

BIDV Securities Joint Stock Company

Financial safety ratio report

30 June 2026



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BIDV Securities Joint Stock Company

Financial safety ratio report

30 June 2026



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BIDV Securities Joint Stock Company

GENERAL INFORMATION

THE COMPANY

BIDV Securities Joint Stock Company ("the Company") is a joint stock company established under the Law on Enterprise of Vietnam and the License for Establishment and Operation No. 02/GPHĐKD issued for the first time by the State Securities Commission on 26 November 1999 and Amended Licenses of License for Establishment and Operation of the securities company issued by the State Securities Commission in each period. The latest amended License of License for Establishment and Operation of the securities company of the Company as at 30 June 2026 is License No. 65/GPĐC-UBCK issued by the State Securities Commission on 11 August 2025. The first Business Registration No. 0101003060 was issued by Hanoi Department of Planning and Investment for the first time on 31 March 2000, and amended for the 29th time on 26 September 2025.

As at 30 June 2026, the Company's total charter capital is VND 2,699,015,490,000 (as at 31 December 2025: VND 2,453,659,430,000).

The current principal activities of the Company during the period are: securities brokerage; proprietary trading; securities investment consulting; financial consulting; underwriting for securities issues; custodian services and other operations in compliance with the regulations applicable to securities companies.

As at 30 June 2026, the Company is headquartered at the 8th and 9th Floors, LPB Tower, No. 210 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi, Vietnam, and has one (01) branch located in Ho Chi Minh City and two (02) transaction offices in Hanoi.

The number of the Company's employees as at 30 June 2026 was 292 (31 December 2025: 295 employees)

BOARD OF DIRECTORS

Members of the Board of Directors during the period and at the date of this report are:

<i>Name</i>	<i>Title</i>	<i>Appointment/Resignation date</i>
Mr. Ngo Van Dung	Chairman	Reappointed on 22 April 2026
Mr. Chung Jae Hoon	Vice Chairman	Reappointed on 22 April 2026
Mr. Nguyen Duy Vien	Member	Reappointed on 22 April 2026
Ms Nguyen Thi Quynh Anh	Member	Appointed on 22 April 2026
Mr Choi Young Soo	Independent Member	Appointed on 22 April 2026
Mr. Lim Do Kyoon	Independent Member	Resigned on 22 April 2026
Ms. Hoang Thi Minh Ngoc	Member	Resigned on 22 April 2026

BOARD OF SUPERVISORS

Members of the Board of Supervisors during the period and at the date of this report are:

<i>Name</i>	<i>Title</i>	<i>Appointment date</i>
Ms. Pham Thanh Thuy	Head of the Supervisory Board	Reappointed on 22 April 2026
Ms. Vu Minh Chau	Member	Reappointed on 22 April 2026
Mr. Cho Sung Jae	Member	Appointed on 18 April 2025

BIDV Securities Joint Stock Company

GENERAL INFORMATION (continued)

MANAGEMENT

Members of the Management during the period and at the date of this report are:

<i>Name</i>	<i>Title</i>	<i>Appointment date</i>
Mr. Nguyen Duy Vien	General Director	Reappointed on 18 June 2025
Ms. Ngo Thi Phong Lan	Deputy General Director	Reappointed on 27 October 2024
Mr. Le Quang Huy	Deputy General Director	Reappointed on 15 October 2025
Mr. Pham Xuan Anh	Deputy General Director	Reappointed on 15 October 2025
Mr. Chung Jae Hoon	Deputy General Director	Appointed on 01 December 2022
Mr. Tran Thang Long	Deputy General Director	Appointed on 15 March 2026
Mr. Hoang Trung Kien	Deputy General Director	Appointed on 15 March 2026

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of this report is Mr. Nguyen Duy Vien, General Director.

AUDITORS

The auditor of the Company is Ernst & Young Vietnam Limited.

BIDV Securities Joint Stock Company

REPORT OF MANAGEMENT

Management of BIDV Securities Joint Stock Company ("the Company") presents this report and the Company's financial safety ratio report for the six-month period ended 30 June 2026.

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

Management confirmed that it has complied with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance ("Circular 91") on financial safety ratio and remedies applicable to securities companies that fail to meet the stipulated financial safety ratio, Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance ("Circular 102") amending and supplementing certain articles of Circular No. 91 and Note 2.1 of financial safety ratio report in the preparation and presentation of the financial safety ratio report as at 30 June 2026.

STATEMENT BY MANAGEMENT

In the opinion of Management, the accompanying financial safety ratio report has been properly prepared and fairly presented in accordance with the provisions of Circular 91, Circular 102, and Note 2.1 of the financial safety ratio report.

For and on behalf of Management:



Mr. Nguyễn Duy Viên
General Director

Hanoi, Vietnam

12 August 2026



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Website (VN): ey.com/vi_vn

Reference: 13404533/E-70103901/ATTC-LR

REPORT ON REVIEW OF FINANCIAL SAFETY RATIO REPORT

**To: The shareholders of
BIDV Securities Joint Stock Company**

We have reviewed the accompanying financial safety ratio report of BIDV Securities Joint Stock Company ("the Company") as prepared on 12 August 2026 and set out on pages 06 to 35, comprising the financial safety ratio report as at 30 June 2026 and the accompanying notes to the financial safety ratio report. The report has been prepared by the Company's Management in accordance with the regulations under Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance (Circular No. 91") on financial safety ratio and remedies applicable to securities companies that fail to meet the stipulated financial safety ratio, Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance ("Circular 102") amending and supplementing certain articles of Circular No. 91 and *Note 2.1* of financial safety ratio report.

