CÔNG TY CỔ PHẦN CHỨNG KHOÁN STANLEY BROTHERS

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PRUDENTIAL RATIO STATEMENT

STANLEY BROTHERS SECURITIES INCORPORATION

As at 31 March 2026

(reviewed)

STANLEY BROTHERS SECURITIES INCORPORATION
9th floor, ROX Tower, 54A Nguyen Chi Thanh Street,
Lang Ward, Hanoi

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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Stanley Brothers Securities Incorporation ("the Company") presents its report and the Company's prudential ratio statements as at 31 March 2026.

THE COMPANY

Stanley Brothers Securities Incorporation (formerly Global Securities Joint Stock Company) was established and operates under Operation License No. 83/UBCK-GP issued by the State Securities Commission on 16 January 2008; License No. 30/UBCK-GP dated 16 January 2009; License No. 357/UBCK-GP dated 19 October 2010; Decision No. 932/QĐ-UBCK dated 16 November 2010; Amended License No. 15/GPĐC-UBCK dated 05 April 2013; Amended License No. 11/GPĐC-UBCK dated 29 March 2017; Amended License No. 29/GPĐC-UBCK dated 19 July 2017; Amended License No. 79/GPĐC-UBCK dated 02 October 2018; Amended License No. 108/GPĐC-UBCK dated 27 December 2018; Amended License No. 08/GPĐC-UBCK dated 31 January 2019; Amended License No. 35/GPĐC-UBCK dated 12 June 2019; Amended License No. 58/GPĐC-UBCK dated 09 September 2020; Amended License No. 37/GPĐC-UBCK dated 22 May 2023; Amended License No. 04/GPĐC-UBCK dated 14 March 2025; Amended License No. 16/GPĐC-UBCK dated 22 January 2026; and Amended License No. 23/GPĐC-UBCK dated 05 February 2026, all issued by the State Securities Commission. The Company operates under Enterprise Registration Certificate No. 0305453780 issued by the Hanoi Department of Planning and Investment (now the Hanoi Department of Finance) for the first time on 16 January 2008, with the fourth amendment registration dated 07 February 2026.

The Company's head office is located at: 9th floor, ROX Tower, 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi.

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

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

Mr.	Ho Le Viet Hung	Chairman
Mr.	Nguyen Tien Duc	Member
Mr.	Duong Van Cuong	Member
Mrs.	Hoang Thanh Tam	Member
Mrs.	Le Cam Thuy	Independent member

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

Mr.	Nguyen Tien Dung	General Director	
Mr.	Nguyen Quang Anh	Deputy General Director	Resigned on 08 April, 2026
Mrs.	Hoang Thanh Tam	Member	
Mrs.	Truong Thi Lan Anh	Chief Accountant and Chief Financial Officer	

The members of the Board of Supervision are:

Mr.	Tran Quang Khanh	Head
Mrs.	Lai Thanh Mai	Member
Mrs.	Duong Thi Thanh	Member

AUDITORS

The Company's legal representative during the period and until the preparation of this prudential ratio statement is Mr. Nguyen Tien Dung - General Director.

AUDITORS

The auditors of the AASC Auditing Firm Company Limited take the review of Prudential ratio statement for the Company.

STANLEY BROTHERS SECURITIES INCORPORATION

9th floor, ROX Tower, 54A Nguyen Chi Thanh Street,
Lang Ward, Hanoi

STATEMENT OF THE BOARD OF MANAGEMENT' RESPONSIBILITY IN RESPECT OF THE PRUDENTIAL RATIO STATEMENT

The Board of Management of the Company confirms that the information system and internal control system are established and maintained to ensure that the prudential ratio is fairly and reasonably presented at any time in accordance with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance, which prescribes prudential ratios and measures for handling securities business organizations that fail to meet prudential ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance.

The Board of Management pledges that they have complied with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on the prudential indicators and actions against securities- trading organizations that fail to achieve the prudential indicators, amended and supplemented by Circular 102/2025/TT-BTC dated 29 October, 2025 of the Ministry of Finance on the preparation and presentation of the Prudential Ratio Statement as of 31 March, 2026.

Other Commitment

The Board of Management pledges that the Company complies with Decree No. 155/2020/ND-CP dated 31 December 2020 on detailing and guiding the implementation of a number of articles of the Law on Securities and the Company does not violate the obligations of information disclosure in accordance with the regulations of the Circular No. 96/2020/TT-BTC dated 16 November 2020 issued by the Ministry of Finance guiding the disclosure of information on the Securities Market and Circular No. 68/2024/TT-BTC dated 18 September, 2024 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 96/2020/TT-BTC.

