

PRUDENTIAL RATIO STATEMENT

VIETNAM FORTUNE FUND MANAGEMENT JOINT STOCK COMPANY

As at 31 December 2025

(audited)



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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Vietnam Fortune Fund Management Joint Stock Company (“the Company”) presents its report and the Company’s financial statements as at 31 December 2025.

THE COMPANY

Vietnam Fortune Fund Management Joint Stock Company (abbreviated as VFC) was established and operates under License No 28/UBCK-GP dated 25 January 2008 issued by the The State Securities Commission of Vietnam. During its operation, the Company has been granted additional Licenses for adjustment and the most recent amended is No. 103/GPĐC-UBCK, issued by the State Securities Commission on December 30, 2024.

The Company's main activities are to establish and manage securities investment funds, manage securities investment portfolios; provide securities investment consulting; and carry out other related business activities in accordance with the provisions of law.

The Company’s head office is located at: 11th Floor, Doji Tower Building, 5 Le Duan, Van Mieu - Quoc Tu Giam Ward, Hanoi, Vietnam.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

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

Mr. Nguyen Viet Anh	Chairman	
Mrs. Nguyen Thi Phuong Thuy	Member	Appointed on 04 August, 2025
Mr. Pham Huy Trung	Member	Dismissed on 04 August, 2025
Mrs. Vo Anh Tu	Member	

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

Mrs. Vo Anh Tu	General Director
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The members of the Board of Supervision are:

Mr. Ngo Trung Dung	Head of Control Department
Mrs. Hoang Khanh Ly	Member
Mrs. Nguyen Thuy Anh	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the year and until the preparation of this Prudential Ratio Statement is Mr. Nguyen Viet Anh - Chairman of the Board of Directors.

Mrs.Vo Anh Tu - General Director is authorized by Mr. Nguyen Viet Anh to sign this Prudential Ratio Statement for the fiscal year ended as at 31 December 2025, pursuant to Power of Attorney No.01/2024/VBUQ-VFC-CT dated December 31, 2024 issued by Chairman of the Board of Directors.

AUDITORS

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

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

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

The Board of Management confirms that the Prudential ratio statements give a true and fair view of prudential ratios of Company as at 31 December 2025, accordance with Circular No.91/2020/TT-BTC dated 13 November 2020, of the Ministry of Finance on the prudential ratio and the handling measures for the securities institutions that fail to achieve the prudential ratio, as amended and supplemented by Circular No.102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance, in the preparation and presentation of the Prudential ratio statement as of December 31, 2025.

Other Commitment

The Board of Management commits that the Company complies with Decree 155/2020/ND-CP dated December 31, 2020, detailing the implementation of certain articles of the Securities Law, and that the Company does not violate the obligation to disclose information as prescribed in Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding information disclosure on the Securities Market, and Circular No.68/2024/TT-BTC dated September 18, 2024, of the Ministry of Finance amending and supplementing certain articles of Circular No. 96/2020/TT-BTC.

On behalf of The Board of Management



Vo Anh Tu
General Director

Hanoi, March 27 2026

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INDEPENDENT AUDITORS' REPORT

To: **Shareholders, The Board of Directors and The Board of Management
Vietnam Fortune Fund Management Joint Stock Company**

We have audited the Prudential ratio statement as at 31 December 2025 of Vietnam Fortune Fund Management Joint Stock Company prepared on March 27 2026, as set out on pages 06 to 16, was prepared by The Board of Management of Vietnam Fortune Fund Management Joint Stock Company in accordance with the Circular No.91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on the prudential ratio and the handling measures for the securities institutions that fail to achieve the prudential ratio, as amended and supplemented by Circular No.102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance.