Management's responsibility

Management of the Company is responsible for the preparation and presentation of the accompanying financial safety ratio report in accordance with Circular 91, Circular 102 and *Note 2.1* of the accompanying financial safety ratio report. The Management is also responsible for such internal control as the Management determines is necessary to enable the preparation and presentation of the financial safety ratio report that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an conclusion on the financial safety ratio report based on our review. We conducted our review in accordance with Vietnamese Standards on Review Engagements No. 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of 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 Standard on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying financial safety ratio report is not prepared and presented in all material respects, in accordance with the Circular No. 91, Circular 102 and *Note 2.1* of financial safety ratio report.



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Basis of preparation

Without modifying our conclusion expressed above, we draw attention to *Note 2.1* and *Note 3* to the financial safety ratio report, which describes the applicable regulations and the summary of significant policies for the preparation of the financial safety ratio report. As also described in *Note 2.2*, the financial safety ratio report is prepared to comply with regulations of Circular No. 91 and Circular No. 102 regarding financial safety ratio indicators and disclosure requirements applicable to the financial safety ratio report. As a result, this report and the accompanying financial safety ratio report may not be suitable for other purposes.

Ernst & Young Vietnam Limited



Vũ Tiến Dũng
Deputy General Director
Audit Practising Registration
Certificate No. 3221-2025-004-1

Hanoi, Vietnam

13 August 2026

BIDV SECURITIES JOINT STOCK
COMPANY

Official letter No. /BSC-TCKT

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Ref: Financial safety ratio report

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

_____o0o_____

Hanoi, 12 August 2026

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

To: **The State Securities Commission**

We hereby confirm that:

- (1) The report is prepared on the basis of updated data at the reporting date and in accordance with the regulations under Circular No. 91/2020/TT-BTC dated 13 November 2020 issued by the Ministry of Finance ("Circular 91"), amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 issued by the Ministry of Finance ("Circular 102") on financial safety ratio and remedies applicable to securities companies that fail to meet the stipulated financial safety ratio;
- (2) Subsequent events after the date of this report that can have effects on the financial position of the Company will be updated in the next reporting period;
- (3) We bear full legal responsibility for the accuracy and truthfulness of the contents of the report.



Ms. Tran Ngoc Diep
Chief Accountant



Ms. Nguyen Thi Anh Dao
Head of Internal Control
Department



Mr. Nguyen Duy Vien
General Director

Hanoi, Vietnam

12 August 2026

BIDV Securities Joint Stock Company

FINANCIAL SAFETY RATIO REPORT as at 30 June 2026

SUMMARY TABLE ON EXPOSURES TO RISKS AND LIQUID CAPITAL

Unit: VND

No.	ITEMS	Notes	Exposures to risk/ Liquid capital
1	Total exposure to market risk	4	939,551,632,466
2	Total exposure to settlement risk	5	159,121,844,994
3	Total exposure to operational risk	6	240,000,000,000
4	Total exposures to risks (4=1+2+3)		1,338,673,477,460
5	Liquid capital	7	5,689,955,108,498
6	Capital liquidity ratio (6=5/4)		425.04%

Hanoi, Vietnam

12 August 2026



Ms. Tran Ngoc Diep
Chief Accountant



Ms. Nguyen Thi Anh Dao
Head of Internal Control
Department



Mr. Nguyen Duy Vien
General Director

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT as at 30 June 2026

1. COPORATE INFORMATION

BIDV Securities Joint Stock Company ("the Company") is a joint stock company established under the Law on Enterprise of Vietnam, pursuant to the first License for Establishment and Operation No. 02/GPHĐKD issued by the State Securities Commission dated 26 November 1999 and Amended Licenses of License for Establishment and Operation of the securities company issued by the State Securities Commission over time. As at 30 June 2026, the Company is operating under:

<i>Licenses' name</i>	<i>Issued date</i>	<i>Issued by</i>
License no. 65/GPĐC-UBCK	11 August 2025	State Securities Commission
Business Registration No. 0101003060	Initially issued on 31 March 2000, amended for the 29 th time on 26 September 2025	Hanoi Department of Planning and Investment (currently the Hanoi Department of Finance)

The company was established on the basis of equitization of Bank for Investment and Development of Vietnam Securities Limited Company. On 19 July 2011, the Company's shares were officially listed on the Ho Chi Minh Stock Exchange under the ticker symbol BSI.

The principal activities of the Company during the period are to provide brokerage service, securities trading, securities investment consulting, financial consulting, underwriting for securities issues, custodian services and other operations in compliance with the regulations applicable to securities companies.

The Company's Head Office is located at 8th, 9th Floors, LPB Tower, No. 210 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi, Vietnam. As at 30 June 2026, the Company has one (01) branch in Ho Chi Minh City and two (02) transaction offices located in Hanoi.

