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VIETINBANK SECURITIES JOINT STOCK COMPANY
(Incorporated in the Socialist Republic of Vietnam)

REVIEWED FINANCIAL SATETY RATIO REPORT

As at 30 june 2026

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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of VietinBank Securities Joint Stock Company (the "Company") presents this report together with the Company's financial safety ratio report as at 30 June 2026.

BOARD OF DIRECTORS, SUPERVISOR AND MANAGEMENT

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

Board of Directors

Mr. Tran Phuc Vinh	Chairman
Ms. Ho Thi Thu Hien	Member
Mr. Vu Duc Manh	Member
Ms. Tran Thu Trang	Member
Mr. Pham Viet Hung	Independent member

Board of Supervisor

Ms. Phan Thi Thu Hang	Head of the Board of Supervisor
Ms. Lam Thi Thu Huong	Member
Ms. Tran Thi Kim Oanh	Member

Board of Management

Mr. Vu Duc Manh	General Director
Mr. Dang Anh Hao	Deputy General Director
Mr. Pham Ngoc Hiep	Deputy General Director
Mr. Nguyen Tuan Anh	Deputy General Director
Ms. Tran Thi Ngoc Tai	Deputy General Director

Legal Representative

The Company's legal representative during the period and to the date of this report is Mr. Tran Phuc Vinh – Chairman of the Board of Directors.

The Company's legal representative authorized Ms. Tran Thi Ngoc Tai - Deputy General Director of the Company to approve and sign the financial safety ratio report as at 30 June 2026, pursuant to the Power of Attorney No. 31/2025/GUQ-CKCT dated 27 February 2025 issued by the Chairman of the Company's Board of Directors.

STATEMENT OF THE BOARD OF MANAGEMENT (Continued)

THE BOARD OF MANAGEMENT'S STATEMENT OF RESPONSIBILITY

The Board of Management of the Company is responsible for preparing and presenting the financial safety ratio report in accordance with Circular No. 91/2020/TT-BTC ("Circular 91") dated 13 November 2020 on financial safety ratio and actions against securities-trading organizations that fail to achieve the financial safety ratio issued by the Ministry of Finance and Circular No. 102/2025/TT-BTC ("Circular 102") dated 29 October 2025 issued by the Ministry of Finance amending and supplementing certain articles of Circular 91, and responsible for internal controls that the Board of Management determines as necessary to enable the preparation and presentation of the financial safety ratio report that is free from material misstatement, whether due to fraud or error.

For and on behalf of the Board of Management,

S.G.P: 133 - C.T.C.P
CÔNG TY
CỔ PHẦN
CHỨNG KHOÁN
VIETINBANK
P. XUÂN ĐỈNH - TP. HÀ NỘI

Tran Thi Ngoc Tai
Deputy General Director

Hanoi, 14 August 2026

VietinBank Securities Joint Stock Company

Re: Financial safety ratio report

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

To: The State Securities Commission

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

We hereby confirm:

- The report is prepared on the basis of updated statistics at the reporting date and in accordance with regulations of Circular 102/2025/TT-BTC dated 29 October 2025 and Circular No. 91/2020/TT-BTC dated 13 November 2020 by the Ministry of Finance on financial safety ratio and actions against securities-trading organizations that fail to achieve the financial safety ratio;
- Subsequent events after the date of this report that can have effects on the financial position of the Company will be updated in the next reporting period; and
- We bear full legal responsibility for the accuracy and truthfulness of the contents of the report.

Nguyen Thi Anh Thu	**Vo An Hai**	**Tran Thi Ngoc Tai**
Chief Accountant	**Head of Internal Control Department**	**Deputy General Director**

Hanoi, 14 August 2026

Deloitte.

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REPORT ON REVIEW OF THE FINANCIAL SAFETY RATIO REPORT

To: **The Board of Directors, Supervisor and Management**
VietinBank Securities Joint Stock Company

We have reviewed the accompanying financial safety ratio report as at 30 June 2026 (the "financial safety ratio report) of VietinBank Securities Joint Stock Company ("the Company"), approved on 14 August 2026 as set out from pages 06 to page 22. The accompanying financial safety ratio report has been prepared in accordance with Circular 102/2025/TT-BTC dated 29 October 2025 ("Circular 102") and Circular No. 91/2020/TT-BTC dated 13 November 2020 ("Circular 91") on financial safety ratio and actions against securities-trading organizations that fail to achieve the financial safety ratio issued by the Ministry of Finance.

The Board of Management's Responsibility for the Financial Safety Ratio Report

The Board of Management of the Company is responsible for preparing and presenting the financial safety ratio report in accordance with Circular 102 and Circular 91 on financial safety ratio and actions against securities-trading organizations that fail to achieve the financial safety ratio issued by the Ministry of Finance and responsible for internal controls that the Board of Management determines as necessary to enable the preparation of financial safety ratio report that is free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express a conclusion on the accompanying interim financial safety ratio report based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements (VSRE) 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial safety ratio report 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.

Deloitte.