The Board of Management' responsibility

The Board of Management responsible for the preparation of Prudential ratio statement that give a true and fair view in accordance with the Circular No.91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on the prudential ratio and the handling measures for the securities institutions that fail to achieve the prudential ratio, as amended and supplemented by Circular No.102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance and for such internal control as management determines is necessary to ensure the preparation of Prudential ratio statement that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these Prudential ratio statement based on our audit. We conducted our audit in accordance with Vietnamese standards on auditing No.800 - "The Auditor's report on special purpose audit engagements" and relevant others Vietnamese Standards on Auditing. Those standards require that we comply with standards, ethical requirements, plan and perform the audit to obtain reasonable assurance about whether the Prudential ratio statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Prudential ratio statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Prudential ratio statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of Prudential ratio statement that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the Prudential ratio statement.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Auditor's opinion

In our opinion, the Prudential ratio statement of Vietnam Fortune Fund Management Joint Stock Company give a true and fair view of the prudential ratios of the Company as at 31 December 2025, in accordance with the provisions of Circular No.91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on the prudential ratio and the handling measures for the securities institutions that fail to achieve the prudential ratio, as amended and supplemented by Circular No.102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance.

Accounting policy

We draw readers' attention that Prudential ratio statement is prepared to help Vietnam Fortune Fund Management Joint Stock Company to meet the requirements of the State Securities Commission. As a result, Prudential ratio statement may not be suitable for other purposes.

Other matters

Vietnam Fortune Fund Management Joint Stock Company has prepared a Financial statements for the year ended at 31 December 2025 in accordance with Vietnamese Accounting Standards and System and comply with relevant statutory requirements relating to the preparation and presentation of financial statements and we have issued an Independent auditors' reports on that financial statements of Vietnam Fortune Fund Management Joint Stock Company on March, 27th 2026

AASC Auditing Firm Company Limited



Vu Xuan Bien

Deputy General Director

Certificate of registration to audit practice

No: 0743-2023-002-1

Ha Noi, March 27 2026

Nguyen Tuan Anh

Auditor

Certificate of registration to audit practice

No: 5305-2025-002-1

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No.:
Prudential ratio statement

To: The State Securities Commission

PRUDENTIAL RATIO STATEMENT

As at 31 December 2025

We commit that:

- (1) The Statement is based on the data updated on the date of making this statement in accordance with the Circular No.91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on the prudential ratio and the handling measures for the securities institutions that fail to achieve the prudential ratio, as amended and supplemented by Circular No.102/2025/TT-BTC dated October 29, 2025, of the Ministry of Finance;
- (2) The issues that might affect the financial condition of the Company, which arise after this statement is made, shall be updated in the succeeding statement;
- (3) We are responsible before law for the accuracy of the statement.



Le Thuy Trang
Preparer/ Chief Accountant



Luong Anh Chinh
Head of Internal Control



Vo Anh Tu
General Director

Hanoi, March 27 2026

I. LIQUID CAPITAL

NO.	CONTENTS	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
A	OWNERS' EQUITY	(1)	(2)	(3)
1	Paid-in capital, excluding redeemable preference shares (if any)	100,000,000,000		
2	Share premium, other capital, excluding redeemable preference shares (if any)	-		
3	Treasury stocks	-		
4	Additional reserve fund of charter capital (if any)	-		
5	Investment and development funds	-		
6	Financial reserve funds	-		
7	Other funds	54,906,131		
8	Realized undistributed profit after tax	1,405,294,949		
9	Balance of provision for impairment of assets	105,845,446		
10	Difference in revaluation of fixed assets	-		
11	Foreign exchange rate difference	-		
12	Convertible debts	-		
13	Total decrease or increase of securities of financial investment		78,218,800	4,228,127,122
14	Other equity (if any)	-		
1A	Total			105,715,954,848
B	Short-term assets			
I	<i>Cash and cash equivalents</i>			
II	<i>Short-term financial investments</i>			
1	Short-term investment			
	Securities exposed to market risks as prescribed in Clause 2 Article 9			
	Securities deducted from liquid capital as prescribed in Clause 5 Article 6		-	
2	Provision for devaluation of short-term investments			
III	<i>Short-term receivables, including receivables from entrusted activities</i>			
1	Receivables from clients			
	- Receivables from clients which are due within 90 days or less			
	- Receivables from clients which are due within more than 90 days		-	
	Undue receivable from insolvent partners		-	
2	Advance payment to suppliers		8,400,000	
3	Short-term profession operation receivables			
	Profession operation receivables which are due within 90 days or less			
	Profession operation receivables which are due within more than 90 days		-	
	Undue receivable from insolvent partners		-	