As at 30 June 2026, total charter capital of the Company is VND 2,699,015,490,000 (as at 31 December 2025: VND 2,453,659,430,000).

The Company has 292 employees as at 30 June 2026 (as at 31 December 2025: 295 employees).

2. BASIS OF PREPARATION

2.1 *The applicable regulations*

The financial safety ratio report of the Company is prepared and presented in accordance with the requirements under Circular No. 91/2020/TT-BTC dated 13 November 2020 by the Ministry of Finance on financial safety ratio and remedies applicable to securities company that fail to meet the stipulated financial safety ratio ("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 No. 91 ("Circular 102"). This financial safety ratio report is prepared on the basis of the financial statements of the Company at the reporting date.

2.2 *Purpose of preparation*

The financial safety ratio report is prepared to comply with the regulations of Circular 91 and Circular 102 regarding the financial safety ratio and the public disclosure of the financial safety ratio report. Accordingly, this report may not be suitable for other purposes.

2.3 *Reporting currency*

The Company prepares this report in Vietnam Dong ("VND").

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT

3.1 Capital liquidity ratio

Capital liquidity ratio of the Company is determined using the formula specified under Circular 91, amended and supplemented by Circular 102 as follows:

$$\text{Capital liquidity ratio} = \frac{\text{Liquid capital} \times 100\%}{\text{Total exposures to risks}}$$

In which, total exposures to risks are the sum of exposures to market risk, settlement risk, and operational risk.

3.2 Liquid capital

In accordance with Circular 91, amended and supplemented by Circular 102 the Company's liquid capital is the total equity that can be converted into cash within ninety (90) days, details as follows:

- ▶ Owners' equity, excluding redeemable preference share (if any);
- ▶ Share premium, excluding redeemable preference share (if any);
- ▶ Convertible bonds - Equity component (applicable to securities company issuing convertible bonds);
- ▶ Other capital;
- ▶ Differences from revaluation of assets at fair value;
- ▶ Exchange rate difference;
- ▶ Other reserves in accordance with prevailing regulations;
- ▶ **Undistributed retained earnings specified in Clause 3, Article 5 and Clause 1, Article 7 of Circular 91;**
- ▶ Balance of provision for impairment of assets;
- ▶ Fifty percent (50%) of fixed assets' increased value revaluated in accordance with prevailing regulations (in case of positive revaluation), or minus the total decreased value (in case of negative revaluation);
- ▶ Decreases to liquid capital (Note 3.2.1);
- ▶ Increases to liquid capital (Note 3.2.2); and
- ▶ Other capital (if any).

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.2 *Liquid capital* (continued)

3.2.1 *Decreases in liquid capital*

The Company's liquid capital is decreased due to the following items:

- ▶ **Treasury shares (if any);**
- ▶ Total decreases in value of financial assets recognized at cost equivalent to the difference between market value and carrying value of the assets, excluding the securities issued by the Company's related parties as well as the restricted securities with the remaining restriction period of more than ninety (90) days from the date of the financial safety ratio report;
- ▶ The value of margin deposit, in case the Company deposits collaterals for banks' guarantee upon the Company's issuance of covered warrant, is determined as the minimal value among the followings: the value of banks' guarantee and the value of collaterals (determined by quantity of asset * asset price * (1 – Market risk coefficient));
- ▶ The value of the Company's collaterals for the Company's obligations with other institutions and individuals, of which the remaining terms are more than ninety (90) days (determined by volume of assets * asset price * (1 – Market risk coefficient));
- ▶ Current assets including prepaid items, receivables and advances, of which the remaining recovery periods or reimbursement periods are of more than ninety (90) days, and other current assets;
- ▶ Non-current assets;
- ▶ The qualified, adverse or disclaimed items on the audited, and reviewed financial statements (if any);
- ▶ Securities issued by the Company's related parties being:
 - The parent company, subsidiaries of the Company;
 - Subsidiaries of the Company's parent company.
- ▶ Restricted securities with the remaining restriction period of more than ninety (90) days from the date of the financial safety ratio report;
- ▶ Irrecoverable items from counterparties assessed as completely insolvent, are determined at the contract value.

When determining the decreases to liquid capital, the Company makes the following adjustment to the deductions:

- ▶ For assets used as collaterals for obligations of securities-trading organization or other third party, the decreased value shall be deducted by the minimal value of the followings: market value of the assets, book value and residual value of the obligation;
- ▶ For assets secured by other entities and customers' assets, the decrease value shall be deducted by the minimal value of the followings: market value of the collaterals, book value.

Accordingly, the value of the collateral when calculating the downward adjustment of the deduction from available capital is determined by the volume of collateral x Asset price x (1 – Market risk ratio) in accordance with the provisions of Circular 91 and Circular 102.

