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CÔNG TY CỔ PHẦN CHỨNG KHOÁN DẦU KHÍ

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FINANCIAL SAFETY RATIO REPORT

PETROVIETNAM SECURITIES JOINT STOCK COMPANY

As at 30 June 2026

(reviewed)

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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Petrovietnam Securities Joint Stock Company ("the Company") presents its report and the Company's prudential ratio statements As at 30 June 2026.

THE COMPANY

Petrovietnam Securities Joint Stock Company was established and operates under Securities Business License No. 26/UBCK-GPHĐKD issued by the State Securities Commission of Vietnam on 19 December 2006, and Adjustment License No. 37/GPĐC-UBCK issued by the State Securities Commission on 17 March 2026. The Company operates under Business Registration Certificate No. 0102095561, initially registered on 06 December 2006, amended for the 14th time on 26 January 2026.

The Company's head office is located at: 2nd Floor, Hanoitourist Building, 18 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi, Vietnam.

THE BOARD OF DIRECTORS, THE BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

The members of the Board of Directors during the fiscal period and to the reporting date are:

Mr. Nguyen Anh Tuan	Chairman
Mrs. Ho Viet Ha	Member
Mr. Trinh The Phuong	Member
Mr. Tran Tuan Anh	Member
Mrs. Phan Quynh Nga	Member

The members of The Board of Management in the fiscal period and to the reporting date are:

Mrs. Phan Quynh Nga	Director
Mrs. Luu Thi Viet Ha	Deputy Director

The members of the Board of Supervision are:

Mrs. Nguyen Thi An	Head of the Board of Supervision
Mr. Bui The Anh	Member
Mrs. Nguyen Thi Thu	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the year and up to the date of preparation of this Financial Safety Ratio Report is Mr. Nguyen Anh Tuan – Chairman of the Board of Directors.

Mrs. Phan Quynh Nga – Director, was authorized by Mr. Nguyen Anh Tuan to sign the Financial Safety Ratio Report dated 30 June 2026, pursuant to Power of Attorney No. 39/UQ-NDD-CKDK dated 03 December 2024, issued by the Chairman of the Board of Directors of Petrovietnam Securities Joint Stock Company.

AUDITORS

The auditors of the AASC Auditing Firm Company Limited take the review of Financial Safety Ratio Report for the Company.

STATEMENT OF THE BOARD OF MANAGEMENT' RESPONSIBILITY IN RESPECT OF THE FINANCIAL SAFETY RATIO REPORT

We—the Company's Board of Management ensure that the information and internal control systems are established and maintained to guarantee that the financial safety ratio is reflected faithfully and reasonably at any given time, in accordance with the requirements of Circular No. 91/2020/TT-BTC dated November 13, 2020, of the Ministry of Finance (stipulating financial safety indicators and remedial measures for securities trading organizations failing to meet such indicators), as amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance.

We commit our compliance with the requirements of Circular No. 91/2020/TT-BTC dated November 13, 2020, issued by the Ministry of Finance - which stipulates financial safety indicators and remedial measures for securities trading organizations failing to meet such indicators, as amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025 - regarding the preparation and presentation of the Financial Safety Ratio Report as of June 30, 2026.

Other Commitment

We commit that our Company has fully fulfilled its information disclosure obligations in accordance with the prevailing regulations of Vietnamese law.

On behalf of The Board of Management

S.G.P: 37 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN DẦU KHÍ
P. CỬA NAM - T.P HÀ NỘI

Phan Quynh Nga
Director

Hanoi, 13 August 2026

No.:130826.007/BCTC.KT2

REPORT REVIEW ON FINANCIAL SAFETY RATIO

To: **Shareholders, The Board of Directors and The Board of Management**
Petrovietnam Securities Joint Stock Company

We have reviewed the Financial Safety Ratio Report as of June 30, 2026, attached from PetroVietnam Securities Joint Stock Company, prepared on August 13, 2026, from pages 06 to 18. This report was prepared by the Board of Management of PetroVietnam Securities Joint Stock Company in accordance with the regulations on preparing and presenting reports under Circular No. 91/2020/TT-BTC dated November 13, 2020, of the Ministry of Finance, which stipulates financial safety indicators and measures to handle securities business organizations that do not meet the financial safety indicators, as amended and supplemented by Circular 102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance.

