

For: Explaining the change of profit in the
~~third~~ Quarter 2025 compared to Third
Quarter 2024

To: Sate Securities Commission of Viet Nam
VietNam Exchange
Ha Noi Stock Exchange
Hochiminh Stock Exchange
Shareholders.

Based on:

- Financial Statements for the 3rd quarter of 2025
- Financial Statements for the 3rd quarter of 2024

Vietnam Financial Investment Securities Corporation (VISC) would like to provide the following explanation regarding the profit fluctuation in the 3rd quarter 2025 has its variation of more than 10% compared to the same period in 2024:

Unit: VND

Status Second Quarter	Year 2025	Year 2024	Increased/Decreased
Operating Revenue	22,465,105,799	5,456,892,308	311.68%
Financial Income	138,675,590	1,060,006,981	-86.92%
Operating expenses	505,822,103	829,881,291	-39.05%
General Expenses	2,828,506,139	3,031,331,758	-6.69%
Profit before tax	19,276,437,010	1,899,487,402	914.82%

In the third quarter of 2025, after a period of sharp decline in the stock market, it grew again, so the company's investment in self-trading stocks increased by 5.4 billion VND. At the same time, during the period, the company had incomes from securities investment consulting contracts of more than 13 billion VND. Meanwhile, in the third quarter of 2024, revenue only reached 5.4 billion VND. Therefore, the Company's pre-tax profit in the third quarter of 2025 was more than 19 billion VND and increased by more than 10% compared to 2024.

The above is the explanation of Vietnam Financial Investment Securities Joint Stock Company on the fluctuation of profit in the second quarter of 2025, which changed by more than 10% compared to 2024. Thank you for your attention and understanding.

VIETNAM FINANCIAL INVESTMENT SECURITIES CORPORATION

GENERAL DIRECTOR

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