CÔNG TY CP CHỨNG KHOÁN SÀI GÒN – HÀ NỘI
SAIGON – HANOI SECURITIES JSC.

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số/*No*: 863 /2026/CV-SHS
(CBTT/Ref: Báo cáo Tỷ lệ an toàn tài chính bán niên năm 2026 đã được soát xét/ Audited Semi-Annual Financial Safety Ratio Report for 2026)

Hà Nội, ngày 13 tháng 08 năm 2026
Hanoi, Aug 13, 2026

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ CÁC SỞ GIAO DỊCH CHỨNG KHOÁN
INFORMATION DISCLOSURE ON THE ELECTRONIC INFORMATION PORTAL OF THE STATE SECURITIES COMMISSION AND STOCK EXCHANGES

Kính gửi/*To*:
- **Ủy ban Chứng khoán Nhà nước/ *State Securities Commission***
- **Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Stock Exchange***
- **Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange***
- **Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh/ *Hochiminh Stock Exchange***

1. Tên tổ chức/*Name of organization*: Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội/*Saigon – Hanoi Securities JSC.,*

2. Mã chứng khoán/*Stock code*: SHS

3. Mã thành viên/*Broker code*: 069

4. Địa chỉ/*Address*: Số 43 Phố Lý Thường Kiệt, Phường Cửa Nam, Thành phố Hà Nội/*No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City*

5. Điện thoại/*Tel*: 024.38.181888 Fax: 024.38.181688 Email: congbothongtin@shs.com.vn

6. Người thực hiện công bố thông tin/*Person disclosing information*: Bùi Thị Hồng Hạnh - Người được ủy quyền công bố thông tin/*Bui Thi Hong Hanh - Person authorized to disclose information.*

7. Loại thông tin công bố/*Type of information published*: Định kỳ/*Periodic*

8. Nội dung thông tin công bố/*Content of disclosed information*:

- Báo cáo tỷ lệ an toàn tài chính bán niên năm 2026 đã được soát xét/*Audited Semi-Annual Financial Safety Ratio Report for 2026.*

9. Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 13/08/2026 tại đường dẫn/*This information was disclosed on the Company's website on 13/08/2026 at the following link:*

https://www.shs.com.vn/quan-he-co-dong/cong-bo-thong-tin/DINHKY

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung thông tin công bố.

We hereby certify that the information disclosed above is true and take full responsibility under the law for the content of the disclosed information.

<u>Tài liệu kèm theo/Attached document:</u>

- *Báo cáo tỷ lệ an toàn tài chính bán niên năm 2026 đã được soát xét*

  Audited Semi-Annual Financial Safety Ratio Report for 2026

Đại diện tổ chức
Organization representative
Người được ủy quyền công bố thông tin
Person authorized to disclose information

CỔ PHẦN
CHỨNG KHOÁN
SÀI GÒN-
HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

Bùi Thị Hồng Hạnh

PRUDENTIAL RATIO STATEMENT

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

As at June 30, 2026

(reviewed)

CONTENTS

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Saigon - Hanoi Securities Joint Stock Company ("the Company") presents its report and the Company's prudential ratio statements as at June 30, 2026.

THE COMPANY

Saigon - Hanoi Securities Joint Stock Company was established and operates under Securities Business License No. 66/UBCK-GP, issued by the State Securities Commission on November 15, 2007. The most recent amended license, No. 75/GPDC-UBCK, was issued by the State Securities Commission on June 23, 2026. The company is also registered under Joint Stock Company Enterprise Registration Certificate No. 0102524651, initially issued by the Hanoi Department of Planning and Investment (now the Hanoi Department of Finance) on November 15, 2007, and last registered change July 21, 2026.

