FINANCIAL SAFETY RATIO REPORT

AN BINH SECURITIES JOINT STOCK COMPANY

As at 30 June 2026

(reviewed)

CONTENTS

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of An Binh Securities Joint Stock Company ("the Company") presents this report together with the Company's Financial Safety Ratio Report as at 30 June 2026.

THE COMPANY

An Binh Securities Joint Stock Company was established under Business Registration Certificate No. 0103013960, initially issued by the Hanoi Department of Planning and Investment on September 26, 2006; Business Registration Certificate No. 0102036848, as amended for the second time on December 26, 2022, the third time on December 4, 2025, and the fourth time on June 25, 2026. The Company operates under Securities Business Operation License No. 16/UBCK-GPHĐKD, issued by the State Securities Commission of Vietnam on September 29, 2006, and the following amended licenses issued by the State Securities Commission of Vietnam: Amended License No. 178/UBCK-GP dated December 10, 2008; No. 365/UBCK-GP dated November 2, 2010; No. 19/GPĐC-UBCK dated February 26, 2018; No. 79/GPĐC-UBCK dated September 16, 2021; No. 21/GPĐC-UBCK dated February 18, 2022; No. 69/GPĐC-UBCK dated August 4, 2022; No. 126/GPĐC-UBCK dated November 25, 2025; and No. 77/GPĐC-UBCK dated June 24, 2026.

The Company's head office is located at 16th Floor, Geleximco Building, No. 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City.

THE BOARD OF DIRECTORS, THE BOARD OF MANAGEMENT AND THE BOARD OF SUPERVISORS

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

Board of Directors		
Mr. Tran Viet Dung	Chairman	Appointed on 18 March 2026
Mrs. Vu Thi Huong	Chairman	Dismissed on 18 March 2026
Mrs. Tran Kim Khanh	Member	
Mr. Nguyen Quang Dat	Member	Appointed on 18 March 2026
Mrs. Vu Khanh Linh	Member	Appointed 18/03/2026 and dismissed 11/08/2026
Mrs. Vu Thi Hai Nga	Member	Appointed on 18 March 2026
Mr. Le Viet Ha	Member	Dismissed on 18 March 2026
Mr. Khuong Duc Tiep	Member	Dismissed on 18 March 2026
Mr. Do Trong Cuong	Member	Dismissed on 18 March 2026
Board of Management		
Mr. Nguyen Quang Dat	General Director	
Mr. Dang Hai Chung	Deputy General Director	
Mrs. Le Thi Thu Hien	Chief Accountant	
Mr. Nguyen The Minh	Director of Investment Banking Division	
Mrs. Le Thanh Xuan	Director of Securities Services Operations Division	
Board of Supervisors		
Mrs. Pham Thi Bich Ngoc	Head of the Board of Supervisors	
Mrs. Nguyen Thi Duu	Member	
Mrs. Dao Thi Cam	Member	

AUDITORS

AASC Auditing Firm Company Limited performed the review of the Company's Financial Safety Ratio Report.

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

We, the Board of Management of the Company, ensure that the information system and internal control system are established and maintained so that the financial safety ratio is presented truthfully and fairly at all times in accordance with Circular No. 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on financial safety indicators and remedial measures applicable to securities companies that fail to meet such indicators, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance.

We confirm that we have complied with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on financial safety indicators and remedial measures applicable to securities companies that fail to meet such indicators, 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 Financial Safety Ratio Report as at 30 June 2026.

Other commitment

We confirm that the Company has fully complied with its information disclosure obligations in accordance with prevailing Vietnamese laws and regulations.

On behalf of the Board of Management

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AN BÌNH

Nguyen Quang Dat
General Director

Hanoi, 13 August 2026

No.:130826.023/BCTC.KT2

REVIEW REPORT ON THE FINANCIAL SAFETY RATIO REPORT

To: **Shareholders, Board of Directors and Board of Management**
An Binh Securities Joint Stock Company

We have reviewed the accompanying Financial Safety Ratio Report of An Binh Securities Joint Stock Company as at 30 June 2026, prepared on 13 August 2026, comprising pages 06 to 19. The Financial Safety Ratio Report was prepared by The Board of Management of An Binh Securities Joint Stock Company in accordance with the requirements for preparation and presentation prescribed in Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance on financial safety indicators and remedial measures for securities business organizations that fail to meet financial safety indicators, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance.

