

**LIGHTHOUSE
FUND MANAGEMENT JSC**

No.: 59 /2026/CV-LHC

*Re: Explanation of the causes of fluctuation
in profit after tax in the first half of 2026
compared to the same period last year*

**SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Ho Chi Minh City, August 13, 2026

To: STATE SECURITIES COMMISSION

- Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Minister of Finance providing guidance on disclosure of information on the securities market;
- Pursuant to the Company's business results for the first half of 2026 as stated in the Financial Statements for the first half of 2026;

Lighthouse Fund Management Joint Stock Company would like to report and explain the causes of profit fluctuation as follows:

1. Fluctuation in profit after corporate income tax in the first half of 2026:

Unit: VND

INDICATOR	First half		INCREASE/ DECREASE	RATE (%)
	Year 2026	Year 2025		
Net revenue	1.291.567.751	1.315.127.790	(23.551.039)	-2%
Operating expenses				
Gross profit	1.291.567.751	1.315.127.790	(23.551.039)	-2%
Financial income	4.955.455.956	5.662.767.843	(707.311.887)	-12%
Financial expenses	(106.287.460)	117.006.245	(223.293.705)	-191%
General and administrative expenses	6.300.872.009	5.731.004.975	569.867.034	10%
Net operating profit	52.448.158	1.129.884.413	(1.077.436.255)	-95%
Other profit	3.564.083	-	3.564.083	100%
Total accounting profit before tax	56.012.241	1.129.884.413	(1.073.872.172)	-95%
Current income tax	-	142.431.845	(142.431.845)	-100%
Profit after income tax	56.012.241	987.452.568	(931.440.327)	-94%

2. Causes of profit fluctuations:

- Net revenue in the first half of 2026 decreased by VND 23,55 million (equivalent to a decrease of 2%) compared to the same period last year, mainly because the net asset value (NAV)



of the managed funds declined under the negative impact of the stock market during the period, leading to a corresponding decrease in revenue from fund management fees.

- Financial income in the first half of 2026 decreased by VND 707,31 million (equivalent to a 12% decrease) compared to the same period last year due to the Company reducing short-term securities investment transactions during the period.

- Financial expenses in the first half of 2026 decreased by VND 223,29 million (equivalent to a 191% decrease) compared to the same period last year, due to the reversal of provision for devaluation of securities investments by the Company in the first half of 2026.

- General and administrative expenses in the first half of 2026 increased by VND 569,87 million compared to the same period last year, due to additional expenses related to the management and operation of the newly established the Lighthouse Capital Flexible Cashflow Bond Fund.

For the above reasons, Profit after income tax in the first half of 2026 continued to decrease by VND 931,44 million (equivalent to a 94% decrease) compared to the same period last year.

The above is the explanation for the fluctuation in profit as presented in the Financial Statements for the first half of 2026 of Lighthouse Fund Management Joint Stock Company. The Company respectfully reports this to the State Securities Commission.

Recipients:

- As above; *Huz*
- Achieved: Company.

LIGHTHOUSE FUND MANAGEMENT JSC
GENERAL DIRECTOR



Nguyễn Le Dinh Quang



INTERIM FINANCIAL STATEMENTS
FOR THE FIRST 6 MONTHS
OF THE FISCAL YEAR ENDING 31 DECEMBER 2026

**LIGHTHOUSE
FUND MANAGEMENT
JOINT STOCK COMPANY**



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STATEMENT OF THE GENERAL DIRECTOR

The General Director of Lighthouse Fund Management Joint Stock Company (hereinafter referred to as “the Company”) presents this statement together with the Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2026.

Responsibilities of the General Director

The Company’s General Director is responsible for the preparation and presentation of the Interim Financial Statements that give a true and fair view of the interim financial position, the interim financial performance, the interim cash flows and the interim changes in owner’s equity of the Company during the period. In order to prepare these Interim Financial Statements, the General Director must:

- select appropriate accounting policies and apply them consistently;
- make judgments and estimates reasonably and prudently;
- state whether applicable accounting standards have been followed or not, and all the differences subject to any materials departures are disclosed and explained in the Interim Financial Statements;
- prepare the Interim Financial Statements of the Company on a going-concern basis unless it is inappropriate to presume that the Company will continue in business;
- design and implement effectively the internal control system to minimize the risks of material misstatements due to fraud or error in the preparation and presentation of the Interim Financial Statements.



The General Director is responsible for ensuring that proper accounting records are maintained to accurately reflect, with reasonable accuracy at any time, the financial position of the Company and that such accounting records comply with the applicable accounting framework. The General Director is also responsible for safeguarding the Company’s assets and, accordingly, for taking reasonable measures to prevent and detect fraud and other irregularities.

The General Director confirms that it has complied with the above requirements in the preparation of these Interim Financial Statements.

Statement of the General Director

In the opinion of the General Director, the Interim Financial Statements give a true and fair view of the interim financial position of the Company as of 30 June 2026 and of its interim financial performance, interim cash flows and interim changes in owner’s equity for the first 6 months of the fiscal year ending 31 December 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and the Circular No. 125/2011/TT-BTC dated 05 September 2011 of the Ministry of Finance providing accounting guidance applicable to fund management companies and relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements.



Date: 14 August 2026



Nguyễn Lê Đình Quang
General Director



No. 1.1287/26/TC-AC

REPORT OF THE INTERIM FINANCIAL INFORMATION REVIEW

**To: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE GENERAL DIRECTOR
LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY**

We have reviewed the accompanying Interim Financial Statements of Lighthouse Fund Management Joint Stock Company (hereinafter referred to as "the Company"), which were prepared on 14 August 2026 (from page 6 to page 29), including the Interim Balance Sheet as at 30 June 2026, the Interim Income Statement, the Interim Cash Flow Statement and the Interim Statement of Changes in Owner's Equity for the first 6 months of the fiscal year ending 31 December 2026 and the Notes to the Interim Financial Statements.

Responsibility of the General Director

The Company's General Director is responsible for the preparation, true and fair presentation of the Interim Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, the Circular No. 125/2011/TT-BTC dated 05 September 2011 of the Ministry of Finance providing accounting guidance applicable to fund management companies and relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements; and responsible for such internal control as the General Director determines necessary to enable the preparation and presentation of the Interim Financial Statements to be free from material misstatement due to fraud or error.

Responsibility of Auditors

Our responsibility is to express conclusion on the Interim Financial Statements based on our review. We have conducted the review in accordance with the Vietnamese Standard on Review Engagements No. 2410 – Review on interim financial information performed by independent auditor of the entity.

