

DSC SECURITIES
CORPORATION

THE SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom - Happiness

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No: 1208.1/CBTT-DSC

Hanoi, August 12th, 2026

PERIODIC INFORMATION DISCLOSURE

To:

- State Securities Commission of Vietnam
- Vietnam Stock Exchange
- Ho Chi Minh Stock Exchange
- Hanoi Stock Exchange

1. Organization name: **DSC SECURITIES CORPORATION**

Stock code: DSC

Member code: 024

Address: 2nd Floor Thanh Cong Building, 80 Dich Vong Hau, Cau Giay Ward,
Hanoi City

Điện thoại/Tel: +84 243 880 3456

Fax: +84 243 783 2189

Email: info@dsc.com.vn

2. Disclosed information (*):

DSC Securities Corporation (“DSC”) hereby discloses the reviewed interim financial safety ratio report as of June 30, 2026.

3. This information is announced on DSC’s website on August 12th, 2026 at this link:

<https://dsc.com.vn/>

We hereby certify that the above-disclosed information is true and accurate, and we take full legal responsibility for the contents disclosed.

ORGANIZATION REPRESENTATIVE

Attached documents: 9

- Reviewed Interim
Financial Safety Ratio
Report as of June 30, 2026

PARTY AUTHORIZED TO DISCLOSE

INFORMATION



[Handwritten signature]

TỔNG GIÁM ĐỐC
Bạch Quốc Vinh

DSC SECURITIES CORPORATION

(Incorporated in the Socialist Republic of Vietnam)

REVIEWED INTERIM FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

DSC SECURITIES CORPORATION

2nd Floor, Thanh Cong Building, 80 Dich Vong Hau, Cau Giay Ward, Hanoi, Vietnam

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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of DSC Securities Corporation (hereinafter referred to as "the Company") presents this report together with the Company's reviewed interim financial safety ratio report for the 06-month accounting period ended 30 June 2026.

MEMBER OF THE BOARD OF DIRECTORS, THE SUPERVISORY COMMITTEE AND THE BOARD OF MANAGEMENT

THE BOARD OF DIRECTORS

The members of the Board of Directors during the period and at the date of this report are:

Mr. Nguyen Duc Anh	Chairman
Mr. Bach Quoc Vinh	Member
Ms. Nguyen Thi Thu Ha	Member
Mr. Bui Van Hung	Independent member
Mr. Pham Quang Hung	Independent member (appointed on 14 January 2026)

THE SUPERVISORY COMMITTEE

The members of the Supervisory Committee during the period and at the date of this report are:

Ms. Nguyen Thi Hien Ngoc	Head of Supervisory Committee
Ms. Bui Thi Ngoc Ly	Member
Ms. Le Thi Lien	Member

THE BOARD OF MANAGEMENT

The member of the Board of Management during the period and at the date of this report is:

Mr. Bach Quoc Vinh	General Director
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LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of this interim financial safety ratio report is Mr. Nguyen Duc Anh, Chairman.

Mr. Bach Quoc Vinh – General Director is authorised by Mr. Nguyen Duc Anh to sign the attached interim financial safety ratio report for the 06-month accounting period ended 30 June 2026 under Authorisation Letter 04/2024/UQ-CTHĐQT/DSC dated 04 July 2024.

AUDITORS

The accompanying interim financial safety ratio report for the 06-month accounting period ended 30 June 2026 has been audited by RSM Vietnam Auditing & Consulting Company Limited, a member of RSM International.

THE BOARD OF MANAGEMENT'S STATEMENT OF RESPONSIBILITY

The Board of Management of the Company is responsible for preparing the interim financial safety ratio report, which gives a true and fair view of the financial safety criteria of the Company as at 30 June 2026. In preparing these interim financial safety ratio report, the Board of Management is required to:

- The report is based on the updated data at the reporting date in accordance with the provisions of Circular 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance regulating financial safety criteria and handling measures for securities trading organisations that do not meet financial safety criteria, as amended and supplemented by Circular 102/2025/TT-BTC dated 29 October 2025;
- For issues that may affect the financial position of the Company arising after the date of this report, we will update in the next reporting period;
- We take full responsibility before the law for a true and fair view of the report.

STATEMENT OF THE BOARD OF MANAGEMENT (CONT'D)

STATEMENT OF THE INTERIM FINANCIAL SAFETY RATIO REPORT

The Board of Management hereby states that, there is no issue that causes us to believe that the accompanying interim financial safety ratio report does not give a true and fair view of, in all material respects, is presented and complies with the Circular 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance on financial safety ratio and remedies applicable to securities companies that fail to meet the stipulated financial safety ratio, as amended and supplemented by the Circular 102/2025/TT-BTC dated 29 October 2025.

For and on behalf of the Board of Management, 



Bach Quoc Vinh
General Director
11 August 2026

No.: 167/2026/RSMHN.A-BCSXATTC

REPORT ON REVIEW OF INTERIM FINANCIAL SAFETY RATIO**To: Shareholders, the Board of Directors, the Supervisory Committee and
the Board of Management of DSC Securities Corporation****Report on review of interim financial safety ratio report**

We have reviewed the accompanying interim financial safety ratio report of DSC Securities Corporation (hereinafter referred to as "the Company") as at 30 June 2026 as set out on pages 06 to 27.

