

Công ty TNHH  
một thành viên  
quản lý quỹ  
ngân hàng  
thương mại cổ  
phần công  
thương Việt  
Nam

Digitally signed by Công ty  
TNHH một thành viên quản  
lý quỹ ngân hàng thương  
mại cổ phần công thương  
Việt Nam  
DN:  
OID.0.9.2342.19200300.10  
0.1.1=MST:0105059466,  
CN=Công ty TNHH một  
thành viên quản lý quỹ  
ngân hàng thương mại cổ  
phần công thương Việt  
Nam, S=Hà Nội, C=VN  
Reason: I am the author of  
this document  
Location:  
Date: 2026-10-20 09:36:55

**VIETINBANK FUND MANAGEMENT COMPANY LIMITED**  
*(Incorporated in the Socialist Republic of Vietnam)*

**FINANCIAL STATEMENTS**  
**For the period ended 30 September 2026**



---

October 2026

## TABLE & CONTENTS

| <u>CONTENTS</u>                   | <u>PAGES</u> |
|-----------------------------------|--------------|
| FINANCIAL STATEMENT REPORT        | 3 - 5        |
| INCOME STATEMENT                  | 6 - 7        |
| CASH FLOW STATEMENT               | 8            |
| STATEMENT OF CHANGES IN EQUITY    | 9            |
| NOTES TO THE FINANCIAL STATEMENTS | 10 - 24      |

**FINANCIAL STATEMENT REPORT**

*As at 30 September 2026*

Unit: VND

| ASSETS                                                          | Codes      | Notes     | Closing balance        | Opening balance        |
|-----------------------------------------------------------------|------------|-----------|------------------------|------------------------|
| <b>A. CURRENT ASSETS</b>                                        | <b>100</b> |           | <b>225,879,224,239</b> | <b>219,100,619,440</b> |
| <b>I. Cash and cash equivalents</b>                             | <b>110</b> | <b>4</b>  | <b>8,046,011,074</b>   | <b>17,571,749,031</b>  |
| 1. Cash                                                         | 111        |           | 6,046,011,074          | 3,571,749,031          |
| 2. Cash equivalents                                             | 112        |           | 2,000,000,000          | 14,000,000,000         |
| <b>II. Short-term financial investments</b>                     | <b>120</b> | <b>5</b>  | <b>215,153,276,993</b> | <b>197,133,291,352</b> |
| 1. Short-term investment                                        | 121        |           | 220,233,933,792        | 211,798,863,552        |
| 2. Provision for impairment of short-term financial investments | 129        |           | -5,080,656,799         | -14,665,572,200        |
| <b>III. Short-term receivables</b>                              | <b>130</b> |           | <b>2,259,949,242</b>   | <b>3,867,873,141</b>   |
| 1. Advance to suppliers                                         | 132        |           | 145,000,000            | 75,000,000             |
| 2. Short-term account receivables                               | 134        | 6         | 1,882,621,979          | 413,201,674            |
| 3. Other receivables                                            | 135        | 7         | 430,243,014            | 3,494,696,122          |
| 4. Provision for doubtful short-term receivables                | 139        | 8         | -197,915,751           | -115,024,655           |
| <b>IV. Other short-term assets</b>                              | <b>150</b> |           | <b>419,986,930</b>     | <b>527,705,916</b>     |
| 1. Short-term prepayments                                       | 151        |           | 406,247,630            | 502,705,916            |
| 2. Other short-term assets                                      | 158        |           | 13,739,300             | 25,000,000             |
| <b>B. NON-CURRENT ASSETS</b>                                    | <b>200</b> |           | <b>212,110,133,160</b> | <b>211,553,372,367</b> |
| <b>I. Fixed assets</b>                                          | <b>220</b> |           | <b>422,017,455</b>     | <b>6,754,667</b>       |
| 1. Tangible fixed assets                                        | 221        | 9         | 49,102,132             | 6,754,667              |
| - Cost                                                          | 222        |           | 2,455,974,700          | 2,406,174,700          |
| - Accumulated depreciation                                      | 223        |           | -2,406,872,568         | -2,399,420,033         |
| 2. Intangible assets                                            | 227        | 10        | 372,915,323            |                        |
| - Cost                                                          | 228        |           | 1,198,708,000          | 808,708,000            |
| - Accumulated amortisation                                      | 229        |           | -825,792,677           | -808,708,000           |
| <b>II. Long-term financial investments</b>                      | <b>250</b> | <b>11</b> | <b>211,500,000,000</b> | <b>211,500,000,000</b> |
| 1. Other long-term financial investments                        | 258        |           | 211,500,000,000        | 211,500,000,000        |
| <b>III. Other long-term assets</b>                              | <b>260</b> |           | <b>188,115,705</b>     | <b>46,617,700</b>      |
| 1. Long-term prepayments                                        | 261        |           | 163,115,705            | 21,617,700             |
| 2. Other long-term assets                                       | 268        |           | 25,000,000             | 25,000,000             |
| <b>TOTAL ASSETS (270=100+200)</b>                               | <b>270</b> |           | <b>437,989,357,399</b> | <b>430,653,991,807</b> |

*These notes are an integral part of and should be read in conjunction with the accompanying financial statements*

**FINANCIAL STATEMENT REPORT (Continued)**

*As at 30 September 2026*

Unit: VND

| EQUITY                                           | Codes      | Notes | Closing balance        | Opening balance        |
|--------------------------------------------------|------------|-------|------------------------|------------------------|
| <b>A. LIABILITIES</b>                            | <b>300</b> |       | <b>1,424,189,586</b>   | <b>4,786,271,122</b>   |
| <b>I. Current liabilities</b>                    | <b>310</b> |       | <b>1,424,189,586</b>   | <b>4,786,271,122</b>   |
| 1. Short-term trade payables                     | 312        |       | 65,107,500             |                        |
| 2. Taxes and amounts payable to the State budget | 314        | 12    | 112,007,131            | 288,755,387            |
| 3. Payables to employees                         | 315        |       | 748,101,021            | 2,254,483,111          |
| 4. Short-term accrued expenses                   | 316        |       | 136,313                | 607,740,740            |
| 5. Other short-term payables                     | 319        |       | 49,119,234             | 32,177,744             |
| 6. Bonus and welfare funds                       | 323        | 13    | 449,718,387            | 1,603,114,140          |
| <b>B. OWNER'S EQUITY</b>                         | <b>400</b> |       | <b>436,565,167,813</b> | <b>425,867,720,685</b> |
| <b>I. Owner's equity</b>                         | <b>410</b> | 14    | <b>436,565,167,813</b> | <b>425,867,720,685</b> |
| 1. Owner's contributed capital                   | 411        |       | 300,000,000,000        | 300,000,000,000        |
| 2. Financial reserve                             | 418        |       | 30,691,810,009         | 30,691,810,009         |
| 3. Other reserves                                | 419        |       | 23,862,826,083         | 23,862,826,083         |
| 4. Retained earnings                             | 420        |       | 82,010,531,721         | 71,313,084,593         |
| <b>TOTAL EQUITY (440=300+400)</b>                | <b>440</b> |       | <b>437,989,357,399</b> | <b>430,653,991,807</b> |

