

CÔNG TY CỔ PHẦN
CHỨNG KHOÁN APG
APG SECURITIES JOINT
STOCK COMPANY

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

Số/No.: 1360.26.APG

TP. Hồ Chí Minh, ngày 13 tháng 08 năm 2026

Ho Chi Minh City, August 13, 2026

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ
NƯỚC VÀ SỞ GIAO DỊCH CHỨNG KHOÁN
DISCLOSURE OF INFORMATION ON THE WEBSITE OF THE STATE SECURITIES COMMISSION
AND STOCK EXCHANGE

CÔNG TY
CỔ PHẦN
CHỨNG
KHOÁN
APG

Digitally signed
by CÔNG TY CỔ
PHẦN CHỨNG
KHOÁN APG
Date:
2026.08.13
17:51:46
+07'00'

- Kính gửi: - Ủy ban Chứng khoán Nhà nước;
- Sở Giao dịch Chứng khoán Việt Nam;
- Sở Giao dịch Chứng khoán Hà Nội;
- Sở Giao dịch Chứng khoán TP. Hồ Chí Minh.
- To: - The State Securities Commission;
- Vietnam Exchange;
- Hanoi Stock Exchange;
- Hochiminh Stock Exchange.

1. Tên tổ chức: Công ty Cổ phần Chứng khoán APG

Name of organization: APG Securities Joint Stock Company

- Mã chứng khoán/ Securities code: APG
- Địa chỉ trụ sở chính: Tòa nhà văn phòng OSC Việt Nam, số 161 Võ Văn Tần, Phường Xuân Hòa, Thành phố Hồ Chí Minh.

Address of head office: OSC Vietnam Office Building, No. 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City.

- Điện thoại/ Tel: 028 37696666
- Người thực hiện công bố thông tin: Bùi Trọng Bầy
Person responsible for information disclosure: Bui Trong Bay

- Loại thông tin công bố/ Type of information disclosure:

☐ 24 giờ ☐ 72 giờ ☐ bất thường ☐ theo yêu cầu ☒ định kỳ
24 hours 72 hours extraordinary upon request periodic

2. Nội dung thông tin công bố/ Contents of disclosure:

- Báo cáo tài chính bán niên năm 2026 đã được soát xét.
Reviewed Semi-Annual Financial Statements for 2026.
- Báo cáo tỷ lệ an toàn tài chính bán niên 2026 đã được soát xét.
Reviewed Semi-Annual Financial Safety Ratio Report for 2026.
- Công văn số 1356.26 Giải trình chênh lệch lợi nhuận sau thuế.
Explanation Letter no 1356.26 for movement of profit after tax.
- Công văn số 1358.26 giải trình ý kiến ngoại trừ của kiểm toán trên Báo cáo tài chính bán niên năm 2026
Official Letter No 1358.26 explaining the Auditor's Qualified Opinion on the 2026 Semi-Annual Financial Statements

3. Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 13/08/2026 tại đường dẫn <https://www.apsi.vn/> This information was published on the Company's website on August 13, 2026, at the following link: <https://www.apsi.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 certify that the information provided is true and correct; we bear the full responsible to the law.

Tài liệu đính kèm/Attached documents:

Tài liệu liên quan đến nội dung thông tin công bố

Documents related to the disclosed information.

Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information

(Ký, ghi rõ họ tên, chức vụ, đóng dấu)

(Signature, full name, position, and seal)



BÙI TRỌNG BẮY



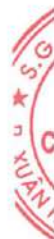
APG SECURITIES JOINT STOCK COMPANY

Reviewed Financial safety ratio report

As at 30 June 2026

CONTENTS

Report of the Executive Management	1 - 2
Report on reviewed of Financial safety ratio report	3 - 4
Financial safety ratio report	5
Summary of risk value and liquid capital	6
Notes to the Financial safety ratio report	7 - 26



REPORT OF EXECUTIVE MANAGEMENT

The Executive Management of APG Securities Joint Stock Company (hereinafter referred to as the 'Company') presents this report together with the reviewed financial safety ratio report as at 30 June 2026.

1. General information

APG Securities Joint Stock Company (the "Company") is a joint stock company established and operating under Enterprise Registration Certificate No. 0102525951 issued by the Hanoi Department of Planning and Investment (Now it is the Department of Finance) on 15 November 2007. The 14th amended Enterprise Registration Certificate was issued on 05 August 2025 by the Ho Chi Minh City Department of Finance. The Company was granted the Establishment and Operation License for Securities Business No. 63/UBCK-GP by the State Securities Commission on 15 November 2007; and the Amendment License to the Establishment and Operation License of the Securities Company No. 18/GPĐC-UBCK dated 22 May 2025 issued by the Chairman of the State Securities Commission.

Head Office: OSC Vietnam Office Building, No. 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam.

The Company's shares are listed and traded on the Ho Chi Minh City Stock Exchange (HOSE) under the ticker symbol APG.

2. Members of the Board of Directors, Audit Committee, and Executive Management

The members of the Board of Directors, the Audit Committee, and the Executive Management of the Company during the accounting period ended 30 June 2026 and up to the date of this report include:

Board of Directors

Name	Position	Appointment/Dismissal date
Mr. Le Dinh Chi Linh	Chairman	Appointed on 19 June 2026
Mr. Nguyen Ho Hung	Chairman	Dismissed on 19 June 2026
Mr. Ong Tee Chun	Vice Chairman	Appointed on 19 June 2026
Mr. Huynh Minh Tuan	Vice Chairman	Dismissed on 19 June 2026
Mr. Le Binh Phuong	Member	
Mr. Nguyen Tuan Anh	Member	Appointed on 19 June 2026
Mr. Phan Tan Quoc Viet	Independent Member	Appointed on 19 June 2026