The Board of Management's responsibility

The Board of Management is responsible for preparing and presenting truly and fairly the Company's interim financial safety ratio report with the requirements of Circular 91/2020/TT-BTC dated 13 November 2020, issued by the Ministry of Finance on financial safety ratio and remedies applicable to securities companies that fail to meet the stipulated financial safety ratio, as amended and supplemented by the Circular 102/2025/TT-BTC dated 29 October 2025 and are responsible for the internal control system that the Board of Management determines is necessary to enable the preparation and fair presentation of the interim financial safety ratio report that is free from material misstatement due to fraud or mistake.

Auditors' responsibility

Our responsibility is to express a conclusion on this interim financial safety ratio report based on our review. We conducted our review in accordance with Vietnamese Standards on Auditing about Review Contract No. 2410 - Review of financial information by the entity's independent auditor.

A review of the interim financial safety ratio report includes conducting interviews, primarily those responsible for financial and accounting matters, performing analytical and other related procedures. A review is substantially narrower in scope than an audit conducted in accordance with the Vietnamese Standards on Auditing and therefore does not allow us to achieve assurance that we will be aware of all material matters that may be discovered during the audit. Accordingly, we do not express an audit opinion.

REPORT ON REVIEW OF INTERIM FINANCIAL SAFETY RATIO (CONT'D)

Auditors' conclusion

Based on our review, there is no issue that causes us to believe that the accompanying interim financial safety ratio report does not give a true and fair view, in all material respects, is prepared and presented inconsistent with the provisions of Circular 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance on financial safety ratio and remedies applicable to securities companies that fail to meet the stipulated financial safety ratio, as amended and supplemented by the Circular 102/2025/TT-BTC dated 29 October 2025.



Hoang Thi Vinh
Audit Director

Audit Practice Registration Certificate:
1678-2023-026-1

For and on behalf of
RSM Vietnam Auditing & Consulting Company Limited
Member of RSM International

Hanoi, 11 August 2026



DSC SECURITIES CORPORATION

Documentary No.: 166

Re.: *Interim financial safety ratio report*

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 11 August 2026

INTERIM FINANCIAL SAFETY RATIO REPORT
As at 30 June 2026

To: State Securities Commission

We undertake as follows:

- (1) This report is based on data updated as of the reporting date and in accordance with the requirements of the Circular 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance regulating financial safety ratio and measures for non-compliance applicable to securities business organisations, as amended and supplemented by the Circular 102/2025/TT-BTC;
- (2) The issues having impact on the Company's financial status that may arise after the reporting date will be updated in the next reporting period;
- (3) We fully accept legal responsibilities for the accuracy and fairness of the contents of this report.



Tran Minh Toan
Chief Accountant
11 August 2026



Nguyen Minh Ngoc
Head of Internal Control Department


Bach Quoc Vinh
General Director

INTERIM FINANCIAL SAFETY RATIO REPORT
 As at 30 June 2026

SUMMARY OF EXPOSURES TO RISK AND LIQUID CAPITAL

Expressed in VND

No.	Targets	Notes	Unit	Risk value/Liquidity	Note
1	Total value of market risk	4	VND	66,558,543,580	
2	Total value of payment risk	5	VND	272,442,327,112	
3	Total value of operation risk	6	VND	50,000,000,000	
4	Total value of risk (4=1+2+3)		VND	389,000,870,692	
5	Liquidity		VND	3,016,522,574,566	
6	Liquidity ratio (6=5/4)		%	775%	



Tran Minh Toan
 Chief Accountant
 11 August 2026



Nguyen Minh Ngoc
 Head of Internal Control Department



Bach Quoc Vinh
 General Director

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT

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

1. GENERAL INFORMATION

1.1 Structure of ownership

DSC Securities Corporation (hereinafter referred to as "the Company"), formerly known as Da Nang Securities Joint Stock Company. The Company operates under License for Establishment and Operation No. 29/UBCK-GPHĐKD issued by the State Securities Committee on 18 December 2006 with the latest amendment dated 01 April 2026 according to Adjustment License No. 42/GPĐC-UBCK to adjust charter capital; The Enterprise Registration Certificate No. 0400554813 was initially issued by the Department of Finance of Hanoi City on 18 December 2006 and has subsequently been amended seven 7th times, with the latest amendment dated 09 April 2026 in relation to the adjustment of the Company's charter capital.

According to the latest License for Establishment and Operation of a Securities Company No. 42/GPĐC-UBCK issued by the State Securities Commission on 01 April 2026, the charter capital is VND 2,784,717,110,000. The number of shares is 278,471,711 shares, with a par value of VND 10,000 per share.

On 24 September 2024, the Company was officially listed on the Ho Chi Minh City Stock Exchange with stock symbol "DSC" according to the Decision No. 550/QĐ-SGDHCM issued by Ho Chi Minh City Stock Exchange on 24 September 2024.

