

CÔNG TY TNHH CHỨNG KHOÁN ACB
ACB SECURITIES COMPANY

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
THE SOCIALIST REPUBLIC OF VIETNAM

Độc lập - Tự do - Hạnh phúc
Independence - Freedom - Happiness

Số: 147.1/CV-ACBS.26

No: 147.1/ CV-ACBS.26

TP. HCM, ngày 14 tháng 08 năm 2026
HCMC, August 14, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi/ To: - 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/ *Hochiminh Stock Exchange.*

Tên tổ chức: Công ty TNHH Chứng khoán ACB

Name of organization: ACB Securities Company

- Mã chứng khoán/ *Stock code:*
- Địa chỉ: Tầng 3 Tòa nhà Léman Luxury, số 117 Nguyễn Đình Chiểu, phường Xuân Hòa, TP Hồ Chí Minh.

Address: 3rd Floor, Léman Luxury Building, 117 Nguyen Dinh Chieu Street, Xuan Hoa Ward, HCMC

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- Người thực hiện công bố thông tin: Võ Đình Nam

Persons making information disclosure: Vo Dinh Nam

Chức vụ: Giám đốc Nhân sự

Position: Chief Human Resources Officer

Nội dung thông tin công bố/ *Contents of disclosure:*

- Công ty TNHH Chứng khoán ACB (ACBS) công bố các báo cáo đã được soát xét như sau:

ACB Securities Company (ACBS) has disclosed its reviewed statements as follows:

- Báo cáo tài chính riêng bán niên năm 2026 và báo cáo tài chính hợp nhất bán niên năm 2026 đã được soát xét.

Reviewed the semi-annual Separate Financial Statements for 2026 and semi-annual Consolidated Financial Statement for 2026.

- Giải trình biến động lợi nhuận sau thuế TNDN thay đổi trên 10% tại Báo cáo kết quả hoạt động kinh doanh riêng và Báo cáo kết quả hoạt động kinh doanh hợp nhất bán niên năm 2026 so với bán niên năm 2025.

Explanation for fluctuations in profit after tax due to corporate income changes exceeding 10% in the Separate Income Statement and Consolidated Income Statement semi-annual 2026 compared to semi-annual 2025.

- Báo cáo tỷ lệ an toàn tài chính tại ngày 30/06/2026 đã được soát xét.

Reviewed Financial Safety Ratio Report as of 30 June 2026.

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 14/08/2026 tại đường dẫn: <http://acbs.com.vn>.

This information was published on the company's website on 14/08/2026, as in the link <http://acbs.com.vn>.

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 certify that the information provided is true and correct and we bear the full responsibility to the law.

Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information 



Võ Đình Nam



ACB Securities Company Limited

Financial Safety Ratio Report
as of 30 June 2026

ACB Securities Company Limited Corporate Information

Establishment and Operation Licence No.	06/GPHDKD	29 June 2000
	56/2001/UBCK-QLKD	21 September 2001
	71/UBCK-GPDCCTCK	6 September 2007
	77/UBCK-GPDCCTCK	1 October 2007
	105/UBCK-GPDCCTCK	14 January 2008
	464/QD-UBCK	7 July 2008
	150/UBCK-GP	4 September 2008
	271/UBCK-GP	4 November 2009
	115/GPDC-UBCK	3 October 2012
	13/GPDC-UBCK	13 June 2014
	18/GPDC-UBCK	11 August 2014
	26/GPDC-UBCK	11 July 2017
	45/GPDC-UBCK	21 June 2021
	63/GPDC-UBCK	3 August 2022
	101/GPDC-UBCK	24 October 2022
	91/GPDC-UBCK	13 November 2023
	96/GPDC-UBCK	28 November 2023
	05/GPDC-UBCK	26 January 2024
	03/GPDC-UBCK	22 January 2025
	07/GPDC-UBCK	4 April 2025
	62/GPDC-UBCK	29 May 2026

The Establishment and Operation Licence and its amendments were issued by the State Securities Commission of Vietnam.

Bussiness/Enterprise Registration Certificate No.

0302030508 29 June 2000

The Bussiness Registration Certificate has been amended several times, the most recent of which is the Enterprise Registration Certificate No. 0302030508 dated 8 June 2026. The Bussiness Registration Certificate and its amendments were issued by the Department of Finance of Ho Chi Minh City (formerly known as the Department of Planning and Investment of Ho Chi Minh City).

Members' Council	Mr. Do Minh Toan	Chairman
	Mr. Nguyen Duc Thai Han	Vice Chairman
	Mr. Huynh Duy Sang	Member
	Mr. Trinh Bao Quoc	Member
Board of Supervisor	Mr. Huynh Hieu Nghia	Supervisor
Board of Directors	Mr. Nguyen Duc Hoan	General Director
Legal Representative	Mr. Do Minh Toan	Chairman

ACB Securities Company Limited
Corporation Information (continued)

Registered offices

Head Office	3 rd Floor Léman Luxury Building 117 Nguyen Dinh Chieu Street Xuan Hoa Ward Ho Chi Minh City Vietnam
Cho Lon Branch	321 - 323 Tran Phu Street An Dong Ward Ho Chi Minh City Vietnam
Truong Dinh Branch	107N Truong Dinh Street Xuan Hoa Ward Ho Chi Minh City Vietnam
Nguyen Thi Minh Khai Transaction Office	442 Nguyen Thi Minh Khai Street Ban Co Ward Ho Chi Minh City Vietnam
Dong Sai Gon Branch	3 rd Floor, Building No. 53-55 Nguyen Huu Canh Thanh My Tay Ward Ho Chi Minh City Vietnam
Mac Dinh Chi Branch	2 nd Floor, 3 rd Floor, 41 Mac Dinh Chi Street Sai Gon Ward Ho Chi Minh City Vietnam
Hanoi Branch	10 Phan Chu Trinh Street Cua Nam Ward Hanoi City Vietnam

ACB Securities Company Limited
Corporation Information (continued)

Hai Phong Branch	15 Hoang Dieu Street Hong Bang Ward Hai Phong City Vietnam
Da Nang Branch	218 Bach Dang Tower Hai Chau Ward Da Nang City Vietnam
Khanh Hoa Branch	80 Quang Trung Street Nha Trang Ward Khanh Hoa Province Vietnam
Vung Tau Branch	111 Hoang Hoa Tham Street Vung Tau Ward Ho Chi Minh City Vietnam
Can Tho Branch	17 - 19 Nam Ky Khoi Nghia Street Ninh Kieu Ward Can Tho City Vietnam
Auditor	KPMG Limited Vietnam

FINANCIAL SAFETY RATIO REPORT

As of 30 June 2026

To: The State Securities Commission of Vietnam

We undertake as follows:

- (1) This report has been prepared based on up-to-date data as at the reporting date and in accordance with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance regulating financial safety ratios and measures for non-compliance applicable to securities business organisations ("Circular 91") and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance amending and supplementing certain articles of Circular 91.
- (2) The issues having impact on the Company's financial position that may arise after the reporting date will be updated in the next reporting period.
- (3) We fully accept legal responsibilities for the accuracy and fairness of the contents of this report.


