CÔNG TY CP CHỨNG KHOÁN STANLEY BROTHERS *STANLEY BROTHERS SECURITIES INCORPORATION* -------------------- Số/No: 280/2026/CV-SBSI	**CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** *THE SOCIALIST REPUBLIC OF VIETNAM* *Independence - Freedom - Happiness* -------------------- *Hà Nội, ngày 13 tháng 08 năm 2026* *Ha Noi, August 13 2026*

CÔNG TY CỔ PHẦN CHỨNG KHOÁN STANLEY BROTHERS
Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN STANLEY BROTHERS
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CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SỞ GIAO DỊCH CHỨNG KHOÁN
INFORMATION DISCLOSURE ON THE WEB PORTAL OF THE STATE SECURITIES COMMISSION AND THE STOCK EXCHANGE

Kính gửi:
- **Ủy ban Chứng khoán Nhà nước/** *The State Securities Commission;*
- **Sở Giao dịch Chứng khoán Việt Nam/** *Vietnam Exchange;*
- **Sở Giao dịch Chứng khoán Hà Nội/** *Hanoi Stock Exchange;*
- **Sở Giao dịch Chứng khoán Tp. Hồ Chí Minh/** *Ho Chi Minh Stock Exchange.*

- Tên tổ chức/*Name of organization*: Công ty Cổ phần Chứng khoán Stanley Brothers/ *Stanley Brothers Securities Incorporation*
- Địa chỉ trụ sở chính: Tầng 9, tòa nhà ROX, số 54A, Nguyễn Chí Thanh, phường Láng, thành phố Hà Nội/*9th Floor, ROX Tower, No. 54A, Nguyen Chi Thanh, Lang Ward, Hanoi City*
- Điện thoại/*Tel*: (+84) 24 3377 6699 - Fax: (+84) 24 3373 6699
- Người thực hiện công bố thông tin/*The person who made the disclosure*: Nguyễn Tiến Dũng

  Chức vụ: Tổng Giám đốc – Đại diện pháp luật

  Position: General Director - Legal Representative

Loại thông tin công bố:

☐ 24 giờ *24hours*	☐ 72 giờ *72hours*	☐ Bất thường *Abnormal*	☐ Theo yêu cầu *On request*	x Định kỳ *Periodic*

Nội dung thông tin cần công bố/ *Information content to be published*:

Báo cáo tỷ lệ an toàn tài chính bán niên soát xét năm 2026/ *Semi-annual financial safety ratio report reviewed in 2026*;

Thông tin này chi tiết đã được công bố trên trang thông tin điện tử của Công ty vào ngày 13 tháng 08 năm 2026 tại đường dẫn https://sbsi.vn/vi-vn/ve-sbsi/bai-viet/quan-he-co-dong/bao-cao-tai-chinh/E23/ *This information was disclosed on the company's website on: 13/08/2026 at the link: https://sbsi.vn/vi-vn/ve-sbsi/bai-viet/quan-he-co-dong/bao-cao-tai-chinh/E23*

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 các thông tin đã công bố./ ./ *We hereby commit that the information disclosed above is true and take full legal responsibility for the content of the published information./.*

Tài liệu đính kèm/ ***Attached documents***:

- *Báo cáo tỷ lệ an toàn tài chính bán niên soát xét năm 2026/ Semi-annual financial safety ratio report reviewed in 2026.*

Đại diện tổ chức/ *Organization representative*
Người đại diện theo pháp luật/ *Legal representative*
(Ký, ghi rõ họ tên, chức vụ, đóng dấu)/
(Sign, full name, position, seal)

S.G.P: 83 - C.T.C.P
CÔNG TY
CỔ PHẦN CHỨNG KHOÁN
STANLEY BROTHERS
Q. ĐỐNG ĐA - T.P HÀ NỘI

Tổng Giám đốc/ *General Director*
Nguyễn Tiến Dũng

FINANCIAL SAFETY RATIO REPORT

STANLEY BROTHERS SECURITIES INCORPORATION

As at 30 June 2026

(reviewed)

CONTENTS

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Stanley Brothers Securities Incorporation ("the Company") presents its report and the Company's Financial Safety Ratio Report as at 30 June 2026.

