CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK
AGRIBANK SECURITIES CORPORATION

Số/No: 936/2026/CKNN

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
SOCIALIST REPUBLIC OF VIETNAM
Độc lập - Tự do - Hạnh phúc
Independence - Freedom - Happiness

Hà Nội, ngày 29 tháng 07 năm 2026
Hanoi, July 29th, 2026

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ CÁC SGDCK

INFORMATION DISCLOSURE ON THE WEBSITES OF THE STATE SECURITIES COMMISSION AND THE STOCK EXCHANGE

Kính gửi/To:
- Ủy ban Chứng khoán Nhà nước/ *State Securities Commission*
- Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Stock Exchange*
- Sở Giao dịch Chứng khoán TP HCM/ *Ho Chi Minh Stock Exchange*

Công ty/*Company*: Công ty Cổ phần Chứng khoán Agribank - Agriseco
Agribank Securities Corporation - Agriseco
Mã chứng khoán/ *Securities code*: AGR
Địa chỉ/ *Address*: Tầng 5, Tòa nhà Green Diamond, số 93 Láng Hạ, Đống Đa, Hà Nội
5th Floor, Green Diamond Building, 93 Lang Ha, Dong Da, Hanoi
Điện thoại/*Telephone*: 024 6276 2666 - Fax: 024 6276 5666
Người thực hiện công bố thông tin: Ông Phạm Việt Hưng – Chánh Văn phòng HĐQT
Disclosed by: *Mr Pham Viet Hung – Chief of Office of the BOD*
Loại thông tin công bố: ☐24 giờ ☐ 72 giờ ☐ bất thường ☐ theo yêu cầu ☑ định kỳ
Type of disclosed information: ☐24h ☐ 72h ☐ *Extraodinary* ☐ *Request* ☑ *Periodic*
Nội dung thông tin công bố: **Báo cáo tỷ lệ an toàn tài chính soát xét thời điểm 30.6.2026 của Agriseco.**
Content of disclosed information: ***Agriseco's reviewed Financial Safety Ratio Report as at 30.6.2026***
Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 29/07/2026 tại đường dẫn: http://agriseco.com.vn
This information was disclosed on the website of the company on July 29th, 2026 at the link: http://agriseco.com.vn
Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.
We hereby commit that the above published information is true and take all legal responsibilities for the content of the published information.

NGƯỜI ĐƯỢC ỦY QUYỀN CÔNG BỐ THÔNG TIN
AUTHORIZED PERSON TO DISCLOSE INFORMATION

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK
DN: C=VN, S=HÀ NỘI, L=BaĐình, CN=CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK, OID.0.9.2342.19200300.100.1.1=MST:0101150107
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S.G.P: 108 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK
Q. ĐỐNG ĐA - T.P HÀ NỘI

Phạm Việt Hưng

Agribank Securities Corporation

Financial safety ratio report

30 June 2026



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Agribank Securities Corporation

Financial safety ratio report

30 June 2026

Agribank Securities Corporation

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Agribank Securities Corporation

GENERAL INFORMATION

THE COMPANY

Agribank Securities Corporation ("the Company") is a joint stock company established under the Operating License No. 108/UBCK-GP issued by the Chairman of the State Securities Commission on 10 July 2009, Amended License 31/GPDC-UBCK issued by the State Securities Commission on 30 June 2025 and other subsequent amended licenses.

The Company's initial charter capital was VND 60,000,000,000 and has been supplemented in accordance with amended licenses over time. As at 30 June 2026, the Company's total charter capital is VND 2,283,118,230,000.

The Company's primary activities are to provide brokerage service, securities trading, underwriting for securities issues, custodian services, finance and investment advisory services, entrusted management of investors' securities trading accounts, margin lending and advancing payment for securities service. The Company's Head Office is located on the 5th Floor, Green Diamond Building, No. 93 Lang Ha, Dong Da Ward, Hanoi.

As at 30 June 2026, the Company has branches in Da Nang and Ho Chi Minh City.

As at 30 June 2026, the Company has 162 employees (31 December 2025: 157 employees).

BOARD OF DIRECTORS

Members of the Board of Directors during the period and at the date of the interim financial statements are as follows:

Name	*Title*	*Appointment date*
Mr. Phan Van Tuan	Chairman	Elected on 22 April 2024
Mr. Nguyen Duc Thuan	Member	Elected on 22 April 2024
Ms. Nguyen Thi Hong Hanh	Member	Elected on 22 April 2024
Mr. Doan Ngoc Hoan	Member	Elected on 22 April 2024

BOARD OF SUPERVISION

Members of the Board of Supervision during the period and at the date of the interim financial statements are as follows:

Name	*Title*	*Appointment date*
Ms. Le Huong Giang	Head of the Board of Supervision	Elected on 22 April 2024
Ms. Nguyen Thi Hong Duong	Member	Elected on 22 April 2024
Mr. Do Duc Tu	Member	Elected on 22 April 2024

GENERAL INFORMATION (continued)

MANAGEMENT

Members of the Management during the period and at the date of the interim financial statements are as follows:

Name	*Title*	*Appointment/dismissal date*
Mr. Nguyen Hoang Tung	Deputy Chief Executive Officer in charge of the Management	Elected on 01 April 2026
Mr. Le Son Tung	Chief Executive Officer	Elected on 01 March 2023 Dismissed on 23 April 2026
Mr. Bui Duc Thang	Deputy Chief Executive Officer	Elected on 28 April 2024
Ms. Nguyen Ngoc Lan	Deputy Chief Executive Officer	Elected on 30 August 2024

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and as at the date of this report is Mr. Phan Van Tuan, Chairman of the Board of Directors.

Mr. Nguyen Hoang Tung, Deputy Chief Executive Officer, was authorized by Mr. Phan Van Tuan to sign the financial statements under Authorization Letter No. 325/QD-CT.HDQT issued by the Chairman of the Board of Directors on 24 April 2026.

AUDITORS

The auditors of the Company are Ernst & Young Vietnam Limited

Agribank Securities Corporation

REPORT OF MANAGEMENT

The Management of Agribank Securities Corporation ("the Company") is pleased to present this report and the financial safety ratio report of the Company as at 30 June 2026.

THE MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE FINANCIAL SAFETY RATIO REPORT

The Management confirmed that it has complied with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance ("Circular 91") and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance ("Circular 102"), which amends and supplements a number of articles of Circular 91 governing financial safety indicators and measures applicable to securities business organizations that fail to satisfy financial safety requirements, and Note 2.1 to the Financial Safety Ratio Report in the preparation and presentation of the Financial Safety Ratio Report as at 30 June 2026.

STATEMENT OF THE BOARD OF MANAGEMENT

The Management does hereby state that, in its opinion, the accompanying financial safety ratio report is prepared in accordance with the requirements of Circular 91, Circular 102 and *Note 2.1* of financial safety ratio report.

For and on behalf of the Management:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Mr. Nguyen Hoang Tung
Deputy Chief Executive Officer
in charge of the Management

Hanoi, Vietnam

28 July 2026

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Reference: 11799503/E-70101582-ATTC/LR

REPORT ON REVIEW OF FINANCIAL SAFETY RATIO REPORT

To: The Shareholders of
Agribank Securities Corporation

We have reviewed the accompanying financial safety ratio report of Agribank Securities Corporation ("the Company") as at 30 June 2026 as prepared on 28 July 2026 and set out on pages from 6 to 34. The report has been prepared by the Company's Management in accordance with the regulations under Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance ("Circular 91") and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance ("Circular 102") amending and supplementing Circular No. 91 on financial safety ratio and remedies applicable to securities companies that fail to meet the stipulated financial safety ratio (herein referred to as "Circular 91") and *Note 2.1* of financial safety ratio report.