Mr. Vo Van Van
Chief Accountant

12 August 2026


Ms. Do Thi Ngoc Hanh
Head of Internal Control Department


Mr. Nguyen Duc Hoan (*)
General Director

(*) Authorised signature on the Financial Safety Ratio Report according to Letter of Authorisation No. 02/GUQ-ACBS.26 dated 12 February 2026.





KPMG Limited Branch
No. 115 Nguyen Hue Street,
Sai Gon Ward, Ho Chi Minh City, Vietnam
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REVIEW REPORT ON FINANCIAL SAFETY RATIO REPORT

To the Members' Council ACB Securities Company Limited

We have reviewed the Financial Safety Ratio Report of ACB Securities Company Limited ("the Company") as of 30 June 2026 including the explanatory notes thereto ("Financial Safety Ratio report"), which was authorised for issue by the Company's Board of Directors on 12 August 2026, as set out on pages 7 to 34.

Board of Directors' Responsibility

The Company's Board of Directors is responsible for the preparation and presentation of the Financial Safety Ratio Report in accordance with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance regulating financial safety ratios and measures for non-compliance applicable to securities business organisations ("Circular 91") and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance amending and supplementing certain articles of Circular 91, and for such internal control as the Board of Directors determines is necessary to enable the preparation 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 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 the Financial Safety Ratio Report consists of making inquiries, primarily of persons responsible for matters relevant to the Financial Safety Ratio Report 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 ACB Securities Company Limited as of 30 June 2026 has not been prepared, in all material respects, in accordance with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance regulating financial safety ratios and measures for non-compliance applicable to securities business organisations ("Circular 91") and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance amending and supplementing certain articles of Circular 91.

Basis of Preparation and Restriction on Use

Without qualifying our conclusion, we draw attention to Note 2 to the Financial Safety Ratio Report, which describes the basis of preparation of the Financial Safety Ratio Report. The Financial Safety Ratio Report has been prepared to enable the Company to comply with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance regulating financial safety ratios and measures for non-compliance applicable to securities business organisations ("Circular 91") and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance amending and supplementing certain articles of Circular 91 ("Circular 102"). As a result, the Financial Safety Ratio Report may not be suitable for another purpose. Our review report is intended solely for the Company's submission to the State Securities Commission of Vietnam and disclosure of information as required by Circular 91 and Circular 102 and should not be used for any other purposes.

KPMG Limited Branch

Vietnam
Review Report No.: 26-01-00504-26-3



Nguyễn Thị Thu Hà
Practicing Auditor Registration
Certificate No. 2236-2023-007-1
Deputy General Director

Ho Chi Minh City, 12 August 2026

Pham Huy Cuong
Practicing Auditor Registration
Certificate No. 2675-2024-007-1

ACB Securities Company Limited
Financial Safety Ratio Report as of 30 June 2026

No.	Items	Unit	Note	Risk value/Liquid capital at of 30/6/2026
1	Total market risk value	VND	4	439,733,645,514
2	Total settlement risk value	VND	5	800,111,816,107
3	Total operational risk value	VND	6	322,481,818,474
4	Total risk values (4=1+2+3)	VND		1,562,327,280,095
5	Liquid capital (VND)	VND	7	12,815,164,718,587
6	Liquid capital ratio (6=5/4)	%		820.26

12 August 2026



Mr. Vo Van Van
Chief Accountant



Ms. Do Thi Ngoc Hanh
Head of Internal Control Department



Mr. Nguyen Duc Hoan (*)
General Director

(*) Authorised signature on the Financial Safety Ratio Report according to Letter of Authorisation No. 02/GUQ-ACBS.26 dated 12 February 2026.

The accompanying notes are an integral part of the Financial Safety Ratio Report

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026

These notes form an integral part of and should be read in conjunction with the accompanying Financial Safety Ratio Report.

1. Reporting entity

ACB Securities Company Limited (“the Company”) is a limited liability company established in Vietnam under Establishment and Operation Licence No. 06/GPHDKD dated 29 June 2000 issued by the State Securities Commission of Vietnam. Establishment and Operation Licence has been amended several times, the most recent of which is the Amended Establishment and Operation Licence No. 62/GPDC-UBCK dated 29 May 2026 issued by the State Securities Commission of Vietnam.

The principal activities of the Company are to carry out securities brokerage, securities trading, securities investment consulting, corporate financial consulting, securities underwriting, margin loans, securities depository activities, derivative securities trading, issuing covered warrants, and carrying out operations related to covered warrants.

As at 30 June 2026, the Company had 361 employees (1/1/2026: 367 employees).

2. Basis of preparation of the Financial Safety Ratio Report

(a) Statement of compliance

The Financial Safety Ratio Report has been prepared to enable the Company to comply with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance regulating financial safety ratios and measures for non-compliance applicable to securities business organisations (“Circular 91”) and Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance amending and supplementing certain articles of Circular 91 (“Circular 102”). Accordingly, the Financial Safety Ratio Report and its utilisation are not designed for those who are not known about the principles and requirements of Circular 91 and Circular 102 on preparation and presentation of Financial Safety Ratio Report applicable to securities business organisations in Vietnam. As a result, the Financial Safety Ratio Report may not be suitable for another purpose.

(b) Underlying financial data

The Financial Safety Ratio Report was prepared based on the Company’s financial data as of 30 June 2026 and for the twelve-month period then ended. This Financial Safety Ratio Report should be read in conjunction with the Company’s interim separate financial statements for the six-month period ended 30 June 2026.

(c) Accounting and presentation currency

The Company’s accounting currency is Vietnam Dong (“VND”), which is also the currency used for Financial Safety Ratio Report presentation purpose.

3. Summary of significant policies adopted in the preparation of the Financial Safety Ratio Report

The following significant policies have been adopted by the Company in the preparation of this Financial Safety Ratio Report.

(a) Liquid capital ratio

The Company's liquid capital ratio is calculated in accordance with the requirements of Circular 91 as follows:

$$\text{Liquid capital ratio} = \frac{\text{Liquid capital}}{\text{Total risk value}} * 100\%$$

in which, total risk value is the aggregate of market risk value (Note 3(c)), settlement risk value (Note 3(d)) and operational risk value (Note 3(e)).

(b) Liquid capital

Liquid capital is the capital which can be converted into cash within 90 days, in which allowances and provisions provided in accordance with the prevailing regulations at the reporting date, are added back to the retained profits/(accumulated losses).

Liquid capital is determined in accordance with the requirements of Circular 91 and Circular 102 as described in Note 7.