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.2 *Liquid capital* (continued)

3.2.1 *Decreases in liquid capital* (continued)

The decrease in liquid capital of the items in current and non-current assets does not include the following items:

- ▶ Assets exposed to market risk in accordance with Circular 91 and Circular 102, except for securities issued by a subsidiary, parent company or subsidiary of the company's parent company or securities with the remaining restricted transfer period of more than ninety (90) days from the date of calculation;
- ▶ Contracts and transactions exposed to liquidity risk in accordance with Circular 91 and Circular 102;
- ▶ Provisions for impairment of assets;
- ▶ Provisions for impairment of receivables.

The Company does not calculate exposures to risk for items deducted from liquid capital.

3.2.2 *Increases in liquid capital*

The Company's liquid capital is increased due to the following items:

- ▶ Total increases in value of financial assets recognized at cost equivalent to the difference between market value and carrying value of the assets, excluding the securities issued by the Company's related parties as well as the restricted securities with the remaining restriction period of more than ninety (90) days from the date of the financial safety ratio report; and
- ▶ Debts that are convertible to equity, including: convertible bonds, preference shares and other debt instruments registered to supplement liquid capital with the State Securities Commission and satisfying all requirements under Clause 2, Article 7, Circular 91 amended and supplemented by Article 4, Circular 102.

The maximum value of total debt items used to increase liquid capital is 50% of the Company's owners' equity. Regarding convertible debts and debts registered to supplement the Company's liquid capital with the State Securities Commission, the Company deducts 20% of their original value each year during the last five (05) years prior to maturity/conversion into common shares and deducts 25% of residual value quarterly during the last four (04) quarters prior to maturity/conversion into common shares.

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 Exposures to market risk

Exposures to market risk are the potential losses which may occur when the market value of the Company's assets fluctuates in a negative trend. Exposures to market risk for assets being: cash and cash equivalents, money market instruments, bonds, shares, funds/shares of securities investment companies are determined by the Company at the end of the transaction day using the following formula:

Exposures to market risk = Net position for a security x Asset price x Market risk coefficient

In which, net position for a security is the net quantity of securities held by the Company at the reporting date, after being deducted by the number of securities lent and increased by the number of securities borrowed in accordance with prevailing regulations.

Exposures to market risk of securities not fully distributed from underwriting contracts in the form of commitment, covered warrant issued by the Company and future contracts are determined using the formula presented in Note 3.3.2.

Assets which are excluded when determining exposures to market risk include:

- ▶ Treasury shares;
- ▶ Securities issued by the Company's related parties being:
 - The parent company, subsidiaries of the Company;
 - Subsidiaries of the Company's parent company.
- ▶ Restricted securities with the remaining restriction period of more than ninety (90) days from the date of the financial safety ratio report;
- ▶ Bonds, debts instruments, valuable papers in the money market at maturity;
- ▶ Securities been hedged by sell warrants or futures contracts; sell warrants and sell options used to hedge for underlying securities.

3.3.1 Market risk coefficient

Market risk coefficient is determined for each class of assets as specified in Appendix I of Circular 102.

3.3.2 Asset price

a. Cash and cash equivalents, money market instruments

Value of cash in VND is the cash balance at the calculation date.

Value of cash in foreign currencies is the VND equivalent using the exchange rate published by credit institutions allowed to conduct foreign currencies trading at the calculation date.

Value of term deposits, cash equivalents and money market instruments is the amount deposited or acquisition cost plus accrued interests.

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 *Exposures to market risk* (continued)

3.3.2 *Asset price* (continued)

b. Bonds

Value of listed bonds is the average price at the most recent trading day plus accrued interest from the latest coupon payment date to the trading date (if the average price does not include accrued interest). In case there is no transaction for such bonds for more than fifteen (15) days up to the calculation date or have been delisted, the value of bonds is the highest of the following values: The price of the nearest valuation period but not exceeding ninety (90) days up to the valuation date, including accrued interest; Acquisition cost, including accrued interest; Par value and Price determined by the internal valuation methods, including accrued interest.

Value of unlisted bonds is the average price of the bond quoted on the trading system of the Stock Exchange at the most recent trading date plus accrued interest from the latest coupon payment date to the trading date (if the average price does not include accrued interest). In case the bonds are not traded on the centralized trading system of the Stock Exchange, or have no transaction for more than fifteen (15) days up to the calculation date, or have been deregistered from trading, its value shall be the highest among of the following values: The price of the nearest valuation period but not exceeding ninety (90) days up to the valuation date, including accrued interest; Acquisition cost, including accrued interest; Par value and Price determined by the internal valuation methods, including accrued interest.

c. Shares

Value of listed shares is determined based on the closing prices (or equivalent term under the Exchange's Regulations) of the latest trading day prior to the date of calculation.

Value of unlisted shares which have been registered on the unlisted public companies market (UpCom) is the reference prices (or equivalent term under the Exchange's Regulations) of the latest trading day prior to the date of calculation.

In case there is no transaction of the shares listed or registered on UpCom during more than fifteen (15) days to the date of calculation, or shares have been delisted, value of these shares is the highest of the following values: Book value; Acquisition cost; and Price determined by internal valuation methods of the Company.

Value of shares which are suspended from trading, delisted or deregistered from trading is the highest of the following values: The price of the nearest valuation period but not exceeding ninety (90) days before the valuation date; Book value, Par value, Price determined by internal valuation methods of the Company.

