

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/ - Ủy ban Chứng khoán Nhà nước/ *The State Securities Commission*
To: - 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*: Số 142 Đội Cấn, Phường Ngọc Hà, Thành phố Hà Nội/ *No. 142 Doi Can, Ngoc Ha Ward, Ha Noi City*

Điện thoại/ *Telephone*: 024. 3722 4999

Fax: 024. 6273 2058

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

Bà Nguyễn Thị Hằng/ *Ms. Nguyen Thi Hang*

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

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

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

Báo cáo tài chính hợp nhất quý II năm 2026 của Công ty Cổ phần Tập đoàn Quản lý tài sản T-Corp.

The consolidated financial statements for the second quarter of 2026 of T-Corp Asset Management Corporation Joint Stock Company.

Thông tin này được công bố trên trang điện tử Công ty vào ngày 30/07/2026 tại đường dẫn <http://tcorp.vn/>.

This information has been disclosed on the company's website on July 30, 2026 at the following link: <http://tcorp.vn/>.



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 commit that the disclosed information is true and accurate, and we take full responsibility before the law for the content of the information disclosed.



CHỦ TỊCH HĐQT
Nguyễn Chi Hằng



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

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

Hà Nội, ngày 30 tháng 07 năm 2026

Ha Noi, July 30, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH
PERIODIC INFORMATION DISCLOSURE THE FINANCIAL STATEMENT

Kính gửi/To: - Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange*

Thực hiện quy định tại khoản 3 Điều 14 Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần Tập đoàn Quản lý tài sản T-CORP thực hiện công bố thông tin báo cáo tài chính quý II/2026 với Sở Giao dịch Chứng khoán Hà Nội như sau/ *According to clause 3 Article 14 the Circular No. 96/2020/TT-BTC dated November 16th, 2020 of the Ministry of Finance providing guidelines the information disclosure on the securities market, T-Corp Asset Management Corporation Joint Stock Company discloses the financial statement for the second quarter of 2026 to Hanoi Stock Exchange:*

1. Tên tổ chức/Organization name:

- Mã chứng khoán/Stock symbol: TVC
- Địa chỉ/Address: Số 142 Đội Cấn, Phường Ngọc Hà, Thành phố Hà Nội/ *No. 142 Doi Can, Ngoc Ha Ward, Hanoi City.*
- Điện thoại liên hệ/Telephone: 024.3772 4999 Fax: 024.6273 2058
- Email: Contact@tcorp.vn Website: <http://tcorp.vn/>

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

- BCTC Quý II năm 2026/*The audited financial statement for the second quarter of 2026:*
 - ☐ BCTC riêng (TCNY không có công ty con và đơn vị kế toán cấp trên có đơn vị trực thuộc)/*The separate financial statement (The registered company have no the subsidiary and the superior accounting unit that has affiliated units);*
 - ☒ BCTC hợp nhất (TCNY có công ty con)/*The consolidated financial statement (The registered company have subsidiaries);*
 - ☐ BCTC tổng hợp (TCNY có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/*The general financial statement (The registered company have affiliated units having separate accounting parts).*
- Các trường hợp thuộc diện phải giải trình nguyên nhân/*Cases require an explanation of the reasons:*

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC được soát xét/được kiểm toán)/*The auditing organization gives an opinion that is not unqualified opinion with the financial statement (the audited financial statement):*

☐ Có/Yes

☒ Không/No

Văn bản giải trình trong trường hợp tích có/*Explanatory document in case of ticking "Yes":*

☐ Có/Yes

☒ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước và sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC Quý II năm 2025)/*In the reporting period, profit after tax is difference of more 5% between before and after auditing, shifting from a loss to a profit or vice versa (The financial statement for the second quarter of 2025):*

☐ Có/Yes

☒ Không/No

Văn bản giải trình trong trường hợp tích có/*Explanatory document in case of ticking "Yes":*

☐ Có/Yes

☒ Không/No

+ Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước/*In the reporting period of the business result report, the profit after corporate tax is difference of more 10% from the last year report:*

☒ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/*Explanatory document in case of ticking "Yes":*

☒ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại/*In the reporting period, profit after tax is loss, shifts from profit of the previous year report to loss on this period or vice versa:*

☐ Có/Yes

☒ Không/No

Văn bản giải trình trong trường hợp tích có/*Explanatory document in case of ticking "Yes":*

☐ Có/Yes

☒ Không/No

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày: 30/07/2026 tại đường dẫn/ *This information is disclosed on the company website on July 30, 2026 at: <http://tcorp.vn/danh-muc-ghcd/bao-cao-tai-chinh/>*

3. Báo cáo về các giao dịch có giá trị từ 35% tổng tài sản trở lên trong quý II năm 2026/ *Report on transactions having from more than 35% value of total assets in the second quarter of 2026.*

Trường hợp TCNY có giao dịch đề nghị báo cáo đầy đủ các nội dung sau/*In case the registered company having transaction is required to report full contents:*

- Nội dung giao dịch/*Content of transactions*: **Không có/None**
- Tỷ trọng giá trị giao dịch/tổng giá trị tài sản của doanh nghiệp (%) (căn cứ trên báo cáo tài chính năm gần nhất)/*Transaction value ratio/total asset value of the enterprise (%) (Based on the last the yearly financial statement)*: **Không có/None**
- Ngày hoàn thành giao dịch/*Date completing transactions*: **Không có/None**

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 công bố/ *We hereby declare to be responsible for the accuracy and completeness of the above information.*

Tài liệu đính kèm/Attached files:

- BCTC hợp nhất quý II năm 2026/ *The Consolidated financial statement for the second quarter of 2026;*
- Giải trình biến động lợi nhuận sau thuế trong Báo cáo tài chính hợp nhất so với cùng kỳ năm ngoái/*Explain the change of profit after tax on the consolidated financial statement compared to the same period of the previous year.*

Đại diện tổ chức/Organization Representative
Người được ủy quyền CBTT/Authorized person to
disclose information



Nguyễn Thị Hằng/ 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: Số 142 Đội Cấn, Phường Ngọc Hà, Thành phố Hà Nội/ No. 142 Doi Can, Ngoc Ha Ward, Hanoi City.

Số: **60**./2026/CV-T-CORP

Hà Nội, ngày 30 tháng 07 năm 2026

V/v: Giải trình biến động lợi nhuận sau thuế trên BCTC Quý
II năm 2026 so với cùng kỳ năm trước

Hanoi, July 30, 2026

Re: Explanation of Changes in Net Profit After Tax on
Financial Statements for Quarter II of 2026 compared to the
same period last year

Kính gửi/To:- Ủy ban chứng khoán Nhà nước/*The State Securities Commission*
- Sở giao dịch chứng khoán Hà Nội/*Hanoi 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: Số 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 lợi nhuận sau thuế thu nhập doanh nghiệp tại Báo cáo tài chính hợp nhất Quý II năm 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 on guidelines for information disclosure in the securities market, T-Corp Asset Management Corporation Joint Stock Company hereby provides an explanation regarding the net profit after corporate income tax in the consolidated financial statements for Quarter II of 2026 compared to the same period last year, as follows:



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

Địa chỉ/Address: Số 142 Đội Cấn, Phường Ngọc Hà, Thành phố Hà Nội/ No. 142 Doi Can, Ngoc Ha Ward, Hanoi City.