On behalf of The Board of Management

CÔNG TY CỔ PHẦN CHỨNG KHOÁN STANLEY BROTHERS

Nguyen Tien Dung
General Director

Hanoi, 11 May 2026

No.: 110526.004/BCTC.KT2

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To: **Shareholders, The Board of Directors and The Board of Management**
Stanley Brothers Securities Incorporation

We have reviewed the accompanying Financial Safety Ratio Report as at 31 March 2026 of Stanley Brothers Securities Incorporation prepared on 11 May 2026 , as set out on pages 05 to 19, was prepared by the Board of Management of Stanley Brothers Securities Incorporation in accordance with the Circular No.91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on prudential indicators and actions against securities-trading organizations that fail to achieve the prudential indicators.

The Board of Management' responsibility

The Board of Management is responsible for the preparation and presentation of Prudential ratio statement that give a true and fair view in accordance with the Circular No.91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on the prudential ratio and the handling measures for the securities institutions that fail to achieve the prudential ratio, and for such internal control as management determines is necessary to enable the preparation and presentation of Prudential ratio statement that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express a conclusion on these Financial Safety Ratio Report as at 31 March 2026 based on our reviewed. We conducted our review in accordance with Vietnamese standards on auditing No.2410 - Review of interim financial information performed by the independent auditor of the entity.

A review interim financial statements includes interview, primarily interviews with those responsible for financial and accounting matters, analysis and other review procedures. A review is substantially smaller scale than an audit that is conducted in accordance with Vietnamese auditing standards and therefore not allow us to get assurance that we will be aware of all material issue. Accordingly, we do not give an audit opinion.

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the Financial Safety Ratio Report of Stanley Brothers Securities Incorporation as at 31 March 2026 has not been prepared, in all material respects, in compliance with the regulations on the preparation and presentation of such report as set out in Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance on financial safety indicators and measures applicable to securities business organizations failing to satisfy the prescribed financial safety indicators.

Accounting Policy

Do not deny our conclusion above, we draw readers' attention that Prudential ratio statement is prepared to help Stanley Brothers Securities Incorporation to meet the requirements of the State Securities Commission. As a result, Prudential ratio statement may not be suitable for other purposes.

Other matters

Stanley Brothers Securities Incorporation has prepared a set of financial statements for the accounting period from 1 January 2026 to 31 March 2026 in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to securities companies, and relevant statutory requirements relating to the preparation and presentation of financial statements. We have issued our report on the review of interim financial information in respect of such financial statements to Stanley Brothers Securities Incorporation on 11 May 2026.

AASC Auditing Firm Company Limited

Nguyen Tuan Anh
Audit Director
Registered Auditor
No: 1369-2023-002-1

Hanoi, 11 May 2026

STANLEY BROTHERS SECURITIES INCORPORATION

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.:
Prudential ratio statement

To: The State Securities Commission

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

We commit that:

(1) The Report is prepared based on the data updated as at the reporting date in accordance with the provisions of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance, which prescribes prudential ratios and measures for handling securities business organizations that fail to meet prudential ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance.

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

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

Truong Thi Lan Anh Chief Accountant and Chief Financial Officer	**Nguyen Thi Quy** Head of Internal Control	**Nguyen Tien Dung** General Director *Hanoi, 11 May 2026*

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

I. LIQUIDITY

NO.	CONTENT	LIQUIDITY		
		Liquidity	Deductions	Increases
A	**OWNER'S EQUITY**	**(1)**	**(2)**	**(3)**
1	Owner investment capital, excluding refunded preferred equity (if any)	2,000,000,000,000		
2	Equity surplus, excluding refunded preferred equity (if any)	-		
3	Treasury stocks	-		
4	Bond conversion option - Capital component	-		
5	Other owner's equity	-		
6	Differences in revaluation of assets at fair value	(1,000,676)		
7	Reserve fund for charter capital supplementation	2,875,649,570		
8	Financial provision and professional risk	2,875,649,570		
9	Other funds pertaining to equity	-		
10	After-tax profit	(56,462,125,305)		
11	Provision for impairment of assets	289,000,000		
12	Difference in revaluation of fixed assets	-		
13	Foreign exchange rate difference	-		
14	Convertible debts			-
15	Total decrease or increase of securities of financial investment		-	32,534,245
16	Other equity (if any)	-		
1A	**Total**			**1,949,609,707,404**
B	**Short-term assets**			
I	**Financial assets**			
1	Cash and cash equivalents			
2	Fair value through profit and loss financial assets (FVTPL)			
	- Securities with market latene risks			
	- Securities be deducted from liquidity		-	
3	Held-to-maturity investments (HTM)			
	- Securities with market latene risks			
	- Securities be deducted from liquidity		-	
4	Loans			
5	Financial assets available for sale (AFS)			
	- Securities with market latene risks			
	- Securities be deducted from liquidity		-	
6	Provision for impairment of financial assets and mortgage assets			