Additions to the Company's liquid capital include the following items:

- 50% value of upward revaluations of fixed assets in accordance with the prevailing regulations;
- All increases in the values of investments, financial assets stated at carrying value based on the difference between the carrying value and the market price determined in accordance with principles as described in Note 3(c)(i), excluding the securities issued by a related organisation of the Company and the securities with the remaining restricted trading period exceeding 90 days at the reporting date;
- The debts which can be converted into equity include: convertible bonds, preference shares and other debt instruments registered with the State Securities Commission of Vietnam to supplement the liquid capital in accordance with principles as described in Article 4 of Circular 91.

Total value of convertible debts to equity used to supplement the liquid capital is capped at 50% of the Company's equity. For convertible debts to equity and registered with the State Securities Commission of Vietnam to supplement the liquid capital, the Company deducts 20% of original value each year during the last five (5) years before maturity/conversion into ordinary shares and deducts 25% of the remaining value for each quarter in the last four (4) quarters before maturity/conversion into ordinary shares.

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

Deductions from the Company's liquid capital include the following items:

- Margin deposit value. Where the Company has collateral assets in order for the bank to guarantee payment when issuing covered warrants, the deduction value equals the minimum value of payment guarantee value of the bank and the value of the collateral assets determined in accordance with the principles described in Note 3(c)(i);
- Redeemable preference shares and treasury shares (if any);
- Total value of assets pledged to secure the Company's obligations with a remaining term to maturity of more than 90 days. In cases where the collateral is pledged for multiple obligations of the Company, the deduction amount shall be prorated to each obligation of the Company (remaining value of the obligation/collateral);
- All decreases in the values of investments, financial assets stated at book value, excluding the securities issued by a related organisation of the Company and the securities with the remaining restricted trading period exceeding 90 days at the reporting date;
- Long-term assets and current assets with remaining term to maturity of more than 90 days;
- Items subject to qualifications in the audited/reviewed financial statements (if any); and
- Total contractual forfeit when the counterparties become insolvent.

When determining the deductions from liquid capital, the Company deducts from the liquid capital an amount equal to the minimum value of (the market value of the assets, the book value and the residual value of the obligations) (for the assets used as collaterals for the obligations of the Company and third parties) and the minimum value of (the market value of the collaterals and the book value) (for the assets secured by customers' assets) and the minimum value of (the value of bank's guarantee and market value of collaterals) (for assets used as collaterals for bank guarantees when issue covered warrants).

(c) Market risk value

Market risk value is the value corresponding to the level of loss which may occur if the market value of assets and assets expected to be owned according to underwriting commitment changes unfavourably. Market risk value is determined in accordance with the requirements of Circular 91 as follows:

(i) Asset risk value:

$$\text{Market risk value} = \text{Net position} * \text{Asset value} * \text{Market risk coefficient}$$

In which, net position of any securities at a point of time is the quantity of securities currently held by the Company, after deducting the number of securities lent out, the number of securities is hedged by put warrants or futures contracts and adding the number of securities borrowed in accordance with the prevailing regulations.

The market risk value is not determined for following securities and assets:

- Treasury shares;
- Securities issued by a related organisation of the Company;
- Securities with the remaining restricted trading period exceeding 90 days at the reporting date;
- Matured bonds, debt instruments and money market valuable papers; and
- Securities being hedged by put warrants or futures contracts; put warrants; and

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

- Put options contracts are used to hedge the underlying securities.

➤ **Asset value**

Asset value is determined in accordance with principles for determining market value in Circular 102 as follows:

No.	Type of asset	Principles for determining market value
Cash and cash equivalents, money market instruments		
1	Cash in banks (VND)	Account balance at the valuation date.
2	Foreign currencies	Value converted into VND at the exchange rate of credit institutions authorised for trading foreign currencies at the valuation date.
3	Term deposits	Deposit amount plus accrued interest.
4	Treasury bills, bankdrafts, commercial papers, transferable certificates of deposits, bonds and other discounted money market instruments	Purchase price plus accrued interest.
Bonds		
5	Listed bonds	➤ Average price at the latest trading date plus accrued interest from the most recent coupon payment date to the trading date (if the average price is the clean price); ➤ If the bond has no transaction for more than 15 days before the valuation date, or is delisted, its value shall be the highest amount among the following: - Price of the nearest valuation period but not exceeding 90 days before the valuation date plus accrued interest; - Purchase price plus accrued interest; - Par value plus accrued interest; - Value determined in accordance with the Company's internal regulations plus accrued interest.
6	Unlisted bonds	➤ Average price of the bond quoted on the trading system of the Stock Exchange on the most recent trading day plus accrued interest from the most recent coupon payment date to the trading date (if the average is the clean price). ➤ If the bond is not traded on the centralized trading system of the Stock Exchange, or has no transaction for more than 15 days before the valuation date, or is deregistered from trading, its value shall be the highest amount among the following: - Price of the nearest valuation period but not exceeding 90 days before the valuation date plus accrued interest; - Purchase price plus accrued interest; - Par value plus accrued interest; - Value determined in accordance with the Company's internal regulations plus accrued interest.

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

No.	Type of asset	Principles for determining market value
Shares		
7	Listed shares	➤ Closing price (or equivalent term under the Stock Exchange's regulations) of the latest trading date prior to the valuation date; ➤ If there is no transaction for more than 15 days before the valuation date, or the share is delisted, its value shall be the highest amount among the following: - Book value; - Purchase price; and - Value determined in accordance with the Company's internal regulations.
8	Shares of public companies registered for UPCOM trading	➤ Reference price (or equivalent term under the Stock Exchange's regulations) at the latest trading date prior to the valuation date; ➤ If there is no transaction for more than 15 days before the valuation date, or the share is deregistered from trading, its value shall be the highest amount among the following: - Book value; - Purchase price; and - Value determined in accordance with the Company's internal regulations.
9	Shares already custodied but not yet listed and not yet registered for trading	➤ Average price from the quoted prices from at least three (03) securities companies which are not related to the Company at the latest trading date prior to the valuation date. ➤ If there were not sufficient quoted prices from three (03) securities companies, then the market value is the highest amount of the followings: - Quoted prices; - Price of the latest reporting period; - Book value; - Purchase price; - Value determined in accordance with the Company's internal regulations.