The Board of Management's Responsibility

The Board of Management of the Company is responsible for preparing and presenting the Company's Financial Safety Ratio Report accurately and fairly in accordance with legal regulations on report preparation and presentation as stated in Circular No. 91/2020/TT-BTC dated November 13, 2020 of the Ministry of Finance, which sets out financial safety indicators and measures for dealing with securities business organizations that do not meet financial safety criteria, as amended and supplemented by Circular 102/2025/TT-BTC dated October 29, 2025 of the Ministry of Finance. They are also responsible for the internal controls that the Board considers necessary to ensure that the Financial Safety Ratio Report is free from material misstatement due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on the Financial Safety Ratio Report as at 30 June 2026 based on 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 applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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 An Binh Securities Joint Stock Company as at 30 June 2026 is not prepared, in all material respects, in accordance with the requirements for preparation and presentation prescribed in Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance on financial safety indicators and remedial measures for securities business organizations that fail to meet financial safety indicators, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance.

Other Matters

This Financial Safety Ratio Report was prepared to assist An Binh Securities Joint Stock Company in meeting the requirements of the relevant State regulatory authorities prescribed in Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance on financial safety indicators and remedial measures for securities business organizations that fail to meet financial safety indicators, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance. Accordingly, this Financial Safety Ratio Report may not be suitable for any other purpose.

An Binh Securities Joint Stock Company prepared a set of interim financial statements for the accounting period from 1 January 2026 to 30 June 2026 in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to securities companies, and the relevant statutory requirements relating to the preparation and presentation of interim financial statements. We issued our review report on those interim financial statements of An Binh Securities Joint Stock Company on 13 August 2026.

The Company's financial safety ratio report as at 31 December 2025 was audited by UHY Auditing and Consulting Company Limited. The predecessor auditor expressed an unmodified opinion in Report No. 87/2026/UHY-BCKT dated 12 February 2026.

AASC Auditing Firm Company Limited

M.S.D.N: 0100111106 - C.T.T.N.H.H.
CÔNG TY TRÁCH NHIỆM HỮU HẠN HÃNG KIỂM TOÁN AASC
THÀNH PHỐ HÀ NỘI

Nguyen Tuan Anh
Audit Director
Certificate of Registration for Audit Practice
No.: 1369-2023-002-1

Hanoi, 13 August 2026

AN BINH SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM
	Independence - Freedom - Happiness

No.: 303/ABS-TCKT26

Re: Financial Safety Ratio Report

To: State Securities Commission

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

We hereby certify that:

(1) This Report is prepared based on data updated as of the date of this Report, in accordance with Circular No. 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance regulating financial safety indicators and measures for securities trading organizations that do not meet financial safety indicators, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance;

(2) Any matters that may affect the Company's financial position arising after the date of this Report will be updated in the subsequent reporting period;

(3) We assume full legal responsibility for the accuracy and integrity of the contents of this Report.

M.S.D.N:0102036848-C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN AN BÌNH
THÀNH PHỐ HÀ NỘI

Le Thi Thu Hien	**Ta Thi Hong Ha**	**Nguyen Quang Dat**
Chief Accountant	Head of Internal Control Department	General Director