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

I. LIQUIDITY

NO.	CONTENT	LIQUIDITY		
		Liquidity	Deductions	Increases
7	Receivables from clients (Receivables from sale of financial assets; Receivables from and accruals for dividend and interest income)			
	- Receivables from customers having the remaining payment period of 90 days or less			
	- Receivables from customers having the remaining payment period of over 90 days		-	
	- Receivables not yet due but the counterparty has lost the ability to pay.		-	
8	Warrant certificate is not yet issued			
9	Basic securities for the purpose of risk prevention when issuing warrant certificates		-	
10	Receivables from services provided by the Company			
	- Receivables have the remaining payment period of 90 days or less			
	- Receivables have the remaining payment period of over 90 days		-	
	- Receivables not yet due but the counterparty has lost the ability to pay.		289,000,000	
11	Short-term internal receivables			
	- Internal receivables have the remaining payment period of 90 days or less			
	- Internal receivables have the remaining payment period of over 90 days		-	
	- Receivables not yet due but the counterparty has lost the ability to pay.		-	
12	Receivables from securities trading error			
	- Receivables have the remaining payment period of 90 days or less			
	- Receivables have the remaining payment period of over 90 days		-	
	- Receivables not yet due but the counterparty has lost the ability to pay.		-	
13	Other receivables			
	- Other receivables have the remaining payment period of 90 days or less			
	- Other receivables have the remaining payment period of over 90 days		-	
14	Provision for impairment of receivables			

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

I. LIQUIDITY

NO.	CONTENT	LIQUIDITY		
		Liquidity	Deductions	Increases
II	**Other short-term assets**		-	
1	Advances			
	- Advances have the remaining payment period of 90 days or less			
	- Advances have the remaining payment period of over 90 days		378,640,776	
	- Advances not yet due but the counterparty has lost the ability to pay.		-	
2	Office supplies, tools		-	
3	Short – term prepaid expenses		1,112,195,342	
4	Short-term mortgages, mortgages, collateral, deposits		1,000,000	
5	VAT deducted		-	
6	Taxes and receivables to state budget		-	
7	Other short-term assets		1,138,855,218	
8	Provision for impairment of other short - term assets			
1B	**Total**			**2,919,691,336**
C	**Long-term assets**			
I	**Long - term financial assets**			
1	Long-term receivables			
2	Investments			
2.1	Held-to-maturity investments (HTM)			
	- Securities with market latene risks			
	- Securities be deducted from liquidity			
2.2	Investments in subsidiaries			
2.4	Other long-term investments			
II	**Fixed assets**		**998,350,736**	
III	**Investment real estate**			
IV	**Cost of construction in progress**			
V	**Other long-term assets**			
1	Long - term mortgages, mortgages, collateral, deposits		1,323,872,303	
2	Long – term prepaid expenses		1,647,218,669	
3	Deferred income tax assets			
4	Deposits to Settlement Assistance Fund		10,477,603,818	
5	Other long - term assets			
VI	**Asset items** that are considered exceptions, subject to adverse opinions, or for which a disclaimer of opinion is requested in the audited or reviewed financial statements are not subject to deductions as stipulated in Article 5.			
1C	**Total**			**14,447,045,526**

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

I. LIQUIDITY

NO.	CONTENT	LIQUIDITY		
		Liquidity	Deductions	Increases
D	**Collateral guaranteed asset**			
1	Collateral value			
1.1	Value of contributing to the settlement support fund of the Vietnam Securities Depository and Clearing Corporation		-	
1.2	Value of contributing to the clearing fund of the central payment for the opening position of the clearing member (for derivatives market)		-	
1.3	Cash deposit and bank guarantee value upon issuance of secured warrant certificate		-	
2	Value of assets used to secure the obligations of the securities company and other organizations and individuals (detailed by each counterparty).		-	
1D	**Total**			-
LIQUIDITY = 1A-1B-1C-1D				**1,932,242,970,542**