The Board of Management' responsibility

The Board of Management of the Company is responsible for preparing and presenting the Company's Financial Safety Ratio Report accurately and fairly in accordance with legal regulations on report preparation and presentation as stated in Circular No. 91/2020/TT-BTC dated November 13, 2020 of the Ministry of Finance, which sets out financial safety indicators and measures for dealing with securities business organizations that do not meet financial safety criteria, as amended and supplemented by Circular 102/2025/TT-BTC dated October 29, 2025 of the Ministry of Finance. They are also responsible for the internal controls that the Board considers necessary to ensure that the Financial Safety Ratio Report is free from material misstatement due to fraud or error.

Auditor's responsibility

Our responsibility is to express an conclusion on these Financial Safety Ratio Report based on our audit. 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 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.

Auditor's Conclusion

Based on our review, we didn't find any issues that would lead us to believe that the Financial Safety Ratio Report of PetroVietnam Securities Joint Stock Company as of June 30, 2026, was prepared in all material respects that do not comply with the regulations on preparing and presenting reports under Circular No. 91/2020/TT-BTC dated November 13, 2020, of the Ministry of Finance, which sets out financial safety indicators and handling measures for securities firms that do not meet the financial safety indicators, as amended and supplemented by Circular 102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance.

Other matters

This financial safety ratio report has been prepared to assist PetroVietnam Securities Joint Stock Company in meeting the requirements of state regulatory authorities as stipulated in Circular No. 91/2020/TT-BTC dated November 13, 2020, of the Ministry of Finance—which prescribes financial safety indicators and remedial measures for securities trading organizations failing to meet such indicators—as amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance. Consequently, this financial safety ratio report may not be suitable for use for other purposes.

PetroVietnam Securities Joint Stock Company prepared a set of financial statements for the accounting period from January 1, 2026, to June 30, 2026, according to Accounting Standards, the Vietnamese accounting regime applicable to securities companies, and relevant legal regulations regarding the preparation and presentation of financial statements, and we issued a mid-year financial information review report on those financial statements to PetroVietnam Securities Joint Stock Company on August 13, 2026.

AASC Auditing Firm Company Limited

Vu Xuan Bien
Deputy General Director
Certificate of registration to audit practice
No: 0743-2023-002-1

Hanoi, 13 August 2026

PETROVIETNAM SECURITIES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.:

Re: Financial Safety Ratio Report

To: The State Securities Commission

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

We commit that:

(1) This report is prepared based on data updated as of the reporting date, in accordance with Circular No. 91/2020/TT-BTC dated November 13, 2020, of the Ministry of Finance-which stipulates financial safety indicators and remedial measures for securities trading organizations failing to meet such indicators-as amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance.

(2) The issues that might affect the financial condition of the Company, which arise after this statement is made, shall be updated in the succeeding statement;

(3) We are responsible before law for the accuracy of the statement.

Le Duc Cuong	**Bui Hong Mai**	**Phan Quynh Nga**
Preparer	Internal control department	Director

Hanoi, 13 August 2026

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Currency : VND

I. LIQUID CAPITAL

NO.	CONTENT	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
A	**OWNER'S EQUITY**	(1)	(2)	(3)
1	Owner investment capital, excluding refunded preferred equity (if any)	598,413,000,000		
2	Equity surplus, excluding refunded preferred equity (if any)	26,163,190,150		
3	Treasury stocks	-		
4	Bond conversion option - Capital component	-		
5	Other owner's equity	-		
6	Differences in revaluation of assets at fair value	-		
7	Reserve fund for charter capital supplementation	4,732,088,575		
8	Financial provision and professional risk	4,721,738,575		
9	Other funds pertaining to equity	-		
10	Realized undistributed profit after tax	156,911,513,352		
11	Provision for impairment of assets	65,671,762,097		
12	Difference in revaluation of fixed assets	-		
13	Foreign exchange rate difference	-		
14	Convertible debts			-
15	Total decrease or increase of securities of financial investment		56,826,249	-
16	Other equity (if any)	-		
1A	**Total**			**856,556,466,500**
B	**Short-term assets**			
1	**Cash and cash equivalents**			
1	Cash and cash equivalents			
2	Fair value through profit and loss financial assets (FVTPL)			
	Securities exposed to market risk			
	Securities be deducted from liquid capital		-	
3	Held-to-maturity investments (HTM)			
	Securities exposed to market risk			
	Securities be deducted from liquid capital		-	
4	Loans			
5	Financial assets available for sale (AFS)			
	Securities exposed to market risk			
	Securities be deducted from liquid capital		-	
6	Provision for impairment of financial assets and mortgage assets			