Value of shares which are registered or custodied but has not been listed or registered for trading is the average price of quotations from at least three (03) securities companies which are not related to the Company on the latest trading day prior to the date of calculation. If there are no sufficient quotation from at least three (03) securities companies, the value of shares is the highest of the following values: Quoted price; Value determined in the latest reporting period; Book value; Acquisition cost; Price determined by internal valuation methods of the Company.

Value of shares of organizations in term of dissolution, or of bankruptcy is 80% of the liquidated value of such shares at the date of preparation of the latest balance sheet, or price determined by internal methods of the Company

The value of other shares or capital contributions is the highest of book value; acquisition cost/value of capital contribution; price determined by internal methods of the Company.

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 Exposures to market risk (continued)

3.3.2 Asset price (continued)

d. Securities investment fund certificates/Shares of securities investment companies

The value of listed public investment fund certificates or shares of a public securities investment company is determined based on the closing price (or equivalent term under the Exchange's Regulations) of the latest trading day prior to the date of calculation. In cases where there have been no transactions for more than fifteen (15) days prior to the valuation date, or where the listing has been withdrawn due to a transfer between Stock Exchanges, the value of such listed public investment fund certificates or shares of a public securities investment company is the highest of the following values: (i) the net asset value per fund certificate/share as publicly disclosed in accordance with regulations at the most recent date prior to the valuation date; (ii) the acquisition price; and (iii) the value determined by internal valuation methods of the Company.

Value of member fund or shares of private securities investment companies is equal to the net asset value per capital contribution unit/share as at the most recent reporting period or valuation period prior to the valuation date.

Value of unlisted public fund certificates is the net asset value per certificate as publicly disclosed in accordance with prevailing regulations at the most recent date prior to the valuation date.

Value of other funds/shares is price determined by the internal methods of the Company.

e. Undistributed securities from underwriting contracts in the form of commitment

Exposures to market risk of these securities are determined as the following formula:

$$\begin{aligned} &\text{Exposures to market risk} \\ &= \{ \text{Quantity of undistributed securities, or distributed but unpaid} \\ &\quad \times \text{Underwriting issuance price} - \text{Collaterals value (if any)} \} \times \text{Issuance risk coefficient} \\ &\quad \times \left\{ \text{Market risk coefficient} + \frac{(\text{Issuance underwriting price} - \text{Trading price}) \text{ (if positive)}}{\text{Issuance underwriting price}} \right\} \end{aligned}$$

In case of Initial Public Offering (IPO), including initial equitization auction, bonds binding, trading price is equal to book value per share of the issuing institution at the latest period, or initial price (if unable to determine book value), or face value (in case of bonds).

Market risk coefficient is determined in accordance with Note 3.3.1.

Issuance risk coefficient is determined based on remaining distribution period according to the contract, but not exceeding the permitted distribution period in accordance with legal regulations as follows:

- ▶ Until the last day of the distribution period, if the remaining period is more than sixty (60) days: the issuance risk coefficient is 20%;
- ▶ Until the last day of the distribution period, if the remaining period is from thirty (30) to sixty (60) days: the issuance risk coefficient is 40%;
- ▶ Until the last day of the distribution period, if the remaining period is less than thirty (30): the issuance risk coefficient is 60%;

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

- ▶ Until the last day of the distribution period, if the remaining period is more than sixty (60) days: the issuance risk coefficient is 20%;
- ▶ Until the last day of the distribution period, if the remaining period is from thirty (30) to sixty (60) days: the issuance risk coefficient is 40%;
- ▶ Until the last day of the distribution period, if the remaining period is less than thirty (30): the issuance risk coefficient is 60%;

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 Exposures to market risk (continued)

3.3.2 Asset price (continued)

- ▶ During the period from the last day of the distribution period to the settlement date: the issuance risk coefficient is 80%.
- ▶ After the last settlement day, the Company has to determine the exposures to market risk of securities that have not been distributed using the formula in Note 3.3 in accordance with regulations stated in Clause 4 Article 9 - Circular 91 amended and supplemented by Appendix I and Appendix II of Circular 102;
- ▶ Value of customers' collaterals is determined as follows:
Value of collaterals
= Volume of collaterals x Collateral price x (1 – Market risk coefficient)

f. Covered warrants issued by the Company

Exposures to market risk of covered warrants issued by the Company, in case of gain, is determined by the following formula:

$$\text{Exposures to market risk} = \text{Max} \{ ((P_0 \times Q_0 / K - P_1 \times Q_1) \times r - MD), 0 \}$$

In which:

P_0 : average closing price of underlying securities in 05 trading days before the calculation date;

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

K : conversion rate;

P_1 : price of underlying securities under Appendix II of Circular 102;

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

r : market risk coefficient under Appendix I of Circular 102;

MD : Margin deposit when issuing the covered warrants.

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

In case of where the covered warrants issued by the Company do not generate profit, the Company shall calculate exposures to market risk of underlying securities from the hedging activities instead of calculating exposures to market risk of the covered warrants.