Audit Committee

Name	Position	Appointment/Dismissal date
Mr. Phan Tan Quoc Viet	Chairman of AC	Appointed on 19 June 2026
Mr. Le Dinh Chi Linh	Chairman of AC	Dismissed on 19 June 2026
Mr. Le Binh Phuong	Member of AC	

Executive Management and Chief Accountant

Name	Position	Appointment/Dismissal date
Mr. Tran Thien Ha	Chief Executive Officer	
Mr. Tran Dinh Huan	Deputy Chief Executive Officer	Appointed on 01 April 2026
Mr. Nguyen Thanh Lam	Deputy Chief Executive Officer	Appointed on 23 April 2026
Ms. Nguyen Thi To Uyen	Chief Accountant	

Legal representatives

Name	Position	Change date
Mr. Tran Thien Ha	Chief Executive Officer	
Mr. Nguyen Ho Hung	Chairman	Until 19 June 2026

3. Auditor

AFC Vietnam Auditing Company Limited was appointed as the auditor to perform the review of the Company's Financial safety ratio report as at 30 June 2026.

REPORT OF EXECUTIVE MANAGEMENT

4. Statement of responsibilities of Executive Management for the Financial safety ratio report

The Executive Management is responsible for preparing the Company's financial safety ratio report as at 30 June 2026, which fairly and accurately presents the financial safety ratio as at 30 June 2026. Executive Management confirms that no unusual circumstances have occurred that could affect the Company's ability to continue as a going concern.

In the course of preparing the financial safety ratio report, Executive Management affirms compliance with Circular No. 91/2020/TT-BTC dated 13 November 2020 and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance, which stipulate financial safety ratios and measures applicable to securities-trading organizations that fail to meet those ratios ('Circular 91 and Circular 102'), and with Note 2.1 to the financial safety ratio report regarding the preparation and presentation of the financial safety ratio report as at 30 June 2026.

5. Statement of Executive Management

In the opinion of Executive Management, the accompanying financial safety ratio report has been prepared and presented in accordance with Circular 91, Circular 102 and Note 2.1 to the financial safety ratio report.

On behalf of Executive Management,



TRAN THIEN HA

Chief Executive Officer

Ho Chi Minh City, 10 August 2026



No.: 218/2026/BCATTC-SX-01665

REPORT ON REVIEWED OF FINANCIAL SAFETY RATIO REPORT

**To: The Shareholders, the Board of Directors, the Audit Committee and Executive Management
APG SECURITIES JOINT STOCK COMPANY**

We have reviewed the accompanying financial safety ratio report of APG Securities Joint Stock Company (the 'Company') as at 30 June 2026, prepared on 10 August 2026 and set out on pages 06 to 26, which has been prepared in accordance with the regulations on preparation and presentation of reports under Circular No. 91/2020/TT-BTC dated 13 November 2020 and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance, stipulating financial safety ratios and measures applicable to securities-trading organizations that fail to meet the financial safety ratios, and Note 2.1 to the financial safety ratio report.

Responsibilities of Executive Management

Executive Management of the Company is responsible for the preparation and fair presentation of the Company's report in accordance with Circular No. 91/2020/TT-BTC, Circular No. 102/2025/TT-BTC, Note 2.1 to the financial safety ratio report, the measures applicable to securities-trading organizations that fail to meet the financial safety ratios, and the legal regulations relevant to the preparation and presentation of the report. Executive Management is also responsible for such internal control as it determines is necessary to enable the preparation and presentation of the report that is free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express a conclusion on these financial safety ratio report based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity and Circular No. 91/2020/TT-BTC by the Ministry of Finance, stipulating financial safety ratios and measures applicable to securities-trading organizations that fail to meet the financial safety ratios.

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.

Auditors' conclusion

Based on our review, the financial safety ratio report of APG Securities Joint Stock Company as at 30 June 2026 has been prepared, in all material respects, in accordance with the regulations on preparation and presentation of reports under Circular No. 91/2020/TT-BTC dated 13 November 2020 and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance, stipulating financial safety ratios and measures applicable to securities-trading organizations that fail to meet the financial safety ratios, and Note 2.1 to the financial safety ratio report.

REVIEWED INTERIM REPORT

(cont.)

Basis of preparation

Without modifying our conclusion above, we draw readers' attention to Note 2.1 and Note 3, which describe the applicable legal documents and the principal policies for preparation of the financial safety ratio report. As presented in Note 2.2, the financial safety ratio report is prepared to comply with regulations on the preparation and disclosure of the Company's financial safety ratio report. Accordingly, this report may not be suitable for other purposes.



DAU NGUYEN LY HANG

Deputy General Director

Audit Practising Registration No.: 1169-2026-009-1

Authorized representative

AFC VIETNAM AUDITING COMPANY LIMITED

Ho Chi Minh City, 10 August 2026



Ho Chi Minh City, 10 August 2026

FINANCIAL SAFETY RATIO REPORT*As at 30 June 2026***To: The State Securities Commission**

We hereby confirm:

- (1) The report is prepared on the basis of updated statistics at the reporting date and in accordance with Circular No. 91/2020/TT-BTC dated 13 November 2020 and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance, stipulating financial safety ratios and measures applicable to securities-trading organizations that fail to meet the financial safety ratios;
- (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 period; and
- (3) We bear full legal responsibility for the accuracy and truthfulness of the contents of the report.



TRAN HOANG TRAN LE
Head of Internal Control Department

NGUYEN THI TO UYEN
Chief Accountant

TRAN THIEN HA
Chief Executive Officer

SUMMARY OF RISK VALUE AND LIQUID CAPITAL

No.	Items	Note	30/06/2026 (VND)
1	Total exposure to market risk	5.1	233,029,515,447
2	Total exposure to settlement risk	5.2	126,572,947,312
3	Total exposure to operational risk	5.3	50,000,000,000
4	Total risk exposure (4=1+2+3)		410,602,462,759
5	Liquid capital	4	1,020,772,850,901
6	Liquid capital ratio (6=5/4)		249.21%



TRAN HOANG TRAN LE
 Head of Internal Control Department



NGUYEN THI TO UYEN
 Chief Accountant



TRAN THIEN HA
 Chief Executive Officer
 Ho Chi Minh City, 10 August 2026

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

These notes are an integral part of and should be read in conjunction with the accompanying financial safety ratio report.