REPORT ON REVIEW OF THE FINANCIAL SAFETY RATIO REPORT (Continued)

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying financial safety ratio report does not present fairly, in all material respects, the financial safety ratio of the Company as at 30 June 2026, in accordance with requirements relating to financial safety ratio reporting as stipulated in Circular 102 and Circular 91 issued by the Ministry of Finance on financial safety ratio and actions against securities-trading organizations that fail to achieve the financial safety ratio.

Basis of preparation and restriction on use of financial safety ratio report

The financial safety ratio report describes the significant policies of preparing financial safety ratio report. This financial safety ratio report is prepared for the Company to comply with requirements of competent State agencies as prescribed in Circular 102 and Circular 91 by the Ministry of Finance on financial safety ratio and actions against securities-trading organizations that fail to achieve the financial safety ratio. As a result, the report may not be suitable for other purposes.

M.S.D.N: 0100112500-C.T.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN DELOITTE VIỆT NAM
THÀNH PHỐ HÀ NỘI

Pham Tuan Linh
Deputy General Director
Audit Practising Registration
Certificate No. 3001-2024-001-1

DELOITTE VIETNAM AUDIT COMPANY LIMITED

14 August 2026
Hanoi, S.R. Vietnam

SUMMARY OF RISK VALUE AND LIQUID CAPITAL

As at 30 June 2026

Unit: VND

No	Items	Notes	30/06/2026
1.	Total exposures to market risk	4	433,165,359,751
2.	Total exposures to settlement risk	5	198,484,142,854
3.	Total exposures to operational risk	6	180,000,000,000
4.	**Total exposures to risks (4=1+2+3)**		**811,649,502,605**
5.	**Liquid capital**	**7**	**2,790,141,262,756**
6.	**Capital liquidity ratio (6=5/4)**		**344%**

S.G.P: 133 - C.T.C.
CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK
P.XUÂN ĐỈNH - T.P HÀ NỘI

Nguyen Thi Anh Thu	**Vo An Hai**	**Tran Thi Ngoc Tai**
Chief Accountant	**Head of Internal Control Department**	**Deputy General Director**

Hanoi, 14 August 2026

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

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

1. GENERAL INFORMATION

Capital ownership

VietinBank Securities Joint Stock Company ("the Company") is a joint stock company established by Vietnam Joint Stock Commercial Bank for Industry and Trade ("VietinBank") and other shareholders, in accordance with the Operation License for securities trading No. 107/UBCK-GP dated 01 July 2009 issued by the State Securities Commission of Vietnam, with the initial charter capital of VND 789,934,000,000. On 16 July 2025, the Company was granted amended License No. 50/GPDC-UBCK by the State Securities Commission of Vietnam to increase charter capital to VND 2,126,934,380,000. On 10 December 2025, the Company was granted amended License No. 133/GPDC-UBCK by the State Securities Commission of Vietnam to update the change in the Company's name from Vietnam Joint Stock Commercial Bank for Industry and Trade Securities Joint Stock Company to VietinBank Securities Joint Stock Company.

The Company's shares were officially listed on the Hanoi Securities Trading Center (currently known as the Hanoi Stock Exchange) starting from 31 July 2009. In accordance with Decision No. 431/QD-SGDHN dated 12 June 2017, the Company's shares were delisted from the Hanoi Stock Exchange starting from 15 June 2017. The Company's shares were then listed on the Ho Chi Minh Stock Exchange starting from 20 June 2017 (in accordance with Decision No. 196/QD-SGD dated 13 June 2017).

As at 30 June 2026, the Company's charter capital is VND 2,126,934,380,000. In which, the proportion of ownership of VietinBank is 75.6%.

According to the 16th amended Enterprise Registration Certificate No. 0101078450 issued on 24 July 2026, the Company's charter capital is VND 2,722,449,390,000.

The Company's head office is located on 1^{st} – 4^{th} Floors, N02-T2 Building, Diplomatic Corps Area, Xuan Dinh Ward, Hanoi. As at 30 June 2026, the Company had one (01) head office; two (02) branches in Ho Chi Minh City and Da Nang City.

On 15 June 2026, the Company's Board of Directors approved Resolution No. 72/2026/NQ-HĐQT-VBSE regarding the closure of Ba Trieu Transaction Office, effective from the date of approval by the State Securities Commission. On 10 July 2026, the State Securities Commission issued Decision No. 422/QD-UBCK regarding the revocation of Decision No. 1004/QD-UBCK dated 6 November 2023 on the approval for the establishment of the Company's transaction office.

On 11 May 2026, the Company's Board of Directors approved Resolution No. 88/2026/NQ-HĐQT-VBSE regarding the establishment of a Hanoi Branch and the adjustment of the Company's organizational structure. As at the date of preparation of these interim financial statements, the Company was in the process of completing the application dossier for approval of the establishment of the aforementioned branch.

The total number of employees of the Company as at 30 June 2026 was 238 (as at 31 December 2025: 244).

Operating industry and principal activities

The Company operates in the securities sector.

The principal activities of the Company are securities brokerage service; financial and securities investment advisory services; proprietary trading; underwriting for securities issuance; securities depository services and other services in accordance with legal regulations applicable to securities companies.

