

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

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

Số/No: 1261 /2025/CV-SHS
(CBTT/Ref: Báo cáo Tỷ lệ an toàn tài
chính bán niên năm 2025 đã được soát
xét/ Audited Semi-Annual Financial Safety
Ratio Report for 2025)

Hà Nội, ngày 14 tháng 08 năm 2025
Hanoi, Aug 14th, 2025

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

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

1. Tên tổ chức/Name of organization: Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội/Saigon – Hanoi Securities JSC.,
2. Mã chứng khoán/Stock code: SHS
3. Mã thành viên/Broker code: 069
4. Địa chỉ/Address: Tầng 1-5, Toà nhà Unimex Hà Nội, số 41, Ngô Quyền, phường Cửa Nam, Hà Nội/Floor 1st-5th, Unimex Ha Noi Building, No. 41, Ngo Quyen street, Cua Nam ward, Hanoi
5. Điện thoại/Tel: 024.38.181888 Fax: 024.38.181688 Email: congbothongtin@shs.com.vn
6. Người thực hiện công bố thông tin/Person disclosing information: Nguyễn Chí Thành - Tổng Giám đốc kiêm Người đại diện theo pháp luật/ Nguyen Chi Thanh - General Director and Legal Representative.
7. Loại thông tin công bố/Type of information published: định kỳ/periodical
8. Nội dung thông tin công bố/Content of disclosed information:
- Báo cáo tỷ lệ an toàn tài chính bán niên năm 2025 đã được soát xét/Audited Semi-Annual Financial Safety Ratio Report for 2025.
(Căn cứ: Khoản 2, Điều 22 của Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ trưởng Bộ Tài Chính hướng dẫn công bố thông tin trên Thị trường Chứng khoán
Pursuant to: Clause 2, Article 22 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Minister of Finance guiding information disclosure on the Stock Market)
9. Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 14/08/2025 tại đường dẫn/This information was announced on the Company's website on 14/08/2025 at the link:

<https://www.shs.com.vn/News/2025814/1012853/shs-cbtt-bao-cau-ty-le-an-toan-tai-chinh-ban-nien-nam-2025-da-duoc-soat-xet.aspx>

<https://www.shs.com.vn/News/2025814/1012854/shs-cbtt-bao-cau-ty-le-an-toan-tai-chinh-ban-nien-nam-2025-da-duoc-soat-xet.aspx>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung thông tin công bố/*We hereby commit that the information published above is true and take full responsibility before the law for the content of the published information.*

Tài liệu kèm theo/Attached documents:

- Báo cáo tỷ lệ an toàn tài chính bán niên năm 2025 đã được soát xét/ *Audited Semi-Annual Financial Safety Ratio Report for 2025*

Nơi nhận/Recipients:

- Như trên/*As above;*
- Lưu VT, P.PC&QTRR/Save Clerical assistant, Legal & Risk Management Department.

CÔNG TY CP CHỨNG KHOÁN SÀI GÒN – HÀ NỘI
SAIGON – HANOI SECURITIES JSC.,
Người được ủy quyền công bố thông tin/
Person authorized to disclose information



PRUDENTIAL RATIO STATEMENT

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

As at 30 June 2025

(reviewed)

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

Floors 1-5 Unimex Hanoi Building, 41 Ngo Quyen,
Cua Nam Ward, Hanoi City

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REPORT OF BOARD OF MANAGEMENT

Board of Management of Saigon - Hanoi Securities Joint Stock Company ("the Company") presents its report and the Company's prudential ratio statements as at 30 June 2025.

THE COMPANY

Saigon - Hanoi Securities Joint Stock Company which was established and operating activities based on License of securities operating activities No 66/UBCK-GPHDKD dated 15 November 2007, latest amended License of securities operating activities No 20/GPDC-UBCK dated 28 May 2025 issued by the State Securities Committee and Certificate of Business Registration for Joint Stock Company number 0102524651, granted for the first time on 15 November 2007, by the Hanoi Department of Planning and Investment, and latest amended on 16 June 2025.

