

PRUDENTIAL RATIO STATEMENT

AN BINH FUND MANAGEMENT JOINT STOCK COMPANY

As at 30 June 2026

(reviewed)



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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of An Binh Fund Management Joint Stock Company (“the Company”) presents its report and the Company’s Prudential Ratio Statement as at 30 June 2026.

THE COMPANY

An Binh Fund Management Joint Stock Company (ABF) was established and operates under the Securities Investment Fund Management License No. 12/UBCK-GPHĐQLQ dated 28 December 2006, the Amended License No. 15/GPĐC-UBCK dated 14 February 2023 issued by the State Securities Commission, and the Enterprise Registration Certificate No. 0102130960 for a Joint Stock Company, initially registered on 26 December 2006 and amended for the second time on 21 February 2023 by the Hanoi Department of Planning and Investment (now the Hanoi Department of Finance).

The Company’s head office is located at: 12th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi, Vietnam.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND BOARD OF SUPERVISORS

The members of the Board of Directors, Board of Management and Board of Supervisors during the period and as at the date of this report are as follows:

The Board of Directors:

Mr. Dao Manh Vuong	Chairman
Mr. Le Viet Ha	Member
Mrs. Dang Thi Hong Phuong	Member

The Board of Management:

Mr. Le Viet Ha	General Director	Reappointed on 14/05/2026
Mr. Nguyen Thanh Nam	Deputy General Director	
Mrs. Vu Khanh Linh	Deputy General Director	Appointed on 05/01/2026

The Board of Supervision:

Mrs. Pham Thi Ngoc Ha	Head of the Board of Supervisors
Mr. Tong Tran Le Thanh	Member
Mrs. Dao Thi Cam	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the year and up to the date of this Prudential Ratio Statement is Mr. Le Viet Ha - General Director.

AUDITORS

The auditors of the AASC Auditing Firm Company Limited has taken the review of Prudential Ratio Statement for the Company.

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

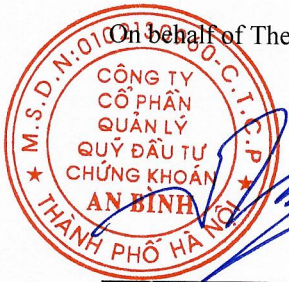
The Company's Board of Management ensures that the information system and internal control system are established and maintained to ensure that the Prudential ratio statement is fairly and reasonably presented at any point in time in accordance with the requirements of Circular No. 91/2020/TT-BTC dated 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, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance.

The Company's Board of Management commits that it has complied with the requirements of 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, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance, in preparing and presenting the Prudential ratio report as of 30 June 2026.

Other Commitment

We commit that our Company has fully fulfilled its information disclosure obligations in accordance with the prevailing regulations of Vietnamese law.

On behalf of The Board of Management



Le Viet Ha
General Director

Hanoi, 12 August 2026

AUDITOR'S REPORT ON RESULTS OF PRUDENTIAL RATIO STATEMENT REVIEW

To: Shareholders, the Board of Directors, the Board of Supervisors and the Board of Management
An Binh Fund Management Joint Stock Company

We have conducted a review of the Prudential Ratio Statement as at 30 June 2026 of An Binh Fund Management Joint Stock Company, which is attached hereto and was prepared on 12 August 2026, covering pages 06 to 17. This report was prepared by the Board of Management of An Binh Fund Management Joint Stock Company in accordance with the reporting and presentation requirements prescribed in Circular No. 91/2020/TT-BTC dated 13 November 2020, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025, issued by the Ministry of Finance, which prescribes financial safety indicators and measures for handling securities business organizations that fail to meet such Financial Safety indicators.

The Board of Management's responsibility

The Company's Board of Management is responsible for preparing and presenting the Company's financial safety ratio report in accordance with the legal regulations on report preparation and presentation under Circular No. 91/2020/TT-BTC dated November 13, 2020, issued by the Ministry of Finance, which stipulates financial safety indicators and measures for securities business organizations that do not meet financial safety indicators, as amended and supplemented by Circular 102/2025/TT-BTC dated October 29, 2025, and is also responsible for internal controls that the Board of Management deems necessary to ensure that the Prudential Ratio Statement is free from material misstatement due to fraud or error.