2. BASIS AND PURPOSE OF PREPARING FINANCIAL SAFETY RATIO REPORT

Basis of preparation and use purpose of finanacial safety ratio report

The accompanying financial safety ratio report is prepared in accordance with Circular No. 91/2020/TT-BTC ("Circular 91") issued by the Ministry of Finance on 13 November 2020 on financial safety ratio and actions against securities-trading organizations that fail to achieve the financial safety ratio, Circular No. 102/2025/TT-BTC ("Circular 102") dated 29 October 2025 issued by the Ministry of Finance amending and supplementing certain articles of Circular 91 and relevant prevailing regulations in Vietnam. This financial safety ratio report is prepared on the basis of the financial figures of the Company at the reporting date. This report is only used for submission to competent State agencies.

Accounting period

The Company's financial year begins on 01 January and ends on 31 December.

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

The significant accounting policies, which have been adopted by the Company in the preparation of this financial safety ratio report, are as follows:

Capital liquidity ratio

Capital liquidity ratio of the Company is determined using the formula specified under Circular 91 as follows:

$$\textit{Capital liquidity ratio} = \frac{\textit{Liquid capital x 100\%}}{\textit{Total exposures to risks}}$$

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

Liquid capital

Liquid capital is the total equity that can be converted into cash within ninety (90) days. Liquid capital shall be adjusted to increase or decrease according to the instructions in Articles 5 and 7 of Circular 91 and the corresponding amendments and supplements under Circular 102.

Exposures to market risk

Exposures to market risk are equivalent to the potential losses which may be incurred when the market value of the assets owned and expected to be owned by the Company according to underwriting commitment fluctuates in a negative trend. Exposures to market risk is determined in accordance with Circular 91 as follows:

Exposures to market risk = Net position x Asset price x Market risk coefficient

In which, net position of a security at a specific time is the net quantity of securities currently held by the Company, after deducting the number of lent securities, security protected by put warrant or future contract and adding the number of securities borrowed in accordance with prevailing regulations.

The Company do not determine exposures to market risk for the following assets and securities:

- Treasury shares;
- Securities issued by the Company's related parties;
- Restricted securities with the remaining restriction period of more than ninety (90) days from the date of the financial safety ratio report;
- Bonds, debts instruments, valuable papers in the money market at maturity; and
- Securities that have been hedged by put warrants or futures contracts; put warrants and put options used to hedge for underlying securities.

Asset price

Asset prices are determined according to the valuation principles specified in Circular 91, as amended and supplemented by Circular 102, as follows:

No.	Class of assets	Valuation principle in market
Cash and cash equivalent, money market instruments		
1.	Bank deposits (VND)	Value equals the account balance on the valuation date
2.	Foreign currency	Value converted into VND at the exchange rate quoted by credit institutions licensed for foreign exchange business on the valuation date.
3.	Term deposits	Deposit value plus accrued interest up to the date of calculation
4.	Treasury bills, bank drafts, commercial papers, negotiable certificates of deposit, bonds, and discounted money market instruments	Purchase price plus accrued interest
Bonds		
5.	Listed bonds	- Average price on the most recent trading day plus accrued interest from the most recent coupon payment date to the trading date (if the average price does not include accrued interest); - If the bond has no transaction for more than 15 days before the valuation date, or is delisted, its value shall be the highest among the following: + Price of the nearest valuation period but not exceeding 90 days before the valuation date plus accrued interest; + Purchase price plus accrued interest; + Par value plus accrued interest; + Value determined under the internal regulations of the securities business institution, including accrued interest.

No.	Class of assets	Valuation principle in market
6.	Unlisted bonds	- Average price of the bond quoted on the trading system of the Stock Exchange on the most recent trading day plus accrued interest from the most recent coupon payment date to the trading date (if the average price does not include accrued interest); - If the bond is not traded on the centralized trading system of the Stock Exchange, or has no transaction for more than 15 days before the valuation date, or is deregistered from trading, its value shall be the highest among the following: + Price of the nearest valuation period but not exceeding 90 days before the valuation date plus accrued interest; + Purchase price plus accrued interest; + Par value plus accrued interest; + Value determined under the internal regulations of the securities business institution, including accrued interest.
Shares		
7.	Listed shares	- Closing price (or equivalent term under the Exchange's Regulations) of the most recent trading day before the valuation date; - If there is no transaction for more than 15 days before the valuation date, or the share is delisted, its value shall be the highest among the following: + Book value; + Purchase price; + Value determined under the internal regulations of the securities business institution.
8.	Shares of public companies registered for trading on the UpCom system	- Reference price (or equivalent term under the Exchange's Regulations) of the most recent trading day before the valuation date; - If there is no transaction for more than 15 days before the valuation date, or the share is deregistered from trading, its value shall be the highest among the following: + Book value; + Purchase price; + Value determined under the internal regulations of the securities business institution.