The Company's registered head office is at 2nd Floor, Thanh Cong Building, 80 Dich Vong Hau, Cau Giay Ward, Hanoi City, Vietnam.

The number of employees as at 30 June 2026 was 208 employees (as at 01 January 2026: 221 employees).

1.2 Operating industry

The Company operates in securities.

1.3 Principal activities

The Company's principal activities during the period are:

- Proprietary trading;
- Securities brokerage;
- Securities underwriting;
- Securities investment advisory;
- Depository services.

2. BASIC OF PRESENTATION

2.1 The applicable regulations

The interim financial safety ratio report of the Company is prepared and presented in accordance with regulations under the Circular 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry ("Circular 91") of Finance on financial safety ratio and remedies applicable to securities companies that fail to meet the stipulated financial safety ratio, as amended and supplemented by the Circular 102/2025/TT-BTC dated 29 October 2025 ("Circular 102").

The interim financial safety ratio report is prepared on the basis of the financial statement of the Company as at 30 June 2026.

2.2 Reporting currency

This report is prepared in Vietnam Dong (VND).

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

2. BASIC OF PRESENTATION (CONT'D)

2.3 Purpose of the use of the report

The Company's interim financial safety ratio report for the 06-month accounting period ended 30 June 2026 is used for reporting purposes to the State Securities Commission and for information disclosure in accordance with current regulations.

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

3.1 Liquid capital ratio

The ratio of liquid capital is a measure of the financial safety of the Company, reflecting the ability of the Company to quickly pay its financial obligations and its ability to offset risks arising in the course of business activities of the Company.

Liquid capital ratio of the Company is determined using the formula specified as follows:

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

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

3.2 Liquid capital

The Company's liquid capital is the total equity that can be converted into cash within 90 days, details as follow:

- Owners' equity, excluded redeemable preferred share (if any);
- Share premium, excluded redeemable preferred share (if any);
- Supplementary charter capital reserve (if any);
- Development investment fund (if any);
- Financial reserve and operational risk reserve;
- Other funds within equity;
- Realized undistributed profit after tax;
- Balance of impairment provisions for asset value decline;
- Revaluation surplus of fixed assets;
- Foreign exchange differences;
- Convertible liabilities;
- The entire decrease or increase in securities under financial investment items;
- Other capital (if any).

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 be owned by the Company fluctuates in negative trend.

Exposures to market risk is determined as follow:

$$\text{Exposures to market risk} = \text{Net position} \times \text{Asset value} \times \text{Market risk coefficient}$$

In particular, net position is the net volum 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.

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

- Treasury shares;
- Securities issued by related parties of the Company;



NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

3.3 Exposures to market risk (cont'd)

- Securities restricted from transfer with the remaining restricted period of more than 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, selling warrants and selling options which have been used to hedge for underlying securities.

3.3.1 Asset price

Asset price is determined in details as follows:

No	Type of assets	Principles of pricing transactions in the market
Cash and cash equivalents, money market instruments		
1	Cash in bank (VND)	Cash balance at the calculation date
2	Foreign currencies	The equivalent in VND using the exchange rate published by credit institutions which are allowed to conduct foreign currencies trading at the calculation date
3	Deposits	Deposit value plus accumulated interest
4	Treasury bills, bank drafts, commercial papers, negotiable certificates of deposit, bonds and discount money market instruments	Purchase price plus accumulated interest
Bonds		
5	Listed bonds	<ul style="list-style-type: none"> ▪ The average price on the most recent trading date plus accumulated interest calculated from the most recent coupon payment date to the trading date (if the average price does not include accumulated interest); ▪ In cases where the bond has not been traded for more than 15 days as at the calculation date or has been delisted, the value shall be the highest of the following values: <ul style="list-style-type: none"> - The price at the most recent calculation period, but not exceeding 90 days as at the calculation date, plus accumulated interest; - Acquisition cost plus accumulated interest; - Par value plus accumulated interest; - The price determined according to the internal method of the securities trading organisation, including accumulated interest.
6	Unlisted bonds	<ul style="list-style-type: none"> ▪ The average bond price on the trading system of the Stock Exchange on the most recent trading date plus accumulated interest calculated from the most recent coupon payment date to the trading date (if the average price does not include accumulated interest);