THE COMPANY

Stanley Brothers Securities Incorporation (formerly Global Securities Joint Stock Company) was established and operates under the License for Establishment and Operation No. 83/UBCK-GP issued by the State Securities Commission on January 16, 2008; License No. 30/UBCK-GP dated January 16, 2009; License No. 357/UBCK-GP dated October 19, 2010; Decision No. 932/QĐ-UBCK dated November 16, 2010; Amended License No. 15/GPĐC-UBCK dated April 05, 2013; Amended License No. 11/GPĐC-UBCK dated March 29, 2017; Amended License No. 29/GPĐC-UBCK dated July 19, 2017; Amended License No. 79/GPĐC-UBCK dated October 02, 2018; Amended License No. 108/GPĐC-UBCK dated December 27, 2018; Amended License No. 08/GPĐC-UBCK dated January 31, 2019; Amended License No. 35/GPĐC-UBCK dated June 12, 2019; Amended License No. 58/GPĐC-UBCK dated September 09, 2020; Amended License No. 37/GPĐC-UBCK dated May 22, 2023; Amended License No. 04/GPĐC-UBCK dated March 14, 2025; Amended License No. 16/GPĐC-UBCK dated January 22, 2026; and Amended License No. 23/GPĐC-UBCK dated February 05, 2026, all issued by the State Securities Commission. The Company also operates under Enterprise Registration Certificate No. 0305453780, initially issued by the Hanoi Department of Planning and Investment (now the Hanoi Department of Finance) on January 16, 2008, with the fourth amendment registered on February 07, 2026.

The Company's head office is located at: 9th floor, ROX Tower Building, 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi.

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

The members of The Board of Directors during the fiscal period and to the reporting date are:

Mr.	Ho Le Viet Hung	Chairman
Mr.	Nguyen Tien Duc	Member
Mr.	Duong Van Cuong	Member
Mrs.	Hoang Thanh Tam	Member
Mrs.	Le Cam Thuy	Independent Member of the Board of Directors

The members of The Board of Management in the fiscal period and to the reporting date are:

Mr.	Nguyen Tien Dung	General Director	
Mr.	Nguyen Quang Anh	Deputy General Director	Resigned on 08/04/2026
Mrs.	Hoang Thanh Tam	Member	
Mrs.	Truong Thi Lan Anh	Chief Accountant cum Chief Financial Officer	

The members of the Board of Supervision are:

Mr.	Tran Quang Khanh	Head
Mrs.	Lai Thanh Mai	Member
Mrs.	Duong Thi Thanh	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the year and up to the date of preparation of these Financial Safety Ratio Report is Mr. Nguyen Tien Dung - General Director.

AUDITORS

The auditors of the AASC Auditing Firm Company Limited take the review of Financial Safety Ratio Report for the Company.

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

The Board of Management of the Company ensures that the information system and internal control system are established and maintained to ensure that the financial safety ratio is fairly and reasonably presented at any time in accordance with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance, prescribing financial safety indicators and measures for handling securities businesses that fail to meet the financial safety requirements, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance.

The Board of Management of the Company confirms that it has complied with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance, prescribing financial safety indicators and measures for handling securities businesses that fail to meet the financial safety requirements, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance, in the preparation and presentation of the Financial Safety Ratio Report as at 30 June 2026.