No.	Class of assets	Valuation principle in market
9.	Shares registered for depository but not listed and not registered for trading	- Average value based on quotations of at least 3 securities companies that are not related persons on the most recent trading day before the valuation date; - If fewer than 3 quotations are available, the value shall be the highest among the following: + Value from available quotations; + Price of the nearest reporting period; + Book value; + Purchase price; + Value determined under the internal regulations of the securities business institution.
10.	Shares under trading suspension, delisting, or deregistration for trading	Value shall be the highest among the following: + Price of the nearest valuation period but not exceeding 90 days before the valuation date; + Book value; + Par value; + Value determined under the internal regulations of the securities business institution.
11.	Shares of organizations undergoing dissolution or bankruptcy	80% of the liquidation value of such shares (the share value distributed as announced by the dissolving or bankrupt organization, or book value) as at the most recent balance sheet date, or the value determined under the internal regulations of the securities business institution.
12.	Equity interests and other contributed capital	Value shall be the highest among the following: + Book value; + Purchase price/contributed capital value; + Value determined under the internal regulations of the securities business institution.
Securities investment fund certificates/Shares of securities investment companies		
13.	Listed public fund certificates/Shares of public securities investment companies	- Closing price (or equivalent term under the Regulations issued by the Stock Exchange) of the most recent trading day before the valuation date; - If there is no transaction for more than 15 days before the valuation date, or delisting occurs due to transfer of listing between Stock Exchanges, the value shall be the highest among the following: + Net asset value per fund certificate/share as publicly disclosed under regulations at the most recent date before the valuation date; + Purchase price; + Value determined under the internal regulations of the securities business institution.

No.	Class of assets	Valuation principle in market
14.	Member funds/Shares of private securities investment companies	Net asset value per capital contribution unit/share as at the most recent reporting or valuation period before the valuation date.
15.	Unlisted public fund certificates	Net asset value per fund certificate as publicly disclosed under regulations at the most recent date before the valuation date.
16.	Other cases	According to the internal regulations of the securities business institution.
Fixed asset		
17.	Land use rights	Value determined by an independent valuation organization selected by the securities business institution.
18.	Buildings, architectural works, including unfinished construction items	Value determined by an independent valuation organization selected by the securities business institution/Accumulated unfinished construction cost.
19.	Equipment, machinery, computer software, vehicles	Residual value of the asset.
20.	Other fixed assets	Value determined by an independent valuation organization selected by the securities business institution.
Other securities		
21.	Covered warrants issued by another securities business institution	- Closing price on the most recent trading day before the valuation date; - Purchase price (if the covered warrant is unlisted).
22.	Shares listed on a foreign market	- Price (in foreign currency) × conversion exchange rate on the valuation date; - Closing price on the most recent trading day before the valuation date; - If there is no transaction for more than 15 days before the valuation date, the value shall be the highest among the following: + Book value; + Purchase price; + Value determined under the internal regulations of the securities business institution.

Market risk coefficient

Market risk coefficient is determined for each asset item in accordance with Circular 91, as amended and supplemented by Circular 102 presented in Note 4.

Supplemental exposures to market risk

Exposures to market risk of each asset as determined in accordance with the above regulations are increasingly adjusted in case that the Company over invests in these assets, except for the securities under issuance underwriting contract in the form of firm commitment, Government bonds and bonds guaranteed by the Government. The exposures to market risk will be increased in accordance with following principles:

- Increased by 10% where the total investment value in securities or contributed capital of an organization accounts for more than 10% to 15% of the equity of the securities business institution;

- Increased by 20% where the total investment value in securities or contributed capital of an organization accounts for more than 15% to 25% of the equity of the securities business institution; and

- Increased by 30% where the total investment value in securities or contributed capital of an organization accounts for more than 25% or more of the equity of the securities business institution.

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.

The exposures to market risk for not fully-distributed securities during the distribution period and whose trading price is lower than the underwriting price from underwriting contracts in the form of a firm commitment is determined by the following formula:

$$\text{Exposures to market risk} = (Q_0 \times P_0 - V_c) \times R \times (r + \frac{(P_0 - P_1)}{P_0} \times 100\%)$$

In which:
Q_0: is the remaining undistributed securities or distributed securities for which payment has not been made.
P_0 : underwriting prices.
Vc: value of secured asset (if any)
R : issuance risk coefficient
r : market risk coefficient
P_1: the transaction price

Settlement risk value

The settlement risk value is the value equivalent to a loss likely to be incurred when the counterparty is unable to pay on time or transfer assets on time as committed. The settlement risk value is determined at the end of the trading day of contracts and transactions as follows:

The settlement risk value before the payment term for receiving the transfer of securities, cash and liquidating the contract is determined as follows:

The settlement risk value before the payment term	=	*Counterparty Settlement risk coefficient*	*x*	*Value of potential payment risk assets*

The above principle of determining the settlement risk value before the payment term applies to the following contracts:

- Term deposits at credit institutions, certificates of deposit issued by credit institutions;
- Security borrowing agreement in accordance with the regulations of law;
- The securities sale contract which contains a commitment to repurchase securities in accordance with the regulations of law;
- The securities purchase contract which contains a commitment to resell securities in accordance with the regulations of law;
- Listed securities margin lending and purchase contracts in accordance with regulations of law;
- Firm commitment underwriting agreement signed with other organizations in an underwriting syndicate in which the securities-trading organization is the principal underwriter;
- Receivables arising from securities business activities in accordance with law;
- Receivables from mature bonds, valuable papers, mature debt instruments for which payment has not been paid;
- Assets the lime limit for transfer of which has expired, including securities in trading activities of the securities-trading organization and securities of clients in securities brokerage; and
- Receivables from debt trading transactions with counterparties other than the Vietnam Asset Management Company (VAMC) and the Vietnam Debt and Asset Trading Corporation (DATC).

