in accordance with regulations on the preparation and presentation of consolidated financial statements. Users of these financial statements should read them in conjunction with the consolidated financial statements to obtain full information on the consolidated financial position, consolidated operating results, and consolidated cash flows of the Company.

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

3.2 ADOPTION OF NEW GUIDANCE ON THE CORPORATE ACCOUNTING SYSTEM

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") guiding the corporate accounting system. Circular 99 is effective from 01 January 2026 and applicable to financial years beginning on or after 01 January 2026.

The Company has adopted the relevant requirements of Circular 99 from 01 January 2026 on a prospective basis, with reclassifications of certain corresponding figures, except where specific alternative provisions are stipulated in Circular 99. Certain comparative figures have been reclassified to conform to the presentation framework under Circular 99, as disclosed in detail in Note 23 below.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the significant accounting policies applied by the Company in the preparation of these interim separate financial statements for the accounting period from 01 January 2026 to 30 June 2026.

ACCOUNTING ESTIMATES

The preparation of separate financial statements in conformity with Vietnamese Accounting Standards requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosures of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the financial year (operating period). Actual results could differ from those estimates and assumptions.

CASH AND CASH EQUIVALENTS

Cash comprises cash on hand, demand and term deposits.

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:

Trading securities are securities held for trading purposes (purchased and sold to generate short-term profits) in accordance with the law. Trading securities include: listed stocks and bonds on the securities market, as well as other securities and financial instruments (fund certificates, stock purchase rights, warrants, call options, put options, futures contracts, commercial papers, bills of exchange).

Trading securities are initially recognized at the fair value of the consideration given at the transaction date. Direct acquisition costs associated with trading securities (if any), such as brokerage fees, transaction fees, information provision fees, taxes, and bank charges, are recognized as financial expenses during the period. The timing of recognition for trading securities is the point at which the investor obtains ownership rights, specifically as follows:

- For listed securities: at the trade date (T+0); and
- For unlisted securities: when legal ownership is officially transferred in accordance with applicable regulations.

Trading securities (cont'd):

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.

Upon disposal or sale of trading securities (calculated for each type of security), the cost of securities sold is determined using the weighted average method.

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.

Investments in subsidiaries

A subsidiary is an entity controlled by the Company. Control is achieved when the Company has the power to govern the financial and operating policies of the investee to obtain economic benefits from its activities.

Investments in subsidiaries are initially recognised at cost, including the purchase price or capital contribution together with transaction costs directly attributable to the acquisition of the investment.

Dividends and profits earned before the acquisition of the investment are deducted from the carrying amount of the investment. Dividends and profits earned after the acquisition are recognised as income. Dividends received in the form of shares are recorded only as an increase in the number of shares held, without recognising the value of the shares received.

A provision for impairment of investments in subsidiaries is established when the subsidiaries incur losses. The provision amount is determined as the Company's ownership percentage of the total actual contributed capital of all investors in the investee. Where the investee prepares consolidated financial statements, the consolidated financial statements are used as the basis for determining the provision for impairment. Any increase or decrease in the provision for impairment of investments in subsidiaries required at the end of the accounting period is recognised in financial expenses.

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

BUSINESS COOPERATION CONTRACTS

A Business Cooperation Contract (BCC) is a contractual arrangement between two or more parties to jointly undertake economic activities without establishing an independent legal entity. Such activities may or may not be jointly controlled by the venturers, or may be controlled by one of the contracting parties. A BCC may be executed in the form of jointly constructing assets or cooperating in specific business activities.

Where the Company is a party without joint control of the BCC and is entitled to fixed returns regardless of the operational results of the BCC:

- If the substance of the transaction is an asset lease (contributing non-monetary assets to the BCC), it is accounted for as an asset leasing transaction.
- If the substance of the transaction is a financing transaction (contributing cash to the BCC), it is accounted for as a loan transaction.

RECEIVABLES AND PROVISIONS FOR DOUBTFUL DEBTS

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; payments made on behalf of other parties; receivables from business cooperation contracts; receivables from fines and compensation; advances; pledges, collateral, and deposits, etc.