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Currency : VND

I. LIQUID CAPITAL

NO.	CONTENT	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
7	Receivables from clients (Receivables from sale of financial assets; Receivables from and accruals for dividend and interest income)			
	Receivables from customers having the remaining payment period of 90 days or less			
	Receivables from customers having the remaining payment period of over 90 days		1,216,498,463	
	Receivables that are not yet due but where the counterparty is unable to pay		-	
8	Warrant certificate is not yet issued			
9	Basic securities for the purpose of risk prevention when issuing warrant certificates		-	
10	Receivables from services provided by the Company			
	Receivables have the remaining payment period of 90 days or less			
	Receivables have the remaining payment period of over 90 days		62,617,328,380	
	Receivables that are not yet due but where the counterparty is unable to pay		-	
11	Short-term internal receivables			
	Internal receivables have the remaining payment period of 90 days or less			
	Internal receivables have the remaining payment period of over 90 days		-	
	Receivables have the remaining payment period of over 90 days		-	
12	Receivables from securities trading error			
	Receivables have the remaining payment period of 90 days or less			
	Receivables have the remaining payment period of over 90 days		-	
	Receivables that are not yet due but where the counterparty is unable to pay		-	
13	Other receivables			
	Other receivables have the remaining payment period of 90 days or less			
	Other receivables have the remaining payment period of over 90 days		6,212,544,398	
14	Provision for impairment of receivables			

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Currency : VND

I. LIQUID CAPITAL

NO.	CONTENT	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
V	**Other short-term assets**		-	
1	Advances			
	Advances have the remaining payment period of 90 days or less			
	Advances have the remaining payment period of over 90 days		89,000,000	
	Advances that are not yet due but where the counterparty is unable to pay		-	
2	Office supplies, tools		-	
3	Short – term prepaid expenses		3,092,221,450	
4	Mortgages, mortgages, collateral, short-term deposits		52,970,000,000	
5	VAT deducted		-	
6	Taxes and receivables to state budget		-	
7	Other short-term assets		1,931,956,720	
8	Provision for impairment of other short - term assets			
1B	**Total**			**128,129,549,411**
C	**Long-term assets**			
I	**Long - term financial assets**			
1	Long-term receivables		-	
2	Investments			
2.1	Held-to-maturity investments (HTM)			
	Securities exposed to market risk			
	Securities be deducted from liquidity		-	
2.2	Investments in subsidiaries		-	
2.4	Other long-term investments		-	
II	**Fixed assets**		**7,864,867,375**	
III	**Investment real estate**		-	
IV	**Construction in progress**		-	
V	**Other long-term assets**			
1	Long-term pledges, mortgages, deposits and collateral		1,826,688,160	
2	Long – term prepaid expenses		2,812,829,974	
3	Deferred income tax assets		-	
4	Deposits to Settlement Assistance Fund		20,000,000,000	
5	Other long - term assets		-	
VI	**Asset items** subject to a qualified opinion, an adverse opinion, or a disclaimer of opinion in the audited or reviewed financial statements that are not subject to deductions in accordance with Article 5		-	
1C	**Total**			**32,504,385,509**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Currency : VND

I. LIQUID CAPITAL

NO.	CONTENT	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
D	**Collateral guaranteed asset**			
1	Collateral value			
1.1	Value of contributions to the Settlement Support Fund of the Vietnam Securities Depository and Clearing Corporation		-	
1.2	Value of contributing to the clearing fund of the central payment for the opening position of the clearing member (for derivatives market)		-	
1.3	Cash deposits and the value of bank payment guarantees for the issuance of covered warrants		-	
2	Value of assets used as collateral for the obligations of the securities company and other organizations and individuals (detailed by each entity)		-	
1D	**Total**			-
LIQUID CAPITAL = 1A-1B-1C-1D				**695,922,531,580**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Currency : VND

