Interim separate financial statements

For the six-month period ended 30 June 2022



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For the six-month period ended 30 June 2022





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#### **GENERAL INFORMATION**

#### THE COMPANY

Viet Dragon Securities Corporation ("the Company") is a shareholding company incorporated under the Law on Enterprises of Vietnam pursuant to Securities Trading License No. 32/UBCK-GPHĐKD issued by the State Securities Commission on 21 December 2006 and subsequent amended licenses which the latest license is No. 66/GPĐC-UBCK dated 9 August 2021.

The Company's primary activities are to provide brokerage service, securities trading, finance and investment advisory service, underwriting for securities issues, securities custodian service and derivatives service.

The Company's head office is located at 1-2-3-4 Floor, 141 Nguyen Du Street, Ben Thanh Ward, District 1, Ho Chi Minh City. As at 30 June 2022, the Company has branches located in Ha Noi, Nha Trang and Can Tho.

As at 30 June 2022, the Company has one (1) directly owned subsidiary.

#### **BOARD OF DIRECTORS**

Members of the Board of Directors during the period and at the date of this report are as follows:

Name	Title	Date of appointment/reappointment/resignation
Mr. Nguyen Mien Tuan	Chairman	Reappointed on 5 April 2022
Ms. Pham My Linh	Member	Reappointed on 5 April 2022
Mr. Nguyen Thuc Vinh	Member	Reappointed on 5 April 2022
Mr. Nguyen Hieu	Member	Reappointed on 5 April 2022
Ms. Nguyen Thi Thu Huyen	Member	Reappointed on 5 April 2022
Mr. Nguyen Chi Trung	Member	Appointed on 5 April 2022
Ms. Hoang Hai Anh	Member	Reappointed on 5 April 2022
Mr. Tran Nam Trung	Member	Appointed on 5 April 2022
Mr. Nguyen Quoc Bao	Member	Resigned on 5 April 2022

#### **BOARD OF SUPERVISION**

Members of the Board of Supervision during the period and at the date of this report are as follows:

Name	Title	Date of appointment/reappointment/resignation
Mr. Ho Tan Dat	Head of Board	Reappointed on 5 April 2022
Mr. Nguyen Trung Quan	Member	Appointed on 5 April 2022
Ms. Nguyen Bich Diep	Member	Appointed on 5 April 2022
Mr. Nguyen Van Minh	Member	Resigned on 5 April 2022
Ms. Nguyen Thi Thuy Hang	Member	Resigned on 5 April 2022

GENERAL INFORMATION (continued)

#### MANAGEMENT AND CHIEF ACCOUNTANT

Members of the Management during the period and at the date of this report are as follows:

Name	Title	Date of appointment/reappointment
Ms. Nguyen Thi Thu Huyen	General Director	Appointed on 8 February 2021
Mr. Le Minh Hien	Deputy General Director	Appointed on 8 February 2021
Ms. Duong Kim Chi	Chief Accountant	Reappointed on 8 February 2022

#### LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of this report is Mr. Nguyen Mien Tuan, Chairman.

Ms. Nguyen Thi Thu Huyen - General Director is authorized by the Board of Directors to sign the accompanying interim separate financial statements for the six-month period ended 30 June 2022 in accordance with the Decision of Board of Directors No. 04/2022/QĐ-HDQT dated 12 January 2022.

#### **AUDITORS**

The auditor of the Company is Ernst & Young Vietnam Limited.

#### REPORT OF MANAGEMENT

Management of Viet Dragon Securities Corporation ("the Company") is pleased to present this report and the interim separate financial statements of the Company for the six-month period ended 30 June 2022.

# MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM SEPARATE FINANCIAL STATEMENTS

Management is responsible for the interim separate financial statements of each financial period which give a true and fair view of the interim separate financial position of the Company and of the interim separate results of its operations, its interim separate cash flows and its interim separate changes in owners' equity for the period. In preparing those interim separate financial statements, management is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the interim separate financial statements; and
- prepare the interim separate financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue its business.

Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim separate financial position of the Company and to ensure that the accounting records comply with the applied accounting system. Management is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

Management confirmed that it has complied with the above requirements in preparing the accompanying interim separate financial statements.

#### STATEMENT BY MANAGEMENT

Management does hereby state that, in its opinion, the accompanying interim separate financial statements give a true and fair view of the interim separate financial position of the Company as at 30 June 2022 and of the interim separate results of its operations, its interim separate cash flows and its interim separate changes in owners' equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements.

The Company has subsidiary as disclosed in the interim separate financial statements. The Company prepared these interim separate financial statements to meet the prevailing requirements in relation to disclosure of information, specifically the Circular 96/2020/TT-BTC on disclosure of information on the securities market. In addition, as required by these regulations, the Company is also in the process of preparation of the interim consolidated financial statements of the Company and its subsidiary for the six-month period ended 30 June 2022.

REPORT OF MANAGEMENT (continued)

#### STATEMENT BY MANAGEMENT (continued)

Users of the interim separate financial statements should read them together with the said interim consolidated financial statements in order to obtain full information on the interim consolidated financial position, interim consolidated results of operations, interim consolidated cash flows and interim consolidated changes in owners' equity of the Company and its subsidiary.

Meer

Ms. Nguyen Thi Thu Huyen General Director

Ho Chi Minh City, Vietnam

12 August 2022



Ernst & Young Vietnam Limited 20th Floor, Bitexco Financial Tower 2 Hai Trieu Street, District 1 Ho Chi Minh City, S.R. of Vietnam Tel: +84 28 3824 5252 Fax: +84 28 3824 5250 ey.com

Reference: 60752721/22987378-SX

#### REPORT ON REVIEW OF INTERIM SEPARATE FINANCIAL STATEMENTS

To: The Shareholders of Viet Dragon Securities Corporation

We have reviewed the accompanying interim separate financial statements of Viet Dragon Securities Corporation ("the Company"), as prepared on 12 August 2022 and set out on pages 7 to 71, which comprise the interim separate statement of financial position as at 30 June 2022, the interim separate results of its operations, the interim separate cash flow statement and the interim separate statement of changes in owners' equity for the six-month period then ended and the notes thereto.

#### Management's responsibility

The Company's management is responsible for the preparation and fair presentation of the interim separate financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements, and for such internal control as management determines is necessary to enable the preparation and presentation of the interim separate financial statements that are free from material misstatement, whether due to fraud or error.

#### Auditors' responsibility

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

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





#### Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim separate financial statements do not give a true and fair view, in all material respects, of the interim separate financial position of the Company as at 30 June 2022, and of the interim separate results of its operations, its interim separate cash flows and its interim separate changes in owners' equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements.

Ernst & Young Vietnam Limited

CÔNG TY TRÁCH NHIỆM MULIAN ERNST & YOUNG

Nguyer Phaong Nga
Deputy General Director
Audit Practicing Registration
Certificate No. 0763-2019-004-1

Ho Chi Minh City, Vietnam

12 August 2022

# INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION as at 30 June 2022

B01a-CTCK

Code	ITE	EMS	Notes	30 June 2022 VND	31 December 2021 VND
100	Α.	CURRENT ASSETS		4,006,735,012,162	3,869,010,681,620
110	I.	Financial assets		3,966,544,610,632	3,857,854,886,345
111	1.	Cash and cash equivalents	5	696,072,958,295	455,338,623,825
111.1		1.1 Cash		670,072,958,295	409, 338, 623, 825
111.2		1.2 Cash equivalents		26,000,000,000	46,000,000,000
112	2.	Financial assets at fair value through			
131103111		profit and loss ("FVTPL")	7	855,971,004,720	579,949,056,091
114	3.	Loans	7	2,421,004,441,258	2,700,131,242,001
115	4.	Available-for-sale financial assets		XXX	
341149994		("AFS")	7		147,511,976,000
116	5.	Provision for impairment of financial			400.000.00 4.000.000 vin \$00.000 100.000
34.11.207019.		assets and mortgage assets	7	(44,087,269,454)	(44,087,269,454)
117	6.		8	5,519,396,883	8,087,287,810
117.1		6.1 Receivables from disposal of	0.000	200 <b>2</b> 100 100 00 <b>2</b> 100 100 00 00 00 00 00 00 00 00 00 00 0	( ) = 100
5,490,100,529,6		financial assets			_
117.2		6.2 Receivables and accruals from			
0.76110.7610.71		dividend and interest income		5,519,396,883	8,087,287,810
117.3		6.2.1 Receivables and accruals			The distriction region and the proper region and the property of the
5.19.101/6-001		for due dividend and			
		interest income		144,794,905	244,551,648
117.4		6.2.2 Accruals for undue dividend			**************************************
Malescott Cones		and interest income		5,374,601,978	7,842,736,162
118	7.	Advances to suppliers	8	14,703,535,777	1,298,212,283
119	8.	Receivables from services provided	10300		12 ** Market C. 12 (** 12 ** 1
100000		by the Company	8	17,307,818,921	9,570,487,360
122	9.	######################################	8	2,030,932,710	2,033,478,907
129	10.	Provision for impairment of	1000	500-300-300-00-00-00-00-00-00-00-00-00-00	
001000		receivables	8	(1,978,208,478)	(1,978,208,478)
130	11.	Other current assets		40,190,401,530	11,155,795,275
131	1.	Advances		375,395,331	316,502,858
132	2.	Office supplies, tools and materials		1,371,972,610	1,276,446,136
133	3.	Short-term prepaid expenses	9	16,698,289,450	9,470,330,743
134	4.	Short-term deposits, collaterals and			
		pledges		55,400,000	85,400,000
136	5.	Tax and other receivables from the		5 m m m m m m m m m m m m m m m m m m m	
-460/EACEX		State	20	21,689,344,139	7,115,538

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) as at 30 June 2022

B01a-CTCK

Code	ITE	EMS	Notes	30 June 2022 VND	31 December 2021 VND
200	В.	NON-CURRENT ASSETS		152,873,441,783	140,097,413,501
210	I.	Non-current financial assets	10	73,300,000,000	65,800,000,000
212	1.	Long-term financial assets		73,300,000,000	65,800,000,000
212.2		1.1 Investments in subsidiaries		40,800,000,000	40,800,000,000
212.4		1.2 Other long-term investment		32,500,000,000	25,000,000,000
220	II.	Fixed assets		31,318,075,682	32,295,533,702
221	1.	Tangible fixed assets	11	28,069,272,909	28,720,609,421
222		1.1 Cost		76,066,332,089	72,258,361,089
223a		1.2 Accumulated depreciation		(47,997,059,180)	(43,537,751,668)
227	2.	Intangible fixed assets	12	3,248,802,773	3,574,924,281
228		2.1 Cost		20,472,749,791	20,017,349,791
229a		2.2 Accumulated amortization		(17,223,947,018)	(16,442,425,510)
240	<i>III.</i>	Construction in progress		4,051,968,048	3,325,002,432
<b>250</b> 251	<i>IV</i> .	Other non-current assets Long-term deposits, collaterals and		44,203,398,053	38,676,877,367
201	•••	pledges	13	4,759,886,702	3,706,583,884
252	2.	Long-term prepaid expenses	9	9,443,511,351	4,970,293,483
254	3.	Deposits to Settlement Assistance	-	-10/0-1-00/1-0	
		Fund	14	20,000,000,000	20,000,000,000
255	4.	Other non-current assets	15	10,000,000,000	10,000,000,000
270	то	TAL ASSETS		4,159,608,453,945	4,009,108,095,121

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) B01a-CTCK as at 30 June 2022

Code	ITE	EMS	Notes	30 June 2022 VND	31 December 2021 VND
300	C.	LIABILITIES		2,695,006,643,764	2,385,785,350,146
310	I.	Current liabilities		2,571,703,557,493	2,321,584,767,977
311	1.	Short-term borrowings and financial			
000000000		leases	16	376,584,999,112	241,468,000,000
312		1.1 Short-term borrowings		376,584,999,112	241,468,000,000
316	2.	Short-term bond issuance	17	2,107,775,000,000	1,937,950,000,000
318	3.	Payables for securities trading activities		2,922,873,802	5,844,480,475
320	4.	Short-term trade payables	19	1,302,256,751	31,126,883,240
321	5.	Short-term advances from			
	02	customers		9,678,678,000	2,547,128,000
322	6.	Statutory obligations	20	10,267,223,428	50,766,494,093
323	7.	Payables to employees		7,296,756	31,756,313,102
325	8.	Short-term accrued expenses	21	48,818,948,950	19,326,593,187
329	9.	Other short-term payables	22	14,346,280,694	798,875,880
340	11.	Non-current liabilities		123,303,086,271	64,200,582,169
346	1.	Long-term bond issuance	17	121,450,000,000	47,300,000,000
353	2.	Other long-term payables		511,016,000	568,008,000
356	3.	Deferred tax liabilities	23	1,342,070,271	16,332,574,169
400	D.	OWNERS' EQUITY		1,464,601,810,181	1,623,322,744,975
410	1.	Owners' equity	24	1,464,601,810,181	1,623,322,744,975
411	1.	Share capital		1,060,286,768,792	1,060,286,768,792
411.1		1.1 Capital contribution		1,051,046,650,000	1,051,046,650,000
411.1a		1.1.1 Ordinary shares		1,051,046,650,000	1,051,046,650,000
411.2		1.2 Share premium		9,240,118,792	9,240,118,792
412	2.	Differences from revaluation of			
Decree of the last		financial assets at fair value		SERVICE CONTRACTOR CON	30,012,348,800
414	3.	Charter capital supplementary reserve		44,251,450,208	44,251,450,208
415	4.	Operational risk and financial			
	_	reserve		44,251,450,208	44,251,450,208
417	5.	[ 전통하다 및 [ 전통 이번 전환 전 기를 받았다면 하다 하면 한 교육 및 보고 보고 있었다. 그 보고 있는 것이다.	24.1	315,812,140,973	444,520,726,967
417.1		5.1 Realized profit		522,428,533,900	407,968,647,388
417.2		5.2 Unrealized (loss)/profit		(206,616,392,927)	36,552,079,579
440	то	TAL LIABILITIES AND			
1.70		NERS' EQUITY	į l	4,159,608,453,945	4,009,108,095,121