Đơn vị tính/Unit: VNĐ

Chỉ tiêu/ Items	Quý II Năm 2026/ Quarter II of 2026	Quý II Năm 2025/ Quarter II 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/ Revenue from Sales of Goods and Provision of Services	7.563.848.632	41.026.930.529	-33.463.081.897	-82%
Giá vốn hàng bán/ Cost of Goods Sold	-11.813.438.098	33.606.391.636	-45.419.829.734	-135,15%
Doanh thu hoạt động tài chính và thu nhập khác/ Financial Operating Revenue and Other Income	9.897.371.577	68.602.610.288	-58.705.238.711	-85,57%
Chi phí tài chính, Chi phí bán hàng, quản lý doanh nghiệp và Chi phí khác/ Financial Expenses, Selling Expenses, Administrative Expenses, and Other Expenses	2.051.808.636	-3.175.216.594	5.227.025.230	-164,62%
Lợi nhuận sau thuế/ Profit after tax	27.222.849.671	79.198.365.775	-51.975.516.104	-65,63%

Tại thời điểm kết thúc quý II năm 2026, Công ty ghi nhận lãi sau thuế 27,2 tỷ đồng, giảm 51,9 tỷ đồng so với cùng kỳ năm trước, tương ứng giảm 65,3%. Nguyên nhân chủ yếu là do hoạt động đầu tư chứng khoán không được thuận lợi, trong bối cảnh tình hình địa chính trị thế giới diễn biến khó lường. Làm cho doanh thu bán hàng và cung cấp dịch vụ giảm 33,4 tỷ, tương ứng 82% và doanh thu hoạt động tài chính và thu nhập khác giảm 58,7 tỷ đồng, tương ứng giảm 85,5% so với Quý II năm 2025.

As of the end of the second quarter of 2026, the Company recorded profit after tax of VND 27.2 billion, a decrease of VND 51.9 billion, corresponding to a decrease of 65.3%, compared

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CÔNG TY
CỔ PHẦN
TẬP ĐOÀN
QUẢN LÝ TÀI SẢN
T-CORP
HÀ - TP

**Công ty Cổ phần Tập đoàn Quản lý Tài sản T-Corp/ T-Corp Asset Management Corporation
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with the same period of the previous year. The decline was mainly attributable to the unfavorable performance of the Company's securities investment activities amid heightened global geopolitical uncertainties. As a result, revenue from sales of goods and the provision of services decreased by VND 33.4 billion, corresponding to a decrease of 82.0%, while finance income and other income declined by VND 58.7 billion, corresponding to a decrease of 85.5%, compared with the second quarter of 2025.

Trên đây là giải trình lợi nhuận sau thuế trên báo cáo tài chính hợp nhất Quý II Năm 2026 của Công ty chúng tôi.

The above is the Company's explanation of the profit after tax as presented in the consolidated financial statements of the parent company for the second quarter of 2026.

Trân trọng/ Best regards!

Nơi nhận/Receipts:

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



CHỦ TỊCH HĐQT
Nguyễn Chí Hằng

**T-CORP ASSET MANAGEMENT CORPORATION JOINT STOCK
COMPANY
QUARTERLY CONSOLIDATED FINANCIAL STATEMENTS**

Quarter II of 2026

Hanoi, July 2026

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Form No.B01a-DN/HN

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

ASSETS	Codes	Notes	30/06/2026 (VND)	01/01/2026 (VND)
CURRENT ASSETS	100		1,858,655,026,130	2,344,620,192,029
A. Cash and cash equivalents	110	5	35,512,902,332	47,773,552,949
Cash	111		35,512,902,332	47,773,552,949
Short-term financial investments	120		1,366,029,385,870	1,808,861,620,814
II. Trading securities	121	8	1,156,539,529,112	1,707,383,055,845
Provision for diminution in value of trading securities	122	8	(71,264,717,912)	(86,771,435,031)
Held-to-maturity investments	123	7	285,369,762,420	192,865,187,750
Provision for impairment of short-term held-to-maturity investments	124	7	(4,615,187,750)	(4,615,187,750)
III. Current accounts receivable	130		452,111,188,275	482,868,816,882
Short-term trade receivables	131		491,417,827	24,891,769,696
Short-term advances to suppliers	132		2,140,413,771	890,463,439
Short-term loan receivables	135	9	831,482,742,308	839,089,969,378
Provision for doubtful short-term receivables	136		(382,003,385,631)	(382,003,385,631)
VI. Other short-term assets	160		5,001,549,653	5,116,201,384
Short-term prepaid expenses	161	6	1,023,851,699	1,040,747,955
Tax and other receivables from the State budget	163	14	3,977,697,954	4,075,453,429
B. NON-CURRENT ASSETS	200		17,490,333,395	18,289,815,722
I. Long-term receivables	210		14,963,297,397	15,141,146,220
Long-term loan receivables	215	9	14,963,297,397	15,141,146,220
II. Fixed assets	220		1,812,318,008	2,297,815,000
Tangible fixed assets	221	10	1,796,511,560	2,264,508,552
- Cost	222		12,159,241,785	12,159,241,785
- Accumulated depreciation	223		(10,362,730,225)	(9,894,733,233)
Intangible fixed assets	227	11	15,806,448	33,306,448
- Costs	228		8,983,800,575	8,983,800,575
- Accumulated amortization	229		(8,967,994,127)	(8,950,494,127)
V. Long-term assets in progress	250		50,000,000	50,000,000
Construction in progress	252		50,000,000	50,000,000
VII. Other long-term assets	270		664,717,990	800,854,502
Long-term prepaid expenses	271	6	664,717,990	800,854,502
TOTAL ASSETS	280		1,876,145,359,525	2,362,910,007,751

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONT'D)
As at 30 June 2026

RESOURCES	Codes	Notes	30/06/2026 (VND)	01/01/2026 (VND)
C. LIABILITIES	300		248,406,180,867	613,333,611,888
I. Current liabilities	310		248,406,180,867	613,333,611,888
Short-term trade payables	311		68,614,657	207,362,318
Short-term advances from customers	312		421,500,000	421,500,000
Tax and other payables to the State budget	314	14	1,479,358,119	586,148,047
Payables to employees	315		1,026,305,266	1,262,490,997
Short-term accrued expenses	316	12	39,501,868,416	54,998,722,447
Other short-term payables	320	13	11,458,929,983	18,485,867,983
Short-term loan and finance lease obligations	321	15	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	16	1,627,739,178,658	1,749,576,395,863
D.				
Share capital	411		961,555,700,000	961,555,700,000
- Shares with voting rights	411a		961,555,700,000	961,555,700,000
Share premiums	412		24,130,116,784	24,130,116,784
Other equity	414		33,274,816,400	33,274,816,400
Treasury shares	415		(122,751,391,480)	(20,670,798,500)
Development investment fund	418		23,716,973,549	23,716,973,549
Other equity funds	419		30,065,179,264	30,065,179,264
Retained earnings	420		432,854,411,549	437,782,379,131
- Accumulated losses by the end of prior year	420a		429,825,869,460	414,109,269,192
- Retained earnings for the current period	420b		3,028,542,089	23,673,109,939
Non-controlling interests	429		244,893,372,592	259,722,029,235
TOTAL RESOURCES	440		1,876,145,359,525	2,362,910,007,751