Auditor's responsibility

Our responsibility is to express a conclusion on the Prudential Ratio Statement as at 30 June 2026 based on the results of our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements No. 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim Financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and performing 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

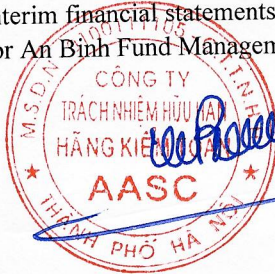
Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the Prudential Ratio Statement does not present fairly, in all material respects, the financial safety ratio of An Binh Fund Management Joint Stock Company as at 30 June 2026 in accordance with the regulations of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance on financial safety indicators and measures for handling securities business organizations that fail to meet the financial safety requirements, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance.

Other matters

This Prudential Ratio Statement has been prepared to assist An Binh Fund Management Joint Stock Company in meeting the requirements of state regulatory authorities as stipulated in Circular No. 91/2020/TT-BTC dated November 13, 2020, of the Ministry of Finance, which prescribes financial safety indicators and remedial measures for securities trading organizations failing to meet such indicators - as amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance. Consequently, this Prudential Ratio Statement may not be suitable for use for other purposes.

An Binh Fund Management Joint Stock Company prepared a set of interim Financial Statements for the accounting period from January 1, 2026, to June 30, 2026, in accordance with accounting standards, Vietnam's accounting regime applicable to fund management companies, and relevant legal regulations on preparing and presenting interim financial statements. We issued an interim financial information review report on those financial statements for An Binh Fund Management Joint Stock Company on August 12, 2026.



Vu Xuan Bien

Deputy General Director

No: 0743-2023-002-1

Certificate of registration to audit practice

Hanoi, 12 August 2026

No.:

Re: Prudential Ratio Statement

To: The State Securities Commission

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

We commit that:

- (1) The report is based on the data updated as at the reporting date 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, 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 contents of this report.



Phung Thi Minh Thu
Chief Accountant



Tong Tran Le Thanh
Internal Control Department



Le Viet Ha
General Director

Hanoi, 12 August 2026

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

I. LIQUID CAPITAL

Unit: VND

NO.	CONTENT	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
A	RESOURCES	(1)	(2)	(3)
1	Paid-in capital, excluding redeemable preference shares (if any)	120,000,000,000		
2	Share premium, excluding redeemable preference shares (if any)	-		
3	Treasury stocks	-		
4	Reserve for charter capital supplementation (if any)	-		
5	Investment and development funds (if any)	-		
6	Financial and operational risk reserve fund	-		
7	Other funds	-		
8	Realized undistributed profit after tax	94,296,672,704		
9	Balance to provision for impairment of assets	2,010,482,252		
10	Difference in revaluation of fixed assets	-		
11	Foreign exchange rate difference	-		
12	Convertible debts			-
13	Total decrease or increase of securities of financial investment		315,126,056	13,340,171,550
14	Other equity (if any)	-		
1A	Total			229,332,200,450
B	Short-term assets			
I	Cash and cash equivalents			
II	Short-term financial investments			
	Short-term investment			
	Securities exposed to market risks as prescribed in Clause 2 Article 9			
1	Securities deducted from liquid capital as prescribed in Clause 5 Article 6		-	
2	Provision for devaluation of short-term investments			
III	Short-term receivables, including receivables from authorization			
	Receivables from customers			
	- Receivables from customers which are due within 90 days or less			
1	- Receivables from customers which are due within more than 90 days			
	- Receivables not yet due but the counterparty is unable to pay			
2	Advance payment to suppliers			
	Operational receivables			
	- Operational receivables which are due within 90 days or less			
3	- Operational receivables which are due within more than 90 days		215,177,420	
	- Receivables not yet due but the counterparty is unable to pay		-	