Hanoi, 13 August 2026

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

I. LIQUID CAPITAL CALCULATION

NO.	CONTENT	LIQUID CAPITAL		
		Liquid capital	Deductions	Increases
A	**OWNER'S EQUITY**	(1)	(2)	(3)
1	Owners' contributed capital, excluding redeemable preference shares (if any)	3,011,500,000,000		
2	Share capital surplus, excluding redeemable preference shares (if any)	-		
3	Treasury shares	-		
4	Bond conversion option – equity component	-		
5	Other owners' equity	-		
6	Difference arising from fair value measurement of assets	-		
7	Reserve fund for supplementing charter capital	13,199,809,009		
8	Financial and operational risk reserve fund	13,199,809,009		
9	Other equity funds	-		
10	Realized undistributed after-tax profit	603,047,241,192		
11	Balance of provisions for impairment of assets	23,617,745,641		
12	Difference arising from revaluation of fixed assets	-		
13	Foreign exchange differences	-		
14	Liabilities convertible into equity			-
15	Total decreases or increases in securities included in financial investments		-	132,011,699,722
16	Other equity (if any)	-		
1A	**Total**			**3,796,576,304,573**
B	**Short-term assets**			
I	**Financial assets**			
1	Cash and cash equivalents			
2	Financial assets at fair value through profit or loss (FVTPL)			
	– Securities exposed to market risk			
	– Securities deducted from liquid capital		-	
3	Held-to-maturity investments (HTM)			
	– Securities exposed to market risk			
	– Securities deducted from liquid capital		-	
4	Loans			
5	Available-for-sale financial assets (AFS)			
	– Securities exposed to market risk			
	– Securities deducted from liquid capital		-	
6	Provision for impairment of financial assets and pledged assets			

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

I. LIQUID CAPITAL CALCULATION

NO.	CONTENT	LIQUID CAPITAL		
		Liquid capital	Deductions	Increases
7	Receivables (receivables from sales of financial assets; dividend and interest receivables and accruals from financial assets)			
	– Receivables with a remaining payment period of 90 days or less			
	– Receivables with a remaining payment period of over 90 days		24,972,091,653	
	– Receivables not yet due where the counterparty is insolvent		-	
8	Unissued covered warrants			
9	Underlying securities held for hedging risks arising from the issuance of covered warrants		-	
10	Receivables from services provided by the securities company			
	– Receivables with a remaining payment period of 90 days or less			
	– Receivables with a remaining payment period of over 90 days		-	
	– Receivables not yet due where the counterparty is insolvent		-	
11	Internal receivables			
	– Internal receivables with a remaining payment period of 90 days or less			
	– Internal receivables with a remaining payment period of over 90 days		-	
	– Receivables not yet due where the counterparty is insolvent		-	
12	Receivables arising from securities trading errors			
	– Receivables with a remaining payment period of 90 days or less			
	– Receivables with a remaining payment period of over 90 days		-	
	– Receivables not yet due where the counterparty is insolvent		-	
13	Other receivables			
	– Other receivables with a remaining payment period of 90 days or less			
	– Other receivables with a remaining payment period of over 90 days		-	
14	Provision for impairment of receivables			

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

I. LIQUID CAPITAL CALCULATION

NO.	CONTENT	LIQUID CAPITAL		
		Liquid capital	Deductions	Increases
II	**Other short-term assets**		-	
1	Advances			
	– Advances with a remaining settlement period of 90 days or less			
	– Advances with a remaining settlement period of over 90 days		35,000,000	
	– Advances not yet due where the counterparty is insolvent		-	
2	Office supplies, tools and instruments		46,650,700	
3	Short-term prepaid expenses		3,998,681,412	
4	Short-term pledges, mortgages, deposits and collateral		-	
5	Deductible value-added tax		-	
6	Taxes and other receivables from the State		19,549,264	
7	Other short-term assets		1,353,961,141	
8	Provision for impairment of other short-term			
1B	**Total**			**30,425,934,170**
C	**Long-term assets**			
I	**Long-term financial assets**			
1	Long-term receivables		-	
2	Investments			
2.1	Held-to-maturity investments (HTM)			
	– Securities exposed to market risk			
	– Securities deducted from liquid capital		-	
2.2	Investments in subsidiaries		-	
2.3	Other long-term investments		-	
II	**Fixed assets**		**77,401,372,296**	
III	**Investment properties**		-	
IV	**Construction in progress**		-	
V	**Other long-term assets**			
1	Long-term pledges, mortgages, deposits and collateral		2,044,966,640	
2	Long-term prepaid expenses		478,251,976	
3	Deferred income tax assets		-	
4	Deposits to Settlement Assistance Fund		20,000,000,000	
5	Other long-term assets		-	
VI	Asset items subject to a qualified opinion, adverse opinion or disclaimer of opinion in the audited or reviewed interim financial statements that have not been deducted as prescribed in Article 5			
1C	**Total**			**99,924,590,912**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

