VIET NAM FINANCIAL INVESTMENT
SECURITIES CORPORATION

FINANCIAL SAFETY RATIO REPORT

As at 30/06/2026

(Reviewed)

Signature Not Verified
Ký bởi: CÔNG TY CỔ PHẦN CHỨNG KHOÁN ĐẦU TƯ TÀI CHÍNH VIỆT NAM
Ký ngày: 13/8/2026 18:31:41

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REPORT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Viet Nam Financial Investment Securities Corporation (the "Company") presents its report and the Company's financial safety ratio report as at 30/06/2026.

Company

Viet Nam Financial Investment Securities Corporation, was established and operated under the Establishment and Operation License No. 88/UBCK-GP dated 11/01/2008 and the adjusted licenses issued by the State Securities Commission.

Business registration certificate

No. 0102614143, first registered on 11/01/2008, registered for the 9th change on 04/05/2026 issued by the Department of Finance of Hanoi City.

Head office

8th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Hanoi City, Vietnam.

Board of Management

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

Mr.	Nguyen Phuc Long	Chairman	
Mr.	Duong Quang Trung	Vice Chairman	Dismissal on 18/06/2026
		Member	Appointed on 18/06/2026
Mr.	Ho Ngoc Hai	Vice Chairman	Appointed on 18/06/2026
		Member	Appointed on 15/04/2026
Mrs.	Dao Thi Thanh	Member	
Mr.	Nguyen Xuan Bieu	Member	Dismissal on 15/04/2026
Mr.	Nguen Viet Viet	Member	

Board of General Director

The members of the Board of General Directors in the period and to the reporting date are:

Mr.	Duong Quang Trung	General Director
Mrs.	Pham Hong Nhung	Vice General Director

Board of Supervisors

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

Mrs.	Pham Thi Tu Anh	Head
Mrs.	Nguyen Thi Kim Oanh	Member
Mrs.	Vu Thi Thanh Hai	Member

Legal representation

Mr.	Duong Quang Trung	General Director
Mr.	Nguyen Phuc Long	Chairman of the Board of Management

Auditor

Vietnam Auditing and Valuation Company Limited (AVA).

Responsibilities of the Board of General Director for Financial safety ratio report

The Board of General Directors is responsible for preparing the Financial safety ratio report that fairly and accurately reflects the Company's financial indicators for the year. During the preparation of the Financial Safety Ratio Report, the Board of General Directors commits to complying with the following requirements:

- The 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, issued by the Ministry of Finance, which regulates financial safety indicators and measures for handling securities trading organizations that do not meet financial safety requirements amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025 of the Ministry of Finance;
- For any issues that may affect the Company's financial position arising after the date of this report, updates will be provided in the next reporting period;
- Fully accountable under the law for the accuracy and truthfulness of the report's content.

Ha Noi, 12/08/2026
On behalf of the Board of General Director
General Director



Duong Quang Trung

Công ty TNHH Kiểm toán và Thẩm định giá Việt Nam
Tầng 14 tòa nhà SUDICO, đường Mễ Trì, phường Từ Liêm, TP. Hà Nội
T: (+84 24) 3868 9566 (+84 24) 3868 9588
F: (+84 24) 3868 6248 W: www.kiemtoanava.com.vn

No.: 604/BCKT-TC/AVA

AUDITOR'S REVIEW REPORT
FINANCIAL SAFETY RATIO REPORT

To: Shareholders, the Board of Management and Board of General Director
Viet Nam Financial Investment Securities Corporation

We have reviewed the Financial safety ratio report as at 30/06/2026 of Viet Nam Financial Investment Securities Corporation, prepared on 12/08/2026, as set out on pages 06 to 16.

Board of General Director's Responsibility

The Board of General Director is responsible for the preparation and fair presentation of the Company's Financial safety ratio report in accordance with Circular No. 91/2020/TT-BTC dated November 13, 2020, issued by the Ministry of Finance, which regulates financial safety indicators and measures for handling securities trading organizations that do not meet financial safety requirements. The Board of General Director is also responsible for internal controls that it deems necessary to ensure that the Financial safety ratio report is free from material misstatements, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on the Financial safety ratio reports based on the results of our review. We conducted our review in accordance with Vietnam Standards of service contract No. 2410 review - Review of interim financial information by independent auditors performed.