A review of interim 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 of Auditors

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Financial Statements do not give a true and fair view, in all material respects, of the interim financial position of Lighthouse Fund Management Joint Stock Company as at 30 June 2026 and of its interim financial performance, interim cash flows and interim changes in owner's equity for the first 6 months of the fiscal year ending 31 December 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, the Circular No. 125/2011/TT-BTC dated 05 September 2011 of the Ministry of Finance providing accounting guidance applicable to fund management companies and relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements.

For and on behalf of
A&C Auditing and Consulting Co., Ltd.



Nguyễn Chi Dung
Partner

Audit Practice Registration Certificate No. 0100-2023-008-1
Authorized Signatory

Ho Chi Minh City, 14 August 2026



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**INTERIM FINANCIAL STATEMENTS**

For the first 6 months of the fiscal year ending 31 December 2026

INTERIM BALANCE SHEET

As at 30 June 2026

ITEMS		Code	Note	Ending balance	Beginning balance
Unit: VND					
ASSETS					
A -	CURRENT ASSETS	100		37.062.100.561	37.481.975.434
I.	Cash and cash equivalents	110	V.1	4.005.294.700	2.671.099.892
1.	Cash	111		4.005.294.700	1.671.099.892
2.	Cash equivalents	112		-	1.000.000.000
II.	Short-term financial investments	120		32.714.086.978	34.394.770.038
1.	Short-term investments	121	V.2	32.714.086.978	34.600.433.364
2.	Provisions for devaluation of short-term investments	129	V.2	-	(205.663.326)
III.	Short-term receivables	130		202.888.628	235.703.856
1.	Trade receivables	131		-	-
2.	Advances to suppliers	132		-	-
3.	Short-term intra-company receivables	133		-	-
4.	Receivables for business operations	134	V.3	202.888.628	202.242.109
5.	Other receivables	135	V.4	-	33.461.747
6.	Allowance for short-term doubtful debts	139		-	-
IV.	Inventories	140		-	-
V.	Other current assets	150		139.830.255	180.401.648
1.	Short-term prepaid expenses	151	V.5a	139.830.255	180.401.648
2.	Deductible VAT	152		-	-
3.	Taxes and other receivables from the State	154		-	-
4.	Trading Government bonds	157		-	-
5.	Other current assets	158		-	-



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**INTERIM FINANCIAL STATEMENTS**

For the first 6 months of the fiscal year ending 31 December 2026

Interim Balance Sheet (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
B - NON-CURRENT ASSETS	200		2.956.432.095	2.973.573.655
I. Long-term receivables	210		-	-
1. Long-term trade receivables	211		-	-
2. Working capital in affiliates	212		-	-
3. Long-term intra-company receivables	213		-	-
4. Other long-term receivables	218		-	-
5. Allowance for long-term doubtful debts	219		-	-
II. Fixed assets	220		723.213.509	743.605.815
1. Tangible fixed assets	221	V.6	11.113.677	29.679.197
- <i>Historical cost</i>	222		297.746.500	297.746.500
- <i>Accumulated depreciation</i>	223		(286.632.823)	(268.067.303)
2. Financial leased assets	224		-	-
- <i>Historical cost</i>	225		-	-
- <i>Accumulated depreciation</i>	226		-	-
3. Intangible fixed assets	227	V.7	712.099.832	713.926.618
- <i>Initial cost</i>	228		2.016.750.000	1.834.500.000
- <i>Accumulated amortization</i>	229		(1.304.650.168)	(1.120.573.382)
4. Construction in progress	230		-	-
III. Long-term financial investments	250		-	-
1. Investments in subsidiaries	251		-	-
2. Investments in joint ventures and associates	252		-	-
3. Other long-term investments	258		-	-
4. Provisions for devaluation of long-term investments	259		-	-
IV. Other non-current assets	260		2.233.218.586	2.229.967.840
1. Long-term prepaid expenses	261	V.5b	145.598.586	142.347.840
2. Deferred income tax assets	262		-	-
3. Other non-current assets	268	V.8	2.087.620.000	2.087.620.000
TOTAL ASSETS	270		40.018.532.656	40.455.549.089



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**INTERIM FINANCIAL STATEMENTS**

For the 6 months of the fiscal year ending 31 December 2026

Interim Balance Sheet (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
LIABILITIES AND OWNER'S EQUITY				
A - LIABILITIES	300		425.286.534	890.249.767
I. Current liabilities	310		425.286.534	890.249.767
1. Short-term borrowings	311		-	-
2. Trade payables	312	V.9	10.908.400	-
3. Advances from customers	313		-	-
4. Taxes and amounts payable to the State Budget	314	V.10	105.992.244	109.950.987
5. Payables to employees	315		-	543.133.334
6. Accrued expenses	316	V.11	111.926.785	70.590.251
7. Intra-company payables	317		-	-
8. Other short-term payables	319	V.12	21.621.639	19.803.170
9. Provisions for short-term payables	320		-	-
10. Bonus and welfare fund	323	V.13	174.837.466	146.772.025
11. Trading Government bonds	327		-	-
12. Short-term unearned revenue	328		-	-
II. Non-current liabilities	330		-	-
1. Long-term trade payables	331		-	-
2. Long-term intra-company payables	332		-	-
3. Other long-term payables	333		-	-
4. Long-term borrowings	334		-	-
5. Deferred income tax liability	335		-	-
6. Provisions for severance allowances	336		-	-
7. Provisions for long-term payables	337		-	-
8. Long-term unearned revenue	338		-	-
9. Science and technology development fund	339		-	-
10. Provisions for compensation to investors	359		-	-
B - OWNER'S EQUITY	400		39.593.246.122	39.565.299.322
1. Owner's capital	411	V.14a, b	35.000.000.000	35.000.000.000
2. Share premiums	412		-	-
3. Other sources of capital	413		-	-
4. Treasury stocks	414		-	-
5. Differences on asset revaluation	415		-	-
6. Foreign exchange differences	416		-	-
7. Investment and development fund	417		-	-
8. Financial reserve fund	418		-	-
9. Other funds	419	V.14a	133.006.116	133.006.116
10. Retained profit	420	V.14a, c	4.460.240.006	4.432.293.206
TOTAL LIABILITIES AND OWNER'S EQUITY	440		40.018.532.656	40.455.549.089

This statement should be read in conjunction with the Notes to the Interim Financial Statements



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**INTERIM FINANCIAL STATEMENTS**