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.3 Exposures to market risk (continued)

3.3.2 Asset price (continued)

The Company also calculates market risk for the positive difference between the value of the underlying securities used to hedge against the risk of the covered warrants and the value of the underlying securities necessary to hedge for the covered warrants (corresponding to hedging value).

g. Futures contract

Exposures to market risk of futures contracts are determined by the following formula:

$$\text{Exposures to market risk} = \text{Max} \left\{ \left[\text{Closing price} \times \text{Open volume} - \text{Value of purchased securities} \right] \times \text{Market risk coefficient} - \text{Margin deposit value} \right\}, 0$$

The value of purchased securities is the value of underlying securities purchased by the Company to hedge for future contractual obligations.

Margin deposit value is the value of assets that the enterprise deposits for investment, proprietary trading and market making transactions related to future contracts.

3.3.3 Supplemental exposures to market risk

Exposures to market risk of assets are increasingly adjusted in case that the Company over invests in these assets, except for the securities under issuance underwriting contract in the form of commitment, Government bonds and bonds guaranteed by the Government. The exposures to market risk will be adjusted in accordance with following principles:

- ▶ An increase of 10% if the value of the investment in shares and bonds of one organization accounts for 10% to 15% of the owners' equity of the Company;
- ▶ An increase of 20% if the value of the investment in shares and bonds of one organization accounts for 15% to 25% of the owners' equity of the Company;
- ▶ An increase of 30% if the value of the investment in shares and bonds of one organization accounts for more than 25% of the owners' equity of the Company.

Dividends, coupons, preference right of shares (if any) or interest of deposits, cash equivalents, negotiable instruments and valuable papers shall be added to the value of asset for the purpose of determining the exposures to market risk.

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 Exposures to settlement risk

Exposures to settlement risk are the potential losses which may occur when a counterparty fails to fulfil its settlement obligation or transfer assets on time as committed. Exposures to settlement risk are determined at the transaction date as follows:

- ▶ For term deposits at credit institutions; certificates of deposits issued by credit institutions; securities borrowing contracts in accordance with legal regulations; repurchase and reversed repurchase agreements in accordance with prevailing regulations; margin loans in accordance with prevailing regulations; receivables from securities trading activities exposures to settlement risk before the date of securities transfer, cash settlement, contract liquidation shall be determined using the following formula:

Exposures to settlement risk = Value of assets exposed to settlement risk x Settlement risk coefficient by counterparty

- ▶ For underwriting contracts in the form of commitment signed with other institutions in a syndicated underwriting contract in which the Company is the lead underwriter, the exposures to settlement risk value equals 30% of the remaining value of unpaid underwriting contracts.
- ▶ For overdue receivables, other receivables and other assets, securities which have not been received on time, including securities and cash which have not been received from term deposits at credit institutions; certificates of deposit issued by credit institutions; securities borrowing contracts in accordance with prevailing regulations; repurchase and reversed repurchase agreements in accordance with prevailing regulations; margin loans at maturity in accordance with prevailing regulations, receivables from customers in securities trading activities, exposures to settlement risk are determined as follows:

Exposures to settlement risk = Value of assets exposed to settlement risk x Settlement risk coefficient by time

- ▶ For contracts, transactions, payments others than the aforementioned, receivables from debt trading with counterparties other than the Vietnam Asset Management Company ("VAMC"), the Debt and Asset Trading Corporation ("DATC"), exposures to settlement risk are determined as follows:

Exposures to settlement risk = Value of all assets exposed to settlement risk × 100%

- ▶ For contracts and transactions specified in Point k, Clause 1 of this Article, settlement risk value is determined as follows:

Real estate deposit contracts and economic agreements of a similar nature: Settlement risk value = Deposit amount × 150%

Loans and receivables from customers that do not fall under Points đ and g, Clause 1 of this Article: Settlement risk value = Loan or receivable amount × 150%

Other contracts and transactions: Settlement risk value = Total value of assets exposed to settlement risk × 100%

- ▶ For advances with a remaining settlement period of less than 90 days (excluding advances that have been extended; extended advances shall be deducted from net capital in accordance with Point b, Clause 4, Article 5 and Point b, Clause 2, Article 6 of Circular 91), the settlement risk value shall be determined based on the following principles:

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 Exposures to settlement risk (continued)

Value of assets exposed to settlement risk		Risk coefficient	Exposures to settlement risk
Value of all advances	amounts from 0% to 2% of owners' equity at the date of calculation	8%	Exposures to settlement risk = Value of all assets exposed to settlement risk x Settlement risk coefficient
	amounts from 2% to less than 5% of owners' equity at the date of calculation	50%	
	amounts over 5% of owners' equity at the date of calculation	100%	

3.4.1 Settlement risk coefficient

Settlement risk coefficient is determined based on the types of counterparty and the overdue period as specified in Appendix III of Circular 91.