Management's responsibility

The Company's Management is responsible for the preparation and presentation of this financial safety ratio report in accordance with Circular 91 amended and supplemented by Circular 102 and *Note 2.1* of financial safety ratio report. Management is also responsible for the internal control as Management determines that it is necessary to enable the preparation and presentation of the financial safety ratio report that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express a conclusion on the financial safety ratio report based on our review. We conducted our review in accordance with Vietnamese Standards 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.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying financial safety ratio report, in all material respects, is not prepared and presented in accordance with the Circular 91 amended and supplement by Circular 102 and *Note 2.1* of financial safety ratio report.

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Basis of preparation and restriction on use of audit report

We draw attention to *Note 2.1* and *Note 3* of the financial safety ratio report, which describes the applicable regulations, interpretations and policies to preparation of the financial safety ratio report. Also as described in *Note 2.2*, the financial safety ratio report is prepared to comply with the regulations on preparation and disclosure of the financial safety ratio report. As a result, this report may not be suitable for other purposes.

Other Matter

The interim safety ratio report of the Company for the six-month period ended 30 June 2025 were reviewed by another audit firm which expressed an unmodified conclusion on those interim safety ratio report on 25 July 2025. In addition, the financial statements of the Company as at 31 December 2025 were audited by this auditor who issued unqualified opinion on those safety ratio report on 27 February 2026.

Ernst & Young Vietnam Limited

M.S.D.N: 0300811802 - C.T.T.N.H.H - CÔNG TY TNHH ERNST & YOUNG VIỆT NAM - THÀNH PHỐ HỒ CHÍ MINH

Nguyen Phuong Nga
Deputy General Director
Audit Practicing Registration
Certificate No. 0763-2024-004-1

Hanoi, Vietnam

28 July 2026

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Agribank Securities Corporation
Official letter No: .../2026/CV-Agribank

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Re: Financial safety ratio report

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

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Hanoi, 28 July 2026

FINANCIAL SAFETY RATIO REPORT

As at: 30 June 2026

To: State Securities Commission

We hereby confirm that:

(1) The report is prepared on the basis of updated data at the reporting date and in accordance with the regulations under Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance ("Circular 91") and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance ("Circular 102"), amending and supplementing certain articles of Circular No. 91 on financial safety indicators and remedies applicable to securities companies that fail to meet the stipulated financial safety indicators;

(2) Subsequent events after the date of this report that can have effects on the financial position of the Company will be updated in the next reporting year;

(3) We bear full legal responsibility for the accuracy and truthfulness of the contents of the report.

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Ms. Tang Thi Trinh	Mr. Nguyen Thai Quoc	Mr. Nguyen Hoang Tung
Chief Accountant	Head of Internal Control and Risk Management Department	Deputy Chief Executive Officer in charge of the Management

Hanoi, Vietnam

28 July 2026

Agribank Securities Corporation

FINANCIAL SAFETY RATIO REPORT
as at 30 June 2026

SUMMARY TABLE ON EXPOSURES TO RISKS AND LIQUID CAPITAL

Currency: VND

No	*ITEMS*	*Notes*	*Exposures to risk/ Liquid capital*
1	Total exposures to market risk	4	107,834,362,931
2	Total exposures to settlement risk	5	572,377,578,608
3	Total exposures to operational risk	6	54,377,702,843
4	**Total exposures to risks (4=1+2+3)**		**734,589,644,382**
5	**Liquid capital**	**7**	**2,908,736,106,820**
6	**Liquid capital ratio (6=5/4) (%)**		**395.97%**

Hanoi, Vietnam

28 July 2026

Ms. Tang Thi Trinh	Mr. Nguyen Thai Quoc	Mr. Nguyen Hoang Tung
Chief Accountant	Head of Internal Control and Risk Management Department	Deputy Chief Executive Officer in charge of the Management

1. THE COMPANY

Agribank Securities Corporation ("the Company") is a joint stock company established under the Operating License No. 108/UBCK-GP issued by the Chairman of the State Securities Commission on 10 July 2009, Amended License 31/GPDC-UBCK issued by the State Securities Commission on 30 June 2025 and other subsequent amended licenses.

The Company's principal activities include securities brokerage, proprietary trading, securities underwriting, securities depository services, securities investment advisory services, financial advisory services, entrusted management of investors' securities trading accounts, margin lending services, and other financial services as permitted by the Ministry of Finance.

Charter capital

As at 30 June 2026, the Company's total charter capital was VND 2,283,118,230,000.

Location and network

The Company's Head Office is located on the 5th Floors, Green Diamond Building, No. 93 Lang Ha, Dong Da Ward, Hanoi. As at 30 June 2026, the Company operates two branches in Da Nang City and Ho Chi Minh City.

Employees

As at 30 June 2026, the Company has 162 employees (31 December 2025: 157 employees).

2. BASIS OF PRESENTATION

2.1 The applicable regulations

The financial safety ratio report of the Company is prepared and presented in accordance with the regulations under Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance ("Circular 91") and Circular No. 102/2025/TT-BTC dated 29 October 2025 by the Ministry of finance ("Circular 102"), amending and supplementing Circular No.91 on financial safety indicators and remedies applicable to securities companies that fail to meet the stipulated financial safety indicators. This financial safety ratio report is prepared on the basis of the financial statements of the Company at the reporting date.

2.2 Purpose of preparation

The financial safety ratio report is prepared to comply with the regulations on preparation and disclosure of the financial safety ratio report and may not be suitable for other purposes.

2.3 Reporting currency

The Company prepares this report in Vietnam dong ("VND").

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT

3.1 Liquid capital ratio

Liquid capital ratio of the Company is determined using the formula specified in accordance with Circular 91, amended and supplemented by Circular 102 as follows:

$$\text{Liquid Capital ratio} = \frac{\text{Liquid Capital x 100\%}}{\text{Total exposures to risks}}$$

Where, total exposures to risks are the sum of exposures to market risk, settlement risk, and operational risk.

3.2 Liquid capital

In accordance with Circular 91, amended and supplemented by Circular 102, the Company's liquid capital is the total equity that can be converted into cash within ninety (90) days, details as follows:

- Owners' equity, excluding redeemable preference share (if any);
- Share premium, excluding redeemable preferred share (if any);
- Convertible bonds – Equity component (applicable to securities company issuing convertible bonds);
- Other owners' equity;
- Differences in revaluation of assets at fair value;
- Differences in foreign exchange rates;
- Charter capital supplementary reserve;
- Operational risk and financial reserve;
- Other owner's equity reserves in compliance with prevailing regulations;
- Undistributed retained earnings;
- Balance of provision for impairment of assets;
- Fifty percent (50%) of fixed assets' increased value revaluated in accordance with prevailing regulations (in case of positive revaluation), or minus the total decreased value (in case of negative revaluation);
- Decreases to liquid capital *(Notes 3.2.1)*;
- Increases to liquid capital *(Notes 3.2.2)*; and
- Other capital (if any).