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

3 SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

3.3 Exposures to market risk (cont'd)

3.3.1 Asset price (cont'd)

No	Type of assets	Principles of pricing transactions in the market
Bonds (cont'd)		
6	Unlisted bonds (cont'd)	<ul style="list-style-type: none"> In cases where the bond has not been centrally traded on the Stock Exchange, or has not been traded for more than 15 days as at the calculation date, or has its trading registration cancelled, the value shall be the highest of the following values: <ul style="list-style-type: none"> The price at the most recent calculation period but not exceeding 90 days as at the calculation date, plus accumulated interest; Acquisition cost plus accumulated interest; Par value plus accumulated interest; Price according to internal regulations of the securities trading organisation, including accumulated interest.
Shares		
7	Listed shares	<ul style="list-style-type: none"> The reference price (or other term as prescribed in the regulations issued by the Stock Exchange) on the most recent trading day prior to the calculation date; In cases where there has been no trading for more than 15 days as at the calculation date or the listing has been cancelled, the value shall be the highest of the following: <ul style="list-style-type: none"> Book value; Acquisition cost; The price determined in accordance with the internal regulations of the securities business organisation.
8	Shares of public companies registered for trading on the UPCom system	<ul style="list-style-type: none"> Closing price of the trading day closest to the calculation date; In cases where there has been no trading for more than 15 days as at the calculation date or the trading registration has been cancelled, the value shall be the highest of the following: <ul style="list-style-type: none"> Book value; Acquisition cost; The price determined in accordance with the internal regulations of the securities business organisation.
9	Shares registered or custody but have not been listed or registered for trading	<ul style="list-style-type: none"> The average value based on quotations from at least three (03) securities companies that are not related parties, as at the most recent trading date prior to the calculation date;

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

3.3 Exposures to market risk (cont'd)

3.3.1 Asset price (cont'd)

No	Type of assets	Principles of pricing transactions in the market
Shares (cont'd)		
9	Shares registered or custody but have not been listed or registered for trading (cont'd)	<ul style="list-style-type: none"> In cases where quotations from at least three (03) securities companies are not available, the value shall be the highest of the following: <ul style="list-style-type: none"> - Prices from the available quotations; - The price at the most recent reporting period; - Book value; - Acquisition cost; - The price determined in accordance with the internal regulations of the securities business organisation.
10	Shares suspended from trading, delisted or cancelled	<p>Value is the highest of the following values:</p> <ul style="list-style-type: none"> - The price at the most recent calculation period, but not exceeding 90 days as at the calculation date; - Book value; - Par value; - The price determined in accordance with the internal regulations of the securities business organisation.
11	Shares of organisations in terms of dissolution, bankruptcy	80% liquidated value of the shares at the date of preparation of the latest balance sheet, or a price determined in accordance with the internal regulations of the securities business organisation
12	Other shares or capital contributions	<p>Value is the highest of the following values:</p> <ul style="list-style-type: none"> - Book value; - Acquisition cost/value of capital contribution; - Price determined in accordance with the internal regulations of the securities business organisation.
Securities investment fund certificates/shares of securities investment companies		
13	Listed public fund certificates/shares of public securities investment companies	<ul style="list-style-type: none"> - The closing price (or other term as prescribed in the regulations issued by the Stock Exchange) on the most recent trading day prior to the calculation date; - In cases where there has been no trading for more than 15 days as at the calculation date or where the listing has been cancelled due to a transfer between Stock Exchanges, the price shall be determined as the highest of the following: <ul style="list-style-type: none"> - Net asset value per fund certificate/share disclosed in accordance with regulations as at the most recent date prior to the calculation date; - Acquisition cost; - The price determined in accordance with the internal regulations of the securities business organisation.

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

3.3 Exposures to market risk (cont'd)

3.3.1 Asset price (cont'd)

No	Type of assets	Principles of pricing transactions in the market
Securities investment fund certificates/shares of securities investment companies (cont'd)		
14	Member funds/shares of private securities investment companies	Net asset value per unit of capital contribution/share as at the most recent reporting period/valuation period prior to the calculation date
15	Unlisted public fund certificates	Net asset value per fund certificate disclosed in accordance with regulations as at the most recent date prior to the calculation date
16	Other cases	In accordance with the internal regulations of the securities trading organisation
Fixed assets		
17	Land use right	The value is determined by an independent valuation organisation selected by a securities trading organisation.
18	Buildings/structures including construction in progress	Value determined by an independent valuation organisation selected by a securities trading organisation/accumulated construction in progress.
19	The equipment, machines, computer softwares, vehicles	Residual value of the property.
20	Other fixed assets	The value is determined by an independent valuation organisation selected by a securities trading organisation
Other securities		
21	Covered warrants issued by other securities trading organisations	<ul style="list-style-type: none"> Closing price on the trading day closest to the calculation date; Acquisition cost (if covered warrants have not been listed).
22	Listed shares on foreign markets	<ul style="list-style-type: none"> Price (in foreign currency) x Exchange rate to VND at calculation date; Closing price on the trading day closest to the calculation date; In case there is no transaction more than 15 days from the date of calculation, the maximum of the following values: <ul style="list-style-type: none"> Book value; Acquisition cost; The price determined in accordance with the internal regulations of the securities business organisation.

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

3.3 Exposures to market risk (cont'd)

3.3.2 Market risk coefficient

Market risk coefficient is determined for each type of asset and presented in Exposures to market risk of this report.

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 under firm commitment issuance underwriting contract, Government bonds and bonds guaranteed by the Government. The exposures to market risk will be adjusted in accordance with the following principles;

- An increase of 10% if the total value of investments in securities and capital contributions of a securities issuer 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 and capital contributions of a securities issuer 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 and capital contributions of a securities issuer 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.