Prepared by



Nguyen Anh Duc

Chief Accountant



Hoang Van Quan



Hoang, 30 July 2026

Chairwoman



Nguyen Thi Hang

CONSOLIDATED INCOME STATEMENT
Quarter II of 2026

ITEMS	Codes	Notes	Current period (VND)	Prior period (VND)	Accumulated for 2026 (VND)	Accumulated for 2025 (VND)
1. Gross revenue from goods sold and services rendered	01	17	7,563,848,632	41,026,930,529	34,168,301,031	51,419,134,468
2. Deductions	02		-	-	-	-
3. Net revenue from goods sold and services rendered	10		7,563,848,632	41,026,930,529	34,168,301,031	51,419,134,468
4. Cost of sales	11	18	(11,813,438,098)	33,606,391,636	23,504,979,608	37,295,876,623
5. Gross profit from goods sold and services rendered	20		19,377,286,731	7,420,538,893	10,663,321,424	14,123,257,845
6. Gains/(losses) from disposal of investment properties	21		-	-	-	-
7. Financial income	22		9,896,499,207	68,602,610,288	50,195,793,107	74,669,543,995
8. Financial expenses	23		(6,276,136,579)	(3,049,987,311)	42,701,071,121	39,866,568,866
0 In which: Interest expense	24		3,688,467,206	5,180,816,988	12,521,316,162	11,618,949,366
9. Selling expenses	25	21	45,411,818	39,230,000	118,470,000	85,990,839
10. General and administrative expenses	26	21	7,945,883,113	12,058,138,502	15,400,025,966	23,857,466,118
12. Net profits/(loss) from operating activities	30		27,558,627,585	66,975,767,990	2,639,547,443	24,982,776,017
13. Other income	31	22	872,370	-	1,127,492	-
14. Other expenses	32	23	336,650,284	435,103,607	1,503,183,287	739,304,307
15. Other profit/(loss)	40		(335,777,914)	(435,103,607)	(1,502,055,795)	(739,304,307)
16. Accounting profit/(loss) before tax	50		27,222,849,671	66,540,664,383	1,137,491,648	24,243,471,710
17. Current corporate income tax expense	51		-	-	-	-
18. Deferred corporate income tax expenses	52		-	(12,657,701,392)	-	(12,657,701,392)
19. Net profit/(loss) after tax	60		27,222,849,671	79,198,365,775	1,137,491,648	36,901,173,102
20. Net profit/(loss) after tax attributable to shareholders of the parent	61		18,206,341,932	74,203,378,753	3,028,542,089	30,746,086,780
21. Net profit/(loss) after tax attributable to non-controlling interests	62		9,016,507,739	4,994,987,022	(1,891,050,441)	6,155,086,322

Prepared by


Nguyen Anh Duc

Chief Accountant





Nguyen Thi Hang

Hoang Van Quan

Nguyen Thi Hang

Form No. B03a-DN/HN

CONSOLIDATED CASH FLOW STATEMENT

(Under indirect method)

Quarter II of 2026

ITEMS	Codes	Notes	Current period (VND)	Prior period (VND)
I. Cash flows from operating activities				
<i>Profit before tax</i>	01		1,137,491,648	24,243,471,710
<i>Adjustments for:</i>				
Depreciation and amortization	02		(492,363,972)	589,610,136
Provisions	03		(15,506,717,119)	(15,683,476,125)
Gains (losses) on investing activities	05		(6,186,951,712)	(8,805,421,635)
Interest expense	06		12,521,316,162	11,618,949,366
			-	-
<i>Operating profit before movements in working capital</i>	8		(8,527,224,993)	11,963,133,452
(Increase)/decrease in receivables	09		(30,482,024,309)	26,346,540,438
Increase/(decrease) in payables (excluding interest, corporate income tax)	11		(40,713,783,225)	(54,527,384,134)
(Increase)/decrease in prepaid expenses	12		153,032,768	1,041,681,092
Increase (decrease) in trading securities	13		550,843,526,733	1,069,010,221,900
Interest expenses paid	14		10,892,511,356	(12,185,445,401)
Other cash outflows for operating activities	17		(74,042,724,989)	-
<i>Net cash flows from operating activities</i>	20		408,123,313,341	1,041,648,747,347

CONSOLIDATED CASH FLOW STATEMENT (CONT'D)

(Under indirect method)

Quarter II of 2026

II. Cash flows from investing activities

Acquisition of fixed assets and other long - term assets	21	-	(1,744,680,000)
Loans and purchase of debt instruments from other entitie	23	(200,500,000,000)	(2,433,168,852)
Collection of loans and repurchase of debt instruments of other entities	24	116,851,000,000	-
Interest and dividend received	27	6,186,951,712	8,471,886,387
<i>Net cash flows from investing activities</i>	<i>30</i>	<i>(77,462,048,288)</i>	<i>4,294,037,535</i>

ITEMS	Codes	Notes	Current period (VND)	Prior period (VND)
III. Cash flows from financing activities				
Cash receipts from issuance of shares and capital contributions from owners	31		-	-
Cash payments for return of capital to owners and repurchase of issued shares	32		-	(27,128,362,680)
Receipts from loans	33		1,351,869,956,899	875,345,081,887
Repayment of borrowings	34		(1,694,791,872,569)	(1,038,605,430,535)
<i>Net cash flows from investing activities</i>	<i>40</i>		<i>(342,921,915,670)</i>	<i>(190,388,711,328)</i>
Net cash flows during the period	50		(12,260,650,617)	855,554,073,554
Opening balance of cash and cash equivalents	60		47,773,552,949	598,632,444,727
Impacts of exchange rate fluctuations	61		-	-
Closing balance of cash and cash equivalents	70		35,512,902,332	1,454,186,518,281

Prepared by



Nguyen Anh Duc

Chief Accountant



Hoang Van Quan

Hanoi, 30 July 2026



Chairwoman



Nguyen Thi Hang

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

Form No.B09a -DN/HN

1. GENERAL INFORMATION

1.1 STRUCTURE OF OWNERSHIP

T-Corp Asset Management Corporation Joint Stock Company (hereinafter referred to as the "Company"), was established under Business Registration Certificate No. 0106065776 dated 20 December 2012 and the 27th amendment dated 22 November 2025, issued by the Department of Planning and Investment of Hanoi.

The Company's international trading name is T-Corp Asset Management Corporation Joint Stock Company. The abbreviated name of the Company is T-CORP.

The Corporation's charter capital according to the 27th Enterprise Registration Certificate dated November 22, 2025 was VND 961.555.700.000, equivalent to 96.155.570 ordinary shares, each share has par value of VND 10.000

The Corporation's shares are listed on Hanoi City Stock Exchange with the stock symbol "TVC".

The total number of employees of the Corporation as at 30 June 2026 was 16 (01 January 2026: 16).