The Company's head office is located at: No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND THE AUDIT COMMITTEE

Members of The Board of Director, The Board of Management and The Audit Committee during the period and to the reporting date are:

The Board of Directors:

Mr.	Do Quang Vinh	Chairman	
Mr.	Le Dang Khoa	Member	
Mrs.	Nguyen Dieu Trinh	Member	
Mr.	Nguyen Duy Linh	Member	Appointed on April 17, 2026
Mr.	Nguyen Chi Thanh	Member	Resigned on April 17, 2026
Mr.	Dao Ngoc Dung	Member	

The Board of Management:

Mr.	Nguyen Duy Linh	CEO	Appointed on January 14, 2026
Mr.	Nguyen Chi Thanh	CEO	Resigned on January 14, 2026
Mr.	Tran Van Man	Deputy General Director	Appointed on May 6, 2026
Mr.	Pham Quang Quyet	Deputy General Director	Appointed on June 26, 2026

The Audit Committee

Mrs.	Nguyen Dieu Trinh	Chairwoman of the Audit Committee
Mr.	Le Dang Khoa	Member of the Audit Committee

LEGAL REPRESENTATIVE

The Company's legal representatives during the period and until the preparation of these Prudential Ratio Statements are Mr. Do Quang Vinh - Chairman of Board of Directors and Mr. Nguyen Duy Linh - CEO.

AUDITORS

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

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

We, the Board of Management, confirm that the information system and internal control system have been established and maintained to ensure that the Company's prudential ratios are presented fairly and reasonably at all times, in accordance with the requirements of Circular No. 91/2020/TT-BTC dated November 13, 2020, issued by the Ministry of Finance on prudential ratios and handling measures for securities institutions that fail to meet the prudential ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025, issued by the Ministry of Finance.

We confirm that we have complied with the requirements of Circular No. 91/2020/TT-BTC dated November 13, 2020, issued by the Ministry of Finance on prudential ratios and handling measures for securities institutions that fail to meet the prudential ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025, issued by the Ministry of Finance, in the preparation and presentation of the Report on Financial Safety Ratio as at June 30, 2026.

Other Commitment

We confirm that the Company has complied with Decree No. 155/2020/ND-CP dated December 31, 2020, issued by the Government, providing detailed guidance on the implementation of certain articles of the Law on Securities, and that the Company has not violated its information disclosure obligations in accordance with Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding information disclosure on the securities market, and Circular No. 68/2024/TT-BTC dated September 18, 2024, issued by the Ministry of Finance, amending and supplementing certain articles of Circular No. 96/2020/TT-BTC.

On behalf of The Board of Management

S.G.P: 66 - C.T.C.P
CÔNG TY
CỔ PHẦN
CHỨNG KHOÁN
SÀI GÒN -
HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

Mr. Nguyen Duy Linh
CEO

Hanoi, August 13, 2026

No.: 130826.011/BCTC.KT2

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To: **Shareholders, The Board of Directors and The Board of Management**
Saigon - Hanoi Securities Joint Stock Company

We have reviewed the accompanying Prudential Ratio Statement as at June 30, 2026 of Saigon - Hanoi Securities Joint Stock Company prepared on August 13, 2026, as set out on pages 05 to 08, was prepared by The Board of Management of Saigon - Hanoi Securities Joint Stock Company in accordance with the Circular No.226/2010/TT-BTC dated 31 December 2010 of the Ministry of Finance, which is amended and supplemented under the regulations of Circular No.165/2012/TT-BTC dated 09 October 2012 on the prudential ratio and the handling measures for the securities institutions that fail to achieve the prudential ratio.