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

No.	Type of asset	Principles for determining market value
10	Shares for which trading has been suspended or delisted shares or shares with trading cancellation	The highest amount of the followings: - Price of the latest reporting period but not exceeding 90 days before the valuation date; - Book value; - Par value; - Value determined in accordance with the Company's internal regulations.
11	Shares of organisations which are currently being dissolved or bankrupt	80% of the liquidation value of such shares (share value announced by the dissolved or bankrupt organization or book value) at the latest balance sheet date, or value determined in accordance with the Company's internal regulations.
12	Other shares and capital contribution	The highest amount of the followings: - Book value; - Purchase price/capital contribution amount; - Value determined in accordance with the Company's internal regulations.
Funds/shares of securities investment companies		
13	Listed public fund certificates/shares of public securities investment companies	➤ Closing price (or equivalent term under the Regulations issued by the Stock Exchange) of the latest trading date prior to the valuation date. ➤ If there is no transaction for more than 15 days before the valuation date, or delisting occurs due to transfer of listing between Stock Exchanges, the value shall be the highest amount among the following: - Net asset value per fund certificate/share as publicly disclosed under regulations at the most recent date before the valuation date; - Purchase price; - Value determined in accordance with the Company's internal regulations.
14	Member funds/shares of private securities investment companies	Latest net asset value per one capital contribution unit/fund certificate/share prior to the valuation date.
15	Unlisted public fund certificates	Net asset value per fund certificate as publicly disclosed under regulations at the most recent date before the valuation date.
16	Other cases	Value determined in accordance with the Company's internal regulations.

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

No.	Type of asset	Principles for determining market value
Fixed assets		
17	Land use rights	Value determined by an independent valuation organisation selected by the Company.
18	Buildings and structures, including construction in progress	Value determined by an independent valuation organisation selected by the Company/ Accumulated costs of construction in progress.
19	Machineries, equipments and motor vehicles	Net book value of the asset.
20	Other fixed assets	Value determined by an independent valuation organisation selected by the Company.
Other securities		
21	Covered warrants issued by other securities business organisations	➤ Closing price at the latest trading date prior to the valuation date; ➤ Purchase price (for unlisted covered warrants).
22	Shares listed on overseas markets	➤ Price (in foreign currency) * foreign exchange rate for conversion to VND at the valuation date ➤ Closing price at the latest valuation date; ➤ If there was no transaction in 15 days prior to the valuation date, then market value is the highest value of the followings: - Book value; - Purchase price; and - Value determined in accordance with the Company's internal regulations.

➤ **Market risk coefficient**

Market risk coefficient is determined for each type of asset in accordance with the requirements of Circular 102 as disclosed in Note 4.

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

➤ ***Increase in market risk value***

The market risk values of assets will be increased if the Company significantly invests in such assets, except for secured underwriting securities, government bonds and bonds guaranteed by the government. Market risk value is increased in accordance with the following principles:

- Increase by 10% if the value of investments in securities and contributed capital of an organisation accounts for from more than 10% up to 15% of the Company's equity;
- Increase by 20% if the value of investments in securities and contributed capital of an organisation accounts for from more than 15% up to 25% of the Company's equity;
- Increase by 30% if the value of investments in securities and contributed capital of an organisation accounts for more than 25% of the Company's equity.

Dividends, coupons, value of privileged rights of securities (if any) or interest receivables from cash and cash equivalents, transferrable instruments and valuable papers are added to the asset values when determining the market risk value.

(ii) **Market risk value of covered warrants in circulation issued by the Company in case of gain:**

$$\text{Exposures to market risk} = \text{Max}[(P_0 * Q_0/k - P_1 * Q_1) * r - MD], 0\}$$

In which:

P_0 : average closing price of underlying securities in five trading days before the reporting date;

Q_0 : quantity of outstanding covered warrants issued by the Company;

k : conversion ratio;

P_1 : price of underlying securities in accordance with Circular 102 as described in Note 3(c)(i);

Q_1 : quantity of underlying securities used to hedge for the covered warrants issued by the Company;

r : market risk coefficient of covered warrants in accordance with Circular 102 as described in Note 3(c)(i); and

MD : margin deposit value when the Company issued the covered warrants.

The underlying securities in the above formula shall satisfy the following conditions: being included in the issuance plan or registered with the State Securities Commission of Vietnam on the use of these securities to hedge against the risks of covered warrants; and being the underlying securities of the covered warrants.

In case of loss from covered warrants issued by the Company, the Company shall calculate exposures to market risk of underlying securities from the hedging activities instead of calculate exposures to market risk of the issued covered warrants.

ACB Securities Company Limited

Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

The Company shall calculate the exposure to market risk of positive differences from the value underlying securities of the covered warrants issued by the Company and the required value underlying securities of the covered warrants. The amount required to hedge covered warrants must be correspondence to hedging amount.

(iii) Market risk value of futures contract:

$$\begin{aligned} \text{Exposures to market risk} &= \text{Max} \{ [(\text{Value of closing settlement} - \text{Value of purchased securities}) * \text{Market risk coefficient of futures contract} - \text{Margin deposit value}], 0 \} \\ \text{Value of closing settlement} &= \text{Closing settlement price} * \text{Open volume} \end{aligned}$$

The value of purchased securities in the above formula is the value of underlying securities purchased by the Company to cover the future contractual obligations;

Margin deposit value in the above formula is the value of assets that the Company deposits for trading, dealing and creating a market related to future contracts.

(d) Settlement risk value

Settlement risk value is the value corresponding to the level of loss which may occur if a counterparty is unable to settle obligations or transfer assets on time as committed. Settlement risk value is determined at the end of transaction date or contract date as follows:

- Settlement risk value before the due date for payment/transfer of securities is determined in accordance with following principle:

Settlement risk value before due date:

$$= \text{Value of the asset with settlement risk} * \text{Settlement risk coefficient by counterparty}$$

The above principle to determine settlement risk value before due date is applicable for following contracts:

- Term deposits at credit institutions, certificates of deposit issued by credit institutions;
 - Securities lending contracts and securities borrowing contracts in compliance with laws;
 - Repurchase agreements in compliance with laws;
 - Reverse repurchase agreements in compliance with laws;
 - Margin loan contracts in compliance with laws;
 - Underwriting contracts signed with other organisations in an underwriting syndicate in the form of a firm undertaking in which the Company is the lead underwriter; and
 - Receivables from securities trading activities in compliance with laws.
- For underwriting contracts signed with other organisations in an underwriting syndicate in the form of a firm undertaking in which the Company is the lead underwriter, the settlement risk value shall be 30% of the residual value of an underwriting contract for which payment has not been made.