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

1.2 BUSINESS LINES

Financial Investment

1.3 PRINCIPAL BUSINESS ACTIVITIES

The Company's business activities include:

- Financial services support activities not elsewhere classified, investment consulting;
- Auction brokerage;
- Market research and public opinion polling;
- Management consulting activities;
- Office leasing services; Real estate business;
- Construction of housing projects, offices, hotels, commercial centers, supermarkets, new urban areas, industrial parks, economic zones, high-tech zones, high-end entertainment areas, golf courses, construction of civil and industrial works;
- Real estate brokerage services; Real estate valuation services; Real estate trading floor services; Real estate consulting services; Real estate advertising services; Real estate management services.

1.4 NORMAL BUSINESS CYCLE

The normal business cycle of the Company is 12 months from 01 January to 31 December annually.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

1. GENERAL INFORMATION (CONTINUED)

1.5 DISCLOSURE OF INFORMATION COMPARABILITY IN THE FINANCIAL STATEMENTS

The Company consistently applies accounting policies, accounting estimates, complies with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting Regime and legal regulations related to the preparation and presentation of Financial Statements, ensuring the comparability of information on the Financial Statements.

Comparative figures on the Consolidated Financial Statements for the second quarter of 2026 are derived from the unaudited Consolidated Financial Statements for the second quarter of 2025 and the audited Consolidated Financial Statements for the fiscal year ended 31 December 2025, which are fully comparable.

2. FINANCIAL YEAR AND ACCOUNTING CURRENCY

2.1 FINANCIAL YEAR

The financial year of the Company begins on 01 January and ends on 31 December. These consolidated financial statements have been prepared for the period from 01 April 2026 to 30 June 2026.

2.2 ACCOUNTING CURRENCY

The consolidated financial statements are presented in Vietnamese Dong (VND), accounted for under the historical cost principle, in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting Regime and legal regulations related to the preparation and presentation of consolidated financial statements.

3. ADOPTION OF ACCOUNTING STANDARDS AND SYSTEMS

3.1 ADOPTION OF ACCOUNTING STANDARDS AND SYSTEMS

The accompanying financial statements are prepared in accordance with Vietnamese Accounting Standards and Vietnam Corporate Accounting System issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance guiding the Corporate Accounting System. Circular 99 takes effect from January 1, 2026. The financial statements for the accounting period from January 1, 2026 to June 30, 2026 are the first reporting period in which the Company applies Circular 99/2025/TT-BTC and Circular 43/2026/TT-BTC regarding the Ministry of Finance's guidance on the preparation of consolidated financial statements

3.2 COMPLIANCE WITH ACCOUNTING STANDARDS AND SYSTEM

The Company has applied the Vietnamese Accounting Standards and related guidance documents issued by the competent authorities. The financial statements have been prepared and presented in compliance with the requirements of each standard, the implementing circulars, and the current Vietnamese Corporate Accounting System.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

4.1 BASIS OF PREPARATION OF CONSOLIDATED FINANCIAL STATEMENTS

The consolidated financial statements for the fiscal quarter ended as at 30 June 2026 of the Corporation have been prepared base don the consolidation of the consolidated financial statements of T-Corp Asset Management Joint Stock Company and companies controlled by the Corporation (subsidiaries) and prepared for the fiscal quarter ended as at 30 June 2026. The control is achieved when parent company has the ability to control the financial and operating policies of the investees to obtain benefits from the activities of these companies.

The financial statements of the subsidiaries are applied accounting policies that are consistent with the accounting policies of the Corporation. Where necessary, the financial statements of subsidiaries are adjusted to ensure consistency in the accounting policies applied at the Corporation and its subsidiaries.

Business results of subsidiaries acquired or sold during the year are presented in consolidated income statements from the date of acquisition or till the date of sale the investments in that subsidiary.

Balance, main incomes and expenses, including unrealized profits from intra-group transactions are eliminated in full from the consolidated financial statements.

Non-controlling interests: Non-controlling interests represents the portion of profit or loss and net assets of subsidiaries not held by the Corporation and separately presented in the consolidated income statement and in the owner's equity of the consolidated statement of financial position.

4.2 BUSINESS COMBINATION AND GOODWILL

All business consolidations shall be accounted for by applying the purchase method. The cost of a business consolidations includes the aggregate of the fair value at the date of exchange of assets given, liabilities incurred or assumed and equity instruments issued by the acquirer in exchange for control of the acquiree plus any costs directly attributable to the business consolidation. The acquiree's identifiable assets, liabilities and contingent liabilities incurred in the business consolidation by the acquiree are recorded at fair value at the acquisition date.

Goodwill or gain from a purchase is measured as the difference between the cost of the investment and the fair value of the subsidiary's net identifiable assets at the acquisition date held by the parent company (in the time when the parent company holds control of the subsidiary). Low interest (if any) will be recorded in the consolidated income statement. Goodwill is amortized on a straight-line method over an estimated useful life of 10 years. Periodically, the Company will evaluate the loss of goodwill at its subsidiaries. If there is evidence that the amount of goodwill lost is greater than the annual allocation, the allocation shall be based on the amount of goodwill lost in the year of arising.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

4.3 ACCOUNTING ESTIMATES

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

4.4 CASH AND CASH EQUIVALENTS

Cash and cash equivalents comprise cash on hand, cash at bank and short-term, highly liquid investments with an original maturity term not exceeding 03 months that are readily convertible to known amounts of cash, and which are subject to an insignificant risk of changes in value.

4.5 FINANCIAL INVESTMENTS

Held to maturity investments

Held to maturity investments comprise investments that the Corporation has the positive intent or ability to hold to maturity, including term deposits at banks held to maturity to earn periodic interest.

Trading Securities

Reflects the value of securities (stocks, bonds) and other financial instruments (fund certificates, stock purchase rights, warrants, call options, put options, forward contracts, swap contracts, commercial papers, bills of exchange, etc.) held for trading purposes at the reporting date (held for the purpose of waiting for price increase to sell for profit).

Trading securities are recorded in the accounting books at cost. The cost of trading securities is determined based on the fair value of payments at the time of transaction plus costs related to the purchase of trading securities, including purchase price plus purchase costs (if any) such as brokerage, transaction, information provision, taxes, fees and bank fees.

- Listed securities are recorded at the time of order matching (T+0);
- Unlisted securities are recorded at the time of official ownership according to the provisions of law.

Dividends from periods prior to the purchase of trading securities are recorded as a reduction in the value of the investment. Dividends distributed for periods after the date of purchase of trading securities are recorded in financial income, except for dividends received in shares due to the joint stock company using capital surplus, funds belonging to owners' equity and undistributed profits after tax to issue additional shares (dividends in shares). The Company only monitors the number of additional shares on the financial statement notes, does not record the value of shares received, does not record financial income and the value of the investment in the joint stock company.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

4.5 FINANCIAL INVESTMENT (CONTINUED)

Provision for securities: Is the larger difference between the original price (book value) and the market value of the types of securities that the enterprise is holding for business purposes, set aside in accordance with the provisions of the current Enterprise Accounting Regime.

When liquidating or selling trading securities (calculated by type of securities), the cost price of trading securities is determined by the weighted average method.

4.6 RECEIVABLES

Receivables are monitored in detail by original term, remaining term at the reporting time, receivable entity, original currency of receivable and other factors according to the Company's management requirements. The classification of receivables as receivables from customers and other receivables is carried out according to the principle:

- Receivables from customers include commercial receivables arising from purchase-sale transactions, including receivables from export sales entrusted to other entities;
- Other receivables include non-commercial receivables not related to purchase-sale transactions, including: Receivables from loan interest, deposit interest; amounts paid on behalf; receivables from investment cooperation contracts; receivables from fines, compensation; advances; pledges, bets, deposits, etc.

