

**AN BINH SECURITIES
JOINT STOCK COMPANY
REVIEWED FINANCIAL SAFETY RATIO REPORT
AS AT 30 JUNE 2025**

Hanoi, August 2025

TABLE OF CONTENTS

CONTENTS	TRANG
STATEMENT OF THE BOARD OF MANAGEMENT	2 - 3
REVIEW REPORT OF FINANCIAL SAFETY RATIO REPORT	4 - 5
FINANCIAL SAFETY RATIO REPORT	6 - 17

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of An Binh Securities Joint Stock Company (hereinafter referred to as the "Company") presents its report and the Company's Reviewed Financial safety ratio report as at 30 June 2025

BOARD OF DIRECTOR, BOARD OF MANAGEMENT, BOARD OF SUPERVISORS

The members of the Board of Director, Board of Management and Board of Supervisors of the Company who held office during the period from 01 January 2025 to 30 June 2025 and up to the date of this report are as follows:

Board of Director

Mrs. Vu Thi Huong	Chairwoman	
Mrs. Tran Kim Khanh	Member	
Mrs. Nguyen Thi Nga	Member	Resigned from 22 April 2025
Mr. Le Viet Ha	Member	
Mr. Khuong Duc Tiep	Member	
Mr. Do Trong Cuong	Member	Appointed on 22 April 2025

Board of Management and Chief Accountant

Mr. Nham Ha Hai	Chief Executive Officer	Re-appointed on 18 January 2025
Mr. Dang Hai Chung	Deputy Chief Executive Officer	
Mrs. Le Thi Thu Hien	Chief Accountant	

Board of Supervisors

Mrs. Chu Thi Huong	Head of Supervisory board	Resigned from 22 April 2025
Mrs. Nguyen Thi Duu	Member	
Mrs. Pham Thi Bich Ngoc	Member	Appointed on 22 April 2025
Mrs. Vu Ngoc Anh	Member	Resigned from 22 April 2025
Mrs. Dao Thi Cam	Member	Appointed on 22 April 2025

LEGAL REPRESENTATIVE

The legal representative of the Company during the period from 1 January 2025 to 30 June 2025 and up to the date of this report is Mr. Nham Ha Hai – General Director.

THE AUDITORS

The Financial Safety Ratio Report as at 30 June 2025, has been reviewed by UHY Auditing and Consulting Company Limited.

BOARD OF MANAGEMENT' RESPONSIBILITY

The Board of Management of the Company is responsible for preparing and presenting the Financial Safety Ratio Report in a true and fair view of Company's Safety Ratio as at the report date. In preparing this report involves various disclosures presented in the financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- Prepare the Financial Safety Ratio Report on a going concern basis unless it is inappropriate to presume that the Company will continue in business; and

STATEMENT OF THE BOARD OF MANAGEMENT (CONT'D)

BOARD OF MANAGEMENT' RESPONSIBILITY (CONT'D)

- Establishing and implementing an effective internal control system to limit the risk of material misstatement due to fraud or error in preparing and presenting the Financial Safety Ratio Report.

The Board of Management confirms that the Company has complied with the above requirements in preparing the Financial Safety Ratio Report.

The Board of Management is responsible for ensuring that the information system and internal control system are established and maintained to accurately and reasonably reflect the financial safety ratio at any given time, in accordance with the requirements of Circular 91/2020/TT-BTC dated 13 November 2020, issued by the Ministry of Finance, which regulates financial safety indicators and measures for securities trading organizations that fail to meet financial safety criteria.

The Board of Management commits to complying with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020, issued by the Ministry of Finance, which regulates financial safety indicators and measures for securities trading organizations that fail to meet financial safety criteria, in the preparation and presentation of the Financial Safety Ratio Report as at 30 June 2025

OTHER COMMITMENTS

The Board of Management confirms that the Company complies with Decree No. 155/2020/ND-CP of the Government dated 30 December 2020, providing detailed regulations on the implementation of certain provisions of the Securities Law, and the Company has not violated any disclosure obligations as stipulated in Circular No. 96/2020/TT-BTC dated 16 November 2020, issued by the Ministry of Finance, guiding information disclosure in the securities market.