*These notes are an integral part of and should be read in conjunction with the accompanying financial statements*

## FINANCIAL STATEMENT REPORT (Continued)

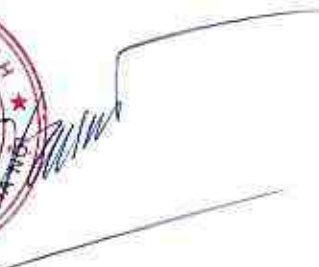
As at 30 September 2026

Unit: VND

|      | Items                                               | Codes | Notes | Closing balance   | Opening balance   |
|------|-----------------------------------------------------|-------|-------|-------------------|-------------------|
| 1.   | Depository securities of fund management company    | 006   |       | 82,495,096,000    | 83,277,396,000    |
|      | Include:                                            |       |       |                   |                   |
| 1.1. | Trading securities                                  | 007   |       | 82,495,096,000    | 83,277,396,000    |
| 2.   | Securities not deposited by fund management company | 020   |       | 263,300,000,000   | 307,300,000,000   |
| 3.   | Deposits of trustors                                | 030   | 15    | 99,616,086,685    | 3,471,145,361     |
| 3.1. | Deposits of domestic trustors                       | 031   |       | 99,608,619,109    | 3,463,688,775     |
| 3.2. | Deposits of foreign trustors                        | 032   |       | 7,467,576         | 7,456,586         |
| 4.   | Investment portfolio of the trustors                | 040   | 16    | 3,904,408,643,391 | 1,133,357,728,843 |
| 4.1. | Domestic trustors                                   | 041   | 16.1  | 3,900,818,643,391 | 1,129,767,728,843 |
| 4.2. | Foreign trustors                                    | 042   | 16.2  | 3,590,000,000     | 3,590,000,000     |
| 5.   | Receivables from the trustors                       | 050   | 17    | -                 | -                 |
| 6.   | Payables of the trustors                            | 051   | 17    | 99,847,910,048    | 2,754,337,662     |

  
 Nguyen Thi Dieu Quynh  
 Preparer

  
 Tran Manh Tien  
 Accountant in charge

  
 Phan Hai Sam  
 Deputy General Director

20 October 2026

These notes are an integral part of and should be read in conjunction with the accompanying financial statements

**INCOME STATEMENT**

For the period ended 30 September 2026

Unit: VND

**OFF-BALANCE SHEET ITEMS**

| ITEMS                                                   | Codes | Notes | Current Period | Current Period  | The nine months of<br>Current Period | The nine months of<br>Prior Period |
|---------------------------------------------------------|-------|-------|----------------|-----------------|--------------------------------------|------------------------------------|
| 1. Gross revenue from services rendered                 | 01    | 18    | 1,708,636,610  | 1,118,777,882   | 3,253,397,716                        | 4,106,537,722                      |
| 2. Net revenue from services rendered<br>(10=01)        | 10    |       | 1,708,636,610  | 1,118,777,882   | 3,253,397,716                        | 4,106,537,722                      |
| 3. Cost of sales                                        | 11    | 19    | 4,456,675      | 4,013,502       | 31,364,291                           | 12,139,536                         |
| 4. Gross losses from services rendered<br>(20=10-11)    | 20    |       | 1,704,179,935  | 1,114,764,380   | 3,222,033,425                        | 4,094,398,186                      |
| 5. Financial income                                     | 21    | 20    | 3,265,643,856  | 3,299,432,241   | 12,194,570,286                       | 7,404,122,744                      |
| 6. Financial expenses                                   | 22    | 21    | 1,804,000,643  | (4,062,126,991) | (9,472,175,863)                      | (2,986,917,399)                    |
| 7. General and administration expenses                  | 25    | 22    | 3,536,154,117  | 2,439,433,931   | 11,416,899,181                       | 7,432,256,763                      |
| 8. Operating profit<br>(30=20+(21-22)-25)               | 30    |       | (370,330,969)  | 6,036,889,681   | 13,471,880,393                       | 7,053,181,566                      |
| 9. Other income                                         | 31    |       | -              | 807,272,727     | -                                    | 807,272,727                        |
| 10. Other expenses                                      | 32    |       | -              | -               | -                                    | -                                  |
| 11. Profit from other activities<br>(40=31-32)          | 40    |       | -              | 807,272,727     | -                                    | 807,272,727                        |
| 12. Accounting profit before tax<br>(50=30+40)          | 50    |       | (370,330,969)  | 6,844,162,408   | 13,471,880,393                       | 7,860,454,293                      |
| 13. Current corporate income tax expense                | 51    | 23    | -              | 1,355,873,519   | 2,774,433,265                        | 1,565,246,568                      |
| 14. Net profit after corporate income<br>tax (60=50-51) | 60    |       | (370,330,969)  | 5,488,288,889   | 10,697,447,128                       | 6,295,207,725                      |

These notes are an integral part of and should be read in conjunction with the accompanying financial statements

**VIETINBANK FUND MANAGEMENT COMPANY LIMITED**

2th Floor, 304 and 306 Ba Trieu,  
Ha Ba Trung Ward, Ha Noi  
Socialist Republic of Vietnam

**FORM NO. B 01-CTQ**

Issued under Circular No.125/2011/TT-BTC  
5 September, 2011 of the Ministry of Finance

\_\_\_\_\_  
**Nguyen Thi Dieu Quynh**  
Preparer

\_\_\_\_\_  
**Tran Manh Tien**  
Accountant in charge



\_\_\_\_\_  
**Phan Hai Sam**  
Deputy General Director

20 October 2026

*These notes are an integral part of and should be read in conjunction with the accompanying financial statements*