The Company's head office is located at: Floors 1-5 Unimex Hanoi Building, 41 Ngo Quyen, Cua Nam Ward, Hanoi City.

THE BOARD OF DIRECTORS, THE BOARD OF MANAGEMENT AND THE AUDIT COMMITTEE

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

Mr. Do Quang Vinh	Chairman	
Mr. Le Dang Khoa	Member	
Mrs. Nguyen Dieu Trinh	Member	
Mr. Nguyen Chi Thanh	Member	Appointed on 04/10/2025
Mr. Dao Ngoc Dung	Member	Appointed on 04/10/2025
Mr. Nguyen Duc Tien	Member	Resigned on 04/10/2025
Mr. Luu Danh Duc	Member	Resigned on 04/10/2025

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

Mr. Nguyen Chi Thanh	CEO, Legal representative
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The members of The Audit Committee are:

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

AUDITORS

The Company's legal representative during the period and until the preparation of this interim financial statement is Mr. Nguyen Chi Thanh - CEO.

AUDITORS

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

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

The Board of General Directors ensures that the information system and internal control system are built and maintained to ensure that the financial position of the company is reflected honestly and reasonably at any time in accordance with Circular No.91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance on prudential indicators and actions against securities-trading organizations that fail to achieve the prudential indicators.

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

Floors 1-5 Unimex Hanoi Building, 41 Ngo Quyen, Cua Nam Ward, Hanoi City

The Board of General Directors pledges that they have complied with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance financial safety ratios and handling measures for securities business organizations that do not meet the financial safety ratios in the preparation and presentation of the Prudential ratio statement as at 30 June 2025.

Other Commitment

The Board of Directors commits that the Company complies with Decree 155/2020/ND-CP of the Government dated December 31, 2020 guiding the detailed implementation of a number of articles of the Securities Law and 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 the disclosure of information on the stock market and Circular No. 68/2024/TT-BTC dated September 18, 2024 of the Ministry of Finance on amending and supplementing a number of articles of Circular No. 96/2020/TT-BTC.

On behalf of Board of Management



Nguyễn Chí Thanh
CEO

Hanoi, 12 August 2025

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

We have reviewed the Prudential ratio statement as at 30 June 2024 of Saigon - Hanoi Securities Joint Stock Company prepared on 12 August 2025, as set out on pages 06 to 16, was prepared by The Board of General Directors of Saigon - Hanoi Securities 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.

Board of Management's responsibility

The Board of General Directors 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, and for such internal control as management determines is necessary to enable 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 review. We conducted our review in accordance with Vietnamese standards on auditing No.2410 - "Review of interim financial information performed by the independent auditor of the entity."

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

Auditor's conclusion

Based on our review, nothing has come to our attention that causes us to believe that the Prudential ratio statement of Saigon - Hanoi Securities Joint Stock Company as at 30 June 2025 do not give a true and fair view, in all material respects, in accordance with regulations of reports in 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.

Accounting Policy

We do not deny the above conclusion, we would like to note to the reader that this prudential ratio statement was prepared to help Saigon - Hanoi Securities Joint Stock Company meet the requirements of state management agencies. Therefore, this prudential ratio statement report may not be suitable for other purposes.

Other matters

Saigon - Hanoi Securities Joint Stock Company has prepared an Interim Financial statements for the period from 01 January 2025 to 30 June 2025 in accordance with Vietnamese Accounting Standards and System applied to securities companies and other relevant legal regulations on the preparation and presentation of financial statements. We have issued an auditors' reports on results of financial statements review on that Interim Financial statements of Saigon - Hanoi Securities Joint Stock Company on 12 August 2025.

AASC Auditing Firm Company Limited



Vu Xuân Biên

Deputy General Director

Certificate of registration to audit practice

No: 0743-2023-002-1

Hanoi, 12 August 2025

No.:

Prudential ratio statement

To: The State Securities Commission

PRUDENTIAL RATIO STATEMENT

As at 30 June 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;
- (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.