1. CORPORATE INFORMATION

1.1. Form of capital ownership

APG Securities Joint Stock Company (the "Company") is a joint stock company established and operating under Enterprise Registration Certificate No. 0102525951 issued by the Hanoi Department of Planning and Investment on 15 November 2007. The 14th amended Enterprise Registration Certificate was issued on 05 August 2025 by the Ho Chi Minh City Department of Finance. The Company was granted the Establishment and Operation License for Securities Business No. 63/UBCK-GP by the State Securities Commission on 15 November 2007; and the Amendment License to the Establishment and Operation License of the Securities Company No. 18/GPĐC-UBCK dated 22 May 2025 issued by the Chairman of the State Securities Commission.

Form of capital ownership: Joint Stock Company

Charter capital under the operating license: VND 2,236,219,420,000

Head Office: OSC Vietnam Office Building, No. 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam.

The Company's shares are listed and traded on the Ho Chi Minh City Stock Exchange (HOSE) under the ticker symbol APG.

Total employees (30 June 2026): 61 employees (31 December 2025: 68 employees)

1.2. Principal activities

The Company operates in the securities sector.

1.3. Business lines

According to the Securities Company Establishment and Operation License and its subsequent amendments, the Company is licensed to conduct the following business activities:

- Securities brokerage;
- Proprietary trading;
- Securities depository services;
- Securities investment advisory; and
- Underwriting for securities issuance.

1.4. Normal business cycle

The Company's normal business cycle does not exceed 12 months.

2. BASIS OF PREPARATION

2.1. Applicable regulations

The Company's financial safety ratio report is prepared and presented in accordance with Circular No. 91/2020/TT-BTC dated 13 November 2020 and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance, stipulating financial safety ratios and measures applicable to securities-trading organizations that fail to meet the financial safety ratios ("Circular 91 and Circular 102"). The report is prepared on the basis of the Company's financial data at the reporting date.

2.2. Purpose of preparing the financial safety ratio report

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").

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

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

3.1. Liquid capital

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

Liquid Capital ratio = (Liquid Capital x 100%) / Total exposures to risks

Where, total exposures to risks are the sum of exposures to market risk, settlement risk and operational risk. Under regulations, liquid capital is owners' equity that can be converted into cash within ninety (90) days, specifically comprising:

- Owners' equity, excluded redeemable preferred shares (if any);
- Share premium, excluded redeemable preferred shares (if any);
- Convertible bonds - Equity component (applicable to securities company that is convertible bonds issuer);
- Other owners' equity;
- Differences from revaluation of assets at fair value;
- Foreign exchange rate differences; Charter capital supplementary reserve;
- Operational risk and financial reserve;
- Other reserves in owners' equity in accordance with prevailing regulations;
- Retained earnings after tax, excluding items specified in Clause 3, Article 5 and Clause 1, Article 7 of Circular 91;
- Balance of provision for impairment of assets;
- Fifty percent (50%) of the increase in value of revaluated fixed assets in accordance with prevailing regulations (in case of upward revaluation), or deduction for the total decrease in value (in case of downward revaluation);
- Decreases in liquid capital (Note 3.1.1);
- Increases in liquid capital (Note 3.1.2)
- Other capital (if any).

3.1.1. Decreases in liquid capital

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

- Treasury shares (if any);
- Total decrease in the value of financial assets recognized at carrying value, based on the difference between the market value and carrying value of the assets, excluding securities issued by the Company's related parties and securities with a remaining transfer-restriction period of more than ninety (90) days from the financial safety ratio calculation date,
- The margin value, in case the Company places collateral assets to the banks for banks' underwriting upon the Company's issuance of covered warrant, is determined as the minimal value of the followings: the value of banks' underwriting and the value of collateral assets (determined as Volume of assets * Asset price * (1 - Market risk coefficient));
- Value of assets used as collateral for obligations of the securities business organization and other organizations and individuals with a remaining term of over 90 days. Where collateral assets are used to secure multiple obligations of the securities business organization, the deduction shall be allocated proportionally to each obligation based on the ratio (Outstanding obligation / Collateral value). The value of such assets is determined in accordance with Clause 6, Article 10 of Circular 102 (calculated as quantity of assets * asset price * (1 - market risk factor)). Short-term assets include: prepaid expenses, receivables and advances with a remaining recovery or settlement period of more than ninety (90) days, and other short-term assets;
- Long-term assets;
- The amounts mentioned in qualified opinion, adverse opinion or disclaimer of opinion on the audited and reviewed financial statements (if any);
- Securities issued by the Company's related parties in the following cases:
 - The parent company and subsidiaries of the Company;
 - Subsidiaries of the Company's parent company.

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

- Restricted securities with the remaining restriction period of more than 90 days as from the date of calculation;
- Irrecoverable items from other partners which are assessed as completely insolvent are determined at the contract value.

When determining the decrease in liquid capital, the Company may make the following adjustment 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 and Book value.

Accordingly, value of the collateral used in calculating the deduction from the decrease in liquid capital is determined as: Volume of the asset * Asset price * (1 - Market risk coefficient) in accordance with Circular 91 and Circular 102.

The decrease in liquid capital of the items in current and non-current assets does not include the following items:

- Assets exposed to market risk in accordance with Circular 91 and Circular 102, except for securities issued by a subsidiary, parent company or subsidiary of the Company's parent company, or restricted securities with the remaining restriction period of more than ninety (90) days as from the date of calculation;
- Contracts and transactions exposed to liquidity risk in accordance with Circular 91 and Circular 102;
- Provisions for impairment of asset;
- Provision for bad debts.