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

Unit: VND

I. LIQUID CAPITAL

NO.	CONTENT	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
4	Short-term internal receivables			
	- Internal receivables which are due within 90 days or less			
	- Internal receivables which are due within more than 90 days		-	
	- Receivables not yet due but the counterparty is unable to pay		-	
5	Receivables from securities trading			
	- Receivables from securities trading which are due within 90 days or less			
	- Receivables from securities trading which are due within more than 90 days		-	
	- Receivables not yet due but the counterparty is unable to pay		-	
6	Other receivables			
	- Other receivables which are due within 90 days or less			
	- Other receivables which are due within more than 90 days		-	
	- Receivables not yet due but the counterparty is unable to pay		-	
7	Provision for bad short-term receivables			
IV	Inventory		-	
V	Other short-term assets			
1	Short-term prepaid expenses		287,440,605	
2	VAT deducted			
3	Taxes and payable to state budget			
4	Other short-term assets			
4.1	Advances			
	- Advances with the remaining recovery period of 90 days or less			
	- Advances with the remaining recovery period of more than 90 days		-	
	- Advances not yet due but the counterparty is unable to pay		-	
4.2	Other short-term assets		-	
1B	Total			502,618,025
C	Long-term assets			
I	Long-term receivables, including receivables from authorization			
1	Long-term receivables from customers			
	- Long-term receivables from customers which are due within 90 days or less			
	- Long-term receivables from customers which are due within more than 90 days		44,885,295,683	
	- Receivables not yet due but the counterparty is unable to pay		-	
2	Capital in affiliated units		-	

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

Unit: VND

I. LIQUID CAPITAL

NO.	CONTENT	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
3	Long-term internal receivables			
	- Long-term internal receivables which are due within 90 days or less			
	- Long-term internal receivables which are due within more than 90 days		-	
	- Receivables not yet due but the counterparty is unable to pay		-	
4	Other long-term receivables			
	- Other long-term receivables which are due within 90 days or less			
	- Other long-term receivables which are due within more than 90 days		-	
	- Receivables not yet due but the counterparty is unable to pay		-	
5	Provision for bad long-term receivables			
II	Fixed assets		253,746,581	
III	Investment real estate		-	
IV	Long-term financial investments			
1	Investment in subsidiaries		-	
2	Long-term securities investments			
	- Securities exposed to market risks as prescribed in Clause 2 Article 9			
	- Securities deducted from liquid capital as prescribed in Clause 5 Article 6		-	
3	Long-term investments abroad		-	
4	Other long-term investments		-	
5	Provision for devaluation of long-term financial investments			
V	Other long-term assets			
1	Long-term prepaid expenses		359,926,179	
2	Deferred tax assets		-	
3	Long-term deposits and margin		358,839,500	
VI	Assets qualified, adversed or disclaimed of opinion in audited or reviewed financial statements that are not deducted as prescribed in Article 6		-	
1C	Total			45,857,807,943
LIQUID CAPITAL = 1A-1B-1C				182,971,774,482

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

II. RISK VALUE

Unit: VND

A MARKET RISKS			
Investment items		Risk coefficient (%)	Scale of risk
		(1)	(2)
			(3) = (1) x (2)
I	Cash and cash equivalents, instruments of the money market		-
1	Cash (VND) and demand deposits	0	4,032,795,070
2	Cash equivalents	0	-
3	Valuable papers, transferring instruments on the money market, certificates of deposit	0	-
II	Government bonds		-
4	Government bonds without interest	0	-
5	Coupon-bearing government bonds: Government bonds (including government bonds and infrastructure bonds issued previously), government bonds of OECD member countries or bonds guaranteed by the governments or central banks of these countries, bonds issued by international organizations such as IBRD, ADB, IADB, AFDB, EIB and EBRD, and local government bonds.	3	-
III	Listed and unlisted bonds issued by credit institutions		11,247,070
6	Bonds of credit institutions with remaining maturity of less than 1 year, including convertible bonds	0	-
	Bonds of credit institutions with remaining maturity of 1 to under 3 years, including convertible bonds	3	-
	Bonds of credit institutions with remaining maturity of 3 to under 5 years, including convertible bonds	5	-
	Bonds of credit institutions with remaining maturity of 5 years or more, including convertible bonds	10	112,470,703
IV	Corporate bonds		19,805,889,873
	Listed corporate bonds		
7	Listed bonds with remaining maturity of less than 1 year, including convertible bonds	0	2,824,656,858
	Listed bonds with remaining maturity of 1 to under 3 years, including convertible bonds	5	46,805,211,118
	Listed bonds with remaining maturity of 3 to under 5 years, including convertible bonds	10	-
	Listed bonds with remaining maturity of 5 years or more, including convertible bonds	15	-