Provision for doubtful debts is made by the Company for receivables that are overdue as stipulated in economic contracts, contract commitment notes, or debt commitment notes, for which the Company has made repeated collection efforts but has not yet been able to recover the debt. The overdue period of a receivable is determined based on the original principal repayment term stated in the initial sale and purchase contract, without taking into account any debt rescheduling/extension agreed between the parties; or for receivables not yet due but where the debtor has fallen into bankruptcy or is undergoing dissolution procedures, or has gone missing or absconded. The provision is reversed upon recovery of the debt

The addition or reversal of the provision for doubtful debts is made at the time of preparing the separate financial statements. Any increase or decrease in the provision for doubtful debts at the reporting date is recognized as general and administrative expenses.

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

PREPAID EXPENSES

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

The Company's prepaid expenses include the value of tools and supplies awaiting allocation, fixed asset repair costs, office renovation and repair costs, and other expenses, which are expected to generate future economic benefits for the Company. These costs are capitalized as prepaid expenses and allocated to the income statement using the straight-line method in accordance with prevailing regulations. Of which:

- Tools and supplies put into use are amortised on a straight-line basis over a period not exceeding 36 months.
- Office repair and renovation costs are amortised on a straight-line basis over a period not exceeding 36 months.

TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are stated at cost less accumulated depreciation.

The cost of tangible fixed assets comprises the purchase price and all other costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the Company. The cost of tangible fixed assets constructed by contractors includes the value of completed and handed-over construction works and other directly attributable costs (if any). Expenditure incurred after initial recognition is added to the cost of a fixed asset only when it is probable that such expenditure will increase the future economic benefits from the use of that asset. Expenditure that does not meet this condition is recognised as production and business expenses in the period.

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 for the period.

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

Asset category	Estimated useful lives
- Means of transportation and transmission equipment	07
- Office equipment and management tools	07

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 interim financial statements.

Accrued expenses are recognised based on reasonable and reliable estimates of the amounts payable, taking into account the information and conditions available as at the reporting date.

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.

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

PAYABLES AND ACCRUED EXPENSES (CONT'D)

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 (shareholders, capital-contributing members).
- 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

The Company's loans and finance lease obligations comprise loans and funds raised through the issuance of straight bonds at par value (bonds issued at a price equal to their face value).

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.

BORROWING COSTS AND CAPITALISATION OF 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.

The capitalisation of borrowing costs is carried out based on the actual timing and extent of investment activities, and is applied only during the period in which activities necessary to prepare the asset for its intended use are in progress.

OWNERS' EQUITY

Owners' contributed capital is recognized at the actual amount of capital contributed by the owners.

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

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

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 separate 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. Dividends are recognised as liabilities upon approval by the General Meeting of Shareholders and upon the issuance of a resolution by the Board of Management on the payment schedule.

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 recognised 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 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 both of the following two (2) conditions are 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.

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

Financial income (cont'd)

Financial income arising from deposit interest, gains from disposal of trading securities, interest from business cooperation contracts and deposit contracts for OTC share purchases, dividends, distributed profits, bond interest, gains from share transfers, and other financial income is recognized as follows:

- Interest income is recognized on an accrual basis, determined based on the balance of deposit accounts and the effective interest rate for each period;
- Gains from disposal of trading securities are recognized on a daily basis for each securities trading venue as the excess of total sales value during the day over the corresponding cost of securities sold; where the cost is the carrying value determined using the weighted average method, and the selling price is the matched order price in the sales transaction;
- Interest from business cooperation contracts and deposit contracts for OTC share purchases is determined based on the fixed interest rate specified in each contract and the duration of cooperation/deposit. Such interest amounts may be subject to adjustment upon mutual agreement between the parties; and
- Dividends and distributed profits are recognized when the Company's right to receive dividends or profit distribution is established. Stock dividends received are monitored by quantity only, with no accounting value recognized.

EXPENSE

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 year 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 year 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.

TAXES

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

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

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.

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

TAXES (CONT'D)

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 carrying amount of deferred corporate income tax assets is reviewed at the end of each accounting period 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 deferred corporate income tax assets to be utilised. Deferred corporate income tax assets not previously recognised are reassessed at the end of each accounting period and recognised to the extent that it has become probable that sufficient taxable profits will be available to utilise such deferred corporate income tax assets.

Deferred corporate income tax assets and deferred corporate income tax liabilities are measured using the tax rates expected to apply in the period when the assets are realised, or the liabilities are settled, based on tax rates in effect at the end of the accounting period. Deferred corporate income tax is recognised in the income statement, except to the extent that it relates to items recognised directly in equity, in which case the related deferred corporate income tax is also recognised directly in equity.