3.1.2. Increases in liquid capital

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

- Total increase in the value of investments and financial assets recognized at carrying value, based on the difference between the market value and carrying value, excluding securities issued by the Company's related parties and securities with a remaining transfer-restriction period of more than 90 days from the date of calculation of the financial safety ratio; and
- Debts convertible into owners' equity, including convertible bonds, preference shares and other debt instruments registered with the State Securities Commission as additions to liquid capital and satisfying all requirements in Clause 2, Article 7 of Circular 91, as amended and supplemented by Article 4 of Circular 102.

The maximum value of total debt items used to supplement 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 Committee, the Company deducts 20% of 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.

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

3.2. Exposures to market risk

Exposures to market risk are the potential losses which may occur when the market prices of assets owned and expected to be owned under underwriting commitments fluctuate adversely. Exposures to market risk are determined for the assets specified in Clause 2, Article 9 of Circular 91 and Circular 102, including cash and cash equivalents, money market instruments, bonds, shares and investment fund certificates/shares of securities investment companies, and are determined by the Company at the end of the trading 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.

Market risk value of unsold securities from firm-commitment underwriting contracts, covered warrants issued by the Company, and futures contracts is determined using specific formulas provided in Circular 91 and Circular 102.

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

- Treasury shares;
- 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.
- Restricted Securities with the remaining restriction period of more than ninety (90) days as from the date of calculation;
- Bonds, debt instruments, and valuable papers in the money market which have matured;
- Securities which have been hedged by put warrants or futures contracts; put warrants and put options which have been used to hedge for underlying securities.

3.2.1. Market risk coefficient

The market risk coefficient is determined for each asset item in accordance with Appendix I to Circular 102.

3.2.2. Asset price

a. Cash and cash equivalents, monetary market instruments

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

Value of cash equivalents and money market instruments is the amount deposited or purchase price plus accrued interest using the effective interest rate which has not been settled as at the date of calculation.

b. Bonds

Listed bonds:

- Average price on the most recent trading date plus accrued interest calculated from the most recent coupon payment date to the trading date (if the average price excludes accrued interest);
- If the bond has not been traded for more than 15 days up to the calculation date or is delisted, the highest of the following values:

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

- Price at the most recent calculation date, but not more than 90 days before the calculation date, plus accrued interest;
- Purchase price plus accrued interest;
- Par value plus accrued interest;
- Price determined in accordance with the internal regulations of the securities business organization, including accrued interest.

Unlisted bonds:

- Average price of the bond on the trading system at the Stock Exchange on the most recent trading date plus accrued interest calculated from the most recent coupon payment period to the trading date (if the average price does not include accrued interest);
- If the bond is not centrally traded on the Stock Exchange, has not been traded for more than 15 days up to the calculation date, or has had its trading registration cancelled, the highest of the following values:
 - Price at the most recent calculation date, but not more than 90 days before the calculation date, plus accrued interest;
 - Purchase price plus accrued interest;
 - Par value plus accrued interest;
 - Price determined in accordance with the internal regulations of the securities business organization, including accrued interest.

c. Shares

Value of listed shares is determined based on the quoted closing prices on Ho Chi Minh Stock Exchange and Hanoi Stock Exchange of the latest trading day prior to the date of calculation.

The value of shares of a public company registered for trading on the UpCom system is the reference price (or other term as prescribed in the regulations issued by the Stock Exchange) on the most recent trading date prior to the calculation date.

If there has been no trading for more than 15 days up to the calculation date or the trading registration has been cancelled, the highest of the following values:

- Book value;
- Purchase price;
- Value determined in accordance with the internal regulations of the securities business organization.

Value of Registered and Deposited Shares That Are Not Listed or Registered for Trading Determined based on the average quoted price from at least three (03) securities companies unrelated to the Company, using the most recent trading day prior to the calculation date. If there are fewer than three (03) quotes, the share value is the highest among the following: Quoted prices; The price from the most recent reporting period; Book value; Purchase price; The Company's internal valuation method.

- Quoted prices;
- Price at the most recent reporting date;
- Book value;
- Purchase price;
- Price determined using the Company's internal method.

Value of Shares in Entities Under Dissolution or Bankruptcy equal to 80% of the liquidation value of the shares as of the date of the most recent balance sheet, or a price determined in accordance with the Company's internal regulations.

The value of shares and other equity interests is the highest of the following values:

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

- Book value;
- Purchase price/capital contribution value;
- Value determined in accordance with the internal regulations of the securities business organization.

d. Investment fund certificates/Shares of securities investment companies

Listed public fund certificates / Shares of public securities investment companies:

- Closing price (or other term as prescribed in the regulations issued by the Stock Exchange) on the most recent trading date prior to the calculation date.
- If there has been no trading for more than 15 days up to the calculation date or delisting due to a transfer between Stock Exchanges, the highest of the following values:
 - Net asset value per fund certificate/share disclosed in accordance with regulations at the most recent date before the calculation date;
 - Purchase price;
 - Price determined in accordance with the internal regulations of the securities business organization.

Member funds / Shares of private securities investment companies: Net asset value per capital contribution unit/share at the most recent reporting period/valuation period prior to the calculation date.

Unlisted public fund certificates: Net asset value per fund certificate disclosed in accordance with regulations at the most recent date prior to the calculation date.

Other cases: In accordance with the internal regulations of the securities business organization.

3.2.3. Increase in exposures to market risk

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

- An additional 10% increase where the total value of investment in securities or capital contributions of a single entity accounts for more than 10% up to 15% of the securities company's equity.
- An additional 20% increase where the total value of investment in securities or capital contributions of a single entity accounts for more than 15% up to 25% of the securities company's equity.
- An additional 30% increase where the total value of investment in securities or capital contributions of a single entity accounts for more than 25% of the securities company's equity.