On behalf of the Board of Management,



Nham Ha Hai

General Director

Hanoi, 12 August 2025

No:875/2025/UHY - BCSX

REVIEW REPORT OF FINANCIAL SAFETY RATIO REPORT

*Regarding the Financial Safety Ratio Report as at 30 June 2025
of An Binh Securities Joint Stock Company*

**To: Board of Director and Board of Management
An Binh Securities Joint Stock Company**

We have reviewed the Financial Safety Ratio Report as at 30 June 2025 of An Binh Securities Joint Stock Company (hereinafter referred to as the "Company"). The Financial Safety Ratio Report of the Company, prepared on 12 August 2025, and presented from page 06 to page 17, has been prepared by the Board of Management of An Binh Securities Joint Stock Company in accordance with the regulations on the preparation and presentation of reports as stipulated in Circular No. 91/2020/TT-BTC dated 13 November 2020, issued by the Ministry of Finance, which prescribes financial safety indicators and measures for securities trading organizations that fail to meet financial safety criteria.

Responsibilities of the Board of Management

The Board of Management of the Company is responsible for preparing and presenting the Financial Safety Ratio Report in a true and fair view in accordance with the legal regulations on the preparation and presentation of reports as stipulated in Circular No. 91/2020/TT-BTC dated 13 November 2020, issued by the Ministry of Finance, which prescribes financial safety indicators and measures for securities trading organizations that fail to meet financial safety criteria and for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of the Financial Safety Ratio Report that are free from material misstatements, whether due to fraud or error.

Responsibilities of the Auditors

Our responsibility is to express a conclusion on the accompanying Financial Safety Ratio Report. 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.

The review of the Financial Safety Ratio Report primarily consisted of inquiries, mainly with individuals responsible for matters relating to the Financial Safety Ratio Report, as well as analytical procedures 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.

Conclusion of the Auditors

Based on our review, the Financial Safety Ratio Report of An Binh Securities Joint Stock Company as of 30 June 2025, has been prepared and presented, in all material respects, in accordance with the provisions of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance, which prescribes financial safety indicators and measures for securities trading organizations that fail to meet financial safety criteria.

AUDIT REPORT OF FINANCIAL SAFETY RATIO REPORT (CONT'D)

Reporting policy and limitations on the use of the audit report

The Financial Safety Ratio Report is prepared to comply with the regulations on the preparation and disclosure of the Company's Financial Safety Ratio Report. This report is not attached to the financial statements and is solely intended for use by the Board of Management of the Company for reporting purposes as required by the State Securities Commission. Therefore, this report may not be suitable for other purposes.

Others matters

An Binh Securities Joint Stock Company has prepared financial statements for the period from 1 January 2025 to 30 June 2025, in accordance with Vietnamese Accounting Standards, the Accounting Regime applicable to Securities Companies, and relevant legal regulations on the preparation and presentation of financial statements. We issued a review report with an unqualified opinion on these financial statements on 12 August 2025



Le Quang Nghia

Deputy General Director

Auditor's Practicing Certificate:

No. 3660-2021-112-1

For and on behalf of

UHY AUDITING AND CONSULTING COMPANY LIMITED

Hanoi, 12 August 2025

Re: Financial Safety Ratio Report

Hanoi, 12 August 2025

REPORT

Financial Safety Ratio as at 30 June 2025

To: State Securities Commission of Vietnam

We hereby certify that:

- (1) This report has been prepared based on updated data as of the reporting date in compliance with the provisions of Circular No. 91/2020/TT-BTC dated 13 November 2020, issued by the Ministry of Finance, which regulates financial safety indicators and measures for securities trading organizations that fail to meet financial safety criteria;
- (2) Any matters that may affect the Company's financial position arising after the date of this report will be updated in the next reporting period;
- (3) We take full legal responsibility for the accuracy and truthfulness of the contents of this report.