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

- Overdue settlement risk value is determined in accordance with following principle:

Overdue settlement risk value:

= Value of the asset with settlement risk * Settlement risk coefficient by overdue status

The principle of determining of overdue settlement risk value for overdue receivables and securities which are not transferred on time, including securities and cash not yet received from following contracts, transactions:

- Term deposits at credit institutions, certificates of deposit issued by credit institutions;
 - Securities lending contracts and securities borrowing contracts in compliance with laws;
 - Repurchase agreements in compliance with laws;
 - Reverse repurchase agreements in compliance with laws;
 - Margin loan contracts in compliance with laws;
 - Receivables from customers relating to securities trading activities in compliance with laws;
 - Receivable including matured bonds, valuable papers, debt instruments not yet redeemed on maturity date; and
 - Assets for transfers which has expired, including securities in trading activities of the Company and securities of customers in securities brokerage activities.
- Contracts, transactions, and other equity with potential settlement risk; repurchase and resale agreements of securities or similar agreements, receivables from debt trading transactions with counterparties other than the Vietnam Asset Management Company (VAMC) and the Vietnam Debt and Asset Trading Corporation (DATC), the settlement risk value is determined as follows:
 - Deposit agreements or agreements for purchasing real estate, and economic agreements of similar nature: Settlement risk value = Deposit amount * 150%
 - Loans, receivables from customers (excluding margin loan contracts or receivables from customers relating to securities trading activities in compliance with laws): Settlement risk value = Loan, receivable amount * 150%
 - Other contracts or transactions: Settlement risk value = Total value of the asset with settlement risk * 100%.
 - For advances with the remaining term under 90 days is determined in accordance with following principle:

Value of the asset with settlement risk		Settlement risk coefficient	Settlement risk value
Total value of advances	Accounted for 0% up to 2% of the equity of the Company at the valuation date	8%	Settlement risk value: = Value of the asset with settlement risk * Settlement risk coefficient
	Accounted for more than 2% to under 5% of equity of the Company at the valuation date	50%	
	Accounted for 5% and more of the equity of the Company	100%	

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

(i) Settlement risk coefficient

Settlement risk coefficient by counterparty in accordance with the requirements of Circular 91 is as follows:

No.	Counterparty of the Company	Settlement risk coefficient
1	The Government, issuing organisations guaranteed by the Government and Central banks of countries in OECD, People's committee of provinces and cities under Central authority	0%
2	The Stock Exchanges, Vietnam Securities Depository and Clearing Corporation	0.8%
3	Credit institutions, financial institutions, and securities trading organisations established in countries in OECD and with a credit rating satisfying the internal regulations of the Company	3.2%
4	Credit institutions, financial institutions, and securities trading organisations established in countries outside OECD; or established in countries in OECD but with a credit rating not satisfying the internal regulations of the Company	4.8%
5	Credit institutions, financial institutions, securities trading organisations, securities investment funds, securities investment companies established and operating in Vietnam	6%
6	Other organisations and individuals	8%

Settlement risk coefficient by overdue status in accordance with the requirements of Circular 91 is as follows:

No.	Overdue status, transfer of securities	Settlement risk coefficient
1	0 - 15 days after the due date for payment/transfer of securities	16%
2	16 - 30 days after the due date for payment/transfer of securities	32%
3	31 - 60 days after the due date for payment/transfer of securities	48%
4	Above 60 days after the due date for payment/transfer of securities	100%

Time for payment/transfer of securities is in accordance with regulations on derivative securities (for derivative securities), T+2 (for listed securities), T+1 (for listed bonds), or T+n (for transactions agreed outside the trading system within n days following contractual terms).

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

(ii) Value of assets with settlement risk

- *Value of assets with settlement risk in securities borrowing activities, securities lending activities, margin activities, and repurchase/reverse repurchase agreements:*

No.	Type of transaction	Value of assets with settlement risk
1	Term deposits, deposit certificates and unsecured loans	Total value of the deposits, deposit certificates and loans
2	Securities lending	Max {(Market value of the contract – Value of collateral assets (if any)), 0}
3	Securities borrowings	Max {(Value of collateral assets – Market value of the contract), 0}
4	Reverse repurchase agreements	Max {(Contract value calculated in accordance with purchase price – Market value of the contract * (1 – Market risk coefficient)), 0}
5	Repurchase agreements	Max {(Market value of the contract * (1 – Market risk coefficient) – Contract value based on the selling price), 0}
6	Margin loans (lending to customers to purchase securities)/Other arrangements with similar nature	Max {(Outstanding loan balance – Value of collateral assets), 0}

Outstanding balance comprises the principal, interest and related fees.

Value of collateral assets is based on the market value. When the market values of collateral assets are not available, market values are determined in accordance with the Company's internal methodology.

- *Value of assets with settlement risk in securities trading activities:*

No.	Time	Value of assets with settlement risk
A. For the sale of securities transactions (seller is the Company or the Company's customers in brokerage activities)		
1	Before the due date for payment	0
2	After the due date for payment	Market value of the contract (if the market value is lower than the transaction price)
		0 (if the market value is higher than the transaction price)
B. For the purchase of securities transactions (buyer is the Company or the Company's customers in brokerage activities)		
1	Before the due date for securities transfer	0
2	After the due date for securities transfer	Market value of the contract (if the market value is higher than the transaction price)
		0 (if the market value is lower than the transaction price)

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

- *Settlement risk values of overdue accounts receivable, matured bonds and debt instruments are the underlying amounts including par value plus accrued interest and fees, less actual cash previously received, if any.*

(iii) Deductions from the values of assets with settlement risk

The Company deducts the values of collateral assets received from counterparties or customers from the values of assets with settlement risk when determining the values of assets with settlement risk if the contracts and transactions meet the following criteria:

- The counterparties or customers have collateral assets to secure for their obligations including cash, cash equivalents, valuable papers, transferable money market instruments, listed securities, registered securities on the Vietnam Stock Exchange and its subsidiaries (hereinafter referred to as “Stock exchanges”), government bonds, or bonds underwritten by the Ministry of Finance;
- The Company has the right to control, manage, use or transfer the collateral assets if the counterparties or customers fail to settle the obligations according to the contractual schedules.

Value of collateral assets deducted from the value of assets with settlement risk is calculated as follows:

$$\text{Value of collateral assets} = \text{Asset quantity} * \text{Asset value per unit} * (1 - \text{Market risk coefficient})$$

Asset value is determined in accordance with the requirements of Circular 102 as described in Note 3(c)(i).

Market risk coefficient is determined in accordance with the requirements of Circular 102 as described in Note 4.

(iv) Settlement risk value increase

Settlement risk values are increased in the following cases:

- Increase by 10% if the value of term deposits, certificates of deposit, loans, undue receivables, reserve repurchase agreements, repurchase agreements to any organisation or individual and group of related organisations and individuals (if any) accounts for from more than 10% up to 15% of the Company's equity;
- Increase by 20% if the value of term deposits, certificates of deposit, loans, undue receivables, reserve repurchase agreements, repurchase agreements to any organisation or individual and group of related organisations and individuals (if any), accounts for from more than 15% up to 25% of the Company's equity;
- Increase by 30% if the value of term deposits, certificates of deposit, loans, undue receivables, reserve repurchase agreements, repurchase agreements to any organisation or individual and group of related organisations and individuals (if any), or to any individuals and entities related to such individuals (if any), accounts for more than 25% of the Company's equity.

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

(v) *Netting off values of assets with settlement risk*

The values of assets with settlement risk are netted off when fully meeting the following conditions:

- The settlement risk is related to the same counterparty;
- The settlement risk arises from the same type of transactions; and
- The netting off is agreed by the parties in writing.