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 assets to determine the exposures to market risk.

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

3.3. Exposures to settlement risk

Exposures to settlement risk are the potential losses which may occur when a partner fails to fulfill its settlement obligation or transfer assets on time as committed. Exposures to settlement risk are determined at the end of the contract date or transaction date as follows:

- For term deposit contracts at credit institutions; certificates of deposit issued by credit institutions; funds in securities trading accounts of fund management companies opened at securities companies; securities lending and borrowing contracts in accordance with the law; securities sale and repurchase agreements (repos) in accordance with the law; securities purchase and resale agreements (reverse repos) in accordance with the law; margin lending contracts for listed securities in accordance with the law; underwriting agreements entered into with other institutions in an underwriting syndicate under a firm commitment where the securities business organization acts as the lead underwriter; receivables from customers arising from securities business activities in accordance with the law; receivables from the sale of listed securities in the financial investment activities of fund management companies; receivables from matured bonds; matured valuable papers and debt instruments that have not yet been settled; assets past their transfer deadlines, including securities in the business activities of securities business organizations and customers' securities in brokerage activities; other receivables and other contracts, transactions, and uses of capital that entail settlement risk.
- Exposures to settlement risk before the date of securities transfer, cash settlement and contract liquidation shall be determined using the following formula:

$$\text{Exposures to settlement risk} = \text{Value of assets exposed to settlement risk} \times \text{Settlement risk coefficient of partners}$$

- 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 overdue receivables and assets, securities which have not been transferred 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, exposures to settlement risk are determined as follows:

$$\text{Exposures to settlement risk} = \text{Value of assets exposed to settlement risk} \times \text{Settlement risk coefficient by period.}$$

- For advances with a remaining settlement period of less than 90 days (excluding advances for which an extension has been granted), the payment risk value shall be determined in accordance with the following principles:
 - (i) Where the outstanding advance balance accounts for from 0% to 2% of the equity as at the calculation date:
Payment risk value = Total value of potential payment risk assets × 8%.
 - (ii) Where the outstanding advance balance accounts for more than 2% but less than 5% of the equity as at the calculation date:
Payment risk value = Total value of potential payment risk assets × 50%.
 - (iii) Where the outstanding advance balance accounts for 5% or more of the equity as at the calculation date:
Payment risk value = Total value of potential payment risk assets × 100%.

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

3.3.1. Settlement risk coefficient

Settlement risk coefficient is determined based on the type of partners and the period as specified in Appendix III, Circular 91 and Circular 102.

3.3.2. Value of assets exposed to settlement risk

a. Securities lending and borrowing, margin transactions, repurchase and reverse repurchase transactions for customers or for the Company's own account.

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

No.	Transaction type	Value of assets exposed to settlement risk
1	Term deposits, certificates of deposit and unsecured loans; contracts, transactions and uses of capital specified at Point k, Clause 1, Article 10 of this Circular.	The full balance of deposits, certificates of deposit, loan value, contract value and transaction value, plus dividends, bond interest, preference-right value (for securities) or deposit interest, loan interest and other surcharges (for credit facilities).
2	Securities lending	$\text{Max}\{(\text{Market value of the contract} - \text{Value of collateral (if any)}), 0\}$
3	Securities borrowing	$\text{Max}\{(\text{Value of collateral} - \text{Market value of the contract}), 0\}$
4	Securities purchase contract with a resale commitment	$\text{Max}\{ \text{Purchase-price-based contract value} - [\text{Market value of the contract} \times (1 - \text{Market risk coefficient})], 0 \}$
5	Securities sale contract with a repurchase commitment	$\text{Max}\{ [\text{Market value of the contract} \times (1 - \text{Market risk coefficient})] - \text{Sale-price-based contract value}, 0 \}$
6	Margin lending contract (lending to customers to purchase securities)/Economic arrangements of the same nature	$\text{Max}\{(\text{Outstanding balance} - \text{Value of collateral}), 0\}$

Notes:

- The outstanding balance includes the loan principal, loan interest and fees;
- If a customer's collateral has no market reference price, its value is determined in accordance with the internal regulations of the securities business organization.

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

b. Receivables, matured bonds and matured debt instruments

The value of assets exposed to settlement risk is the face value of the receivable plus unpaid interest and related costs, less payments previously received (if any).

c. Receivables, other receivables and other contracts, transactions and uses of capital

Value of other assets exposed to settlement risk.

For contracts and transactions specified at Point k, Clause 1, Article 10 of Circular 91 and Circular 102, the value is determined as follows:

- Contracts or agreements for deposits to purchase real estate, and economic arrangements of the same nature:

Settlement risk value = Deposit amount x 150%;

- Loans and customer receivables not covered by Points d and g, Clause 1 of this Article:

Settlement risk value = Value of loans and receivables x 150%;

- Other contracts and transactions:

Settlement risk value = Total value of assets exposed to settlement risk x 100%.

3.3.3. Deduction of collateral

The value of partners and customers' collaterals shall be deducted from the Company's value of assets exposed to settlement risk if the related contracts and transactions satisfy the following conditions::

- The counterparty or customer has collateral securing the performance of its obligations, and the collateral comprises cash, cash equivalents, valuable papers, negotiable instruments in the money market, securities listed or registered for trading on the Vietnam Stock Exchange and its subsidiaries, Government bonds, or bonds whose issuance is guaranteed by the Ministry of Finance;
- The Company has the right 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 3.2.2. .

3.3.4. Increase in exposures to settlement risk

Exposures to settlement risk are raised in the following cases:

- An increase of 10% if the value of deposit contracts, certificates of deposit, loans, undue receivables, repurchase agreements, reverse repurchase agreements, 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;

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

- An increase of 20% if the value of deposit contracts, certificates of deposit, loans, undue receivables, repurchase agreements, reverse 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 15% to 25% of the owners' equity of the Company;
- An increase of 30% if the value of deposit contracts, certificates of deposit, loans, undue receivables, repurchase agreements, reverse repurchase agreements, the total value of loans 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.