Le Thi Thu Hien
Chief Accountant


Ta Thi Hong Ha
Internal Control


Nham Ha Hai
General Director
Hanoi, 12 August 2025

THE FINANCIAL SAFETY RATIO REPORT
As at 30 June 2025

I. CALCULATION SHEET ON LIQUID CAPITAL

No	Items	LIQUID CAPITAL		
		Liquid Capital (VND)	Deductions (VND)	Increase (VND)
		(1)	(2)	(3)
A	Owner's Equity			
1	Owner's equity excludes redeemable preferred shares (if any)	1,011,500,000,000		
2	Share premium exclude redeemable preferred shares (if any).			
3	Treasury Shares	-		
4	Convertible bonds – Equity component	-		
5	Other owner's equity	-		
6	Asset revaluation surplus at fair value	15,239,629,128		
7	Charter capital supplementary reserve fund	13,199,809,009		
8	Operational risk and financial reserve fund	13,199,809,009		
9	Other funds belonging to the owner's equity	-		
10	Retained earnings after tax	444,132,679,812		
11	Balance of asset impairment provision	24,516,450,041		
12	Fixed asset revaluation surplus	-		
13	Foreign exchange rate difference	-		
14	Convertible liabilities			-
15	Total increase or decrease in securities under financial investment indicators		-	-
16	Other equity (if any)	-		
1A	Total			1,521,788,376,999
B	Current assets			
I	Financial assets			
1	Cash and cash equivalents			
2	Financial assets recognized 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 and receivables			
5	Available-for-sale financial assets (AFS)			
	- Securities subject to market risk			
	- Securities deducted from liquid capital		-	
6	Provision for impairment of financial assets and collateral assets			

I. CALCULATION SHEET ON LIQUID CAPITAL (CONT'D)

No	Items	LIQUID CAPITAL		
		Liquid Capital (VND)	Deductions (VND)	Increase (VND)
		(1)	(2)	(3)
7	Receivables (Receivables from the sale of financial assets; Receivables and accrued dividends, interest from financial assets)			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		17,990,591,633	
8	Unissued covered warrants			
9	Underlying securities used for hedging purposes in covered warrant issuance			
10	Receivables from services provided by securities companies			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		2,897,491,334	
11	Internal receivables			
	- Internal receivables due in 90 days or less			
	- Internal receivables due in more than 90 days		-	
12	Receivables from securities transaction errors			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		-	
13	Other receivables			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		2,024,884,786	
14	Provision for impairment of receivables			
II	Other current assets			
	Advances			
1	- Advances with remaining reimbursement term of 90 days or less			
	- Advances with remaining reimbursement term of more than 90 days		2,137,000,000	
2	Office supplies, tools, and equipment		32,087,700	
3	Short-term prepaid expenses		2,179,967,392	
4	Short-term deposits, mortgages			
5	Deductible value-added tax			
6	Taxes and other receivables from the State		19,549,264	
7	Other current assets		7,988,486,032	
8	Provision for impairment of other current assets			
1B	Total			35,270,058,141

I. CALCULATION SHEET ON LIQUID CAPITAL (CONT'D)

No	Items	LIQUID CAPITAL		
		Liquid Capital (VND)	Deductions (VND)	Increase (VND)
		(1)	(2)	(3)
C	Non-current assets			
I	Non-current financial assets			
1	Long-term receivables		-	
2	Investments			
	Held-to-maturity investments			
2.1	- Market risk-exposed securities			
	- Securities deducted from liquid capital		-	
2.2	Investments in subsidiaries		-	
2.3	Other long-term investments		47,645,312,130	
			73,814,441,176	
II	Fixed assets			
III	Investment properties			
IV	Construction in progress			
V	Other non-current assets			
1	Long-term Deposits, mortgages		9,324,213,200	
2	Long-term prepaid expenses			
3	Deferred income tax assets		2,400,570,961	
4	Payments for Settlement Assistance Fund		20,000,000,000	
5	Other non-current assets		-	
VI	Provision for Impairment of Long-term			
	Indicators of assets classified as exceptions, subject to adverse or disclaimer opinions in the audited or reviewed financial statements, but not subject to deduction under Article 5 regulations.		-	
1C	Total			153,184,537,467
D	Collateralized margin assets			
1	Margin value			
1.1	The value of contribution to Settlement Assistance Fund of VSD		-	
1.2	The value of contribution to the clearing fund of the central settlement counterparty for open positions of the clearing member		-	
1.3	The value of cash margin and banks' guarantee for the issuance of covered warrants		-	
2	The value of collaterals for obligations due in more than 90 days		-	
1D	Total			-
LIQUID CAPITAL = 1A-1B-1C-1D				1,333,333,781,391