(e) *Operational risk value*

Operational risk value is the value corresponding to the level of loss which may occur due to a technical or system error, human error during the operations, shortage of capital arising from expenses, losses from investment activities, or other reasons.

The operational risk value of the Company is calculated at the higher of 25% of the operating expenses in the latest twelve-month period prior to the reporting date and 20% of its minimum charter capital for business operations of the Company in accordance with prevailing regulations.

Expenses subject to operational risk include all costs incurred during the twelve-month period prior to the reporting date after deducting:

- Depreciation and amortisation expenses;
- Addition to/(reversal of) allowance for diminution in the value of short-term financial assets and collaterals;
- Addition to/(reversal of) allowance for diminution in the value of long-term financial assets;
- Addition to/(reversal of) allowance for doubtful debts;
- Addition to/(reversal of) allowance for diminution in value of other short-term assets;
- Expenses from revaluation loss of financial assets at fair value through profit or loss;
- Interest expenses;
- Expense from revaluation of covered warrants payables;
- Unrealised gains or losses from revaluation of foreign currencies; and
- Financial expense and other non-monetary expenses from operating activities of the Company.

Phu Hung Securities Corporation
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

4. Market risk value

Investment portfolio as of 30 June 2026		Risk coefficient %	Risk exposure VND	Risk value VND
		(1)	(2)	(3)=(1)*(2)
I.	Cash and cash equivalents, money market instruments			
1	Cash (VND) and demand deposits	0	1,780,841,619,325	-
2	Cash equivalents	0	-	-
3	Valuable papers and transferable money market instruments, certificate of deposits	0	-	-
II.	Government bonds			
4	Zero-coupon Government bonds	0	-	-
5	Government coupon bonds (including public bonds and previously issued construction bonds), government bonds issued by governments of countries in OECD or bonds guaranteed by the government or central bank of countries in OECD, and bonds issued by IBRD, ADB, IADB, AFDB, EIB and EBRD, local government bonds	3	1,337,193,722,935	40,115,811,688
III.	Listed and unlisted credit institutions bonds			
6	Credit institutions bonds with remaining terms to maturity of less than 1 year, including convertible bonds	0	-	-
	Credit institutions bonds with remaining terms to maturity of 1 year to 3 years, including convertible bonds	3	-	-
	Credit institutions bonds with remaining terms to maturity of 3 years to 5 years, including convertible bonds	5	-	-
	Credit institutions bonds with remaining terms to maturity of 5 years and above, including convertible bonds - <i>Unlisted bonds issued by Joint Stock Commercial Bank for Investment and Development of Vietnam are rated Ba2 by Moody as of 29 May 2026</i>	10	504,442,465,753	50,444,246,575

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

Investment portfolio as of 30 June 2026		Risk coefficient %	Risk exposure VND	Risk value VND
		(1)	(2)	(3)=(1)*(2)
IV.	Corporate bonds			
7	Listed corporate bonds			
	Listed bonds with remaining terms to maturity of less than 1 year, including convertible bonds	0	-	-
	Listed bonds with remaining terms to maturity of 1 year to 3 years, including convertible bonds	5	-	-
	Listed bonds with remaining terms to maturity of 3 years to 5 years, including convertible bonds	10	-	-
	Listed bonds with remaining terms to maturity of 5 years and above, including convertible bonds	15	-	-
8	Unlisted corporate bonds			
	Unlisted bonds issued by listed companies with remaining term to maturity of less than 1 year, including convertible bonds	5	-	-
	Unlisted bonds issued by listed companies with remaining terms to maturity of 1 year to 3 years, including convertible bonds: - <i>Unlisted bonds of BAF Vietnam Agriculture Joint Stock Company are rated vnA by Saigon Ratings as of 2 April 2026</i>	10	272,906,442,000	27,290,644,200
	Unlisted bonds issued by listed companies with remaining terms to maturity of 3 years to 5 years, including convertible bonds	20	-	-
	Unlisted bonds issued by listed companies with remaining terms to maturity of 5 years and above, including convertible bonds	25	-	-
	Unlisted bonds issued by other companies with remaining term to maturity of less than 1 year, including convertible bonds	15	-	-
	Unlisted bonds issued by other companies with remaining terms to maturity of 1 year to 3 years, including convertible bonds	20	-	-
	Unlisted bonds issued by other companies with remaining terms to maturity of 3 years to 5 years, including convertible bonds	30	-	-

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

Investment portfolio as of 30 June 2026		Risk coefficient %	Risk exposure VND	Risk value VND
		(1)	(2)	(3)=(1)*(2)
	Unlisted bonds issued by other companies with remaining terms to maturity of 5 years and above, including convertible bonds	35	-	-
V.	Shares			
9	Ordinary shares and preference shares of companies listed on the Stock Exchange	10	1,453,003,221,100	145,300,322,110
10	Ordinary shares and preference shares of unlisted public companies registered for UPCOM trading	20	-	-
11	Ordinary shares and preference shares of public companies which have been registered for depository, but have not been listed or not yet registered for trading; shares of Initial Public Offerings (IPO)	30	-	-
VI.	Securities investment fund certificates			
12	Public Funds, including public investment companies	10	1,373,000,000	137,300,000
13	Member Funds	50	-	-
14	Separate investment companies	30	-	-
VII.	Warning, under control, restricted, temporarily stopped, suspended, delisted and cancelled for trading securities			
15	Warning securities	35	35,353,281,600	12,373,648,560
16	Under control securities	40	-	-
17	Temporarily stopped and restricted for trading securities	60	988,585	593,151
18	Suspended for trading securities	70	-	-
19	Delisted and cancelled for trading securities	80	9,062,981	7,250,385
VIII.	Derivative securities			
20	Futures contracts on stock index	8	67,519,430,000	-
	Calculation method: Risk value = Max {((Settlement value of closing day - value of purchased securities to secure settlement obligation of future contracts) * market risk coefficient of future contracts - Margin deposit value (contribution to clearing fund for open positions of securities companies)), 0}. Settlement value of closing day = Closing settlement price * open volume.			
21	Futures contracts on government bonds	3	-	-
	Calculation method: Risk value = Max {((Settlement value of closing day - value of purchased securities to secure settlement obligation of future contracts) * market risk coefficient of future contracts - Margin deposit value (contribution to clearing fund for open positions of securities companies)), 0}. Settlement value of closing day = Closing settlement price * open volume.			