For the first 6 months of the fiscal year ending 31 December 2026

Interim Balance Sheet (cont.)**OFF-INTERIM BALANCE SHEET ITEMS****As at 30 June 2026**

ITEMS	Code	Note	Unit: VND	
			Ending balance	Beginning balance
1. External leased fixed assets	001		-	-
2. Supplies, valuable certificates kept for others	002		-	-
3. Collateral received from other entities	003		-	-
4. Treated doubtful debts	004		-	-
5. Foreign currencies	005		-	-
Deposited securities of fund management company	006		24.786.560.000	24.221.370.000
In which:			-	-
6.1. Unrestricted securities	007		24.786.560.000	24.221.370.000
6.2. Restricted securities	008		-	-
6.3. Mortgaged securities	009		-	-
6.4. Suspended securities	010		-	-
6.5. Securities awaiting settlement	011		-	-
6.6. Blocked securities	012		-	-
6.7. Securities awaiting transaction	013		-	-
6.8. Securities deposited to secure borrowings	014		-	-
6.9. Securities correcting transaction errors	015		-	-
7. Undeposited securities of fund management company	020		-	-
8. Deposits of entrusted investors	030		-	-
- Deposits of local entrusted investors	031		-	-
- Deposits of overseas entrusted investors	032		-	-
9. Investment portfolios of entrusted investors	040		-	-
- Local entrusted investors	041		-	-
- Overseas entrusted investors	042		-	-
10. Receivables of entrusted investors	050		-	-
11. Payables of entrusted investors	051		-	-
- Local entrusted investors			-	-
- Overseas entrusted investors			-	-



Khuu Kim Hue
Chief Accountant/Preparer



Ho Chi Minh City, 14 August 2026

Nguyen Le Dinh Quang
General Director



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**INTERIM FINANCIAL STATEMENTS**

For the first 6 months of the fiscal year ending 31 December 2026

INTERIM INCOME STATEMENT

For the first 6 months of the fiscal year ending 31 December 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
1. Revenue	01	VI.1	1.291.576.751	1.315.127.790
2. Revenue deductions	02		-	-
3. Net revenue	10		1.291.576.751	1.315.127.790
4. Operating costs, costs of sales	11		-	-
5. Gross profit	20		1.291.576.751	1.315.127.790
6. Financial income	21	VI.2	4.955.455.956	5.662.767.843
7. Financial expenses	22	VI.3	(106.287.460)	117.006.245
8. General and administrative expenses	25	VI.4	6.300.872.009	5.731.004.975
9. Net operating profit	30		52.448.158	1.129.884.413
10. Other income	31	VI.5	4.030.017	10.466.174
11. Other expenses	32	VI.6	465.934	10.466.174
12. Other profit	40		3.564.083	-
13. Total accounting profit before tax	50		56.012.241	1.129.884.413
14. Current income tax	51	V.10	-	142.431.845
15. Deferred income tax	52		-	-
16. Profit after tax	60		<u>56.012.241</u>	<u>987.452.568</u>
17. Basic earnings per share	70	VI.7	16	282



Khuu Kim Hue
Chief Accountant/Preparer



Ho Chi Minh City, 14 August 2026

Nguyen Le Dinh Quang
General Director



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**INTERIM FINANCIAL STATEMENTS**

For the first 6 months of the fiscal year ending 31 December 2026

INTERIM CASH FLOW STATEMENT*(Direct method)***For the first 6 months of the fiscal year ending 31 December 2026**

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
I. Cash flows from operating activities				
1. Cash inflows from operating activities, service provisions and other income	01		1.290.930.232	1.643.587.306
2. Cash outflows for operating activities and suppliers	02		(1.780.870.447)	(1.878.371.590)
3. Cash outflows for employees	03		(3.596.259.274)	(3.039.575.753)
4. Interest paid	04		-	-
5. Corporate income tax paid	05	V.10	(17.320.910)	(133.998.554)
6. Other cash inflows	06		360.409.450	-
7. Other cash outflows	07		(1.582.129.475)	(1.554.411.034)
<i>Net cash flows used in operating activities</i>	20		<u>(5.325.240.424)</u>	<u>(4.962.769.625)</u>
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non-current assets	21	V.7	(182.250.000)	(30.000.000)
2. Proceeds from disposals of fixed assets and other non-current assets	22		-	-
3. Cash outflow for lending, buying debt instruments of other entities	23		-	-
4. Cash recovered from lending, selling debt instruments of other entities	24		-	-
5. Equity investments in other entities	25		(6.096.000.000)	(7.438.840.000)
6. Cash recovered from equity investments in other entities	26		12.932.640.000	12.904.990.000
7. Interest earned, dividends and profits received	27	VI.2	5.045.232	2.693.099
<i>Net cash flows generated from investing activities</i>	30		<u>6.659.435.232</u>	<u>5.438.843.099</u>

This statement should be read in conjunction with the Notes to the Interim Financial Statements



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LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**INTERIM FINANCIAL STATEMENTS**

For the first 6 months of the fiscal year ending 31 December 2026

Interim Cash Flow Statement (cont.)

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
III. Cash flows from financing activities				
1. Proceeds from issuing stocks, bonds and capital contributions from owners	31		-	-
2. Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3. Proceeds from short-term and long-term borrowings	33		-	-
4. Repayment for borrowing principal	34		-	-
5. Payment for financial lease principal	35		-	-
6. Dividends and profit paid to the owners	36		-	-
Net cash flows generated from/(used in) financing activities	40		-	-
Net cash flows during the period	50		1.334.194.808	476.073.474
Beginning cash and cash equivalents	60	V.1	2.671.099.892	6.505.251.491
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	70	V.1	4.005.294.700	6.981.324.965



Khuu Kim Hue
Chief Accountant/Preparer



Ho Chi Minh City, 14 August 2026

Nguyen Le Dinh Quang
General Director



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**INTERIM FINANCIAL STATEMENTS**