3.4 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 transaction date of the following contracts and transactions as below:

- Time deposits at credit institutions; certificates of deposit issued by credit institutions; cash in securities trading accounts of fund management companies that open trading accounts at securities companies;
- Securities lending and borrowing contracts in accordance with applicable laws;
- Securities repurchase agreements in compliance with laws;
- Reverse repurchase agreements in compliance with laws;
- Margin loan contracts in compliance with laws;
- Issued standby letters of credit with other institutions in the issuing standby credit group in the form of firm commitments of which the securities business organisation is the main issuer;
- Receivables arising from securities business activities in accordance with applicable laws, and receivables from the sale of listed securities in the financial investment activities of fund management companies;
- Receivables of matured bonds, negotiable instruments, and matured debt instruments that have not been settled;
- Overdue assets, including securities in securities business operations, customer securities in securities brokerage activities;
- Contracts, transactions, and uses of capital other than those transactions and contracts recognized in points (a), (b), (c), (d), (đ), (e), and (g) of this Clause; repurchase and resale commitment contracts for securities or other contracts of a similar nature, except for the contracts specified in points (c) and (d) of this Clause; and receivables arising from debt trading with counterparties other than the Vietnam Asset Management Company of credit institutions (VAMC) and the Vietnam Debt Trading Company Limited (DATC).

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

3.4 Exposures to settlement risk (cont'd)

Settlement risk value is determined as follow:

Settlement risk value = Value of assets with potential settlement risk x Settlement risk coefficient

In which, value of assets with potential settlement risk and settlement risk coefficient are determined according to Article 10, Circular 91 and as amended and supplemented under Article 7 of Circular 102.

3.4.1 Increase in settlement risk value

Settlement risk value is adjusted to increase in the following cases:

- An increase of 10% if the value of deposits contract, loan, receivable, repurchase agreements, reversed repurchase agreements, the total value of loans to an organisation, an individual and a group of related organisations/individuals (if any) accounts for more than 10% to 15% of the owners' equity of the Company;
- An increase of 20% if the value of deposits contract, loan, receivable, repurchase agreements, reversed repurchase agreements, the total value of loans to an organisation, an individual and a group of related organisations/individuals (if any) accounts for more than 15% to 25% of the owners' equity of the Company;
- An increase of 30% if the value of deposits contract, loan, receivable, repurchase agreements, reversed repurchase agreements, the total value of loans to an organisation, an individual and a group of related organisations/individuals (if any) accounts for more than 25% of the owners' equity of the Company.

3.4.2 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 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 objectives reasons.

Exposures to operational risk of the Company is determined at the higher of:

- 25% of the Company's operating expenses within twelve (12) consecutive months up to reporting date;
- 20% of the Company's legal capital for business operations as prescribed by law.

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

3.5 Exposures to operational risk (cont'd)

The Company's operation expenses are determined from the total expenses incurred in the period excludes:

- 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 financial assets;
- Reverse/provision expense for the impairment of receivables;
- Reverse/provision expense for the impairment of other short-term assets;
- Loss from revaluation of financial assets at fair value through profit and loss ("FVTPL") which has been recognised into expense in the period;
- Borrowing interest expenses;
- Expenses arising from remeasurement differences of outstanding covered warrants payable;
- Unrealized foreign exchange gain or loss;
- Financial expenses and other non-cash expenses in the Company's operating activities.



NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

4. EXPOSURES TO MARKET RISK

Expressed in VND

Investment portfolio		Risk coefficient	Scale of risk	Risk value
		(1)	(2)	(3) = (1) x (2)
I. Cash and cash equivalents, money market instruments			3,760,673,169,610	-
1	Cash (VND) and cash equivalents	0%	646,180,953,620	-
2	Cash equivalents	0%	-	-
3	Valuable papers, transferable money market instruments and certificate of deposits	0%	3,114,492,215,990	-
II. Government bonds				
4	Zero-coupon Government bonds	0%	-	-
5	Government bond (including bonds and bonds for projects issued previously), Government bond of countries in OECD bloc or sponsored by Government or Central Bank of the countries in this bloc, the bond issued by international organisations IBRD, ADB, IADB, AfDB, EIB and EBRD, municipal bonds	3%	-	-
III. Listed and unlisted bonds of credit institutions				
6	Credit institutions bonds having remaining maturity of less than 01 year, including convertible bonds	0%	-	-
	Credit institutions bonds having remaining maturity of 01 to under 03 years, including convertible bonds	3%	-	-
	Credit institutions bonds having remaining maturity of 03 to under 05 years, including convertible bonds	5%	-	-
	Credit institutions bonds having remaining maturity of more than 05 years, including convertible bonds	10%	-	-
IV. Corporate bonds				
Listed bonds				
7	The listed bond has the remaining maturity time of less than 01 year, including convertible bond	0%	-	-
	The listed bond has the remaining maturity time of 01 to under 03 years, including convertible bond	5%	-	-
	The listed bond has the remaining maturity time of 03 to under 05 years, including convertible bond	10%	-	-
	The listed bond has the remaining maturity time of more than 05 years, including convertible bond	15%	-	-