Other Commitment

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

On behalf of The Board of Management

S.G.P: 83 - C.T.C.P
CÔNG TY
CỔ PHẦN CHỨNG KHOÁN
STANLEY BROTHERS
Q. ĐỐNG ĐA - T.P HÀ NỘI

Nguyen Tien Dung
General Director

Approved, 13 August 2026

No.: 130826.020/BCTC.KT2

REPORT ON REVIEW OF FINANCIAL SAFETY RATIO REPORT

To: **Shareholders, The Board of Directors and The Board of Management**
Stanley Brothers Securities Incorporation

We have reviewed the accompanying Financial Safety Ratio Report as at 30 June 2026 of Stanley Brothers Securities Incorporation, prepared by the Board of Management of the Company on 13 August 2026, from pages 05 to 19, in accordance with the regulations on the preparation and presentation of reports set out in Circular No. 91/2020/TT-BTC dated 13 November 2020, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025, issued by the Ministry of Finance, prescribing financial safety indicators and measures for handling securities businesses that fail to meet the financial safety requirements.

Responsibilities of The Board of Management

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

Auditor's responsibility

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

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the Financial Safety Ratio Report of Stanley Brothers Securities Incorporation as of 30 June 2026 is not, in all material respects, prepared in accordance with the provisions on the preparation and presentation of such statements set out in Circular No. 91/2020/TT-BTC dated 13 November 2020, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance, which stipulates prudential ratios and remedial measures for securities companies that fail to meet the required prudential ratios.

Accounting Policy

Without qualifying our conclusion, we draw readers' attention to the fact that the Financial Safety Ratio Report has been prepared to assist Stanley Brothers Securities Incorporation in meeting the requirements of the State regulatory authorities. Accordingly, the Financial Safety Ratio Report may not be suitable for other purposes.

Other matters

Stanley Brothers Securities Incorporation prepared its financial statements for the accounting period from 1 January 2026 to 30 June 2026 in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to securities companies and relevant legal regulations on the preparation and presentation of financial statements, and we issued a review report on interim financial information in respect of those financial statements to Stanley Brothers Securities Incorporation on 14 August 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

Nguyen Tuan Anh
Audit Director
Registered Auditor
No: 1369-2023-002-1

Hanoi, 13 August 2026

STANLEY BROTHERS SECURITIES INCORPORATION

No.:

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 commit that:

(1) The report is prepared based on data updated as at the reporting date in accordance with the provisions of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance, prescribing financial safety indicators and measures for handling securities businesses that fail to meet the financial safety requirements, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance.

(2) For matters that may affect the Company's financial condition arising after the date of this report, we will update them in the subsequent reporting period.

(3) We shall bear full responsibility before the law for the accuracy and truthfulness of the contents of the report.

Truong Thi Lan Anh	**Nguyen Thi Quy**	**Nguyen Tien Dung**
Chief Accountant cum Chief Financial Officer	Head of Internal Control Department	General Director
		Approved, 13 August 2026

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

I. AVAILABLE CAPITAL CALCULATION.

NO.	CONTENT	AVAILABLE CAPITAL		
		Available capital	Deductions	Additions
A	**OWNER'S EQUITY**	**(1)**	**(2)**	**(3)**
1	Owners' contributed capital excludes redeemable preference shares (if any).	2,000,000,000,000		
2	Share premium, excluding redeemable preferred shares (if any)	-		
3	Treasury shares	-		
4	Bond conversion option - equity component	-		
5	Other owner's equity	-		
6	Differences in revaluation of assets at fair value	(1,000,676)		
7	Reserve fund for charter capital supplementation	2,875,649,570		
8	Financial provision and professional risk	2,875,649,570		
9	Other funds pertaining to equity	-		
10	Realized retained earnings after tax	(16,495,486,425)		
11	Balance of provision for asset impairment	289,000,000		
12	Difference from revaluation of fixed assets	-		
13	Foreign exchange rate differences	-		
14	Convertible debts			-
15	Total decrease or increase of securities of financial investment		-	-
16	Other equity (if any)	-		
1A	**Total**			**1,989,543,812,039**
B	**Short-term assets**			
I	**Financial assets**			
1	Cash and cash equivalents			
2	Financial assets at fair value through profit or loss (FVTPL)			
	- Securities exposed to market risks			
	- Securities being deducted from available capital		-	
3	Held-to-maturity investments (HTM)			
	- Securities exposed to market risks			
	- Securities being deducted from available capital		-	
4	Loans			
5	Available-for-sale (AFS) financial assets			
	- Securities exposed to market risks			
	- Securities being deducted from available capital		-	
6	Provision for impairment of financial assets and mortgage assets			