Deferred corporate income tax assets and deferred corporate income tax liabilities are offset when:

- The Company has a legally enforceable right to offset current corporate income tax assets against current corporate income tax liabilities; and
- The deferred corporate income tax assets and deferred corporate income tax liabilities relate to corporate income taxes administered by the same taxation authority:
 - In respect of the same taxable entity; or
 - The Company intends either to settle current corporate income tax liabilities and current corporate income tax assets on a net basis, or to realise the assets and settle the liabilities simultaneously in each future period in which significant amounts of deferred corporate income tax liabilities or deferred corporate income tax assets are expected to be settled or recovered.

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.

In considering each possible related party relationship, attention is directed to the substance of the relationship, and not merely the legal form. All transactions and balances with related parties are disclosed by the Company in the notes below.

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

5. CASH AND CASH EQUIVALENTS

	Closing balance (VND)	Opening balance (VND)
Cash	76,516,000	-
Cash at bank	13,300,973,514	22,713,749,295
Total	13,377,489,514	22,713,749,295

*Details of cash at bank balances
by bank are as follows are as follow:*

	Closing balance (VND)	Opening balance (VND)
- Joint Stock Commercial Bank for Investment and Development of Vietnam	10,448,118,314	19,254,862,369
- Other banks	2,852,855,200	3,458,886,926
Total	13,300,973,514	22,713,749,295

6. PREPAID EXPENSES

	Closing balance (VND)	Opening balance (VND)
Short-term	183,989,906	295,277,130
Consumed tools and instruments	4,531,289	48,300,008
Other expenses	179,458,617	246,977,122
Long-term	50,622,951	58,856,728
Consumed tools and instruments	16,136,664	23,003,544
Other expenses	34,486,287	35,853,084
Total	234,612,857	354,133,858

7. TRADE RECEIVABLES

	Closing balance (VND)	Opening balance (VND)
Short-term trade receivables	-	22,655,500,000
Receivables from unsettled securities transactions	-	22,655,500,000
Total	-	22,655,500,000

8. OTHER RECEIVABLES

	Closing balance (VND)		Opening balance (VND)	
	Balance	Provision	Balance	Provision
Short-term				
Advance	41,199,875,982	-	52,847,550,536	-
+ Mr. Pham Thanh Tung (*)	41,164,625,982	-	45,164,950,536	-
+ Other employees	39,289,819,755	-	13,300,000,000	-
Collateral and deposits	1,874,806,227	-	31,864,950,536	-
Other receivables	250,000	-	250,000	-
	35,000,000	-	7,682,350,000	-
Long-term				
Collateral and deposits	196,685,500	-	269,345,500	-
	196,685,500	-	269,345,500	-
Total	41,396,561,482	-	53,116,896,036	-

(*): Advance to Mr. Pham Thanh Tung for 2024 investment performance bonus.

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

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

9. TANGIBLE FIXED ASSETS

	Transportation, transmission vehicles VND	Management, equipment and tools VND	Total VND
Cost			
Opening balance	4,440,152,455	76,345,454	4,516,497,909
Closing balance	4,440,152,455	76,345,454	4,516,497,909
Accumulated depreciation			
Opening balance	(3,672,592,095)	(50,493,924)	(3,723,086,019)
Depreciation	(312,810,888)	(9,796,104)	(322,606,992)
Closing balance	(3,985,402,983)	(60,290,028)	(4,045,693,011)
Net book value			
Opening balance	767,560,360	25,851,530	793,411,890
Closing balance	454,749,472	16,055,426	470,804,898

10. FINANCIAL INVESTMENTS

TRADING SECURITIES

	Closing balance (VND)			Opening balance (VND)		
	Cost	Fair value	Provision	Cost	Fair value	Provision
Listed stocks	409,734,557,686	391,375,866,750	(18,358,690,936)	881,378,913,317	844,255,159,000	(46,768,203,101)
- CTG	296,852,922,612	284,139,941,750	(12,712,980,862)	311,716,844,716	320,969,220,000	-
- HP G	-	-	-	175,875,975,339	173,722,560,000	(2,153,415,339)
- SHB	-	-	-	98,114,719,847	91,723,500,000	(6,391,219,847)
- MBB	-	-	-	80,077,403,738	74,888,000,000	(5,189,403,738)
- VCI	-	-	-	73,800,710,551	59,018,070,000	(14,782,640,551)
- SSI	50,664,229,999	46,221,325,000	(4,442,904,999)	-	-	-
- VPB	62,217,405,075	61,014,600,000	(1,202,805,075)	-	-	-
- Others	-	-	-	141,793,259,126	123,933,809,000	(18,251,523,626)
Total	409,734,557,686	391,375,866,750	(18,358,690,936)	881,378,913,317	844,255,159,000	(46,768,203,101)