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2025

AN BINH SECURITIES JOINT STOCK COMPANY
16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City

II. CALCULATION SHEET ON EXPOSURES TO RISK

A MARKET RISK

A MARKET RISK				
Investment items	Risk ratio		Risk scale	Risk value
	(1)	(2)		
(3) = (1) x (2)				
Investment items				
I Cash and Cash Equivalents, Money market instruments				
1	Cash (VND)	0%	130,282,527,436	-
2	Cash Equivalents	0%	-	-
3	Valuable papers, transferable Instruments in the Money Market, Certificates of Deposit	0%	1,415,073,334,641	-
II Government Bonds				
4	Zero-Coupon Government Bonds	0%	-	-
5	Government Bonds with Coupon Interest			
5.1	Government Bonds with Coupon Interest: Including Treasury Bonds and Government Project Bonds previously issued, Government Bonds of OECD countries or those guaranteed by the Government or Central Bank of these countries, Bonds issued by international organizations such as IBRD, ADB, IADB, AFDB, EIB, and EBRD, and Local Government Bonds	3%	-	-
				30,337,444,521
III Bonds Issued by Credit Institutions				
6	Bonds issued by credit institutions with a remaining maturity of less than 1 year, including convertible bonds	3%	-	-
	Bonds issued by credit institutions with a remaining maturity between 1 and less than 3 years, including convertible bonds	8%	-	-
	Bonds issued by credit institutions with a remaining maturity between 3 and less than 5 years, including convertible bonds	10%	-	-
	Bonds issued by credit institutions with a remaining maturity of 5 years or more, including convertible bonds	15%	202,249,630,139	30,337,444,521

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2025

AN BINH SECURITIES JOINT STOCK COMPANY
16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City

II. CALCULATION SHEET ON EXPOSURES TO RISK (CONT'D)

A. MARKET RISK (CONT'D)

Investment items	Risk ratio (1)	Risk scale (2)	Risk value (3) = (1) x (2)
IV Corporate Bonds			182,293,084,510
7 Listed Corporate Bonds			
Listed bonds with a remaining maturity of less than 1 year, including convertible bonds	8%	-	-
Listed bonds with a remaining maturity between 1 and less than 3 years, including convertible bonds	10%	29,312,003,893	2,931,200,389
Listed bonds with a remaining maturity between 3 and less than 5 years, including convertible bonds	15%	-	-
Listed bonds with a remaining maturity of 5 years or more, including convertible bonds	20%	-	-
8 Unlisted Corporate Bonds			
Unlisted bonds issued by listed companies with a remaining maturity of less than 1 year, including convertible bonds	15%	-	-
Unlisted bonds issued by listed companies with a remaining maturity between 1 and less than 3 years, including convertible bonds	20%	-	-
Unlisted bonds issued by listed companies with a remaining maturity between 3 and less than 5 years, including convertible bonds	25%	-	-
Unlisted bonds issued by listed companies with a remaining maturity of 5 years or more, including convertible bonds	30%	-	-
Unlisted bonds issued by other companies with a remaining maturity of less than 1 year, including convertible bonds	25%	-	-
Unlisted bonds issued by other companies with a remaining maturity between 1 and less than 3 years, including convertible bonds	30%	587,518,158,584	176,255,447,575
Unlisted bonds issued by other companies with a remaining maturity between 3 and less than 5 years, including convertible bonds	35%	-	-
Unlisted bonds issued by other companies with a remaining maturity of 5 years or more, including convertible bonds	40%	7,766,091,366	3,106,436,546

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As at 30 June 2025

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16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City