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.2 *Liquid capital* (continued)

3.2.1 *Decreases to liquid capital*

The Company's liquid capital is decreased due to the following items:

- Treasury shares (if any);
- Total decreases in value of financial assets recognised at cost equivalent to the difference between market value and carrying value of the assets, excluding the securities issued by the Company's related parties as well as the securities restricted to transfer with the remaining restriction period of more than ninety (90) days as from the date of financial safety ratio report;
- The escrow value, in case the Company places collateral assets to the banks for banks' guarantee upon the Company's issuance of covered warrant, is determined as the minimal value of the followings: the value of banks' guarantee and the value of collateral assets (Equivalent to volume of assets * Asset price * (1 – Market risk coefficient));
- The value of the Company's assets used as collaterals for the Company's liabilities with other institutions and individuals, of which the remaining terms are of more than ninety (90) days (Equivalent to volume of assets * Asset price * (1 – Market risk coefficient)). In case where the collateral is used to secure multiple obligations of the Company, the deduction shall be allocated proportionately to each obligation of the Company (Remaining value of the obligation/collateral value);
- Short-term assets include prepaid items, receivables and advances of which the remaining recovery period or settlement period is of more than ninety (90) days, and other short-term assets;
- Long-term assets;
- The qualified, adversed or disclaimed items on the audited, reviewed financial statements (if any);
- Securities issued by the Company's related parties in the following cases:
  - The parent company, subsidiaries of the Company;
  - Subsidiaries of the Company's parent company.
- Securities restricted to transfer with the remaining restricted period of more than 90 days as from the calculation date;
- Losses determined at contract value from other counter parties which are assessed as completely insolvent.

When determining the above decreases to liquid capital, the Company makes the following adjustments to the decrease value:

- For assets used as collaterals for obligations with other entities and individuals, the decrease value shall be deducted by the minimal value of the followings: market value of the assets, book value and residual value of the obligation;
- For assets secured by other entities and individuals' assets, the decrease value shall be deducted by the minimal value of the followings: value of the collaterals, book value.

Accordingly, value of collateral used in calculating the deduction from decreases to liquid capital is determined as: Quantity of assets * Asset price * (1 – Market risk coefficient) in accordance with Circular 91, amended and supplemented by Circular 102.

The following long-term and short-term assets indicators are not included in the deductions from liquid capital are specified as follows:

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.2 *Liquid capital* (continued)

3.2.1 Decreases to liquid capital (continued)

- Assets against market risks shall be identified as prescribed in Circular 91, amended and supplemented by Circular 102 except for securities issued by the parent company, subsidiaries of the Company or subsidiaries of the Company's parent company or securities restricted to transfer with the remaining restricted period of more than ninety (90) days as from the calculation date;
- The contracts and transactions against which liquidity risks shall be identified as prescribed in Circular 91 amended and supplemented by Circular 102;
- Provision for impairment of other assets;
- Provision for non-performing receivables.

The Company does not calculate exposures to risks for items deducted from the liquid capital.

3.2.2 Increases to liquid capital

The Company's liquid capital is increased due to the following items:

- Total increases in value of financial assets recognized at cost equivalent to the difference between market value and carrying value of the assets, excluding the securities issued by the Company's related parties as well as the securities restricted to transfer with the remaining restriction period of more than ninety (90) days as from the date of financial safety ratio report; and
- Debts that are convertible to equity, including: convertible bonds, preferred shares and other debt instruments registered to supplement liquid capital with the State Securities Commission and satisfied all conditions stated in Clause 2, Article 7 of Circular 91, amended and supplemented by Article 4, Circular 102.

The maximum value of total debt items used to increase liquid capital is 50% of the Company's owners' equity. Regarding convertible debts and debts registered to supplement the Company's liquid capital with the State Securities Commission, the Company deducts 20% of their original value each year during the last five (05) years prior to maturity/conversion into common shares and deducts 25% of residual value quarterly during the last four (04) quarters prior to maturity/conversion into common shares.

3.3 *Exposures to market risk*

Exposures to market risk are the potential losses which may occur when the market value of the Company's assets or assets expected to own from underwriting contracts fluctuates in a negative trend. Exposures to market risk are determined for the Company's assets, stated in Clause 2, Article 9 of Circular 91, including: cash and cash equivalent, money market instruments, bonds, shares, funds/shares of securities investment companies; that are determined by the Company at the end of the transaction day using the following formula:

Exposures to market risk = Net position x Asset price x Market risk coefficient

In particular, net position is the net volume of securities held by the Company at the reporting date, after being deducted by the number of securities lent and increased by the number of securities borrowed in accordance with prevailing regulations.

Exposures to market risk of securities that are not yet fully distributed from underwriting contracts in terms of firm commitment, covered warrant issued by the Company and future contracts are determined using the formula demonstrated in *Note 3.3.2*.

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 *Exposures to market risk* (continued)

Assets which are excluded when determining exposures to market risk include:

- Treasury shares;
- Securities issued by related parties of the Company in the following cases:
  - The parent company, subsidiaries of the Company;
  - Subsidiaries of the Company's parent company.
- Securities restricted to transfer with the remaining restricted period of more than ninety (90) days as from the calculation date;
- Bonds, debt instruments and valuable papers in the money market which have been matured;
- Securities which have been hedged by selling warrants or futures contracts; put warrants and put options which have been used to hedge for underlying securities.

3.3.1 *Market risk coefficient*

Market risk coefficient is determined for each account of assets as specified in Appendix I, Circular 102.

3.3.2 *Asset price*

a. Cash and cash equivalents, monetary market instruments

Value of cash in VND is the cash balance at the calculation date.

Value of cash in foreign currencies is the equivalent in VND using the exchange rate published by credit institutions which are allowed to conduct foreign currencies trading at the calculation date.

Value of term deposits, cash equivalent and money market instruments is the amount deposited or acquisition cost plus accrued interest.

b. Bonds

Value of listed bonds is the average price at the most recent trading day plus accrued interest from the latest coupon payment date to the trading date (if the average price does not include accrued interest). In case there is no transaction for such bonds for more than fifteen (15) days up to the calculation date or have been delisted, the value of bonds is the highest of the following values included accrued interest: The price of the nearest valuation period but not exceeding ninety (90) days before the valuation date; Acquisition cost; Par value and Price determined by the internal valuation methods.

Value of unlisted bonds is the average price of the bond quoted on the trading system of the Stock Exchange at the most recent trading date plus accrued interest from the latest coupon payment date to the trading date (if the average price does not include accrued interest). In case the bonds are not traded on the centralized trading system of the Stock Exchange, or have no transaction for more than fifteen (15) days up to the calculation date, or have been deregistered from trading, its value shall be the highest among the following values included accrued interest: The price of the nearest valuation period but not exceeding ninety (90) days before the valuation date; Acquisition cost; Par value and Price determined by the internal valuation methods.

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 Exposures to market risk (continued)

3.3.2 Asset price (continued)

c. Shares

Value of listed shares is determined based on the closing prices (or equivalent term under the Exchange's Regulations) of the latest trading day prior to the date of calculation on the Stock Exchange.

Value of unlisted shares which have been registered on the unlisted public companies market (UPCoM) is the reference prices (or equivalent term under the Exchange's Regulations) of the latest trading day prior to the date of calculation.

In case there is no transaction of the shares listed or registered on UPCoM during more than fifteen (15) days to the date of calculation, or shares have been delisted, deregistered from trading, value of these shares is the highest of the following values: Book value; Acquisition cost; and Price determined by internal valuation methods of the Company.