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) as at 30 June 2022

B01a-CTCK

## INTERIM SEPARATE OFF-BALANCE SHEET ITEMS

Code	ITE	EMS	Notes	30 June 2022 VND	31 December 2021 VND
	Α.	ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS			
006	1.	Outstanding shares (shares)	24.2	105,104,665	105,104,665
008	2.	Financial assets listed/registered for trading at Vietnam Securities Depository ("VSD") of the Company 2.1 Unrestricted and traded financial assets 2.2 Financial assets awaiting for settlement 2.3 Restricted financial assets	25.1	245,538,180,000 245,538,180,000	111,858,600,000 111,858,600,000
009	3.	Non-traded financial assets deposited at VSD of the Company 3.1 Unrestricted and non-traded financial assets 3.2 Unrestricted and awaited for trading financial assets	25.2	7,598,480,000 2,450,000 7,596,030,000	6,230,000 2,450,000 3,780,000
010	4.	Financial assets awaiting for arrival of the Company	25.3	30,000,000	6,000,000,000
012	5.	Financial assets which have not been deposited at VSD of the Company	25.4	250,135,670,000	246,529,760,000
013	6.	Entitled financial assets of the Company		9,451,030,000	1,570,000

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) as at 30 June 2022

B01a-CTCK

# INTERIM SEPARATE OFF-BALANCE SHEET ITEMS (continued)

Code	ITE	EMS	Notes	30 June 2022 shares	31 December 2021 shares
	В.	ASSETS AND PAYABLES UNDER AGREEMENTS WITH INVESTORS			
021	1.	Financial assets listed/registered at VSD of investors	25.5	2,385,859,826	2,008,573,616
021.1		a. Unrestricted and traded financial	20.0	2,000,000,020	2,000,575,010
021.2		assets b. Restricted and traded financial		1,920,613,875	1,616,244,807
021.3		assets c. Mortgaged and traded financial		39,684,225	15,214,147
		assets		303,865,289	241,249,958
021.4 021.5		d. Blocked financial assets e. Financial assets awaiting for		107,301,576	111,485,572
H-CARAL-MARKO-FSCI		settlement		14,394,665	24,378,895
021.7		f. Customers' deposits for derivatives trading		106	
		derivatives trading		196	237
022	2.	Non-traded financial assets			
022.1		deposited at VSD of investors	25.6	50,794,679	15,790,092
022.1		Unrestricted and non-traded financial assets		49,072,164	15,278,966
022.2		b. Restricted and non-traded		43,072,704	13,276,900
		financial assets		1,722,515	511,126
023	3.	Financial assets awaiting for arrival			
		of investors	25.7	18,517,790	22,145,700
025	4.	Entitled financial assets of investors	25.8	15,099,507	29,719,255

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) as at 30 June 2022

B01a-CTCK

## INTERIM SEPARATE OFF-BALANCE SHEET ITEMS (continued)

Code	ITE	EMS	Notes	30 June 2022 VND	31 December 2021 VND
	В.	ASSETS AND PAYABLES UNDER AGREEMENTS WITH INVESTORS (continued)			
026 <i>027</i>	5.	Investors' deposits 5.1 Investors' deposits for securities trading activities managed by	25.9	1,522,311,109,295	1,456,278,530,219
		the Company		1,508,546,748,688	1,444,034,631,630
027.1 029		5.2 Investors' deposits at VSD 5.3 Investors' deposits for clearing		11,432,874,651	11,850,419,876
029.1		and settlement a. Domestic investors' deposits for clearing and settlement		1,388,289,555	339, 253, 943
029.2		securities transactions b. Foreign investors' deposits		1,069,165,365	261,610,809
000		for clearing and settlement securities transactions		319,124,190	77,643,134
030	12.00	5.4 Deposits of securities issuers		943,196,401	54,224,770
031	6.	Payables to investors - investors' deposits for securities trading activities managed by the Company	25.10	1,519,218,384,419	1,440,997,907,372
031.1		6.1 Payables to domestic investors' deposits for securities trading activities managed by	20.10	1,010,210,001,410	1,440,007,007,072
031.2		the Company 6.2 Payables to foreign investors' deposits for securities trading		1,445,580,123,284	1,434,749,696,617
		activities managed by the Company		73,638,261,135	6,248,210,755
035	7.	Dividend, bond principal and interest payables	25.11	3,092,724,876	15,280,622,847

Prepared by:

Ms. Hoang Vu Quynh Nhu Supervisor of Finance and Accounting Department Reviewed by:

Ms. Duong Kim Chi Chief Accountant Ms. Nguyen Thi Thu Huyen General Director

COMpproved

Cổ PHẨN

Ho Chi Minh City, Vietnam

12 August 2022

# INTERIM SEPARATE INCOME STATEMENT for the six-month period ended 30 June 2022

B02a-CTCK

Code	ITEMS	Notes	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
	I. OPERATING INCOME			
01	<ol> <li>Gain from financial assets at fair value through profit and loss ("FVTPL")</li> </ol>		64,569,113,527	195,065,392,758
01.1	<ol> <li>1.1 Gain from disposal of financial assets at FVTPL</li> </ol>	26.1	95,377,641,460	157,979,193,173
01.2	<ol> <li>1.2 (Decrease)/increase in gain from revaluation of financial assets at</li> </ol>			
01.3	FVTPL 1.3 Dividend, interest income from	26.2	(37,437,083,489)	34,651,601,797
500000000	financial assets at FVTPL	26.3	6,628,555,556	2,434,597,788
03	<ol><li>Gain from loans and receivables</li></ol>	26.3	192,738,055,195	125,294,401,561
06 07	<ol> <li>Revenue from brokerage services</li> <li>Revenue from underwriting and</li> </ol>		148,409,788,382	133,739,315,452
09	<ul><li>issuance agency services</li><li>Revenue from securities custodian</li></ul>		20,094,263,699	55,800,000,000
	services		4,431,660,754	3,361,959,230
10	Revenue from financial advisory services		5,050,206,057	3,730,090,908
11	Revenue from other operating activities		3,637,649,886	3,479,392,536
20	Total operating income		438,930,737,500	520,470,552,445
	II. OPERATING EXPENSES			
21	(Loss)/gain from financial assets at FVTPL		(280,112,701,202)	27,418,985,936
21.1	1.1 Loss from disposal of financial assets at FVTPL	26.1	(66,331,700,193)	(3,389,425,051)
21.2	<ol> <li>(Increase)/decrease in loss from revaluation of financial assets at FVTPL</li> </ol>	26.2	(213,218,805,715)	31,275,623,868
21.3	1.3 Transaction costs of acquisition of financial assets at FVTPL		(562, 195, 294)	(467,212,881)
24	Provision expenses for diminution in value and impairment of financial assets, doubtful debts and borrowing costs of		(002).000,200,0	(101,212,001)
	loans	27	(119,587,810,171)	(68,980,818,692)
26	Expenses for proprietary trading activities	28	(3,851,968,063)	(4,427,665,338)
27	Expenses for brokerage services	29	(89,590,072,278)	(78,143,586,526)
28	<ol><li>Expenses for underwriting and issuance agency services</li></ol>	30	(11,656,029,952)	(18,393,942,671)
29	Expenses for securities investment advisory services	00	(11,000,020,002)	(10,000,042,071)
30	7. Expenses for securities custodian		_	
	services	31	(4,132,309,122)	(3,535,539,369)
31	8. Expenses for financial advisory services	32	(9,484,175,393)	(9,151,360,335)
32	Expenses for other operating activities	33	(7,937,889,134)	(9,917,798,942)
40	Total operating expenses		(526,352,955,315)	(165,131,725,937)

# INTERIM SEPARATE INCOME STATEMENT (continued) for the six-month period ended 30 June 2022

				For the six-month period ended 30 June 2022	For the six-month period ended 30 June 2021
Code	ITE	MS	Notes	VND	VND
	III.	FINANCE INCOME			
41	1.	Realized and unrealized gain from changes in foreign exchange rates		258,714,217	195,000,000
42	2.	Dividend and interest income from demand deposits		17,181,057,429	13,511,607,307
50	Tota	al finance income		17,439,771,646	13,706,607,307
	IV.	FINANCE EXPENSES			
51	1.	Realized and unrealized loss from changes in foreign exchange rates		(8,119,000,000)	(681,000,000)
52	2.	Interest expenses		(2,818,306,333)	(001,000,000)
60	Tota	al finance expenses		(10,937,306,333)	(681,000,000)
62	V.	GENERAL AND ADMINISTRATIVE EXPENSES	34	(55,312,045,927)	(58,360,710,075)
70	VI.	OPERATING PROFIT		(136,231,798,429)	310,003,723,740
	VII.	OTHER INCOME AND EXPENSES		=	
71 72	1. 2.	Other income Other expenses		35,795,738 (1)	480,907,989 (57,500,093)
80	Tota	al other operating profit		35,795,737	423,407,896
90	VIII.	(LOSS)/PROFIT BEFORE TAX		(136,196,002,692)	310,427,131,636
91 92	1. 2.	Realized profit Unrealized (loss)/profit		114,459,886,512 (250,655,889,204)	244,499,905,971 65,927,225,665
100	IX.	CORPORATE INCOME TAX (CIT) EXPENSES	35	7,487,416,698	(63,595,573,860)
100.1 100.2	1. 2.	Current CIT expense Deferred CIT income/(expense)	35.2 35.3	7,487,416,698	(56,665,253,501) (6,930,320,359)
200	X.	(LOSS)/PROFIT AFTER TAX		(128,708,585,994)	246,831,557,776

INTERIM SEPARATE INCOME STATEMENT (continued) for the six-month period ended 30 June 2022

B02a-CTCK

Code	ITEMS	Notes	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
300	XI. OTHER COMPREHENSIVE INCOME AFTER CIT			
301	(Expense)/Income from revaluation available-for-sale financial assets	36	(30,012,348,800)	7,644,261,000
400	Total other comprehensive (expense)/income		(30,012,348,800)	7,644,261,000

Prepared by:

Reviewed by:

Approved by:

CỔ PHẨN

Ms. Hoang Vu Quynh Nhu Supervisor of Finance and Accounting Department Ms. Duong Kim Chi Chief Accountant

Ms Nguyen Thi Thu Huyen General Director

Ho Chi Minh City, Vietnam

12 August 2022

# INTERIM SEPARATE CASH FLOW STATEMENT for the six-month period ended 30 June 2022

Code	ITEMS	Notes	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	1. (Loss)/Profit before tax		(136,196,002,692)	310,427,131,636
02	2. Adjustments for		(10,365,625,292)	(14,487,002,082)
03	- Depreciation and amortization expense		5,240,829,020	3,532,951,353
04	- Provisions	1		Ÿ
05	<ul> <li>Unrealized loss from changes in foreign</li> </ul>	200000		
62000W	exchange rates	16	7,094,000,000	35,000,000
07	<ul> <li>Gain from investing activities</li> </ul>		(17,181,057,429)	(13,938,880,032)
08	- Accrued interest income	8	(5,519,396,883)	(4,116,073,403)
10	3. Increase/(decrease) in non-monetary			
10	expenses		213,218,805,715	(31,275,623,868)
11	- Loss/(gain) from revaluation of financial		213,210,003,113	(01,270,020,000)
1.1	assets at FVTPL	26.2	213,218,805,715	(31,275,623,868)
	400010 4(1 ) 11 2			V= -1
18	4. Increase/(decrease) in non-monetary			
-	income		37,437,083,489	(34,651,601,797)
19	- Loss/(gain) from revaluation of financial		W WAS CO	
	assets at FVTPL	26.2	37,437,083,489	(34,651,601,797)
122				
30	5. Operating gains before changes in		(040 040 C4C C7E)	/4 052 747 550 C52\
	working capital		(240,048,646,675)	(1,053,717,559,653)
31	- Increase in financial assets at FVTPL		(526,677,837,833)	(186,280,615,801) (907,084,590,760)
33	- Decrease/(increase) in loans		279,126,800,743	(907,064,590,760)
34	- Decrease/(increase) in AFS financial assets		109,996,540,000	(61,318,360,000)
35	- Decrease in receivables from sale of		109,330,340,000	(01,515,555,555)
33	financial assets	8		1,682,898,000
36	- Decrease in receivables of dividend and	"		1,133-1,133-1,133-1
- 00	accrued interests of financial assets		8,087,287,810	3,470,906,685
37	- Increase in receivables from services			
0.000	provided by the Company		(7,737,331,561)	(1,238,623,481)
39	- Increase in other receivables		(13,402,777,297)	(3,504,208,655)
40	- Increase in other assets		(22,859,950,366)	(1,617,376,249)
41	- Increase in accrued expenses (excluding			05.055.555
	interest expenses)		29,492,355,763	35,837,713,362
42	- Increase in prepaid expenses		(11,701,176,575)	(5,365,592,781)
43	- Corporate income tax paid		(51,276,091,381)	(49,689,825,337)
45	- (Decrease)/increase in trade payables		(29,824,626,489)	117,401,209,462
47	- Increase in taxes and statutory obligation		10 776 900 746	6,571,751,454
	payables (excluding CIT paid)		10,776,820,716	
48	- Decrease in payables to employees		(31,749,016,346)	(17,677,073,982)
50	- Increase in other payables		17,700,356,141	15,094,228,430
60	Net cash used in operating activities		(135,954,385,455)	(823,704,655,764)