For overdue receivables, securities that have not been transferred on time, including securities, uncollected cash from the above contracts, the exposures to settlement risk is determined according to the following principle:

Exposures to settlement risk	=	*Settlement risk coefficient by time*	x	*Value of assets exposed to settlement risk*

The settlement risk coefficient by partners specified in Circular 91, as amended and supplemented by Circular 102 as follows:

No.	Payment partners for securities trading organizations	Settlement risk coefficient
1.	Governments, government-guaranteed issuers, and central banks of OECD countries; People's Committees of provinces and cities under the central government.	0%
2.	Stock Exchange, the Vietnam Securities Depository and Clearing Corporation (VSDC)	0.8%
3.	Credit institutions, financial institutions and securities-trading organizations established in OECD countries and having credit ratings that meet other conditions in accordance with the internal regulations of securities-trading organizations.	3.2%
4.	Credit institutions, financial institutions and securities-trading organizations established outside OECD countries; or established in OECD countries but failing to meet other conditions in accordance with the internal regulations of securities-trading organizations.	4.8%
5.	Credit institutions, financial institutions, securities-trading organizations, securities investment funds and securities investment companies established and operating in Vietnam	6%
6.	Other organizations, individuals and other entities	8%

The settlement risk coefficient is specified in Circular 91, as amended and supplemented by Circular 102 as follows:

STT	Overdue time for payment, transfer of securities	Risk coefficient
1.	0 - 15 days after the date of payment, transfer of securities	16%
2.	16 - 30 days after the date of payment, transfer of securities	32%
3.	31 - 60 days after the date of payment, transfer of securities	48%
4.	Over 60 days after the date of payment, transfer of securities	100%

Settlement/transfer period of securities according to regulations on derivative securities (for derivative securities) is T+2 (for listed securities), T+1 (for listed bonds); T+n (for transactions outside the official trading system within n days under agreement of both parties).

Value of assets exposed to settlement risk

Value of assets exposed to settlement risk in borrowing activities, securities lending, margin transactions, repo transactions

No.	Transaction type	Value of assets exposed to settlement risk
1.	Term deposits, certificates of deposit, unsecured loans	Total outstanding balance of deposit accounts, certificates of deposits, total loan value, total value of the contract, transaction plus dividends, interests, rights (for securities) or interests from deposits, loans, fees (for credit granting)
2.	Securities lending	Max {(Market value of the contract - Collateral value (if any)),0}
3.	Securities borrowing	Max {(Collateral value - Market value of the contract),0}
4.	Reverse repurchase agreements	Max {(Contract value based on purchase price - Market value of the contract x (1- Market risk coefficient)),0}
5.	Repurchase agreements	Max {(Market value of the contract x (1 - Market risk coefficient) - Contract value based on selling price),0}
6.	Buying on margin contracts (loans to customers to purchase securities)/ Other economic agreements with the similar nature	Max {(Outstanding balance - Collateral value), 0}

Outstanding loan balance includes outstanding principal, interest and other fees.

In case the value of collaterals does not have any reference price in the market, its value is determined by the internal methods of the securities-trading organizations.

Value of assets exposed to settlement risk in securities trading

No.	Period	Value of assets exposed to settlement risk
A - For sales of securities (seller is the securities-trading organizations or its customers under the securities brokerage activities		
1.	Before the settlement date	0
2.	After the settlement date	Market value of the contract (if market value is less than trading value)
		0 (if market value is greater than trading value)
B - For purchase of securities (buyer is the securities-trading organizations or its customers)		
1.	Before the securities transfer date	0
2.	After the securities transfer date	Market value of the contract (if market value is less than trading value)
		0 (if market value is greater than trading value)

Settlement/transfer period of securities according to regulations on derivative securities (for derivative securities) is T+2 (for listed securities), T+1 (for listed bonds); T+n (for transactions outside the official trading system within n days under agreement of both parties).

Value of assets exposed to settlement risk for receivables, bonds, debt instruments at maturity: is the value of receivables calculated based on face value, plus accrued interest, related costs and less cash previously received (if any).

Decreases to value of assets exposed to settlement risk

The value of collaterals shall be deducted from the Company's value of assets exposed to settlement risk, in determination of value of assets exposed to settlement risk as specified under Clause 1, Article 10, Circular 91, if the related contracts and transactions satisfy the following conditions:

a) Counterparties or customers have collateral to secure their obligations, and such collateral comprises cash, cash equivalents, valuable papers, negotiable instruments on the money market, securities listed or registered for trading on the Stock Exchange of Vietnam and its subsidiaries, Government bonds, and bonds guaranteed by the Ministry of Finance.;

b) The securities-trading organization has rights to control, manage, use, and transfer collaterals if counterparties fail to make sufficient and timely payments as agreed in the contracts.