The review financial information includes the interim implementation of interviews, mostly interviewing responsible for the financial and accounting matters, and perform analytical procedures and processes other review procedures. A fundamentally revised narrower scope audits are carried out according to the Vietnam Auditing Standards and consequently does not enable us to achieve assurance that we will recognize all key issues can be detected in an audit. Accordingly, we do not express an audit opinion.

Auditor's Conclusion

Based on the results of our review, we found no problems that we believe that the Financial safety ratio reports does not give a true and fair view, in all material respects, of the financial safety situation of Viet Nam Financial Investment Securities Corporation as at 30/06/2026 in accordance with Circular No. 91/2020/TT-BTC dated November 13, 2020, issued by the Ministry of Finance, which regulates financial safety indicators and measures for handling securities trading organizations that do not meet financial safety requirements.

Thành viên Hãng kiểm toán MGI Quốc tế
mgiworldwide

Other Matter

The Financial safety ratio reports of Vietnam Financial Investment Securities Joint Stock Company for the accounting period from 01/01/2025 to 30/06/2025 have been reviewed and for the fiscal year ended 31/12/2025 have been audited by auditors and other auditing firms. The auditor gave a full acceptance opinion on these reports as of 14/08/2025 and as at 30/03/2026.

Basis for preparing the report and limitations on the recipients of the Audit report

Without modifying our opinion, we draw the reader's attention to the Financial safety ratio report. The report is prepared to comply with regulations on the preparation and disclosure of the Company's financial safety ratios. It enables Viet Nam Financial Investment Securities Corporation to meet the requirements of the State Securities Commission. Therefore, this Financial safety ratio report may not be suitable for other purposes.

VIETNAM AUDITING AND VALUATION COMPANY LIMITED

M.S.D.N: 0102051074 - C.T.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN VÀ THẨM ĐỊNH GIÁ VIỆT NAM
P. TỪ LIÊM - TP. HÀ NỘI

Ngo Quang Tien
Vice General Director
Registration certificate
0448-2023-126-1
Ha Noi, 12/08/2026

VIET NAM FINANCIAL INVESTMENT SECURITIES CORPORATION
8th Floor, Block B, Song Da Building, Pham Hung Street,
Tu Liem Ward, Hanoi City, Vietnam

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Ha Noi, 12/08/2026

FINANCIAL SAFETY RATIO REPORT

As at 30/06/2026
of Viet Nam Financial Investment Securities Corporation

To: State Securities Commission

We commit that:

(1) The 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, issued by the Ministry of Finance, which stipulates financial safety indicators and measures for handling securities trading organizations that do not meet financial safety requirements amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025 of the Ministry of Finance;

(2) For any issues that may affect the Company's financial position arising after the date of this report, we will update them in the next reporting period.

(3) We take full responsibility under the law for the accuracy and truthfulness of the report's content.

Chief Accountant	Head of Internal control department	General Director
Cao Mai Chi	Nguyen Thi Hong Hanh	Duong Quang Trung

I. AVAILABLE CAPITAL TABLE

Unit: VND

No.	CONTENT	Available capital		
		Available capital	Deductions	Additions
		(1)	(2)	(3)
A	**Owner's equity**			
1	Owner's contributed capital, excluding redeemable preferred shares (if any).	451.333.000.000		
2	Share premium, excluding redeemable preferred shares (if any).	14.625.850.000		
3	Treasury shares			
4	Conversion options on convertible bonds - Capital components			
5	Other capital			
6	Difference in asset valuation at fair value			
7	Reserve fund for additional charter capital	1.813.981.917		
8	Financial reserve fund and operational risk	1.813.981.917		
9	Other equity funds	-		
10	Realized undistributed after-tax profits	(104.759.541.470)		
11	Provision for asset impairment balance	65.073.128.327		
12	Revaluation difference of fixed assets			
13	Exchange rate differences			
14	Convertible liabilities			
15	Entire decrease or increase in securities under the financial investment indicator		5.816.447.374	-
16	Other capital (if any)			
1A	**Total**			**424.083.953.317**
B	**Short-term assets**			
I	***Financial assets***		-	
1	Tiền và các khoản tương đương tiền			
2	Financial assets at fair value through profit or loss (FVTPL)			
	- Securities with potential market risk			
	- Securities deducted from available capital		-	
3	Held-to-maturity investments (HTM)			
	- Securities with potential market risk			
	- Securities deducted from available capital		-	
4	Loans			
5	Available-for-sale financial assets (AFS)			
	- Securities with potential market risk			
	- Securities deducted from available capital		-	
6	Provision for impairment of financial assets and collateral			
7	Receivables (Receivables from sale of financial assets; Receivables and accruals of dividends, interest from financial assets)			
	- Receivables with remaining payment term of 90 days or less			
	- Receivables with remaining payment term of more than 90 days		-	
	- Receivables are still not due, but the partner is unable to pay		-	
8	Unissued covered warrants			