II. RISK VALUE

A	MARKET RISKS			
Investment items		**Risk coefficient**	**Scale of risk**	**Value of risk**
		(1)	(2)	(3) = (1) x (2)
I	**Cash and cash equivalents, instruments of the money market**			-
1	Cash (VND) and demand deposit	0%	236,857,314,512	-
2	Cash equivalents, term deposits	0%	-	-
3	Valuable papers, transferring instruments on the money market, certificates of deposit	0%	1,982,469,681,021	-
II	**Government bonds**			-
4	Government bonds without interest	0%	-	-
5.	Government bond (including bonds and bonds for projects issued previously), Government bond of countries in OECD bloc or sponsored by Government or Central Bank of the countries in this bloc. The bond issued by international organizations IBRD, ADB, IADB, AfDB, EIB and EBRD.	3%		
III	**Listed and unlisted bonds of credit institutions**			
6	Bonds issued by credit institutions with remaining maturities of less than one year, including convertible bonds.	0%	-	-
	Bonds issued by credit institutions with remaining maturities from one year to less than three years, including convertible bonds.	3%		
	Bonds issued by credit institutions with remaining maturities from three years to less than five years, including convertible bonds.	5%		
	Bonds issued by credit institutions with remaining maturities of five years or more, including convertible bonds.	10%		
IV	**Corporate bonds**			**10,027,123,288**
	Listed corporate bonds			
7	The listed bond has the remaining maturity time of less than 01 year, including convertible bond	0%	-	-
	The listed bond has the maturity time from 01 to under 03 years, including convertible bond	5%	-	-
	The listed bond has the maturity time from 03 to under 05 years, including convertible bond	10%	-	-
	The listed bond has the maturity time from 05 years or more, including convertible bond	15%	-	-

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Currency : VND

II. RISK VALUE

A	MARKET RISKS						
Investment items					**Risk coefficient**	**Scale of risk**	**Value of risk**
					(1)	(2)	(3) = (1) x (2)
	Unlisted corporate bonds						
8	Unlisted bonds issued by listed enterprises with a remaining maturity of less than 1 year, including convertible bonds				5%	-	-
	Unlisted bonds issued by listed enterprises with a remaining maturity of 1 year to less than 3 years, including convertible bonds				10%	50,135,616,438	5,013,561,644
	Unlisted bonds issued by listed enterprises with a remaining maturity of 3 years to less than 5 years, including convertible bonds				20%	-	-
	Unlisted bonds issued by listed enterprises with a remaining maturity of 5 years or more, including convertible bonds				25%	-	-
	Unlisted bonds issued by other enterprises with a remaining maturity of less than 1 year, including convertible bonds				15%	-	-
	The unlisted bonds issued by other enterprises with a remaining maturity of 1 year to less than 3 years, including convertible bonds				20%	-	-
	Unlisted bonds issued by other enterprises with a remaining maturity of 3 years to less than 5 years, including convertible bonds				30%	-	-
	Unlisted bonds issued by other enterprises with a remaining maturity of 5 years or more, including convertible bonds				35%	-	-
	Provide a list of credit ratings for the bonds/issuers (detailed for each bond/issuer): - Specify the credit rating agency, the date the rating was issued, and the rating assigned to each bond/issuer.						
	Bond code/Issuer	Credit rating agency	Rating date	Credit rating			
	FCN12601	None	None	None	10%	50,135,616,438	5,013,561,644

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Currency : VND

II. RISK VALUE

A	**MARKET RISKS**				
Investment items			**Risk coefficient**	**Scale of risk**	**Value of risk**
			(1)	(2)	(3) = (1) x (2)
V	**Shares**				**3,225,489,996**
9	Common shares, preference shares of entities listed on the Stock Exchange		10%	19,807,306,160	1,980,730,616
10	Common shares, preference shares of public companies not yet listed, registered for trading on the UPCoM system		20%	6,223,796,900	1,244,759,380
11	Common shares, preference shares of public companies that have been registered for depository, but not yet listed or registered for trading; shares under initial public offering (IPO)		30%	-	-
VI	**Certificate of securities investment funds**				-
12	Public funds, public investment companies		10%	-	-
13	Member funds		50%	-	-
14	Separate investment companies		30%	-	-
VII	**Securities under warning, control, trading restriction, suspension, trading halt, delisting or trading cancellation status.**				**34,387,383**
15	Securities under warning		35%	6,720,040	2,352,014
16	Securities under control		40%	11,484,800	4,593,920
17	Securities under trading suspension/ restriction		60%	1,573,800	944,280
18	Securities under trading halt		70%	11,350,590	7,945,413
19	Delisted securities		80%	23,189,695	18,551,756
VIII	**Derivative securities**				-
20	Stock index futures contract		8%	-	-
Calculation method: Risk value = Max {((End-of-day settlement value – value of securities purchased to secure the settlement obligation of futures contracts) × risk coefficient of the futures contracts – margin value (contribution to the clearing fund for the securities company's open positions)), 0}. End-of-day settlement value = End-of-day settlement price × open position volume.					
21	Government bond futures contract		3%	-	-
Calculation method: Risk value = Max {[(End-of-day settlement value – value of securities purchased to secure the settlement obligations of futures contracts) × the risk coefficient of the futures contracts – margin value (contribution to the clearing fund for the securities company's open positions)], 0}. End-of-day settlement value = End-of-day settlement price × open position volume.					