**CASH FLOW STATEMENT**

For the period ended 30 September 2026

Unit: VND

| ITEMS                                                                      | Codes | Current Period    | Prior Period    |
|----------------------------------------------------------------------------|-------|-------------------|-----------------|
| <b>I. CASH FLOWS FROM OPERATING ACTIVITIES</b>                             |       |                   |                 |
| 1. Profit before tax                                                       | 01    | 13,471,880,393    | 7,860,454,293   |
| 2. Adjustments for:                                                        |       |                   |                 |
| Depreciation and amortisation of fixed assets                              | 02    | 24,537,212        | 117,899,847     |
| Provisions                                                                 | 03    | (9,502,024,305)   | (3,837,278,015) |
| Gain from investing activities                                             | 05    | (8,115,628,139)   | (748,232,331)   |
| 3. Operating (loss)/profit before movements in working capital             | 08    | (4,121,234,839)   | 3,392,843,794   |
| Changes in receivables                                                     | 09    | (1,528,053,512)   | (2,456,014,219) |
| Changes in payables (excluding corporate income tax payable)               | 11    | (1,999,676,495)   | (2,301,144,142) |
| Changes in prepaid expenses                                                | 12    | (45,039,719)      | 58,270,326      |
| Changes in trading securities                                              | 13    | 2,552,068,403     | (2,491,334,550) |
| Corporate income tax paid                                                  | 15    | (2,983,442,553)   | (3,103,952,441) |
| Other cash inflows                                                         | 16    | 26,000,000        | 24,000,000      |
| Other cash outflows                                                        | 17    | (1,179,395,753)   | (860,206,347)   |
| Net cash used in operating activities                                      | 20    | (9,278,774,468)   | (7,737,537,579) |
| <b>II. CASH FLOWS FROM INVESTING ACTIVITIES</b>                            |       |                   |                 |
| 1. Acquisition and construction of fixed assets and other long-term assets | 21    | (439,800,000)     | 807,272,727     |
| 2. Cash outflow for lending, buying debt instruments of other entities     | 23    | (284,772,957,340) | 12,000,000,000  |
| 3. Cash recovered from lending, selling debt instruments of other entities | 24    | 284,760,759,604   | -               |
| 4. Interest earned, dividends and profits received                         | 27    | 205,034,247       | 914,925,057     |
| Net cash (used in)/generated by investing activities                       | 30    | (246,963,489)     | 13,722,197,784  |
| Net (decrease)/increase in cash (50=20+30+40)                              | 50    | (9,525,737,957)   | 5,984,660,205   |
| Cash and cash equivalents at the beginning of the year                     | 60    | 17,571,749,031    | 11,620,271,216  |
| Cash and cash equivalents at the end of the year the (70=50+60+61)         | 70    | 8,046,011,074     | 17,604,931,421  |

  
**Nguyen Thi Dieu Quynh**  
 Preparer

  
**Tran Manh Tien**  
 Accountant

  
**Phan Hai Sam**  
 Deputy General Director

20 October 2026

These notes are an integral part of and should be read in conjunction with the accompanying financial statements

**STATEMENT OF CHANGES IN EQUITY**  
*For the period ended 30 September 2026*

Unit: VND

|                             | Opening balance        |                        | Movements            |                        |                       |          | Closing balance        |                        |
|-----------------------------|------------------------|------------------------|----------------------|------------------------|-----------------------|----------|------------------------|------------------------|
|                             | Prior year             | Current year           | Prior year           |                        | Current year          |          | Prior year             | Current year           |
|                             |                        |                        | Increase             | Decrease               | Increase              | Decrease |                        |                        |
| Owner's contributed capital | 300,000,000,000        | 300,000,000,000        | -                    | -                      | -                     | -        | 300,000,000,000        | 300,000,000,000        |
| 2. Financial reserve        | 30,691,810,009         | 30,691,810,009         | -                    | -                      | -                     | -        | 30,691,810,009         | 30,691,810,009         |
| 3. Other reserves           | 23,862,826,083         | 23,862,826,083         | -                    | -                      | -                     | -        | 23,862,826,083         | 23,862,826,083         |
| 4. Retained earnings        | 66,402,725,931         | 71,313,084,593         | 6,295,207,725        | (1,798,312,571)        | 10,697,447,128        | -        | 70,899,621,085         | 82,010,531,721         |
| <b>Total</b>                | <b>420,957,362,023</b> | <b>425,867,720,685</b> | <b>6,295,207,725</b> | <b>(1,798,312,571)</b> | <b>10,697,447,128</b> | <b>-</b> | <b>425,454,257,177</b> | <b>436,565,167,813</b> |



\_\_\_\_\_  
**Nguyen Thi Dieu Quynh**

**Preparer**



\_\_\_\_\_  
**Tran Manh Tien**

**Accountant in charge**



\_\_\_\_\_  
**Phan Hai Sam**

**Deputy General Director**

20 October 2026

*These notes are an integral part of and should be read in conjunction with the accompanying financial statements*

**NOTES TO THE FINANCIAL STATEMENTS**

*These notes are an integral part of and should be read in conjunction with the accompanying financial statements*

**1. GENERAL INFORMATION****Structure of ownership**

VietinBank Fund Management Company Limited ("the Company") is a subsidiary wholly owned by Vietnam Joint Stock Commercial Bank for Industry and Trade. The Company was established under the Establishment and Operation License No. 50/UBCK-GP issued by the State Securities Commission of Vietnam on 26 October, 2010, with the latest amend No. 72/GPDC-UBCK dated 17 June, 2025. The Company's charter capital as at 31 March, 2026 is VND 300,000,000,000.

The company is headquartered at 2th Floor, 304 and 306 Ba Trieu, Hai Ba Trung Ward, Hanoi, Vietnam. The total number of employees of the Company as at 30 September 2026 was 25 (as 30 September 2025: 24).

**Operating industry and principal activities**

Operating industry and principal activities of the Company include:

- Establishment and management of securities investment funds and securities investment companies;
- Securities portfolio management; and
- Securities investment consulting.

**Disclosure of information comparability in the financial statements**

The comparative figures are the figures of the Company's the reviewed semi-annual financial statements ended 30 September 2025 and audited financial statements for the year ended 31 December 2025.

**2. ACCOUNTING CONVENTION AND FINANCIAL YEAR****Accounting convention**

The accompanying financial statements, expressed in Vietnamese Dong (VND) are prepared under the historical cost convention and in accordance with Vietnamese accounting standards and Vietnamese accounting regimes for fund management companies issued by the Ministry of Finance under Circular No. 125/2011/TT-BTC dated 5 September, 2011 ("Circular 125") and legal regulations related to the preparation and presentation of financial statements.

The accompanying financial statements are not intended to present the financial position, results of operations, cash flows and changes in equity in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

**Changes to accounting policies**

Effective January 1, 2026, the Company will implement a change in its accounting policy for investments held to maturity, as stipulated in Circular 99/2025/TT-BTC. Accordingly, interest receivable from investments held to maturity will no longer be presented separately under the "Receivables" item but will be recognized directly in the investment's value. This is a change in the presentation and classification of assets and does not affect the Company's business results or equity.

**Financial year**

The Company's financial year begins on 01 January and ends on 31 December.

**NOTES TO THE FINANCIAL STATEMENTS***These notes are an integral part of and should be read in conjunction with the accompanying financial statements***1. GENERAL INFORMATION****Structure of ownership**

VietinBank Fund Management Company Limited ("the Company") is a subsidiary wholly owned by Vietnam Joint Stock Commercial Bank for Industry and Trade. The Company was established under the Establishment and Operation License No. 50/UBCK-GP issued by the State Securities Commission of Vietnam on 26 October, 2010, with the latest amend No. 72/GPDC-UBCK dated 17 June, 2025. The Company's charter capital as at 31 March, 2026 is VND 300,000,000,000.

The company is headquartered at 2th Floor, 304 and 306 Ba Trieu, Hai Ba Trung Ward, Hanoi, Vietnam. The total number of employees of the Company as at 30 September 2026 was 25 (as 30 September 2025: 24).