9	Underlying securities for hedging purposes when issuing covered warrants			
10	Receivables from services provided by securities companie			
	- Receivables with remaining payment term of 90 days or less			
	- Receivables with remaining payment term of more than 90 days		-	
	- Receivables are still not due, but the partner is unable to pay			
11	Intra-company receivables			
	- Intra-company receivables with a remaining payment term of 90 days or less			
	- Intra-company receivables with a remaining payment		-	
	- Receivables are still not due, but the partner is unable to pay			
12	Receivables from securities trading errors			
	- Receivables with remaining payment term of 90 days or less			
	- Receivables with remaining payment term of more than 90 days		-	
	- Receivables are still not due, but the partner is unable to pay			
13	Other receivables			
	- Receivables with remaining payment term of 90 days or less			
	- Receivables with remaining payment term of more than 90 days		-	
	- Receivables are still not due, but the partner is unable to pay			
14	Provision for impairment of receivables			
II	***Other short-term assets***		***61.328.990.531***	
1	Advances			
	- Advances with a remaining repayment term of 90 days			
	- Advances with a remaining repayment term of more		-	
	- Advance payments are still not due, but the partner is unable to pay			
2	Office supplies, tools and equipment		-	
3	Short-term prepaid expenses		1.280.990.531	
4	Short-term pledges, mortgages or deposits		60.048.000.000	
5	Deductible VAT		-	
6	Taxes and State receivables		-	
7	Other short-term assets		-	
8	Provision for impairment of other short-term assets			
1B	**Total**			**61.328.990.531**
C	**Long-term assets**			
I	***Long-term financial assets***		-	
1	Long-term receivables		-	
2	Investments			
2.1	Investments held to maturity			
	- Securities with potential market risk			
	- Securities deducted from available capital			
2.2	Investments in subsidiaries			
2.3	Other long-term investments			

II	***Fixed assets***		***9.059.259.285***	
III	***Investment properties***		-	
IV	***Construction in progress***		-	
V	***Other long-term assets***		***11.913.816.048***	
1	Long-term pledges, mortgages or deposits		380.067.000	
2	Long-term prepaid expenses		284.014.284	
3	Deferred income tax assets		4.402.200.000	
4	Payments to the Payment Support Fund		6.847.534.764	
5	Other long-term assets		-	
VI	***Asset indicators*** considered as exceptions, with opposing opinions or refusal to give opinions in audited and reviewed financial statements that are not deducted according to the provisions of Article 5			
1C	**Total**			**20.973.075.333**
D	**Margin deposit, guarantees**			
1	Margin value			
1.1	Contribution value to the Payment Support Fund of the Vietnam Securities Depository and Clearing Corporation		-	
1.2	Contribution value to the clearing fund of the central counterparty for the open positions of the clearing member itself		-	
1.3	Cash margin and payment guarantee value of the bank when issuing covered warrants		-	
2	The value of assets used to secure the obligations of securities companies and other organizations and individuals (details for each entity).		-	
1D	**Total**			-
AVAILABLE CAPITAL = 1A-1B-1C-1D				**341.781.887.453**

II. RISK VALUE SPREADSHEET

Unit: VND

A. MARKET RISK

Investment items		Risk factor (%)	Risk scale	Risk value
		(1)	(2)	(3)=(1)x(2)
I. Cash and cash equivalents, money market instruments			**14.606.158.791**	-
1	Cash (VND) and demand deposits	0	14.606.158.791	-
2	Cash equivalents	0	-	-
3	Valuable papers, money market negotiable instruments, deposit certificates	0		
II. Government bonds				
4	Government Zero-coupon bonds.	0		
5	Government Coupon bonds: Government bonds (including treasury bonds and previously issued project bonds), government bonds of OECD countries or bonds guaranteed by the governments or central banks of these countries, bonds issued by international organizations such as IBRD, ADB, IADB, AFDB, EIB, and EBRD, and local government bonds.	3		
III. Listed and unlisted bonds of credit institutions				
6	Credit institution bonds with remaining maturity of less than 1 year, including convertible bonds	0		
	Credit institution bonds with remaining maturity of 1 year to less than 3 years, including convertible bonds	3		
	Credit institution bonds with remaining maturity of 3 years to less than 5 years, including convertible bonds	5		
	Credit institution bonds with remaining maturity of 5 years or more, including convertible bonds	10		
IV. Corporate bonds				
7	**Listed corporate bonds**			
	Listed bonds with remaining maturity of less than 1 year, including convertible bonds	0		
	Listed bonds with remaining maturity of 1 to less than 3 years, including convertible bonds	5		
	Listed bonds with remaining maturity of 3 to less than 5 years, including convertible bonds	10		
	Listed bonds with maturity of 5 years or more, including convertible bonds	15		
8	**Unlisted corporate bonds**			
	Unlisted bonds issued by listed enterprises with remaining maturity of less than 1 year, including convertible bonds	5		
	Unlisted bonds issued by listed enterprises with remaining maturity of 1 year to less than 3 years, including convertible bonds	10		
	Unlisted bonds issued by listed enterprises with remaining maturity of 3 years to less than 5 years, including convertible bonds	20		