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

II. RISK VALUE

A	MARKET RISKS						
	Investment items				Risk coefficient (1)	Scale of risk (2)	Value of risk (3) = (1) x (2)
I	**Cash and cash equivalents, instruments of the money market**						-
1	Cash (VND) and demand deposits				0%	139,961,105,861	-
2	Cash equivalents				0%	50,032,534,245	-
3	Valuable papers, transferring instruments on the money market, certificates of deposit				0%	-	-
II	**Government bonds**						-
4	Government bonds without interest				0%	-	-
5	Government bonds with coupon interest: Government bonds (including treasury bonds and construction bonds previously issued), government bonds of countries belonging to the OECD or guaranteed by the Governments or Central Banks of these countries, bonds issued by international organizations such as IBRD, ADB, IADB, AFDB, EIB and EBRD, and local government bonds.				3%		
III	**Listed and unlisted bonds issued by credit institutions.**						**3,924,000**
6	Bonds issued by credit institutions with remaining maturity of less than 01 year, including convertible bonds.				0%	-	-
	Bonds issued by credit institutions with remaining maturity from 01 year to less than 03 years, including convertible bonds.				3%		
	Bonds issued by credit institutions with remaining maturity from 03 years to less than 05 years, including convertible bonds.				5%		
	Bonds issued by credit institutions with remaining maturity of 05 years or more, including convertible bonds.				10%		
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level			
	Vietnam Joint Stock Commercial Bank For Industry And Trade Bonds - CTG121031	*None*	*None*	*None*	*20%*	*19,620,000*	*3,924,000*

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

II. RISK VALUE

A	**MARKET RISKS**					
Investment items				**Risk coefficient (1)**	**Scale of risk (2)**	**Value of risk (3) = (1) x (2)**
IV	**Corporate bonds**					**602,817,775,242**
	Listed corporate bonds.				-	-
7	The listed bond has the remaining maturity time of less than 01 year, including convertible bond			0%	-	-
	The listed bond has the remaining maturity time from 01 to under 03 years, including convertible bond			5%		
	The listed bond has the remaining maturity time from 03 to under 05 years, including convertible bond			10%	-	-
	The listed bond has the remaining maturity time from 05 years or more, including convertible bond			15%	-	-
8	**Unlisted corporate bonds.**				-	-
	The unlisted bonds issued by listed entities with the remaining maturity of less than 01 year, including convertible bond			5%	-	-
	The unlisted bond issued by listed entities with the remaining maturity time from 01 to under 03 years, including convertible bond			10%		
	The unlisted bond issued by listed entities with the remaining maturity time from 03 to under 05 years, including convertible bond			20%	-	-
	The unlisted bond issued by listed entities with the remaining maturity time from 05 years or more, including convertible bond			25%	-	-
	Unlisted bonds issued by other enterprises with remaining maturity time of less than 01 year, including convertible bond			15%	-	-
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level		
	Education Infrastructure Group Joint Stock Company Bonds	*None*	*None*	*None*	*25%*	*1,608,318,318*	*402,079,580*
	Unlisted bonds issued by other enterprises with remaining maturity from 01 year to less than 03 years, including convertible bonds				20%	-	-
	Unlisted bonds issued by other enterprises with remaining maturity from 03 years to less than 05 years, including convertible bonds				30%	-	-
	Unlisted bond issued by other enterprises the remaining maturity time from 05 years or more, including convertible bonds				35%	-	-

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

II. RISK VALUE

A	**MARKET RISKS**						
Investment items					**Risk coefficient** (1)	**Scale of risk** (2)	**Value of risk** (3) = (1) x (2)
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level			
	Saigon Garment - Match Joint Stock Company Bonds MSG32508	*Saigon Phat Thinh Ratings Joint Stock Company*	*19/08/2025*	*vnBBB-*	*45%*	*334,801,358,272*	*150,660,611,222*
	Saigon Garment - Match Joint Stock Company Bonds MSG32504	*Saigon Phat Thinh Ratings Joint Stock Company*	*19/08/2025*	*vnBBB-*	*45%*	*115,134,126,325*	*51,810,356,846*
	Tam Trinh Co-operation Investment and Construction Company Limited Bonds	*Saigon Phat Thinh Ratings Joint Stock Company*	*21/11/2025*	*vnBB-*	*45%*	*438,759,758,320*	*197,441,891,244*
	AAC Viet Nam Corporation Bonds	*None*	*None*	*None*	*45%*	*450,006,303,000*	*202,502,836,350*
	List of credit rating results for bonds/issuers (detailed by each bond/issuer): - Clearly state the credit rating organization, the date of announcement of the credit rating results, and the credit rating level for each bond/issuer.						
V	**Shares**						-
9	Common stock and preferred stock of the listed organizations at Stock Exchange				10%	-	-
10	Common stock and preferred stock of the public companies not listed and registered for trading via UpCom system				20%	-	-
11	Common stock and preferred stock of the public companies registering depository but not listed or registered for trading; Stocks are in the initial issuance (IPO)				30%	-	-