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Currency : VND

II. RISK VALUE

A	**MARKET RISKS**				
Investment items			**Risk coefficient**	**Scale of risk**	**Value of risk**
			(1)	**(2)**	**(3) = (1) x (2)**
IX	**Other assets**				**107,121,720,022**
22	Shares listed on foreign markets that are included in qualified indices listed in Appendix VIII.		25%	-	-
23	Shares listed on foreign markets that are not included in qualified indices in Appendix VIII		100%	-	-
24	Covered warrants listed on Ho Chi Minh City Stock Exchange		8%	-	-
25	Arbitrage transaction		2%	-	-
26	Shares, capital contributions and other securities and other investment assets		80%	133,902,150,028	107,121,720,022
27	Covered warrants issued by the Company			-	-
Calculation method: Market risk value = Max {[($P_0 \times Q_0 / k - P_1 \times Q_1$) × r – MD], 0}.					
28	Securities formed from hedging activities for covered warrants issued by securities company (in case the covered warrants are not profitable)			-	-
29	The positive difference between the value of the underlying security used to hedge and the value of the underlying security necessary to hedge the covered warrant			-	-
VIII	**The additional risk (if any) (based on owners' equity after making all provisions)**				-
A	**TOTAL MARKET RISK VALUE (A= I+II+III+IV+V+VI+VII+VIII+IX+X)**				**120,408,720,689**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE

B SETTLEMENT RISK

	Risk value
	VND
Pre-settlement risk (Note 1)	119,058,482,251
Overdue settlement risk (Note 2)	4,934,084,121
Risk from deposits, advances, and other transactions (Note 3)	-
Additional risk (Note 4)	33,523,525,491
Total settlement risk value	157,516,091,863

1. Pre-settlement risk

Form of trading		Value of risk (VND)						Total value of risk
		(1)	(2)	(3)	(4)	(5)	(6)	
1	Time deposits, certificates of deposit, unsecured loans, receivables arising from securities trading and business operations, and other items subject to payment risk.	-	-	-	-	118,948,180,861	110,301,390	119,058,482,251
2	Given securities loans/economic agreements with the same nature	-	-	-	-	-	-	-
3	Taken securities loans/economic agreements with the same nature	-	-	-	-	-	-	-
4	Securities trading contracts with commitment to sell back/economic agreements with the same nature	-	-	-	-	-	-	-
5	Securities trading contracts with commitment to buy back/economic agreements with the same nature	-	-	-	-	-	-	-
TOTAL PRE-SETTLEMENT RISK								**119,058,482,251**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Details of the payment risk coefficient by partner are determined by the Company as follows:

No	Payment partner for securities trading organizations	Payment risk coefficient
	Government, issuers guaranteed by the Government and Central Banks of OECD countries; People's Committees of provinces and cities under central authority;	0%
	Stock Exchange, Vietnam Securities Depository and Clearing Corporation	0.8%
	Credit institutions, financial institutions, securities business organizations established in OECD countries and having credit ratings that meet other conditions according to internal regulations of securities trading organizations;	3.2%
	Credit institutions, financial institutions, securities business organizations established outside OECD countries; or established in OECD countries and did not meet other conditions according to internal regulations of securities trading organizations.;	4.8%
	Credit institutions, financial institutions, stock investment fund, securities trading organization, securities investment company established and operating in Vietnam	6.0%
	Other organizations and individuals	8.0%

