27th, 28th, and 29th Floors, C5 Tower, D'Capitale, 119 Tran Duy Hung Street, Yen Hoa Ward, Hanoi City, Vietnam
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Press Release

TECHCOM SECURITIES JOINT STOCK COMPANY (HOSE: TCX)
SECOND QUARTER AND FIRST HALF 2026 FINANCIAL RESULTS

Hanoi, 15 July 2026 – Techcom Securities Joint Stock Company ("TCBS" or the "Company") announced its 2Q2026 financial results, reporting its highest quarterly profit before tax to date. The performance underscores the resilience of TCBS's diversified business model, robust capital position, and ability to navigate a volatile macroeconomic environment.

In 2Q2026, TCBS recorded total revenue of VND 3.7 trillion, representing a 41% year-on-year increase. Profit before tax reached VND 2.1 trillion, up 21% compared with 2Q2025. For the first six months of 2026, profit before tax reached VND 3.6 trillion, representing 47% of the Company's full-year profit target and remaining on track with its 2026 business plan.

Key Highlights

- TCBS maintained leading positions across its core business segments. The Company retained its No. 1 position in corporate bond issuance advisory, with approximately 48% market share (excluding bank bonds), while maintaining Top 3 brokerage market share on HOSE (9.4%) and Top 2 position on HNX

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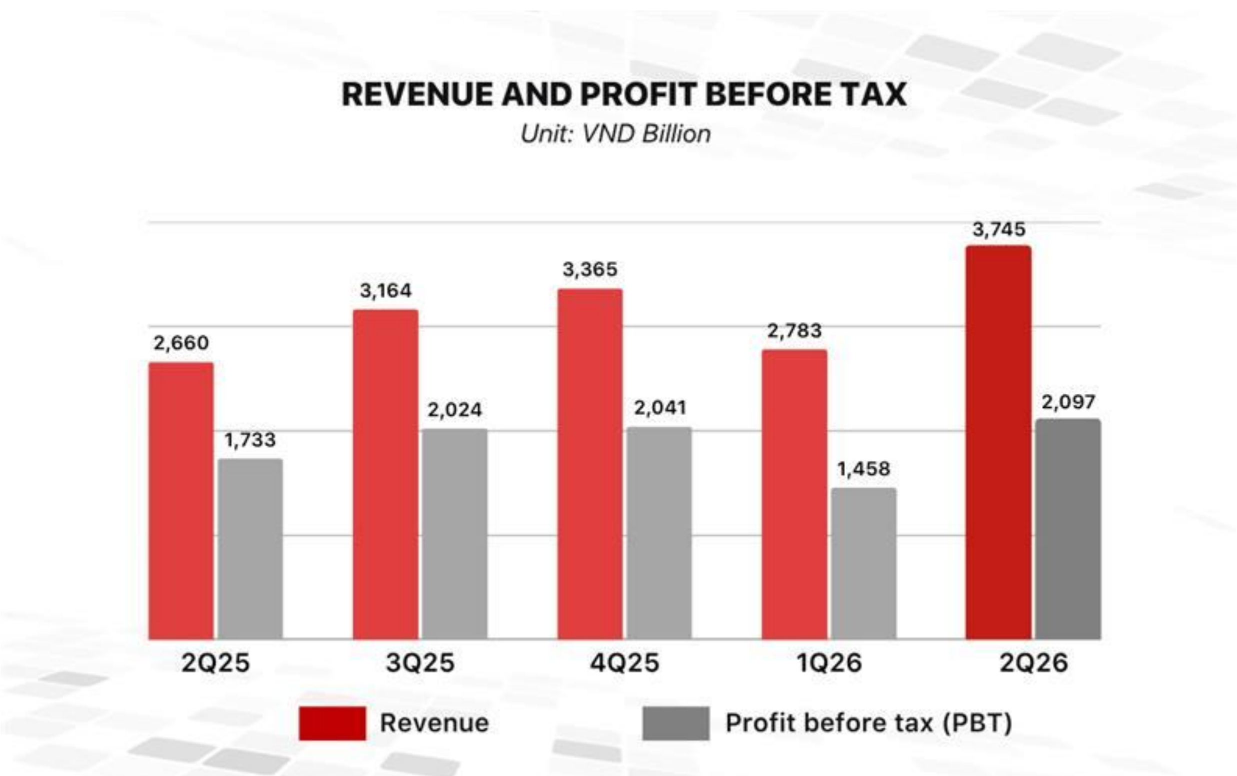
(9.0%). Outstanding margin lending and advances on sale proceeds exceeded VND 51.5 trillion, remaining among the largest in the market.