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

I. AVAILABLE CAPITAL CALCULATION.

NO.	CONTENT	AVAILABLE CAPITAL		
		Available capital	Deductions	Additions
7	Receivables from clients (Receivables from disposal of financial assets; Receivables and accruals from dividend, interest income from financial assets)			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		42,819,616,644	
	- Receivables not yet due but the counterparty is insolvent		-	
8	Covered warrants not yet fully issued			
9	Underlying securities for the purpose of hedging when issuing covered warrant		-	
10	Receivables from services provided by the Company			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		-	
	- Undue receivables from insolvent counterparties		289,000,000	
11	Internal receivables			
	- Internal receivables due in 90 days or less			
	- Internal receivables due in more than 90 days		-	
	- Undue internal receivables from insolvent counterparties		-	
12	Receivables due to error in securities trading			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		-	
	- Undue receivables from insolvent counterparties		-	
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			

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

I. AVAILABLE CAPITAL CALCULATION.

NO.	CONTENT	AVAILABLE CAPITAL		
		Available capital	Deductions	Additions
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		325,270,654	
	- Undue advances to insolvent counterparties		-	
2	Office supplies, tools		566,659,097	
3	Short – term prepaid expenses		866,396,232	
4	Short-term pledges, mortgages, collateral and deposits		1,000,000	
5	VAT deducted		-	
6	Taxes and receivables to state budget		-	
7	Other short-term assets		1,765,909,500	
8	Provision for impairment of other short - term assets			
1B	**Total**			**46,633,852,127**
C	**Long-term assets**			
I	**Long - term financial assets**			
1	Long-term receivables		-	
2	Investments			
2.1	Held-to-maturity investments (HTM)			
	- Securities exposed to market risk			
	- Securities deducted from available capital		-	
2.2	Investments in subsidiaries		-	
2.3	Other long-term investments		-	
II	**Fixed assets**		**881,693,086**	
III	**Investment property**		**-**	
IV	**Construction in progress**		**-**	
V	**Other long-term assets**			
1	Long-term pledges, mortgages, deposits and escrow deposits		1,323,872,303	
2	Long – term prepaid expenses		2,751,963,876	
3	Deferred income tax assets		-	
4	Deposits to Settlement Assistance Fund		10,477,603,818	
5	Other long - term assets		-	
VI	**Asset items** that are subject to exceptions, adverse opinions, or disclaimers of opinion in the audited or reviewed financial statements but are not required to be deducted in accordance with Article 5.		-	
1C	**Total**			**15,435,133,083**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

I. AVAILABLE CAPITAL CALCULATION.

NO.	CONTENT	AVAILABLE CAPITAL		
		Available capital	**Deductions**	**Additions**
D	**Margin deposits and guarantees**			
1	Margin deposit value			
1.1	Value of contribution to the Settlement Assistance Fund at the Vietnam Securities Depository and Clearing Corporation		-	
1.2	Value of contributions to the Clearing Fund of the central counterparty for the clearing member's own open positions		-	
1.3	Cash margin and bank guarantees for the issuance of covered warrants		-	
2	Value of assets used as collateral for the obligations of the securities company and other organizations and individuals (detailed by counterparty)		-	
1D	**Total**			**-**
AVAILABLE CAPITAL = 1A-1B-1C-1D				**1,927,474,826,829**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION.