3.3.5. Bilateral netting of the value of assets exposed to settlement risk

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

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

3.3.6. Where a counterparty has become completely insolvent

The entire loss, calculated based on the contract value, must be deducted from liquid capital

3.4. 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 25% of the Company's operating costs within twelve (12) consecutive months by the date of calculation or 20% of the minimum charter capital for business operations of the securities-trading organization, whichever is greater.

Operating expenses of the Company are determined as the total expenses incurred during the period, excluding depreciation expenses, reversal of impairment provisions for short-term and long-term financial assets and collateral assets, reversal of impairment provisions for receivables, reversal of impairment provisions for other short-term assets, the decrease arising from revaluation of financial assets measured at fair value through profit or loss ("FVTPL"), interest expenses, the increase arising from revaluation of outstanding warrants recognized in expenses during the year, unrealized foreign exchange differences (expense or income), and other financial expenses and non-cash expenses in the operating activities of the securities company.

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

4. CALCULATION SHEET ON LIQUID CAPITAL

No.	ITEMS	Liquid capital		
		Liquid capital	Deduction	Addition
		(1)	(2)	(3)
A	Owners' equity			
1	Owners' contributed capital (excluding redeemable preference shares)	2,236,219,420,000		
2	Share premium (excluding redeemable preference shares)	69,880,869,200		
3	Treasury shares	—		
4	Convertible bond option - Equity component	—		
5	Other owners' equity	—		
6	Differences from revaluation of assets at fair value			
7	Charter capital supplementary reserve	306,000,000		
8	Operational risk and financial reserve	—		
9	Other reserves in owners' equity	—		
10	Realized retained earnings after tax	85,931,161,129		
11	Balance of provision for impairment of assets	(17,034,787)		
12	Differences from revaluation of fixed assets	—		
13	Foreign exchange differences	—		
14	Convertible debts			—
15	Total decrease or increase in securities under financial investments		—	—
16	Other capital (if any)	—		
1A	TOTAL	2,392,320,415,542		
B	Current assets			
I	Financial assets			
1	Cash and cash equivalents			
2	Financial assets at fair value through profit or loss (FVTPL)			
2.1	- Securities exposed to market risk			
2.2	- Securities deducted from liquid capital		—	
3	Held-to-maturity investments (HTM)			
3.1	- Securities exposed to market risk			
3.2	- Securities deducted from liquid capital		—	
4	Loans			
5	Available-for-sale financial assets (AFS)			

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

No.	ITEMS	Liquid capital		
		Liquid capital	Deduction	Addition
		(1)	(2)	(3)
5.1	- Securities exposed to market risk			
5.2	- Securities deducted from liquid capital		—	
6	Provision for impairment of financial assets and collateral assets			
7	Receivables (Receivables from sales of financial assets; dividend and interest receivables and accruals from financial assets)			
7.1	- Receivables with a remaining settlement term of 90 days or less			
7.2	- Receivables with a remaining settlement term of more than 90 days		238,000,000,000	
7.3	- Undue receivables from insolvent counterparties		—	
8	Unissued covered warrants			
9	Underlying securities held for hedging covered warrants issued			
10	Receivables from services provided by the securities company			
10.1	- Receivables with a remaining settlement term of 90 days or less			
10.2	- Receivables with a remaining settlement term of more than 90 days		—	
10.3	- Undue receivables from insolvent counterparties		—	
11	Internal receivables			
11.1	- Internal receivables with a remaining settlement term of 90 days or less			
11.2	- Internal receivables with a remaining settlement term of more than 90 days		—	
11.3	- Undue receivables from insolvent counterparties		—	
12	Receivables arising from securities trading errors			
12.1	- Receivables with a remaining settlement term of 90 days or less			
12.2	- Receivables with a remaining settlement term of more than 90 days		—	
12.3	- Undue receivables from insolvent counterparties		—	

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

No.	ITEMS	Liquid capital		
		Liquid capital (1)	Deduction (2)	Addition (3)
13	Other receivables			
13.1	- Receivables with a remaining settlement term of 90 days or less			
13.2	- Receivables with a remaining settlement term of more than 90 days		79,671,861,092	
13.3	- Undue receivables from insolvent counterparties		—	
14	Provision for impairment of receivables			
II	Other current assets		—	
1	Advances			
1.1	- Advances with a remaining settlement term of 90 days or less			
1.2	- Advances with a remaining settlement term of more than 90 days		—	
1.3	- Undue advances to insolvent counterparties		—	
2	Office supplies, tools and equipment			
3	Short-term prepaid expenses		5,635,954,872	
4	Short-term pledges, mortgages, deposits and collaterals		—	
5	Deductible value added tax		—	
6	Taxes and other receivables from the State		306,011,241	
7	Other current assets		357,409,679,927	
8	Provision for impairment of other current assets			
1B	TOTAL		681,023,507,132	
C	Non-current assets			
I	Non-current financial assets			
1	Long-term receivables		—	
2	Investments			
2.1	Held-to-maturity investments			
	- Securities exposed to market risk			
	- Securities deducted from liquid capital		—	
2.2	Investments in subsidiaries			
2.3	Other long-term investments		241,600,000,000	
II	Fixed assets		38,653,014,906	
III	Investment properties			
IV	Construction in progress		11,942,778,050	