I. LIQUID CAPITAL CALCULATION

NO.	CONTENT	LIQUID CAPITAL		
		Liquid capital	Deductions	Increases
D	**Deposits and collateral**			
1	Deposit and collateral value			
1.1	Contribution to the Settlement Assistance Fund of the Vietnam Securities Depository and Clearing Corporation		-	
1.2	Contribution to the clearing fund of the central counterparty for the clearing member's own open positions		-	
1.3	Cash deposits and bank payment guarantees for the issuance of covered warrants		-	
2	The value of assets used to secure the obligations of the securities company and other organizations or individuals (details for each party)		100,000,000,000	
1D	**Total**			**100,000,000,000**
LIQUID CAPITAL = 1A-1B-1C-1D				**3,566,225,779,491**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION

A	**MARKET RISK**			
Investment items		**Risk coefficient**	**Risk exposure**	**Market risk value**
		(1)	**(2)**	**(3) = (1) × (2)**
I	**Cash and cash equivalents, and money market instruments**			-
1	Cash (VND) and demand deposits at banks	0%	1,075,614,516,299	-
2	Cash equivalents	0%	-	-
3	Valuable papers and negotiable instruments on the money market, and certificates of deposit	0%	1,329,277,455,325	-
II	**Government bonds**			-
4	Zero-coupon government bonds	0%	-	-
5	Coupon-bearing Government bonds: Government bonds (including national construction bonds and construction project bonds issued previously); Government bonds of OECD member countries or bonds guaranteed by the governments or central banks of those countries; bonds issued by IBRD, ADB, IADB, AFDB, EIB and EBRD; and local government bonds	3%	-	-
III	**Listed and unlisted bonds of credit institutions**			**15,198,480,822**
6	Bonds of credit institutions with remaining maturity under one year, including convertible bonds	0%	-	-
	Bonds of credit institutions with remaining maturity from one year to under three years, including convertible bonds	3%		
	Bonds of credit institutions with remaining maturity from three years to under five years, including convertible bonds	5%		
	Bonds of credit institutions with remaining maturity of five years or more, including convertible bonds	10%	151,984,808,221	15,198,480,822
IV	**Corporate bonds**			**743,217,260,297**
7	**Listed corporate bonds**			
	Listed bonds with remaining maturity under one year, including convertible bonds	0%	-	-
	Listed bonds with remaining maturity from one year to under three years, including convertible bonds	5%	-	-
	Listed bonds with remaining maturity from three years to under five years, including convertible bonds	10%	-	-
	Listed bonds with remaining maturity of five years or more, including convertible bonds	15%	-	-

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION

A	**MARKET RISK**			
Investment items		**Risk coefficient** (1)	**Risk exposure** (2)	**Market risk value** (3) = (1) × (2)
8	**Unlisted corporate bonds**			
	Unlisted bonds issued by listed companies with remaining maturity under one year, including convertible bonds	5%	-	-
	Unlisted bonds issued by listed companies with remaining maturity from one year to under three years, including convertible bonds	10%	-	-
	Unlisted bonds issued by listed companies with remaining maturity from three years to under five years, including convertible bonds	20%	-	-
	Unlisted bonds issued by listed companies with remaining maturity of five years or more, including convertible bonds	25%	-	-
	Unlisted bonds issued by other enterprises with remaining maturity under one year, including convertible bonds	15%	158,456,855,648	23,768,528,347
	Unlisted bonds issued by other enterprises with remaining maturity from one year to under three years, including convertible bonds	20%	1,764,193,705,433	352,838,741,087
	Unlisted bonds issued by other enterprises with remaining maturity from three years to under five years, including convertible bonds	30%	397,866,134,830	119,359,840,449
	Unlisted bonds issued by other enterprises with remaining maturity of five years or more, including convertible bonds	35%	-	-