3.4.2 Value of assets exposed to settlement risk

- a. Securities borrowing and lending, margin activities, repurchase agreements, other transactions for customers or the Company

Value of assets exposed to settlement risk is the market value of the contract determined as follows:

No.	Type of transaction	Value of assets exposed to settlement risk
1.	Term deposits, certificate of deposits, unsecured loans, contracts, transactions, payments under point k, Clause 1, Article 10, Circular 91 amended and supplemented by Clause 1, Article 7 of Circular 102	Total outstanding balance of deposit accounts, certificates of deposits, total loan value, total value of the contract, transaction value plus dividends, interests, rights (for securities) or interests from deposits, loans interest, fees (for credit granting)
2.	Securities lending	$\text{Max}\{(\text{Market value of the contract} - \text{Collateral value (if any)}), 0\}$
3.	Securities borrowing	$\text{Max}\{(\text{Collateral value} - \text{Market value of the contract}), 0\}$
4.	Reversed repurchase agreements	$\text{Max}\{(\text{Contract value based on purchase price} - \text{Market value of the contract} \times (1 - \text{Market risk coefficient})), 0\}$
5.	Repurchase agreements	$\text{Max}\{(\text{Market value of the contract} \times (1 - \text{Market risk coefficient}) - \text{Contract value based on selling price}), 0\}$
6.	Margin contracts (loans to customers to purchase securities)/Other economic agreements with the similar nature	$\text{Max}\{(\text{Outstanding balance} - \text{Collateral value}), 0\}$

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 Exposures to settlement risk (continued)

3.4.2 Value of assets exposed to settlement risk (continued)

Margin outstanding balance includes outstanding principal, interest and other fees.

Customers' collateral value is determined in line with Note 3.4.3. In case the value of collaterals does not have any reference in the market, its value is determined by the internal methods of the Company.

Value of assets exposed to settlement risk is determined in accordance with Note 3.3.2.

b. Securities trading

Value of assets exposed to settlement risk in securities trading is determined as follows:

No.	Period	Value of assets exposed to settlement risk
A – For sales of securities (seller is the Company or its customers under the securities brokerage activities)		
1.	Before the settlement date	0
2.	After the settlement date	Market value of the contract (if market value is less than trading value)
		0 (if market value is greater than trading value)
B – For purchase of securities (buyer is the Company or its customers)		
1.	Before the securities transfer date	0
2.	After the securities transfer date	Market value of the contract (if market value is less than trading value)
		0 (if market value is greater than trading value)

Settlement/transfer period of securities is T+2 (for listed securities), T+1 (for listed bonds) or T+n (for transactions outside the official trading system within n days under agreement of both parties), or in accordance with prevailing regulations (for derivatives).

c. Receivables, bonds, debt instruments at maturity

Value of assets exposed to settlement risk is the value of receivables calculated based on face value, plus accrued interest, related costs and less cash previously received (if any).

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 *Exposures to settlement risk* (continued)

3.4.3 *Decreases to value of collaterals*

The Company shall deduct the value of collaterals of counter parties, customers, except for transactions, contracts stated in Point k Clause 1, Point b Clause 10 Article 10 of Circular 91, amended and supplemented in Clause 1 and Clause 2 Article 7 of Circular 102, when determining the value of assets exposed to settlement risk in case these transactions, contracts qualify the following conditions:

- ▶ Counterparties or customers secure their obligations using collaterals being cash, cash equivalents, valuable papers, negotiable instruments on the money market, securities listed and registered on the Vietnam Exchange and its subsidiaries, Government bonds, bonds guaranteed by the Ministry of Finance;
- ▶ The Company has rights to control, manage, use, and transfer collaterals if counterparties fail to make sufficient and timely payments as agreed in the contracts.

Value of assets subjected to deduction is determined as follows:

Collateral value = Quantity of collaterals x Asset price x (1 – Market risk coefficient)

Value of assets is determined in accordance with Note 3.3.2.

3.4.4 *Supplemental exposures to settlement risk*

Exposures to settlement risk are increasingly adjusted in the following cases:

- ▶ Increased by 10% if the value of deposits contracts, certificates of deposits, loans, receivables, repurchase agreements, reversed repurchase agreements, total borrowing from an organization, an individual and a group of related organizations/individuals (if any) accounts for more than 10% to 15% of the owners' equity of the Company;
- ▶ Increased by 20% if the value of deposits contracts, certificates of deposits, loans, receivables, repurchase agreements, reversed repurchase agreements, total borrowing from an organization, an individual and a group of related organizations/individuals (if any) accounts for more than 15% to 25% of the owners' equity of the Company;
- ▶ Increased by 30% if the value of deposits contracts, certificates of deposits, loans, receivables, repurchase agreements, reversed repurchase agreements, total borrowing from an organization, an individual and a group of related organizations/individuals (if any) accounts for more than 25% of the owners' equity of the Company.

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT (continued)

3.4 *Exposures to settlement risk* (continued)

3.4.5 *Net bilateral clearing value of assets exposed to settlement risk*

Value of assets exposed to settlement risk is subject to net bilateral clearing in the following cases:

- ▶ Settlement risk relating to the same counterparty;
- ▶ Settlement risk relating to the same type of transaction;
- ▶ The net bilateral clearing is agreed upon among related parties by written documents.

3.5 *Exposures to operational risk*

Exposures to operational risk are the potential losses which may occur due to technical errors, system errors and operational processes, human errors during task performance, or due to the lack of capital resulting from expenses, losses arising from investment activities, or other objective reasons.