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

4. EXPOSURES TO MARKET RISK (CONT'D)

Expressed in VND

Investment portfolio		Risk coefficient	Scale of risk	Risk value
		(1)	(2)	(3) = (1) x (2)
IV. Corporate bonds (cont'd)				
8	Unlisted bonds			
	Unlisted bonds issued by listed enterprises with remaining term to maturity of less than 01 year, including convertible bonds	5%		
	Unlisted bonds issued by listed enterprises with remaining term to maturity of 01 to under 03 years, including convertible bonds	10%	-	-
	Unlisted bonds issued by listed enterprises with remaining term to maturity of 03 to under 05 years, including convertible bonds	20%	-	-
	Unlisted bonds issued by listed enterprises with remaining term to maturity of more than 05 years, including convertible bonds	25%	-	-
	Unlisted bonds issued by other enterprises with remaining term to maturity of less than 01 year, including convertible bonds	15%	-	-
	Unlisted bonds issued by other enterprises with remaining term to maturity 01 to under 03 years including convertible bonds	20%	-	-
	Unlisted bonds issued by other enterprises with remaining term to maturity of 03 to under 05 years, including convertible bonds	30%	-	-
	Unlisted bonds issued by other enterprises with remaining term to maturity of more than 05 years, including convertible bonds	35%	-	-
V. Shares			625,071,570,700	66,550,169,010
9	Common shares and preference shares of organizations listed on the Stock Exchange	10%	584,641,451,300	58,464,145,130
10	Ordinary shares and preference shares of unlisted public companies registered for trading on UpCoM	20%	40,430,119,400	8,086,023,880.00
11	Ordinary shares and preference shares of public companies which have been registered for depository, but have not been listed or not yet registered for trading, shares of Initial Public Offerings (IPO)	30%	-	-
VI. Certificates of investment securities fund				
12	Public funds and public securities investment companies	10%	-	-
13	Member funds	50%	-	-
14	Private securities investment companies	30%	-	-

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

4. EXPOSURES TO MARKET RISK (CONT'D)

Expressed in VND

Investment portfolio		Risk coefficient	Scale of risk	Risk value
		(1)	(2)	(3) = (1) x (2)
VII. Restricted trading securities			458,212	366,570
15	Listed securities under warning	35%	-	-
16	Listed securities under control	40%	-	-
17	Securities subject to trading suspension or restriction	60%	-	-
18	Securities subject to trading suspension	70%	-	-
19	Securities subject to delisting or trading cancellation	80%	458,212	366,570
VIII. Derivative securities				
20	Share index futures contracts	8%	-	-
21	Government bonds futures contracts	3%	-	-
IX. Other securities			10,010,000	8,008,000
22	Shares listed on foreign markets that are included in the indices listed in Appendix VIII	25%	-	-
23	Shares listed on foreign markets that are not included in the indices listed in Appendix VIII	100%	-	-
24	Covered warrants listed on Ho Chi Minh Stock Exchange	8%	-	-
25	Price difference transactions	2%	-	-
26	Shares, capital contribution and other securities	80%	10,010,000	8,008,000
27	Covered warrants issued by the security companies		-	-
28	Securities formed from hedging activities for the covered warrants issued (in case covered warrants are not profitable)		-	-
29	The different between the value of underlying securities used to hedge the risk and the value of underlying securities necessary to hedge against the risk of secured warranties		-	-
X. The additional risk			-	-
TOTAL MARKET RISK VALUE (I+II+III+IV+V+VI+VII+VIII+IX+X)			4,385,755,208,522	66,558,543,580

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

5. EXPOSURES TO SETTLEMENT RISK

	Exposures to VND
Risk of undue items (Note 5.1)	189,755,997,915
Risk of overdue items (Note 5.2)	37,866,173,854
Supplemental exposures (Note 5.3)	44,820,155,343
	<u>272,442,327,112</u>

5.1 Risk of undue items

Expressed in VND

No.	Types of transactions	Exposures to settlement risk						Total exposures to settlement risk
		0%	0.8%	3.2%	4.8%	6.0%	8.0%	
		(1)	(2)	(3)	(4)	(5)	(6)	
1	Term deposits and loans without collaterals and receivables from transaction activities and securities trading operations and other items exposed to settlement risk	-	-	-	-	186,869,532,959	2,886,464,956	189,755,997,915
2	Financial asset lending/agreements with similar nature	-	-	-	-	-	-	-
3	Financial asset borrowing/agreements with similar nature	-	-	-	-	-	-	-
4	Reverse repurchase agreements/agreements with similar nature	-	-	-	-	-	-	-
5	The contracts for the sale of financial assets with a commitment of repurchase/economic agreements with similar nature	-	-	-	-	-	-	-
I. TOTAL EXPOSURES TO SETTLEMENT RISK OF UNDUE ITEMS								189,755,997,915