Value of assets subjected to deduction is determined as follows:

Collateral value = Quantity of asset x Asset price x (1 – Market risk coefficient)

Value of assets is determined in accordance with regulations of Circular 91, as amended and supplemented by Circular 102 as presented in Note 3.

The market risk coefficient is determined in accordance with regulations of Circular 91, as amended and supplemented by Circular 102 as presented in Note 4.

Supplemental exposures to settlement risk

Exposures to settlement risk are increasingly adjusted in the following cases:

a) Increased by 10% in case the value of deposit contract, certificates of deposit, loans, due receivables, securities purchase contract with a commitment to resell securities, sale contract with a commitment to repurchase securities, total value of loans provided for an organization, individual and group of relevant organizations or individuals (if any), accounts for from 10% to 15% of the equity;

b) Increased by 20% in case the value of deposit contract, certificates of deposit, loans, due receivables, securities purchase contract with a commitment to resell securities, sale contract with a commitment to repurchase securities, total value of loans provided for an organization, individual and group of relevant organizations or individuals (if any), accounts for from 15% to 25% of the equity;

c) Increased by 30% in case the value of deposit contract, certificates of deposit, loans, due receivables, securities purchase contract with a commitment to resell securities, sale contract with a commitment to repurchase securities, total value of loans provided for an organization, individual and group of relevant organizations or individuals (if any), or an individual and parties related to him/her (if any), accounts for more than 25% of the equity.

Exposures to operational risk

Exposures to operational risk are the potential losses which may occur due to technical errors, system errors and operational processes, human errors during task performance, or due to the lack of capital resulting from expenses, losses arising from investment activities, or other objective reasons.

Exposures to operational risk of the securities-trading organizations is determined at the higher of 25% of the securities-trading organization's operating expenses within twelve (12) consecutive months up to the month before reporting date and 20% of the Company's minimum charter capital for business operations as regulated by law.

The Company's operating expenses are determined by total expenses incurred in the period less:

a) Depreciation and amortization expenses;
b) Utilization/reversal of provision for impairment of short-term financial assets and collaterals;
c) Utilization/reversal of provision for impairment of long-term financial assets;
d) Utilization/reversal of provision for impairment of receivables;
e) Utilization/reversal of provision for impairment of other current assets;
f) Loss from revaluation of financial assets at fair value through profit and loss ("FVTPL");
g) Interest expenses;
h) Differences arising from revaluation of outstanding warrants payable;
i) Unrealized foreign exchange gain or loss;
j) Financial expenses and other non-cash expenses in the business activities of the securities company.

4. MARKET RISK VALUE

Unit: VND

	Investment items at 30 June 2026	Risk coefficient	Scale of risk	Exposures to risk
		(1)	(2)	(3)=(1)x(2)
I.	**Cash**		**435,877,689,932**	**-**
1.	Cash (VND) and demand deposits at banks	0%	428,877,689,932	-
2.	Cash equivalents	0%	7,000,000,000	
II.	**Government bonds**		**985,474,495,050**	**29,564,234,852**
2.	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 Government or Central Bank of those countries, bonds issued by international organizations including IBRD, ADB, IADB, AFDB, EIB, and EBRD, and local government bonds.	3%	985,474,495,050	29,564,234,852
III.	**Listed and unlisted bonds issued by credit institutions**		**655,462,465,753**	**65,546,246,575**
3.	Bonds of credit institutions with remaining maturity of 5 years or more, including convertible bonds	10%	655,462,465,753	65,546,246,575
IV.	**Corporate bonds**		**847,887,096,178**	**87,507,095,919**
4.	**Listed corporate bonds**		**204,356,000,000**	**-**
4.1	Listed bonds with remaining maturity under 1 year, including convertible bonds	0%	204,356,000,000	-
5.	**Unlisted corporate bonds**		**643,531,096,178**	**87,507,095,919**
5.1	Unlisted bonds issued by listed companies with remaining maturity under 1 year, including convertible bonds	5%	80,867,945,205	4,043,397,260
5.2	Unlisted bonds issued by listed companies with remaining maturity from 1 year to under 3 years, including convertible bonds	10%	290,689,315,351	29,068,931,535
5.3	Unlisted bonds issued by listed companies with remaining maturity from 3 years to under 5 years, including convertible bonds	20%	181,775,342,467	36,355,068,493
5.4	Unlisted bonds issued by other enterprises with remaining maturity from 1 year to under 3 years, including convertible bonds	20%	90,198,493,155	18,039,698,631
(*)	**Additional risk for bonds specified in Sections II, III, and IV**			**102,316,704,124**
V.	**Shares**		**897,515,329,900**	**95,593,294,590**
6.	Common shares and preference shares of organizations listed on the stock exchange	10%	839,097,713,900	83,909,771,390
7.	Common shares and preference shares of unlisted public companies registered for trading on the UpCom system	20%	58,417,616,000	11,683,523,200
VI.	**Securities investment fund certificates**		**15,954,400,000**	**1,595,440,000**
8.	Public funds and public securities investment companies	10%	15,954,400,000	1,595,440,000