INTERIM SEPARATE CASH FLOW STATEMENT (continued) for the six-month period ended 30 June 2022

Code	ITEMS	Notes	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	<ol> <li>Purchase and construction of fixed assets, investment properties and other long-term assets</li> </ol>		(4,990,336,616)	(8,267,648,200)
62	<ol><li>Sale proceeds from fixed assets, investment property and other assets</li></ol>			427,272,725
63	<ol> <li>Investment in subsidiaries, affiliates, joint ventures and other investments</li> </ol>		(7,500,000,000)	(65,800,000,000)
65	<ol> <li>Interest and dividends from long- term investments received</li> </ol>		17,181,057,429	13,511,607,307
70	Net cash from/(used in) investing activities		4,690,720,813	(60,128,768,168)
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
73 73.2 74 74.3 76	<ol> <li>Drawdown of borrowings         <ul> <li>1.1 Other borrowings</li> </ul> </li> <li>Repayment of borrowings         <ul> <li>2.1 Other repayment of borrowings</li> </ul> </li> <li>Profit distributed to shareholders</li> </ol>		4,318,197,000,000 4,318,197,000,000 (3,946,199,000,888) (3,946,199,000,888)	2,530,636,000,000 2,530,636,000,000 (2,021,736,000,000) (2,021,736,000,000) (30,153,788,700)
80	Net cash from financing activities		371,997,999,112	478,746,211,300
90	NET CASH DURING THE PERIOD		240,734,334,470	(405,087,212,632)
101	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	5	455,338,623,825	582,254,424,536
101.1 101.2	The dame and the control of the cont		409,338,623,825 46,000,000,000	482,254,424,536 100,000,000,000
103	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	5	696,072,958,295	177,167,211,904
103.1 103.2	Cash     Cash equivalents		670,072,958,295 26,000,000,000	171,167,211,904 6,000,000,000

INTERIM SEPARATE CASH FLOW STATEMENT (continued) for the six-month period ended 30 June 2022

## CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE CUSTOMERS

Code	ITEMS	Notes	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
	Cash flows from brokerage and trust activities of the customers			
01	Cash receipts from disposal of			
02	brokerage securities of customers  2. Cash payments for acquisition of		8,152,398,590,812	6,323,178,419,782
250,000	brokerage securities of customers		(8,151,349,555,200)	(6,337,553,413,740)
07	Cash receipts for settlement of securities transactions of customers		87,029,340,205,120	58,841,881,479,561
07.1	4. Investors' deposits at VSD		187,276,797,855	328,669,311,044
80	5. Cash payments for securities		(07.450.500.404.440)	(F0 700 F70 750 004)
4.4	transactions of customers		(87,152,522,431,142)	(58,796,578,752,261)
14 15	Cash receipts from securities issuers     Cash payments to securities issuers		467,088,717,258 (466,199,745,627)	708,520,117,723 (709,869,199,444)
13	7. Cash payments to securities issuers		(400, 199, 140,021)	(109,009,199,444)
20	Net increase in cash during the period		66,032,579,076	358,247,962,665
30	II. Cash and cash equivalents of the customers at the beginning of the			
31	period Cash at banks at the beginning of the	25.9	1,456,278,530,219	1,106,260,893,503
31	period:		1,456,278,530,219	1,106,260,893,503
32	<ul> <li>Investors' deposits managed by the Company for securities trading</li> </ul>		1,400,270,000,210	1,100,200,000,000
	activities		1,455,885,051,506	1,087,260,194,833
	In which: Investors' deposits at VSD		11,850,419,876	22,680,648,936
34	<ul> <li>Deposits for clearing and settlement</li> </ul>			
25	of securities transaction		339,253,943	17,176,996,823
35	<ul> <li>Securities issuers' deposits</li> </ul>		54,224,770	1,823,701,847

INTERIM SEPARATE CASH FLOW STATEMENT (continued) for the six-month period ended 30 June 2022

#### CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE CUSTOMERS (continued)

Code	ITEMS	Notes	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
40	III. Cash and cash equivalents of the customers at the end of the period	25.9	1,522,311,109,295	1,464,508,856,168
41	Cash at banks at the end of the	25.5	1,522,511,105,255	1,404,300,630,100
41	period:		1,522,311,109,295	1,464,508,856,168
42	<ul> <li>Investors' deposits managed by the Company for securities trading</li> </ul>		, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,
	activities In which: Investors' deposits at		1,519,979,623,339	1,461,232,233,177
	VSD		11,432,874,651	6,533,068,170
44	<ul> <li>Deposits for clearing and settlement of securities</li> </ul>			
	transaction		1,388,289,555	2,802,002,865
45	- Securities issuers' deposits		943, 196, 401	474,620,126

Prepared by:

Ms. Hoang Vu Quynh Nhu Supervisor of Finance and Accounting Department Reviewed by:

Ms. Duong Kim Chi Chief Accountant AMS Nouven Thi Thu Huyen General Director

Ho Chi Minh City, Vietnam

12 August 2022

INTERIM SEPARATE STATEMENT OF CHANGES IN OWNERS' EQUITY for the six-month period ended 30 June 2022

B04a-CTCK

		Opening balance		Increase/(decrease)				Ending balance	
				Previous period		Current period			
ITEMS	Notes	1 January 2021 VND	1 January 2022 VND	Increase VND	Decrease VND	Increase VND	Decrease VND	30 June 2021 VND	30 June 2022 VNE
I. CHANGES IN OWNERS'EQUITY									
<ol> <li>Share capital</li> </ol>		1,010,239,178,792	1,060,286,768,792	1. <del>7.</del>		-	-	1,010,239,178,792	1,060,286,768,792
1.1 Ordinary share		1,000,999,060,000	1,051,046,650,000	1/2	-	-	-	1,000,999,060,000	
1.2 Share premium		9,240,118,792	9,240,118,792	0 <b>#</b>	82		T L	9,240,118,792	9,240,118,792
2.Charter capital supplementary									
reserve		22,861,758,906	44,251,450,208	-	943	-	-	22,861,758,906	44,251,450,208
Operational risk and financial reserve		22,861,758,906	44,251,450,208			l <sub>to</sub>	هـ.	22,861,758,906	44,251,450,208
4. Differences from revaluation of financial assets at		22,001,730,300	44,231,430,200			-		22,001,130,900	44,251,450,206
fair value		-	30,012,348,800	7,644,261,000	9 <b>4</b> 0	_	(30,012,348,800)	7,644,261,000	2.
5. Undistributed profit		109.553,873,535	444,520,726,967	246,831,557,776	-	114,459,886,512	(243,168,472,506)	356,385,431,311	315,812,140,973
<ul> <li>Realized profit</li> <li>Unrealized</li> </ul>		97,712,005,131	407,968,647,388	180,904,332,111	·	114,459,886,512	-	278,616,337,242	522,428,533,900
(loss)/profit		11,841,868,404	36,552,079,579	65,927,225,665	-	=	(243, 168, 472, 506)	77,769,094,069	(206,616,392,927
TOTAL	24	1,165,516,570,139	1,623,322,744,975	254,475,818,776		114,459,886,512	(273,180,821,306)	1,419,992,388,915	1,464,601,810,181

INTERIM SEPARATE STATEMENT OF CHANGES IN OWNERS' EQUITY (continued) for the six-month period ended 30 June 2022

B04a-CTCK

	Opening balance		Increase/(decrease)				Ending balance		
				Previous pe	eriod	Curren	t period		
ITEMS	Notes	1 January 2021 Votes VND	1 January 2022 VND	Increase Decrease Increase VND VND	Decrease VND	30 June 2021 VND	30 June 2022 VND		
II.OTHER COMPREHENSIVE INCOME 1.Income from revaluation of AFS financial assets			30,012,348,800	7,644,261,000	-	-	(30,012,348,800)	7,644,261,000	
TOTAL	37	-	30,012,348,800	7,644,261,000	-	-	(30,012,348,800)	7,644,261,000	

Prepared by:

Ms. Hoang Vu Quynh Nhu Supervisor of Finance and Accounting Department

Reviewed by:

Ms. Duong Kim Chi Chief Accountant

Cổ PHẨN

CHUNG KHO

Ms. Nguyen Thi Thu Huyen General Director

Ho Chi Minh City, Vietnam

12 August 2022

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS as at 30 June 2022 and for the six-month period then ended

B09a-CTCK

#### 1. CORPORATE INFORMATION

Viet Dragon Securities Corporation ("the Company") is a shareholding company incorporated under the Law on Enterprises of Vietnam pursuant to Securities Trading License No. 32/UBCK-GPHĐKD issued by the State Securities Commission on 21 December 2006 and subsequent amended licenses which the latest license is No. 66/GPĐC-UBCK dated 9 August 2021.

The Company's primary activities are to provide brokerage service, securities trading, finance and investment advisory service, underwriting for securities issues, securities custodian service and derivatives service.

The Company's head office is located at 1-2-3-4 Floor, 141 Nguyen Du Street, Ben Thanh Ward, District 1, Ho Chi Minh City. As at 30 June 2022, the Company has branches located in Ha Noi, Nha Trang and Can Tho.

The number of the Company's employees as at 30 June 2022 is 427 persons (31 December 2021: 381 persons).

#### Main features of operation of the Company

#### Capital

According to the interim separate statement of financial position as at 30 June 2022, the Company's charter capital amounts to VND1,051,046,650,000 while its owners' equity is VND1,464,601,810,181 and its total assets are VND4,159,608,453,945.

#### Investment objectives

The Company's aims are to contribute to the development of the securities market and bring benefits to its customers, investors and shareholders.

#### Investment restrictions

The Company is required to comply with Article 28, Circular No. 121/2020/TT-BTC dated 31 December 2020 prescribing on operation of securities companies. The current applicable practices on investment restrictions are as follows:

- Securities company is not allowed to invest, contribute capital to invest in real-estate investment except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company.
- Securities company may invest in real-estate investment and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company.
- Securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant provision on trading Government bonds.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

B09a-CTCK

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#### CORPORATE INFORMATION (continued)

Investment restrictions (continued)

- Securities company must not by itself, or authorize another organization or individuals to: Invest in shares or contribute capital to companies that owned more than fifty percent (50%) of the charter capital of the securities company, except for purchasing of odd lots at the request of customers; Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company; Invest more than twenty percent (20%) in the total currently circulating shares or fund certificates of a listing organization; Invest more than fifteen percent (15%) in the total currently circulating shares or fund certificates of an unlisted organization, this provision shall not apply to member fund, ETF fund or open-end fund certificates; Invest or contribute capital of more than ten percent (10%) in the total paid-up capital of a limited liability company or of a business project; Invest or contribute more than fifteen percent (15%) of its equity in a single organization or of a business project; Invest more than seventy percent (70%) of its total equity in shares, capital contribution and a business project, specifically invest more than twenty percent (20%) of its total equity in unlisted shares, capital contribution and a business project.
- Securities company was established, acquired a fund management company as a subsidiary. In this case, the securities company is not required to comply with the following provisions: Invest more than twenty percent (20%) of the total number of outstanding shares and fund certificates of a listed organization; Invest more than fifteen percent (15%) of the total number of outstanding shares and fund certificates of an unlisted organization, this provision does not apply to member fund certificates, exchange-traded funds and open-ended funds; Invest or contribute more than ten percent (10%) of the total capital contributed by a limited liability company or a business project.

#### Subsidiary

As at 30 June 2022, the Company has one (01) subsidiary is as follow:

Subsidiary	Main activity	Direct ownership rate
Viet Long Securities Investment Fund Management Corporation ("Viet Long")	Establishing and managing the investment funds, securities investment companies, securities portfolio management, securities investment advisory services and securities investment, and other related business activities in accordance with law.	51%

Viet Long is a joint stock company incorporated under the Law on Enterprises of Vietnam pursuant to Business Registration Certificate No. 4103005757 issued by Ho Chi Minh City Department of Planning and Investment on 20 December 2006; The Company was granted Securities Operating Licence No. 10/UBCK-GPHDQLQ on 22 December 2006 and its subsequent amendment licenses which the latest license is No. 68/GPDC-UBCK dated 4 August 2022 issued by the State Securities Commission.

#### 2. BASIS OF PREPARATION

#### 2.1 Purpose of preparing the interim separate financial statements

The Company has a subsidiary as disclosed in Note 1 and Note 10. The Company prepared these interim separate financial statements to meet the prevailing requirements in relation to disclosure of information, specifically the Circular No. 96/2020/TT-BTC on disclosure of information on the securities market. As required by these regulations, the Company is also in the process of preparation of the interim consolidated financial statements of the Company and its subsidiary for the six-month period ended 30 June 2022.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

B09a-CTCK

#### 2. BASIS OF PREPARATION (continued)

#### 2.1 Purpose of preparing the interim separate financial statements (continued)

Users of the interim separate financial statements should read them together with the said interim consolidated financial statements in order to obtain full information on the interim consolidated financial position, interim consolidated results of operations, interim consolidated cash flows and interim consolidated changes in owners' equity of the Company and its subsidiary.