A	MARKET RISKS						
Investment items					**Risk coefficient** (1)	**Risk exposure** (2)	**Value of risk** (3) = (1) x (2)
I	**Cash and cash equivalents, instruments of the money market**						-
1	Cash (VND) and demand deposits at banks				0%	323,714,569,366	-
2	Cash equivalents, term deposits				0%	-	-
3	Valuable papers, transferable instruments in the money market, certificates of deposit				0%	610,381,806,091	-
II	**Government bonds**						-
4	Zero-coupon Government bonds				0%	-	-
5	Coupon-bearing Government bonds: Government bonds (including treasury bonds and construction bonds previously issued), Government bond of countries in OECD countries or guaranteed by the Government or the Central Bank of the OECD countries, bond issued by international institutions such as IBRD, ADB, IADB, AFDB, EIB, EBRD and Municipal bonds.				3%	-	-
III	**Listed and unlisted bonds issued by credit institutions**						**3,924,000**
6	Credit institution bonds having remaining maturity of less than 01 year, including convertible bonds				0%	-	-
	Credit institution bonds having remaining maturity of 01 to under 03 years, including convertible bonds				3%		
	Credit institution bonds having remaining maturity of 03 to under 05 years, including convertible bonds				5%	-	-
	Credit institution bonds having remaining maturity of 05 years or more, including convertible bonds				10%	-	-
	Bond Code / Issuing Organization	Credit Rating Agency	Credit Rating Announcement Date	Credit Rating Level			
	Bonds of Vietnam Joint Stock Commercial Bank for Industry and Trade - CTG121031	*Moody's*	*04/05/2026*	*BB+*	*20%*	*19,620,000*	*3,924,000*

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION.

A	**MARKET RISKS**						
Investment items					**Risk coefficient**	**Risk exposure**	**Value of risk**
					(1)	**(2)**	**(3) = (1) x (2)**
IV	**Corporate bonds**						**612,947,206,834**
	Listed corporate bonds						
7	The listed bond has the remaining maturity time of less than 01 year, including convertible bond				0%	-	-
	The listed bond has the remaining maturity time from 01 to under 03 years, including convertible bond				5%		
	The listed bond has the remaining maturity time from 03 to under 05 years, including convertible bond				10%	-	-
	The listed bond has the remaining maturity time from 05 years or more, including convertible bond				15%	-	-
8	**Unlisted bonds**					-	-
	Unlisted bonds issued by listed enterprises with a remaining maturity of less than 01 year, including convertible bonds.				5%	-	-
	Unlisted bonds issued by listed enterprises with a remaining maturity of from one year to less than 03 years, including convertible bonds.				10%		
	Unlisted bonds issued by listed enterprises with a remaining maturity of from three years to less than 05years, including convertible bonds.				20%	-	-
	Unlisted bonds issued by listed enterprises with a remaining maturity of 05 years or more, including convertible bonds.				25%	-	-
	Bond Code / Issuing Organization	Credit Rating Agency	Credit Rating Announcement Date	Credit Rating Level			
	Ho Chi Minh City Infrastructure Investment Joint Stock Company – CII	*Saigon Ratings*	*21/05/2026*	*vnAA-*	*30%*	*15,200,000,000*	*4,560,000,000*
	Unlisted bonds issued by other enterprises with remaining maturity of less than 01 year, including convertible bonds				15%	-	-
	Bond Code / Issuing Organization	Credit Rating Agency	Credit Rating Announcement Date	Credit Rating Level			
	Bonds of Education Infrastructure Group Joint Stock Company	*None*	*None*	*None*	25%	*1,608,318,318*	*402,079,580*

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION.