Value of shares which are suspended from trading, delisted or deregistered from trading is the highest of the following values: The price of the nearest valuation period but not exceeding ninety (90) days before the valuation date; Book value, Par value, Price determined by internal valuation methods of the Company.

Value of shares which are registered or custodied but has not been listed or registered for trading is the average price of quotations from at least three (03) securities companies which are not related to the Company on the latest trading day prior to the date of calculation. If there are no sufficient quotation from at least three (03) securities companies, the value of shares is the highest of the following values: Quoted price; Value determined in the latest reporting period; Book value; Acquisition cost; Price determined by internal valuation methods of the Company.

Value of shares of organizations in term of dissolution, or of bankruptcy is 80% of the liquidated value of such shares at the date of preparation of the latest balance sheet, or price determined by internal methods of the Company.

The value of other shares or capital contributions is the maximum of book value; acquisition cost/value of capital contribution; price determined by internal methods of the Company.

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 Exposures to market risk (continued)

3.3.2 Asset price (continued)

d. Securities investment fund certificates/Shares of securities investment companies

The value of listed public investment fund certificates or shares of a public securities investment company is determined based on the closing price (or equivalent term under the Exchange's Regulations) of the latest trading day prior to the date of calculation. In cases where there have been no transactions for more than fifteen (15) days prior to the valuation date, or where the listing has been withdrawn due to a transfer between Stock Exchanges, the value of such listed public investment fund certificates or shares of a public securities investment company is the highest of the following values: (i) the net asset value per fund certificate/share as publicly disclosed in accordance with regulations at the most recent date prior to the valuation date; (ii) the acquisition price; and (iii) the value determined by internal valuation methods of the Company.

Value of member fund or shares of private securities investment companies is equal to the net asset value per capital contribution unit/share as at the most recent reporting period or valuation period prior to the valuation date.

Value of unlisted public fund certificates is the net asset value per fund certificate as publicly disclosed in accordance with prevailing regulations at the most recent date prior to the valuation date.

Value of other funds/shares is price determined by the internal methods of the Company.

e. Undistributed securities from underwriting contracts in form of firm commitment

► Exposures to market risk of these securities are determined as the following formula:

Exposures to market risk

= {Quantity of undistributed securities, or distributed but not yet paid

x Issuance underwriting price – Value of collaterals (if any)} x Issuance risk coefficient

$$\times \left\{ \text{Market risk coefficient} + \frac{(\text{Issuance underwriting price} - \text{Trading price}) \text{ (if positive)}}{\text{Issuance underwriting}} \times 100\% \right\}$$

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 Exposures to market risk (continued)

3.3.2 Asset price (continued)

e. Undistributed securities from underwriting contracts in form of firm commitment (continued)

In case of Initial Public Offering (IPO), including initial equitization auction, bonds auction, trading price is equal to book value per share of issuer at the latest period, or initial price (if unable to determine book value), or par value (in case of bonds).

- Market risk coefficient is determined in *Note 3.3.1;*
- Issuance risk coefficient is determined based on remaining duration to the ending date of the distribution period according to the contract, but not exceed the allowed distribution period in accordance with legislative regulations, as follows:
  - Until the last day of the distribution period, if the remaining time is more than sixty (60) days: the issuance risk coefficient is 20%;
  - Until the last day of the distribution period, if the remaining time is from thirty (30) to sixty (60) days: the issuance risk coefficient is 40%;
  - Until the last day of the distribution period, if the remaining time is less than thirty (30) days: the issuance risk coefficient is 60%;
  - In the period from the last day of the distribution period to the settlement day: the issuance risk coefficient is 80%;
- After the last settlement day, the Company has to determine the exposures to market risk of securities that have not been distributed using the formula in *Note 3.3* in accordance with regulations stated in Clause 4 Article 9 Circular 91;
- Value of customers' collaterals is determined as follows:

  Value of collaterals = Volume of assets x Asset price x (1 – Market risk coefficient)

f. Covered warrants issued by the Company

- Exposure to market risk of covered warrants issued by the Company, in case of gain, is determined by the following formula:

  Exposures to market risk = Max {((P$_0$ x Q$_0$/k - P$_1$ x Q$_1$) x r - MD), 0}

  Where:

  P$_0$: Average closing price of underlying securities in five (05) trading days before the calculation date

  Q$_0$: the number of outstanding warrants of securities companies

  k: conversation ratio

  P$_1$: price of the underlying securities determined as prescribed in Appendix II Circular 102

  Q$_1$: the number of the underlying securities used by securities companies as guarantee of the obligation to make payment for the covered warrant issued by such trader

  r: the market risk coefficient of the warrant, which is determined according to Appendix I Circular 102

  MD: the margin value in case the securities company issues the covered warrant

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 *Exposures to market risk* (continued)

3.3.2 *Asset price* (continued)

f. Covered warrants issued by the Company (continued)

- The underlying securities in the above formula shall satisfy the following conditions: being included in the issuance plan or registered with the State Securities Commission on the use of these securities to hedge against the risks of the covered warrants; and being the underlying securities of the covered warrants;
- In case the covered warrants issued by a securities company is unprofitable, the Company shall calculate exposures to market risk of underlying securities from the hedging activities instead of exposures to market risk of the covered warrants;
- The Company also calculates market risk for the difference between the value of the underlying securities used to hedge against the risk of the covered warrants and the value of the underlying securities necessary to hedge for the covered warrants (corresponding to hedging value).

g. Futures contract

Exposures to market risk of futures contracts are determined by the following formula:

Exposures to market risk = Max {((Daily settlement value - Buy-in security value) x Market risk coefficient of futures contract - Margin value), 0}

In which:

- Settled price at the end of the day = Closing price x Open volume
- Securities purchasing value is the value of underlying securities purchased by the Company to cover for future contractual obligations;
- Margin value is the value of asset that the Company deposits for investment, proprietary trading and market making transactions related to futures contracts.

3.3.3 *Increase of exposures to market risk*

Exposures to market risk of assets are increasingly adjusted in case that the Company over invests in these assets, except for the securities issued under underwriting contract in form of firm commitment, Government bonds and bonds guaranteed by the Government. The exposures to market risk will be adjusted in accordance with following principles:

- An increase of 10% if the total value of investment in securities, contributed capital of an organization accounts for more than 10% to 15% of the owners' equity of the Company;
- An increase of 20% if the total value of investment in securities, contributed capital of an organization accounts for more than 15% to 25% of the owners' equity of the Company;
- An increase of 30% if the total value of investment in securities, contributed capital of an organization accounts for more than 25% of the owners' equity of the Company.

Dividends, coupons, preference right of shares (if any) or interest of deposits, cash equivalents, negotiable instruments and valuable papers shall be added to the value of asset for the purpose of determining the exposures to market risk.