Pham Thi Thanh Hao
Chief Accountant



Tran Thi Van
Head of internal control department



Nguyen Chi Thanh
CEO

Hanoi, 12 August 2025

PRUDENTIAL RATIO STATEMENT*As at 30 June 2025***I. LIQUIDITY**

NO.	CONTENT	LIQUIDITY		
		Liquidity	Deductions	Increases
A	OWNER'S EQUITY	(1)	(2)	(3)
1	Owner investment capital, excluding refunded preferred equity (if any)	8,944,622,200,000		
2	Equity surplus, excluding refunded preferred equity (if any)	392,362,368,289		
3	Treasury stocks	-		
4	Bond conversion option - Capital component	-		
5	Other owner's equity	-		
6	Differences in revaluation of assets at fair value	84,596,919,380		
7	Reserve fund for charter capital supplementation	-		
8	Financial provision and professional risk	-		
9	Other funds pertaining to equity	-		
10	After-tax profit	1,763,204,741,198		
11	Provision for impairment of assets	507,593,932,411		
12	Difference in revaluation of fixed assets	-		
13	Foreign exchange rate difference	-		
14	Convertible debts			-
15	Total decrease or increase of securities of financial investment		-	106,952,488,202
16	Other equity (if any)	-		
1A	Total			11,799,332,649,480
B	Short-term assets			
1	Cash and cash equivalents			
1	Cash and cash equivalents			
2	Fair value through profit and loss financial assets (FVTPL)			
	Securities with market latene risks			
	Securities be deducted from liquidity		-	
3	Held-to-maturity investments (HTM)			
	Securities with market latene risks			
	Securities be deducted from liquidity		-	
4	Loans			
5	Financial assets available for sale (AFS)			
	Securities with market latene risks			
	Securities be deducted from liquidity		-	
6	Provision for impairment of financial assets and mortgage assets			
7	Receivables from clients (Receivables from sale of financial assets; Receivables from and accruals for dividend and interest income)			
	Receivables from customers having the remaining payment period of 90 days or less			

PRUDENTIAL RATIO STATEMENT*As at 30 June 2025***I. LIQUIDITY**

NO.	CONTENT	LIQUIDITY		
		Liquidity	Deductions	Increases
	Receivables from customers having the remaining payment period of over 90 days		23,598,287,963	
8	Warrant certificate is not yet issued			
9	Basic securities for the purpose of risk prevention when issuing warrant certificates		-	
10	Receivables from services provided by the Company			
	Receivables have the remaining payment period of 90 days or less			
	Receivables have the remaining payment period of over 90 days		507,593,932,411	
11	Short-term internal receivables			
	Internal receivables have the remaining payment period of 90 days or less			
	Internal receivables have the remaining payment period of over 90 days		-	
12	Receivables from securities trading error			
	Receivables have the remaining payment period of 90 days or less			
	Receivables have the remaining payment period of over 90 days		-	
13	Other receivables			
	Other receivables have the remaining payment period of 90 days or less			
	Other receivables have the remaining payment period of over 90 days		-	
14	Provision for impairment of receivables			
15	Advances to suppliers		13,608,844,525	
V	Other short-term assets		-	
1	Advances			
	Advances have the remaining payment period of 90 days or less			
	Advances have the remaining payment period of over 90 days		22,599,000,000	
2	Office supplies, tools		76,733,581	
3	Short – term prepaid expenses		3,314,415,918	
4	Mortgages, mortgages, collateral, short-term deposits		-	
5	VAT deducted		7,583,833	
6	Taxes and receivables to state budget		-	
7	Other short-term assets		99,405,521	
8	Provision for impairment of other short - term assets			
1B	Total			570,898,203,752