T-CORP ASSET MANAGEMENT CORPORATION JOINT STOCK COMPANY
NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONT'D)
For the accounting period from 01 January 2026 to 30 June 2026

Form No. B 09a - DN

10. FINANCIAL INVESTMENT (CONT'D)
HELD-TO-MATURITY INVESTMENTS

	Closing balance (VND)		Provision	Balance	Opening balance (VND)	
	Balance	Recoverable amount			Recoverable amount	Provision
Principal balance of loan contracts (*)	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 Investment Joint Stock Company (1)	43,920,000,000	43,920,000,000	-	63,920,000,000	63,920,000,000	-
- Gio Moi Investment and Trading Stock Company (1)	102,099,000,000	62,353,200,000	(39,745,800,000)	120,369,000,000	80,623,200,000	(39,745,800,000)
- Tcapital Joint Stock Company (1)	34,170,000,000	34,170,000,000	-	46,170,000,000	46,170,000,000	-
- Mr. Hoang Van Quan (2)	76,000,000,000	76,000,000,000	-	-	-	-
- Mr. Tran Huy Binh (1)	26,400,000,000	26,400,000,000	-	26,400,000,000	26,400,000,000	-
Accrued interest receivables on loan contracts	412,641,066	412,641,066	-	412,641,066	412,641,066	-
Total	283,001,641,066	243,255,841,066	(39,745,800,000)	257,271,641,066	217,525,841,066	(39,745,800,000)
Investment relate to related parties	76,000,000,000					

(Refer to Note 22 for details)

(*): Receivables from investment cooperation include:

1. According to the investment cooperation agreements entered into between the Company and its counterparties, the Company transferred funds for investment cooperation purposes and was entitled to a fixed return as stipulated in each agreement, regardless of the investment or business performance of the investees. The cooperation term did not exceed 365 days from the date the Company transferred the investment cooperation funds. These investment cooperation receivables have all become overdue in accordance with the contractual terms. The negotiation and execution of these agreements were directly undertaken by individuals from the Company's former management team. The Company's current management has ceased recognizing interest income on these balances since 01 January 2023. A portion of the outstanding balance for which no provision has been made is secured by listed shares owned by Tung Tri Viet One Member Limited Liability Company and certain other individuals, in accordance with the working minutes entered into between the Company, Tung Tri Viet One Member Limited Liability Company, and such individuals.
2. 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 owned by Mr. Hoang Van Quan.

10. FINANCIAL INVESTMENT (CONT'D)

LOANS

	Closing balance (VND)			Opening balance (VND)	
	Balance	Recoverable amount	Provision	Balance	Recoverable amount
<i>Loan principal</i>	271,899,000,000	271,899,000,000	-	188,250,000,000	188,250,000,000
- Mr. Le Dang Tuan Linh	-	-	-	-	-
- Mr. Dao Duy Nam	87,500,000,000	87,500,000,000	-	-	-
- Mr. Hoang Viet Dung	96,494,000,000	96,494,000,000	-	85,050,000,000	-
- Ms. Nguyen Thi Van	87,905,000,000	87,905,000,000	-	68,300,000,000	-
<i>Accrued interest receivable</i>	10,972,343,232	10,972,343,232	-	883,947,944	-
Total	282,871,343,232	282,871,343,232	-	189,133,947,944	-
Investment relate to related parties	87,751,781,000				
<i>(Refer to Note 22 for details)</i>					

The loans granted under loan agreements entered into between the Company and the borrowers bear interest rates of 9% and 10% per annum and have a term of six months. The loans are secured by listed shares owned by third parties. For the remaining outstanding balances, the respective 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 this report, the Company has recovered VND 124.8 billion.