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

II. RISK VALUE

Unit: VND

См. 712

A	MARKET RISKS			
Investment items		Risk coefficient (%)	Scale of risk	Value of risk
		(1)	(2)	(3) = (1) x (2)
	Unlisted corporate bonds			
8	Unlisted bonds issued by listed firms with remaining maturity of less than 1 year, including convertible bonds	5	-	
	Unlisted bonds issued by listed firms with remaining maturity of 1 to under 3 years, including convertible bonds	10	-	-
	Unlisted bonds issued by listed firms with remaining maturity of 3 to under 5 years, including convertible bonds	20	-	-
	Unlisted bonds issued by listed firms with remaining maturity of 5 years or more, including convertible bonds	25	-	-
	Unlisted bonds issued by other firms with remaining maturity of less than 1 year, including convertible bonds	15	-	-
	Unlisted bonds issued by other firms with remaining maturity of 1 to under 3 years, including convertible bonds	20	42,124,070,886	8,424,814,177
	Unlisted bonds issued by other firms with remaining maturity of 3 to under 5 years, including convertible bonds	30	-	-
	Unlisted bonds issued by other firms with remaining maturity of 5 years or more, including convertible bonds	35	-	-
List of credit rating results for bonds/issuers (details of each bond/issuer):				
Specify the credit rating agency, the time of announcement of the credit rating results, and the rating level for the bond/issuer.				
The bonds or the issuer are rated AA or higher by international rating agencies (Standard & Poor's, Fitch Ratings, Moody's), or have an equivalent rating level assigned by a credit rating agency licensed by the Ministry of Finance.		0		
The bonds or the issuer are rated from BBB to below AA by international rating agencies (Standard & Poor's, Fitch Ratings, Moody's), or have an equivalent rating level assigned by a credit rating agency licensed by the Ministry of Finance.		5		

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

II. RISK VALUE

Unit: VND

A MARKET RISKS							
Investment items					Risk coefficient (%)	Scale of risk	Value of risk
					(1)	(2)	(3) = (1) x (2)
	Issuer	Credit rating agency	Rating date	Credit rating			
	Vingroup Joint Stock Company	FiinRatings Joint Stock Company	25/03/2026	A-	5	2,804,045,658	140,202,283
	Ho Chi Minh City Development Joint Stock Commercial Bank	FiinRatings Joint Stock Company	29/03/2026	A	5	105,494,713	5,274,736
	Loc Phat Vietnam Commercial Joint Stock Bank	Vietnam Investors Service and Credit Rating Agency Joint Stock Company	08/05/2026	A+	5	6,975,990	348,800
	The bonds or the issuer are rated below BBB by international rating agencies (Standard & Poor's, Fitch Ratings, Moody's), have no rating information available, or have an equivalent rating level assigned by a credit rating agency licensed by the Ministry of Finance:				10		
	Issuer	Credit rating agency	Rating date	Credit rating			
	Masan Group Joint Stock Company	None	None	None	10	46,805,211,118	4,680,521,112
	Van Huong Investment and Tourism Joint Stock Company	FiinRatings Joint Stock Company	10/04/2025	B	10	42,124,070,886	4,212,407,089
	Masan Meatlife Corporation	None	None	None	10	20,611,200	2,061,120
V	Shares						2,807,319,920
9	Ordinary shares, preference shares of entities listed on Stock Exchange				10	112,143,200	11,214,320
10	Ordinary shares, preference shares of unlisted public entities registered for trading through UPCoM system				20	13,980,528,000	2,796,105,600
11	Ordinary shares, preference shares of public entities registered but not yet listed or registered for trading; shares in the initial public offering (IPO)				30	-	-