- The Company continued to scale its operations while delivering strong capital efficiency, with ROE of 14.7%, ROA of 7.3%, and CIR of 10.1% — among the most efficient metrics in the industry.
- In the tokenized asset sector, Techcom Crypto Exchange JSC (TCEX) – in which TCBS is a founding shareholder — successfully passed the preliminary assessment stage in the licensing process for Vietnam's pilot digital asset market. This milestone supports TCBS's strategy to expand its digital financial services ecosystem and positions the Company to capture emerging opportunities as the regulatory framework evolves.
- Technology and AI transformation remained a strategic priority for TCBS. TCBS continues to strengthen its WealthTech ecosystem and expand the deployment of Agentic AI across the organization, progressing toward an AI-native operating model. These initiatives are designed to enhance operational efficiency, streamline processes, and establish a technology-driven foundation for sustainable long-term growth.



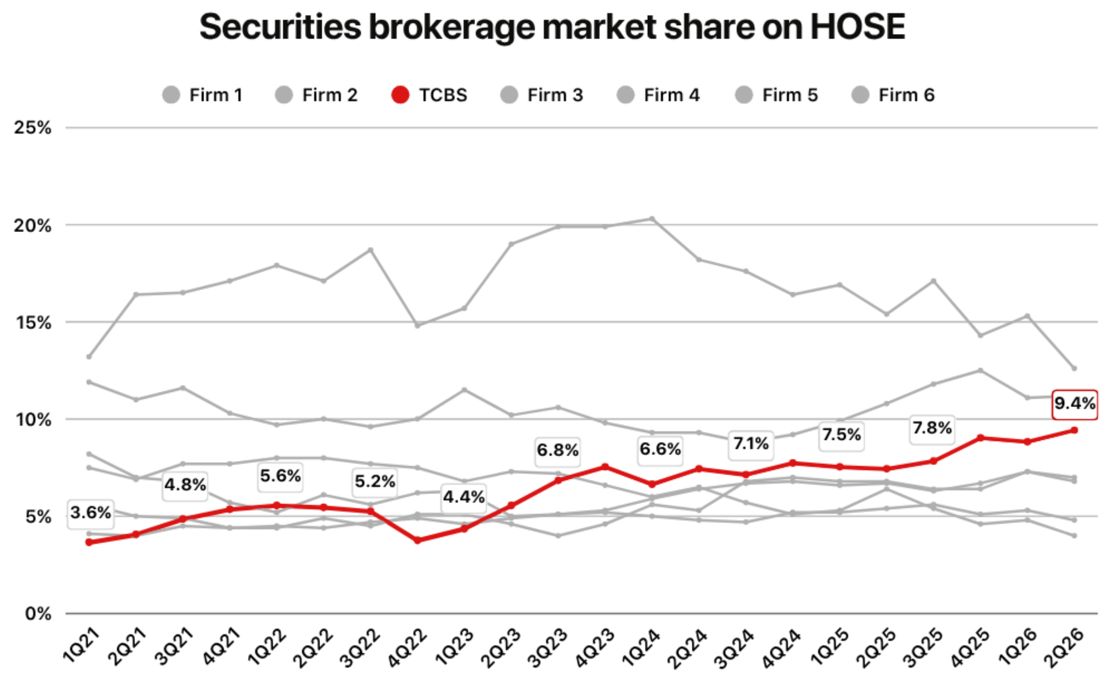
Business Performance

Margin Lending & Advances on Sale Proceeds

- Margin lending and advances on sale proceeds remained the primary growth driver, generating net income of VND 1.4 trillion in 2Q2026, representing a 66% year-on-year increase and contributing 42% of total net income.
- As of 30 June 2026, outstanding margin lending and advances on sale proceeds reached more than VND 51.5 trillion, increasing 52% compared with 2Q2025 and ranking among the largest in the market. The margin lending-to-equity ratio stood at 1.13x, remaining well below the applicable regulatory threshold and providing capacity for further growth in this segment.