The Company classifies receivables as long-term or short-term receivables based on the remaining term at the reporting date.

Receivables are recorded at no more than the recoverable amount. Provision for doubtful debts is made for receivables that are overdue for six months or more, or receivables that the debtor is unlikely to be able to pay due to dissolution, bankruptcy or similar difficulties in accordance with the provisions of the Enterprise Accounting Regime.

4.7 PREPAYMENTS

Prepaid expenses include actual expenses incurred including office repair costs, value of tools and equipment issued for use and other prepaid expenses serving business operations of many accounting periods. In which:

- Office repair costs are allocated by the Company for a period not exceeding 03 years;
- The value of tools and equipment used by the Company is allocated for a period not exceeding 03 years (long term) and not exceeding 01 year (short term);

The Company classifies prepaid expenses as short-term or long-term based on the allocation time of each type of expense and does not reclassify them at the time of reporting.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

4.8 TANGIBLE FIXED ASSETS

Tangible fixed assets are stated at cost less accumulated depreciation.

The cost of tangible fixed assets acquired through purchase and construction transfer includes the purchase price and all other costs directly related to bringing the asset to a state ready for use.

Expenditures incurred after initial recognition are recorded as an increase in the cost of the asset if they actually improve the current state compared to the original standard state of that asset, such as:

- Changing parts of tangible fixed assets to increase their useful life or increase their capacity; or
- Improving parts of tangible fixed assets to significantly increase the quality of manufactured products; or
- Applying new production technology processes to reduce the operating costs of the assets compared to before.

Expenses incurred for repair and maintenance for the purpose of restoring or maintaining the economic benefits of assets in their original standard operating condition, which do not satisfy one of the above conditions, are recorded in production and business expenses in the year.

The specific depreciation periods of fixed assets are as follows:

<i>Type of assets</i>	<i>Time of use (year)</i>
- Machinery and Equipment	03 - 07
- Transportation and Transmission Devices	06 - 07
- Management Equipment	03 - 07
- Computer Software	02 - 05
- Other Tangible Fixed Assets	03 - 05

4.9 PAYABLES AND ACCRUALS

Liabilities and accrued expenses are recognized for amounts to be paid in the future for goods and services received. Accrued expenses are recognized based on reasonable estimates of the amounts to be paid.

The classification of payables as trade payables, accrued expenses and other payables is made according to the following principles:

- Trade payables reflect commercial payables arising from transactions of purchasing goods, services, assets and the seller is a n independent entity from the Company.
- Payable expenses reflect payables for goods and services received from sellers or provided to buyers but not yet paid due to lack of invoices or insufficient accounting records and documents, and payables to employees for vacation pay, production and business expenses that must be accrued in advance.
- Other payables reflect payables that are not commercial in nature and not related to ther purchase, sale, or provision of goods and services.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

4.10 BORROWINGS AND FINANCE LEASE LIABILITIES

The Company's loans and financial leasing debts include loans and borrowings in the form of issuing bonds at par value (issuing bonds at a price equal to the face value of the bonds).

Loans and financial leasing debts are monitored in detail for each lending and debtor, each loan agreement; by the repayment period of loans and financial leasing debts and in the original currency (if any). Amounts with a remaining repayment period of more than 12 months from the reporting date are presented as long-term loans and financial leasing debts. Amounts due within the next 12 months from the reporting date are presented as short-term loans and financial leasing debts.

4.11 BORROWINGS COST

Borrowing costs include interest and other costs incurred in connection with borrowings.

Borrowing costs are recognized as operating expenses in the period in which they are incurred, except for borrowing costs that are directly attributable to the acquisition, construction or production of an asset that takes a substantial period of time (over 12 months) to get ready for its intended use or sale, which are included in the cost of that asset (capitalized) when all the conditions specified in Vietnamese Accounting Standard No. 16 - Borrowing costs are met.

For the financial period from 01 April 2026 to 30 June 2026, all borrowing costs are recognized in production and business expenses during the period.

4.12 OWNER'S EUIITY

Owner's Contributed Capital

Owner's capital is recorded according to the actual capital contribution of shareholders.

Other Owner's Capital

Other capital of owners is formed by supplementing from business results, revaluation of assets and the remaining value between the fair value of donated, donated, and sponsored assets after deducting taxes payable (if any) related to these assets.

Profit Distribution

Profit after tax is distributed to shareholders after setting aside funds in accordance with the Company's Charter and the provisions of law and approved by the General Meeting of Shareholders..

Profit distribution to shareholders takes into account non-cash items in undistributed profit after tax that may affect cash flow and the ability to pay dividends such as interest from revaluation of assets contributed as capital, interest from revaluation of monetary items, financial instruments and other non-cash items.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

4.13 REVENUE & OTHER INCOME

Revenue is recognised when the outcome of a transaction can be measured reliably and it is probable that the economic benefits associated with the transaction will flow to the Company.

Gross sales of merchandise and services is recognised when the outcome of the transaction can be measured reliably. The outcome of a transaction involving the rendering of services is recognised when all four (4) of the following conditions, are met;

- The amount of revenue can be measured reliably; When a contract stipulates that the buyer has the right to return the purchased services under specific conditions, the Company shall recognize revenue only when those specific conditions are no longer present and the buyer does not have the right to return the services provided;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The stage of completion of the transaction at the balance sheet date can be measured reliably; and
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Financial revenue arises from interest on deposits, interest on sales of trading securities, interest on investment cooperation contracts and deposits to buy OTC stocks, dividends, distributed profits, bond interest, interest on share transfers and other financial revenue, specifically as follows:

- Interest is recorded on an accrual basis, determined on the balance of deposit accounts and the actual interest rate for each period;
- Interest from the sale of trading securities is recorded daily and by each stock exchange as the difference between the total value of securities sold during the day higher than the corresponding cost price; in which the cost price is the book value determined by the weighted average method, the selling price is the matching price in the securities sale order transaction.
- Interest from investment cooperation contracts, OTC stock purchase deposit contracts are determined on the basis of fixed interest rates in each contract and the investment cooperation/deposit period. These interests may change when the two parties have other agreements.
- Dividends and distributed profits are recorded when the Company is entitled to receive dividends or profits from capital contributions. Dividends received in shares are only tracked by the number of shares increased, not recording the value of shares received.

Other income reflects income arising from events or transactions separate from the Company's normal business operations, other than the above revenues.

4.14 COST OF GOODS SOLD

Cost of goods sold is recorded at the time the transaction occurs or when it is relatively certain that it will occur in the future, regardless of whether cash has been paid or not. Cost of goods sold and revenue are recorded simultaneously according to the matching principle. Expenses exceeding normal consumption are recorded immediately in cost of goods sold according to the prudence principle.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

4.15 TAX

Corporate income tax expenses include current corporate income tax and deferred corporate income tax.

Current Income Tax

Current income tax is the tax that is calculated on taxable income. Taxable income differs from accounting profit due to adjustments for temporary differences between tax and accounting, non-deductible expenses as well as adjustments for non-taxable income and losses carried forward.