A	MARKET RISKS						
Investment items					**Risk coefficient (1)**	**Risk exposure (2)**	**Value of risk (3) = (1) x (2)**
8	Unlisted bonds issued by other enterprises with remaining maturity from 01 year to less than 03 years, including convertible bonds				20%	-	-
	Bond Code / Issuing Organization	Credit Rating Agency	Credit Rating Announcement Date	Credit Rating Level			
	Viet Han Trading - Advertising - Construction - Real Estate Joint Stock Company	*Saigon Phat Thinh Ratings Joint Stock Company*	*14/03/2023, rating expired on 14/03/2024*	*Confidential*	*30%*	*18,564,771,972*	*5,569,431,592*
	Unlisted bonds issued by other corporates having remaining maturity of 3 to less than 5 years, including convertible bonds				30%	-	-
	Unlisted bonds issued by other corporates having remaining maturity of 5 years or more, including convertible bonds				35%	-	-
	Bond Code / Issuing Organization	Credit Rating Agency	Credit Rating Announcement Date	Credit Rating Level			
	Sai Gon Garment - Match Joint Stock Company Bonds (MSG32508)	*Saigon Phat Thinh Ratings Joint Stock Company*	*10/02/2026*	*vnBBB-*	*45%*	*334,801,358,272*	*150,660,611,222*
	Sai Gon Garment - Match Joint Stock Company Bonds (MSG32504)	*Saigon Phat Thinh Ratings Joint Stock Company*	*10/02/2026*	*vnBBB-*	*45%*	*115,134,126,325*	*51,810,356,846*
	Bonds of Tam Trinh Co-operation Investment and Construction Company Limited	*Saigon Phat Thinh Ratings Joint Stock Company*	*21/05/2026*	*vnBB-*	*45%*	*438,759,758,320*	*197,441,891,244*

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION.

					Risk coefficient	Risk exposure	Value of risk
A	**MARKET RISKS**						
Investment items					(1)	(2)	(3) = (1) x (2)
8	Bond Code / Issuing Organization	Credit Rating Agency	Credit Rating Announcement Date	Credit Rating Level			
	Bonds of AAC Vietnam Corporation	*Saigon Phat Thinh Ratings Joint Stock Company*	*08/10/2025, rating expired on 08/04/2026*	*vnBBB-*	*45%*	*450,006,303,000*	*202,502,836,350*
	List the credit rating results for the bonds/issuing organizations (details for each bond/issuing organization): - Specify the credit rating agency, the date of the credit rating announcement, and the credit rating level for the bonds/issuing organizations.						
V	**Shares**						-
9	Ordinary shares and preference shares of entities listed on the Stock Exchange				10%	-	-
10	Common stock and preferred stock of the public companies not listed and registered for trading via UpCom system				20%	-	-
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**						-
12	Public funds, including public securities investment companies				10%	-	-
13	Member funds				50%	-	-
14	Separate investment companies				30%	-	-
VII	**Securities under warning, control, trading restriction, suspension, temporary suspension, delisting, or trading cancellation**						-
15	Securities being warned				35%	-	-
16	Securities under control				40%	-	-
17	Securities subject to trading suspension or restriction				60%	-	-
18	Securities under trading suspension				70%	-	-
19	Delisted, canceled securities				80%	-	-
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 obligation of futures contracts) × risk coefficient of the futures contracts – margin value (contribution to the clearing fund for the open positions of the securities company)), 0}.
End-of-day settlement value = End-of-day settlement price × open position volume.

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION.