The Board of Management' responsibility

The Board of General Directors is responsible for the preparation and fair presentation of the Company's Prudential Ratio Statement in accordance with the legal requirements for the preparation and presentation of reports prescribed in Circular No. 91/2020/TT-BTC dated November 13, 2020, issued by the Ministry of Finance, prescribing financial safety indicators and measures for handling securities companies that fail to meet the prescribed financial safety indicators, as amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025, issued by the Ministry of Finance, and for such internal control as management determines is necessary to enable the preparation and fair presentation of the Prudential Ratio Statement that is free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express a conclusion on the Report on Financial Safety Ratio as at June 30, 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 accompanying Report on Financial Safety Ratio of Saigon – Hanoi Securities Joint Stock Company as at June 30, 2026 has not been prepared, in all material respects, in accordance with the requirements on the preparation and presentation of reports set out in Circular No. 91/2020/TT-BTC dated November 13, 2020, issued by the Ministry of Finance, on prudential ratios and handling measures for securities institutions that fail to meet the prudential ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC dated October 29, 2025, issued by the Ministry of Finance.

Accounting Policy

Do not deny our conclusion above, we draw readers' attention to the fact that the Prudential ratio statement is prepared to help Saigon - Hanoi Securities Joint Stock Company meet the requirements of the State Securities Commission. As a result, the Prudential ratio statement may not be suitable for other purposes.

Other matters

Saigon - Hanoi Securities Joint Stock Company has prepared Financial Statements for the accounting period from January 1, 2026 to June 30, 2026 in accordance with Vietnamese Accounting Standards, the Accounting System applicable to securities companies and relevant legal regulations governing the preparation and presentation of financial statements, and we have issued a review report on that interim financial information to Saigon - Hanoi Securities Joint Stock Company on August 10, 2026.

AASC Auditing Firm Company Limited

M.S.D.N: 0100111105 - C.T.T.N.H.H
CÔNG TY
TRÁCH NHIỆM HỮU HẠN
HÃNG KIỂM TOÁN
AASC
THÀNH PHỐ HÀ NỘI

Vu Xuan Bien
Deputy General Director
Certificate of registration to audit practice
No: 0743-2023-002-1

Hanoi, August 13, 2026

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

No.:
Prudential ratio statement

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

To: The State Securities Commission

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

We commit that:

(1) The Statement is based on the data updated on the date of making this Statement in accordance with Circular No. 91/2020/TT-BTC dated November 13, 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 October 29, 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 of the statement.

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN HÀ NỘI

Ms. Pham Thi Thanh Hao	Ms. Nguyen Thi Quynh Hoa	Ms. Bui Thi Hong Hanh	Mr. Nguyen Duy Linh
Chief Accountant	Internal control department	Head of Finance Division	CEO

Hanoi, August 13, 2026

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

I. LIQUID CAPITAL

NO.	CONTENT	LIQUID CAPITAL		
		Liquid capital	Deductions	Increases
A	**OWNER'S EQUITY**	(1)	(2)	(3)
1	Owner's contributed capital, excluding redeemable preference shares (if any)	8,994,622,200,000		
2	Equity surplus, excluding refunded preferred equity (if any)	392,362,368,289		
3	Treasury stocks	-		3.
4	Bond conversion option - Capital component	-		
5	Other owner's equity	-		
6	Differences in revaluation of assets at fair value	428,772,502,175		
7	Reserve fund for charter capital supplementation	-		
8	Financial provision and professional risk	-		
9	Other funds pertaining to equity	-		
10	Retained earnings – realized	2,383,946,469,152		
11	Provision for impairment of assets	517,042,440,376		
12	Difference in revaluation of fixed assets	-		
13	Foreign exchange rate difference	-		
14	Convertible debts			-
15	Total decrease or increase of securities of financial investment		-	809,928,747,443
16	Other equity (if any)	-		
1A	**Total**			**13,526,674,727,435**
B	**Short-term assets**			
1	**Cash and cash equivalents**			
1	Cash and cash equivalents			
2	Fair value through profit and loss financial assets (FVTPL)			
	- Securities exposed to market risk			
	- Securities be deducted from liquid capital		-	
3	Held-to-maturity investments (HTM)			
	- Securities with market latene risks			
	- Securities be deducted from liquid capital		-	
4	Loans			
5	Financial assets available for sale (AFS)			
	- Securities with market latene risks			
	- Securities be deducted from liquid capital		-	
6	Provision for impairment of financial assets and mortgage assets			
7	Receivables from clients (Receivables from sale of financial assets; Receivables from and accruals for dividend and interest income)			
	- Receivables from customers having the remaining payment period of 90 days or less			
	- Receivables from customers having the remaining payment period of over 90 days		77,937,588,965	
	- Receivables not yet due but the counterparty has lost the ability to pay.		-	