2. Overdue settlement risk

No.	Overdue period	Risk coefficient	Scale of risk	Value of risk
1	0 – 15 days after the deadline of payment or securities transfer	16%	-	-
2	16 – 30 days after the deadline of payment or securities transfer	32%	-	-
3	31 – 60 days after the deadline of payment or securities transfer	48%	-	-
4	60 days or more after the deadline of payment or securities transfer	100%	4,934,084,121	4,934,084,121
TOTAL OVER SETTLEMENT RISK				**4,934,084,121**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

3. Risk from deposits, advances, and other transactions

No	Detailed by each counterparty	Risk coefficient	Scale of risk	Value of risk
1	Contracts, transactions, capital use in addition to transactions and contracts are recorded at Points a, b, c, d, đ, e, g, Clause 1, Article 10 of this Circular; Receivables from debt trading with trading partners other than Vietnam Asset Management Company (VAMC), Vietnam Debt Trading Company Limited (DATC) (Details of each subject). Advances accounting for more than 5% of equity with the remaining repayment period less than 90 days (Details of each subject).			
	- Contracts and agreements on deposits for real estate purchases and agreements of a similar nature (details of each subject)	150%	-	-
	- Loans and other receivables from customers not falling under Points d and g, Clause 1, Article 10 (details of each subject)	150%	-	-
	- Other contracts and transactions (detailed by each counterparty).	100%	-	-
	- Advances (details of each subject):			
	+ Representing from 0% to 2% of equity at the calculation date.	8%	-	-
	+ Representing more than 2% to less than 5% of equity at the calculation date.	50%	-	-
	+ Representing 5% or more of equity at the calculation date.	100%	-	-
TOTAL RISK FROM DEPOSITS, ADVANCES, AND OTHER TRANSACTIONS				-

4. Additional risk

No.	Details by each counterparty	Additional increase	Risk coefficient (%)	Scale of risk	Value of risk
1	Joint Stock Commercial Bank for Investment and Development of Vietnam	30%	6%	1,103,382,739,625	19,860,889,313
2	Vietnam Prosperity Joint Stock Commercial Bank	30%	6%	364,897,078,431	6,568,147,412
3	Vietcombank Neo Limited	30%	6%	360,134,246,474	6,482,416,437
4	Military Commercial Joint Stock Bank	10%	6%	102,012,054,784	612,072,329
TOTAL ADDITIONAL RISK					**33,523,525,491**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Currency : VND

II. RISK VALUE

C	RISK OF OPERATION	Risk value
I	**Total expenses arising within 12 months period up to 30 June 2026**	**399,955,908,808**
II	**Amounts deducted from the total expense**	**145,974,140,527**
	1. Depreciation expenses	3,726,004,443
	2. Provision for devaluation of short-term financial investments and collateral assets	(10,000,000,000)
	3. Provision for devaluation of long-term financial investments	5,493,212,474
	4. Expense/Reverse provision for impairment of receivables	-
	5. Expense/Reverse provision for diminution in value of other current assets	-
	6. Reduced differential expense on revaluation of financial assets recognized through profit/loss	9,279,329,976
	7. Interest expense	134,010,593,634
	8. Difference in expenses arising from the revaluation of liabilities for outstanding warrants.	-
	9. Unrealized foreign exchange gain or loss	-
	10. Financial expenses and other non-cash expenses in the Company's operating activities.	3,465,000,000
III	**Total expense after deduction (III = I – II)**	**253,981,768,281**
IV	**25% of total expense after deduction (IV = 25% III)**	**63,495,442,070**
V	**20% of the minimum charter capital required for the securities company's licensed business operations**	**50,000,000,000**
C	**TOTAL VALUE OF OPERATION RISK (C=Max {IV, V})**	**63,495,442,070**

III. SUMMARY OF RISK AND LIQUID CAPITAL

No.	Targets	Risk value/Liquidity	Note (if any)
1	Total value of market risk	120,408,720,689	
2	Total value of payment risk	157,516,091,863	
3	Total value of operation risk	63,495,442,070	
4	**Total value of risk (4=1+2+3)**	**341,420,254,622**	
5	**Liquid capital**	**695,922,531,580**	
6	**Liquid capital ratio (6=5/4)**	**203.83**	

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Hanoi, 13 August 2026