	Unlisted bonds issued by listed enterprises with remaining maturity of 5 years or more, including convertible bonds	25		
	Unlisted bonds issued by other enterprises with remaining maturity of less than 1 year, including convertible bonds	15	130.000.000.000	19.500.000.000
	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 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		
	List the credit rating results for the bonds/ issuers (details for each bond/ issuer): - Clearly state the credit rating agency, the date of publication of the credit rating results, and the rating level for the bond/ issuer.			
V. Stocks			**20.416.000.000**	**2.041.600.000**
9	Common stocks, preferred stocks of organizations listed on Stock Exchange	10	20.416.000.000	2.041.600.000
10	Common stocks, preferred stocks of unlisted public companies and registered for trading via the UpCom system	20	-	-
11	Common stocks, preferred stocks of public companies that have been registered for depository but not listed and registered for trading; stocks in the initial public offering (IPO)	30	-	
VI. Securities investment fund certificates				
12	Public funds, public securities investment companies	10	-	-
13	Member funds	50		
14	Individual securities investment companies	30		
VII. Securities subject to warnings, controls, trading				
15	Securities under warning	35	-	
16	Securities under control	40	-	
17	Securities suspended, restricted from trading	60	-	
18	Securities have been suspended from trading	70	-	
19	Securities delisted, cancelled from trading	80	-	-
VIII. Derivative securities				
20	Stock Index Futures Contract	8		
21	Government Bond Futures Contract	3		
IX. Other securities			**65.820.000.000**	**52.656.000.000**
22	Stocks listed on foreign markets that are included in the standard index/ The indicators are listed in Appendix VIII	25		-
23	Stocks listed on foreign markets that are not included in the standard index/ The indicators are listed in Appendix VIII	100		-
24	Covered warrants listed on Ho Chi Minh City Stock Exchange	8		-
25	Arbitrage trading	2	-	-
26	Shares, capital contributions and other types of securities and other investment assets	80	65.820.000.000	52.656.000.000

27	Covered warrants issued by securities companies			-
28	Securities formed from hedges for covered warrants issued by securities companies *(in case non-profitable covered warrants)*			
29	The positive difference between the value of the underlying securities used for hedge and the value of the underlying securities required to hedge risks for covered warrants			
X. Risk of additional capital (if any) (*determined on the basis of owner's equity with full appropriation for provisions*)				
	Securities code	**Additional rate (%)**	**Risk scale**	**Risk value**
1				-
2		0		
TOTAL MARKET RISK VALUE (I+II+III+IV+V+VI+VII+VIII+IX+X)				**74.197.600.000**

B. PAYMENT RISK VALUE

	Risk value
Prepayment risk *(Note 1)*	3.608.243.572
Overdue payment risk *(Note 2)*	65.073.128.327
Risks from advances, contracts, and other transactions *(Note 3)*	-
Additional risk *(Note 4)*	284.440.000
Total payment risk value	**68.965.811.899**

1. Prepayment risk

	Transaction type	Risk value						Total risk value
		(1)	(2)	(3)	(4)	(5)	(6)	
1	Term deposits, unsecured loans, receivables from securities trading and business activities and other items with potential payment risks					-	3.608.243.572	3.608.243.572
2	Lending financial assets/ Economic agreements of the same nature							
3	Borrowing financial assets/ Economic agreements of the same nature							
4	Securities purchase contracts with resale commitments/ Economic agreements of the same nature							
5	Sale contracts of financial assets with a repurchase commitment/ Economic agreements							
TOTAL PREPAYMENT RISK								**3.608.243.572**