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

II. RISK VALUE

A	**MARKET RISKS**			
Investment items		**Risk coefficient (1)**	**Scale of risk (2)**	**Value of risk (3) = (1) x (2)**
VI	**Certificate of securities investment funds**			-
12	Public funds, public investment companies	10%	-	-
13	Member funds	50%	-	-
14	Separate investment companies	30%	-	-
VII	**Securities under warning, control, trading restriction, trading suspension, trading halt, delisting, or trading cancellation**			-
15	Listed securities under warning	35%	-	-
16	Listed securities under control	40%	-	-
17	Securities under trading suspension or trading restriction	60%	-	-
18	Securities under trading halt	70%	-	-
19	Securities delisted or with trading cancelled	80%	-	-
VIII	**Derivative securities**			-
20	Stock index futures contracts	8%	-	-
Calculation method: Risk value = Max {((Settlement value at the end of the day – value of securities purchased to secure the payment obligation of the futures contract) × risk coefficient of the futures contract – margin value (contribution to the clearing fund for the open position of the securities company)), 0}. Settlement value at the end of the day = Daily settlement price × open position volume.				
21	Government bond futures contracts	3%	-	-
Calculation method: Risk value = Max {((Settlement value at the end of the day – value of securities purchased to secure the payment obligation of the futures contract) × risk coefficient of the futures contract – margin value (contribution to the clearing fund for the open position of the securities company)), 0}. Settlement value at the end of the day = Daily settlement price × open position volume.				
IX	**Other assets**			**264,000,000,000**
22	Listed shares on foreign markets that are included in benchmark indices/indices listed in Appendix VIII	25%	-	-
23	Listed shares on foreign markets that are not included in benchmark 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, capital contributions, other types of securities and other investment assets	80%	330,000,000,000	264,000,000,000
27	Covered warrants issued by the securities company			
Calculation method: Market risk value = Max {((P0 × Q0 / k – P1 × Q1) × r – MD), 0}.				

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

II. RISK VALUE

A	**MARKET RISKS**				
Investment items			**Risk coefficient (1)**	**Scale of risk (2)**	**Value of risk (3) = (1) x (2)**
28	Securities formed from hedging activities for covered warrants issued by the securities company *(in case the covered warrants are out-of-the-money)*				
29	The positive difference between the value of underlying securities used for hedging and the value of underlying securities required for hedging covered warrants				
VIII	**The additional risk (if any) (based on the liquidity after making all provisions)**				**120,483,139,132**
	Issuer (Bond code)	**Additional level**	**Risk coefficient**	**Scale of risk**	**Value of risk**
1	AAC Viet Nam Corporation Bonds	20%	45%	450,006,303,000	40,500,567,270
2	Saigon Garment - Match Joint Stock Company Bonds - MSG32508	20%	45%	334,801,358,272	30,132,122,244
3	Saigon Garment - Match Joint Stock Company Bonds - MSG32504	20%	45%	115,134,126,325	10,362,071,369
4	Tam Trinh Co-operation Investment and Construction Company Limited Bonds	20%	45%	438,759,758,320	39,488,378,249
A	**TOTAL MARKET RISK VALUE (A= I+II+III+IV+V+VI+VII+VIII+IX+X)**				**987,304,838,374**

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

II. RISK VALUE

B PAYMENT RISK

	Value of risk
	VND
Pre-settlement risk (Explanation 1)	**3,070,738,684**
Overdue settlement risk (Explanation 2)	-
Risk arising from advances, contracts, and other transactions (Explanation 3)	-
Additional risk (Explanation 4)	-
Total settlement risk value	**3,070,738,684**