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

No.	ITEMS	Liquid capital		
		Liquid capital (1)	Deduction (2)	Addition (3)
V	Other non-current assets			
1	Long-term pledges, mortgages, deposits and collaterals		1,931,700,000	
2	Long-term prepaid expenses		11,475,966,225	
3	Deferred income tax assets		1,780,905,140	
4	Contributions to the Settlement Assistance Fund		8,116,244,147	
5	Other non-current assets		—	
VI	Provision for impairment of non-current assets			
	Asset items subject to a qualified opinion, adverse opinion or disclaimer of opinion in audited or reviewed financial statements that are not deducted in accordance with Article 5		375,023,449,041	
1C	TOTAL (deductions)		690,524,057,509	
D	Margin Deposits and Collateral			
1	Value of Margin Deposits			
1.1	Contribution to the Settlement Support Fund of the Vietnam Securities Depository and Clearing Corporation (VSDC)		—	
1.2	Contribution to the Central Counterparty (CCP) Clearing Fund applicable to the Clearing Member		—	
1.3	Cash Margin Deposits and the Value of Bank Payment Guarantees for the Issuance of Covered Warrants		—	
2	Value of Assets Used as Collateral for the Obligations of the Securities Company and Other Organizations and Individuals (by Counterparty)		—	
1D	TOTAL (deductions)		—	
	LIQUID CAPITAL = 1A - 1B - 1C - 1D			1,020,772,850,901

Note:  not applicable for the preparation of the financial safety ratio report

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

5. CALCULATION SHEET ON RISK EXPOSURES**5.1. Exposures to market risk**

Investment items		Risk coefficient (%)	Risk exposure amount	Risk exposure
		(1)	(2)	(3) = (1) * (2)
I. Cash and cash equivalents, money market instruments				–
1	Cash (VND) and demand deposits	0	270,361,239,470	–
2	Cash equivalents	0	–	–
3	Valuable papers, negotiable instruments in the money market and certificates of deposit	0	1,727,324,287,322	–
II. Government bonds				
4	Zero-coupon Government bonds	0	–	–
5	Government bonds (including public bonds and construction bonds previously issued), Government bonds of OECD countries or bonds guaranteed by the Governments or Central Banks of those countries, bonds issued by IBRD, ADB, IADB, AFDB, EIB and EBRD, and local government bonds.	3	1,078,858,727	32,365,762
III. Listed and unlisted bonds of credit institutions				
6.1	Bonds of credit institutions with a remaining maturity of less than 1 year, including convertible bonds	0	–	–
6.2	Bonds of credit institutions with a remaining maturity from 1 year to less than 3 years, including convertible bonds	3	–	–
6.3	Bonds of credit institutions with a remaining maturity from 3 years to less than 5 years, including convertible bonds	5	–	–
6.4	Bonds of credit institutions with a remaining maturity of 5 years or more, including convertible bonds	20 (*)	810,603,441,097	162,120,688,219
IV Corporate bonds				
7 Listed corporate bonds				
7.1	Listed bonds with a remaining maturity of less than 1 year, including convertible bonds	0	–	–
7.2	Listed bonds with a remaining maturity from 1 year to less than 3 years, including convertible bonds	5	–	–
7.3	Listed bonds with a remaining maturity from 3 years to less than 5 years, including convertible bonds	10	–	–
7.4	Listed bonds with a remaining maturity of 5 years or more, including convertible bonds	15	–	–

(*) The risk coefficient has been increased by an additional 10% based on the credit rating.

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Investment items		Risk coefficient (%)	Risk exposure amount	Risk exposure
		(1)	(2)	(3) = (1) * (2)
8	Unlisted corporate bonds			
8.1	Unlisted bonds issued by listed companies with a remaining maturity of less than 1 year, including convertible bonds	5	–	–
8.2	Unlisted bonds issued by listed companies with a remaining maturity from 1 year to less than 3 years, including convertible bonds	10	–	–
8.3	Unlisted bonds issued by listed companies with a remaining maturity from 3 years to less than 5 years, including convertible bonds	20	–	–
8.4	Unlisted bonds issued by listed companies with a remaining maturity of 5 years or more, including convertible bonds	25	–	–
8.5	Unlisted bonds issued by other enterprises with a remaining maturity of less than 01 year, including convertible bonds	15	–	–
8.6	Unlisted bonds issued by other enterprises with a remaining maturity from 01 year to less than 03 years, including convertible bonds	20	–	–
8.7	Unlisted bonds issued by other enterprises with a remaining maturity from 03 years to less than 05 years, including convertible bonds	30	–	–
8.8	Unlisted bonds issued by other enterprises with a remaining maturity of 05 years or more, including convertible bonds	35	–	–
V. Shares				
9	Ordinary shares and preference shares listed on a Stock Exchange	10	219,002,550,000	21,900,255,000
10	Ordinary shares and preference shares of unlisted public companies registered for trading on the UpCom system	20	–	–
11	Ordinary shares and preference shares of public companies registered for depository but not listed or registered for trading; shares undergoing an initial public offering (IPO)	30	–	–
VI Investment fund certificates				
12	Public funds and public securities investment companies	10	–	–
13	Member funds	50	–	–
14	Private securities investment companies	30	–	–

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Investment items		Risk coefficient (%)	Risk exposure amount	Risk exposure
		(1)	(2)	(3) = (1) * (2)
VII	Securities under warning, control or trading restriction; suspended securities; securities subject to trading suspension, delisting or cancellation of trading registration			
15	Securities under warning	35	—	—
16	Securities under control	40	—	—
17	Listed securities under control	60	—	—
18	Securities suspended from trading	70	—	—
19	Delisted securities or securities with cancelled trading registration	80	—	—
VIII	Derivative securities			
20	Stock index futures contracts	8	—	—
21	Government bond futures contracts	3	—	—
IX. Other securities				
22	Shares listed on foreign markets that are included in qualified indices/indices listed in Appendix VIII	25	—	—
23	Shares listed on foreign markets that are not included in qualified indices/indices listed in Appendix VIII	100	—	—
24	Covered warrants listed on the Ho Chi Minh City Stock Exchange	8	—	—
25	Arbitrage transactions	2	—	—
26	Shares, equity interests, other securities and other investment assets	80	425,000,000	340,000,000
27	Covered warrants issued by the securities company		—	—
28	Securities arising from hedging activities for covered warrants issued by the securities company (where the covered warrants are out of the money)		—	—
29	Positive Difference between the Value of Underlying Securities Held for Hedging Purposes and the Value of Underlying Securities Required for Hedging Covered Warrants		—	—
X. Additional risk exposure				
	Bonds of the Joint Stock Commercial Bank for Investment and Development of Vietnam	30	162,120,688,219	48,636,206,466
TOTAL EXPOSURE TO MARKET RISK (A = I+II+III+IV+V+VI+VII+VIII+IX+X)				233,029,515,447