10. FINANCIAL INVESTMENT (CONT'D)

INVESTMENTS IN OTHER ENTITIES

Detailed information about the Company's subsidiaries as at 30 June 2026 is as follows:

	Closing balance (VND)			Opening balance (VND)	
	Balance	Recoverable amount	Provision	Balance	Recoverable amount
Investments in subsidiaries					
T-Cap Securities Joint Stock Company (*)	754,408,322,076	754,408,322,076	-	738,547,996,415	738,547,996,415
	754,408,322,076	754,408,322,076	-	738,547,996,415	738,547,996,415
Total	754,408,322,076	754,408,322,076	-	738,547,996,415	738,547,996,415

(*) T-Cap Securities Joint Stock Company's principal activities are securities brokerage and proprietary trading. The Company's shares are currently listed on the Ho Chi Minh Stock Exchange (HOSE) with the stock code TVB.

The Company's ownership interest in T-Cap Securities Joint Stock Company as at 30 June 2026 was 71.29% (as at 01/01/2026 was 69.47%).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS
(CONT'D)

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

11. ACCRUED EXPENSES

	Closing balance (VND)	Opening balance (VND)
Short-term	38,769,369,532	43,899,621,004
- Interest expenses	332,199,777	5,462,451,249
- Accrued financial expenses	38,437,169,755	38,437,169,755
Total	38,769,369,532	43,899,621,004

12. OTHER PAYABLES

	Closing balance (VND)	Opening balance (VND)
Short-term	209,257,067,296	115,754,785,296
- Receipt of deposits for real estate purchase (*)	208,500,000,000	115,000,000,000
- Salary-based provisions	155,621,406	153,339,406
- Other payables and liabilities	601,445,890	601,445,890
Total	209,257,067,296	115,754,785,296
Other payables relate to related parties <i>(Refer to Note 22 for details)</i>	208,500,000,000	115,000,000,000

(*): This receive a deposit was made pursuant to Agreement No. 2808/2025/TTDC-BDS dated 28 August 2025 and amending appendixes regarding the joint deposit for the purchase of real estate intended to serve as the Company's head office between the Company and T-Cap Securities Joint Stock Company. The maximum deposit amount is VND 350 billion. As at 30 June 2026, the deposit amount is 208.5 billion, with a contractual term of one year, and will automatically terminate before the expiry date should the parties enter into an official sale and purchase agreement with the transfer or mutually agree to discontinue the transaction.

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

	Opening balance (VND)	Payable (VND)	Paid (VND)	Closing balance (VND)
Payable				
- Personal income tax	-	338,611,364	23,499,979	315,111,385
Receivable				
- Other personal income tax	2,079,733,026	97,755,475	-	315,111,385
- Corporate income tax	97,755,475	97,755,475	-	1,981,977,551
	1,981,977,551	-	-	1,981,977,551

14. LOANS AND FINANCE LEASE OBLIGATIONS

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

NOTES TO THE INTERIM SEPARATE FINANCIAL
STATEMENTS (CONT'D)

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

15. OWNERS' EQUITY**15.1. DETAILS OF OWNER'S 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

**15.2. CAPITAL TRANSACTIONS AMONG OWNERS AND DISTRIBUTION, DIVIDENDS,
PROFITS**

	Current period (VND)	Prior period (VND)
Share capital		
- Opening balance	961,555,700,000	1,186,106,700,000
- Capital reductions during the period	-	(80,000,000,000)
- Closing balance	961,555,700,000	1,106,106,700,000

15.3. SHARES

	Closing balance (Shares)	Opening balance (Shares)
- Number of registered issued shares	96,155,570	96,155,570
- Number of shares sold to the public	96,155,570	96,155,570
<i>Ordinary shares</i>	96,155,570	96,155,570
- Number of shares repurchased	9,725,800	-
<i>Ordinary shares</i>	9,725,800	-
- Number of outstanding shares	86,429,770	96,155,570
<i>Ordinary shares</i>	86,429,770	96,155,570
* <i>Par value of shares outstanding (VND/share)</i>	10,000	10,000

T-CORP ASSET MANAGEMENT CORPORATION JOINT STOCK COMPANY
NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONT'D)
For the accounting period from 01 January 2026 to 30 June 2026

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15. OWNERS' EQUITY (CONT'D)