#### 2.2 Applied accounting standards and system

The interim separate financial statements of the Company are prepared in Vietnam Dong ("VND") in accordance with Vietnamese Enterprise Accounting System, the accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No. 334/2016/TT-BTC dated 27 December 2016 amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210/2014/TT-BTC, Vietnamese Accounting Standard No. 27 - Interim Financial Statements and other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

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

#### 2.3 Registered accounting documentation system

The Company's registered accounting documentation system is the General Journal.

#### 2.4 Fiscal year

The Company's fiscal year starts on 1 January and ends on 31 December.

The Company prepares its interim separate financial statements for the six-month period from 1 January to 30 June.

#### 2.5 Accounting currency

The interim separate financial statements are prepared in Vietnam dong ("VND"), which is the accounting currency of the Company.

# 3. STATEMENT ON THE COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND SYSTEMS

Management confirms that the Company has complied with the Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements.

Accordingly, the accompanying interim separate financial statements, including their utilization are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the interim separate financial position, interim separate results of operations, interim separate cashflows and interim separate changes in owners' equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

B09a-CTCK

#### 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

#### 4.1 Changes in accounting policies and disclosures

The accounting policies adopted by the Company in the preparation and presentation of the interim separate financial statements are consistent with those used in the preparation and presentation of the separate financial statements for the year ended 31 December 2021 and interim separate financial statements for the six-month period ended 30 June 2021, except for:

Circular No. 114/2021/TT-BTC was issued to cancel Circular No. 146/2014/TT-BTC of the Minister of Finance guiding the financial regulations for securities companies, fund management companies ("Circular 114").

On 17 December 2021, the Ministry of Finance issued Circular 114 with the main changes are:

- The making of provision and resolution for devaluation of inventories, impairment of investments, bad debts will be conducted by securities companies, fund management companies, branches of foreign fund management companies who are licensed to establish and operate in Vietnam in compliance with the provisions of Circular 48/2019/TT-BTC dated 08 August 2019 of the Minister of Finance guiding the setting up and handling provisions for devaluation of inventory, impairment of investments, bad debts and warranties for products, goods, services, construction works at the enterprise and amendment documents, supplement, replace (if any);
- ► For charter capital supplementary reserve which is appropriated under provision of Circular No. 146/2014/TT-BTC: used to adjust and supplement the charter capital according to current regulations;
- For operational risk and financial reserve which is appropriated under provisions of Circular No. 146/2014/TT-BTC: used to supplement charter capital or utilized as per decision of the General Meeting shareholders, the Board of members or the Chairman of the company in accordance with current regulations.

Circular No. 24/2022/TT-BTC ("Circular No. 24") dated 7 April 2022 amending and supplementing a number of articles of Circular No. 48/2019/TT-BTC ("Circular No. 48") dated 8 August 2019 of the Ministry of Finance guiding the establishment and handling of provisions for devaluation of inventories, failed investments, bad debts and warranties for products, goods and services. services, construction works at enterprises.

Circular No. 24 is effective from 25 May 2022 amending and supplementing regulations on objects of provisioning. Accordingly, subjects for provision making comprise securities issued by domestic economic organizations under privilege laws which are owned by enterprises and being listed or registered for trading on the domestic stock market. As at the reporting date, these securities have market value less than its book value recognizing on accounting book of enterprises.

Subjects for provision making do not include Government bonds, bond issued under guarantee by the Government and local government bonds.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

B09a-CTCK

#### 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

#### 4.2 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at banks and short-term, highly liquid investments with an original maturity of three months or less that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

Cash deposited by customers for securities trading and cash deposited by securities issuers are presented on the interim separate off-balance sheet.

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

Financial assets recognized at fair value through profit and loss are financial assets that satisfy either of the following conditions:

- a) It is classified as held for trading. A financial asset is classified as held for trading if:
  - ▶ It is acquired or incurred principally for the purpose of selling or repurchasing it in the near term;
  - There is evidence of a recent actual pattern of short-term profit-taking; or
  - It is a derivative (except derivative that is a financial guarantee contract or effective hedging instrument).
- b) Upon initial recognition, a financial asset is designated by the entity as at fair value through profit and loss as it meets one of the following criteria:
  - The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognizing gains or losses on a different basis.
  - The assets and liabilities are part of a group of financial assets which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management policy or investment strategy.

Financial assets at FVTPL are initially recognized at cost (acquisition cost of the assets excluding transaction cost arising from the purchase) and subsequently recognized at fair value.

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

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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#### 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

#### 4.4 Loans

Loans are non-derivative financial assets with fixed or identifiable payments and not listed on the market, with the exceptions of:

- a) The amounts the Company intent to immediately sell or will sell in a near future which are classified as assets held for trading, and like those which, upon initial recognition, the Company categorized as such recognized at fair value through profit and loss;
- b) The amounts categorized by the Company as available for sale upon initial recognition; or
- c) The amounts whose holders cannot recover most of the initial investment value not due to credit quality impairment and which are categorized as available for sale.

Loans are recognized initially at cost. After initial recognition, loans are subsequently measured at amortized cost using the effective interest rate ("EIR").

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

Loans are subject to an assessment of impairment at the interim separate financial statement date. Provision is made for loan based on its estimated loss which is determined by the negative difference between the market value of securities used as collaterals for such loan and the loan balance. Any increase/decrease in the balance of provision is recognized in the interim separate income statement under "Provision expense for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans".

## 4.5 Available-for-sale financial assets (AFS)

Available-for-sale financial assets are those non-derivative financial assets that are designated as available for sale or are not classified as:

- a) Loans and receivables;
- b) Held-to-maturity investments; or
- c) Financial assets at fair value through profit and loss.

Available-for-sale financial assets are recognized initially at cost plus (+) transaction costs which are directly attributable to the purchase of the financial assets. After initial recognition, available-for-sale financial assets are subsequently measured at fair value.

Difference arising from the revaluation of AFS in comparison with previous period is recognized under "Gain/(loss) from revaluation of AFS financial assets" in "Other comprehensive income after tax" which is a part of the interim separate income statement.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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#### 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

#### 4.5 Available-for-sale financial assets (AFS) (continued)

As at the interim separate financial statement date, the Company assessed whether there is any objective evidence that an AFS is impaired. Any increase/decrease in the balance of provision is recognized in the interim separate income statement under "Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans".

- Where an equity instrument is classified as available-for-sale, evidence of impairment includes a significant or prolonged decline in the fair value of the investment below its original cost. "Significant" is to be evaluated against the original cost of the asset and 'prolonged' indicates the period in which the fair value has been below its original cost. When any evidence of impairment exists, provision is determined as the difference between the AFS asset's cost and fair value at the assessment date.
- Where a debt instrument is classified as available-for-sale, the assessment of impairment is made when there is objective evidence that the amount of the loan is uncollectible or is uncertain. Investment results from one or more loss events occurring that adversely affect the expected future cash flows of the investments. Objective evidence of impairment may include the market value/fair value (if any) of the impairment debt, signs that the debtor or group of debtors is experiencing financial difficulties. Significant financial exposure, default or default in interest or principal payments, the possibility of the debtor becoming bankrupt or a financial restructuring, and observable data indicating a decline. It is possible to quantify expected future cash flows, such as changes in repayment, conditions, a financial position associated with the possibility of default. When there is evidence of impairment, provision is made based on the difference between the amortized amount and the fair value at the time of assessment.

#### 4.6 Fair value/market value of financial assets

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

- For securities listed on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, their market prices are their closing prices on the trading day preceding the date of setting up the provision.
- For unlisted securities registered for trading on the Unlisted Public Company Market ("UPCom"), their market prices are the average reference prices in the last 30 consecutive trading days until the revaluated date;
- For the delisted securities and suspended trading securities from the sixth day afterward, their prices are the book value at the latest financial report date.
- The market price for unlisted securities and securities unregistered for trading on UPCoM, the actual stock price is the actual trading price on the over-the-counter market ("OTC"), based on the separate financial statements of the issuer at the time of preparation of the separate interim financial statements.
- For securities which do not have reference price from the above sources, the impairment is determined based on the financial performance and the book value of securities issuers as at the assessment date.

For the purpose of determining CIT taxable profit, the tax bases for financial assets are determined by cost minus (-) provision for diminution in value. Accordingly, market value of securities for provision purpose is determined in accordance with the Circular No.48/2019/TT-BTC dated 8 August 2019 ("Circular 48") issued by the Ministry of Finance.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

## 4.7 Derecognition of financial assets

A financial asset (or, where applicable a part of a financial asset or part of a group of similar financial assets) is derecognized when:

- ▶ The rights to receive cash flows from the asset have expired; or
- The Company has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a "pass-through" arrangement; and either:
  - The Company has substantially transferred all the risks and rewards of the asset, or
  - The Company has substantially neither transferred nor retained all the risks and rewards of the asset but has transferred control of the asset.

When the Company has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Company's continuing involvement in the asset. In that case, the Company also recognizes an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

The continued participant in transferred assets in the form of guarantee will be recognized at lower value between the initial carrying value of the assets and the maximum amount that the Company is required to pay.

#### 4.8 Reclassification of financial assets

Reclassification when selling financial assets other than FVTPL

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

Reclassification due to change in purpose or ability to hold

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

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

#### 4.9 Long-term financial investments

Investment in subsidiaries

Investments in subsidiaries over which the Company has controlled are recognized at cost.

Distributions received from the accumulated profits of subsidiaries after the date that the Company assumed control the subsidiary is stated in the interim separate income statement. Other distributions are considered as a return of the investments and are deducted from the cost of investment.

Investments in equity of other entities

Investments in equity of other entities are recognized at cost in the interim separate financial statements.

Provision for loss of financial investments

Provision for loss of financial investments is recorded when there is solid evidence regarding impairment in investments value at the date of fiscal year-end.

An increase or decrease in the provision is recognized as financial expense in the interim separate income statement.

#### 4.10 Receivables

Receivables are initially recorded at cost and subsequently always presented at cost.

Receivables are subject to review for impairment based on their overdue status or estimated loss arising from undue debts of corporate debtors who have bankruptcy or are under liquidation; or of individual debtors who are missing, have fled, are prosecuted, detained or tried by law enforcement bodies, are serving sentences or are currently suffering from a fatal disease (certified by the hospital) or dead or the debt has been sued for debt collection by the enterprise but the case has been suspended. Increases or decreases to the provision balance are recorded as "Provision expenses for diminution in value and impairment of financial assets, doubtful debts and borrowing costs of loans" in the interim separate income statement.

The Company has made provision for doubtful receivables in accordance with Circular No. 48/2019/TT-BTC dated 8 August 2019 issued by the Ministry of Finance. Accordingly, the provision rates for overdue receivables are as follows:

Overdue period	Provision rate
From over six (6) months to less than one (1) year	30%
From one (1) year to less than two (2) years	50%
From two (2) years to less than three (3) years	70%
From three (3) years and above	100%

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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# 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

#### 4.11 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

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

Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and expenditures for maintenance and repairs are charged to the interim separate income statement as incurred.

When tangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the interim separate income statement.

#### 4.12 Intangible fixed assets

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of an intangible fixed asset comprises of its purchase price and any directly attributable costs of preparing the intangible fixed asset for its intended use.

Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and other expenditures are charged to the interim separate income statement as incurred.

When intangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the interim separate income statement.

#### 4.13 Depreciation and amortization

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

Means of transportation	6 years
Office equipment	3 - 8 years
Computer software	3 - 8 years
Trademark	5 years
Copyrights	3 - 5 years
Other intangible fixed assets	5 years

#### 4.14 Operating leases

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

#### 4.15 Borrowings and non-convertible bonds issued

Borrowings and non-convertible bonds issued by the Company are recorded and stated at cost of the balance at the end of the interim accounting period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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#### 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

#### 4.16 Prepaid expenses

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

The following types of expenses are recorded as short-term and long-term prepaid expenses and are amortized over the period from one (1) year to three (3) years to the interim separate income statement:

- Office renovation expenses;
- Office tools and consumables;
- Office rental expenses; and
- Other prepaid expenses.

#### 4.17 Payables and accrued expenses

Payables and accrued expenses are recognized for amounts to be paid in the future for goods and services received, whether or not billed to the Company.

#### 4.18 Employee benefits

#### 4.18.1 Post-employment benefits

Post-employment benefits are paid to retired employees of the Company by the Social Insurance Agency, which belongs to the Ministry of Labor and Social Affairs. The Company is required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.5% (from 1 July 2021 to 30 June 2022, at the rate of 17%) of an employee's basic salary, salary-related allowances and other supplements. Other than that, the Company has no further obligation relating to post-employment benefits.

#### 4.18.2 Severance allowance

The Company has the obligation, under Article 46 of the Vietnam Labor Code No. 45/2019/QH14 taking effect on 1 January 2021, to pay allowance arising from voluntary resignation of employees, equal to one-half month's salary for each year of employment up to 31 December 2008 plus salary allowances (if any). From 1 January 2009, the average monthly salary used in this calculation is the average monthly salary of the latest six-month period up to the resignation date.