I. LIQUID CAPITAL

NO.	CONTENTS	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
4	Receivables from internal securities trading			
	Receivables from internal securities trading which are due within 90 days or less			
	Receivables from internal securities trading which are due within more than 90 days		-	
	Undue receivable from insolvent partners		-	
5	Receivables from securities trading			
	Receivables from securities trading which are due within 90 days or less			
	Receivables from securities trading which are due within more than 90 days		-	
	Undue receivable from insolvent partners		-	
6	Other receivables			
	Other receivables which are due within 90 days or less			
	Other receivables which are due within more than 90 days		443,835,616	
	Undue receivable from insolvent partners		-	
7	Provision for bad short-term receivables			
<i>IV</i>	<i>Inventory</i>			-
<i>V</i>	<i>Other short-term assets</i>			
1	Short-term prepaid expenses		42,156,761	
2	VAT deducted			
3	Taxes and payable to state budget			
4	Other short-term assets			
4.1	Advances			
	Advances with the remaining recovery period of 90 days or less			
	Advances with the remaining recovery period of more than 90 days		-	
	Undue advance from insolvent partners		-	
4.2	Other short-term assets			-
1B	Total			494,392,377
C	Long-term assets			
<i>I</i>	<i>Long-term receivables, including receivables from entrusted activities</i>			
1	Long-term receivables from clients			
	Long-term receivables from clients which are due within 90 days or less			
	Long-term receivables from clients which are due within more than 90 days		-	
	Undue receivable from insolvent partners		-	

I. LIQUID CAPITAL

NO.	CONTENTS	LIQUID CAPITAL		
		Liquid Capital	Deductions	Increases
2	Capital in affiliated units		-	
3	Long-term internal receivables			
	Long-term internal receivables which are due within 90 days or less			
	Long-term internal receivables which are due within more than 90 days		-	
	Undue receivable from insolvent partners		-	
4	Other long-term receivables			
	Other long-term receivables which are due within 90 days or less			
	Other long-term receivables which are due within more than 90 days		-	
	Undue receivable from insolvent partners		-	
5	Provision for bad long-term receivables			
II	Fixed assets		176,696,114	
III	Investment property		-	
IV	Long-term financial investments			
1	Investment in subsidiaries		-	
2	Long-term securities investments			
	Securities exposed to market risks as prescribed in Clause 2 Article 9			
	Securities deducted from liquid capital as prescribed in Clause 5 Article 6		-	-
3	Long-term abroad investments		-	
4	Other long-term investments		-	
5	Provision for devaluation of long-term financial investments			
V	Other long-term assets		194,574,086	
1	Long-term prepaid expenses		45,314,586	
2	Deferred tax assets		-	
3	Long-term mortgages		149,259,500	
VI	Assets that are qualified, adversed or disclaimed of opinion in audited or reviewed financial statements that are not deducted as prescribed in Article 6		-	
1C	Total			371,270,200
	LIQUID CAPITAL = 1A-1B-1C			104,850,292,271