15.4. CHANGES IN OWNERS' EQUITY

	Share capital	Share premiums	Treasury shares	Development investment fund	Other equity funds	Retained earnings	Total
	VND	VND	VND	VND	VND	VND	VND
Opening balance of the prior year	1,186,106,700,000	52,437,300,000	(56,115,046,965)	23,716,973,549	23,522,719,055	343,587,128,725	1,573,255,774,364
- Increase in capital	-	-	-	-	-	7,405,483,670	7,405,483,670
- Cancellation of Treasury Shares	(224,551,000,000)	(28,307,183,216)	-	-	-	-	(252,858,183,216)
- Treasury shares	-	-	56,115,046,965	-	-	-	56,115,046,965
Opening balance of the current year	961,555,700,000	24,130,116,784	-	23,716,973,549	23,522,719,055	350,992,612,395	1,383,918,121,783
- Increase in capital	-	-	(101,552,591,753)	-	-	-	(101,552,591,753)
- Profit for the period	-	-	-	-	-	3,802,828,311	3,802,828,311
Closing balance	961,555,700,000	24,130,116,784	(101,552,591,753)	23,716,973,549	23,522,719,055	354,795,440,706	1,286,168,358,341

NOTES TO THE INTERIM SEPARATE FINANCIAL
STATEMENTS (CONT'D)

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

16. FINANCIAL INCOME

	Current period (VND)	Prior period (VND)
Interest on deposits	22,443,901	1,799,094,561
Profit from trading securities transactions	37,292,594,202	65,864,122,360
Loan interest income	10,790,272,288	6,601,857,380
Distributed dividends and profits	1,965,700,000	-
Total	50,071,010,391	74,265,074,301
Financial income from related parties	252,722,292	1,208,462
<i>(Refer to Note 22 for details)</i>		

17. FINANCIAL EXPENSES

	Current period (VND)	Prior period (VND)
Interest expense	12,521,316,162	11,618,949,366
Losses from sale trading securities	46,159,496,543	33,893,590,719
Interest expense on real estate deposit	6,811,830,136	-
Provision/(Reversal) for impairment of held-to-maturity investments	(28,409,512,165)	3,951,611,125
Other financial expenses	2,088,766,974	2,137,357,656
Total	39,171,897,650	51,601,508,866
Financial expenses from related parties	6,843,640,818	21,007,383
<i>(Refer to Note 22 for details)</i>		

18. SELLING EXPENSES, GENERAL AND ADMINISTRATIVE EXPENSES

	Current period (VND)	Prior period (VND)
General and administrative expenses	5,571,491,783	12,269,906,775
- Administrative staff expense	2,144,310,954	9,313,250,242
- Administrative materials expense	64,368,559	107,826,466
- Depreciation of fixed assets	322,606,992	322,606,992
- Taxes, fees and charges	38,196,811	187,918,491
- Outsourced services expenses	1,770,043,486	2,306,465,472
- Other cash expenses	1,231,964,981	31,839,112
Selling expenses	118,470,000	85,990,839
- Other cash expenses	118,470,000	85,990,839
Total	5,689,961,783	12,355,897,614
General and administrative expenses from related parties	-	30,000,000
<i>(Refer to Note 22 for details)</i>		

NOTES TO THE INTERIM SEPARATE FINANCIAL
STATEMENTS (CONT'D)

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

19. OTHER EXPENSES

	Current period (VND)	Prior period (VND)
Other expenses	1,406,322,647	677,914,307
Total	1,406,322,647	677,914,307

20. CURRENT CORPORATE INCOME EXPENSE

	Current period (VND)	Prior period (VND)
- Accounting profit before tax	3,802,828,311	9,629,753,514
Adjustments	(501,363,740)	726,799,223
+ Non-deductible expense	1,339,336,260	676,799,223
+ Salaries and allowances for the BOM not participate in executive management	125,000,000	50,000,000
+ Non-taxable income (Cash dividends received)	(1,965,700,000)	-
Total taxable income for the period	3,301,464,571	10,356,552,737
- Loss Carryforward from prior period	(3,301,464,571)	(10,356,552,737)
- Taxable income	-	-
- Corporate income tax rate	20%	20%
Estimated corporate income tax payable	-	-
Current corporate income tax expense (*)	-	-

(*) Corporate income tax expense for the financial year is estimated based on taxable income and is subject to adjustments depending on examination by the tax authorities.