	Investment items at 30 June 2026	Risk coefficient	Scale of risk	Exposures to risk
		(1)	(2)	(3)=(1)x(2)
VII.	**Securities subject to warning, control, trading restriction, suspension, trading halt, delisting, or trading cancellation**		**53,107,760,743**	**31,865,803,594**
9.	Securities subject to warning	35%	900,000	315,000
10.	Securities under trading suspension or restriction	60%	53,100,000,000	31,860,000,000
11.	Securities subject to delisting or trading cancellation	80%	6,860,743	5,488,594
VIII.	**Other securities**		**9,376,321,176**	**7,501,056,941**
12.	Cổ phần, phần vốn góp, các loại chứng khoán khác và các tài sản đầu tư khác	80%	9,376,321,176	7,501,056,941
IX.	**Supplemental exposures to market risk**		**116,754,831,549**	**11,675,483,155**
1.	Shares of Vietnam Export Import Commercial Joint Stock Bank	10%	31,439,100,000	3,143,910,000
2.	Bonds of Thanh Thanh Cong – Bien Hoa Joint Stock Company	10%	25,299,786,344	2,529,978,634
3.	Bonds of Viet Nam Thuong Tin Commercial Joint Stock Bank	10%	60,015,945,205	6,001,594,521
	A. TOTAL EXPOSURES TO MARKET RISK (A= I+II+III+IV+V+VI+VII+VIII+IX)			**433,165,359,751**

Additional risk for bonds specified in Sections II, III, and IV

No.	Assets	Risk coefficient	Scale of risk	Exposures to risk
		(%)	VND	VND
1.	Listed bond SBT425026 issued by Thanh Thanh Cong – Bien Hoa Joint Stock Company / the issuer was rated A+ by Fiin Rating, as published on 25 March 2026.	5%	204,356,000,000	10,217,800,000
2.	Unlisted bond SBT426001 issued by Thanh Thanh Cong – Bien Hoa Joint Stock Company / the issuer was rated A+ by Fiin Rating, as published on 25 March 2026.	5%	100,546,575,624	5,027,328,781
3.	Unlisted bond CDCH2124001 issued by Chuong Duong Joint Stock Company.	10%	80,867,945,205	8,086,794,521
4.	Unlisted bond DNPH2428001 issued by DNP Holding Joint Stock Company.	10%	110,033,150,687	11,003,315,069
5.	Unlisted bond GEGH2429001 issued by Gia Lai Electricity Joint Stock Company.	10%	80,109,589,040	8,010,958,904
6.	Unlisted bond GEGH2429003 issued by Gia Lai Electricity Joint Stock Company.	10%	181,775,342,467	18,177,534,247
7.	Unlisted bond TBG12501 issued by Tay Bac Investment Group Joint Stock Company.	10%	90,198,493,155	9,019,849,316
8.	Nam A Bank bond NAB12601 issued by Nam A Commercial Joint Stock Bank, with the issuer rated A- by Fiin Rating on 16 September 2025.	5%	255,356,164,384	12,767,808,219
9.	Listed Vietbank bond issued by Viet Nam Thuong Tin Commercial Joint Stock Bank, with the issuer rated B+ by Fitch Ratings on 11 December 2025.	5%	400,106,301,370	20,005,315,067
	TOTAL ADDITIONAL RISK			**102,316,704,124**

5. SETTLEMENT RISK VALUE

Unit: VND

	Exposures to risk
Risk of undue items *(Note 5.1)*	170,723,646,129
Risk of overdue items *(Note 5.2)*	1,390,125,563
Supplemental exposures to settlement risk *(Note 5.3)*	26,369,226,650
B. Total settlement risk value	**198,482,998,342**

5.1. Risk of undue items

Risk coefficient (%)	Exposures to risk (VND) 0,80%	6%	8%	Total exposures to risk (VND)
Types of transactions	**(2)**	**(5)**	**(6)**	
Term deposits, certificates of deposits, unsecured loans, receivables from securities trading activities and operations and other items exposed to settlement risk	124,475	169,939,794,861	783,726,793	170,723,646,129
TOTAL EXPOSURES TO UNDUE SETTLEMENT RISK				**170,723,646,129**

(2) Stock Exchanges and Vietnam Securities Depository and Clearing Corporation

(5) Credit institutions, financial institutions, securities trading institutions, securities investment funds, securities investment companies established and operating in Vietnam

(6) Other entities and individuals

5.2. Risk of overdue items

Overdue period	Risk coefficient (%)	Scale of risk VND	Exposures to risk VND
Over 60 days after due date of settlement/securities transfer	100%	1,390,125,563	1,390,125,563
TOTAL EXPOSURES TO OVERDUE SETTLEMENT RISKS			**1,390,125,563**