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 *Exposures to settlement risk*

Exposures to settlement risk are the potential losses which may occur when a counter party fails to fulfil its settlement obligation or transfer assets on time as committed. Exposures to settlement risk are determined at the transaction date as follows:

- For term deposits at credit institutions, certificates of deposit issued by credit institutions; securities borrowing agreement in accordance with legal regulations; repurchase agreements and reversed repurchase agreements in accordance with prevailing regulations; margin loan contracts in accordance with prevailing regulations; receivables from customers in securities trading activities; receivables from matured bonds, valuable papers, mature debt instruments that have not yet been paid; other receivables, contracts, transactions and other capital usage exposed to settlement risk:

  Exposures to settlement risk before the date of securities transfer, cash settlement, contract liquidation shall be determined using the following formula:

  Exposures to settlement risk = Settlement risk coefficient of counterparty x Value of assets exposed to settlement risk

- For underwriting contracts in the form of firm commitment signed with other organizations in a syndicated underwriting contract in which the Company is the lead underwriter, the exposures to settlement risk value equals 30% of the remaining value of unpaid underwriting contracts;

- For receivables from matured bonds, valuable papers, matured debt instruments for which payment has not been made, other receivables and other assets that are overdue, securities have not been delivered on time including securities and cash which have not been received from term deposits at credit institutions; certificates of deposit issued by credit institutions; securities borrowing or loan contracts in accordance with prevailing regulations; repurchase and reverse repurchase agreements in accordance with prevailing regulations; matured margin loans in accordance with prevailing regulations; receivables arising from securities business activities in accordance with legal regulations, the exposures to settlement risk is determined as follows:

  Exposures to settlement risk = Settlement risk coefficient by time x Value of assets exposed to settlement risk

- For contracts, transactions, capital utilizations, repurchase or resale agreements of securities, or other similar agreements not included in the above-mentioned contracts and transactions, receivables from debt trading with trading partners other than Vietnam Asset Management Company for credit institutions ("VAMC"), Vietnam Debt and Asset Trading Company Limited ("DATC"), exposures to settlement risk is determined as follows:

  - Deposit agreements or agreements for purchasing real estate, and economic agreements of similar nature: Payment risk value = Deposit amount × 150%;
  - Loans or receivables from customers not classified under point d and g, Clause 1 of this Article: Payment risk value = Loan or receivable amount × 150%;
  - Other contracts or transactions: Payment risk value = Total value of assets potentially exposed to payment risk × 100%.

- For advances which have recover time under ninety (90) days (excluding extended advances), exposures to settlement risk is determined as follows:

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 *Exposures to settlement risk* (continued)

Value of assets exposed to settlement risk		Risk coefficient	Exposures to settlement risk
Value of total advances	accounting for 0% to 2% of owners' equity at the date of calculation	8%	Exposures to settlement risk = Value of assets exposed to settlement risk × Settlement risk coefficient
	accounting for over 2% to under 5% of owners' equity at the date of calculation	50%	
	accounting for over 5% of owners' equity at the date of calculation	100%	

3.4.1 *Settlement risk coefficient*

Settlement risk coefficient is determined based on the type of counterparties and specific periods as stipulated in Appendix III, Circular 91.

3.4.2 *Value of assets exposed to settlement risk*

a. Securities lending, securities borrowing, margin contracts, repurchase and reverse repurchase agreements

Value of assets exposed to settlement risk is the market value of the contract determined as follows:

- Exposures to settlement risk is as follows:

No	Type of transaction	Value of assets exposed to settlement risk
1	Term deposits, certificates of deposits, unsecured loan amounts; contracts, transactions, capital use according to Point k, Clause 1, Article 10, Circular 91, amended and supplemented by Clause 1, Article 7 Circular 102	Total balance of term deposits, certificate of deposit, loan value, contract value, transaction value plus dividends, dividends, preference value (for securities) or deposit interest, loan interest, other surcharges (for credit)
2	Securities lending	Max {(Market value of the contract - Collateral value (if any)),0}
3	Securities borrowing	Max {(Collateral value - Market value of the contract),0}
4	Reverse repurchase agreements	Max {(Contract value based on purchase price - Market value of the contract x (1 - Market risk coefficient)),0}
5	Repurchase agreements	Max {(Market value of the contract x (1 - Market risk coefficient) - Contract value based on selling price),0}
6	Margin contracts (loans to customers to purchase securities)/Other economic agreements with the similar nature	Max {(Margin balance - Collateral value),0}

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 Exposures to settlement risk (continued)

3.4.2 Value of assets exposed to settlement risk (continued)

a. Securities lending, securities borrowing, margin contracts, repurchase and reverse repurchase agreements (continued)

Margin balance includes outstanding loan principal, interest and other fees.

Customers' collateral value is determined in line with *Note 3.4.3*. In case the value of collaterals does not have any reference in the market, its value is determined by the internal methods of the Company.

Asset price is determined in line with *Note 3.3.2*.

b. Securities trading

Value of assets exposed to settlement risk in securities trading as the following standard:

No	Period	Value of assets exposed to settlement risk
A – For the selling transactions (seller is the Company or Company's customers under the securities brokerage activities)		
1	Before the settlement date	0
2	After the settlement date	Market value of the contract (if Market value is less than Trading value)
		0 (if Market value is greater than Trading value)
B – For the buying transactions (buyer is the Company or the Company's customer)		
1	Before the securities transfer date	0
2	After the securities transfer date	Market value of the contract (if Market value is less than Trading value)
		0 (if Market value is greater than Trading value)

Settlement/Transfer period of securities is T+2 (for listed securities), T+1 (for listed bonds); T+n (for transactions outside the official trading system within n days under agreement of both parties), or in accordance with prevailing regulations (for derivatives).

c. Receivables, matured bonds, matured debt instruments

Value of assets exposed to settlement risk is the value of receivables calculated based on par value, plus accrued interest, related costs and less cash received previously (if any).

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 *Exposures to settlement risk* (continued)

3.4.3 Deduction of value of assets exposed to settlement risk

The value of collaterals of counterparties, clients shall be deducted from the Company's value of assets exposed to settlement risk, excepts transactions and contracts which were regulated in Point k, Clause 1 and Point b Clause 10 Article 10 of Circular 91, amended and supplemented in Clause 1 Article 1 and Clause 2 Article 7 of Circular 102, when determine the value of assets exposed to settlement risk if the related contracts and transactions satisfy the following conditions:

- Counter partners or customers use collaterals to ensure their fulfilment of obligations and their collaterals are cash, cash equivalents, valuable papers, negotiable instruments on the money market, securities listed and registered on the Vietnam Stock Exchange and the subsidiaries, Government bonds, bonds guaranteed by the Ministry of Finance;
- The Company has rights to control, manage, use, and transfer collaterals if partners fail to make payment fully and timely as agreed in the contracts.

Value of asset subjected to deduction is determined as follows:

Collateral value = Volume of assets x Asset price x (1 – Market risk coefficient)

Assets price is determined in accordance with *Note 3.3.2.*

3.4.4 Increase in exposures to settlement risk

Exposures to settlement risk are adjusted to increase in the following cases:

- An increase of 10% if the value of deposits contracts, loans, undue receivables, repurchase agreements, reversed repurchase agreements, the total value of loans to an organization, an individual and a group of related organizations/individuals (if any) account for more than 10% to 15% of the owners' equity of the Company;
- An increase of 20% if the value of deposits contracts, loans, undue receivables, repurchase agreements, reversed repurchase agreements, the total value of loan to an organization, an individual and a group of related organizations/individuals (if any) account for more than 15% to 25% of the owners' equity of the Company;
- An increase of 30% if the value of deposits contracts, loans, undue receivables, repurchase agreements, reversed repurchase agreements, the total value of loan to an organization, an individual and a group of related organizations/individuals (if any), or an individual and related parties of that individual (if any), account for more than 25% of the Owners' equity of the Company.