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION

A	MARKET RISK			
		Risk coefficient	Risk exposure	Market risk value
Investment items		(1)	(2)	(3) = (1) × (2)
	List of credit ratings for each bond or issuer: – Specify the credit rating agency, publication date and credit rating assigned to each bond or issuer.			**247,250,150,414**
	Van Huong Investment and Tourism Joint Stock Company - Rating agency: FiinRatings; rating date: 10 April 2025; long-term credit rating: B	10%	271,279,062,473	27,127,906,247
	Vietnam Joint Stock Commercial Bank for Industry and Trade - Rating agencies: Fitch Ratings, rating dated 5 May 2026: BB+; Moody's, rating dated 4 May 2026: Ba2	10%	101,844,753,426	10,184,475,343
	Joint Stock Commercial Bank for Investment and Development of Vietnam - Rating agency: Moody's; rating date: 22 January 2026; long-term credit rating: Ba2	10%	50,140,054,795	5,014,005,480
	Aqua City Hoa Binh Company Limited - Rating agency: SaigonRatings; rating date: 12 April 2024; initial credit rating: vnBB- (expired on 19 February 2025)	10%	31,066,333,711	3,106,633,371
	Hung Thinh Phat General Development Joint Stock Company - No credit rating	10%	15,729,845,520	1,572,984,552
	Sai Gon Capital Joint Stock Company - No credit rating	10%	748,749,131,370	74,874,913,137
	Thien Ha - Bang Duong Construction Investment Co., Ltd. - No credit rating	10%	43,878,889,330	4,387,888,933
	Trung Minh New Urban Area LLC - Rating agency: SaigonRatings; rating date: 12 April 2024; initial credit rating: vnBB- (expired on 19 February 2025)	10%	80,357,462,327	8,035,746,233
	Newco Investment and Development Joint Stock Company - Rating agency: SaigonRatings; rating date: 25 May 2026; second-year credit rating: vnBB-	10%	366,799,801,119	36,679,980,112
	New Era T&T Joint Stock Company - Rating agency: SaigonRatings; rating date: 18 September 2025; initial credit rating: vnBB+	10%	762,656,170,061	76,265,617,006

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION

A	MARKET RISK			
		Risk coefficient	Risk exposure	Market risk value
	Investment items	(1)	(2)	(3) = (1) × (2)
V	**SHARES**			**187,772,830,330**
9	Common shares and preference shares of organizations listed on the Stock Exchange	10%	129,908,516,102	12,990,851,610
10	Common shares and preference shares of unlisted public companies registered for trading on the UPCoM system	20%	873,909,893,600	174,781,978,720
11	Common shares and preference shares of public companies registered for depository but not listed and not registered for trading; shares in initial public offerings (IPO)	30%	-	-
VI	**SECURITIES INVESTMENT FUND CERTIFICATES**			**5,195,822,000**
12	Public funds and public securities investment companies	10%	51,958,220,000	5,195,822,000
13	Member funds	50%	-	-
14	Private securities investment companies	30%	-	-
VII	**SECURITIES SUBJECT TO WARNING, CONTROL, TRADING RESTRICTION, SUSPENSION, TRADING HALT, DELISTING OR TRADING CANCELLATION**			**1,620,469,278**
15	Securities subject to warning	35%	4,594,100,000	1,607,935,000
16	Securities under control	40%	-	-
17	Securities under trading suspension or restriction	60%	-	-
18	Securities subject to trading halt	70%	-	-
19	Securities subject to delisting or trading cancellation	80%	15,667,847	12,534,278
VIII	**DERIVATIVE SECURITIES**			-
20	Stock index futures contracts	8%	-	-
	Calculation method: Risk value = Max {[(End-of-day settlement value - value of securities purchased to secure the settlement obligations under the futures contract) × futures contract risk coefficient - margin value (contribution to the clearing fund for the securities company's open positions)], 0}. End-of-day settlement value = End-of-day settlement price × open position volume.			
21	Government bond futures contracts	3%	-	-
	Calculation method: Risk value = Max {[(End-of-day settlement value - value of securities purchased to secure the settlement obligations under the futures contract) × futures contract risk coefficient - margin value (contribution to the clearing fund for the securities company's open positions)], 0}. End-of-day settlement value = End-of-day settlement price × open position volume.			