For the first 6 months of the fiscal year ending 31 December 2026

INTERIM STATEMENT OF CHANGES IN OWNER'S EQUITY

For the first 6 months of the fiscal year ending 31 December 2026

Unit: VND

ITEMS	Note	Beginning balance		Changes during the period				Ending balance	
		31/12/2024	31/12/2025	First 6 months of 2025		First 6 months of 2026		30/6/2025	30/6/2026
				Increase	Decrease	Increase	Decrease		
1. Owner's capital	V.14	35.000.000.000	35.000.000.000	-	-	-	-	35.000.000.000	35.000.000.000
2. Share premiums		-	-	-	-	-	-	-	-
3. Other sources of capital		-	-	-	-	-	-	-	-
4. Treasury stocks		-	-	-	-	-	-	-	-
5. Differences on asset revaluation		-	-	-	-	-	-	-	-
6. Foreign exchange differences		-	-	-	-	-	-	-	-
7. Investment and development fund		-	-	-	-	-	-	-	-
8. Financial reserve fund		-	-	-	-	-	-	-	-
9. Other funds		133.006.116	133.006.116	-	-	-	-	133.006.116	133.006.116
10. Retained profit		4.190.995.890	4.432.293.206	987.452.568	(226.460.038)	56.012.241	(28.065.441)	4.951.988.420	4.460.240.006
Total		39.324.002.006	39.565.299.322	987.452.568	(226.460.038)	56.012.241	(28.065.441)	40.084.994.536	39.593.246.122



Khuu Kim Hue
Chief Accountant/Preparer



Ho Chi Minh City, 14 August 2026

Nguyen Le Dinh Quang
General Director

This statement should be read in conjunction with the Notes to the Interim Financial Statements



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY

Address: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City

INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

I. GENERAL INFORMATION

1. Ownership form

Lighthouse Fund Management Joint Stock Company (hereinafter referred to as “the Company”) is a joint stock company.

2. Business field

The Company operates in service sector.

3. Principal business activities

The Company’s principal business activities as in the granted licenses are securities investment fund management, securities investment, securities investment portfolio management, and securities investment consultancy.

4. Headcount

As at 30 June 2026, the Company’s headcount is 21 (as at 31 December 2025: 19). In which, as at 30 June 2026, there are 7 employees holding fund management practice certificates (as at 31 December 2025: 7).

II. FISCAL YEAR AND ACCOUNTING CURRENCY UNIT

1. Fiscal year

The fiscal year of the Company is from 01 January to 31 December annually.

2. Accounting currency unit

The accounting currency unit is Vietnamese Dong (VND) because the Company’s transactions are primarily made in VND.

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

1. Applicable Accounting System

The Company applies the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, the Circular No. 125/2011/TT-BTC dated 05 September 2011 of the Ministry of Finance providing accounting guidance applicable to fund management companies and relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements.

From 01 January 2026, the Company applied the Circular No. 99/2025/TT-BTC dated 27 October 2025 to transactions related to financial instruments, while other matters continue to be accounted for in accordance with the Circular No. 125/2011/TT-BTC.



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Notes to the Interim Financial Statements (cont.)

2. Statement of the compliance with the Accounting Standards and System

The General Director has complied with the requirements of the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, the Circular No. 125/2011/TT-BTC dated 05 September 2011 of the Ministry of Finance providing accounting guidance applicable to fund management companies and relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements.

3. Accounting form

The Company applies the accounting form of general journal.

4. Measurement basis

The Interim Financial Statements, except for the Interim Cash Flow Statement, are prepared on the accrual basis using the historical cost principle. The Interim Cash Flow Statement is prepared using the direct method.

IV. APPLICABLE ACCOUNTING POLICIES

1. Cash and cash equivalents

Cash comprises cash on hand, cash in bank of the Company and cash in securities trading accounts opened at securities companies. Cash equivalents are short-term investments with a maturity of three months or less from the date of investment, that are readily convertible to a known amount of cash and subject to insignificant risk of change in value at the reporting date.

2. Short-term investments

The Company's short-term investments include securities investments only.

Investments classified as securities investments are those held by the Company for the trading purpose with the aim of making profit.

Investment securities are recognized at cost. The cost of investment securities is determined based on the fair value of payments at the time the transaction plus other costs directly attributable to the acquisition of the investment securities.

The recognition date for investment securities is the date the Company obtains ownership rights, specifically as follows:

- For listed securities: recognized at the time of order-matching (T+0).
- For unlisted securities: recognized at the time of legally obtaining ownership in accordance with applicable laws and regulations.

Interest and dividends incurred prior to the acquisition of investment securities are deducted from the cost of such securities. Interest and dividends incurred after the acquisition of such securities are recorded in the Company's financial income.

A provision for impairment of investment securities is established for each type of securities traded on the market and whose fair value is lower than its cost. The fair value of investment securities is measured as follows:

- For securities listed on the stock market: the closing price on the most recent trading date by the balance sheet date.
- For shares registered for trading on the UPCOM: the average reference price over the 30 consecutive trading days immediately preceding the balance sheet date, as published by the Stock Exchange.



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Notes to the Interim Financial Statements (cont.)

- For shares listed on the stock market or shares registered for trading on Upcom without transactions within 30 days prior to the date of provision, the shares which are delisted, canceled or suspended from trading; provision is made based on the losses of the investee at the rate equal to the difference between the actual capital invested by the owners and owner's equity as of the balance sheet date multiplying by the ownership rate over the total actual charter capital invested.

Increases/decreases in the provisions for impairment of investment securities that must be recognized at the balance sheet date are recorded into financial expenses.

Gain or loss from transfer of investment securities is recognized into financial income or financial expenses. Cost is determined using the moving weighted average method.

3. Tangible fixed assets

Tangible fixed assets are presented at historical cost less accumulated depreciation. Historical cost of tangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the time when it is brought to its working condition for its intended use. Subsequent costs are added to historical costs of fixed assets only if it is probable that future economic benefits associated with the asset will flow to the Company. Subsequent costs that do not meet the above conditions will be recognized as operation costs during the period.

Upon disposal or liquidation of a tangible fixed asset, its historical cost and accumulated depreciation are written off, then any gain or loss resulting from such disposal is included in the income or the expenses during the period.

Tangible fixed assets are depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation years applied are as follows:

<u>Fixed assets</u>	<u>Years</u>
Machinery and equipment	5
Office equipment	5

4. Intangible fixed assets

Intangible fixed assets are presented at their initial cost minus any accumulated amortization.

The Company's intangible fixed asset only includes computer software. Costs directly attributable to computer software that is not an integral part of the related hardware are capitalized. The cost of computer software includes all directly attributable costs incurred by the Company up to the date the software is available to use. The computer software is amortized on the straight-line basis over 5 years.

Upon disposal or liquidation of an intangible fixed asset, its initial cost and accumulated amortization are written off, then any gain or loss resulting from such disposal is included in the income or the expenses during the period.

5. Receivables

Receivables are recognized at the carrying amounts less allowances for doubtful debts.