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 Exposures to settlement risk (continued)

3.4.5 Net bilateral clearing value of assets exposed to settlement risk

Value of assets exposed to settlement risk is subject to net bilateral clearing in cases:

- Settlement risk relating to the same partner;
- Settlement risk occurred to the same type of transaction;
- The net bilateral clearing is agreed in prior by related parties by documents.

3.5 Exposures to operational risk

Exposures to operational risk are the potential losses which may occur due to technical errors, system errors and business processes, human errors during performing their work, or due to the lack of capital resulting from expenses, losses arising from investment activities, or other objective reasons.

Exposures to operational risk of the Company are determined at the higher of 25% of the Company's operational maintaining expenses within twelve (12) consecutive months up to reporting date or 20% of the Company's legal capital.

The Company's operational maintaining expenses are determined from total expenses incurred in the year less: depreciation expense; reverse/provision expense for the impairment of short-term, long-term financial assets and mortgage assets; reverse/provision expense for the impairment of receivable; reverse/provision expense for the impairment of other short-term assets; and loss from revaluation of financial assets at fair value through profit and loss ("FVTPL"), interest expenses; differences arising from revaluation of outstanding warrants payable; unrealized foreign exchange gain or loss; financial expenses and other non-cash expenses in the business activities of the securities company.

4. CALCULATION SHEET ON EXPOSURES TO MARKET RISK

	Investment items	*Risk coefficient %*	*Scale of risk VND*	*Exposures to risk VND*
		(1)	*(2)*	*(3) = (1) x (2)*
I.	**Cash and cash equivalents, monetary market instruments**			-
1	Cash (VND) and demand deposits at banks	0	26,896,579,643	-
2	Cash equivalents	0	105,121,027,410	-
3	Valuable papers, transferable instruments in the money market, certificate of deposit	0	1,794,258,878,186	-
II.	**Government bonds**			**8,906,160,000**
4	Zero-coupon Government bonds	0	-	-
5	Government bonds (include treasury bond and construction bond previously issued), Government bonds of OECD countries or guaranteed by the Government or the Central Bank of the OECD countries, bonds issued by international institutions such as IBRD, ADB, IADB, AFDB, EIB and ERBD, non-sovereign bonds	3	296,872,000,000	8,906,160,000
III.	**Credit institution bonds**			-
6.1	Credit institution bonds having remaining maturity of less than 1 year, including convertible bonds	0	-	-
6.2	Credit institution bonds having remaining maturity of 1 to under 3 years, including convertible bonds	3	-	-
6.3	Credit institution bonds having remaining maturity of 3 to under 5 years, including convertible bonds	5	-	-
6.4	Credit institution bonds having remaining maturity of 5 years or more, including convertible bonds	10	-	-
IV.	**Corporate bonds**			**45,781,045,881**
	Listed corporate bonds			-
7.1	Listed bonds having remaining maturity of less than 1 year, including convertible bonds	0	-	-
7.2	Listed bonds having remaining maturity from 1 to under 3 years, including convertible bonds	5	-	-
7.3	Listed bonds having remaining maturity from 3 to under 5 years, including convertible bonds	10	-	-
7.4	Listed bonds having remaining maturity of 5 years or more, including convertible bonds	15	-	-

4. CALCULATION SHEET ON EXPOSURES TO MARKET RISK (continued)

	Investment items	*Risk coefficient %*	*Scale of risk VND*	*Exposures to risk VND*
		(1)	*(2)*	*(3) = (1) x (2)*
IV. Corporate bonds (continued)				
Unlisted corporate bonds				**45,781,045,881**
8.1	Unlisted bonds issued by listed corporates having remaining maturity of less than 1 year, including convertible bonds	5	-	-
8.2	Unlisted bonds issued by listed corporates having remaining maturity from 1 to under 3 years, including convertible bonds	10	305,206,972,536	30,520,697,254
8.3	Unlisted bonds issued by listed corporates having remaining maturity from 3 to under 5 years, including convertible bonds	20	-	-
8.4	Unlisted bonds issued by listed corporates having remaining maturity of 5 years or more, including convertible bonds	25	-	-
8.5	Unlisted bonds issued by other corporates having remaining maturity of 1 year, including convertible bonds	15	-	-
8.6	Unlisted bonds issued by other corporates having remaining maturity from 1 to under 3 years, including convertible bonds	20	-	-
8.7	Unlisted bonds issued by other corporates having remaining maturity from 3 to under 5 years, including convertible bonds	30	-	-
8.8	Unlisted bonds issued by other corporates having remaining maturity of 5 years or more, including convertible bonds	35	-	-
8.9	List the credit ratings of the bonds/issuers (with details for each bond/issuer): (*)			
	The issuer is rated from BBB (inclusive) to below AA by an international credit rating agency (such as Standard & Poor's, Fitch Ratings, or Moody's), or holds an equivalent rating assigned by a credit rating agency licensed by the Ministry of Finance to provide credit rating services.			
	Vingroup Joint Stock Company (rated A- by FiinRatings)	5	305,206,972,536	15,260,348,627

4. CALCULATION SHEET ON EXPOSURES TO MARKET RISK (continued)

	Investment items	*Risk coefficient %*	*Scale of risk VND*	*Exposures to risk VND*
		(1)	*(2)*	*(3) = (1) x (2)*
V. Shares				**11,312,300,000**
9	Ordinary shares, preferred shares of entities listed in Stock Exchange	10	113,123,000,000	11,312,300,000
10	Ordinary shares, preferred shares of unlisted public entities registered for trading through UPCoM system	20	-	-
11	Ordinary shares, preferred shares of public entities registered for depository, but not yet listed or registered for trading; shares under IPO	30	-	-
VI. Certificates of securities investment funds				-
12	Public funds, including public securities investment companies	10	-	-
13	Member funds	50	-	-
14	Private securities investment companies	30	-	-
VII. Restricted securities trading				**6,561,088,808**
15	Securities subject to warning	35	-	-
16	Securities under control	40	-	-
17	Securities under trading halt or trading restriction	60	-	-
18	Securities under trading suspension	70	-	-
19	Securities subject to delisting or trading cancellation	80	8,201,361,010	6,561,088,808
VIII. Derivative securities				-
20	Share index futures contracts	8	-	-
	Calculation: Exposure to risk = Max {((Value of paid at the end of the day – Value of purchased securities to warranty future contractual payment obligations) x Risk coefficient of futures contracts – Escrow value (The contribution to the clearing fund for the open position of the securities company)), 0} Value of paid at the end of the day = Price paid at the end of the day x Open volume			
21	Government bond futures contracts	3	-	-
	Calculation: Exposure to risk = Max{((Value of paid at the end of the day – Value of purchased securities to warranty future contractual payment obligations) x Risk coefficient of futures contracts – Escrow value (The contribution to the clearing fund for the open position of the securities company)), 0} Value of paid at the end of the day = Price paid at the end of the day x Open volume			