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

I. LIQUID CAPITAL

NO.	CONTENT	LIQUID CAPITAL		
		Liquid capital	Deductions	Increases
8	Warrant certificate is not yet issued			
9	Basic securities for the purpose of risk prevention when issuing warrant certificates		-	
10	Receivables from services provided by the Company			
	- Receivables have the remaining payment period of 90 days or less			
	- Receivables have the remaining payment period of over 90 days		-	
	- Receivables not yet due but the counterparty has lost the ability to pay.		517,042,440,376	
11	Short-term internal receivables			
	- Internal receivables have the remaining payment period of 90 days or less			
	- Internal receivables have the remaining payment period of over 90 days		-	
	- Receivables not yet due but the counterparty has lost the ability to pay.		-	
12	- Receivables from securities trading error			
	- Receivables have the remaining payment period of 90 days or less			
	- Receivables have the remaining payment period of over 90 days		-	
	- Receivables not yet due but the counterparty has lost the ability to pay.		-	
13	Other receivables			
	Other receivables have the remaining payment period of 90 days or less			
	Other receivables have the remaining payment period of over 90 days		-	
14	Provision for impairment of receivables			
V	**Other short-term assets**		**-**	
1	Advances			
	- Advances have the remaining payment period of 90 days or less			
	- Advances have the remaining payment period of over 90 days		21,664,000,000	
	- Advances not yet due but the counterparty has lost the ability to pay.		-	
2	Office supplies, tools		332,975,391	
3	Short – term prepaid expenses		3,493,780,441	
4	Mortgages, collateral, short-term deposits		-	
5	VAT deducted		906,673,464	
6	Taxes and receivables to state budget		-	
7	Other short-term assets		8,915,841,102	
8	Provision for impairment of other short - term assets			
1B	**Total**			**630,293,299,739**

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

I. LIQUID CAPITAL

NO.	CONTENT	LIQUID CAPITAL		
		Liquid capital	Deductions	Increases
C	**Long-term assets**			
I	**Long - term financial assets**			
1	Long-term receivables		-	
2	Investments			
2.1	Held-to-maturity investments (HTM)			
	- Securities with market latene risks			
	- Securities be deducted from liquid capital		-	
2.2	Investments in subsidiaries		-	
2.4	Other long-term investments		-	
II	**Fixed assets**		**30,251,990,576**	
III	**Investment real estate**		**-**	
IV	**Cost of construction in progress**		**21,042,776,000**	
V	**Other long-term assets**			
1	Long - term mortgages, collateral		7,562,747,520	
2	Long – term prepaid expenses		18,703,284,077	
3	Deferred income tax assets		-	
4	Deposits to Settlement Assistance Fund		20,000,000,000	
5	Other long - term assets		10,000,000,000	
VI	**Asset items** that are considered exceptions, subject to adverse opinions, or for which a disclaimer of opinion is requested in the audited or reviewed financial statements are not subject to deductions as stipulated in Article 5.			
1C	**Total**			**107,560,798,173**
D	**Collateral guaranteed asset**			
1	Collateral value			
1.1	Deposits to Settlement Assistance Fund (for derivatives market)		-	
1.2	Value of contributing to the clearing fund of the central payment for the opening position of the clearing member (for derivatives market)		-	
1.3	Cash deposit and bank guarantee value upon issuance of secured warrant certificate		-	
2	Value of assets used to secure the obligations of the securities company and other organizations and individuals (detailed by each counterparty).		-	
	- Value of assets used to secure the securities company's loan obligations at Nam A Commercial Bank		731,278,869,841	
	- Value of assets used to secure the securities company's loan obligations at Vietnam Thuong Tin Commercial Joint Stock Bank		732,510,246,554	
1D	**Total**			**1,463,789,116,395**
LIQUID CAPITAL = 1A-1B-1C-1D				**11,325,031,513,128**