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION

A	MARKET RISK			
Investment items		Risk coefficient (1)	Risk exposure (2)	Market risk value (3) = (1) × (2)
IX	OTHER SECURITIES			7,165,274,000
22	Shares listed on foreign markets under the indices specified in Appendix VIII	25%	-	-
23	Shares listed on foreign markets not under 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	Equity interests, contributed capital, other securities and other investment assets	80%	8,956,592,500	7,165,274,000
27	Covered warrants issued by the securities company		-	-
Calculation method: Market risk value = Max {[(P0 × Q0 / k - P1 × Q1) × r - MD], 0}				
28	Securities arising from hedging activities for covered warrants issued by the securities company (where the covered warrants are out of the money)		-	-
29	Positive difference between the value of underlying securities used for hedging and the value of underlying securities required to hedge covered warrants		-	-

X	Additional risk (if any) (determined based on equity after full provisioning)				124,515,827,070
	Security/issuer	**Additional rate**	**Risk coefficient (%)**	**Risk exposure**	**Risk value**
1	Sai Gon Capital Joint Stock Company	20%	30%	748,749,131,370	44,924,947,882
2	New Era T&T Joint Stock Company	20%	30%	762,656,170,061	45,759,370,204
3	An Binh Commercial Joint Stock Bank	20%	20%	845,787,724,600	33,831,508,984
A	**TOTAL MARKET RISK VALUE (A = I + II + III + IV + V + VI + VII + VIII + IX + X)**				**1,084,685,963,797**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION

B SETTLEMENT RISK	Risk value
	VND
Pre-settlement risk (Note 1)	**80,351,713,949**
Overdue settlement risk (Note 2)	**4,137,288,301**
Risk arising from advances, contracts and other transactions (Note 3)	-
Additional risk (Note 4)	**2,505,312,465**
Total settlement risk value	**86,994,314,715**

1. PRE-SETTLEMENT RISK

	Transaction type	Risk exposure (1)	(2)	(3)	(4)	(5)	(6)	Total risk exposure
1	Term deposits, certificates of deposit, unsecured loans, receivables arising from securities trading and securities business activities, and other items with potential settlement risk	-	-	-	-	79,756,647,319	595,066,630	80,351,713,949
2	Financial asset lending/economic arrangements of a similar nature	-	-	-	-	-	-	-
3	Financial asset borrowing/economic arrangements of a similar nature	-	-	-	-	-	-	-
4	Financial asset purchase agreements with resale commitments/economic arrangements of a similar nature	-	-	-	-	-	-	-
5	Financial asset sale agreements with repurchase commitments/economic arrangements of a similar nature	-	-	-	-	-	-	-
TOTAL PRE-SETTLEMENT RISK								80,351,713,949

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Settlement risk factors by counterparty are determined as follows:

No.	Counterparty responsible for payment to the Company	Settlement risk factor
	The Government; Government-guaranteed issuers; governments and central banks of OECD member countries; People's Committees of provinces and centrally run cities;	0%
	Stock Exchanges; Vietnam Securities Depository and Clearing Corporation	0.8%
	Credit institutions, financial institutions and securities business institutions established in OECD member countries with credit ratings meeting other conditions under the securities business institution's internal regulations	3.2%
	Credit institutions, financial institutions and securities business institutions established outside OECD member countries; or established in OECD member countries but failing to meet other conditions under the Company's internal regulations	4.8%
	Credit institutions, financial institutions, securities business institutions, securities investment funds and securities investment companies established and operating in Vietnam	6.0%
	Other institutions, individuals, and entities	8.0%

2. OVERDUE SETTLEMENT RISK

	Overdue period	Risk factor	Risk exposure	Risk value
1	From 0 to 15 days after the payment or securities transfer due date	16%	-	-
2	From 16 to 30 days after the payment or securities transfer due date	32%	-	-
3	From 31 to 60 days after the payment or securities transfer due date	48%	-	-
4	More than 60 days after the payment or securities transfer due date	100%	4,137,288,301	4,137,288,301
	TOTAL OVERDUE SETTLEMENT RISK			**4,137,288,301**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