#### 4.18.3 Unemployment allowance

According to prevailing regulations, the Company is required to pay the unemployment insurance at 1% of salary fund of employees who engage in the unemployment insurance program and to deduct 1% from each employer's basic salary to contribute to the Unemployment Insurance Fund. From 01 October 2021 to 30 September 2022, the Company is entitled to reduce the unemployment insurance contributions rate of 1% mentioned above to 0%.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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# 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

#### 4.19 Foreign currency transactions

Transactions in currencies other than the Company's reporting currency of VND are recorded at the actual transaction exchange rates at transaction dates which are determined as follows:

- Transactions resulting in receivables are recorded at the buying exchange rates of the commercial banks designated for collection;
- Transactions resulting in liabilities are recorded at the selling exchange rates of the commercial banks designated for payment;
- Capital contributions are recorded at the buying exchange rates of the commercial banks designated for capital contribution; and
- Payments for assets or expenses without liabilities initially being recognised is recorded at the buying exchange rates of the commercial banks that process these payments.

At the end of the period, monetary balances denominated in foreign currencies are determined as follows:

- Monetary assets are translated at buying exchange rate of the commercial bank where the Company conduct transactions regularly; and
- Monetary liabilities are translated at selling exchange rate of the commercial bank where the Company conduct transactions regularly.
- Outstanding borrowings in foreign currency are translated at buying exchange rate of the commercial bank where the Company opened its account.

All foreign exchange differences incurred are taken to the interim separate income statement.

#### 4.20 Revenue recognition

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

#### Revenue from brokerage services

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

#### Revenue from trading of securities

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

#### Interest income

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

## 4.20 Revenue recognition (continued)

#### Dividends

Income is recognized when the Company's entitlement as an investor to receive the dividend is established, except for dividend received in shares in which only the number of shares is updated.

#### Other income

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

#### Other revenues from rendering services

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

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

#### 4.21 Borrowing costs

Borrowing costs consist of interest and other costs that incurs in connection with the borrowing of funds. Borrowing costs are recorded as expense during the period in which they are incurred.

#### 4.22 Cost of securities sold

The Company applies moving weighted average method to calculate cost of proprietary securities sold.

## 4.23 Corporate income tax

#### Current income tax

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the report date.

Current income tax is charged or credited to the interim separate income statement, except when it relates to items recognized directly to equity, in which case the current income tax is also dealt with in equity.

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

## 4.23 Corporate income tax (continued)

Deferred income tax

Deferred income tax is provided using for temporary differences at the reporting date between the tax base of assets and liabilities and their carrying amount for interim separate financial reporting purposes.

Deferred tax liabilities are recognized for all taxable temporary differences, except where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.

Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, carry forward of unused tax credits and unused tax losses can be utilized, except where the deferred tax asset in respect of deductible temporary difference which arises from the initial recognition of an asset or liability which at the time of the related transaction, affects neither the accounting profit nor taxable profit or loss.

The carrying amount of deferred income tax assets is reviewed at each financial period end date and reduced to a certain extent that sufficient taxable profits will be available to allow all or part of the deferred tax asset to be recovered. Previously unrecognized deferred income tax assets are re-assessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset realized or the liability is settled based on tax rates and tax laws that have been enacted at the reporting date. Deferred tax is recorded to the interim separate income statement, except when it relates to items recognized directly to equity, in which case the deferred tax is also dealt with in the equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authority and the Company intends to settle its current tax assets and liabilities on a net basis.

## 4.24 Owners' equity

Contributed capital from shareholders

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

Undistributed profit

Undistributed profit comprises of realized and unrealized undistributed profit.

Unrealized profit of the period is the difference between gain and loss arisen from revaluation of FVTPL financial assets or other financial assets through profit and loss in the interim separate income statement.

Realized profit during the period is the net difference between total revenue and income, and total expenses in the interim separate income statement of the Company, except for gain or loss arisen from revaluation of financial assets recognized in unrealized profit.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

## 4.24 Owners' equity (continued)

Reserves

Other reserves are appropriated in accordance with the Resolution of the General Meeting of Shareholders.

## 4.25 Distribution of net profits

Net profit after tax is available for appropriation to shareholders after being approved in the General Meeting of Shareholders and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

## 4.26 Segment information

A segment is a component determined separately by the Company which is engaged in providing products or related services (business segment) or providing products or services in a particular economic environment (geographical segment), that is subject to risks and returns that are different from those of other segments.

The Company's principal activities are mainly taking place throughout Vietnam. Therefore, the Company's risks and returns are not impacted by the locations where the Company is trading. As a result, the Company's management is of the view that there is only one segment for geography and therefore the Company only presents the segmental information based on activities.

## 4.27 Related parties

Parties are considered related to the Company if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Company and the other party are subject to common control or significant influence. The above stakeholders can be companies or individuals, including close members of their families.

#### 4.28 Nil balances

Items or balances required by Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No. 334/2016/TT-BTC dated 27 December 2016 issued by the Ministry of Finance that are not shown in these interim separate financial statements indicate nil balance.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 5. CASH AND CASH EQUIVALENTS

	30 June 2022 VND	31 December 2021 VND
Cash	670,072,958,295	409,338,623,825
Cash on hand	72,034,346	33,347,329
Cash at banks for operation of the Company Cash for clearing and settlement	666,766,149,366	409,232,388,991
securities transaction	3,234,774,583	72,887,505
Cash equivalents	26,000,000,000	46,000,000,000
	696,072,958,295	455,338,623,825

## 6. VALUE AND VOLUME OF TRADING IN THE PERIOD

	Volume of trading in the period (Unit)	Value of trading in the period (VND)
a. The Company	51,924,985	4,818,945,956,016
- Shares	48,562,337	2,257,947,528,889
- Bonds	3,362,648	2,560,998,427,127
- Others	*	
b. Investors	2,970,774,504	87,797,207,157,557
- Shares	2,880,076,509	87,126,668,666,900
- Bonds	5,580,595	562,615,484,657
- Others	85,117,400	107,923,006,000
	3,022,699,489	92,616,153,113,573

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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#### **FINANCIAL ASSETS** 7.

#### Financial assets at fair value through profit and loss ("FVTPL") 7.1

	30 June	2022	31 December 2021			
	Cost VND	Fair value VND	Cost VND	Fair value VND		
Listed shares Unlisted	793,144,723,154	575,327,881,530	218,785,890,722	254,467,730,120		
shares	34,653,797,971	32,126,994,112	84,522,544,461	79,309,248,080		
Listed bonds Unlisted	10,012,068,782	10,012,100,000	10,012,779,297	10,359,700,000		
bonds	232,264,224,438	238,504,029,078	230,075,762,032	235,812,377,891		
	1,070,074,814,345	855,971,004,720	543,396,976,512	579,949,056,091		
Available-for-	sale financial assets	("AFS")				
	30 June	2022	31 Decem	nber 2021		
	Cost	Revaluation value	Cost	Revaluation value		

## 7.2

	30 June	30 June 2022		31 December 2021		
	Cost VND	Revaluation value VND	Cost VND	Revaluation value VND		
Listed shares	-	_	109,996,540,000	147,511,976,000		

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## FINANCIAL ASSETS (continued)

#### 7.3 Loans

	30 June 2022				31 December 2021	
	Cost VND	Provision VND	Fair value (iii) VND	Cost VND	Provision VND	Fair value (iii) VND
Margin activities (i) Advances to customers (ii)	2,149,341,591,223 271,662,850,035	(44,087,269,454)	2,105,254,321,769 271,662,850,035	2,237,907,521,353 462,223,720,648	(44,087,269,454)	2,193,820,251,899 462,223,720,648
	2,421,004,441,258	(44,087,269,454)	2,376,917,171,804	2,700,131,242,001	(44,087,269,454)	2,656,043,972,547

- (i) Securities under margin transaction are used as collaterals for the loans granted by the Company to investors. As at 30 June 2022 and 31 December 2021, the par value of those securities that are used as collaterals for margin trading was VND2,415,057,100,000 and VND3,169.027,650,000 respectively, the market value of those securities that are used as collaterals for margin trading was VND6,187,362,254,480 and VND12,562,218,532,330 respectively.
- (ii) These relate to advances to investors during the period that the shares selling proceeds are awaiting to be received.
- (iii) Determining the fair value of financial assets

The fair value of margin loans, cash advances of selling securities and investment cooperation approximates their carrying value, which is cost less provision, due to short-term maturities of these instruments.

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 7. FINANCIAL ASSETS (continued)

## 7.4 Changes in market values of financial assets

	30 June 2022				31 December 2021					
			Revaluation	n difference	Revaluation			Revaluation	difference	nce Revaluation
_	Cost VND	Fair value VND	Increase VND	Decrease VND	value VND	Cost VND	Fair value VND	Increase VND	Decrease VND	valu VN
. Financ	ial assets at fair valu	e through profit and	loss (FVTPL)							
1. Listed s	shares									
DBC	192,900,040,284	128,637,014,800	*	(64,263,025,484)	128,637,014,800	68,102,907	90,885,000	22,782,093		90,885,00
TCB	129,116,250,500	94,215,143,250	2	(34,901,107,250)	94,215,143,250	3,895,562	4,250,000	354,438	(*)	4,250,00
CTG	122,514,796,325	95,944,663,800	-	(26,570,132,525)	95,944,663,800	105,012,278,995	103,255,671,000		(1,756,607,995)	103,255,671,00
HPG	84,843,353,587	55,142,146,600	-	(29,701,206,987)	55,142,146,600	14,038,900	15,312,000	1,273,100	1 <u>#</u> 3	15,312,00
ACB	67,372,964,363	61,510,944,000		(5,862,020,363)	61,510,944,000	6,417,270	7,417,500	1,000,230	-	7,417,50
HSG	61,445,360,646	29,628,508,000		(31,816,852,646)	29,628,508,000	40,271,987,006	44,492,723,000	4,220,735,994		44,492,723,00
OCB	41,588,861,588	38,161,872,000	30	(3,426,989,588)	38,161,872,000	41,556,344,048	61,976,187,000	20,419,842,952		61,976,187,00
Others _	93,363,095,861	72,087,589,080	327,961,231	(21,603,468,012)	72,087,589,080	31,852,826,034	44,625,284,620	12,788,955,484	(16,496,898)	44,625,284,62
-	793,144,723,154	575,327,881,530	327,961,231	(218,144,802,855)	575,327,881,530	218,785,890,722	254,467,730,120	37,454,944,291	(1,773,104,893)	254,467,730,12
2. Unliste	ed shares									
BSR DORUF	24,844,650,000	24,981,300,000	136,650,000		24,981,300,000	-	*	2,	-	
OAM	4,450,000,000	1,800,000,000	340	(2,650,000,000)	1,800,000,000	4,450,000,000	1,800,000,000	-	(2,650,000,000)	1,800,000,00
Others _	5,359,147,971	5,345,694,112	5,904,268	(19,358,127)	5,345,694,112	80,072,544,461	77,509,248,080	12,509,761	(2,575,806,142)	77,509,248,08
	34,653,797,971	32,126,994,112	142,554,268	(2,669,358,127)	32,126,994,112	84,522,544,461	79,309,248,080	12,509,761	(5,225,806,142)	79,309,248,08

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 7. FINANCIAL ASSETS (continued)

## 7.4 Changes in market values of financial assets (continued)

		3	0 June 2022				31	December 2021		
			Revaluation di	ifference	Revaluation			Revaluation	difference	Revaluation
	Cost VND	Fair value VND	Increase VND	Decrease VND	value VND	Cost VND	Fair value VND	Increase VND	Decrease VND	valu VNI
F	Financial assets at fair value	through profit and	loss (FVTPL) (continu	ued)						
1.	Listed bonds									
	10,012,068,782	10,012,100,000	31,218		10,012,100,000	10,012,779,297	10,359,700,000	346,920,703	<u>.</u>	10,359,700,00
1.	Unlisted bonds									
	232,264,224,438	238,504,029,078	6,239,804,640		238,504,029,078	230,075,762,032	235,812,377,891	6,333,060,091	(596,444,232)	235,812,377,89
ı.	Available-for-sale financial	assets (AFS)								
1.	Listed shares									
DBC	-	-		-		109,996,540,000	147,511,976,000	37,515,436,000	-	147,511,976,00

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 7. FINANCIAL ASSETS (continued)

## 7.5 Provision for impairment of financial assets

Breakdown of financial assets recognized at cost and corresponding provision for impairment is as follows:

		Basis for provision			
Financial assets	Cost VND	Revaluation value VND	Provision at 30 June 2022 VND	Provision at 31 December 2021 VND	Charge of provision during the period VND
Loans Margin activities Advances to customers	2,149,341,591,223 271,662,850,035	2,105,254,321,769 271,662,850,035	44,087,269,454	44,087,269,454	
	2,421,004,441,258	2,376,917,171,804	44,087,269,454	44,087,269,454	

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 8. RECEIVABLES

	30 June 2022 VND	31 December 2021 VND
Receivables and accruals from dividends and		
interest income from financial assets - Receivables and accruals for due dividend	5,519,396,883	8,087,287,810
and interest income - Accruals for undue dividend and interest	144,794,905	244,551,648
income	5,374,601,978	7,842,736,162
Advances to suppliers	14,703,535,777	1,298,212,283
Receivables from services provided by		
the Company	17,307,818,921	9,570,487,360
- Receivables from custodian services	7,433,382,616	6,534,114,364
- Other receivables	9,874,436,305	3,036,372,996
Other receivables	2,030,932,710	2,033,478,907
Provision for impairment of receivables	(1,978,208,478)	(1,978,208,478)
	37,583,475,813	19,011,257,882

Details of provision for impairment of receivables:

	Doubtfu	ıl debts	Provision		
	31 December	30 June	31 December	Addition/	
	2021	2022	2021	(reversal)	2022
	VND	<i>VND</i>	VND	VND	<i>VND</i>
Other receivables - Van Thien Hung	1,978,208,478	1,978,208,478	1,978,208,478		1,978,208,478

## 9. PREPAID EXPENSES

	7	30 June 2022 VND	31 December 2021 VND
Short-term prepaid expenses - Software maintenance - Office supplies, tools and materials - Employee insurance - Office renovation expenses - Other expenses		16,698,289,450 2,963,236,032 3,612,549,343 617,500,767 259,416,441 9,245,586,867	9,470,330,743 1,340,496,264 2,447,888,938 298,607,912 254,677,901 5,128,659,728
Long-term prepaid expenses  - Office renovation expenses  - Software maintenance  - Office supplies, tools and materials  - Other expenses		9,443,511,351 5,692,180,477 1,199,843,339 2,088,197,306 463,290,229	4,970,293,483 4,721,594,955 - - 248,698,528
		26,141,800,801	14,440,624,226

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 10. LONG-TERM INVESTMENTS

	30 June 2022 VND	31 December 2021 VND
Investment in subsidiary - Viet Long Securities Investment Fund	40,800,000,000	40,800,000,000
Management Corporation	40,800,000,000	40,800,000,000
Other long-term investments	32,500,000,000	25,000,000,000
<ul> <li>Quang Nam Ngoc Linh Ginseng</li> <li>Pharmaceutical Trading Joint Stock Company</li> </ul>	32,500,000,000	25,000,000,000
	73,300,000,000	65,800,000,000

## 11. TANGIBLE FIXED ASSETS

	Means of transportation VND	Office equipment VND	Total VND
Cost			
1 January 2022 Increase during the period	7,218,004,400 1,949,950,000	65,040,356,689 1,858,021,000	72,258,361,089 3,807,971,000
30 June 2022	9,167,954,400	66,898,377,689	76,066,332,089
Accumulated depreciation			
1 January 2022 Depreciation during the period	3,750,737,504 564,603,835	39,787,014,164 3,894,703,677	43,537,751,668 4,459,307,512
30 June 2022	4,315,341,339	43,681,717,841	47,997,059,180
Net book value			
1 January 2022	3,467,266,896	25,253,342,525	28,720,609,421
30 June 2022	4,852,613,061	23,216,659,848	28,069,272,909

Cost of tangible fixed assets which have been fully depreciated but are still in use at 30 June 2022 amounted to VND30,345,661,973 (31 December 2021: VND32,403,767,255).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 12. INTANGIBLE FIXED ASSETS

	Computer software VND	Trademark VND	Copyrights VND	Others VND	Total VND
Cost					
1 January 2022	17,545,497,066	307,500,192	1,661,848,751	502,503,782	20,017,349,791
Increase during the period		455,400,000	-		455,400,000
30 June 2022	17,545,497,066	762,900,192	1,661,848,751	502,503,782	20,472,749,791
Accumulated amortization					
1 January 2022 Amortization during the period	13,970,572,785 733,631,831	307,500,192 47,889,677	1,661,848,751	502,503,782	16,442,425,510 781,521,508
30 June 2022	14,704,204,616	355,389,869	1,661,848,751	502,503,782	17,223,947,018
Net book value					
1 January 2022	3,574,924,281		-	-	3,574,924,281
30 June 2022	2,841,292,450	407,510,323			3,248,802,773

Cost of intangible fixed assets which have been fully amortized but are still in use at 30 June 2022 amounted to VND13,105,931,628 (31 December 2021: VND12,256,131,628).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 13. LONG-TERM DEPOSITS, COLLATERALS AND PLEDGES

These are security deposits for office rentals at Head Office, Ha Noi, Nha Trang and Can Tho Branch.

#### 14. DEPOSITS TO SETTLEMENT ASSISTANCE FUND

Advances to settlement assistance fund represent amounts deposited at Vietnam Securities Depository.

According Decision No. 105/QĐ-VSD dated 20 August 2021 regarding the regulations on management and usage of the Assistance Fund issued by the General Director of the Vietnam Securities Depository, the Company must deposit an initial amount of VND120 million at the Vietnam Securities Depository and pay an addition of 0.01% of the total amount of brokered securities in the previous year, but not over VND2.5 billion per annum. The maximum contribution of each custody member to the Settlement Assistance Fund is VND 20 billion for custody members who are the company having trading securities and brokerage activities.

Details of the advance to settlement assistance fund during the period are as follows:

	30 June 2022 VND	31 December 2021 VND
Initial payment	120,000,000	120,000,000
Addition payment	13,464,509,286	13,464,509,286
Interests	6,415,490,714	6,415,490,714
	20,000,000,000	20,000,000,000

#### 15. OTHER NON-CURRENT ASSETS

Other non-current assets are the deposits in the Derivatives Trading Clearing Fund. According to the Policy on Management and Use of Derivatives Trading Clearing Fund issued in conjunction with Decision No. 97/QĐ-VSD dated 23 March 2017 by the Vietnam Securities Depository, the minimum amount of initial contribution applicable to direct clearing members is VND10 billion.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 16. SHORT-TERM BORROWINGS AND FINANCE LEASE LIABILITIES

	Interest rate % per annum	31 December 2021 VND	Addition during the period VND	Repayment during the period VND	Revaluation VND	30 June 2022 VND
Short-term borrowings - From a foreign bank (i) - From domestic banks	1.5 - 3.9 4.2 - 6.5	141,468,000,000 100,000,000,000	625,447,000,000 2,745,000,000,000	(397,424,000,888) (2,845,000,000,000)	7,094,000,000	376,584,999,112
		241,468,000,000	3,370,447,000,000	(3,242,424,000,888)	7,094,000,000	376,584,999,112

<sup>(</sup>i) The ending balance as at 30 June 2022 represents the unsecured borrowings with a total value of USD16,200,000 and longest tenor not exceeding 3 months from the date of drawdown.

## 17. BOND ISSUANCE

	Interest rate % per annum	31 December 2021 VND	Addition during the period VND	Repayment during the period VND	30 June 2022 VND
Short-term bond issuance	00.05	556 450 000 000	709 520 000 000	(224 675 000 000)	020 205 000 000
<ul> <li>Held by individuals</li> </ul>	8.8 - 9.5	556,450,000,000	708,520,000,000	(334,675,000,000)	930,295,000,000
<ul> <li>Held by corporations</li> </ul>	7.8 - 9.6	1,381,500,000,000	630,980,000,000	(835,000,000,000)	1,177,480,000,000
		1,937,950,000,000	1,339,500,000,000	(1,169,675,000,000)	2,107,775,000,000
Long-term bond issuance					
Held by individuals	8.8 - 9.5	37,300,000,000	49,250,000,000	(100,000,000)	86,450,000,000
Held by corporations	7.8 - 9.6	10,000,000,000	45,000,000,000	(20,000,000,000)	35,000,000,000
		47,300,000,000	94,250,000,000	(20,100,000,000)	121,450,000,000

These are registered, unconvertible and unsecured bonds issued privately to individuals and institutions. Each bond has a par value of VND1,000,000 and a tenor from 1 year to 2 years since its issue date.

11121-1 = 2 = 2000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 18. PAYABLES FOR SECURITIES TRADING ACTIVITIES

These are expenses payable to the stock exchanges.

## 19. SHORT-TERM TRADE PAYABLES

	30 June 2022 VND	31 December 2021 VND
Payables for purchases of listed securities	346,800,000	30,000,000,000
Payables for purchases of goods and services	955,456,751 1,302,256,751	1,126,883,240 31,126,883,240

## 20. STATUTORY OBLIGATIONS

Items	31 December 2021 VND	Payables during the period VND	Payment during the period VND	30 June 2022 VND
Corporate				
income tax	30,080,927,954		(51,276,091,381)	(21,195,163,427)
Value added tax Personal	479,386,795	1,129,419,801	(1,344,436,663)	264,369,933
income tax on behalf of				
investors Personal	14,548,750,337	51,096,235,491	(56,941,857,639)	8,703,128,189
income tax	5,188,516,030	15,722,040,830	(20, 273, 721, 534)	636,835,326
<ul><li>Payables</li><li>Receivables</li></ul>	5,195,631,568 (7,115,538)			1,131,016,038 (494,180,712)
Foreign contractor tax	461,797,439	2,055,656,426	(2,348,744,597)	168,709,268
Business registration tax	-	6,000,000	(6,000,000)	
	50,759,378,555	70,009,352,548	(132,190,851,814)	(11,422,120,711)
In which:		) <del> </del>		
<ul><li>Receivables</li><li>Payables</li></ul>	(7,115,538) 50,766,494,093			(21,689,344,139) 10,267,223,428

## 21. SHORT-TERM ACCRUED EXPENSES

	30 June 2022 VND	31 December 2021 VND
Accrued additional salary	11,000,000,000	=
Interests on bonds and borrowings	34,834,317,427	13,450,047,732
Board of Directors' remuneration	1,976,666,667	4,810,000,000
Brokerage fee and custody fee	575,542,592	585,373,055
Others	432,422,264	481,172,400
	48,818,948,950	19,326,593,187

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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#### OTHER SHORT-TERM PAYABLES 22.

23.

the Company

	30 June 2022 VND	31 December 2021 VND
Dividend payables	148,205,200	148,205,200
<ul> <li>Dividend payables to shareholders</li> <li>Others (*)</li> </ul>	<i>148,205,200</i> 14,198,075,494	<i>148,205,200</i> 650,670,680
	14,346,280,694	798,875,880

<sup>(\*)</sup> Included in other payables as at 30 June 2022 is a coupon interest to investors amounting to VND13,198,829,479.

Movement in the dividend payable during the period is as follows:

	30 June 2022 VND	31 December 2021 VND
Opening balance Dividend paid	148,205,200	30,463,378,900 (30,315,173,700)
Ending balance	148,205,200	148,205,200
DEFERRED TAX LIABILITIES		
	30 June 2022 VND	31 December 2021 VND
Taxable temporary differences: Increase in revaluation gain of financial assets at FVTPL Increase in revaluation gain of financial	6,710,351,356	44,147,434,846 37,515,436,000
assets at AFS Calculated at tax rate 20% applicable to the Company	1,342,070,271	16,332,574,169

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) CTCK

as at 30 June 2022 and for the six-month period then ended

## 24. OWNERS' EQUITY

## 24.1 Undistributed profit

	30 June 2022 VND	31 December 2021 VND
Realized profit Unrealized (loss)/profit	522,428,533,900 (206,616,392,927)	407,968,647,388 36,552,079,579
	315,812,140,973	444,520,726,967

## 24.2 Share capital

	Share capital VND	Share premium VND	Charter capital supplementary reserve VND	Operational risk and financial reserve VND	Differences from revaluation of financial assets at fair value VND	Undistributed profit VND	Total VND
As at 1 January 2022 Net loss for the period	1,051,046,650,000	9,240,118,792	44,251,450,208	44,251,450,208	30,012,348,800	444,520,726,967 (128,708,585,994)	1,623,322,744,975 (128,708,585,994)
Other comprehensive income after CIT			<u></u>		(30,012,348,800)		(30,012,348,800)
As at 30 June 2022	1,051,046,650,000	9,240,118,792	44,251,450,208	44,251,450,208		315,812,140,973	1,464,601,810,181

Detail of Company share capital as at 30 June 2022:

	Share Unit	Amount VND	Ratio %
Nguyen Mien Tuan	18,701,500	187,015,000,000	17.79%
Nguyen Xuan Do	17,850,000	178,500,000,000	16.98%
Nguyen Hoang Hiep	17,850,000	178,500,000,000	16.98%
Pham My Linh	12,517,339	125,173,390,000	11.91%
Other shareholders	38,185,826	381,858,260,000	36.34%
	105,104,665	1,051,046,650,000	100.00%

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 24. OWNERS' EQUITY (continued)

## 24.2 Share capital (continued)

The Company's shares are as follows:

	30 June 2022 Unit	31 December 2021 Unit
Authorized shares Ordinary shares	105,104,665 105,104,665	105,104,665 105,104,665
Shares issued and fully paid Ordinary shares	105,104,665 105,104,665	105,104,665 105,104,665
Outstanding shares Ordinary shares	105,104,665 105,104,665	105,104,665 105,104,665

## 25. DISCLOSURE OF INTERIM SEPARATE OFF-BALANCE SHEET ITEMS

## 25.1 Financial assets listed/registered for trading at VSD of the Company

	Par value		
	30 June 2022 VND	31 December 2021 VND	
Unrestricted and traded financial assets	245,538,180,000	111,858,600,000	

## 25.2 Non-traded financial assets deposited at VSD of the Company

	Par value	
	30 June 2022 VND	31 December 2021 VND
Unrestricted and non-traded financial assets	2,450,000	2,450,000
Unrestricted and awaiting for trading financial assets	7,596,030,000	3,780,000
	7,598,480,000	6,230,000

## 25.3 Financial assets awaiting for arrival of the Company

	Par value		
	30 June 2022 VND	31 December 2021 VND	
Financial assets awaiting for arrival	30,000,000	6,000,000,000	

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 25. DISCLOSURE OF INTERIM SEPARATE OFF-BALANCE SHEET ITEMS (continued)

## 25.4 Financial assets unregistered at VSD of the Company

	Par value	
	30 June 2022 VND	31 December 2021 VND
Unregistered Financial assets	250,135,670,000	246,529,760,000
Sapertinate C superancemporture, statutule assessed trapet overdenta.		