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

II. RISK VALUE

					Risk coefficient	Scale of risk	Value of risk
A	**MARKET RISKS**						
Investment items					(1)	(2)	(3) = (1) x (2)
I	**Cash and cash equivalents, instruments of the money market**						**#VALUE!**
1	Cash (VND) and demand deposits .				0%	958,360,050,730	-
2	Cash equivalents, term deposits				Expenses/Re	-	#VALUE!
3	Valuable papers, transferring instruments on the money market, certificates of deposit				0%	2,062,038,362	-
II	**Government bonds**						**9,639,762,538**
4	Government bonds without interest				0%	-	-
5.	Government bonds with coupon interest: Government bonds (including treasury bonds and construction bonds previously issued), government bonds of countries belonging to the OECD or guaranteed by the Governments or Central Banks of these countries, bonds issued by international organizations such as IBRD, ADB, IADB, AFDB, EIB and EBRD, and local government bonds.				3%	321,325,417,949	9,639,762,538
III	**Listed and unlisted bonds issued by credit institutions.**						-
6	Bonds issued by credit institutions with remaining maturity of less than 01 year, including convertible bonds.				0%	-	-
	Bonds issued by credit institutions with remaining maturity from 01 year to less than 03 years, including convertible bonds.				3%	-	-
	Bonds issued by credit institutions with remaining maturity from 03 years to less than 05 years, including convertible bonds.				5%	-	-
	Bonds issued by credit institutions with remaining maturity of 05 years or more, including convertible bonds.				10%	-	-
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level			
	HDB124006	FiinRatings Joint Stock Company.	March 29, 2026	A	15%	121,258,500,000	18,188,775,000
	HDB124023				15%	330,294,000,000	49,544,100,000
	HDB12511				15%	520,003,424,642	78,000,513,696
	HDB12516				15%	519,695,890,406	77,954,383,561
	HDB126016				15%	153,259,315,080	22,988,897,262
	HDB126017				15%	153,343,972,578	23,001,595,887
	SHB125010	Fitch Ratings, Inc.	November 6, 2025	BB-	20%	139,680,772,500	27,936,154,500
	SHB125017				20%	278,673,967,240	55,734,793,448
	VIB12410	Moody's Investor Service (MIS)	April 20, 2026	*BA3*	20%	51,880,815,950	10,376,163,190

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

II. RISK VALUE

					Risk coefficient (1)	Scale of risk (2)	Value of risk (3) = (1) x (2)
A	**MARKET RISKS**						
Investment items							
6	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level			
	NAB12504	*Fitch Ratings, Inc.*	*March 16, 2026*	*A-*	15%	158,673,287,697	23,800,993,155
	NAB12602				15%	356,276,027,378	53,441,404,107
	NAB202502				15%	504,052,054,788	75,607,808,218
	BID12436	*Moody's Investor Service (MIS)*	*February 4, 2026*	*BA2*	20%	262,591,917,813	52,518,383,563
	BID12509				20%	503,402,739,724	100,680,547,945
	VBB12501	*Fitch Ratings, Inc.*	*October 15, 2025*	*B+*	20%	414,840,547,920	82,968,109,584
	VBB12601				20%	500,797,260,272	100,159,452,054
IV	**Corporate bonds**						**1,019,405,759,665**
7	**Listed corporate bonds.**						
	The listed bond has the remaining maturity time of less than 01 year, including convertible bond				0%	-	-
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level			
	BCG122006	*FiinRatings*	*August 16, 2021*	*BB*	10%	-	-
	The listed bond has the maturity time from 01 to under 03 years, including convertible bond				5%	-	-
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level			
	F88126002	*FiinRatings*	*April 10, 2026*	*BBB*	10%	51,123,287,663	5,112,328,766
	The listed bond has the maturity time from 03 to under 05 years, including convertible bond				10%	-	-
	The listed bond has the maturity time from 05 years or more, including convertible bond				15%	-	-
8	**Unlisted corporate bonds.**					-	-
	The unlisted bond has the remaining maturity time of less than 01 year, including convertible bond				5%	-	-
	The unlisted bond has the remaining maturity time from 01 to under 03 years, including convertible bond				10%	-	-
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level			
	VIC12511	*FiinRatings*	*September 25, 2025*	*A-*	15%	252,110,357,720	37,816,553,658