The classification of receivables as trade receivables, receivables for business operations, and other receivables is made according to the following principles:

- Trade receivables represent receivables of a commercial nature arising from purchase and sale transactions between the Company and customers who are independent to the Company.
- Receivables for business operations represent receivables arising from fund management transactions between the Company and open-ended funds.



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Notes to the Interim Financial Statements (cont.)

- Other receivables represent receivables of a non-commercial nature that do not arise from purchase and sale transactions.

Allowance is made for each doubtful debt on the basis of the ages of debts after offsetting against liabilities (if any) or estimated loss as follows:

- For overdue debts:
 - 30% of the value of debts overdue between 6 months and less than 1 year.
 - 50% of the value of debts overdue between 1 year and less than 2 years.
 - 70% of the value of debts overdue between 2 years and less than 3 years.
 - 100% of the value of debts overdue for 3 years or more.
- For doubtful debts: Allowance is made on the basis of the estimated loss.

Increases or decreases in the obligatory allowance for doubtful debts as of the balance sheet date are recorded into general and administrative expenses.

6. Prepaid expenses

Prepaid expenses comprise actual costs incurred that are attributable to financial performance over more than one accounting period. Prepaid expenses of the Company mainly include tools and supplies, office rental and maintenance expenses. These prepaid expenses are allocated into costs over the prepayment period or period in which corresponding benefits are realized.

Tools and supplies

The tools and supplies put into use are allocated into costs on a straight-line basis over the maximum period of 3 years.

Office rental

The office rental is allocated into costs on a straight-line basis over 3 months.

Maintenance expenses

The maintenance expenses are allocated into costs on a straight-line basis over the maximum period of 12 months.

7. Operating leased assets

A lease is classified as an operating lease if substantially all the risks and rewards incidental to ownership of the asset remain with the lessor. Lease payments under operating leases are recognized as expenses on a straight-line basis over the lease term, irrespective of the timing or method of lease payments.

8. Payables and accrued expenses

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

Payables are classified as trade payables, accrued expenses and other payables based on the following principles:

- Trade payables represent liabilities of a commercial nature arising from the purchase of goods, services or assets, where the suppliers are independent parties of the Company.

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Notes to the Interim Financial Statements (cont.)

- Accrued expenses represent liabilities for goods and services received from suppliers or provided to customers, for which payment has not yet been made due to lack of invoices or insufficient supporting and accounting documentation, as well as employee entitlements such as accrued annual leave and other accrued operation costs.
- Other payables represent liabilities of a non-commercial nature that do not arise from the purchase, sales of goods or provisions of services.

Payables and accrued expenses are presented as short-term or long-term in the Interim Balance Sheet based on their remaining maturities as at the reporting date.

9. Owner's equity

The owner's capital is recorded according to the actual amounts invested by shareholders less costs directly related to the capital contribution.

Retained profits are the profits earned from the Company's operations after retroactive adjustment due to changes in accounting policies and retroactive adjustment of material errors of the previous periods.

10. Profit distribution

Profit after tax is distributed to the shareholders after appropriation for funds under the Charter of the Company as well as legal regulations and approved by the General Meeting of Shareholders.

The distribution of profits to the shareholders is made with consideration toward non-cash items in the retained earnings that may affect cash flows and payment of dividends such as profit due to revaluation of assets contributed as investment capital, profit due to revaluation of monetary items, financial instruments and other non-cash items.

Dividends are recorded as payables upon approval of the General Meeting of Shareholders.

11. Recognition of revenue and income

Revenue from provisions of services

Revenue from provisions of services, including revenue from management of securities investment funds, securities investment consultancy, management of entrusted investment portfolios and operational bonus is recognized in case the outcome of the contracts can be measured reliably and revenue shall be recognized on the basis of the completion rate.

In case the outcome of the contracts cannot be measured reliably, revenue is recognized only to extent of the expenses recognized which are recoverable.

Interest

Interest income is recognized based on the term and the effective interest rate applicable in each particular period.

12. Corporate income tax

The Company's accounting policy for corporate income tax is applied in accordance with the provisions of the Corporate Income Tax Law No. 67/2025/QH15 dated 14 June 2025, the Decree No. 320/2025/NĐ-CP dated 15 November 2025 of the Government detailing certain articles of the Corporate Income Tax Law, guidance documents issued by the Ministry of Finance, and other relevant legal regulations. Corporate income tax includes current income tax and deferred income tax.



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Notes to the Interim Financial Statements (cont.)

Current income tax

Current income tax includes the tax amount computed based on the assessable income during the year and the current corporate income tax rate. The assessable income is different from accounting profit due to the adjustments of temporary differences between tax and accounting figures, non-deductible expenses as well as those of non-taxable income and losses brought forward.

On a quarterly basis, the Company determines and recognizes the provisional corporate income tax payable. At the end of the fiscal year, the Company determines the actual corporate income tax payable based on the final tax return and adjusts any differences with the provisional amounts recognized during the year.

Deferred income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between carrying values of assets and liabilities serving the preparation of the Financial Statements and the values for tax purposes.

Deferred income tax liabilities are recognized for all the temporary taxable differences, except to the extent that they arise from the initial recognition of an asset or liability in a transaction that, at the time of transaction, affects neither accounting profit nor taxable income.

Deferred income tax assets are recognized for all deductible temporary differences to the extent that future taxable income will be available against which the deductible temporary difference can be utilized. Deferred income tax assets are also recognized for unused taxable losses and tax credits to the extent that it is probable that future taxable profit will be available against which they can be utilized. Deferred income tax assets and deferred income tax liabilities arising from transactions recognized directly in owner's equity are not recognized into deferred income tax expense.

The carrying amount of deferred corporate income tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be recovered.

Deferred income tax assets and deferred income tax liabilities are measured using the tax rates that are expected to apply in the period when the assets are recovered or the liabilities are settled, based on the effective tax rates and tax laws that have been enacted or substantively enacted by the reporting date.

When preparing the Interim Statement of Financial Position, the Company offsets deferred tax assets and deferred tax liabilities if:

- The Company has the legal right to offset current income tax assets against current income tax liabilities; and
- Deferred income tax assets and deferred income tax liabilities are relevant to corporate income tax levied by the same taxation authority on either:
 - The same taxable subjects; or
 - The Company has intention to pay current income tax liabilities and current income tax assets on a net basis or recover tax assets and settle tax liability simultaneously in each future period in which significant amounts of deferred tax liabilities or deferred tax assets are expected to be settled or recovered.



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INTERIM FINANCIAL STATEMENTS

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Notes to the Interim Financial Statements (cont.)