A	**MARKET RISKS**				
Investment items			**Risk coefficient** (1)	**Risk exposure** (2)	**Value of risk** (3) = (1) x (2)
21	Government bond futures contracts		3%	-	-
Calculation method: Risk value = Max {((End-of-day settlement value – value of securities purchased to secure the settlement obligation of futures contracts) × risk coefficient of the futures contracts – margin value (contribution to the clearing fund for the open positions of the securities company)), 0}. End-of-day settlement value = End-of-day settlement price × open position volume.					
IX	**Other securities**				**224,000,000,000**
22	Shares listed on foreign markets included in qualifying indices / indices listed in Appendix VIII		25%	-	-
23	Shares listed on foreign markets not included in qualifying indices / indices listed in Appendix VIII		100%	-	-
24	Listed covered warrants on the Ho Chi Minh City Stock Exchange		8%	-	-
25	Arbitrage transactions		2%	-	-
26	Shares, capital contributions, other securities and other investment assets		80%	280,000,000,000	224,000,000,000
27	Covered warrants issued by securities companies				
Calculation method: Market risk value = Max $\{((P_0 \times Q_0 / k - P_1 \times Q_1) \times r - MD), 0\}$.					
28	Securities formed from hedging activities for covered warrants issued by the securities company *(in cases where the covered warrants are out-of-the-money)*				
29	The positive difference between the value of the underlying securities used for hedging and the value of the underlying securities required for hedging covered warrants				
X	**The additional risk (if any) (owner's equity after full recognition of provisions)**				**120,483,139,132**
1	Bonds of AAC Vietnam Corporation	20%	45%	450,006,303,000	40,500,567,270
2	Sai Gon Garment - Match Joint Stock Company Bonds (MSG32508)	20%	45%	334,801,358,272	30,132,122,244
3	Sai Gon Garment - Match Joint Stock Company Bonds (MSG32504)	20%	45%	115,134,126,325	10,362,071,369
4	Bonds of Tam Trinh Co-operation Investment and Construction Company Limited	20%	45%	438,759,758,320	39,488,378,249
A	**TOTAL MARKET RISK VALUE (A= I+II+III+IV+V+VI+VII+VIII+IX+X)**				**957,434,269,966**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION

B SETTLEMENT RISK

	Value of risk
	VND
Pre-settlement risk (Note No.1)	**40,698,951,254**
Overdue settlement risk (Note No. 2)	**-**
Risk arising from advances, contracts and other transactions (Note No.3)	**-**
Additional risk (Note No.4)	**6,027,833,728**
Total settlement risk value	**46,726,784,982**

1. Pre-settlement risk

	Form of trading	**Value of risk (VND)**						**Total value of risk**
		(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	
1	Term deposits, certificates of deposits and loans without collaterals and receivables from transaction activities and securities trading operations, and other items exposed to settlement risk	-	-	-	-	36,622,908,365	4,076,042,889	40,698,951,254
2	Lending of financial assets/economic agreements with similar nature	-	-	-	-	-	-	-
3	Borrowing of financial assets/economic agreements with similar nature	-	-	-	-	-	-	-
4	Reverse repurchase agreements/economic agreements with similar nature	-	-	-	-	-	-	-
5	Repurchase agreements/economic agreements with similar nature	-	-	-	-	-	-	-
TOTAL RISK BEFORE SETTLEMENT DUE DATE								**40,698,951,254**

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Details of settlement risk coefficient by counterparties are determined as follows:

No.	Payment partner for securities trading organizations	Coefficient of payment risk
1	Government, issuers guaranteed by the Government, Government and Central Banks of OECD countries; People's Committees of provinces and centrally-controlled municipalities;	0%
2	Stock Exchange, Vietnam Securities Depository and Clearing Corporation	0.8%
3	Credit institutions, financial institutions, and securities trading institutions which are established in OECD countries and have credit ratings in accordance with the internal policies of securities trading institutions;	3.2%
4	Credit institutions, financial institutions, and securities trading institutions which are established in OECD countries and do not meet the requirements specified in the internal policies of securities trading institutions or which are not established in OECD countries;	4.8%
5	Credit institutions, financial institutions, and securities trading institutions, securities investment funds, securities investment companies being established and operating in Vietnam	6.0%
6	Other entities, individuals, counterparties	8.0%

2. *Risk after the due date*

No.	Overdue period	Risk coefficient	Risk exposure	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 OVERDUE SETTLEMENT RISK				-