## 25.5 Financial assets listed/registered at VSD of investors

Quantity	
30 June 2022	31 December 2021
1,920,613,875	1,616,244,807
39,684,225	15,214,147
303,865,289	241,249,958
107,301,576	111,485,572
14,394,665	24,378,895
196	237
2,385,859,826	2,008,573,616
	30 June 2022 1,920,613,875 39,684,225 303,865,289 107,301,576 14,394,665 196

## 25.6 Non-traded financial assets deposited at VSD of investors

	Quantity	
	30 June 2022	31 December 2021
Unrestricted and non-traded financial assets	49,072,164	15,278,966
Restricted and non-traded financial assets	1,722,515	511,126
	50,794,679	15,790,092

## 25.7 Financial assets awaiting for arrival of investors

Quantity		
30 June 2022	31 December 2021	
18,517,790	22,145,700	
	30 June 2022	

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 25. DISCLOSURE OF INTERIM SEPARATE OFF-BALANCE SHEET ITEMS (continued)

## 25.8 Entitled financial assets of investors

		Quantity	
		30 June 2022	31 December 2021
	Shares	15,099,507	29,719,255
25.9	Investors' deposits		
		30 June 2022 VND	31 December 2021 VND
	Investors' deposits for securities trading		
	activities managed by the Company - Domestic investors' deposits for securities	1,508,546,748,688	1,444,034,631,630
	trading activities managed by the Company - Foreign investors' deposits for securities	1,434,908,487,553	1,437,786,420,875
	trading activities managed by the Company	73,638,261,135	6,248,210,755
	Investors' deposits at VSD	11,432,874,651	11,850,419,876
	Investors' deposits for clearing and settlement	1,388,289,555	339,253,943
	<ul> <li>Domestic investors' deposits for clearing and settlement securities transactions</li> <li>Foreign investors' deposits for clearing and</li> </ul>	1,069,165,365	261,610,809
	settlement securities transactions	319,124,190	77,643,134
	Deposits of securities issuers	943,196,401	54,224,770
		1,522,311,109,295	1,456,278,530,219
25.10	Payables to investors – investors' deposits for by the Company	r securities trading	activities managed
		30 June 2022 VND	31 December 2021 VND
	Payables to investors - Investors' deposits for		
	securities trading activities managed by the		
	Company	1,519,218,384,419	1,440,997,907,372
	- Domestic investors	1,445,580,123,284	1,434,749,696,617
	- Foreign investors	73,638,261,135	6,248,210,755
	,	1,519,218,384,419	1,440,997,907,372
25.11	Dividend, bond principal and interest payables		
		30 June 2022 VND	31 December 2021 VND
	Dividend payables	3,092,724,876	15,280,622,847

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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154,589,768,122

29,045,941,267

## 26. GAIN/(LOSS) FROM FINANCIAL ASSETS

## 26.1 Gain/(loss) from sale of financial assets at FVTPL

					For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
	from sale of financial assets at FVTPL from sale of financial assets at FVTPL				95,377,641,460 (66,331,700,193)	157,979,193,173 (3,389,425,051)
					29,045,941,267	154,589,768,122
Detai	ls of net realized gain/(loss) from disposa	s of FVTPL financia	al assets by category	are as follows:		
_No	Financial assets	Quantity Shares	Proceeds VND	Cost of disposals (*) VND	Gain/(loss) from sale during the current period VND	Gain/(loss) from sale during the previous period VND

2,211,905,299,725

2,182,859,358,458

20,693,347

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<sup>(\*)</sup> The costs of disposals are determined by the weighted average method up to the end of the trading date.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 26. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

## 26.2 Gain/(loss) from revaluation of financial assets

					For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
	ase)/increase in revaluation gain				(37,437,083,489)	34,651,601,797
(Increase	se)/decrease in revaluation loss	of FVTPL financial assets			(213,218,805,715)	31,275,623,868
					(250,655,889,204)	65,927,225,665
				Revaluation	Revaluation	Difference
				difference as at	difference as at	adjustment in
		Cost	Fair value	30 June 2022	31 December 2021	current period
No	Financial assets	VND	VND	VND	VND	VND
1	Listed shares	793,144,723,154	575,327,881,530	(217,816,841,624)	35,681,839,398	(253,498,681,022)
2	Unlisted shares	34,653,797,971	32,126,994,112	(2,526,803,859)	(5,213,296,381)	2,686,492,522
3	Listed bonds	10,012,068,782	10,012,100,000	31,218	346,920,703	(346,889,485)
4	Unlisted bonds	232,264,224,438	238,504,029,078	6,239,804,640	5,736,615,859	503,188,781
		1,070,074,814,345	855,971,004,720	(214,103,809,625)	36,552,079,579	(250,655,889,204)

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 26. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

## 26.3 Dividend, interest income from financial assets at FVTPL, AFS, loans and receivables

	For the six-month	For the six-month
	period ended	period ended
	30 June 2022	30 June 2021
	VND	VND
Dividend, interest from financial assets at		
FVTPL	6,606,665,145	2,288,624,515
Interest income from deposits	21,890,411	145,973,273
Interest income from loans and receivables	192,738,055,195	125,294,401,561
	199,366,610,751	127,728,999,349

# 27. PROVISION EXPENSES FOR DIMINUTION IN VALUE AND IMPAIRMANT OF FINANCIAL ASSETS, DOUBTFUL DEBTS AND BORROWING COSTS OF LOANS

	For the six-month period ended	For the six-month period ended
	30 June 2022	30 June 2021
	VND	VND
Borrowing costs to finance lending activities Reversal of provision for impairment of loans	119,587,810,171	68,980,818,692
The residence of providing the market makes	119,587,810,171	68,980,818,692

## 28. EXPENSES FOR PROPRIETARY TRADING ACTIVITIES

	For the six-month period ended	For the six-month period ended
	30 June 2022	30 June 2021
	VND	VND
Salary expense and other related expenses,		
customer referral commission	3,098,342,742	4,118,403,588
Office rentals	120,129,768	157,250,958
Other expenses	633,495,553	152,010,792
	3,851,968,063	4,427,665,338

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 29. EXPENSES FOR BROKERAGE SERVICES

	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
Salary expense and other related expenses	46,520,686,665	44,338,707,888 20,963,287,923
Transaction fee for brokerage activities Office rentals	23,815,845,034 3,979,664,541	3,522,088,819
Commission expenses	7,795,980,063	5,695,149,889
Depreciation and amortization expenses	479,325,000	479,325,000
Other expenses	6,998,570,975	3,145,027,007
	89,590,072,278	78,143,586,526

## 30. EXPENSES FOR UNDERWRITING AND ISSUANCE AGENCY SERVICES

	For the six-month period ended	For the six-month period ended
	30 June 2022	30 June 2021
	VND	VND
Brokerage fee and partner commission	11,042,691,767	16,955,942,671
Sale commission salary	613,338,185	1,438,000,000
	11,656,029,952	18,393,942,671

## 31. EXPENSES FOR SECURITIES CUSTODIAN SERVICES

	For the six-month period ended	For the six-month period ended
	30 June 2022	30 June 2021
	VND	VND
Custody expenses	3,550,495,808	2,932,362,812
Other expenses	581,813,314	603,176,557
	4,132,309,122	3,535,539,369

## 32. EXPENSES FOR FINANCIAL ADVISORY SERVICES

	For the six-month period ended	For the six-month period ended
	30 June 2022 VND	30 June 2021 VND
Salary expense and other related expenses	8,170,377,213	8,414,171,783
Office rentals	445,093,179	322,181,404
Other expenses	868,705,001	415,007,148
	9,484,175,393	9,151,360,335

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 33. EXPENSES FOR OTHER OPERATING SERVICES

	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
Salary expense and other related expenses,		
customer referral commission	6,236,704,758	8,328,473,695
Office rentals	676,337,547	578,105,895 1,011,219,352
Other expenses	1,024,846,829	1,011,219,352
	7,937,889,134	9,917,798,942

## 34. GENERAL AND ADMINISTRATIVE EXPENSES

	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
Salary expense and other related expenses Remuneration of the Board of Directors Depreciation and amortization expenses Office rentals Maintenance expenses Events and business trip expenses Electricity, telecommunication services	34,599,180,613 566,666,669 4,761,504,020 3,938,669,373 2,509,076,003 1,150,921,246 817,958,536	38,820,285,717 4,128,888,887 3,053,626,353 2,778,071,764 1,451,375,583 1,292,345,963 771,428,276
Other expenses	6,968,069,467 <b>55,312,045,927</b>	6,064,687,532 <b>58,360,710,075</b>

## 35. CORPORATE INCOME TAX

The Company has the obligations to pay the Corporate Income Tax ("CIT") at a rate of 20% of taxable profits (2021: 20%).

The tax returns filed by the Company are subject to examination by the tax authorities. As the application of tax laws and regulations is susceptible to varying interpretations, the amounts reported in the interim separate financial statements could change later upon final determination by the tax authorities.

## 35.1 Corporate income tax expense

The total corporate income tax in this period is represented in the table below:

	For the six-month	For the six-month
	period ended	period ended
	30 June 2022	30 June 2021
	VND	VND
Current CIT expense	-	56,665,253,501
Deferred CIT (income)/expense	(7,487,416,698)	6,930,320,359
	(7,487,416,698)	63,595,573,860

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 35. CORPORATE INCOME TAX (continued)

## 35.2 Current CIT expense

The current tax payable is based on taxable profit for the period. The taxable profit of the Company for the period differs from the profit as reported in the interim separate statement income because it excludes items of income or expense that are taxable or deductible in other periods and it further excludes items that are not taxable or deductible. The Company's liability for current tax is calculated using tax rates that have been enacted by the reporting date.

Reconciliation between CIT expense and accounting profit multiplied by CIT rate presented below:

	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
(Loss)/Profit before tax	(136,196,002,692)	310,427,131,636
At CIT rate of 20% applicable to the Company	(27,239,200,538)	62,085,426,326
Increase adjustments  Non-deductible expenses  Decrease in gain from revaluation of financial assets at FVTPL	<b>7,689,455,932</b> 202,039,234 7,487,416,698	<b>1,259,438,807</b> 1,259,438,807
Decrease adjustments Dividend income Increase in revaluation gain of financial assets at FVTPL Reversal of expenses	<b>717,452,658</b> 717,452,658	<b>7,167,704,832</b> 149,291,273 6,930,320,359 88,093,200
Additional tax paid after finalization	-	488,093,200
Current CIT expense		56,665,253,501

The Company have not been recognized deferred income tax arising from the tax losses of the six-month accounting period. This deferred income tax will be recognized at the year-end if occur.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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# 35. CORPORATE INCOME TAX (continued)

## 35.3 Deferred CIT expense

The Company recognized the deferred CIT expense and deferred CIT liabilities with the movements in the current period and the previous period below:

	Interim separate statement of financial position		Interim s income st	
	30 June 2022 VND	31 December 2021 VND	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
Deferred CIT liabilities Gain from revaluation of financial assets at FVTPL	1,342,070,271	8,829,486,969	(7,487,416,698)	6,930,320,359
Deferred CIT expense			(7,487,416,698)	6,930,320,359

The tax authorities have finalized the corporate income tax up to 31 December 2017.

## 36. ACCUMULATED OTHER COMPREHENSIVE INCOME

ltems	31 December 2021 VND	Movement during the period VND	Changes in owners' equity recorded in income statement	30 June 2022 VND
Income from revaluation of available-for-sale financial assets (AFS)	30,012,348,800	(30,012,348,800)		

# 37. ADDITIONAL INFORMATION FOR INTERIM SEPARATE STATEMENT OF CHANGES IN OWNERS' EQUITY

Income and gain are recorded directly to owner's equity as follows:

	For the six-month period ended 30 June 2022	For the six-month period ended 30 June 2021
	VND	VND
Income recorded directly to owner's equity	(30,012,348,800) (30,012,348,800)	7,644,261,000 7,644,261,000
<ul> <li>Income from revaluation of AFS financial assets</li> </ul>	(30,012,348,800)	7,644,261,000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION

## 38.1 Related party transactions

Parties are considered to be related parties of the Company 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, or when the Company and other party are under common control or under common significant influence. Related parties can be enterprise or individual, including close members of the family of any such individual.