13. Expenses

Expenses are those that result in outflows of the economic benefits and are recorded at the time of transactions or when incurrence of the transaction is reliable regardless of whether payment for expenses is made or not.

Expenses and their corresponding revenues are simultaneously recognized in accordance with matching principle. In the event that matching principle conflicts with prudence principle, expenses are recognized based on the nature and regulations of accounting standards in order to guarantee that transactions can be fairly and truly reflected.

14. Related parties

A party is considered a related party of the Company if that party has the ability to control the Company or exercise significant influence over the Company, or has power to participate in financial and operating policy decisions of the Company. A party is also considered a related party of the Company if both parties are subject to common control.

Related parties of the Company include:

- The Parent Company and fellow subsidiaries within the Group.
- Individuals with direct or indirect voting rights and thereby have significant influence over the Company, including members of the Board of Directors and their close family members.
- Key management personnel with the authority and responsibility to plan, manage and control the Company's operations, including the General Director, other management members and their close family members.
- Entities over which individuals referred to above are able to exercise sufficient influence through direct or indirect ownership of voting rights, including entities owned by key management personnel or major shareholders of the Company and entities that share key management personnel with the Company.

Close family members of an individual are those who may cause influence or be influenced by that individual in their dealings with the Company, including parents, spouses, children and siblings.

A related party transaction is a transfer of resources, services or obligations between related parties, regardless of whether a price is charged.

In considering if parties are related, attention is directed to the substance of the relationship and not merely its legal form.

V. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE INTERIM BALANCE SHEET

1. Cash and cash equivalents

	<u>Ending balance</u>	<u>Beginning balance</u>
Cash on hand	42.264.338	13.537.795
Cash in bank	612.536.523	842.193.616
Cash in securities trading accounts opened at securities companies	3.350.493.839	815.368.481
Cash equivalents (bank deposits of which the principal maturity is from 3 months or less)	-	1.000.000.000
Total	4.005.294.700	2.671.099.892



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Notes to the Interim Financial Statements (cont.)

2. Short-term financial investments

	Ending balance			Beginning balance		
	Costs	Fair value	Provisions	Costs	Fair value	Provisions
<i>Listed shares</i>	<i>26.704.286.102</i>	<i>37.804.844.800</i>	-	<i>28.590.632.488</i>	<i>40.821.239.100</i>	<i>(205.663.326)</i>
DBD	9.855.125.361	10.329.124.000	-	12.539.228.926	12.333.565.600	(205.663.326)
NAB	16.849.160.741	27.475.720.800	-	16.051.403.562	28.487.673.500	-
<i>Unlisted shares</i>	<i>6.009.800.876</i>	<i>6.193.980.000</i>	-	<i>6.009.800.876</i>	<i>6.580.887.300</i>	-
DCF	6.009.800.876	6.193.980.000	-	6.009.800.876	6.580.887.300	-
Total	32.714.086.978	43.998.824.800	-	34.600.433.364	47.402.126.400	(205.663.326)

Changes in provisions for devaluation of short-term investments are as follows:

	Accumulated from the beginning of the year	
	Current year	Previous year
Beginning balance	205.663.326	-
Reversal of provisions during the period	(205.663.326)	-
Ending balance	-	-

3. Receivables for business operations

	Ending balance	Beginning balance
<i>Receivables for management of securities investment funds</i>		
Lighthouse Capital Bond Fund	87.341.680	115.560.486
Lighthouse Capital Dynamic Fund	73.045.676	86.681.623
Lighthouse Capital Flexible Cashflow Bond Fund	42.501.272	-
Total	202.888.628	202.242.109

4. Other short-term receivables

	Ending balance	Beginning balance
Payments made on behalf of Lighthouse Capital Bond Fund	-	19.727.208
Payments made on behalf of Lighthouse Capital Dynamic Fund	-	3.734.539
Payments made on behalf of Lighthouse Capital Flexible Cashflow Bond Fund	-	10.000.000
Total	-	33.461.747

5. Prepaid expenses**5a. Short-term prepaid expenses**

	Ending balance	Beginning balance
Tools and supplies	7.648.047	11.094.438
Office rental	99.038.208	117.878.210
Maintenance expenses	14.280.000	35.520.000
Other expenses	18.864.000	15.909.000
Total	139.830.255	180.401.648

5b. Long-term prepaid expenses

	Ending balance	Beginning balance
Tools and supplies	94.272.258	83.147.965
Other expenses	51.326.328	59.199.875
Total	145.598.586	142.347.840

6. Tangible fixed assets

These notes form an integral part of and should be read in conjunction with the Interim Financial Statements



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Notes to the Interim Financial Statements (cont.)

	Machinery and equipment	Office equipment	Total
Historical cost			
Beginning balance	155.870.000	141.876.500	297.746.500
Ending balance	155.870.000	141.876.500	297.746.500
<i>In which:</i>			
Assets fully depreciated but still in use	155.870.000	-	155.870.000
Assets waiting for liquidation	-	-	-
Depreciation			
Beginning balance	151.492.128	116.575.175	268.067.303
Depreciation during the period	4.377.872	14.187.648	18.565.520
Ending balance	155.870.000	130.762.823	286.632.823
Carrying value			
Beginning balance	4.377.872	25.301.325	29.679.197
Ending balance	-	11.113.677	11.113.677

7. Intangible fixed assets

	Computer software
Initial cost	
Beginning balance	1.834.500.000
Acquisition during the period	182.250.000
Ending balance	2.016.750.000
Amortization	
Beginning balance	1.120.573.382
Amortization during the period	184.076.786
Ending balance	1.304.650.168
Carrying value	
Beginning balance	713.926.618
Ending balance	712.099.832

8. Other non-current assets

	Ending balance	Beginning balance
Deposit to Blue Ocean Trading and Logistics Company Limited for leasing vehicles	1.900.000.000	1.900.000.000
Other non-current assets	187.620.000	187.620.000
Total	2.087.620.000	2.087.620.000



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Notes to the Interim Financial Statements (cont.)**9. Short-term trade payables**

	<u>Ending balance</u>	<u>Beginning balance</u>
Navigos Group Vietnam Joint Stock Company	7.862.400	-
Branch of FPT International Telecom Company Limited	2.398.000	-
Other suppliers	648.000	-
Total	10.908.400	-

10. Taxes and amounts payable to the State budget

	<u>Beginning balance</u>	<u>Amount payable during the period</u>	<u>Amount paid during the period</u>	<u>Ending balance</u>
VAT on local sales	-	2.172.373	(2.172.373)	-
Corporate income tax	17.320.910	-	(17.320.910)	-
Personal income tax	92.630.077	379.252.041	(365.889.874)	105.992.244
Total	109.950.987	381.424.414	(385.383.157)	105.992.244

Corporate income tax

The Company has to pay corporate income tax on assessable income at the rate of 20%.