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

3. Risks from advances, contracts, and other transactions

No.	Detailed by each counterparty	Risk coefficient	Risk exposure	Value of risk
1	Contracts, transactions, and capital usage options other than contracts and transactions specified in Points a, b, c, d, dd, e, and g, Clause 1, Article 10; repo and reverse repo agreements or contracts of a similar nature, excluding contracts specified in Points c and d, Clause 1, Article 10; receivables from debt purchases and sales with counterparties other than Vietnam Asset Management Company (VAMC) and Debt and Asset Trading Corporation (DATC): Advances accounting for over 5% of Owner's Equity with a remaining settlement period of under 90 days (detailed by each counterparty).			
	- Contracts, deposit agreements for real estate purchases, and economic agreements of a similar nature (detailed by each counterparty)	150%	-	-
	- Loans and other receivables from customers not falling under 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):			
	+ Representing from 0% to 2% of equity at the calculation date	8%	-	-
	+ Representing more than 2% to less than 5% of equity at the calculation date	50%	-	-
	+ Representing 5% or more of equity at the calculation date	100%	-	-
TOTAL RISK FROM OTHER CONTRACTS AND TRANSACTIONS				-

4. Additional risk

No.	Details of each partner	Incremental rate	Rate of increase	Risk exposure	Value of risk
1	13-month term deposit with a value of VND 216,124,657,536 placed at Joint Stock Commercial Bank for Investment and Development of Vietnam	10%	6%	216,124,657,536	1,296,747,945
2	Certificate of deposit issued by Vietnam Maritime Commercial Joint Stock Bank (MSB)	20%	6%	394,257,148,555	4,731,085,783
TOTAL ADDITIONAL RISK					**6,027,833,728**

The payment risk value shall be increased in the following cases:

- An increase of 10% where the loan balance to an organization, individual, and group of related organizations and individuals (if any) accounts for 10% to 15% of Owner's Equity;
- An increase of 20% where the loan balance to an organization, individual, and group of related organizations and individuals (if any) accounts for 15% to 25% of Owner's Equity;
- An increase of 30% where the loan balance to an organization, individual, and group of related organizations and individuals (if any), or an individual and related parties of such individual (if any), accounts for 25% or more of Owner's Equity.

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

II. RISK VALUE CALCULATION

C	OPERATIONAL RISK	Risk value
I	**Total operating expenses incurred during the 12 months ended 30/06/2026**	**54,458,448,179**
II	**Deductions from total expenses**	**4,210,889,573**
	1. Depreciation expenses	621,547,468
	2. Expenses/Reversal of provision for diminution in value of short-term financial assets and mortgaged assets	-
	3. Expenses/Reversal of provision for diminution in value of long-term financial assets	-
	4. Expenses/Reversal of provision for impairment of receivables	-
	5. Expenses/Reversal of provision for impairment of other short-term assets	-
	6. Expenses from differences for diminution in the revaluation of financial assets recognized through profit/loss	-
	7. Interest expenses	3,589,342,105
	8. Difference arising from the revaluation of liabilities related to outstanding	-
	9. Unrealized foreign exchange gains or losses	-
	10. Financial expenses and other non-cash expenses in the Company's operating activities	-
III	**Total expense after deduction (III = I – II)**	**50,247,558,606**
IV	**25% of total expense after deduction (IV = 25% III)**	**12,561,889,652**
V	**20% of the minimum charter capital required for securities companies' business operations**	**50,000,000,000**
C	**TOTAL OPERATIONAL RISK VALUE (C=Max {IV, V})**	**50,000,000,000**

III. SUMMARY OF RISK AND AVAILABLE CAPITAL

No.	Targets	Risk value/Available Capital	Note (if any)
1	Total value of market risk	957,434,269,966	
2	Total value of payment risk	46,726,784,982	
3	Total value of operation risk	50,000,000,000	
4	**Total value of risk (4=1+2+3)**	**1,054,161,054,948**	
5	**Available capital**	**1,927,474,826,829**	
6	**Available capital ratio (6=5/4)**	**183%**	

CÔNG TY CỔ PHẦN CHỨNG KHOÁN STANLEY BROTHERS

Truong Thi Lan Anh
Chief Accountant cum
Chief Financial Officer

Nguyen Thi Quy
Head of Internal Control Department

Nguyen Tien Dung
General Director

Approved, 13 August 2026