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

5. EXPOSURES TO SETTLEMENT RISK (CONT'D)

5.1 Risk of undue items (cont'd)

The 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 and Central Banks of OECD countries; People's committees of provinces and centrally-controlled municipalities	0%
2	Securities Stock Exchanges and Vietnam Securities Depository	0,8%
3	Credit institutions, financial institutions, and securities trading companies which are established in the countries in the OECD and with a credit rating satisfying the internal rules of the Company	3,2%
4	Credit institutions, financial institutions, and securities trading companies which are established in the countries outside the OECD; or established in the countries in the OECD but with a credit rating not satisfying the internal rules of the Company	4,8%
5	Credit institutions, financial institutions and securities trading companies established and operation in Vietnam	6%
6	Other organisations and individuals	8%

Details of risk of undue items:

Contents	Book value VND	Value of collaterals VND	Value of those without collaterals VND	Settlement risk coefficient	Exposure to settlement risk VND
Term deposits	418,231,531,049	-	418,231,531,049	6%	25,093,891,863
Certificate deposits	2,696,260,684,941	-	2,696,260,684,941	6%	161,775,641,096
Advances	1,166,428,578	-	1,166,428,578	8%	93,314,286
Investors receive money in advance from selling securities	31,471,441,399	-	31,471,441,399	8%	2,517,715,312
Other receivables	3,442,941,969	-	3,442,941,969	8%	275,435,358
Total	3,150,573,027,936	-	3,150,573,027,936		189,755,997,915

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

5. EXPOSURES TO SETTLEMENT RISK (COT'D)

5.2 Risk of overdue items

Expressed in VND

No.	Overdue period	Settlement risk coefficient	Scale of risk	Exposures to settlement risk
1	From 0 to 15 days after payment due date or date of transferring securities	16%		-
2	From 16 to 30 days after payment due date or date of transferring securities	32%	-	-
3	From 31 to 60 days after payment due date or date of transferring securities	48%	-	-
4	From 60 days onwards	100%	37,866,173,854	37,866,173,854
II. TOTAL EXPOSURES TO SETTLEMENT RISK OF OVERDUE ITEMS				37,866,173,854

5.3 Supplemental exposures to settlement risk

Exposures to settlement risk is supplemented for term deposits, certificate of deposits, and accrued interest receivables at financial institutions because the total contracts value and the amount of the receivables at those institutions account for from 10% to more than 25% of the Owners' equity of the Company.

Expressed in VND

No.	Details	Settlement risk coefficient (%)	Scale of risk	Exposures to settlement risk
1	Bank for Investment and Development of Vietnam JSC - Dong Hanoi Branch	30%	149,400,517,809	44,820,155,343
III. TOTAL SUPPLEMENTAL EXPOSURES TO SETTLEMENT RISK				44,820,155,343

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

6. EXPOSURES TO OPERATIONAL RISK (WITHIN 12 MONTHS)

Expressed in VND

I	Total expenses arising within 12 months	457,829,693,833
II	Amounts deducted from the total expense	274,362,391,475
1	Depreciation expenses	5,471,368,854
2	Expenses/reversal of provision for diminution in value of financial assets and mortgaged assets	29,529,545
3	Expenses/reversal of provision for diminution in value of financial assets	-
4	Expenses/reversal of provision for impairment of receivables	-
5	Expenses/reversal of provision for impairment of other short-term assets	-
6	Expenses from differences for diminution in the revaluation of financial assets recognised through profit/loss	42,584,395,620
7	Interest expenses	226,277,097,456
8	Expense arising from remeasurement differences of outstanding covered warrants payable	-
9	Unrealized foreign exchange gain or loss	-
10	Financial expenses and other non-cash expenses arising from the Company's operating activities	-
III	Total expense after deduction (III=I-II)	183,467,302,358
IV	25% of total expense after deduction (IV=25%*III)	45,866,825,590
V	20% of legal capital of the securities institution	50,000,000,000
TOTAL VALUE OF OPERATION RISK (C=Max {IV, V})		50,000,000,000

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

7. LIQUID CAPITAL

Expressed in VND

No.	CONTENTS	Liquid capital		
		Liquid capital	Deductions	Additions
		(1)	(2)	(3)
A	Owner's equity			
1	Owner investment capital, excluding refunded preferred equity (if any)	2,784,717,110,000	-	-
2	Equity surplus, excluding refunded preferred equity (if any)	500,000,000	-	-
3	Treasury stocks	-	-	-
4	Bond conversion option - Capital component	-	-	-
5	Other owner's equity	-	-	-
6	Differences in revaluation of assets at fair value	(13,721,929,039)	-	-
7	Reserve fund for charter capital supplementation	138,256,882	-	-
8	Financial provision and professional risk	138,256,882	-	-
9	Other funds pertaining to equity	-	-	-
10	Undistributed profit	341,844,888,109	-	-
11	Balance to provision for impairment of assets	38,108,833,946	-	-
12	Differences in revaluation of fixed assets	-	-	-
13	Foreign exchange rate differences	-	-	-
14	Convertible debts	-	-	-
15	Total increase or decrease in securities investment value	-	44,416,445,871	36,285,980,204
16	Other capital (if any)	-	-	-
1A	Total			3,143,594,951,113
B	Short-term assets			
I	Financial assets			
1	Cash and cash equivalents	-	-	-
2	Financial assets at fair value through profit and loss (FVTPL)	-	-	-
	- Securities with market latent risks	-	-	-
	- Securities are deducted from liquidity	-	-	-
	Held-to-maturity investments (HTM)	-	-	-
3	- Securities with market latent risks	-	-	-
	- Securities are deducted from liquidity	-	-	-
4	Loans	-	-	-
	Financial assets available for sale (AFS)	-	-	-
5	- Securities with market latent risks	-	-	-
	- Securities are deducted from liquidity	-	-	-
6	Provision for impairment of financial assets and mortgage assets	-	-	-
	Receivables (receivables from disposal of financial assets, receivables and accruals from dividend and interest income)	-	-	-
7	- Receivables due in 90 days or less	-	-	-
	- Receivables due in more than 90 days	-	7,934,086,752	-
	- Receivables that are not yet past due but where the counterparty has lost the ability to pay	-	-	-
8	Covered warrant has not yet been issued	-	-	-