1. PRE-SETTLEMENT RISK

Form of trading		Value of risk (VND)						Total value of risk
		(1)	(2)	(3)	(4)	(5)	(6)	
1	Term deposits, loans without collateral, and receivables from the securities trading and securities services and other potential payment risk items.	-	-	-	-	3,001,952,055	68,786,629	3,070,738,684
2	Given securities loans/economic agreements with the same nature	-	-	-	-	-	-	-
3	Taken securities loans/economic agreements with the same nature	-	-	-	-	-	-	-
4	Securities trading contracts with commitment to sell back/economic agreements with the same nature	-	-	-	-	-	-	-
5	Securities trading contracts with commitment to buy back/economic agreements with the same nature	-	-	-	-	-	-	-
TOTAL PRE-SETTLEMENT RISK								**3,070,738,684**

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

Details of payment risk factors by partners are determined as follows:

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

2. Risk after the due date

No	Overdue period	Risk coefficient	Scale of risk	Value of risk
1	0 – 15 days after the deadline of payment or securities transfer	16%	-	-
2	16 – 30 days after the deadline of payment or securities transfer	32%	-	-
3	31 – 60 days after the deadline of payment or securities transfer	48%	-	-
4	60 days or more	100%	-	-
TOTAL RISK AFTER THE DUE DATE				-

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

3. Risk arising from advances, contracts, and other transactions

No	Detailed by individual counterparties	Risk coefficient	Scale of risk	Value of risk
1	Contracts, transactions, and capital utilizations other than those recorded in Points a, b, c, d, đ, e, g Clause 1 Article 10; repurchase and resale agreements of securities or contracts of a similar nature except for the contracts specified in Points c and d Clause 1 Article 10; receivables arising from debt trading with counterparties that are not the Vietnam Asset Management Company of credit institutions (VAMC) or Vietnam Debt and Asset Trading Corporation (DATC): Advances accounting for more than 5% of equity with a remaining recovery period of less than 90 days (detailed by each counterparty).			
	- Contracts or agreements for deposits for the purchase of real estate and other economic agreements of a similar nature (detailed by each counterparty).	150%	-	-
	- Loans and other receivables from customers not specified in Points đ and g Clause 1 Article 10 (detailed by each counterparty).	150%	-	-
	- Other contracts and transactions (detailed by each counterparty)	100%	-	-
	- Advances (detailed by each counterparty):			
	+ From 0% to 2% of equity at the calculation date	8%	-	-
	+ Over 2% to under 5% of equity at the calculation date	50%	-	-
	+ From 5% or more of equity at the calculation date	100%	-	-
TOTAL RISK FROM OTHER CONTRACTS AND TRANSACTIONS				-

PRUDENTIAL RATIO STATEMENT

As at 31 March 2026

II. RISK VALUE

C	RISK OF OPERATION	Risk value
I	**Total expenses arising within 12 months up to 31 March, 2026**	**31,703,380,311**
II	**Amounts deducted from the total expense**	**1,556,424,515**
	1. Depreciation expenses	1,043,387,120
	2. Expenses/Reversal of provision for devaluation of short-term financial investments and collateral assets	-
	3. Expenses/Reversal of provision for devaluation of long-term financial investments	-
	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 recognized through profit/loss	-
	7. Interest expenses	513,037,395
	8. Expense arising from the revaluation of outstanding covered warrant liabilities	-
	9. Unrealized foreign exchange differences (expense or income)	-
	10. Financial expenses and other non-cash expenses in the Company's operating activities	-
III	**Total expense after deduction (III = I – II)**	**30,146,955,796**
IV	**25% of total expense after deduction (IV = 25% III)**	**7,536,738,949**
V	**20% of the minimum legal capital required for securities business operations of the securities institution**	**50,000,000,000**
C	**TOTAL VALUE OF OPERATION RISK (C=Max {IV, V})**	**50,000,000,000**

III. SUMMARY OF RISK AND LIQUIDITY

No.	Targets	Risk value/Liquidity	Note (if any)
1	Total value of market risk	987,304,838,374	
2	Total value of payment risk	3,070,738,684	
3	Total value of operation risk	50,000,000,000	
4	**Total value of risk (4=1+2+3)**	**1,040,375,577,058**	
5	**Liquidity**	**1,932,242,970,542**	
6	**Liquidity ratio (6=5/4)**	**186%**	

Truong Thi Lan Anh
Chief Accountant and
Chief Financial Officer

Nguyen Thi Quy
Head of Internal Control

CÔNG TY CỔ PHẦN CHỨNG KHOÁN STANLEY BROTHERS

Nguyen Tien Dung
General Director

Hanoi, 11 May 2026