- TCBS is leveraging AI capabilities in margin lending operations to enhance risk assessment, optimize loan portfolio management, and refine pricing strategies based on transaction scale, customer engagement level, and asset portfolio characteristics, balancing loan growth, capital efficiency, and risk management objectives.

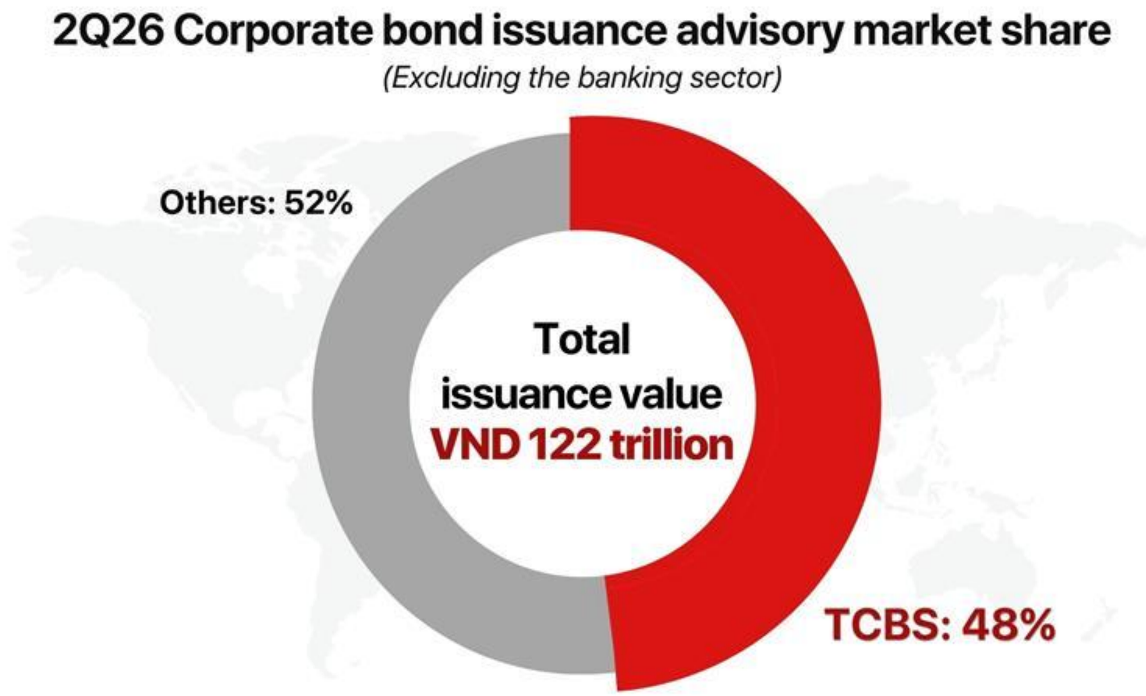
Brokerage, Commission & Custody

- Net income from brokerage, commission and custody services reached VND 69 billion, decreasing 21% year-on-year, primarily due to the impact of the high interest rate environment on fund certificate distribution activities. Nevertheless, TCBS continued to expand its client base and deepen engagement across digital platforms, with 35,360 new accounts opened during the quarter, representing a 19% year-on-year increase.
- For institutional clients, the Company completed the operating framework and management system for the Non-Prefunding ("NPF") model applicable to foreign institutional investors in 2Q2026, with trading limits exceeding VND 1 trillion and more than 50 eligible listed securities.
- The Fundmart platform recorded approximately VND 1.8 trillion in fund certificate distribution value in 2Q2026, with an average of 11,500 active investors per month, representing a 25% year-on-year increase. TCBS also launched an upgraded version of TCWealth based on a Goal-Based Investing approach, enabling clients to construct portfolios aligned with their financial objectives and risk appetite. Within two months of launch, the platform attracted more than 20,000 users.