PRUDENTIAL RATIO STATEMENT

As at 31 December 2025

II. RISK VALUE

Unit: VND

A	MARKET RISKS	Risk coefficient (%)	Scale of risk	Value of risk
		(1)	(2)	(3) = (1) x (2)
I	Cash and cash equivalents, instruments of the money market			-
1	Cash (VND) and demand deposits at bank	0	16,548,205,733	-
2	Cash equivalents	0	-	-
3	Valuable papers, negotiable instruments on the money market, certificates of deposit	0	30,000,000,000	-
II	Government bonds			-
4	Government bonds without interest	0	-	-
5	Government bonds, Government bonds belonging to OECD, or guaranteed by the Governments or Central Banks of the countries in this group, bonds issued by international organizations: IBRD, ADB, IADB, AFDB, EIB and EBRD, municipal bonds	3	-	-
III	Listed and unlisted bonds issued by credit institutions			-
6	Bonds of credit institutions with remaining maturity under 1 years, including convertible bonds	0	-	-
	Bonds of credit institutions with remaining maturity of 1 to under 3 years, including convertible bonds	3	-	-
	Bonds of credit institutions with remaining maturity of 3 to under 5 years, including convertible bonds	5	-	-
	Bonds of credit institutions with remaining maturity period is more than 05 years, including convertible bonds	10	-	-
IV	Corporate bonds			-
	Listed corporate bonds			-
7	Listed bonds of which the residual maturity period is less than 01 year, including convertible bonds	0	-	-
	Listed bonds of which the maturity period is 01 – 03 years, including convertible bonds	5	-	-
	Listed bonds of which the maturity period is 03 – 05 years, including convertible bonds	10	-	-
	Listed bonds of which the maturity period is more than 05 years, including convertible bonds	15	-	-
	Unlisted corporate bonds			-
8	Unlisted bonds of listed corporations which the residual maturity period is less than 01 year, including convertible bonds	5	-	-
	Unlisted bonds of listed corporations which the maturity period is 01 to under 03 years, including convertible bonds	10	-	-
	Unlisted bonds of listed corporations which the maturity period is 03 to under 05 years, including convertible bonds	20	-	-

PRUDENTIAL RATIO STATEMENT

As at 31 December 2025

II. RISK VALUE

Unit: VND

A	MARKET RISKS	Risk coefficient (%)	Scale of risk	Value of risk
		(1)	(2)	(3) = (1) x (2)
8	Unlisted bonds of listed corporations which the maturity period is more than 05 years, including convertible bonds	25	-	-
	Unlisted bonds of other corporations which the residual maturity period is less than 01 year, including convertible bonds	15	-	-
	Unlisted bonds of other corporations which the maturity period is 01 to under 03 years, including convertible bonds	20	-	-
	Unlisted bonds of other corporations which the maturity period is 03 to under 05 years, including convertible bonds	30	-	-
	Unlisted bonds of other corporations which the maturity period is more than 05 years, including convertible bonds	35	-	-
V	Shares			68,239,160
9	Common shares and preference shares listed at the Stock Exchange	10	682,391,600	68,239,160
10	Common shares and preference shares of public companies that have not been listed or registered via UpCom system	20	-	-
11	Common shares and preference shares of public companies that have registered for the depository, but have not been listed and registered to trade; initial public offering (IPO) shares	30	-	-
VI	Certificate of securities investment funds			5,664,000,000
12	Public funds, including public investment companies	10	56,640,000,000	5,664,000,000
13	Member funds	50	-	-
14	Private securities investment companies	30	-	-
VII	Securities under warning, control, trading restriction, suspension, termination, delisting, or trading cancellation			-
15	Securities which are warned	35	-	-
16	Securities which are controlled	40	-	-
17	Securities restricted or temporarily restricted from trading	60	-	-
18	Securities suspended from trading	70	-	-
19	Securities delisted, cancelled from trading	80	-	-
VIII	Derivative securities			-
20	Stock index futures	8	-	-