Deferred Income Tax

Deferred income tax is the income tax payable or recoverable in respect of temporary differences between the carrying amount of assets and liabilities for financial reporting purposes and their tax basis. Deferred income tax liabilities are recognised for all taxable temporary differences. Deferred income tax assets are recognised only to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences can be utilised.

The carrying amount of deferred income tax assets is reviewed at the end of each financial year and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be utilised. Previously unrecognised deferred income tax assets are reviewed at the end of each financial year and recognised to the extent that it is probable that sufficient taxable profit will be available against which the deferred income tax assets can be utilised.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability settled, based on tax rates enacted at the balance sheet date. Deferred tax is recognised in the income statement and is denominated in equity, except when it relates to items charged or credited directly to equity.

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

4.16 RELATED PARTIES

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

In considering a related party relationship, attention is paid to the substance of the relationship rather than the legal form.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

4.17 SEGMENT REPORTING

A business segment is a distinguishable component of the Company that is engaged in manufacturing or providing an individual product, service or a group of related products or services (business-based segment) that is subject to risks and returns that are different from those of other business segments.

Segment information is prepared and presented in accordance with the accounting policies applied in the preparation and presentation of the Company's consolidated financial statements to provide users of the financial statements with a comprehensive understanding and assessment of the Company's performance.

The Company presents segment reports based on business sectors, including brokerage services, underwriting, advisory services, other service activities, and securities investment activities.

5. CASH AND CASH EQUIVALENTS

	30/06/2026 (VND)	01/01/2026 (VND)
Unrestricted cash and cash equivalents		
Cash	536,286,457	459,770,457
Bank deposits	34,976,615,875	47,313,782,492
Total	35,512,902,332	47,773,552,949

6. PREPAYMENTS

Item	30/06/2026 (VND)	01/01/2026 (VND)
Short-term	1,023,851,699	1,040,747,955
- Tools and supplies waiting for allocation	114,765,913	95,051,882
- Others expenses	909,085,786	945,696,073
Long-term	664,717,990	800,854,502
- Tools and supplies waiting for allocation	16,136,664	23,003,644
- Others expenses	648,581,326	777,850,858
Total	1,688,569,689	1,841,602,457

No. 142 Doi Can Street, Ngoc Ha Ward, Hanoi City

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

7. HOLD TO MATURITY INVESTMENT

Items	30/06/2026 (VND)			01/01/2026 (VND)		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Short-term	285,369,762,420	289,984,950,170	(4,615,187,750)	192,865,187,750	188,250,000,000	(4,615,187,750)
<i>Time deposits</i>	-	-	-	-	-	-
<i>Bonds</i>	-	-	-	-	-	-
<i>Loans</i>	285,369,762,420	280,754,574,670	(4,615,187,750)	192,865,187,750	188,250,000,000	(4,615,187,750)
<i>Le Dang Tuan Linh</i>				34,900,000,000	34,900,000,000	
<i>Dao Duy Nam</i>	87,500,000,000	87,500,000,000	-	-	-	-
<i>Hoang Viet Dung</i>	96,494,000,000	96,494,000,000	-	85,050,000,000	85,050,000,000	
<i>Nguyen Thi Van</i>	87,905,000,000	87,905,000,000	-	68,300,000,000	68,300,000,000	
<i>Margin trading</i>						
<i>transaction loans at T-Cap</i>	4,615,187,750	-	(4,615,187,750)	4,615,187,750	-	(4,615,187,750)
<i>Advance sales payment loans at T-Cap</i>	8,855,574,670	8,855,574,670	-	-	-	-
<i>Other investments</i>	-	-	-	-	-	-
Long-term	-	-	-	-	-	-
Total	285,369,762,420	289,984,950,170	(4,615,187,750)	192,865,187,750	188,250,000,000	(4,615,187,750)

No. 142 Doi Can Street, Ngoc Ha Ward, Hanoi City

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

8. TRADING SECURITIES

Items	30/06/2026 (VND)			01/01/2026 (VND)		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Shares	1,156,539,529,112	1,085,274,811,200	(71,264,717,912)	1,707,383,055,845	1,640,234,873,500	(86,771,435,031)
HPG	-	-	-	338,632,545,098	339,514,560,000	-
SHB	-	-	-	205,802,529,847	192,248,205,000	(13,554,324,847)
MBB	-	-	-	134,572,403,738	125,488,000,000	(9,084,403,738)
VCI	-	-	-	86,905,210,551	69,636,310,000	(17,268,900,551)
CTG	456,616,383,612	441,373,459,450	(15,242,924,162)	482,519,112,116	497,979,124,500	-
MSN	57,139,906,408	53,815,440,000	(3,324,466,408)	-	-	-
SSI	210,408,623,099	191,213,815,000	(19,194,808,099)	-	-	-
VPB	220,707,124,775	214,928,100,000	(5,779,024,775)	-	-	-
Others	211,667,491,218	183,943,996,750	(27,723,494,468)	458,951,254,495	415,368,674,000	(46,863,805,895)
Total	1,156,539,529,112	1,085,274,811,200	(71,264,717,912)	1,707,383,055,845	1,640,234,873,500	(86,771,435,031)

No. 142 Doi Can Street, Ngoc Ha Ward, Hanoi City

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

9. OTHER RECEIVABLES

Items	30/06/2026 (VND)		01/01/2026 (VND)	
	Cost	Provision	Cost	Provision
Short-term				
- Advances (3)	831,482,742,308	(381,741,208,881)	839,089,969,378	(381,741,208,881)
- Receivables from Investment Cooperation Contracts (1)	71,358,817,265	-	104,687,819,623	-
+ <i>Rong Viet construction and investment joint stock company</i>	282,589,000,000	(39,745,800,000)	256,859,000,000	(39,745,800,000)
+ <i>Gio Moi investment and trading joint stock company</i>	43,920,000,000	-	63,920,000,000	-
+ <i>Tcapital joint stock company</i>	102,099,000,000	(39,745,800,000)	120,369,000,000	(39,745,800,000)
+ Mr. Hoang Van Quan	34,170,000,000	-	46,170,000,000	-
+ Mr. Trinh Huy Binh	76,000,000,000	-	-	-
- Receivables from Securities Trading Contracts (2)	26,400,000,000	-	26,400,000,000	-
+ <i>Manh Cuong construction and investment joint stock company</i>	465,376,876,880	(341,384,876,880)	-	-
+ <i>Viet Bac investment and development joint stock company</i>	131,960,000,000	(96,222,000,000)	131,960,000,000	(96,222,000,000)
+ <i>Vinh Thanh investment consulting joint stock company</i>	156,320,000,000	(113,624,000,000)	156,320,000,000	(113,624,000,000)
+ Other entities	172,195,000,000	(126,637,000,000)	172,195,000,000	(126,637,000,000)
- Interest receivables	4,901,876,880	(4,901,876,880)	4,901,876,880	(4,901,876,880)
+ Accrued Interest from investment cooperation contracts (2)	11,995,523,422	(610,532,001)	1,907,128,134	(610,532,001)
+ Accrued loan interest receivable	-	-	412,641,066	-
+ Accrued dividends — Ordinary shares	11,384,984,298	-	883,947,944	-
- Deposits, Margins, and Collaterals	610,539,124	(610,532,001)	610,539,124	(610,532,001)
- Other receivables	127,524,741	-	127,524,741	-
- Other receivables	35,000,000	-	10,131,620,000	-
Long-term				
- Deposits, Margins, and Collaterals	14,963,297,397	-	15,141,146,220	-
- Payment Support Fund	425,391,912	-	603,240,735	-
- Payment Support Fund	14,537,905,485	-	14,537,905,485	-
Total	846,446,039,705	(381,741,208,881)	854,231,115,598	(381,741,208,881)