II. CALCULATION SHEET ON EXPOSURES TO RISK (CONT'D)

A. MARKET RISK (CONT'D)

Investment items	Risk ratio		Risk scale	Risk value
	(1)	(2)		(3) = (1) x (2)
V Stocks				14,284,885,460
9 Common and Preferred Stocks of Companies Listed on the Ho Chi Minh Stock Exchange (HOSE); Open-ended Fund Certificates	10%	717,636,500		71,763,650
10 Common and Preferred Stocks of Companies Listed on the Hanoi Stock Exchange (HNX)	15%	14,694,411,000		2,204,161,650
11 Common and Preferred Stocks of Public Companies Not Yet Listed, Traded via UpCom	20%	49,575,788,300		9,915,157,660
12 Common and Preferred Stocks of Public Companies Registered for Depository, But Not Yet Listed or Traded; Stocks in Initial Public Offerings (IPO)	30%	-		-
13 Stocks of Other Public Companies	50%	4,187,605,000		2,093,802,500
VI Investment Fund Certificates				135,915,000
14 Public Investment Funds including Public Investment Companies	10%	1,359,150,000		135,915,000
15 Member funds, private investment companies	30%	-		-
VII Securities with Trading Restrictions				11,226,523
16 Securities of unlisted public companies are warned for failing to publish audited/verified financial statements in accordance with regulations	30%	-		-
17 Listed securities are under warning	20%	-		-
18 Listed securities are under control	25%	-		-
19 Securities are temporarily suspended or trading is restricted	40%	-		-
20 Securities are delisted and transactions are canceled	80%	14,033,154		11,226,523

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2025

AN BINH SECURITIES JOINT STOCK COMPANY
16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City

II. CALCULATION SHEET ON EXPOSURES TO RISK (CONT'D)

A. MARKET RISK (CONT'D)

Investment items		Risk ratio (1)	Risk scale (2)	Risk value (3) = (1) x (2)
VIII	Derivative Securities			34,488,527,500
21	Stock Index Futures Contract	8%	-	-
22	Government Bond Futures Contract	3%	-	-
23	Stocks listed on foreign markets that are part of standard indices	25%	-	-
24	Stocks listed on foreign markets that are not part of standard indices	100%	-	-
25	Secured warrants listed on the Ho Chi Minh Stock Exchange	8%	-	-
26	Secured warrants listed on the Hanoi Stock Exchange	10%	-	-
27	Shares and bonds issued by non-public companies without the most recent audited financial statement or with an audit opinion that is adverse, refuses to provide an opinion, or gives an unqualified opinion.	100%	1,014,687,500	1,014,687,500
28	Shares, equity contributions, and other types of securities	80%	41,842,300,000	33,473,840,000
29	Secured warrants issued by securities companies			
30	Securities formed from risk hedging activities for secured warrants issued by securities companies (in cases where the secured warrants are not profitable)			
31	The positive difference between the value of the underlying securities used for risk hedging and the value of the underlying securities required for risk hedging for secured warrants			
IX	Additional risk (if any) (determined based on equity that has fully set aside the necessary provisions)			53,808,565,236
	Stock Code	Increase	Risk Ratio (%)	Risk value
1	Van Huong Investment and Tourism Joint Stock Company bonds	30%	40%	931,930,964
2	Van Huong Investment and Tourism Joint Stock Company bonds	30%	30%	52,876,634,273
A	TOTAL MARKET RISK (A= I+II+III+IV+V+VI+VII+VIII+IX)			314,427,717,787

II. CALCULATION SHEET ON EXPOSURES TO RISK (CONT'D)

B. SETTLEMENT RISK

No	Items	Exposures to settlement risk
		VND
1	Risks of undue payment	85,565,803,406
2	Risk of overdue payment	555,400,500
3	Risk from advances, contracts, and other transactions	-
4	Additional risk	10,981,251,896
5	Total exposures to settlement risk	97,102,455,802

II. CALCULATION SHEET ON EXPOSURES TO RISK (CONT'D)

B. SETTLEMENT RISK (CONT'D)

Detail:

Type of transaction	Exposures to settlement risk (VND)						Total exposures to settlement risk
	(1)	(2)	(3)	(4)	(5)	(6)	
Risk ratio	0%	0.8%	3.2%	4.8%	6.0%	8.0%	85,565,803,406
I Risk of undue payment							
1 Term deposits, Certificate of Deposits, unsecured loans, receivables from trading activities and securities business, and other risk-exposed items	-	-	-	-	84,904,400,078	661,403,328	85,565,803,406
2 Lending of financial assets/Other economic agreements of similar nature	-	-	-	-	-	-	-
3 Borrowing of financial assets/Other economic agreements of similar nature	-	-	-	-	-	-	-
4 Purchase agreements of financial assets with a commitment to resell/Other economic agreements of similar nature	-	-	-	-	-	-	-
5 Securities trading contracts with commitment to buy back / Financial Agreements of Similar Nature	-	-	-	-	-	-	-
II Risk of overdue payment							555,400,500
Time overdue							Risk value
1 From 0 to 15 days after the payment due date, the transfer of securities					16%	-	-
2 From 16 to 30 days after the payment due date, the transfer of securities.					32%	-	-
3 From 31 to 60 days after the payment due date, the transfer of securities					48%	-	-
4 From 60 days onwards					100%	555,400,500	555,400,500

II. CALCULATION SHEET ON EXPOSURES TO RISK (CONT'D)

B. SETTLEMENT RISK (CONT'D)

Detail:

Type of transaction	Exposures to settlement risk (VND)						Total exposures to settlement risk
	(1)	(2)	(3)	(4)	(5)	(6)	
	0%	0.8%	3.2%	4.8%	6.0%	8.0%	
Risk ratio							
III Risk from advances, contracts, and other transactions							
1	Contracts, transactions, and capital uses other than the transactions and contracts recorded in points a, b, c, d, e, g, Clause 1, Article 10 of this Circular; receivables from debt buying and selling with trading partners other than the Vietnam Asset Management Company (VAMC) and the Vietnam Debt and Asset Trading Company (DATC) (Details for each entity).						-
2	Advances exceeding 5% of equity with a remaining repayment period of less than 90 days.						-
2	Advances not exceeding 5% of equity with a remaining repayment period of less than 90 days (Details for each entity).						-
IV. Additional risk (If any)							10,981,251,896
Details for each entity							Risk value
1	Vietnam – Russia Joint Venture Bank						1,209,073,973
2	Vietnam Joint Stock Commercial Bank for Industry and Trade						4,004,584,110
3	Bank for Investment and Development of Vietnam – Ha Thanh Branch						3,624,021,370
4	Tien Phong Commercial Joint Stock Bank						919,810,685
5	Vietnam Prosperity Joint Stock Commercial Bank – Head Office						1,223,761,758
B	TOTAL PAYMENT RISK VALUE (B=I+II+III)						97,102,455,802

II. CALCULATION SHEET ON EXPOSURES TO RISK (CONT'D)

C. OPERATIONAL RISK

OPERATING RISK (CALCULATING WITHIN 12 MONTHS)

	Risk value VND
I Total operating expenses incurred within 12 months	266,448,472,020
II Amounts deducted from total expenses	105,779,126,162
1. Depreciation	4,984,312,117
2. Expenses/Reversal of provisions for impairment of financial assets and collateral assets	-
3. Expenses/Reversal of provisions for impairment of non-current financial assets	-
4. Expenses/Reversal of provisions for impairment of receivables	1,130,000,000
5. Expenses/Reversal of provisions for impairment of other current assets	-
6. Expenses related to the decrease in the revaluation of financial assets recognized through profit or loss	14,033,299,610
7. Interest expenses	85,631,514,435
III Total expenses after deduction (III = I – II)	160,669,345,858
IV 25% Total expenses after deduction (IV = 25% III)	40,167,336,465
V 20% Legal capital of securities trading organizations	50,000,000,000
C TOTAL OPERATING RISK (C=Max {IV, V})	50,000,000,000

III. SUMMARY TABLE OF RISK INDICATORS AND LIQUID CAPITAL

No	Items	Risk Value / Available Capital VND
1	Total Market risk value	314,427,717,787
2	Total Payment risk value	97,102,455,802
3	Total Operating risk value	50,000,000,000
4	Total risk value (4=1+2+3)	461,530,173,589
5	Liquid Capital	1,333,333,781,391
6	Liquid Capital Ratio (6=5/4)	288.89%


Le Thi Thu Hien
Chief Accountant


Ta Thi Hong Ha
Internal Control


Nam Ha Hai
General Director
Hanoi, 12 August 2025