PRUDENTIAL RATIO STATEMENT*As at 31 December 2025***II. RISK VALUE**

Unit: VND

A MARKET RISKS				
Investment items	Risk coefficient (%)		Scale of risk	Value of risk
	(1)	(2)	(3) = (1) x (2)	
Calculation method: Risk value = Max {((End-of-day settlement value – value of securities purchased to secure the settlement obligation of futures contracts) × the 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.				
21	Government bond futures	3	-	-
Calculation method: Risk value = Max {((End-of-day settlement value – value of securities purchased to secure the settlement obligation of futures contracts) × the 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				
22	Shares listed on foreign markets under Indices specified in Appendix VIII	25	-	-
23	Shares listed on foreign markets not included in the Indices specified in Appendix VIII	100	-	-
24	Covered warrants listed on the Ho Chi Minh City Stock Exchange	8	-	-
25	Arbitrage transactions	2	-	-
26	Shares, capital contributions, other securities and other investment assets	80	-	-
X	The additional risk (if any) (based on the owner's equity after making all provisions)			1,699,200,000
	Securities code	Risk coefficient	Increased level	Scale of risk
				Value of risk
1	ETF VFCVN DIAMOND	10	30	56,640,000,000
A	TOTAL MARKET RISK VALUE (A= I+II+III+IV+V+VI+VII+VIII+IX+X)			7,431,439,160

VIETNAM FORTUNE FUND MANAGEMENT JOINT STOCK COMPANY

11th Floor, Doji Tower Building, No. 5 Le Duan, Van Mieu - Quoc Tu Giam Ward, Ha Noi City, Viet Nam

Prudential ratio statement
As at 31 December 2025

PRUDENTIAL RATIO STATEMENT

As at 31 December 2025

II. RISK VALUE

B. SETTLEMENT RISK

Risk before the due date (Note I)

Risk after the due date (Note II)

Risk from advances, contracts and other transactions (Note III)

Additional settlement risk (Note IV)

Total settlement risk value

	Risk value
Risk before the due date (Note I)	1,814,687,130
Risk after the due date (Note II)	19,226,646
Risk from advances, contracts and other transactions (Note III)	-
Additional settlement risk (Note IV)	540,000,000
Total settlement risk value	2,373,913,776

Unit: VND

Form of trading	Value of risk						Total value of risk
	(1)	(2)	(3)	(4)	(5)	(6)	
I							1,814,687,130
Risk before the due date							1,814,687,130
1 Term deposits, certificates of deposit, cash in securities trading accounts at securities companies, unsecured loans, receivables from securities trading activities, receivables from the sale of listed securities, and other items exposed to settlement risk.	-	-	-	-	1,813,542,052	1,145,078	
2 Given securities lending/economic agreements with the same nature	-	-	-	-	-	-	-
3 Taken securities lending/economic agreements with the same nature	-	-	-	-	-	-	-
4 Securities trading contracts with commitment to sell back/economic agreements with the same nature	-	-	-	-	-	-	-
5 Securities trading contracts with commitment to buy back/economic agreements with the same nature	-	-	-	-	-	-	-
6 Contracts to give loans for margin trading(for clients taking loans to buy securities)/economic agreement with the same nature	-	-	-	-	-	-	-

VIETNAM FORTUNE FUND MANAGEMENT JOINT STOCK COMPANY

Prudential ratio statement

11th Floor, Doji Tower Building, No. 5 Le Duan, Van Mieu - Quoc Tu Giam Ward, Ha Noi City, Viet Nam

As at 31 December 2025

PRUDENTIAL RATIO STATEMENT

As at 31 December 2025

II. RISK VALUE

Details of the settlement risk coefficients by counterparty are determined as follows:

No.	Settlement counterparties of the Company	Risk coefficient	Scale of risk	Value of risk
(1)	Governments, government-backed issuers, governments and central banks of OECD member countries; and People's Committees of centrally-governed provinces and cities	0%	-	-
(2)	Stock Exchanges, Vietnam Securities Depository and Clearing Corporation	0.80%	-	-
(3)	Credit institutions, financial institutions and securities companies established in OECD member countries with credit ratings that meet other conditions in accordance with the internal regulations of the securities business organization	3.20%	-	-
(4)	Credit institutions, financial institutions and securities companies established outside OECD member countries; or established in OECD member countries and not meeting other conditions under the Company's internal regulations	4.80%	-	-
(5)	Credit institutions, financial institutions, securities companies, securities investment funds and securities investment companies established and operating in Vietnam	6%	-	-
(6)	Other organizations, individuals and counterparties	8%	-	-