No. 142 Doi Can Street, Ngoc Ha Ward, Hanoi City

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

10. TANGIBLE FIXED ASSETS

Items	Motor vehicles	Machinery, equipment	Other Fixed Assets	Total
Cost				
01/01/2026	8,520,725,182	3,147,042,455	491,474,148	12,159,241,785
30/06/2026	8,520,725,182	3,147,042,455	491,474,148	12,159,241,785
Accumulated depreciation				
01/01/2026	(6,282,068,160)	(3,121,190,925)	(491,474,148)	(9,894,733,233)
<i>Charge for the year</i>	(458,200,888)	(9,796,104)	-	(467,996,992)
30/06/2026	(6,740,269,048)	(3,130,987,029)	(491,474,148)	(10,362,730,225)
Net book value				
01/01/2026	2,238,657,022	25,851,530	-	2,264,508,552
30/06/2026	1,780,456,134	16,055,426	-	1,796,511,560

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

11. INTANGIBLE FIXED ASSETS

Items		Computer software		Total
Cost				
01/01/2026	-	8,983,800,575	-	8,983,800,575
30/06/2026	-	8,983,800,575	-	8,983,800,575
Accumulated amortization				
01/01/2026	-	(8,950,494,127)	-	(8,950,494,127)
<i>Charge for the year</i>	-	(17,500,000)	-	(17,500,000)
30/06/2026	-	(8,967,994,127)	-	(8,967,994,127)
Net book value				
01/01/2026	-	33,306,448	-	33,306,448
30/06/2026	-	15,806,448	-	15,806,448

12. ACCRUED EXPENSES

Items	30/06/2026 (VND)	01/01/2026 (VND)
Short-term	39,501,868,416	54,998,722,447
Accrued Financial Expenses	38,437,169,755	49,313,746,764
Interest expenses	332,199,777	5,462,451,249
Other short-term payables	732,498,884	222,524,434
Long-term	-	-
Total	39,501,868,416	54,998,722,447

13. OTHER PAYABLES

Items	30/06/2026 (VND)	01/01/2026 (VND)
Short-term	11,458,929,983	18,485,867,983
<i>Surplus assets pending settlement</i>	-	-
<i>Trade union fees</i>	709,615,093	775,023,093
<i>Social insurance</i>	6,506,000	9,056,000
<i>Health insurance</i>	1,248,000	1,698,000
<i>Unemployment insurance</i>	932,000	1,132,000
<i>Short-term deposits</i>	10,740,628,890	17,698,958,890
Long-term	-	-
<i>Long-term deposits</i>	-	-
<i>Other payables</i>	-	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

14. TAX

Items	01/01/2026 (VND)	Payable (VND)	Paid (VND)	30/06/2026 (VND)
Tax and other payables to the State budget	586,148,047	1,875,631,732	982,421,660	1,479,358,119
Output value-added tax	45,455	163,638	172,729	36,364
Corporate income tax	-	-	-	-
Personal income tax	586,102,592	1,875,468,094	982,248,931	1,479,321,755
Tax and other receivables from the State budget	4,075,453,429	-	97,755,475	3,977,697,954
Corporate income tax	3,977,697,954	-	-	3,977,697,954
Personal income tax	97,755,475	-	97,755,475	-

15. LOAN AND PAYABLE FOR FINANCE LEASING

Items	30/06/2026 (VND)	In the Period (VND)		01/01/2026 (VND)
		Increases	Decreases	
Short-term loan and finance lease obligations	170,982,931,058	1,351,869,956,899	1,694,791,872,569	513,904,846,728
Margin loans from securities companies	170,982,931,058	1,351,869,956,899	1,694,791,872,569	513,904,846,728
Total	170,982,931,058	1,351,869,956,899	1,694,791,872,569	513,904,846,728

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

16. OWNERS' EQUITY

16.1 CHANGE IN EQUITY

Items	OWNER'S EQUITY						Unit: VND
	Share capital	Share premiums	Other equity	Treasury shares	Development investment fund	Other equity funds	
Opening balance of the pri	1,186,106,700,000	52,437,300,000	33,274,816,400	(56,115,046,965)	23,716,973,549	30,065,179,264	1,683,595,191,440
Profit for the year	-	-	-	-	-	-	23,673,109,939
Other increases	-	-	-	(20,670,798,500)	-	-	(20,670,798,500)
Other decreases	(224,551,000,000)	(28,307,183,216)	-	56,115,046,965	-	-	(196,743,136,251)
Opening balance of the cu	961,555,700,000	24,130,116,784	33,274,816,400	(20,670,798,500)	23,716,973,549	30,065,179,264	1,489,854,366,628
Profit for the year	-	-	-	-	-	-	3,028,542,089
Other increases	-	-	-	(102,080,592,980)	-	-	(102,080,592,980)
Other decreases	-	-	-	-	-	-	(7,956,509,671)
Closing balance	961,555,700,000	24,130,116,784	33,274,816,400	(122,751,391,480)	23,716,973,549	30,065,179,264	1,382,845,806,066

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

16. OWNERS' EQUITY (CONTINUED)

16.2 DETAILS OF OWNERS' EQUITY

	30/06/2026		01/01/2026	
	Balance VND	Rate %	Balance VND	Rate %
Tung Tri Viet One Member	160,214,630,000	16.66%	160,214,630,000	16,66%
Mr. Pham Thanh Tung	83,901,340,000	8.73%	83,901,340,000	8,73%
Other Shareholders	717,439,730,000	74.61%	717,439,730,000	74,61%
	961,555,700,00	100.00%	961,555,700,000	100%

16.3 CAPITAL TRANSACTIONS WITH OWNERS AND DISTRIBUTION, DIVIDENDS, PROFITS

Items	30/06/2026 (VND)	01/01/2026 (VND)
Share capital		
Opening balance	961,555,700,000	961,555,700,000
Increases		
Decreases		
Closing balance	961,555,700,000	961,555,700,000
Dividends and profits distributed		
Total	961,555,700,000	961,555,700,000

16.4 SHARES

Items	30/06/2026 (VND)	01/01/2026 (VND)
Number of shares registered for issuance	96,155,570	96,155,570
Number of shares sold in public market	96,155,570	96,155,570
<i>Common shares</i>	96,155,570	96,155,570
Number of shares repurchased	9,725,800	-
<i>Common shares</i>	-	-
Number of shares outstanding	86,429,770	96,155,570
<i>Common shares</i>	86,429,770	96,155,570
<i>Preference shares</i>	-	-
Par value of shares outstanding (VND 10,000/share)		