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

II. RISK VALUE

A	MARKET RISKS						
Investment items					Risk coefficient (1)	Scale of risk (2)	Value of risk (3) = (1) x (2)
8	The unlisted bond has the remaining maturity time from 05 years or more, including convertible bond				25%	-	-
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level			
	VJC12509	*Saigon Ratings*	*September 10, 2025*	*vnBBB*	30%	500,136,986,301	150,041,095,890
	Unlisted bonds issued by other enterprises with a remaining maturity of less than one year, including convertible bonds				15%	-	-
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level			
	F8812508	*FiinRatings*	*April 10, 2026*	*BBB*	20%	101,109,589,030	20,221,917,806
	Unlisted bonds issued by other enterprises with remaining maturity from 01 year to less than 03 years, including convertible bonds.				20%	-	-
	Bond code/Issuer	Credit rating organization	Date of credit rating announcement	Credit rating level	0%		
	TPQ12205	*None*	*None*	*None*	30%	79,743,360,000	23,923,008,000
	TPQ12103	*None*	*None*	*None*	30%	66,386,400,000	19,915,920,000
	NEW12402	*None*	*None*	*None*	30%	1,369,255,026,000	410,776,507,800
	NTJ12501	*Saigon Ratings*	*March 18, 2026*	*vnBB+*	30%	1,171,994,759,150	351,598,427,745
	Unlisted bonds issued by other enterprises with remaining maturity from 01 year to less than 03 years, including convertible bonds.				10%	-	-
	Unlisted bonds issued by other enterprises with remaining maturity from 03 years to less than 05 years, including convertible bonds.				30%	-	-
	The unlisted bond has the remaining maturity time from 05 years or more, including convertible bond				35%	-	-
	List of credit rating results for bonds/issuers (detailed by each bond/issuer): - Clearly state the credit rating organization, the date of announcement of the credit rating results, and the credit rating level for each bond/issuer.						

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

II. RISK VALUE

A	**MARKET RISKS**			
Investment items		**Risk coefficient**	**Scale of risk**	**Value of risk**
		(1)	**(2)**	**(3) = (1) x (2)**
V	**Shares**			**423,892,560,510**
9	Common stock and preferred stock of the listed organizations at HCM Stock Exchange; open treasury certificate	10%	4,157,164,685,100	415,716,468,510
10	Common stock and preferred stock of the public companies not listed and registered for trading via UpCom system	20%	40,880,460,000	8,176,092,000
11	Common stock and preferred stock of the public companies registering depository but not listed or registered for trading; Stocks are in the initial issuance (IPO)	30%	-	-
VI	**Certificate of securities investment funds**			**4,191,105,887**
12	Public funds, public securities investment companies.	10%	41,911,058,868	4,191,105,887
13	Member funds	50%	-	-
14	Separate investment companies	30%	-	-
VII	**Securities under warning, control, trading restriction, trading suspension, trading halt, delisting, or trading cancellation.**			**245,103,444,592**
15	Securities under warning	35%	94,234,486,200	32,982,070,170
16	Securities under control	40%	-	-
17	Securities under trading suspension or trading restriction	60%	111,640,975,000	66,984,585,000
18	Securities under trading halt	70%	202,478,000,000	141,734,600,000
19	Securities delisted or with trading cancelled	80%	4,252,736,777	3,402,189,422
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) × Risk coefficient of the futures contract – Margin value (the contribution to the clearing fund for the securities company's open position)], 0}. End-of-day settlement value = End-of-day settlement price × Open interest.				
21	Other investment assets	3%	-	-
Calculation method: Risk value = Max {((Settlement value at the end of the day – value of securities purchased to secure the payment obligation of the futures contract) × risk coefficient of the futures contract – margin value (contribution to the clearing fund for the open position of the securities company)), 0}. Settlement value at the end of the day = Daily settlement price × open position volume.				
IX	**Other assets**			**344,270,262,173**
22	Listed shares on foreign markets that are included in benchmark indices/indices listed in Appendix VIII	25%	-	-
23	Listed shares on foreign markets that are not included in benchmark indices/indices listed in Appendix VIII	100%	-	-
24	Covered warrants listed on the Ho Chi Minh City Stock Exchange	8%	-	-
25	Arbitrage transactions	2%	-	-
26	Shares, capital contributions, other types of securities and other investment assets	80%	430,337,827,716	344,270,262,173
27	Covered warrants issued by the securities company		-	-