Details of the relationship between the Company and related parties are as follows:

Related party	Relationship
Mr. Nguyen Mien Tuan	Major shareholder
Mr. Nguyen Xuan Do	Major shareholder
Mr. Nguyen Hoang Hiep	Major shareholder
Ms. Pham My Linh	Major shareholder
Hoang Trieu Company Limited	Member of Board of Directors of the Company is the legal representative of Hoang Trieu Company Limited
Viet Long Securities Investment Fund Management Corporation	Subsidiary
Board of Directors and Board of Management	Key management

Significant transactions with related parties during the period are as follows:

Related parties	Transactions	For the six-month period ended 30 June 2022 VND	For the six-month period ended 30 June 2021 VND
Hoang Trieu Company Limited	Office rentals and related services	6,529,234,675	6,001,914,073
Viet Long Securities Investment Fund Management Corporation	Capital contribution Brokerage fees Custody fees SMS fees Deposits Payment for share purchase	40,800,000,000 34,557,579 1,044,138 91,300 7,092,790 6,120,000,000	40,800,000,000 70,582,886 1,331,008 - 9,597,241
Major shareholders	Dividend paid	-	14,019,668,700
Board of Directors and Management	Remuneration, salary and other benefit	3,518,811,828	6,910,131,314

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION (continued)

## 38.1 Related party transactions (continued)

Balances with related parties at the reporting date are as follows:

		Payables			
Related parties	Transactions	30 June 2022 VND	31 December 2021 VND		
Hoang Trieu Company Limited	Trade payables	221,761,826			
Viet Long Securities Investment Fund	Investors' deposit Receivable for	6,469,661,214	2,930,847,963		
Management Corporation	purchase of shares	6,120,000,000	-		
	Securities custodian receivables	136,710	203,391		
Major shareholders	Dividend payable	-	1		

## 38.2 Segment information

- Brokerage services segment and securities services segment generate revenues and expenses related to securities brokerages, securities investment advisory services, margin and securities custodian service.
- Proprietary activities segment generates revenues and expenses related to FVTPL financial assets.
- Financial advisory services segment generates revenues and expenses related to corporates financial advisory, underwriting, M&A consultancy and another consultancy.
- Other segments perform internal capital management of the Company.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION (continued)

## 38.2 Segment information (continued)

Segment information by business lines are as follows:

	Proprietary activities VND	Brokerage and securities services VND	Financial advisory services VND	Others VND	Total VND
For the six-month period ended 30 June 2022					
Net income from securities trading activities Direct expenses Depreciation and allocated expenses	71,184,723,116 (294,826,068,389) (225,817,084)	346,600,224,903 (257,059,306,300) (10,966,931,912)	20,710,628,161 (11,297,087,875) (787,558,061)	435,161,320 48,809,814,306	438,930,737,500 (514,372,648,258) (11,980,307,057)
Segment result	(223,867,162,357)	78,573,986,691	8,625,982,225	49,244,975,626	(87,422,217,815)
Net financial income	(8,993,306,333)			15,495,771,646	6,502,465,313
Segment result	(232,860,468,690)	78,573,986,691	8,625,982,225	64,740,747,272	(80,919,752,502)
General and administrative expenses Net other income					(55,312,045,927) 35,795,737
Operating result					(136,196,002,692)
As at 30 June 2022					
Segment assets Unallocated assets	961,009,957,714	2,442,895,998,647	1,042,500,000		3,404,948,456,361 754,659,997,584
Total assets	961,009,957,714	2,442,895,998,647	1,042,500,000		4,159,608,453,945
Segment liabilities Unallocated liabilities	346,800,000	2,649,877,240,341	3,368,628,000	-	2,653,592,668,341 41,413,975,423
Total liabilities	346,800,000	2,649,877,240,341	3,368,628,000		2,695,006,643,764

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION (continued)

## 38.2 Segment information (continued)

Segment information by business lines are as follows:

	Proprietary activities VND	Brokerage services VND	Financial advisory services VND	Securities services and others VND	Total VND
For the six-month period ended 30 June 2021					
Net income from securities trading activities Direct expenses Depreciation and allocated expenses	194,919,419,485 23,166,148,334 (174,827,736)	265,717,316,052 (198,062,488,485) (6,150,336,610)	59,687,843,635 (27,723,145,219) (432,157,787)	44,245,081,566	520,324,579,172 (158,374,403,804) (6,757,322,133)
Segment result	217,910,740,083	61,504,490,957	31,532,540,629	44,245,081,566	355,192,853,235
Net financial income General and administrative expenses Net other income					13,171,580,580 (58,360,710,075) 423,407,896
Operating result					310,427,131,636
As at 31 December 2021					
Segment assets Unallocated assets	843,374,672,196	2,709,071,325,860	60,000,000	-	3,552,505,998,056 456,602,097,065
Total assets	843,374,672,196	2,709,071,325,860	60,000,000		4,009,108,095,121
Segment liabilities Unallocated liabilities	30,000,000,000	2,246,012,528,207	2,547,128,000	_	2,278,559,656,207 107,225,693,939
Total liabilities	30,000,000,000	2,246,012,528,207	2,547,128,000	-	2,385,785,350,146

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION (continued)

## 38.3 Operating lease commitments

The Company currently leases its offices under the operating lease contracts. As at 30 June 2022, the future rental fee payables as stated in the rental contracts are as follows:

	30 June 2022 3 VND	31 December 2021 VND
Within 1 year From 1 - 5 years	18,882,906,920 41,945,642,510	15,045,890,400 35,564,931,680
	60,828,549,430	50,610,822,080

## 38.4 Purposes and policies of financial risk management

Financial liabilities of the Company mainly comprised of trade payables and other payables. Primary purpose of financial liabilities is to finance main business operation of the Company. The Company possesses financial assets at FVTPL, loans, receivables from customers and other receivables, cash on hand and short-term deposit incurring directly from business operation of the Company. The Company does not hold or issue any derivative instruments.

The Company is exposed to market risk, credit risk and liquidity risk in its daily operation.

Risk management is integral to the whole business of the Company. The Company has a system of control in place to achieve an acceptable balance between the cost of risks occurring and the cost of managing the risks. Management continually monitors the Company's risk management process to ensure that an appropriate balance between risk and control is achieved.

Management reviews and agrees policies for managing each of these risks which are summarized as below.

## Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market price comprises four types of risk: interest rate risk, currency risk, commodity price risk and other price risk, such as equity price risk. Financial instruments affected by market risk including financial asset at FVTPL, loans, deposits and available-for-sale investments.

#### Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company's exposure to market risk for changes in interest rate relates primarily to the Company's cash, short-term deposits and HTM investment.

The Company manages interest rate risk by looking at the competitive structure of the market to obtain relevant interest policies, which are favorable for its purposes within its risk management limits.

A sensitivity analysis is not performed for the interest rate risk as the Company's financial instrument bearing fixed interest rate.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION (continued)

## 38.4 Purposes and policies of financial risk management (continued)

## Market risk (continued)

## Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in foreign exchange rates. The Company's exposure to the risk of changes in foreign exchange rates relates primarily to the Company's operating activities in which revenue or expense is denominated in a different currency. The Company manages its currency risk by continuously monitoring of foreign exchange rates and thereby timely updating its forecast of cash flows in foreign currencies. The Company's operations are exposed to risk of certain currencies, mainly the United States Dollar ("USD").

The Company's currency exposure to the USD is as follows:

	Original curr	ency USD	Equivaler	lent to VND		
	30 June 2022	31 December 2021	30 June 2022	31 December 2021		
Financial assets						
Financial liabilities Short-term borrowings	16,200,000	6,200,000	376,584,999,112	141,468,000,000		
Net financial liability	(16,200,000)	(6,200,000)	(376,584,999,112)	(141,468,000,000)		
Net currency exposure	(16,200,000)	(6,200,000)	(376,584,999,112)	(141,468,000,000)		

#### Share price risk

The Company's listed and unlisted equity securities are susceptible to market price risk arising from uncertainty about future values of the investment securities. The Company manages share price risk by establishing investment limit. Board of Director of the Company also reviews and approves decisions to invest in shares.

Changes in share price can affect to the Company's profit and equity.

At the reporting date, the fair value of both the Company's listed shares and unlisted shares amounted to VND607,454,875,642 (31 December 2021: VND333,776,978,200). A decrease by 10% on the stock market index may result in a decrease in the Company's profit before tax by VND60,745,487,564 (31 December 2021: VND33,377,697,820). An increase by 10% on the stock market index may result in an increase in the Company's profit before tax by VND60,745,487,564 (31 December 2021: VND33,377,697,820).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION (continued)

## 38.4 Purposes and policies of financial risk management (continued)

#### Credit risk

Credit risk is the risk that counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities (primarily for margin loans, advances to customers and trade receivables) and from its financing activities, including deposits with banks, HTM investments.

#### Trade receivables

The Company based on its established policies, procedures and controls relating to customer credit risk management manages customer credit risk.

The Company is regularly monitored outstanding customer receivables and required secured methods or credit insurance to large customers' receivables. The requirement for impairment is analyzed at each reporting date on an individual basis for major clients. The Company has maintained strict control over its outstanding receivables and has a credit control department to minimize credit risk. In view of the aforementioned and the fact that the Company's trade receivables relate to a large number of diversified customers, there is no significant concentration of credit risk.

## Deposits at banks

The Company's bank balances are mainly maintained with well-known banks in Vietnam. Credit risk from balances with banks is managed by the Company's accounting department in accordance with the Company's policy. The Company's maximum exposure to credit risk for the components of the balance sheet at each reporting dates are the carrying amounts. The Company evaluates the concentration of credit risk in respect to bank deposit as low.

## Margin loans and advances to customers

The Company manages its credit risks via the use of internal control policies, processes and procedures relevant to margin lending and advance payments to customers. The Company assesses customers to determine their credit limits and margin rates before lending margin and advances to customers and periodically reassesses the financial position of customers to adjust the credit limits and margin rates accordingly. The credit limits are measured based on value of collateral assets, customer's credit rating and other indicators.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION (continued)

## 38.4 Purposes and policies of financial risk management (continued)

Credit risk (continued)

Loans and advances to customers (continued)

The following loans are considered as overdue as at 30 June 2022 (excluding of contracts that was extended or liquidated before the signing date of this report). Except for financial assets which are reserved for impairment, according to the Management's assessment, the remaining financial assets are neither overdue nor impaired as they are all liquid.

				P	ast due but n	ot impairment	
	Total VND	Balance provision VND	Neither past due nor impaired VND	Under 3 months VND	From 3 - 6 months VND	Over 6 - 12 months VND	Over 1 year VND
Opening balance	2,700,131,242,001	44,087,269,454	2,656,043,972,547	Ε.	-	-	-
Ending balance	2,421,004,441,258	44,087,269,454	2,376,917,171,804	-	51		-

## Liquidity risk

The liquidity risk is the risk that the Company will encounter difficulties in meeting financial obligations due to the shortage of funds. The Company's exposure to liquidity risk arises primarily from the mismatches of maturities of financial assets and liabilities.

The Company monitors its liquidity risk by maintain a level of cash and cash equivalents and bank loans deemed adequate to finance the Company's operations and to mitigate the effects of fluctuations in cash flows.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION (continued)

# 38.4 Purposes and policies of financial risk management (continued)

## Liquidity risk (continued)

The table below summarizes the maturity profile of the Company's financial assets and financial liabilities as at 30 June 2022:

	Overdue VND	On demand VND	Up to 1 year VND	Over 1 to 5 years VND	Over 5 years VND	Total VND
FINANCIAL ASSETS						
Cash and cash equivalents	-	670,072,958,295	26,000,000,000		-	696,072,958,295
Financial asset at FVTPL	-	855,971,004,720			-	855,971,004,720
Loans	44,087,269,454		2,376,917,171,804	-	-	2,421,004,441,258
Receivables and accruals from						
dividend and interest income	-	-	5,519,396,883	-	-	5,519,396,883
Receivables from services provided						
by the Company	-	-	17,307,818,921	-	-	17,307,818,921
Advances to suppliers	-	¥3	14,703,535,777		-	14,703,535,777
Short-term deposits, collaterals and			VOUVO - PERSONAL RESPONSA			
pledges	74	(#)	55,400,000	-	-	55,400,000
Other receivables	1,978,208,478	52,724,232	-	₩	) <del>=</del> 1	2,030,932,710
Advances	11	-	375,395,331	-	(*)	375,395,331
Other long-term investments	-	-	-		32,500,000,000	32,500,000,000
Long-term deposits, collaterals and						
pledges	-	-	650,354,720	4,109,531,982		4,759,886,702
Deposits to Settlement Assistance						
Fund	-	20,000,000,000	-	-	: <b>.</b>	20,000,000,000
Other non-current assets		10,000,000,000				10,000,000,000
	46,065,477,932	1,556,096,687,247	2,441,529,073,436	4,109,531,982	32,500,000,000	4,080,300,770,597

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 38. OTHER INFORMATION (continued)

## 38.4 Purposes and policies of financial risk management (continued)

Liquidity risk (continued)

	Overdue VND	On demand VND	Up to 1 year VND	Over 1 to 5 years VND	Over 5 years VND	Total VND
FINANCIAL LIABILITIES						
Short-term borrowings and						
financial leases	2	2	376,584,999,112	23	140	376,584,999,112
Bond issuance	<u> </u>		2,107,775,000,000	121,450,000,000	140	2,229,225,000,000
Payables for securities trading						
activities	-	=	2,922,873,802	**	-	2,922,873,802
Short-term trade payables	-	-	1,302,256,751	121	-	1,302,256,751
Short-term advance from customers	-	_	9,678,678,000	2	121	9,678,678,000
Short-term accrued expenses	<u> </u>	2	48,818,948,950	20	4	48,818,948,950
Other short-term payables		14,346,280,694	511,016,000			14,857,296,694
		14,346,280,694	2,547,593,772,615	121,450,000,000		2,683,390,053,309
Net liquidity gap	46,065,477,932	1,541,750,406,553	(106,064,699,179)	(117,340,468,018)	32,500,000,000	1,396,910,717,288

The Company assessed that concentration of payment risk is low. The Company is in capable of accessing capital resource and borrowings that matures in 12 months could be renewed with existing lenders.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued) as at 30 June 2022 and for the six-month period then ended

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## 39. EVENTS AFTER THE INTERIM SEPARATE BALANCE SHEET DATE

There is no matter or circumstance that has arisen since the interim separate statement of financial position date that requires adjustment or disclosure in the interim separate financial statements of the Company.

Prepared by:

11

Reviewed by:

Approved by:

CÔ PHẨN

PÔNG VIỆT

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General Director

Ho Chi Minh City, Vietnam

12 August 2022