4. CALCULATION SHEET ON EXPOSURES TO MARKET RISK (continued)

	Investment items	*Risk coefficient %*	*Scale of risk VND*	*Exposure to risk VND*
		(1)	*(2)*	*(3) = (1) x (2)*
IX. Other securities				**30,695,663,654**
22	Shares listed in foreign markets included in the benchmark	25	-	-
23	Shares listed in foreign markets not included in the benchmark	100	-	-
24	Covered warrants listed on Ho Chi Minh Stock Exchange	8	-	-
25	Arbitrage transactions	2	-	-
26	Shares, capital contribution and other securities	80	38,369,579,568	30,695,663,654
27	Covered warrants issued by the Company		-	-
	Calculation: Exposures to risk = $Max\{((P_0 \times Q_0 \times k - P_1 \times Q_1) \times R - MD), 0\}$			
28	Securities formed from hedging activities for the issued covered warrants (in case covered warrants are not profitable)	10	-	-
29	The positive difference between the value of the underlying securities used by the company to hedge against the risks of covered warrants and the value of the underlying securities necessary to hedge for covered warranties	10	-	-
X. Increases risk				**4,578,104,588**
	Stock code	*Increase %*	*Scale of risk VND*	*Exposure to risk VND*
1	VIC12508	10	45,781,045,881	4,578,104,588
TOTAL EXPOSURES TO MARKET RISK (I+II+III+IV+V+VI+VII+VIII+IX+X)				**107,834,362,931**

5. CALCULATION SHEET ON EXPOSURES TO SETTLEMENT RISK

	Exposures to settlement risk VND
Risks of undue items *(Note 5.1)*	109,905,153,030
Risks of overdue items *(Note 5.2)*	443,148,942,918
Risk from advances, contracts and other transactions *(Note 5.3)*	3,482,660
Supplemental exposures to settlement risk *(Note 5.4)*	19,320,000,000
Total exposures to settlement risk	**572,377,578,608**

5.1 Risks of undue items

Type of transactions	Risk coefficient(%)	Exposures to settlement risk (VND)						Total exposures to settlement risk (VND
		0%	0.8%	3.2%	4.8%	6%	8%	
		(1)	(2)	(3)	(4)	(5)	(6)	
1	Term deposits, certificates of deposits and loans without collaterals and receivables from transaction activities and securities trading operations, and other items exposed to settlement risk (*)	-	-	-	-	107,203,412,143	2,701,740,887	109,905,153,030
2	Financial assets lendings/agreements with similar nature	-	-	-	-	-	-	-
3	Financial assets borrowings/agreements with similar nature	-	-	-	-	-	-	-
4	Reverse repurchase agreements/agreements with similar nature	-	-	-	-	-	-	-
5	Repurchase agreements/agreements with similar nature	-	-	-	-	-	-	-
TOTAL EXPOSURES TO SETTLEMENT RISK OF UNDUE ITEMS								**109,905,153,030**

5. CALCULATION SHEET ON EXPOSURES TO SETTLEMENT RISK (continued)

5.1 *Risks of undue items* (continued)

Details of settlement risk coefficient by counterparties are determined as follows:

No	Counterparties of the Company	Settlement risk coefficient
(1)	Government, issuers guaranteed by the Government, Government and Central Banks of OECD countries; People's committees of provinces and centrally-controlled municipalities	0%
(2)	Securities Stock Exchanges, Vietnam Securities Depository and Clearing Corporation (VSDC)	0.8%
(3)	Credit institutions, financial institutions, and securities trading institutions which are established in OECD countries and have credit ratings in accordance with the internal policies of securities trading institutions	3.2%
(4)	Credit institutions, financial institutions, and securities trading institutions which are established in OECD countries and do not meet the requirements specified in the internal policies of securities trading institutions or which are not established in OECD countries	4.8%
(5)	Credit institutions, financial institutions, and securities trading institutions, securities investment funds, securities investment companies being established and operating in Vietnam	6%
(6)	Other entities, individuals	8%

(*) Details:

	Carrying value VND	*Value of collaterals VND*	*Carrying amount without collaterals VND*	*Settlement risk coefficient by counterparties %*	*Exposures to settlement risk VND*
Receivables from Stock Exchanges and VSDC	-	-	-	0,80%	-
Term deposits and certificates of deposits	1,786,723,535,721	-	-	6,00%	107,203,412,143
Receivables from credit institutions and financial institutions	-	-	-	6,00%	-
Other receivables	33,771,761,078	-	-	8,00%	2,701,740,887
Total	**1,820,495,296,799**	**-**	**-**		**109,905,153,030**

5. CALCULATION SHEET ON EXPOSURES TO SETTLEMENT RISK (continued)

5.2 *Risks of overdue items*

No	*Overdue period*	*Risk coefficient %*	*Scale of risk VND*	*Exposures to settlement risk VND*
1	0 - 15 days after payment due date of date of transferring securities	16	-	-
2	16 - 30 days after payment due date of date of transferring securities	32	-	-
3	31 - 60 days after payment due date or date of transferring securities	48	-	-
4	From 60 days after payment due date or date of transferring securities	100	443,148,942,918	443,148,942,918
TOTAL EXPOSURES TO SETTLEMENT RISK OF OVERDUE ITEMS				**443,148,942,918**

5. CALCULATION SHEET ON EXPOSURES TO SETTLEMENT RISK (continued)

5.3 *Risk from advances, contracts and other transactions*

No	Detail	Risk coefficient (%)	Scale of risk VND	Exposures to risk VND
1.	Contracts, transactions, and capital utilization arrangements other than those specified in Points a, b, c, d, đ, e, and g, Clause 1, Article 10; repurchase and resale agreements for securities or other agreements of similar nature, except for those specified in Points c and d, Clause 1, Article 10; and receivables arising from debt trading with counterparties other than the Vietnam Asset Management Company (VAMC) and the Vietnam Debt and Asset Trading Corporation (DATC):			
	- Deposit agreements or agreements for purchasing real estate, and economic agreements of similar nature (with details for each counterparty)	150	-	-
	- Loans and other receivables from customers that are not classified under Points d and g, Clause 1, Article 10 (with details for each counterparty)	150	-	-
	- Other contracts and transactions (with details for each counterparty)	100	-	-
	- Advances (with details for each counterparty):			
	+ Accounting for from 0% to 2% of owners' equity at the calculation date	8	42,533,249	3,482,660
	+ Accounting for more than 2% to less than 5% of owners' equity at the calculation date	50	-	-
	+ Accounting for more than 5% of owners' equity at the calculation date	100	-	-
TOTAL EXPOSURES TO SETTLEMENT RISK OF OTHER CONTRACTS, TRANSACTIONS				**3,482,660**

5. CALCULATION SHEET ON EXPOSURES TO SETTLEMENT RISK (continued)

5.4 *Supplemental exposures to settlement risk*

No	*Details for each loan, each counterparty*	*Risk coefficient (%)*	*Scale of risk VND*	*Exposures to risk VND*
1	EVN Finance Joint Stock Company	10	18,000,000,000	1,800,000,000
2	Vietnam Joint Stock Commercial Bank for Industry and Trade	20	24,600,000,000	4,920,000,000
3	Vietnam Prosperity Joint Stock Commercial Bank	20	31,800,000,000	6,360,000,000
4	Joint Stock Commercial Bank for Investment and Development of Vietnam	20	31,200,000,000	6,240,000,000
TOTAL INCREASE RISK				**19,320,000,000**

6. CALCULATION SHEET ON EXPOSURES TO OPERATIONAL RISK

	Items	*Amount VND*
I.	Total operating expenses incurring during the 12 months period up to 30 June 2026	350,849,655,502
II.	Deductions from total expenses *(*)*	133,338,844,132
III.	Total expenses after deductions (III = I – II)	217,510,811,370
IV.	25% of Total expenses after deductions (IV = 25% III)	54,377,702,843
V.	20% Legal capital of the Company	50,000,000,000
TOTAL EXPOSURES TO OPERATIONAL RISK (Max {IV, V})		**54,377,702,843**