**Operating industry and principal activities**

Operating industry and principal activities of the Company include:

- Establishment and management of securities investment funds and securities investment companies;
- Securities portfolio management; and
- Securities investment consulting.

**Disclosure of information comparability in the financial statements**

The comparative figures are the figures of the Company's the reviewed semi-annual financial statements ended 30 September 2025 and audited financial statements for the year ended 31 December 2025.

**2. ACCOUNTING CONVENTION AND FINANCIAL YEAR****Accounting convention**

The accompanying financial statements, expressed in Vietnamese Dong (VND) are prepared under the historical cost convention and in accordance with Vietnamese accounting standards and Vietnamese accounting regimes for fund management companies issued by the Ministry of Finance under Circular No. 125/2011/TT-BTC dated 5 September, 2011 ("Circular 125") and legal regulations related to the preparation and presentation of financial statements.

The accompanying financial statements are not intended to present the financial position, results of operations, cash flows and changes in equity in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

**Changes to accounting policies**

Effective January 1, 2026, the Company will implement a change in its accounting policy for investments held to maturity, as stipulated in Circular 99/2025/TT-BTC. Accordingly, interest receivable from investments held to maturity will no longer be presented separately under the "Receivables" item but will be recognized directly in the investment's value. This is a change in the presentation and classification of assets and does not affect the Company's business results or equity.

**Financial year**

The Company's financial year begins on 01 January and ends on 31 December.

**3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The significant accounting policies, which have been adopted by the Company in the preparation of these financial statements, are as follows:

**Accounting estimate**

The preparation of financial statements in conformity with Vietnamese Accounting Standards, Vietnamese accounting regime for fund management companies issued by the Ministry of Finance under Circular 125 and legal regulations relating to financial reporting requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and 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. Although these accounting estimates are based on the management's best knowledge, actual results may differ from those estimates.

**Cash and cash equivalents**

Cash and cash equivalents includes cash on hand, demand deposits, short-term (not exceeding 3 months) highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

**Account Receivables**

Account receivables are initially recorded at cost and are always presented at cost in subsequent periods. Receivables are considered for risk provisions based on the age of the debt or the expected loss that may occur in the event that the debt has not yet reached its maturity date but the economic organization is in dissolution, in bankruptcy or the debtor is missing, absconding, being prosecuted, detained, tried by law enforcement agencies, serving a sentence or has died.

The provision expenses incurred are recorded in "General and Administration expenses" during the year. For overdue receivables, the provision rate is determined according to current prevailing accounting regulations.

**Investments**

**Short-term investments**

Short-term investments include listed and unlisted shares, bonds on the stock market and other investments. Short-term investments in trading securities are recorded at cost less provision for impairment of securities investments.

Short-term investments held to maturity are recorded at book value (including original purchase price, accrued interest, and allocation of discounts/premiums using the effective interest rate method) less provisions for impairment of securities investments.

The provision for impairment of securities investments is determined as the difference between the actual market price of the securities and the value of the securities recorded in the accounting books, in accordance with the guidelines specified in Circular No. 24/2022/TT-BTC dated 7 April, 2022 ("Circular 24"), amending and supplementing certain articles of Circular No. 48/2019/TT-BTC dated 8 August, 2019 ("Circular 48") issued by the Ministry of Finance, regulating the establishment and handling of provisions for inventory impairment, investment losses, uncollectible receivables, and Circular No. 114/2021/TT-BTC dated 17 December, 2021 ("Circular 114") of the Ministry of Finance, guiding the financial regime for fund management companies.

*The actual market price of securities is determined as follows:*

For listed securities (including shares, fund certificates, derivative securities, and listed warrants with collateral): the actual market price of the securities is calculated based on the closing price on the most recent trading day up to the date of the financial statements.

For securities of companies not listed on the stock market but registered for trading on the exchange market of unlisted public companies (UPCOM), the market value is determined as the average reference price for the last 30 consecutive trading days before the revaluation published by the Stock Exchange.

In case securities are listed on the market, unlisted securities but registered for trading on the market without trading within 30 days before the revaluation date or listed securities are canceled or suspended from trading or stopped for trading from the sixth trading day onwards, the fair value of securities is the book value at the date of the financial statements.

#### **Other long-term investments**

Other long-term investments represent investments in equity instruments in other entities where the Company does not have control, joint control, or significant influence over the investee. These investments are initially recognized at cost on the transaction date and are always reflected at cost during the subsequent holding period.

A provision for impairment of other long-term investments is recognized if the entity in which the company has invested incurs losses, in accordance with the regulations in Circular 48 and Circular 114. Accordingly, the provision amount is the difference between the actual contribution of the parties to the economic entity and the actual equity, multiplied by (x) the company's investment ratio compared to the total actual contributions of the parties to the economic entity. The provision for impairment of long-term investments is recognized as a financial expense in the income statement.

#### **Tangible fixed assets and depreciation**

Fixed assets are stated at cost less accumulated depreciation.

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

Depreciation of tangible assets are computed on a straight-line basis over the estimated useful lives of these assets as follows:

|                  | Years |
|------------------|-------|
| Office equipment | 3 - 5 |
| Motor vehicles   | 6     |

#### **Intangible assets and amortisation**

Intangible assets comprise land use rights and software and is measured at historical cost less accumulated amortisation. Computer software is recorded initially at purchase price and is amortized on a straight-line basis over the estimated useful life of the asset of 3 years.

### **Prepayments**

Other types of long-term prepayments comprise costs of tools and supplies issued for consumption and other long-term prepayments which are expected to provide future economic benefits to the Company. These expenditures have been capitalised as long-term prepayments, and are allocated to the income statement using the straight-line method in accordance with the current prevailing accounting regulations.

### **Owner's equity**

Owner's equity is recorded on the basis of the owner's actual capital contribution at the Company according to the total registered charter capital.

### **Profit distribution**

Net profit after corporate income tax will be transferred to the owner according to the owner's decision after setting aside reserve funds according to the Company's Charter, regulations of Vietnamese law and approval of the Company's Board of Members.

The reserve fund is allocated from the Company's after-tax profits in accordance with Circular 114, which repeals Circular No. 146/2014/TT-BTC dated 6 October, 2014 ("Circular 146") issued by the Ministry of Finance. Accordingly, the balance of the financial reserve established under the provisions of Circular 146 is used to supplement the charter capital or utilized upon the decision of the Board of Members in accordance with the Law on securities No. 54/2019/QH14 dated 26 November, 2019, its guiding documents, and the Company's charter and operational regulations, fulfilling the financial safety ratio as prescribed by securities law.

### **Trust capital and trust assets**

Capital entrusted from investors is recorded and monitored as off-balance-sheet items of the Company.

Trust assets formed from the use of capital entrusted from investors are recorded and monitored as off-balance-sheet items of the Company.

Receivables from entrusted investors arise from entrusted investors, such as interest on entrusted investments that are due but not yet collected, other entitlements of investors, and other receivables. These amounts are recognized and monitored as off-balance-sheet items of the Company.