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

Investment portfolio as of 30 June 2026		Risk coefficient %	Risk exposure VND	Risk value VND
		(1)	(2)	(3)=(1)*(2)
IX.	Other securities			
22	Shares listed in foreign markets belong to standard index	25	-	-
23	Shares listed in foreign markets not belong to standard index	100	-	-
24	Covered warrants listed on the Ho Chi Minh City Stock Exchange	8	-	-
25	Exchange arbitrage	2	-	-
26	Shares, capital contributions, other securities and other investment assets	80	21,410,460,000	17,128,368,000
27	Covered warrants issued by securities companies		-	-
	Calculation method: Exposures to market risk = Max {[$(P0 * Q0 / k - P1 * Q1) * r - MD$], 0}			
28	Securities formed from hedging activities for covered warrants issued by securities companies (in case of covered warrants are not at gains)	10	659,495,618,000	65,949,561,800
29	The positive difference between the value of underlying securities used for hedging activities and the value of underlying securities necessary to hedge risks for covered warrants	10	32,510,082,700	3,251,008,270
X.	Increased risks (if any)			
	Securities code	Increased Rate %	Risk exposure VND	Risk value VND
1.	BID12505	10	504,442,465,753	50,444,246,575
2.	BAF12501	10	272,906,442,000	27,290,644,200
TOTAL MARKET RISK (I+II+III+IV+V+VI+VII+VIII+IX+X)				439,733,645,514

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

5. Settlement risk value

	Risk value VND
Settlement risk before due date (Note 5.I)	596,629,323,075 ✓
Overdue settlement risk (Note 5.II)	118,836,143,657 ✓
Risk from other advances, contracts and transactions (Note 5.III)	52,480,000 ✓
Incremental risk (Note 5.IV)	84,593,869,375 ✓
Total settlement risk	800,111,816,107 ✓

	Risk coefficient Type of transaction	Risk value (VND)						Total risk value (VND)
		0%	0.8%	3.2%	4.8%	6%	8%	
		(1)	(2)	(3)	(4)	(5)	(6)	
I	Settlement risk before due date as of 30 June 2026							
1	Term deposits, certificates of deposit and unsecured loans, receivables from the securities trading and securities services and other items bore settlement risk (i)	-	-	-	-	595,509,215,874	1,120,107,201	596,629,323,075 ✓
2	Financial asset loans/other economic contracts of a similar nature	-	-	-	-	-	-	- ✓
3	Financial asset borrowings/other economic contracts of a similar nature	-	-	-	-	-	-	- ✓
4	Reverse repurchase agreements/other economic contracts of a similar nature	-	-	-	-	-	-	- ✓
5	Repurchase agreements/other economic contracts of a similar nature	-	-	-	-	-	-	- ✓
	Total settlement risk before due date							596,629,323,075 ✓

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

II Overdue settlement risk as of 30 June 2026				
	Overdue status	Risk coefficient (%)	Risk exposure (VND)	Risk value (VND)
1	0 - 15 days after the due date for payment/transfer of securities	16	-	-
2	16 - 30 days after the due date for payment/transfer of securities	32	-	-
3	31 - 60 days after the due date for payment/transfer of securities	48	-	-
4	Above 60 days after the due date for payment/transfer of securities	100	118,836,143,657	118,836,143,657
	Total overdue settlement risk			118,836,143,657

No.	Description	Risk coefficient (%)	Risk exposure (VND)	Risk value (VND)
III Risks from advances, contracts, other transactions as at 30 June 2026				
1	Contracts, transactions, and uses of funds; repurchase and resale agreements of securities or similar agreements; receivables from debt trading transactions with counterparties other than the Vietnam Asset Management Company (VAMC) and the Vietnam Debt and Asset Trading Corporation (DATC)			
	- Deposit agreements or agreements for purchasing real estate, and economic agreements of similar nature	150	-	-
	- Loans or receivables from customers	150	-	-
	- Other contracts or transactions	100	-	-
	Advances whose remaining repayment term is under 90 days:			
	- Advances with the remaining repayment period of less than 90 days account for 0% up to 2% of the Company's equity	8	656,000,000	52,480,000
	- Advances with the remaining repayment period of less than 90 days account for more than 2% to under 5% of the Company's equity	50	-	-
	- Advances with the remaining repayment period of less than 90 days account for 5% and above of the Company's equity	100	-	-
	Total settlement risk from advances, contracts, other transactions			52,480,000

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

No.	Description	Risk coefficient (%)	Risk exposure (VND)	Risk value (VND)
IV	Other increased risks as of 30 June 2026 by counterparties			
1	Joint Stock Commercial Bank for Investment and Development of Vietnam (Increased rate is 30%)	6	4,198,565,875,494	75,574,185,759
2	Vietnam Joint Stock Commercial Bank for Industry and Trade (Increased rate is 10%)	6	1,503,280,602,743	9,019,683,616
	Total additional risk			800,111,816,107

- (1) Settlement risk value applicable to the Government, issuing organisations guaranteed by the Government or the Ministry of Finance, the State Bank of Vietnam, governments and central banks in OECD countries, people's committees of provinces and cities under central authority;
- (2) Settlement risk value applicable to the Stock Exchanges, Vietnam Securities Depository Corporation;
- (3) Settlement risk value applicable to credit institutions, financial institutions, and securities trading organisations established in OECD countries and have a credit rating that satisfy internal regulations of the Company;
- (4) Settlement risk value applicable to credit institutions, financial institutions, and securities trading organisations established outside OECD countries and do not satisfy internal regulations of the Company;
- (5) Settlement risk value applicable to credit institutions, financial institutions, and securities trading organisations, securities investment funds, securities investment companies established and operating in Vietnam;
- (6) Settlement risk value applicable to other organisations and individuals.



ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

- (i) Term deposits, certificates of deposit, unsecured loans, and receivables from the securities trading and securities services and other items bore settlement risk includes the followings:

	Risk exposure VND	Settlement risk coefficient %	Risk value VND
Term deposits	9,583,171,057,389 ✓	6	574,990,263,443 ✓
Certificates of deposit	72,463,305,214 ✓	6	4,347,798,313 ✓
Interest receivables from term deposits	269,519,235,296 ✓	6	16,171,154,118 ✓
			595,509,215,874 ✓
Receivables from securities trading and securities services	14,001,340,017 ✓	8	1,120,107,201 ✓
Total			596,629,323,075

6. Operational risk value

No.	Items	Twelve-month period ended 30 June 2026 VND
I.	Total operating expenses for twelve-month period ended 30 June 2026	3,970,208,016,121 ✓
II.	Deductions from total operating expenses	2,680,280,742,224 ✓
1.	Depreciation and amortisation expenses	24,092,104,853 ✓
2.	Addition to/(reversal of) allowance for diminution in the value of short-term financial assets and collaterals	45,430 ✓
3.	Addition to/(reversal of) allowance for diminution in the value of long-term financial assets and collaterals	-
4.	Addition to/(reversal of) allowance for doubtful debts	-
5.	Addition to/(reversal of) allowance for diminution in value of other short-term assets	-
6.	Expenses from revaluation loss of financial assets at fair value through profit or loss	1,185,044,501,528 ✓
7.	Interest expense	1,459,442,728,428 ✓
8.	Expense from revaluation of covered warrants payables	11,701,361,985 ✓
9.	Unrealised gains or losses from revaluation of foreign currency	-
10.	Financial expense and other non-monetary expense from operating activities of the Company	-
III.	Total expenses after deductions (III = I – II)	1,289,927,273,897 ✓
IV.	25% of total expenses after deductions (IV = 25% III)	322,481,818,474 ✓
V.	20% of minimum charter capital of business operations of the Company	240,000,000,000 ✓
	TOTAL OPERATIONAL RISK (=Max {IV, V})	322,481,818,474