(*) Deductions from total expenses:

	Amount VND
Depreciation and amortization expenses	23,245,503,543
Expense or reversal of impairment allowance for financial assets and collateral assets	(10,000,000,000)
Expense or reversal of impairment allowance for receivables	(4,446,292,416)
Expense of fair value decrease on revaluation of financial assets recognized through profit or loss	13,096,603,518
Interest expense	111,463,029,487
Financial expenses and other non-cash expenses in the company's business operations	-
TOTAL	**133,338,844,132**

7. CALCULATION SHEET ON LIQUID CAPITAL

No	Contents	Liquid capital		
		Liquid capital VND	*Deductions VND*	*Increases VND*
		(1)	(2)	(3)
A	**Owners' equity**			
1.	Owners' equity, excluded redeemable preferred shares (if any)	2,283,118,230,000		
2.	Share premium, excluded redeemable preferred shares (if any)	4,315,527,032		
3.	Treasury shares	(626,863)		
4.	The convertible bonds - equity component	-		
5.	Other owners' equity	-		
6.	Differences from revaluation of financial assets at fair value	-		
7.	Charter capital supplementary reserve	-		
8.	Operational risk and financial reserve	-		
9.	Other funds belong to the owner's equity	35,208,664,749		
10.	Realized undistributed profit after tax	295,590,413,930		
11.	Balance to provision for impairment of assets	1,096,113,993,071		
12.	Difference from revaluation of fixed assets	-		
13.	Foreign exchange rate differences	-		
14.	Convertible debts			-
15.	Total increase or decrease in securities investment value		92,991,364	25,600,381,966
16.	Other capital (if any)	-		
1A	**Total**			**3,739,853,592,521**
B	**Short-term assets**			
I	***Financial assets***			
1.	Cash and cash equivalents			
2.	Financial assets at fair value through profit or loss ("FVTPL")			
	Securities exposed to market risk			
	Securities are deducted from liquid capital		-	
3.	Held-to-maturity ("HTM") investments			
	Securities exposed to market risk			
	Securities deducted from liquid capital		-	

7. CALCULATION SHEET ON LIQUID CAPITAL (continued)

No	Contents	Liquid capital		
		Liquid capital VND	Deductions VND	Increases VND
		(1)	(2)	(3)
B	**Short-term assets** (continued)			
I	***Financial assets*** (continued)			
4.	Loans			
5.	Available-for-sale ("AFS") financial assets			
	Securities exposed to market risk			
	Securities deducted from liquid capital		-	
6.	Provision for impairment of financial assets and mortgage assets			
7.	Receivables (receivables from disposal of financial assets, receivables and accruals from dividend, interest income from financial assets)			
	Receivables due in 90 days or less			
	Receivables due in more than 90 days		7,535,342,465	
8.	Covered warrant not yet been issued			
9.	The underlying securities for the purpose of hedging when issuing covered warrant			
10.	Receivables from services provided by the Company			
	Receivables due in 90 days or less			
	Receivables due in more than 90 days		-	
	Current receivables from counterparties that have become insolvent		-	
11.	Internal receivables			
	Internal receivables due in 90 days or less			
	Internal receivables due in more than 90 days		-	
	Current receivables from counterparties that have become insolvent		-	
12.	Receivables due to error in securities transaction			
	Receivables due in 90 days or less			
	Receivables due in more than 90 days		-	
	Current receivables from counterparties that have become insolvent		-	
13.	Other receivables			
	Other receivables due in 90 days or less			
	Other receivables due in more than 90 days		-	
	Current receivables from counterparties that have become insolvent		-	
14.	Provision for impairment of receivables			

7. CALCULATION SHEET ON LIQUID CAPITAL (continued)

No	Contents	Liquid capital		
		Liquid capital VND	Deductions VND	Increases VND
		(1)	(2)	(3)
B	**Short-term assets** (continued)			
II	***Other short-term assets***			
1.	Advances			
	Advances with the remaining repayment term of 90 days or less			
	Advances with the remaining repayment term of more than 90 days		-	
	Current receivables from counterparties that have become insolvent		-	
2.	Office supplies, tools and materials		1,597,618,000	
3.	Short-term prepaid expenses		2,479,618,878	
4.	Short-term deposits, collaterals and pledges		-	
5.	Deductible value added tax		-	
6.	Tax and other receivables from the State		740,109,678	
7.	Other current assets		600,150,325,000	
8.	Provision for impairment of other current assets			
1B	**Total**			**612,503,014,021**
C	**Long-term assets**			
I	***Long-term financial assets***			
1.	Long-term receivables		-	
2.	Investments			
2.1	Held-to-maturity investments			
	Securities exposed to market risk			
	Securities deducted from liquid capital		*4,920,689,461*	
2.2	Investments in subsidiaries		-	
2.3	Other long-term investments		-	
II	***Fixed assets***		***190,456,018,902***	
III	***Investment properties***		-	
IV	***Construction in progress***		-	
V	***Other long-term assets***			
1.	Long-term deposits, collaterals and pledges		113,000,000	
2.	Long-term prepaid expenses		3,124,763,317	
3.	Deferred income tax assets		-	
4.	Payment for Settlement Assistance Fund		20,000,000,000	
5.	Other long-term assets		-	
VI	***Provision for impairment of non-current assets***			
	The qualified, adversed or disclaimed items on the audited, reviewed financial statements not being deducted in accordance with Article 5, Circular 91		-	
1C	**Total**			**218,614,471,680**

7. CALCULATION SHEET ON LIQUID CAPITAL (continued)

No	Contents	Liquid capital		
		Liquid capital VND	*Deductions* VND	*Increases* VND
		(1)	(2)	(3)
D	**Escrow, collateral items**			
1	The value of the escrow			
1.1	The value of contribution to Settlement Assistance Fund of VSDC		-	
1.2	The value of contribution to the clearing fund of the central settlement counterparty for the open position of the clearing member		-	
1.3	The value of cash escrow and banks' guarantee for issuing covered warrants		-	
2	The value of collaterals for obligations due in more than ninety (90) days (with details for each counterparty)		-	
2.1	Securities company		-	
1D	**Total**			-
LIQUID CAPITAL = 1A-1B-1C-1D				**2,908,736,106,820**

(*) This balance includes a receivable of VND599,000,000000 related to bonds issued by the Vietnam Shipbuilding Industry Corporation (Vinashin), which matured in 2017 and were subsequently reclassified from held-to-maturity investments to other receivables. As Vinashin is no longer able to settle its obligations, this receivable has been fully deducted from the Company's liquid capital.

Notes:

☐ Non-applicable for the preparation of the financial safety ratio report

8. EVENTS AFTER THE REPORTING DATE

There is no matter or circumstance that arisen since 30 June 2026 that requires adjustment or disclosure in the financial safety ratio report of the Company at 30 June 2026.

Hanoi, Vietnam

28 July 2026

Ms. Tang Thi Trinh	Mr. Nguyen Thai Quoc	Mr. Nguyen Hoang Tung
Chief Accountant	Head of Internal Control and Risk Management Department	Deputy Chief Executive Officer in charge of the Management

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