Payables to entrusted investors, such as expenses payable to the Company and other payables, are recognized and monitored as off-balance-sheet items of the Company.

### **Revenue recognition**

Revenue of a transaction involving the rendering of services is recognised when the outcome of such transactions can be measured reliably. Where a transaction involving the rendering of services is attributable to several years, revenue is recognised in each year by reference to the percentage of completion of the transaction at the balance sheet date of that year. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

- (a) The amount of revenue can be measured reliably;
- (b) It is probable that the economic benefits associated with the transaction will flow to the Company;
- (c) The percentage of completion of the transaction at the balance sheet date can be measured reliably; and
- (d) The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

The following specific conditions must also be met before revenue is recognized.:

- Revenue from rendering of services includes revenue from the management of securities investment funds and securities investment companies, portfolio management activities, and securities investment advisory services, recognized on an accrual basis in accordance with the terms and conditions of the investment management contract;
- Interest income is recognized when the interest is earned on an accrual basis unless the collectability of the interest is uncertain;
- Income from the sale of securities is determined based on the difference between the selling price and the average cost price of the securities;
- Revenue from the purchase and sale of money market instruments is determined based on the difference between the selling price and the cost price of the money market instruments; and
- Dividends received in cash are recognized when the Company's right to receive the dividend is determined. Dividends received in the form of shares (stock dividends) from the profits of joint-stock companies are not recognized as an increase in the value of the received shares or as financial income in the financial statements, but are instead monitored as an increase in the number of shares held, in accordance with Circular No. 200/2014/TT-BTC issued by the Ministry of Finance on 22 December 2014.

### Operating expenses

Operating expenses are the total costs incurred for services provided to customers during the year, recognized in accordance with the revenue matching principle and the prudence principle.

### Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are never taxable or deductible

Deferred tax is recognised on significant differences between carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit and is accounted for using balance sheet liability method. Deferred tax liabilities are generally recognised for all temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilised.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset realised. Deferred tax is charged or credited to profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

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

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

4. CASH AND CASH EQUIVALENTS

|                      | Closing balance      | Opening balance       |
|----------------------|----------------------|-----------------------|
|                      | VND                  | VND                   |
| Cash on hand         | 122,238,202          | 105,106,049           |
| Bank demand deposits | 5,923,772,872        | 3,466,642,982         |
| Cash equivalents (*) | 2,000,000,000        | 14,000,000,000        |
|                      | <b>8,046,011,074</b> | <b>17,571,749,031</b> |

(\*) The deposit at Fortune Vietnam Joint Stock Commercial Bank with an original term 03 months or less at an interest rate of 4.75%/year.

5. SHORT-TERM INVESTMENTS

|                                                                                                      | Closing balance    |                        | Opening balance    |                         |
|------------------------------------------------------------------------------------------------------|--------------------|------------------------|--------------------|-------------------------|
|                                                                                                      | Quantity           | VND Amount             | Quantity           | VND Amount              |
| <b>Shares</b>                                                                                        | <b>1,593,285</b>   | <b>22,873,025,799</b>  | <b>4,171,515</b>   | <b>50,425,094,202</b>   |
| <b>Impaired shares</b>                                                                               |                    |                        |                    |                         |
| Shares of Cotecons Construction Joint Stock Company                                                  | 47,685             | 6,085,267,230          | 45,415             | 6,085,267,230           |
| Shares of Vietnam Oil Corporation - JSC                                                              | 100,000            | 1,950,000,000          | 290,000            | 5,655,000,000           |
| Shares of Vietnam Steel Corporation - JSC                                                            | 21,000             | 471,500,000            | -                  | -                       |
| Viet Nam Steel Corporation                                                                           | 1,424,600          | 14,366,258,569         | 3,836,100          | 38,684,826,972          |
| <b>Other investments</b>                                                                             | <b>6,656,487.6</b> | <b>197,360,907,993</b> | <b>4,156,324.6</b> | <b>161,373,769,350</b>  |
| Fund Certificates of Vietnam Joint Stock Commercial Bank for Industry and Trade Bond Investment Fund | 4,156,224.6        | 50,000,000,000         | 4,156,224.6        | 50,000,000,000          |
| VietinBank Balanced Investment Fund                                                                  | 2,500,000.0        | 25,000,000,000         | -                  | -                       |
| Certificate of deposit (i)                                                                           | 263                | 57,788,044,981         | 100                | 101,373,769,350         |
| Term deposits (ii)                                                                                   |                    | 64,572,863,012         |                    | 10,000,000,000          |
| <b>Provision for impairment of short-term investments</b>                                            |                    | <b>(5,080,656,799)</b> |                    | <b>(14,665,572,200)</b> |
|                                                                                                      | <b>8,249,772.6</b> | <b>215,153,276,993</b> | <b>8,327,839.6</b> | <b>197,133,291,352</b>  |

(i) Deposit certificates with terms 06 months at an interest rate of 9.0%-9.8% pa

(ii) Deposit contracts with terms 06 months at an interest rate of 8.8%-9.5% pa.

For the year end of 30 June 2026

6. ACCOUNT RECEIVABLES

|                                                                                                 | Closing balance<br>VND | Opening balance<br>VND |
|-------------------------------------------------------------------------------------------------|------------------------|------------------------|
| Receivables from investment portfolio management activities and performance bonus (see Note 17) | 1,749,259,794          | 353,526,940            |
| Receivables from investment fund management activities                                          | 133,362,185            | 59,674,734             |
|                                                                                                 | <b>1,882,621,979</b>   | <b>413,201,674</b>     |

7. OTHER RECEIVABLES

|                                                              | Closing balance<br>VND | Opening balance<br>VND |
|--------------------------------------------------------------|------------------------|------------------------|
| Interest receivables on deposits and certificates of deposit | 2,863,014              | 3,494,696,122          |
| Dividend receivables                                         | 427,380,000            | -                      |
|                                                              | <b>430,243,014</b>     | <b>3,494,696,122</b>   |

8. PROVISION FOR DOUBTFUL SHORT-TERM RECEIVABLES

|                                       | Closing balance                |                             | Movement in<br>the year  | Opening balance                |                             |
|---------------------------------------|--------------------------------|-----------------------------|--------------------------|--------------------------------|-----------------------------|
|                                       | Doubtful<br>receivables<br>VND | Provision<br>balance<br>VND | Provision<br>made<br>VND | Doubtful<br>receivables<br>VND | Provision<br>balance<br>VND |
| GAIA INVEST Group Joint Stock Company | 93,479,445                     | 54,389,037                  | 10,071,232               | 63,342,461                     | 32,372,600                  |
| Nguyen Quoc Anh                       | 152,500,003                    | 60,874,659                  | 38,187,672               | -                              | -                           |
| Vu Thanh Son                          | 82,652,055                     | 82,652,055                  | -                        | 82,652,055                     | 82,652,055                  |
|                                       | <b>328,631,503</b>             | <b>197,915,751</b>          | <b>48,258,904</b>        | <b>145,994,516</b>             | <b>115,024,655</b>          |