The estimated corporate income tax payable is as follows:

	<u>Accumulated from the beginning of the year</u>	<u>Current year</u>	<u>Previous year</u>
Total accounting profit before tax	56.012.241	1.129.884.413	
Increases/(decreases) of accounting profit to determine taxable income:			
- Increases	14.761.923	34.548.810	
- Decreases	(70.774.164)	-	
Taxable income	-	1.164.433.223	
Income exempted from tax	-	(452.274.000)	
Assessable income	-	712.159.223	
Corporate income tax rate	20%	20%	
Corporate income tax payable	-	142.431.845	

11. Short-term accrued expenses

	<u>Ending balance</u>	<u>Beginning balance</u>
Sales commissions and investor account maintenance fees	9.518.877	15.937.884
Other payables	102.407.908	54.652.367
Total	111.926.785	70.590.251

12. Other short-term payables

	<u>Ending balance</u>	<u>Beginning balance</u>
Trade Union's expenditures	21.621.639	19.803.170
Other short-term payables	-	-
Total	21.621.639	19.803.170



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Notes to the Interim Financial Statements (cont.)**13. Bonus and welfare funds**

	Beginning balance	Increase due to appropriation from profit	Ending balance
Bonus fund	76.212.243	14.032.720	90.244.963
Bonus fund for the Management	70.559.782	14.032.721	84.592.503
Total	146.772.025	28.065.441	174.837.466

14. Owner's equity**14a. Statement of changes in owner's equity**

	Owner's capital	Other funds	Retained profit	Total
Beginning balance of the previous year	35.000.000.000	133.006.116	4.190.995.890	39.324.002.006
Profit in the previous year	-	-	467.757.354	467.757.354
Appropriation for funds	-	-	(226.460.038)	(226.460.038)
Ending balance of the previous year	35.000.000.000	133.006.116	4.432.293.206	39.565.299.322
Beginning balance of the current year	35.000.000.000	133.006.116	4.432.293.206	39.565.299.322
Profit in the current period	-	-	56.012.241	56.012.241
Appropriation for funds	-	-	(28.065.441)	(28.065.441)
Ending balance of the current period	35.000.000.000	133.006.116	4.460.240.006	39.593.246.122

14b. Details of owner's capital

	Ending balance	Beginning balance
Mr. Nguyen Le Dinh Quang	14.091.000.000	14.091.000.000
Ms. Nguyen Thi Duy Thuyet	6.832.000.000	6.832.000.000
Mr. Nguyen Cong Hiep	14.077.000.000	14.077.000.000
Total	35.000.000.000	35.000.000.000

14c. Profit distribution

During the period, the Company appropriated the bonus and welfare fund according to the Resolution No. 01/2026/NQ-ĐHĐCĐ dated 17 April 2026 of 2026 Annual General Meeting of Shareholders.

15. Operating leased commitments

The total minimum rental to be collected in the future from non-cancellable operating leases is classified by terms as follows:

	Ending balance	Beginning balance
1 year or less	1.192.507.464	693.391.404
More than 1 year to 5 years	1.292.281.848	-
Total	2.484.789.312	693.391.404



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Notes to the Interim Financial Statements (cont.)

The Company leases office on the 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City with a lease term of 5 years, starting from 01 August 2021 to 31 July 2026 inclusively. The leasing contract is extended for another 2 years, starting from 01 August 2026 to 01 August 2028 inclusively. The leasing rate (exclusive of VAT) applied from time to time is as follows:

	Amount (USD/month)
From 01 August 2021 to 31 July 2024	3,105
From 01 August 2024 to 31 July 2025	3,415
From 01 August 2025 to 31 July 2026	3,756
From 01 August 2026 to 01 August 2028	3,756

The Company applied the selling exchange rate released by Vietcombank at VND 26.377/USD to determine the rental amount to be paid in the future. As at 30 June 2026, the Company paid the rental for the period from 01 July 2026 to 31 July 2026 in advance at the exchange rate of VND 26.368/USD.

VI. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE INTERIM INCOME STATEMENT**1. Revenue****1a. Gross revenue**

	Accumulated from the beginning of the year	
	Current year	Previous year
Revenue from fund management	1.235.435.946	1.018.229.894
Revenue from investment portfolio management	-	177.960.328
Other revenues	56.140.805	118.937.568
Total	1.291.576.751	1.315.127.790

1b. Revenue from provisions of services to related parties

	Accumulated from the beginning of the year	
	Current year	Previous year
<i>Lighthouse Capital Bond Fund</i>		
Securities investment fund management	547.165.360	531.573.078
Revenue from redemption fees	45.004.061	36.180.743
<i>Lighthouse Capital Dynamic Fund</i>		
Securities investment fund management	481.748.980	486.656.816
Revenue from redemption fees	11.102.563	82.756.825
<i>Lighthouse Capital Flexible Cashflow Bond Fund</i>		
Securities investment fund management	206.521.606	-
Revenue from redemption fees	34.181	-

2. Financial income

	Accumulated from the beginning of the year	
	Current year	Previous year
Interest income from bank deposits	5.045.232	2.693.099
Interest income from financial investments	4.950.410.724	5.207.800.744
Dividends received	-	452.274.000
Total	4.955.455.956	5.662.767.843



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For the first 6 months of the fiscal year ending 31 December 2026

Notes to the Interim Financial Statements (cont.)**3. Financial expenses**

	Accumulated from the beginning of the year	
	Current year	Previous year
Securities brokerage and commission expenses	71.977.144	100.506.245
Reversal of provisions for devaluation of securities	(205.663.326)	-
Financial investment losses	117.110	-
Other financial expenses	27.281.612	16.500.000
Total	(106.287.460)	117.006.245

4. General and administrative expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Staff costs	3.967.515.821	3.551.880.632
Office supplies	46.747.098	23.456.284
Depreciation/amortization of fixed assets	202.642.306	211.819.349
Expenses for external services	1.703.005.366	1.475.647.318
Other expenses	380.961.418	468.201.392
Total	6.300.872.009	5.731.004.975

5. Other income

	Accumulated from the beginning of the year	
	Current year	Previous year
Collection of service charges on other's behalf		10.466.174
Other income	4.030.017	-
Total	4.030.017	10.466.174

6. Other expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Payment for service charges on other's behalf	465.934	10.466.174
Total	465.934	10.466.174

7. Basic earnings per share

	Accumulated from the beginning of the year	
	Current year	Previous year
Accounting profit after corporate income tax	56.012.241	987.452.568
Appropriation for bonus and welfare funds	-	-
Profit used to calculate basic earnings per share	56.012.241	987.452.568
The weighted average number of ordinary shares outstanding during the period	3.500.000	3.500.000
Basic earnings per share	16	282

There are no transactions over the common share or potential common share from the balance sheet date until the date of these Interim Financial Statements.