PRUDENTIAL RATIO STATEMENT*As at 30 June 2025***I. LIQUIDITY**

NO.	CONTENT	LIQUIDITY		
		Liquidity	Deductions	Increases
C	Long-term assets			
I	Long - term financial assets			
1	Long-term receivables		-	
2	Investments			
2.1	Held-to-maturity investments (HTM)			
	Securities with market latene risks			
	Securities be deducted from liquidity		-	
2.2	Investments in subsidiaries		-	
2.4	Other long-term investments		-	
II	Fixed assets		30,735,767,916	
III	Investment real estate		-	
IV	Cost of construction in progress		2,679,303,760	
V	Other long-term assets			
1	Long - term mortgages, collateral		24,852,819,060	
2	Long – term prepaid expenses		3,814,359,403	
3	Deferred income tax assets		-	
4	Deposits to Settlement Assistance Fund		20,000,000,000	
5	Other long - term assets		10,000,000,000	
VI	Provision for long-term assets			
	The asset targets are considered exceptions, contrary to or denied in the audited, reviewed financial statements without being deducted as prescribed in Article 5		-	
1C	Total			92,082,250,139
D	Collateral guaranteed asset			
1	Collateral value			
1.1	Deposits to Settlement Assistance Fund (for derivatives market)		-	
1.2	Value of contributing to the clearing fund of the central payment for the opening position of the clearing member (for derivatives market)		-	
1.3	Cash deposit and bank guarantee value upon issuance of secured warrant certificate		-	
2	The value of the collateral for liabilities has a term of more than 90 days		-	
1D	Total			-
LIQUIDITY = 1A-1B-1C-1D				11,136,352,195,589

PRUDENTIAL RATIO STATEMENT*As at 30 June 2025***II. RISK VALUE**

A MARKET RISKS				
		Risk coefficient	Scale of risk	Value of risk
Investment items		(1)	(2)	(3) = (1) x (2)
I	Cash and cash equivalents, instruments of the money market			-
1	Cash (VND)	0%	790,995,794,919	-
2	Cash equivalents, term deposits	0%	-	-
3	Valuable papers, transferring instruments on the money market, certificates of deposit	0%	739,332,680,822	-
II	Government bonds			-
4	Government bonds without interest	0%	-	-
5	Government bonds with coupon payment			
5.1	Government bond (including bonds and bonds for projects issued previously), Government bond of countries in OECD bloc or sponsored by Government or Central Bank of the countries in this bloc. The bond issued by international organizations IBRD, ADB, IADB, AFDB, EIB, EBRD and local government bond.	3%	-	-
II	Credit institution bonds			410,548,635,598
6	The credit institutioned bond has the remaining maturity time of less than 01 year, including convertible bond	3%	-	-
	The credit institutioned bond has the maturity time from 01 to under 03 years, including convertible bond	8%		
	The credit institutioned bond has the maturity time from 03 to under 05 years, including convertible bond	10%	-	-
	The credit institutioned bond has the maturity time from 05 years or more, including convertible bond	15%	2,736,990,903,985	410,548,635,598
III	Corporate bonds			35,430,410,639
7	Listed corporate bonds			-
	The listed bond has the remaining maturity time of less than 01 year, including convertible bond	8%	-	-
	The listed bond has the maturity time from 01 to under 03 years, including convertible bond	10%	354,304,106,394	35,430,410,639
	The listed bond has the maturity time from 03 to under 05 years, including convertible bond	15%	-	-
	The listed bond has the maturity time from 05 years or more, including convertible bond	20%	-	-