Investment Banking

- The investment banking segment recorded net income of VND 837 billion, representing a 33% year-on-year increase. During the quarter, total bond issuance volume reached nearly VND 61 trillion, increasing 138% compared with 2Q2025. Non-bank corporate bond issuance accounted for approximately VND 59 trillion, representing 48% market share (excluding bank bonds).
- The performance reflects sustained corporate financing demand and further reinforces the role of the bond market as an increasingly important medium- and long-term funding channel for the economy.
- Alongside its established bond advisory franchise, TCBS continued to expand its Equity Capital Markets ("ECM") capabilities to broaden its capital markets platform. The Company has begun supporting distribution activities for selected equity transactions, including the IPO of DMX and F88's follow-on public offering through the TCInvest platform. TCBS expects ECM to become an additional growth driver as Vietnam's capital markets continue to deepen and expand.



Treasury and Bond Distribution

- Net income from the treasury and bond distribution segment reached VND 964 billion, representing a 7% year-on-year increase and an improvement from 1Q2026. The performance was primarily supported by newly issued bonds offering competitive yields aligned with prevailing market rates, together with the expansion of the bond portfolio.
- During the period, TCBS distributed nearly VND 22.5 trillion of corporate bonds, representing a 23% year-on-year increase and reflecting stable demand for fixed-income investment products.
- The iConnect online secondary bond trading platform recorded a transaction value of nearly VND 7.9 trillion in 2Q2026, increasing 35% year-on-year and 132% compared with 1Q2026. The platform continued to enhance market liquidity and improve investor access to the corporate bond market.

Financial Position

- As of 30 June 2026, TCBS's total assets reached VND 100.6 trillion, increasing 25% compared with year-end 2025. Shareholders' equity reached VND 45.8 trillion, ranking among the largest in Vietnam's securities industry and providing a strong capital foundation to support the expansion of capital-backed business activities, particularly margin lending and investment activities.
- Key prudential ratios remained well aligned with the Company's growth strategy. The total debt-to-shareholders' equity ratio stood at 1.15x, while the margin lending-to-equity ratio was 1.13x, remaining well below the applicable regulatory limits and providing sufficient capacity to support future growth.
- During the quarter, TCBS continued to diversify its funding base through expanded cooperation with international financial institutions. As of the end of June 2026, total outstanding borrowings exceeded VND 52.5 trillion, with international funding sources representing a growing share of the Company's overall funding mix. A diversified and stable funding base enhances financial flexibility, supports effective liquidity management, optimizes capital allocation, and strengthens TCBS's ability to support business growth across different market environments.

WealthTech Milestones

- In 2Q2026, TCBS achieved a significant milestone in its AI transformation journey by embedding an AI-first culture across the enterprise, beyond the technology function, and laying the foundation for a comprehensive WealthTech ecosystem. The Company successfully scaled the deployment and adoption of Agentic AI tools through enterprise-wide training, enabling 100% of employees to integrate AI capabilities into their daily workflows.
- The Company's AI-native operating model transformation also completed its pilot phase, with 50% of Scrum Teams transitioning to a more streamlined operating model, reducing feature development cycle time by 25%. This milestone provides a foundation for TCBS to further refine the model and prepare for broader implementation.
- Furthermore, TCBS is accelerating its technology transformation by evolving from conversational chatbot solutions to advanced AI Agent capabilities. The Company has enhanced xStudio, its proprietary Agentic AI platform, into an Autonomous Agent architecture, with flagship solutions including Virtual DA and Tesla Agent. These AI Agents are designed to autonomously perform complex workflows, including data analysis, report generation, and contract validation, while

leveraging an integrated Knowledge Base that consolidates internal knowledge and enterprise data, optimized for Agent-based applications.