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

7. Liquid capital

No.	Item	Liquid capital as of 30 June 2026		
		Liquid capital VND	Deductions VND	Additions VND
A	Equity			
1	Share capital, excluding redeemable preference shares (if any)	11,000,000,000,000	/	
2	Capital surplus, excluding redeemable preference shares (if any)	-		
3	Treasury shares	-		
4	Convertible bonds options - Capital component	-		
5	Other owner equity	-		
6	Differences on revaluation of assets at fair value	-		
7	Reserve to supplement charter capital	147,003,969,513	/	
8	Financial reserve and operational risk fund	167,626,370,395	/	
9	Other equity funds	-		
10	Realised retained profits	3,507,065,938,707	/	
11	Allowance for diminution in value of financial assets	118,775,097,437	/	
12	Differences on revaluation of fixed assets	-		
13	Foreign exchange differences	-		
14	Convertible debts			-
15	Total reductions or increases in securities included in financial investments (i)		3,793	426,513
16	Other capital (if any)	-	/	
1A	Sub-total		14,940,471,798,772	
B	Current assets			
I	Financial assets			
1	Cash and cash equivalents			
2	Financial assets at fair value through profit or loss (FVTPL)			
	- Securities with potential market risks			
	- Securities deducted from liquid capital			-

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

No.	Item	Liquid capital as of 30 June 2026		
		Liquid capital VND	Deductions VND	Additions VND
3	Held-to-maturity investments (HTM)			
	- Securities with potential market risks			
	- Securities deducted from liquid capital			-
4	Loans			
5	Available-for-sale financial assets (AFS)			
	- Securities with potential market risks			
	- Securities deducted from liquid capital			-
6	Allowance for diminution in value of financial assets			
7	Receivables (from sale of financial assets, dividends and accrued dividend receivables and interest receivables from financial assets)			
	- Receivables with remaining term to maturity of 90 days or less			
	- Receivables with remaining term to maturity of more than 90 days		50,000	/
	- Receivables not yet due but the counterparties become insolvent		-	
8	Undistributed covered warrants			
9	Underlying security for hedging purpose when issue of covered warrants			
10	Receivables from services rendered			
	- Receivables with remaining term to maturity of 90 days or less			
	- Receivables with remaining term to maturity of more than 90 days		-	
	- Receivables not yet due but the counterparties become insolvent		-	
11	Internal receivables			
	- Internal receivables with remaining term to maturity of 90 days or less			
	- Internal receivables with remaining term to maturity of more than 90 days			-



ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

No.	Item	Liquid capital as of 30 June 2026		
		Liquid capital VND	Deductions VND	Additions VND
	- Internal receivables not yet due but the counterparties become insolvent		-	
12	Receivables from securities trading errors			
	- Receivables with remaining term to maturity of 90 days or less			
	- Receivables with remaining term to maturity of more than 90 days		-	
	- Receivables not yet due but the counterparties become insolvent		-	
13	Other receivables			
	- Other receivables with remaining term to maturity of 90 days or less			
	- Other receivables remaining term to maturity of more than 90 days		3,758,863	
	- Other receivables not yet due but the counterparties become insolvent		-	
14	Allowance for diminution in value of receivables			
II	Other current assets			
1	Advances			
	- Advances with remaining term to maturity of 90 days or less			
	- Advances remaining term to maturity of more than 90 days		-	
	- Advance not yet due but the counterparties become insolvent		-	
2	Office tools and supplies		-	
3	Short-term prepaid expenses		22,652,537,045	
4	Short-term mortgage, collaterals and deposits		44,000,000	
5	Deductible VAT		575,999,847	
6	Taxes and other receivables from the State		-	
7	Other current assets		21,027,584,924	
8	Allowances for diminution in value of other current assets			
1B	Sub-total		44,303,930,679	
C	Non-current assets			
I	Non-current financial assets			

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

No.	Item	Liquid capital as of 30 June 2026		
		Liquid capital VND	Deductions VND	Additions VND
1	Long-term receivables		-	
2	Investments			
2.1	Held-to-maturity investments (HTM)			
	- Securities with potential market risks			
	- Securities deducted from liquid capital		-	
2.2	Investments in subsidiaries		1,050,000,000,000	✓
2.3	Other long-term investments		-	
II	Fixed assets		101,816,494,272	✓
III	Investment properties		-	
IV	Construction in progress		4,218,900,000	✓
V	Other long-term assets			
1	Long-term mortgage, collaterals and deposits		6,494,463,100	✓
2	Long-term prepaid expenses		35,826,206,334	✓
3	Deferred tax assets		77,058,854	✓
4	Deposits at Payment Support Fund		20,000,000,000	✓
5	Other long-term assets		15,070,026,946	✓
VI	Asset items subject to qualification, adverse opinion/conclusion or disclaimer in audited/reviewed financial statements but not yet calculated as deductions pursuant to Article 5		-	
1C	Sub-total		1,233,503,149,506	✓
D	Deposits and guarantees			
1	Deposit amount			
1.1	Contribution value to Payment Support Fund of the Vietnam Securities Depository and Clearing Corporation		-	
1.2	Contribution value to Clearing Fund of the central payment partner for the open position of the clearing members		-	
1.3	Cash deposit and bank's payment guarantee when issue of covered warrants		397,500,000,000	

ACB Securities Company Limited
Notes to the Financial Safety Ratio Report as of 30 June 2026 (continued)

No.	Item	Liquid capital as of 30 June 2026		
		Liquid capital VND	Deductions VND	Additions VND
2	The value of the collateral used to secure the obligation of securities company and organisations, other individuals		450,000,000,000	✓
1D	Sub-total		847,500,000,000	✓
	LIQUID CAPITAL = 1A-1B-1C-1D		12,815,164,718,587	✓

(i) Total reductions or increases in securities included in financial investments

Details of total reductions or increases in securities included in financial investments which were adjusted from the liquid capital as of 30 June 2026 were as follows:

	Carrying value VND	Market value VND	Difference VND
Increases			
Financial assets at FVTPL			
Unlisted shares	643,487	1,070,000	426,513
Deductions			
Financial assets at FVTPL			
Unlisted shares	587,157	583,364	3,793

12 August 2026



Ms. Vo Van Van
Chief Accountant



Ms. Do Thi Ngoc Hanh
Head of Internal Control Department



Mr. Nguyen Duc Hoan (*)
General Director

(*) Authorised signature on the Financial Safety Ratio Report according to Letter of Authorisation No. 02/GUQ-ACBS.26 dated 12 February 2026.