For the year end of 30 June 2026

9. INCREASE, DECREASE IN TANGIBLE FIXED ASSETS

|                                     | Motor vehicles | Office equipment | Total         |
|-------------------------------------|----------------|------------------|---------------|
|                                     | VND            | VND              | VND           |
| <b>COST</b>                         |                |                  |               |
| Opening balance                     | 1,440,675,700  | 965,499,000      | 2,406,174,700 |
| Closing balance                     | 1,440,675,700  | 965,499,000      | 2,406,174,700 |
| <b>ACCUMULATED DEPRECIATION</b>     |                |                  |               |
| Opening balance                     | 1,440,675,700  | 958,744,333      | 2,399,420,033 |
| Depreciation charged for the period | -              | 7,452,535        | 7,452,535     |
| Closing balance                     | 1,440,675,700  | 966,196,868      | 2,406,872,568 |
| <b>NET BOOK VALUE</b>               |                |                  |               |
| Opening balance                     | -              | 6,754,667        | 6,754,667     |
| Closing balance                     | -              | 49,102,132       | 49,102,132    |

The cost of the Company's tangible fixed assets as at 30 September 2026 includes VND 2,370,175,700 (as at 30 September 2025: VND 5,887,235,700) of assets which have been fully depreciated but are still in use.

10. INCREASES, DECREASES IN INTANGIBLE ASSETS

|                                     | Computer software |
|-------------------------------------|-------------------|
|                                     | VND               |
| <b>COST</b>                         |                   |
| Opening balance                     | 808,708,000       |
| Closing balance                     | 1,198,708,000     |
| <b>ACCUMULATED AMORTISATION</b>     |                   |
| Opening balance                     | 808,708,000       |
| Amortisation charged for the period | 17,084,677        |
| Closing balance                     | 825,792,677       |
| <b>NET BOOK VALUE</b>               |                   |
| Opening balance                     | -                 |
| Closing balance                     | 372,915,323       |

The cost of the Company's intangible assets as at 30 September 2026 includes VND 808,708,000 (as at 30 September 2025: VND 358,708,000) of assets which have been fully amortized but are still in use.

For the year end of 30 June 2026

11. LONG-TERM INVESTMENTS

|                                                           | Closing balance                    |                   |                        | Opening balance                    |                   |                        |
|-----------------------------------------------------------|------------------------------------|-------------------|------------------------|------------------------------------|-------------------|------------------------|
|                                                           | VND                                |                   |                        | VND                                |                   |                        |
|                                                           | Proportion of ownership interest % | Quantity          | Amount                 | Proportion of ownership interest % | Quantity          | Amount                 |
| Other long-term investments                               |                                    | 20,730,000        | 211,500,000,000        |                                    | 20,730,000        | 211,500,000,000        |
| Deo Ca Investment Joint Stock Company                     | 5                                  | 11,580,000        | 120,000,000,000        | 5                                  | 11,580,000        | 120,000,000,000        |
| Deo Ca - Khanh Hoa BOT Investment Joint Stock Company (i) | 30                                 | 9,150,000         | 91,500,000,000         | 30                                 | 9,150,000         | 91,500,000,000         |
| Provision for impairment of long-term investments         |                                    |                   | -                      |                                    |                   | -                      |
|                                                           |                                    | <u>20,730,000</u> | <u>211,500,000,000</u> |                                    | <u>20,730,000</u> | <u>211,500,000,000</u> |

12. TAXES AND AMOUNTS PAYABLE TO THE STATE BUDGET

|                       | Opening balance    | Payable during the period | Paid during the period | Closing balance    |
|-----------------------|--------------------|---------------------------|------------------------|--------------------|
|                       | VND                | VND                       | VND                    | VND                |
| <b>a. Receivables</b> |                    |                           |                        |                    |
| Corporate income tax  | -                  | -                         | -                      | -                  |
|                       | <u>-</u>           | <u>-</u>                  | <u>-</u>               | <u>-</u>           |
| <b>b. Payables</b>    |                    |                           |                        |                    |
| Value added tax       | 2,742,064          | 48,753,665                | 37,845,176             | 13,650,553         |
| Corporate income tax  | 209,009,288        | 2,774,433,265             | 2,983,442,553          | -                  |
| Personal income tax   | 77,004,035         | 665,286,237               | 643,933,694            | 98,356,578         |
| Other taxes           | -                  | -                         | -                      | -                  |
|                       | <u>288,755,387</u> | <u>3,488,473,167</u>      | <u>3,665,221,423</u>   | <u>112,007,131</u> |

13. BONUS AND WELFARE FUND

|                                | Current year       | Prior year           |
|--------------------------------|--------------------|----------------------|
|                                | VND                | VND                  |
| Opening balance                | 1,603,114,140      | 1,199,471,569        |
| Made during the year (Note 14) | -                  | 1,798,312,571        |
| Issued by Parent Bank          | 26,000,000         | 24,000,000           |
| Payment during the year        | (1,179,395,753)    | (927,601,119)        |
| Other                          | -                  | 59,431,119           |
| Closing balance                | <u>449,718,387</u> | <u>2,153,614,140</u> |

For the year end of 30 June 2026

14. OWNER'S EQUITY

Changes in equity

|                                | Owner's<br>contributed capital | Financial reserve | Other reserves | Retained earnings | Total           |
|--------------------------------|--------------------------------|-------------------|----------------|-------------------|-----------------|
|                                | VND                            | VND               | VND            | VND               | VND             |
| Prior year's opening balance   | 300,000,000,000                | 30,691,810,009    | 23,862,826,083 | 66,402,725,931    | 420,957,362,023 |
| Profit in the year             | -                              | -                 | -              | 6,708,671,233     | 6,708,671,233   |
| Others                         | -                              | -                 | -              | (1,798,312,571)   | (1,798,312,571) |
| Current year's opening balance | 300,000,000,000                | 30,691,810,009    | 23,862,826,083 | 71,313,084,593    | 425,867,720,685 |
| Profit in the period           | -                              | -                 | -              | 10,697,447,128    | 10,697,447,128  |
| Current year's closing balance | 300,000,000,000                | 30,691,810,009    | 23,862,826,083 | 82,010,531,721    | 436,565,167,813 |

Owner's contributed capital

According to the amended Establishment and Operation License No. 33/GPDC-UBCK dated 3 March, 2026, the charter capital of the Company is VND 300,000,000,000. As at 30 September 2026, the charter capital has been fully contributed by the owners as follows:

|                                                                  | According to<br>the amended License<br>VND | %          | Contributed capital    |                        |
|------------------------------------------------------------------|--------------------------------------------|------------|------------------------|------------------------|
|                                                                  |                                            |            | Closing balance<br>VND | Opening balance<br>VND |
| Vietnam Joint Stock<br>Commercial Bank for<br>Industry and Trade | 300,000,000,000                            | 100        | 300,000,000,000        | 300,000,000,000        |
|                                                                  | <u>300,000,000,000</u>                     | <u>100</u> | <u>300,000,000,000</u> | <u>300,000,000,000</u> |