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

II. RISK VALUE

A	MARKET RISKS				
Investment items			Risk coefficient (1)	Scale of risk (2)	Value of risk (3) = (1) x (2)
Calculation method: Market risk value = Max {((P0 × Q0 / k – P1 × Q1) × r – MD), 0}.					
28	Securities formed from hedging activities for covered warrants issued by the securities company *(in case the covered warrants are out-of-the-money).*			-	-
29	The positive difference between the value of underlying securities used for hedging and the value of underlying securities required for hedging covered warrants.			-	-
X	**Additional risk (if any) (determined based on equity after fully providing for all required provisions)**				**114,658,083,845**
	Securities code	**Additional level**	**Risk coefficient**	**Scale of risk**	**Value of risk**
1	HDB124023	20%	15%	121,258,500,000	3,637,755,000
2	HDB125012	20%	15%	330,294,000,000	9,908,820,000
3	HDB12511	20%	15%	520,003,424,642	15,600,102,739
2	HDB12516	20%	15%	519,695,890,406	15,590,876,712
3	HDB126016	20%	15%	153,259,315,080	4,597,779,452
2	HDB126017	20%	15%	153,343,972,578	4,600,319,177
3	SHB125010	10%	20%	139,680,772,500	2,793,615,450
2	SHB125017	10%	20%	278,673,967,240	5,573,479,345
3	NEW12402	10%	30%	1,369,255,026,000	41,077,650,780
3	HDB	20%	10%	108,526,882,200	2,170,537,644
3	SHB	10%	10%	910,714,754,550	9,107,147,546
A	**TOTAL MARKET RISK VALUE (A= I+II+III+IV+V+VI+VII+VIII+IX+X)**				**3,014,063,054,380**

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

II. RISK VALUE

B PAYMENT RISK

		Value of risk
		VND
Pre-settlement risk		**82,334,767,210**
Overdue settlement risk	**3. Expenses/Revei**	**-**
Risk arising from advances, contracts, and other transactions		**9,440,000**
Additional risk		**-**
Total settlement risk value		**82,344,207,210**

1. Pre-settlement risk.

Form of trading		Value of risk						Total value of risk
		(1)	(2)	(3)	(4)	(5)	(6)	
1	Term deposits, loans without collateral, and receivables from the securities trading and securities services and other potential payment risk items.	-	350,424	-	-	3,314,976,866	79,019,439,920	82,334,767,210
2	Given securities loans/economic agreements with the same nature	-	-	-	-	-	-	-
3	Taken securities loans/economic agreements with the same nature	-	-	-	-	-	-	-
4	Securities trading contracts with commitment to sell back/economic agreements with the same nature	-	-	-	-	-	-	-
5	Securities trading contracts with commitment to buy back/economic agreements with the same nature	-	-	-	-	-	-	-
TOTAL PRE-SETTLEMENT RISK								**82,334,767,210**