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

7. LIQUID CAPITAL (CONT'D)

Expressed in VND

No.	CONTENTS	Liquid capital		
		Liquid capital	Deductions	Additions
		(1)	(2)	(3)
B	Short-term assets			
I	Financial assets			
9	The underlying securities for the purpose of hedge when the issuing covered warrant	-	-	-
	Receivables from services provided by the Company			
	- Receivables due in 90 days or less	-	-	-
10	- Receivables due in more than 90 days	-	-	-
	- Receivables that are not yet past due but where the counterparty has lost the ability to pay	-	-	-
	Internal receivables			
	- Internal receivables due in 90 days or less	-	-	-
11	- Internal receivables due in more than 90 days	-	-	-
	- Receivables that are not yet past due but where the counterparty has lost the ability to pay	-	-	-
	Receivables due to error in securities transactions	-	-	-
	- Receivables due in 90 days or less	-	-	-
12	- Receivables due in more than 90 days	-	-	-
	- Receivables that are not yet past due but where the counterparty has lost the ability to pay	-	-	-
	Other receivables			
	- Receivables due in 90 days or less	-	-	-
13	- Receivables due in more than 90 days	-	1,280,469,363	-
	- Receivables that are not yet past due but where the counterparty has lost the ability to pay	-	-	-
14	Provision for impairment of receivables	-	-	-
II	Other short-term assets			
	Advances			
	- Advances with the remaining repayment term of 90 days or less	-	-	-
1	- Advances with the remaining repayment term of more than 90 days	-	18,000,000	-
	- Advances that are not yet past due but where the counterparty has lost the ability to pay	-	-	-
2	Office supplies, tools and materials	-	-	-
3	Short-term prepaid expenses	-	3,155,216,844	-
4	Short-term deposits, collaterals and pledges	-	71,227,783,800	-
5	Deductible value added tax	-	-	-
6	Tax and other receivables from the State Budget	-	-	-
7	Other current assets	-	-	-
8	Provision for impairment of other current assets	-	-	-
1B	Total			83,615,556,759

NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

7. LIQUID CAPITAL (CONT'D)

Expressed in VND

No.	CONTENTS	Liquid capital		
		Liquid capital	Deductions	Additions
		(1)	(2)	(3)
C	Long-term assets			
I	Long-term financial assets			
1	Long-term receivables	-	-	-
2	Investments	-	-	-
	HTM investments	-	-	-
2.1	- Securities exposed to market risk	-	-	-
	- Securities are deducted from liquid capital	-	-	-
2.2	Investments in subsidiaries	-	-	-
2.3	Investment in joint venture, associates	-	-	-
II	Fixed assets	-	15,208,908,337	-
III	Investment properties	-	-	-
IV	Construction in progress	-	-	-
V	Other long-term assets	-	28,247,911,451	-
1	Long-term deposits, collaterals and pledges	-	2,210,238,540	-
2	Long-term prepaid expenses	-	11,807,029,258	-
3	Deferred income tax assets	-	-	-
4	Payment for Settlement Assistance Fund	-	14,230,643,653	-
5	Other long-term assets	-	-	-
VI	Asset items that lead to qualified opinion, adverse opinion or disclaimer of opinion in the audited and reviewed financial statements without being deducted according to Article 5			
1C	Total			43,456,819,788
D	Margin, collateral items			
I	Provision for impairment of non-current assets			
1	The value of the margin			
1.1	The value of contribution to Settlement Assistance Fund of VSD	-	-	-
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' guarantees for issuing covered warrants	-	-	-
2	The value of collaterals for obligations due in more than 90 days	-	-	-
1D	Total			-
LIQUID CAPITAL = 1A-1B-1C-1D				3,016,522,574,566

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NOTES TO THE INTERIM FINANCIAL SAFETY RATIO REPORT (CONT'D)

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

8. SUBSEQUENT EVENTS

There was no significant event occurring after the balance sheet date, which would require adjustments to, or disclosures to be made in the interim financial safety ratio report for the 06-month period ended 30 June 2026.



Tran Minh Toan
Chief Accountant
11 August 2026



Nguyen Minh Ngoc
Head of Internal Control Department



Bach Quoc Vinh
General Director