15. DEPOSITS OF TRUST INVESTORS

|                                             | Current period<br>VND | Prior year<br>VND   |
|---------------------------------------------|-----------------------|---------------------|
| Opening balance                             | 3,471,145,361         | 1,447,031,242       |
| Domestic trust investors                    | 3,463,688,775         | 1,443,924,646       |
| Foreign trust investors                     | 7,456,586             | 3,106,596           |
| Increase during the year                    | 3,117,831,169,901     | 2,705,233,486,456   |
| Increase from performing trust transactions | 3,117,831,169,901     | 2,705,233,486,456   |
| Decrease during the year                    | (3,021,686,228,577)   | (2,704,312,913,279) |
| Decrease from performing trust transactions | (3,021,686,228,577)   | (2,704,312,913,279) |
| Closing balance                             | 99,616,086,685        | 2,367,604,419       |
| Domestic trust investors                    | 99,608,619,109        | 2,359,491,879       |
| Foreign trust investors                     | 7,467,576             | 8,112,540           |

For the year end of 30 June 2026

**16. INVESTMENT PORTFOLIO OF THE TRUST INVESTORS**

**16.1. Domestic trust investors**

|                                                          | Closing balance<br>VND   | Opening balance<br>VND   |
|----------------------------------------------------------|--------------------------|--------------------------|
| <b>Shares</b>                                            | <b>3,642,718,643,391</b> | <b>671,667,728,843</b>   |
| <b>Listed shares</b>                                     | <b>3,345,413,085,391</b> | <b>334,362,170,843</b>   |
| <i>Include:</i>                                          |                          |                          |
| Impaired shares                                          | 329,361,800,000          | 329,361,800,000          |
| - Danang Airport Services Joint Stock Company            | 5,361,800,000            | 5,361,800,000            |
| - VIX Securities Joint Stock Company                     | 300,000,000,000          | 300,000,000,000          |
| - Minh Hung Quang Tri Joint Stock Company                | 24,000,000,000           | 24,000,000,000           |
| - Vietnam Expressway Services Joint Stock Company        | 7,732,520,000            | -                        |
| Other shares                                             | 3,016,051,285,391        | 5,000,370,843            |
| <b>Unlisted shares</b>                                   | <b>297,305,558,000</b>   | <b>337,305,558,000</b>   |
| <i>Include:</i>                                          |                          |                          |
| Impaired shares                                          | 166,746,658,000          | 206,746,658,000          |
| - Central Veterinary Medicine Joint Stock Company I      | -                        | 40,000,000,000           |
| - Shares of PV Investment Joint Stock Company - Inconess | 166,746,658,000          | 166,746,658,000          |
| Other shares                                             | 130,558,900,000          | 130,058,900,000          |
| <b>Bonds</b>                                             | <b>20,000,000,000</b>    | <b>220,000,000,000</b>   |
| <b>Other investments</b>                                 | <b>238,100,000,000</b>   | <b>238,100,000,000</b>   |
| <i>Include:</i>                                          |                          |                          |
| - Dea Ca Investment Joint Stock Company                  | 207,600,000,000          | 207,600,000,000          |
| Other investments                                        | 30,500,000,000           | 30,500,000,000           |
|                                                          | <b>3,900,818,643,391</b> | <b>1,129,767,728,843</b> |

**16.2. Foreign trust investors**

|                   | Closing balance<br>VND | Opening balance<br>VND |
|-------------------|------------------------|------------------------|
| Bonds             | 3,150,000,000          | 3,150,000,000          |
| Other investments | 440,000,000            | 440,000,000            |
|                   | <b>3,590,000,000</b>   | <b>3,590,000,000</b>   |

**17. RECEIVABLES OF THE TRUST INVESTOR**

|                                           | Closing balance<br>VND | Opening balance<br>VND |
|-------------------------------------------|------------------------|------------------------|
| Portfolio management fee payable (Note 6) | 1,749,259,794          | 353,526,940            |
| Other payables of the trust investor      | 98,098,650,254         | 2,400,810,722          |
|                                           | <b>99,847,910,048</b>  | <b>2,754,337,662</b>   |

**18. REVENUE FROM SERVICES RENDERED**

|                                                                                        | Current Period<br>VND | Prior Period<br>VND  |
|----------------------------------------------------------------------------------------|-----------------------|----------------------|
| Revenue from investment fund management activities and securities investment companies | 396,386,160           | 175,416,304          |
| Revenue from securities portfolio management activities                                | 1,312,250,450         | 943,361,578          |
|                                                                                        | <b>1,708,636,610</b>  | <b>1,118,777,882</b> |

For the year end of 30 June 2026

**19. COST OF SALES**

|                                                         | <u>Current Period</u> | <u>Prior Period</u> |
|---------------------------------------------------------|-----------------------|---------------------|
|                                                         | VND                   | VND                 |
| Expense from investment fund management activities      | 443,813               | 4,013,502           |
| Expense from securities portfolio management activities | 4,012,862             | -                   |
|                                                         | <u>4,456,675</u>      | <u>4,013,502</u>    |

**20. FINANCIAL INCOME**

|                                                          | <u>Current Period</u> | <u>Prior Period</u>  |
|----------------------------------------------------------|-----------------------|----------------------|
|                                                          | VND                   | VND                  |
| Interest income from deposits                            | 1,179,287,370         | 217,041,827          |
| Interest income from                                     | 973,902,709           | 72,500,000           |
| Dividends and profits received                           | 452,380,000           | -                    |
| Income from securities investment and trading activities | 95,779,216            | 3,009,890,414        |
| Interest income from Bonds                               | 564,294,561           | -                    |
|                                                          | <u>3,265,643,856</u>  | <u>3,299,432,241</u> |

**21. FINANCIAL EXPENSES**

|                                              | <u>Current Period</u> | <u>Prior Period</u>    |
|----------------------------------------------|-----------------------|------------------------|
|                                              | VND                   | VND                    |
| Expense from money market instrument trading | 1,218,000             | 840,227,718            |
| Provision for impairment of investments      | 1,800,726,997         | (4,907,337,467)        |
| Other financial expenses                     | 2,055,646             | 4,982,758              |
|                                              | <u>1,804,000,643</u>  | <u>(4,062,126,991)</u> |

**22. GENERAL AND ADMINISTRATION EXPENSES**

|                               | <u>Current Period</u> | <u>Prior Period</u>  |
|-------------------------------|-----------------------|----------------------|
|                               | VND                   | VND                  |
| Salaries                      | 2,111,652,318         | 1,562,798,839        |
| Depreciation and amortization | 20,937,314            | 39,299,949           |
| Tools and equipment           | 137,163,774           | 48,724,849           |
| Out-sourced services          | 546,040,597           | 224,783,515          |
| Other expenses                | 720,360,114           | 563,826,779          |
|                               | <u>3,536,154,117</u>  | <u>2,439,433,931</u> |