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

5.2. Exposures to settlement risk

Items	Risk exposure (VND)
Risk before settlement due date (Note 1)	105,221,153,903
Risk after settlement due date (Note 2)	526,250,000
Risk from advances and other contracts and transactions (Note 3)	63,346,066
Additional risk exposure (Note 4)	20,762,197,343
TOTAL EXPOSURE TO SETTLEMENT RISK	126,572,947,312

5.2.1. Risk before settlement due date

Transaction type		Coefficient		Risk exposure (VND)		Total (VND)
				6%	8%	
1	Term deposits, unsecured loans and receivables from securities-trading activities and operations			103,639,457,239	1,581,696,664	105,221,153,903
2	Lending of financial assets/Economic arrangements of the same nature			—	—	—
3	Borrowing of financial assets/Economic arrangements of the same nature			—	—	—
4	Financial asset purchase contracts with a resale commitment/Economic arrangements of the same nature			—	—	—
5	Financial asset sale contracts with a repurchase commitment/Economic arrangements of the same nature			—	—	—
TOTAL RISK BEFORE SETTLEMENT DUE DATE						105,221,153,903

Details of settlement risk coefficients by counterparty are determined as follows:

No.	Counterparty settling with the Company	Settlement risk coefficient
1	The Government; issuers guaranteed by the Government; Governments and Central Banks of OECD countries; People's Committees of provinces and centrally governed cities;	0%
2	Stock Exchanges; Vietnam Securities Depository and Clearing Corporation	0,8%
3	Credit institutions, financial institutions and securities-trading organizations established in OECD countries and having credit ratings that satisfy other conditions under the internal regulations of the securities business organization	3,2%
4	Credit institutions, financial institutions and securities-trading organizations established outside OECD countries; or established in OECD countries but not satisfying other conditions under the Company's internal regulations	4,8%
5	Credit institutions, financial institutions, securities-trading organizations, securities investment funds and securities investment companies established and operating in Vietnam	6%
6	Other organizations, individuals and entities	8%

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

5.2.2. Risk after settlement due date

Overdue period		Coefficient (%)	Risk exposure amount	Risk exposure
1	From 0 to 15 days	16	—	—
2	From 16 to 30 days	32	—	—
3	From 31 to 60 days	48	—	—
4	60 days or more	100	526,250,000	526,250,000
TOTAL RISK AFTER SETTLEMENT DUE DATE				526,250,000

5.2.3. Risk from advances and other contracts and transactions

Overdue period		Coefficient (%)	Risk exposure amount	Risk exposure
1	Contracts, transactions and uses of capital other than the transactions and contracts recognized at Points a, b, c, d, dd, e and g, Clause 1, Article 10; securities repurchase or reverse-repurchase commitment contracts or contracts of a similar nature, excluding the contracts specified at Points c and d, Clause 1, Article 10; and receivables from debt trading with counterparties other than Vietnam Asset Management Company (VAMC) and Vietnam Debt and Asset Trading Corporation (DATC)			
1.1	- Contracts or agreements for deposits to purchase real estate, and economic arrangements of the same nature (details by counterparty)	150	—	—
1.2	- Other loans and customer receivables not covered by Points dd and g, Clause 1, Article 10 (details by counterparty)	150	—	—
1.3	- Other contracts and transactions (details by counterparty)	100	—	—
1.4	- Advances (details by counterparty):			
	+ Accounting for 0% to 2% of owners' equity at the calculation date	8	791,825,820	63,346,066
	+ Accounting for more than 2% to less than 5% of owners' equity at the calculation date	50	—	—
	+ Accounting for 5% or more of owners' equity at the calculation date.	100	—	—
TOTAL RISK AFTER SETTLEMENT DUE DATE				63,346,066

5.2.4. Additional risk exposure

Details of each loan/counterparty	Additional rate	Risk exposure amount	Risk exposure
Term deposits at the Joint Stock Commercial Bank for Investment and Development of Vietnam	10	18,837,468,493	1,883,746,849
Term deposits at Vietcombank Neo Limited	30	62,928,168,312	18,878,450,494
TOTAL ADDITIONAL RISK EXPOSURE			20,762,197,343

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

5.3. Exposures to operational risk

	Items	Value (VND)
I	Total operating expenses incurred during the 12 months ended on 30 June 2026	319,785,200,388
II	Deductions from total expenses (Note 1)	207,393,447,401
III	Total expenses after deductions (III = I - II)	112,391,752,987
IV	25% of total expenses after deductions (IV = 25% x III)	28,097,938,247
V	20% of the minimum charter capital required for securities-trading operations	50,000,000,000
	TOTAL EXPOSURE TO OPERATIONAL RISK (Max{IV, V})	50,000,000,000

Deductions from total expenses:

Items	Value (VND)
Depreciation expense	10,181,890,706
Provision expense for impairment of financial assets and collateral assets	17,034,787
Provision Expense/Reversal for Impairment of Receivables	45,520,000
Losses from revaluation of financial assets at fair value through profit or loss	33,563,250,000
Interest expense	163,157,821,598
Unrealized foreign exchange differences	427,930,310
Total	207,393,447,401



TRAN HOANG TRAN LE
Head of Internal Control Department



NGUYEN THI TO UYEN
Chief Accountant



TRAN THIEN HA
Chief Executive Officer
Ho Chi Minh City, 10 August 2026