PRUDENTIAL RATIO STATEMENT*As at 30 June 2025***II. RISK VALUE**

A MARKET RISKS				
		Risk coefficient	Scale of risk	Value of risk
Investment items		(1)	(2)	(3) = (1) x (2)
8	Unlisted bonds	0%	-	-
	Unlisted bonds issued by a listed company with a remaining maturity of less than one year, including convertible bonds	15%	-	-
	Unlisted bonds issued by a listed company with a remaining maturity of 1 to less than 3 years, including convertible bonds	20%		
	Unlisted bonds issued by a listed company with a remaining maturity of 3 to less than 5 years, including convertible bonds	25%	-	-
	Unlisted bonds issued by a listed company with a remaining maturity of 5 years or more, including convertible bonds	30%	-	-
	Unlisted bonds issued by other enterprises with a remaining maturity of less than one year, including convertible bonds	25%	-	-
	Unlisted bonds issued by other enterprises with a remaining maturity of 1 to less than 3 years, including convertible bonds	30%	-	-
	Unlisted bonds issued by other enterprises with a remaining maturity of 3 to less than 5 years, including convertible bonds	35%	-	-
	Unlisted bonds issued by other enterprises with a remaining maturity of 5 years or more, including convertible bonds	40%	-	-
V	Shares			631,672,595,002
9	Common stock and preferred stock of the listed organizations at HCM Stock Exchange; open treasury certificate	10%	5,083,683,295,220	508,368,329,522
10	Common stock and preferred stock of the listed organizations at Hanoi Stock Exchange	15%	280,159,439,600	42,023,915,940
11	Common stock and preferred stock of the public companies not listed and registered for trading via UpCom system	20%	406,401,747,700	81,280,349,540
12	Common stock and preferred stock of the public companies registering depository but not listed or registered for trading; Stocks are in the initial issuance (IPO)	30%	-	-
13	Shares of other public companies	50%	-	-
VI	Certificate of securities investment funds			1,005,498,388
14	Public funds, including public investment companies	10%	10,054,983,884	1,005,498,388
15	Member funds, separate investment companies	30%	-	-

PRUDENTIAL RATIO STATEMENT*As at 30 June 2025***II. RISK VALUE**

A MARKET RISKS				
		Risk coefficient	Scale of risk	Value of risk
Investment items		(1)	(2)	(3) = (1) x (2)
VII	Restricted securities			3,283,864,000
16	Securities of unlisted public companies are warned due to the delay in disclosing information on audited or reviewed financial statements according to regulations	30%	-	-
17	Listed securities are warned	20%	-	-
18	Listed securities are controlled	25%	-	-
19	Securities temporarily suspended from trading	40%	-	-
20	Delisted or canceled securities	80%	4,104,830,000	3,283,864,000
VIII	Derivative securities			398,413,738,638
21	Stock index futures contract	8%	-	-
22	Government bond futures contract	3%	-	-
23	Shares listed in foreign markets included in the benchmark	25%	-	-
24	Shares listed in foreign markets not included in the benchmark	100%	-	-
25	Covered warrants listed on Ho Chi Minh Stock Exchange	8%	-	-
26	Covered warrants listed on Hanoi Stock Exchange	10%	-	-
27	Shares and bonds of un-issued companies that do not have the latest audited financial statements up to the time of reporting or have audited financial statements but have contrary audit opinions, disclaimer of opinion, or opinions that do not fully agree.	100%	151,493,738,638	151,493,738,638
28	Shares, capital contribution and other securities	80%	308,650,000,000	246,920,000,000
29	Covered warrants issued by the security companies		-	-
30	Securities formed from hedging activities for the covered warrants issued (in case covered warrants are not profitable)		-	-
31	The difference between the value of underlying securities used to hedge the risk and the value of underlying securities necessary to hedge against the risk of secured warranties		-	-
IX	The additional risk (if any) (based on the liquidity after making all provisions)			18,838,059,800
	Securities code	Rate of	Scale of	Value of
1	Bonds issued by Saigon - Hanoi Commercial Joint Stock Bank	15%	744,350,100,954	11,165,251,514
2	SHB Securities	10%	767,280,828,600	7,672,808,286
A	TOTAL MARKET RISK VALUE (A= I+II+III+IV+V+VI+VII+VIII)			1,499,192,802,065

SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

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Prudential ratio statement
As at 30 June 2025