For the year end of 30 June 2026

## 23. CORPORATE INCOME TAX

Current corporate income tax expense for a period is calculated as follows:

|                                                                                            | Current Period | Prior Period  |
|--------------------------------------------------------------------------------------------|----------------|---------------|
|                                                                                            | VND            | VND           |
| Profit before tax                                                                          | (370,330,969)  | 6,844,162,408 |
| Adjustments for taxable profit                                                             |                |               |
| Less: non-taxable income                                                                   | (452,380,000)  | (72,500,000)  |
| Add back: non-deductible expenses                                                          | 13,798,701     | 7,705,183     |
| Taxable profit                                                                             | (808,912,268)  | 6,779,367,591 |
| Tax rate                                                                                   | 20%            | 20%           |
| Corporate income tax expense based on taxable profit                                       | -              | 1,355,873,519 |
| Adjustment of income tax expense from prior years to the current year's income tax expense | -              | -             |
| Total current corporate income tax expense                                                 | -              | 1,355,873,519 |
| CIT paid during the Prior period                                                           | -              | 1,220,703,213 |
| Current CIT payable                                                                        | -              | 135,170,306   |

## 24. RELATED PARTY TRANSACTIONS AND BALANCES

List of related parties with transactions and balances during the year:

| Related parties                                                                 | Relationship                 |
|---------------------------------------------------------------------------------|------------------------------|
| Vietnam Joint Stock Commercial Bank for Industry and Trade                      | Parent bank                  |
| Vietnam Joint Stock Commercial Bank for Industry and Trade Bond Investment Fund | Funds managed by the Company |
| VietinBank Balanced Investment Fund                                             | Funds managed by the Company |
| Vietnam Bank for Industry and Trade Securities Joint Stock Company              | Fellow subsidiary            |
| VietinBank Gold and Jewelry Trading Company Limited                             | Fellow subsidiary            |
| VietinBank Insurance Joint Stock Corporation                                    | Fellow subsidiary            |
| Indovina Bank Limited                                                           | Affiliate of the parent bank |

During the period end of 30 September 2026, the Company entered into the following significant transactions with its related parties:

For the year end of 30 June 2026

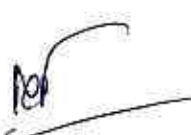
|                                                                    | Current Period     | Prior Period          |
|--------------------------------------------------------------------|--------------------|-----------------------|
|                                                                    | VND                | VND                   |
| <b>Revenue from trust fund management</b>                          | <b>382,243,477</b> | <b>175,416,304</b>    |
| Vietnam Joint Stock Commercial Bank for Industry and Trade         | 190,150,648        | 175,416,304           |
| Bond Investment Fund                                               |                    |                       |
| VietinBank Balanced Investment Fund                                | 192,092,829        | -                     |
| <b>Interest income from deposits</b>                               | <b>4,304,167</b>   | <b>712,138</b>        |
| Vietnam Joint Stock Commercial Bank for Industry and Trade         | 3,216,110          | 600,034               |
| Vietnam Bank For Industry and Trade Securities Joint Stock Company | 1,088,057          | 112,104               |
| <b>Selling fund certificates</b>                                   | <b>-</b>           | <b>50,335,616,450</b> |
| Indovina Bank Limited                                              | -                  | 50,335,616,450        |
| <b>Securities custody fees and transaction fees</b>                | <b>3,189,496</b>   | <b>4,742,638</b>      |
| Vietnam Bank For Industry and Trade Securities Joint Stock Company | 3,189,496          | 4,742,638             |
| <b>Money transfer fees and account maintenance fees</b>            | <b>155,000</b>     | <b>3,369,293</b>      |
| Vietnam Joint Stock Commercial Bank for Industry and Trade         | 155,000            | 3,369,293             |
| <b>Utility expenses</b>                                            | <b>-</b>           | <b>9,545,222</b>      |
| Vietnam Joint Stock Commercial Bank for Industry and Trade         | -                  | 9,545,222             |
| <b>Buying Insurance</b>                                            | <b>7,725,850</b>   | <b>8,713,200</b>      |
| Vietinbank Insurance Company Hanoi Branch                          | 7,725,850          | 8,713,200             |
| <b>Goods purchased</b>                                             | <b>3,430,000</b>   | <b>119,247,300</b>    |
| VietinBank Gold and Jewelry Trading Company Limited                | 3,430,000          | 119,247,300           |

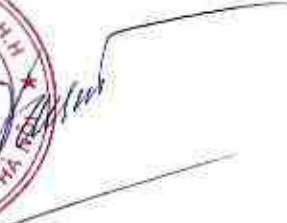
For the year end of 30 June 2026

Significant related party balances as at the end of the period end of 30 September 2026 were as follows:

|                                                                                                 | Closing balance<br>VND | Opening balance<br>VND |
|-------------------------------------------------------------------------------------------------|------------------------|------------------------|
| <b>Demand deposits</b>                                                                          | <b>4,977,489,881</b>   | <b>2,751,246,607</b>   |
| Vietnam Joint Stock Commercial Bank for Industry and Trade                                      | 2,858,901,940          | 2,493,325,439          |
| Vietnam Bank For Industry and Trade Securities Joint Stock Company                              | 2,118,587,941          | 257,921,168            |
| <b>Investor deposits at Vietnam Joint Stock Commercial Bank for Industry and Trade</b>          | <b>98,447,108,243</b>  | <b>376,386,359</b>     |
| Vietnam Bank For Industry and Trade Securities Joint Stock Company                              | 30,263,184             | 30,217,951             |
| Other investors                                                                                 | 98,416,845,059         | 346,168,408            |
| <b>Short-term investment</b>                                                                    | <b>75,000,000,000</b>  | <b>50,000,000,000</b>  |
| Vietnam Joint Stock Commercial Bank for Industry and Trade Bond Investment Fund                 | 50,000,000,000         | 50,000,000,000         |
| VietinBank Balanced Investment Fund                                                             | 25,000,000,000         | -                      |
| <b>Investment fund management</b>                                                               | <b>128,478,993,629</b> | <b>70,246,484,992</b>  |
| Management of Vietnam Joint Stock Commercial Bank for Industry and Trade Bond Investment Fund   | 77,110,745,538         | 70,246,484,992         |
| VietinBank Balanced Investment Fund                                                             | 51,368,248,091         | -                      |
| <b>Receivables from securities investment fund management and company management activities</b> | <b>133,362,185</b>     | <b>60,770,624</b>      |
| Vietnam Joint Stock Commercial Bank for Industry and Trade Bond Investment Fund                 | 69,600,244             | 59,674,734             |
| VietinBank Balanced Investment Fund                                                             | 63,761,941             | -                      |
| VietinBank Insurance Joint Stock Corporation                                                    | -                      | 1,095,890              |

  
Nguyen Thi Dieu Quynh  
Preparer

  
Tran Manh Tien  
Accountant

  
Phan Hai Sam  
Deputy General Director

20 October 2026