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

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

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

2. Risk after the due date

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

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

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

No	Detailed by each counterparty	Risk coefficient	Scale of risk	Value of risk
1	Contracts, transactions, and capital utilizations other than those recorded in Points a, b, c, d, đ, e, g Clause 1 Article 10; repurchase and resale agreements of securities or contracts of a similar nature except for the contracts specified in Points c and d Clause 1 Article 10; receivables arising from debt trading with counterparties that are not the Vietnam Asset Management Company of credit institutions (VAMC) or Vietnam Debt and Asset Trading Corporation (DATC): Advances accounting for more than 5% of equity with a remaining recovery period of less than 90 days (detailed by each counterparty).			
	- Contracts or agreements for deposits for the purchase of real estate and other economic agreements of a similar nature (detailed by each counterparty).	150%	-	
	- Loans and other receivables from customers not specified in Points đ and g Clause 1 Article 10 (detailed by each counterparty).	150%	-	
	- Other contracts and transactions (detailed by each counterparty).	100%	-	
	- Advances (detailed by each counterparty):			
	+ From 0% to 2% of equity at the calculation date.	8%	118,000,000	9,440,000
	+ Over 2% to under 5% of equity at the calculation date.	50%	-	-
	+ From 5% or more of equity at the calculation date.	100%	-	-
TOTAL RISK FROM OTHER CONTRACTS AND TRANSACTIONS				**9,440,000**
4. Increased risk (if any)				-
TOTAL INCREASED RISK				-

PRUDENTIAL RATIO STATEMENT

As at June 30, 2026

II. RISK VALUE

		Risk value
C	**RISK OF OPERATION (WITHIN 12 MONTHS)**	
I	**Total expenses arising within 12 months up to June 30, 2026**	**2,203,562,379,363**
II	**Amounts deducted from the total expense**	**840,089,823,780**
	1. Depreciation expenses	12,711,598,557
	2. Expenses/Reversal of provision for devaluation of short-term financial investments and collateral assets	-
	3. Expenses/Reversal of provision for devaluation of long-term financial	-
	4. Expenses/Reversal of provision for impairment of receivables	9,448,507,965
	5. Expenses/Reversal of provision for impairment of other short-term assets	175,408,400,000
	6. Expenses from differences for diminution in the revaluation of financial assets recognized through profit/loss	77,983,575,329
	7. Interest expenses	562,493,078,913
	8. Expense arising from the revaluation of outstanding covered warrant liabilities	-
	9. Unrealized foreign exchange differences (expense or income)	-
	10. Financial expenses and other non-cash expenses in the Company's operating activities	2,044,663,016
III	**Total expense after deduction (III = I – II)**	**1,363,472,555,583**
IV	**25% of total expense after deduction (IV = 25% III)**	**340,868,138,896**
V	**20% of legal capital of the securities institution**	**180,000,000,000**
C	**TOTAL VALUE OF OPERATION RISK (C=Max {IV, V})**	**340,868,138,896**

III. SUMMARY OF RISK AND LIQUIDITY

No.	Targets	Risk value/Liquidity	Note (if any)
1	Total value of market risk	3,014,063,054,380	
2	Total value of payment risk	82,344,207,210	
3	Total value of operation risk	340,868,138,896	
4	**Total value of risk (4=1+2+3)**	**3,437,275,400,486**	
5	**Liquidity**	**11,325,031,513,128**	
6	**Liquidity ratio (6=5/4)**	**329.48%**	

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI

Ms. Pham Thi Thanh Hao Chief Accountant	**Ms. Nguyen Thi Quynh Hoa** Internal control department	**Ms. Bui Thi Hong Hanh** Head of Finance Division	**Mr. Nguyen Duy Linh** CEO

Hanoi, August 13, 2026