PRUDENTIAL RATIO STATEMENT

As at 30 June 2025

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

No.	Payment partner for securities trading organizations	Coefficient of payment risk
1	Government, issuers guaranteed by the Government and Central Banks of OECD countries; People's Committees of provinces and cities under central authority;	0.0%
2	Stock Exchange, Vietnam Securities Depository and Clearing Corporation	0.8%
3	Credit institutions, financial institutions, securities business organizations established in OECD countries and having credit ratings that meet other conditions according to internal regulations of securities trading organizations	3.2%
4	Credit institutions, financial institutions, securities business organizations established outside OECD countries; or established in OECD countries and did not meet other conditions according to internal regulations of securities trading organizations.	4.8%
5	Credit institutions, financial institutions, securities business organizations established and operating in Vietnam	6.0%
6	Others	8.0%

II	Risk after the due date	Risk coefficient	Scale of risk	403,666,694
				Value of risk
1	Overdue period			
1	0 – 15 days after the deadline of payment or securities transfer	16%	264,000,000	42,240,000
2	16 – 30 days after the deadline of payment or securities transfer	32%	-	-
3	31 – 60 days after the deadline of payment or securities transfer	48%	25,000,000	12,000,000
4	60 days or more	100%	349,426,694	349,426,694

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Cua Nam Ward, Hanoi City

Prudential ratio statement
As at 30 June 2025

PRUDENTIAL RATIO STATEMENT

As at 30 June 2025

III	Risks from advances, contracts, and other transactions	Risk coefficient	Scale of risk	Value of risk
1	Contracts, transactions, capital uses other than transactions and contracts are recorded at Points a, b, c, d, e, g, Clause 1, Article 10 of this Circular; revenue from debt trading with trading partners other than Vietnam Asset Management Company (VAMC), Vietnam Debt Trading Company Limited (DATC) (Details of each entity)). The advance accounts for more than 5% of the equity with the remaining repayment period of fewer than 90 days (Details of each subject).	100%	-	-
IV	Increased risk (if any)			-
B	TOTAL VALUE OF RISK OF PAYMENT (B=I+II+III+IV)			48,689,187,594

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Prudential ratio statement

As at 30 June 2025

PRUDENTIAL RATIO STATEMENT

As at 30 June 2025

II. RISK VALUE

C	RISK OF OPERATION (WITHIN 12 MONTHS)	Risk value
I	Total expenses arising within 12 months	985,800,520,033
II	Amounts deducted from the total expense	224,263,204,874
	1. Depreciation expenses	10,021,467,573
	2. Expenses/Reversal of provision for diminution in value of short-term financial assets and mortgaged assets	-
	3. Expenses/Reversal of provision for diminution in value of long-term financial	-
	4. Expenses/Reversal of provision for impairment of receivables	467,984,174
	5. Expenses/Reversal of provision for impairment of other short-term assets	-
	6. Expenses from differences for diminution in the revaluation of financial assets recognized through profit/loss	96,442,221,360
	7. Interest expenses	117,331,531,767
III	Total expense after deduction (III = I – II)	761,537,315,159
IV	25% of total expense after deduction (IV = 25% III)	190,384,328,790
V	20% of legal capital of the securities institution	180,000,000,000
C	TOTAL VALUE OF OPERATION RISK (C=Max {IV, V})	190,384,328,790
D	TOTAL VALUE OF RISK (A+B+C)	1,738,266,318,449

III. SUMMARY OF RISK AND LIQUIDITY

No.	Targets	Risk value/Liquidity	Note (if any)
1	Total value of market risk	1,499,192,802,065	
2	Total value of payment risk	48,689,187,594	
3	Total value of operation risk	190,384,328,790	
4	Total value of risk (4=1+2+3)	1,738,266,318,449	
5	Liquidity	11,136,352,195,589	
6	Liquidity ratio (6=5/4)	640.66%	


Pham Thi Thanh Hao
Chief Accountant


Tran Thi Van
Head of internal control department


Nguyen Chi Thanh
CEO

Hanoi, 12 August 2025