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INTERIM FINANCIAL STATEMENTS

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Notes to the Interim Financial Statements (cont.)

VII. OTHER DISCLOSURES

1. Transactions and balances with related parties

The Company's related parties include the key management personnel, their related individuals and other related parties.

1a. Transactions and balances with the key management personnel and their related individuals

The Company's key management personnel include members of the Board of Directors and the General Director. The key management personnel's related individuals are their close family members.

Transactions with the key management personnel and their related individuals

The Company has no sales of goods or service provisions and no other transactions with the key management personnel and their related individuals.

Balances with the key management personnel and their related individuals

The Company has no balances with the key management personnel and their related individuals.

Remuneration of the key management personnel

The remuneration of the key management personnel during the period is VND 828.642.057 (the same period of the previous year: VND 490.182.244).

1b. Transactions and balances with other related parties

Other related parties of the Company include:

Other related parties

	Relationship
Lighthouse Capital Dynamic Fund	Fund managed by the Company
Lighthouse Capital Bond Fund	Fund managed by the Company
Lighthouse Capital Flexible Cashflow Bond Fund	Fund managed by the Company

Balances with other related parties

The balances with other related parties are presented in Notes No. V.3 and V.4.

The receivables from other related parties are unsecured and will be paid in cash. There are no allowances for doubtful debts made for the receivables from other related parties.

2. Subsequent events

There are no significant subsequent events which require adjustments or disclosures in the Interim Financial Statements.

3. Business operations incurred

During the period, the Company is only involved in fund management. Details are as follows:

• Total number of Funds managed by the Company	:	3	funds
• Total net asset value (NAV) of Funds under management as at 30 June 2026	:	214.614.646.333	VND
- Lighthouse Capital Bond Fund - LHBF	:	103.163.448.670	VND
- Lighthouse Capital Dynamic Fund - LHCDF	:	59.401.559.290	VND
- Lighthouse Capital Flexible Cashflow Bond Fund – LHFCF	:	52.049.638.373	VND
• Number of Funds established during the period	:	1	fund
• Fund management fees earned during the period	:	1.235.435.946	VND



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Notes to the Interim Financial Statements (cont.)

The Funds currently managed by the Company include:

Lighthouse Capital Bond Fund - LHBF

Lighthouse Capital Bond Fund was offered to the public under the Certificate of Registration for Public Offering of Securities Investment Fund Certificates No. 304/GCN-UBCK, issued by the State Securities Commission of Vietnam on 28 September 2022, and the Certificate of Registration for Establishment of Public Fund No. 71/GCN-UBCK, issued by the State Securities Commission of Vietnam on 29 December 2022, with details as follows:

- Fund name : Lighthouse Capital Bond Fund
- Fund management company : Lighthouse Fund Management Joint Stock Company
- English name : Lighthouse Capital Bond Fund
- Abbreviation : LHBF
- Supervisory bank : Joint stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Nam Ky Khoi Nghia Branch
- Charter capital : VND 50.435.000.000
In words: Fifty billion four hundred and thirty-five million Vietnamese dong
- Number of fund certificates : 5.043.500 certificates
- Par value per fund certificate : VND 10.000 (ten thousand Vietnamese dong)/certificate
- Type of securities investment fund : Open-ended fund
- Fund term : Indefinite

Lighthouse Capital Dynamic Fund - LHCDF

Lighthouse Capital Dynamic Fund was offered to the public under the Certificate of Registration for Public Offering of Securities Investment Fund Certificates No. 20/GCN-UBCK, issued by the State Securities Commission of Vietnam on 07 March 2024, and the Certificate of Registration for Establishment of Public Fund No. 54/GCN-UBCK, issued by the State Securities Commission of Vietnam on 30 May 2024, with details as follows:

- Fund name : Lighthouse Capital Dynamic Fund
- Fund management company : Lighthouse Fund Management Joint Stock Company
- English name : Lighthouse Capital Dynamic Fund
- Abbreviation : LHCDF
- Supervisory bank : Joint stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Nam Ky Khoi Nghia Branch
- Charter capital : VND 51.184.042.953
In words: Fifty-one billion one hundred eighty-four million forty-two thousand nine hundred fifty-three Vietnamese dong
- Number of fund certificates : 5.118.404,29 certificates
- Par value per fund certificate : VND 10.000 (ten thousand Vietnamese dong)/certificate
- Type of securities investment fund : Open-ended fund
- Fund term : Indefinite



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INTERIM FINANCIAL STATEMENTS

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Notes to the Interim Financial Statements (cont.)

Lighthouse Capital Flexible Cashflow Bond Fund – LHFCF

Lighthouse Capital Flexible Cashflow Bond Fund was offered to the public under the Certificate of Registration for Public Offering of Securities Investment Fund Certificates No. 459/GCN-UBCK, issued by the State Securities Commission of Vietnam on 05 December 2025, and the Certificate of Registration for Establishment of Public Fund No. 37/GCN-UBCK, issued by the State Securities Commission of Vietnam on 05 February 2026, with details as follows:

- Fund name : Lighthouse Capital Flexible Cashflow Bond Fund
- Fund management company : Lighthouse Fund Management Joint Stock Company
- English name : Lighthouse Capital Flexible Cashflow Bond Fund
- Abbreviation : LHFCF
- Supervisory bank : Joint stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Nam Ky Khoi Nghia Branch
- Charter capital : VND 51.775.602.000
In words: Fifty-one billion, seven hundred and seventy-five million, six hundred and two thousand Vietnamese dong.
- Number of fund certificates : 5.177.560,20 certificates
- Par value per fund certificate : VND 10.000 (ten thousand Vietnamese dong) / certificate
- Type of securities investment fund : Open-ended fund
- Fund term : Indefinite



Khuu Kim Hue
Chief Accountant/Preparer



Ho Chi Minh City, 14 August 2026

Nguyen Le Dinh Quang
General Director