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

No.	Payment counterparty for the company	Payment risk factor
(1)	Governments, government-guaranteed issuers, and central banks of OECD countries; People's Committees of provinces and centrally governed cities	0%
(2)	Stock Exchange, Vietnam Securities Depository and Clearing Corporation.	0,8%
(3)	Credit institutions, financial institutions, and securities businesses established in OECD countries with credit ratings that meet other conditions according to the internal regulations of the securities business organization	3,2%

(4)	Credit institutions, financial institutions, and securities businesses established outside OECD countries, or established in OECD countries but not meeting other conditions according to the internal regulations of the Company	4,8%
(5)	Credit institutions, financial institutions, securities businesses, securities investment funds, and securities investment companies established and operating in Vietnam	6,0%
(6)	Other organizations, individuals, and entities	8,0%

2. Overdue payment risk

No.	Overdue period	Risk factor (%)	Risk scale	Risk value
1	From 0 to 15 days after the period of payment , transfer of securities	16		-
2	From 16 to 30 days after the period of payment, transfer of securities	32		-
3	From 31 to 60 days after the period of payment, transfer of securities	48		-
4	More than 60 days after the period of payment, transfer of securities	100	65.073.128.327	65.073.128.327
TOTAL OVERDUE PAYMENT RISK				**65.073.128.327**

3. Risks from advances, contracts, other transactions

No.	Chi tiết tới từng đối tượng	Risk factor (%)	Risk scale	Risk value
1	Contracts, transactions, capital usages other than transactions and contracts recognized in points a, b, c, d, dd, e, g, Clause 1, Article 10; Receivables from debt trading with trading partners other than the Vietnam Asset Management Company (VAMC), Vietnam Debt and Asset Trading Corporation (DATC):			
	- Contracts, deposit agreements for real estate purchases, and other economic agreements of a similar nature (details for each item)	150		
	- Loans and other customer receivables not falling under points d and g of Clause 1, Article 10 (details for each item)	150		
	- Other contracts and transactions (details for each item)	100		
	- Advance payment (details for each item):			
	+ Accounting for between 0% and 2% of shareholders' equity as of the calculation date	8		
	+ Accounting for over 2% and under 5% of shareholders' equity as of the calculation date	50		
	+ Accounting for 5% or more of shareholders' equity as of the calculation date	100		
TOTAL RISK OF CONTRACTS, OTHER TRANSACTIONS				-

4. Additional risk

TT	Details for each object	Risk factor (%)	Risk scale	Risk value
	Receivables for sale of financial assets	10	2.844.400.000	284.440.000
				-
TOTAL ADDITIONAL RISK				**284.440.000**

C. OPERATIONAL RISK VALUE

No.	Item	Value
I	Total operating expenses incurred within 12 months up to June 2026	23.856.845.905
II	Deductions from total expenses	12.114.817.891
	1. Depreciation expenses	1.570.467.207
	2. Expenses or Reversal of provisions for impairment of financial assets and collateral	-
	3. Expenses or Reversal of provisions for impairment of long-term financial assets	-
	4. Expenses or Reversal of provisions for impairment of receivables	-
	5. Expenses or Reversal of provisions for impairment of other short-term assets	-
	6. Difference in revaluation of financial assets recorded through profit/loss	10.527.000.000
	7. Interest expenses	17.350.684
	8. Expense arising from the remeasurement of warrants payable currently outstanding	-
	9. Unrealized foreign exchange gain or loss	-
	10. Financial expenses and other non-cash expenses arising from the company's operating activities	-
III	Total expenses after deductions (III = I - II)	11.742.028.014
IV	25% Total expenses after deductions (IV = 25% III)	2.935.507.004
V	20% of the minimum charter capital for the business operations of a securities company	17.000.000.000
TOTAL OPERATIONAL RISK VALUE (Max {IV, V})		**17.000.000.000**

III. SUMMARY TABLE OF RISK INDICATORS AND AVAILABLE CAPITAL

No.	Item	Unit	Risk value/Available capital	Note
1	Total market risk value	dong	74.197.600.000	
2	Total payment risk value	dong	68.965.811.899	
3	Total operational risk value	dong	17.000.000.000	
4	**Total risk value (4=1+2+3)**	dong	**160.163.411.899**	
5	**Available capital**	dong	**341.781.887.453**	
6	**Available capital adequacy ratio (6=5/4)**	%	**213%**	