- Through increasingly advanced AI adoption, TCBS received the "Most Innovative Use of Technology – GenAI" award, marking the fourth consecutive year that TCBS has been recognized by FinanceAsia in the technology innovation category.
- TCBS's information security capabilities continued to be validated against international benchmarks, with a Microsoft Secure Score of 83.82/100 and an AWS Foundation Security Best Practices score of 86/100. The TCInvest platform maintained strong client engagement, averaging more than 17.1 million visits per month, reflecting investors' continued adoption of TCBS's digital investment ecosystem.

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Appendix: Key Financial Statement Items

	2Q26	1Q26	2Q25	YoY	QoQ
Income Statement					
(Key metrics, VND billion)					
Total Revenue	**3,745**	**2,783**	**2,660**	**41%**	**35%**
Net Operating Income	**3,250**	**2,351**	**2,441**	**33%**	**38%**
Brokerage & Custody	*69*	*85*	*88*	*-21%*	*-19%*
Margin Lending & Advances on Sale Proceeds	*1,380*	*1,211*	*829*	*66%*	*14%*
Investment Banking	*837*	*526*	*627*	*33%*	*59%*
Capital Markets & Bond Distribution	*964*	*527*	*897*	*7%*	*83%*
Net Financial Expenses	(1,013)	(731)	(560)	81%	39%
Total Operating Income	**2,237**	**1,620**	**1,881**	**19%**	**38%**
Management Expenses	(140)	(161)	(148)	-5%	-13%
Profit Before Tax	**2,097**	**1,458**	**1,733**	**21%**	**44%**
Operating Efficiency Metrics					
ROE (Net Profit / Equity)	14.7%	15.4%	15.1%	-0.5%	-0.7%
ROA (Net Profit / Total Assets)	7.3%	7.8%	7.3%	0.0%	-0.5%
Cost-to-Income Ratio (CIR)	10.1%	14.8%	11.6%	-1.5%	-4.7%
Average Pre-Tax Profit per Employee (VND billion)	13.7	12.9	9.7	41%	6%

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	30 Jun 2026	31 Dec 2025	30 Jun 2025	YoY	Change vs. Year-End 2025
Balance Sheet					
(Key metrics, VND billion)					
Total Assets	**100,592**	**80,632**	**65,134**	**54%**	**25%**
Cash & Cash Equivalents	6,155	3,108	2,998	105%	98%
Held-to-Maturity Investments (HTM)	1,588	3,657	2,801	-43%	-57%
Loans	51,522	43,860	33,806	52%	17%
Available-for-Sale Financial Assets (AFS)	34,558	25,218	21,172	63%	37%
Total Liabilities	**54,810**	**36,533**	**35,071**	**56%**	**50%**
Borrowings (Short & Long-Term)	49,432	31,080	27,438	80%	59%
Bonds (Short & Long-Term)	3,069	3,014	6,069	-49%	2%
Owners' Equity	**45,782**	**44,100**	**30,063**	**52%**	**4%**
Capital Adequacy & Funding Structure					
Debt-to-Equity	1.15	0.77	1.11	0.03	0.37
Margin Lending-to-Equity	1.13	0.99	1.12	0.00	0.13

Notes:

1Q, 2Q, 3Q, 4Q – Quarter 1, 2, 3, 4
YoY – Year-on-Year
QoQ – Quarter-on-Quarter
ROA – Return on Assets
ROE – Return on Equity

TOI = Total Operating Income = (Operating Revenue – Operating Expenses + Financial Revenue – Financial Expenses + Other Income)

Net Operating Income = (Operating Revenue – Operating Expenses)

CIR = [Operating Expenses (excluding losses/expenses from financial assets) + Management Expenses] / (Operating Revenue – Losses/Expenses from financial assets)