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

II. RISK VALUE

Unit: VND

A MARKET RISKS				
Investment items		Risk coefficient (%)	Scale of risk	Value of risk
		(1)	(2)	(3) = (1) x (2)
VI	Certificate of securities investment funds			5,410,734,108
12	Public funds, including public investment companies	10	54,107,341,075	5,410,734,108
13	Member funds	50	-	-
14	Separate investment companies	30	-	-
VII	Securities under warning, control, trading restriction, suspension, termination, delisting, or trading cancellation			-
15	Securities which are warned	35	-	-
16	Securities which are controlled	40	-	-
17	Securities restricted or temporarily from trading	60	-	-
18	Securities suspended from trading	70	-	-
19	Securities delisted, cancelled from trading	80	-	-
VIII	Derivative securities			-
20	Stock index futures	8	-	-
Calculation method: Risk value = Max {((End-of-day settlement value – value of securities purchased to secure the settlement obligation of futures contracts) × the risk coefficient of the futures contracts – margin value (contribution to the clearing fund for the open positions of the securities company)), 0}. End-of-day settlement value = End-of-day settlement price × open position volume.				
21	Government bond futures	3	-	-
Calculation method: Risk value = Max {((End-of-day settlement value – value of securities purchased to secure the settlement obligation of futures contracts) × the risk coefficient of the futures contracts – margin value (contribution to the clearing fund for the open positions of the securities company)), 0}. End-of-day settlement value = End-of-day settlement price × open position volume.				
IX	Other assets			16,292,162,931
22	Shares listed on foreign markets under indices specified in Appendix VIII	25	-	-
23	Shares listed on foreign markets not included in the indices specified 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 securities and other investment assets	80	20,365,203,664	16,292,162,931
X	The additional risk (if any) (based on the liquidity after making all provisions)			4,725,711,787
	Securities code	Risk coefficient (%)	Increased level	Scale of risk
				Value of risk
	MSN123008 bond	15	20	40,629,332,518
	MSN123009 bond	15	20	6,175,878,600
	DRT12402 bond	30	20	42,124,070,886
	ABEF Fund Certificate	10	20	39,705,560,000
A	TOTAL MARKET RISK VALUE (A= I+II+III+IV+V+VI+VII+VIII+IX+X)			49,053,065,689

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

II. RISK VALUE

B SETTLEMENT RISK

Unit: VND

	Risk value
Risk before the due date (Note I)	464,156,104
Risk after the due date (Note II)	625,000,000
Risk from advances, contracts and other transactions (Note III)	-
Additional settlement risk (Note IV)	-
Total settlement risk value	1,089,156,104

Form of trading	Value of risk						Total value of risk
	(1)	(2)	(3)	(4)	(5)	(6)	
I Risk before the due date							464,156,104
1 Term deposits, certificates of deposit, cash in securities trading accounts at securities companies, unsecured loans, receivables from securities trading activities, receivables from the sale of listed securities, and other items exposed to settlement risk.	-	-	-	-	353,079,411	111,076,693	464,156,104
2 Securities lending/Economic arrangements of similar nature	-	-	-	-	-	-	-
3 Securities borrowing/Economic arrangements of similar nature	-	-	-	-	-	-	-
4 Securities purchase agreements with resale commitments/Economic arrangements of similar nature	-	-	-	-	-	-	-
5 Securities sale agreements with repurchase commitments/Economic arrangements of similar nature	-	-	-	-	-	-	-
6 Margin lending agreements (loans to customers for securities purchases)/Economic arrangements of similar nature	-	-	-	-	-	-	-