17. REVENUE FROM SALE OF GOODS AND PROVISION OF SERVICES

Items	Current period (VND)	Prior period (VND)
Revenue from securities trading activities		
- <i>Gains from the sale of financial assets</i>	4,237,404,673	39,221,767,035
- <i>Interest income from lending and receivables</i>	16,170,190	84,323,242
- <i>Revenue from securities brokerage activities</i>	118,056,069	292,473,796
- <i>Other revenue</i>	3,192,217,700	1,397,583,300
Revenue from other activities	-	30,783,156
Total	7,563,848,632	41,026,930,529

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

18. COST OF GOODS SOLD

Items	Current period (VND)	Prior period (VND)
Cost of securities trading activities		
<i>Loss from securities sales</i>	(10,797,271,918)	29,825,478,353
<i>Cost of securities brokerage activities</i>	779,491,090	1,059,506,984
<i>Cost of securities custody services</i>	56,370,821	91,713,237
<i>Proprietary trading expenses</i>	(10,073,586,750)	2,622,926,809
Cost of other activities	8,221,558,659	6,766,253
Total	(11,813,438,098)	33,606,391,636

19. FINANCIAL REVENUE

Items	Current period (VND)	Prior period (VND)
Interest income from deposits and loans	5,675,183,017	4,531,070,002
Gains from the purchase and sale of trading sec	3,091,566,190	64,071,540,286
Dividends and profit sharing	1,129,750,000	-
	-	-
Total	9,896,499,207	68,602,610,288

20. FINANCIAL COST

Items	Current period (VND)	Prior period (VND)
Interest expense	3,688,467,206	5,180,816,988
Loss on securities trading	4,779,339,004	15,415,676,446
Provision for trading securities	(2,405,001,887)	-
Other financial expenses	(12,338,940,902)	(23,646,480,745)
	-	-
Total	(6,276,136,579)	(3,049,987,311)

21. SELLING AND GENERAL AND ADMINISTRATIVE EXPENSE

Items	Current period (VND)	Prior period (VND)
General and administrative expenses	7,945,883,113	12,058,138,502
<i>Management staff expense</i>	<i>4,205,898,047</i>	<i>8,349,831,195</i>
<i>Cost of management materials</i>	<i>73,286,147</i>	<i>88,593,187</i>
<i>Depreciation of fixed assets</i>	<i>246,744,496</i>	<i>170,745,671</i>
<i>Taxes, fees and charges</i>	<i>40,617,428</i>	<i>89,668,236</i>
<i>Outsourced services expenses</i>	<i>3,250,438,118</i>	<i>3,330,143,829</i>
<i>Other expenses in cash</i>	<i>128,898,877</i>	<i>29,156,384</i>
Selling expenses	45,411,818	39,230,000
<i>Management staff expense</i>	<i>45,411,818</i>	<i>39,230,000</i>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

22. OTHER INCOME

Items	Current period (VND)	Prior period (VND)
Other income	872,370	
Total	872,370	

23. OTHER EXPENSE

Items	Current period (VND)	Prior period (VND)
Other expenses	336,650,284	435,103,607
Total	336,650,284	435,103,607

24. COSTS OF PRODUCTION AND BUSINESS CLASSIFIED BY ELEMENTS

Items	Current period (VND)	Prior period (VND)
Expenses of securities trading activities	(20,034,996,757)	33,599,625,383
Raw materials and materials	73,286,147	88,593,187
Employee	4,251,309,865	8,389,061,195
Depreciation	246,744,496	170,745,671
Purchased services expenses	3,291,055,546	3,419,812,065
Other cash expenses	8,687,107,820	471,026,244
	-	-
Total	(3,485,492,884)	46,138,863,745

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

25. SEGMENT REPORTING

From 01 April 2026 to 30 June 2026

	Brokerage, underwriting, advisory, and Other VND	Securities investment VND	Interest income from lending and VND	Total segments VND	Total for the entire entity VND
Revenue by segment	3,310,273,769	8,458,720,863	5,691,353,207	17,460,347,839	17,460,347,839
Cost of goods sold by segment	(1,016,166,180)	(10,797,271,918)	-	(11,813,438,098)	(11,813,438,098)
Gross profit from sales and services	2,294,107,589	(2,338,551,055)	5,691,353,207	5,646,909,741	5,646,909,741
Unallocated assets	-	-	-	1,876,145,359,525	1,876,145,359,525
Total Assets	-	-	-	1,876,145,359,5	1,876,145,359,
Unallocated liabilities	-	-	-	248,406,180,867	248,406,180,867
Total Liabilities	-	-	-	248,406,180,867	248,406,180,86

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

25. SEGMENT REPORTING (CONTINUED)

From 01 April 2025 to 30 June 2025

	Brokerage, underwriting, advisory, and Other	Securities investment	Interest income from lending and	Total segments	Total for the entire entity
	VND	VND	VND	VND	VND
Revenue by segment	1,720,840,252	103,293,307,321	4,615,393,244	109,629,540,817	109,629,540,817
Cost of goods sold by segment	3,780,913,283	29,825,478,353	-	33,606,391,636	33,606,391,636
Gross profit from sales and services	5,501,753,535	133,118,785,674	4,615,393,244	143,235,932,453	143,235,932,453
Unallocated assets	-	-	-	2,362,910,007,751	2,362,910,007,751
Total Assets	-	-	-	2,362,910,007,7	2,362,910,007,75
Unallocated liabilities	-	-	-	613,333,611,888	613,333,611,888
Total Liabilities	-	-	-	613,333,611,888	613,333,611,888

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

26. RELATED PARTIES

26.1 LIST OF RELATED PARTIES

No	Name of Company, Individual	Relationship
1	T-Cap Securities Joint Stock Company	Company subsidiary
2	Tung Tri Viet One Member Company Limited	Major shareholder
3	Mr. Pham Thanh Tung	Major shareholder

26.2 TRANSACTIONS OF RELATED PARTIES

Transactions with related parties

		Q2/2026	Q2/2025
		VND	VND
- Hoang Van Quan		-	-
Investment Cooperation Contract		76,000,000,000	
Income of Board of Directors, General Director			
		Quarter II of 2026	Quarter II of 2025
Ms. Nguyen Thi Hang	Chairwoman (appointed from 29/03/2024)	149,288,889	285,600,000
Mr. Bui Viet Anh	Member (appointed on 25/04/2026)	33,333,333	-
Ms. Phan Thi Thu Ha	Member (appointed from 14/06/2025)	33,333,333	-
Ms. Nguyen Thi Hang Nga	Independent Member (appointed from 15/03/2023)	-	22,222,220
Mr. Chu Van Tuong	Independent Member (appointed appointed from 08/06/2024)	-	22,222,220

27. COMPARATIVE FIGURES

The comparative figures on the Consolidated Balance Sheet are extracted from the Consolidated Financial Statements for the fiscal year ended 31 December 2025, which were audited by UHY Auditing and Consulting Co., Ltd.

Comparative figures on the Consolidated Income Statement and Consolidated Cash Flow Statement are derived from the Financial Statements for the period from 01 April 2025 to 30 June 2025 of T-Corp Asset Management Group Joint Stock Company.

Prepared by

Chief Accountant

Chairwoman



Nguyen Anh Duc



Hoang Van Quan



Hanoi, 30 July 2026

Chairwoman



Nguyen Thi Hang