NOTES TO THE INTERIM SEPARATE FINANCIAL
STATEMENTS (CONT'D)

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

21. LOSS CARRYFORWARD

Year of occurrence	Loss carried forward to year	Tax losses VND	Loss carried forward as at 30/06/2026 VND	Loss not yet carried forward as at 30/06/2026 VND
2022	2027	(532,979,978,607)	(528,718,316,239)	(4,261,662,368)
Total			<u>(528,718,316,239)</u>	<u>(4,261,662,368)</u>

22. RELATED PARTIES

Other related parties of the Company include:

No.	Related parties	Relationship
1	T-Cap Securities Joint Stock Company	Subsidiary
2	Tung Tri Viet One Member Company Limited	Shareholder
3	Mr. Pham Thanh Tung	Shareholder
4	Mr. Dao Duy Nam	Former General Director of Tung Tri Viet One Member Company Limited
5	Mr. Hoang Van Quan	Chief Accountant

Income and salaries of members of the Board of Management:

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 on 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	<u>768,738,964</u>	<u>1,005,348,149</u>

**NOTES TO THE INTERIM SEPARATE FINANCIAL
STATEMENTS (CONT'D)**

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

22. RELATED PARTIES (CONT'D)

Transaction with related parties:

	Current period (VND)	Prior period (VND)
Securities depository and trading fees	31,810,682	21,007,383
- T-Cap Securities Joint Stock Company	31,810,682	21,007,383
Interest income from deposits	941,292	1,208,462
- T-Cap Securities Joint Stock Company	941,292	1,208,462
Securities investment advisory expenses	-	30,000,000
- T-Cap Securities Joint Stock Company	-	30,000,000
Acquisition of additional shares	15,860,325,661	34,525,685,234
- T-Cap Securities Joint Stock Company	15,860,325,661	34,525,685,234
Deposit for real estate acquisition	93,500,000,000	-
- T-Cap Securities Joint Stock Company	93,500,000,000	-
Expenses related to real estate deposits received	6,811,830,136	-
- T-Cap Securities Joint Stock Company	6,811,830,136	-
Total value of securities transactions conducted	117,537,251,000	-
- T-Cap Securities Joint Stock Company	117,537,251,000	-
Investment Cooperation Agreement	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	-

Balances with related parties:

	Closing balance (VND)	Opening balance (VND)
Deposits for securities trading	2,197,467,413	2,763,080,416
- T-Cap Securities Joint Stock Company	2,197,467,413	2,763,080,416
Deposit for purchasing real estate for head	208,500,000,000	115,000,000,000
- T-Cap Securities Joint Stock Company	208,500,000,000	115,000,000,000
Investment cooperation	76,000,000,000	-
- Mr. Hoang Van Quan	76,000,000,000	-
Advances to employees	39,289,819,755	13,300,000,000
- Mr. Pham Thanh Tung	39,289,819,755	13,300,000,000
Short-term held-to-maturity investments	87,751,781,000	-
Loan receivables	87,500,000,000	-
- Mr Dao Duy Nam	87,500,000,000	-
Loan interest receivables	251,781,000	-
- Mr Dao Duy Nam	251,781,000	-

NOTES TO THE INTERIM SEPARATE FINANCIAL
STATEMENTS (CONT'D)

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

23. COMPARATIVE FIGURES

Comparative figures represent the amounts presented in the separate financial statements for the financial year ended 31 December 2025, which were audited, and the amounts in the interim separate financial statements for the accounting period from 01 January 2025 to 30 June 2025, which were reviewed.

The interim separate financial statements for the accounting period from 01 January 2026 to 30 June 2026 represent the first accounting period in which the Company applies Circular No. 99/2025/TT-BTC issued by the Ministry of Finance on 27 October 2025. Accordingly, certain comparative figures have been reclassified to conform to the presentation guidance under Circular No. 99/2025/TT-BTC.

The comparative table for previously reported figures of the prior year and prior period, before and after restatement, is as follows:

STATEMENT OF FINANCIAL POSITION	Code	Prior report VND	Reclassification VND	As reclassified VND
Short-term loan receivables		188,250,000,000	(188,250,000,000)	-
Other short-term receivables	135	311,003,139,546	(258,155,589,010)	52,847,550,536
Provision for doubtful short-term receivables	136	(39,745,800,000)	39,745,800,000	-
Short-term held-to-maturity investments	123	-	446,405,589,010	446,405,589,010
Provision for impairment of short-term held- to-maturity investments	124	-	(39,745,800,000)	(39,745,800,000)

Approved, 28 August 2026

Do Tat Thang
PreparerHoang Van Quan
Chief AccountantNguyễn Thị Hang
Chairwoman