AN BINH FUND MANAGEMENT JOINT STOCK COMPANY

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

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

No.	Settlement counterparties of the Company	Settlement risk coefficient
(1)	Governments, government-guaranteed issuers, governments and central banks of OECD member countries; and People's Committees of centrally-governed provinces and cities	0.00%
(2)	Stock Exchanges, Vietnam Securities Depository and Clearing Corporation	0.80%
(3)	Credit institutions, financial institutions and securities companies established in OECD member countries with credit ratings that meet other conditions in accordance with the internal regulations of the securities business organization	3.20%
(4)	Credit institutions, financial institutions and securities companies established outside OECD member countries; or established in OECD member countries but not meeting other conditions under the Company's internal regulations	4.80%
(5)	Credit institutions, financial institutions, securities companies, securities investment funds and securities investment companies established and operating in Vietnam	6.00%
(6)	Other organizations, individuals and counterparties	8.00%

II	Risk after the due date	Risk coefficient (%)	Scale of risk	Value of risk
	Overdue period			
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	625,000,000	625,000,000

AN BINH FUND MANAGEMENT JOINT STOCK COMPANY

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

III	Risk from advances, contracts and other transactions	Risk coefficient (%)	Scale of risk	Value of risk
	Contracts, transactions and capital utilizations other than those recorded under Points a, b, c, d, e, g of Clause 1, Article 10; commitments to repurchase or resale securities or contracts of a similar nature, except for those specified in Points c, d of Clause 1, Article 10; receivables arising from debt trading with counterparties other than the Vietnam Asset Management Company (VAMC) and Viet Nam Debt And Asset Trading Corporation (DATC): Advances representing more than 5% of equity with the remaining recovery period of less than 90 days (detailed by subject).			-
	- Contracts or agreements for deposits for real estate purchases and other agreements of a similar economic nature (detailed by subject)	150	-	-
	- Other loans to and receivables from customers not falling under Points d, g, of Clause 1, Article 10 (detailed by subject)	150	-	-
	- Other contracts and transactions (detailed by subject)	100	-	-
	- Advances (detailed by subject)			
	+ 0% to 2% of equity at the calculation date	8	-	-
	+ More than 2% to less than 5% of equity at the calculation date	50	-	-
	+ 5% or more of equity at the calculation date	100	-	-
IV	Increased risk (if any)			
B	TOTAL VALUE OF RISK OF PAYMENT (B=I+II+III+IV)			1,089,156,104

PRUDENTIAL RATIO STATEMENT

As at 30 June 2026

II. RISK VALUE

Unit: VND

C	RISK OF OPERATION (WITHIN 12 MONTHS)	Risk value
I	Total operating expenses incurred over 12 months up to 30 June 2026	39,210,537,210
II	Amounts deducted from the total expense	428,630,522
	1. Depreciation expenses	458,182,415
	2. Expense/Reversal of provision for devaluation of short-term financial investments	160,076,281
	3. Expense/Reversal of provision for devaluation of long-term financial investments	(189,628,174)
	4. Expense/Reversal of provision for bad receivables	-
	5. Gain/Loss of unrealized foreign exchange	-
	6. Other non-cash expenses in operating activities	-
III	Total expense after deduction (III = I – II)	38,781,906,688
IV	25% of total expense after deduction (IV = 25% III)	9,695,476,672
V	20% of minimum charter capital for business operations of securities companies	5,000,000,000
C	TOTAL VALUE OF OPERATIONAL RISK (C=Max {IV, V})	9,695,476,672
D	TOTAL VALUE OF RISK (A+B+C)	59,837,698,465

III. SUMMARY OF RISK AND LIQUID CAPITAL

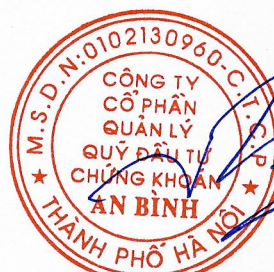
No.	Indicators	Unit	Risk value/Liquid capital	Note
1	Total value of market risk	VND	49,053,065,689	
2	Total value of payment risk	VND	1,089,156,104	
3	Total value of operation risk	VND	9,695,476,672	
4	Total value of risk (4=1+2+3)	VND	59,837,698,465	
5	Liquid capital	VND	182,971,774,482	
6	Liquid capital ratio (6=5/4)	%	305.78%	



Phung Thi Minh Thu
Chief Accountant



Tong Tran Le Thanh
Internal Control Department



Le Viet Ha
General Director

Hanoi, 12 August 2026