3. RISK ARISING FROM ADVANCES, CONTRACTS AND OTHER TRANSACTIONS

No.	Details by counterparty	Risk factor	Risk exposure	Risk value
1	Contracts, transactions and uses of capital other than the transactions and contracts specified at Points a, b, c, d, dd, e and g, Clause 1, Article 10; securities repurchase or resale agreements and arrangements of a similar nature, except for contracts specified at Points c and d, Clause 1, Article 10; and receivables from debt trading with counterparties other than Vietnam Asset Management Company (VAMC) and Vietnam Debt and Asset Trading Corporation (DATC): Advances exceeding 5% of equity with a remaining reimbursement period of less than 90 days (details by counterparty).			
	– Real estate purchase deposit contracts or agreements, and economic arrangements of a similar nature (details by counterparty)	150%	-	-
	– Other loans and customer receivables not specified at Points dd and g, Clause 1, Article 10 (details by counterparty)	150%	-	-
	– Other contracts and transactions (details by counterparty)	100%	-	-
	– Advances (details by counterparty):			
	+ Accounting for 0% to 2% of equity at the calculation date	8%	-	-
	+ Accounting for more than 2% but less than 5% of equity at the calculation date	50%	-	-
	+ Accounting for 5% or more of equity at the calculation date	100%	-	-
TOTAL RISK ARISING FROM CONTRACTS AND OTHER TRANSACTIONS				-

4. ADDITIONAL RISK

No.	Details by counterparty	Additional rate	Risk factor	Risk exposure	Risk value
1	Certificate of deposit issued by Asia Commercial Joint Stock Bank	10%	6%	417,552,077,493	2,505,312,465
	TOTAL ADDITIONAL RISK				**2,505,312,465**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION TABLE

C	OPERATIONAL RISK	Risk value
I	**Total operating expenses incurred during the 12 months ended 30 June 2026**	**410,366,414,181**
II	**Amounts deducted from total expenses**	**209,906,515,466**
	1. Depreciation expense	4,792,145,040
	2. Expense/(reversal) of impairment allowance for short-term financial assets and collateral assets	708,795,600
	3. Expense/(reversal) of impairment allowance for long-term financial assets	-
	4. Expense/(reversal) of impairment allowance for receivables	142,500,000
	5. Expense/(reversal) of impairment allowance for other short-term assets	-
	6. Loss arising from revaluation of financial assets at fair value through profit or loss	54,464,035,845
	7. Interest expense	149,799,038,981
	8. Differences arising from revaluation of outstanding warrants payable	-
	9. Unrealized foreign exchange gain or loss	-
	10. Financial expenses and other non-cash expenses in the business activities of the securities company	-
III	**Total expenses after deductions (III = I – II)**	**200,459,898,715**
IV	**25% of total expenses after deductions (IV = 25% III)**	**50,114,974,679**
V	**20% of minimum charter capital required for the securities company's licensed business operations (V)**	**50,000,000,000**
C	**TOTAL OPERATING RISK VALUE (C = MAX {IV, V})**	**50,114,974,679**

III. SUMMARY TABLE OF RISK INDICATORS AND LIQUID CAPITAL

No.	Indicators	Risk value/Liquid capital	Notes (if any)
1	Total market risk value	1,084,685,963,797	
2	Total settlement risk value	86,994,314,715	
3	Total operational risk value	50,114,974,679	
4	**Total risk value (4=1+2+3)**	**1,221,795,253,191**	
5	**Liquid capital**	**3,566,225,779,491**	
6	**Liquid capital ratio (6=5/4)**	**291.88%**	

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AN BÌNH
M.S.D.N: 0102036848-C.T.C.P
THÀNH PHỐ HÀ NỘI

Le Thi Thu Hien
Chief Accountant

Ta Thi Hong Ha
Head of Internal Control Department

Nguyen Quang Dat
General Director
Hanoi, 13 August 2026