5.3. Supplemental exposures to settlement risk

No.	Counterparties	Risk coefficient (%)	Scale of risk VND	Exposures to risk VND
1.	Vietnam Prosperity Joint Stock Commercial Bank	30%	54,414,770,112	16,324,431,034
2.	Bank for Investment and Development of Vietnam	20%	37,824,000,000	7,564,800,000
3.	Ho Chi Minh City Development Joint Stock Commercial Bank	10%	24,799,956,168	2,479,995,617
	TOTAL SUPPLEMENTAL EXPOSURES TO SETTLEMENT RISK			**26,369,226,650**

6. OPERATIONAL RISK VALUE

		Amount VND
I.	**Total operating expenses incurred during the 12-month period**	**1,299,990,381,534**
II.	**Deduction from total expenses**	**925,751,507,070**
1.	Depreciation and amortization expenses	10,913,848,580
2.	Provision expenses for impairment of receivables	76,840,906
3.	Loss from revaluation of financial assets at fair value through profit or loss	403,639,125,414
4.	Interest expenses	511,121,692,170
III.	**Total expenses after deduction (III = I – II)**	**374,238,874,464**
IV.	**25% of total expense after deduction (IV = 25% III)**	**93,559,718,616**
V.	**20% of the minimum charter capital for business operations of the Company**	**180,000,000,000**
C.	**TOTAL EXPOSURES TO OPERATIONAL RISK (C=Max {IV, V})**	**180,000,000,000**

7. LIQUID CAPITAL

Unit: VND

		Liquid capital	Liquid capital Decrease	Increase
A.	**Owner's equity**			
1.	Owner's contributed capital excluding refundable preference shares (if any)	2,126,934,380,000	-	-
2.	Share premium excluding refundable preference shares (if any)	7,401,080,553	-	-
3.	Other owner's equity	595,515,010,000	-	-
4.	Fair value revaluation differences	12,330,638,004	-	-
5.	Operational risk and financial reserve	7,000,641,200	-	-
6.	Undistributed profit after tax	117,356,922,726	-	-
7.	Provision for impairment of asset values	5,558,173,633	-	-
8.	Total reduction or increase of securities at the financial investment items	-	447,624,900	9,346,203,144
	1A. Total	**2,872,096,846,116**	**447,624,900**	**9,346,311,144**
B.	**Short-term assets**			
I.	**Short-term receivables**	**-**	**19,208,388,331**	**-**
1.	Accounts receivables	-	19,208,388,331	-
	Receivables with a remaining payment period of 90 days or less	-	*19,208,388,331*	-
II.	**Other short-term assets**		**4,502,952,219**	
1.	Office supplies, tools and materials	-	8,395,626	-
2.	Short-term prepaid expenses	-	4,399,464,362	-
3.	Short-term deposits, collaterals and pledges	-	90,400,000	-
4.	Taxed and other receivables from the State budget	-	4,692,231	-
	1B. Total	**-**	**23,711,340,550**	**-**

7. LIQUID CAPITAL (CONTINUED)

Unit: VND

			Liquid capital	
		Liquid capital	Decrease	Increase
C.	**Long-term assets**			
I.	**Fixed assets**	**-**	**31,495,432,326**	**-**
II.	**Construction in progress**	**-**	**629,950,000**	**-**
III.	**Other long-term assets**		**25,007,456,449**	
1.	Long-term deposits, mortgages	-	1,086,840,000	-
2.	Long-term prepaid expenses	-	3,920,616,449	-
3.	Payments to Settlement Assistance Fund	-	20,000,000,000	-
	1C. Total	**-**	**57,132,838,775**	**-**
D.	**Deposits, guarantees**			
I.	**Deposit value**	**-**	**10,009,982,279**	**-**
1.	Value of contribution to the settlement assistance fund of VSDC	-	10,009,982,279	-
	1D. Total	**-**	**10,009,982,279**	**-**
	LIQUID CAPITAL = 1A-1B-1C-1D	**2,790,141,262,756**		

8. SUBSEQUENT EVENT

Pursuant to Decision No. 579/QD-SGDHCM dated 6 July 2026, the Ho Chi Minh Stock Exchange approved the change in listing registration of 59,551,501 shares issued for dividend payment by VietinBank Securities Joint Stock Company, with the effective date of the change in listing being 8 July 2026.

According to Notice No. 1521/TB-SGDHCM dated 13 July 2026 issued by the Ho Chi Minh Stock Exchange regarding the trading of securities subject to a change in listing registration, the Company's shares issued for dividend payment were officially traded from 22 July 2026.

On 10 July 2026, the State Securities Commission granted Amended License No. 88/GPDC-UBCK to increase the Company's charter capital to VND 2,722,449,390,000. On 24 July 2026, the Company was granted the 16th amended Enterprise Registration Certificate by the Hanoi Department of Finance, under which the Company's charter capital was recorded at VND 2,722,449,390,000.

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Nguyen Thi Anh Thu **Chief Accountant**	**Vo An Hai** **Head of Internal Control Department**	**Tran Thi Ngoc Tai** **Deputy General Director** *Hanoi, 14 August 2026*