II Risk after the due date		19,226,646		
Overdue period	Risk coefficient	Scale of risk	Value of risk	
1 0 – 15 days after the deadline of settlement or securities transfer	16	-	-	-
2 16 – 30 days after the deadline of settlement or securities transfer	32	-	-	-
3 31 – 60 days after the deadline of settlement or securities transfer	48	-	-	-
4 60 days or more	100	19,226,646		19,226,646

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PRUDENTIAL RATIO STATEMENT*As at 31 December 2025***II. RISK VALUE**

III	Risks from advances, contracts, other transactions	Risk coefficient	Scale of risk	Value of risk
1	Contracts, transactions and capital utilizations other than those recorded under Points a, b, c, d, e, g of Clause 1, Article 10; commitments to repurchase or resale securities or contracts of a similar nature, except for those specified in Points c, d of Clause 1, Article 10; receivables arising from debt trading with counterparties other than the Vietnam Asset Management Company (VAMC) and Viet Nam Debt And Asset Trading Corporation (DATC)			-
	- Contracts or agreements for real estate deposits and other agreements of a similar economic nature (detailed by subject)	150	-	-
	- Other loans to and receivables from customers not falling under Points d, g, of Clause 1, Article 10 (detailed by subject)	150	-	-
	- Other contracts and transactions (detailed by subject)	100	-	-
	- Advances (detailed by subject)			
	+ Accounted for 0% to 2% of equity at the calculation date	8	-	-
	+ Accounted for more than 2% to less than 5% of equity at the calculation date	50	-	-
	+ Accounted for 5% or more of equity at the calculation date	100	-	-
IV	Increased risk (if any)			540,000,000
No.	Details of each loan and each partner			Value of risk
1	6 - month Term Deposit - Vietnam Prosperity Joint Stock Commercial Bank - Lang Ha Branch	30%	30,000,000,000	540,000,000
B	TOTAL VALUE OF SETTLEMENT RISK (B=I+II+III+IV)			2,373,913,776

PRUDENTIAL RATIO STATEMENT*As at 31 December 2025***II. RISK VALUE**

C	OPERATIONAL RISK (WITHIN 12 MONTHS)	Risk value
I	Total operating expenses incurred within 12 months up to 31 December 2025	8,802,139,600
II	Amounts deducted from the total expense	174,408,796
	1. Depreciation expenses	96,189,996
	2. Expenses/Provision for devaluation of short-term financial investments	78,218,800
	3. Expenses/Provision for devaluation of long-term financial investments	-
	4. Expenses/Provision for bad receivables	-
	5. Gain/Loss of unrealized foreign exchange	-
	6. Other non-cash expenses in operating activities	-
III	Total expense after deduction (III = I – II)	8,627,730,804
IV	25% of total expense after deduction (IV = 25% III)	2,156,932,701
V	20% of minimum charter capital for business operations of of securities companies	5,000,000,000
C	TOTAL VALUE OF OPERATIONAL RISK (C=Max {IV, V})	5,000,000,000
D	TOTAL VALUE OF RISK (A+B+C)	14,805,352,936

III. SUMMARY OF RISK AND LIQUIDITY TARGETS

No.	Targets	Unit	Risk value/liquidity	Note
1	Total value of market risk	VND	7,431,439,160	
2	Total value of settlement risk	VND	2,373,913,776	
3	Total value of operation risk	VND	5,000,000,000	
4	Total value of risk (4=1+2+3)	VND	14,805,352,936	
5	Liquid capital	VND	104,850,292,271	
6	Liquid capital ratio (6=5/4)	%	708.19%	



Le Thuy Trang
Preparer/ Chief Accountant



Luong Anh Chinh
Head of Internal Control



Vo Anh Tu
General Director

Hanoi, March 27 2026