Exposures to operational risk of the Company is determined at the maximum between: the higher of 25% of the Company's operating expenses within twelve (12) consecutive months up to the month before reporting date or 20% of the security trading organization's minimum charter capital for business operations.

The Company's operating expenses are determined from total expenses incurred during the period, less: depreciation and amortization expenses, utilization/reversal of provision for impairment of short-term, long-term financial assets and collaterals, utilization/reversal of provision for impairment of receivables, utilization/reversal of provision for impairment of other current assets, loss from revaluation of financial assets at fair value through profit and loss ("FVTPL"), interest expenses and loss from revaluation of outstanding covered warrants payables which have been recognized as expense in the period.

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

4. CALCULATION SHEET ON EXPOSURES TO MARKET RISK

Currency: VND

A. MARKET RISK				
<i>Investment items</i>		<i>Risk coefficient %</i>	<i>Scale of risk VND</i>	<i>Exposures to risk VND</i>
		(1)	(2)	(3) = (1) x (2)
I. Cash and cash equivalents, money market instruments				
1	Cash (VND), demand deposits at banks	0	614,762,714,046	-
2	Cash equivalents	0	-	-
3	Valuable papers, transferable instruments in the money market, certificate of deposit	0	2,324,068,758,338	-
II. Government bonds				
4	Zero-coupon Government bonds	0	-	-
5	Coupon-bearing Government bonds: Government bonds (including national construction bonds and construction project bonds issued previously), Government bonds of OECD member countries or bonds guaranteed by the Government or Central Bank of those countries, bonds issued by international organizations including IBRD, ADB, IADB, AFDB, EIB, and EBRD, and local government bonds	3	816,337,580,000	24,490,127,400
III. Listed and unlisted bonds issued by credit institution bonds				
6	Credit institution bonds having remaining term of less than 1 year, including convertible bonds	0	-	-
	Credit institution bonds having remaining term from 1 to under 3 years, including convertible bonds	3	-	-
	Credit institution bonds having remaining term from 3 to under 5 years, including convertible bonds	5	-	-
	Credit institution bonds having remaining term of more than 5 years, including convertible bonds (The additional risk factor is 5%) (*)	15	-	-
	Credit institution bonds having remaining term of more than 5 years, including convertible bonds (The additional risk factor is 10%) (*)	20	2,146,101,044,228	429,220,208,846

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

4. CALCULATION OF EXPOSURE TO MARKET RISK (continued)

<i>Investment items</i>		<i>Risk coefficient %</i>	<i>Scale of risk VND</i>	<i>Exposures to risk VND</i>
		(1)	(2)	(3) = (1) x (2)
IV. Corporate bonds				
Listed corporate bonds				
7	Listed bonds having remaining term of less than 1 year, including convertible bonds	0	-	-
	Listed bonds having remaining term from 1 to 3 under years, including convertible bonds	5	-	-
	Listed bonds having remaining term from 3 to under 5 years, including convertible bonds	10	-	-
	Listed bonds having remaining term of more than 5 years, including convertible bonds	15	-	-
Unlisted corporate bonds				
8	Unlisted bonds issued by listed entities having remaining term of less than 1 year, including convertible bonds	5	-	-
	Unlisted bonds issued by listed entities having remaining term from 1 to under 3 years, including convertible bonds (The additional risk factor is 5%) (*)	15	1,039,264,158,378	155,889,623,757
	Unlisted bonds issued by listed entities having remaining term from 3 to under 5 years, including convertible bonds	20	840,287,671,233	168,057,534,247
	Unlisted bonds issued by listed entities having remaining term of more than 5 years, including convertible bonds	25	-	-
	Unlisted bonds issued by other entities having remaining term of less than 1 year, including convertible bonds	15	-	-
	Unlisted bonds issued by other entities having remaining term from 1 to under 3 years, including convertible bonds	20	-	-
	Unlisted bonds issued by other entities having remaining term from 3 to under 5 years, including convertible bonds	30	-	-
	Unlisted bonds issued by other entities having remaining term of more than 5 years, including convertible bonds	35	-	-

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

4. CALCULATION OF EXPOSURE TO MARKET RISK (continued)

Investment items		Risk coefficient %	Scale of risk VND	Exposures to risk VND
		(1)	(2)	(3) = (1) x (2)
V. Shares				
9	Ordinary shares, preferred shares of entities listed in Stock Exchange	10	878,595,338,200	87,859,533,820
10	Ordinary shares, preferred shares of unlisted public entities registered for trading through UpCom system	20	16,783,700	3,356,740
11	Ordinary shares, preferred shares of public entities registered for depository, but not yet listed and registered for trading; shares under IPO	30	82,325,851,400	24,697,755,420
VI. Certificates of securities investment funds				
12	Public funds, including public securities investment companies	10	32,553,730,500	3,255,373,050
13	Member Fund	50	-	-
14	Private Securities Investment companies	30	-	-
VII. Securities subject to warning, control, trading restriction, trading halt, suspension, delisting, or trading cancellation				
15	Securities being warned	35	1,695,100	593,285
16	Securities under control	40	-	-
17	Securities under trading halt or trading restriction	60	1,182,200	709,320
18	Securities under trading suspension	70	3,687,309	2,581,116
19	Delisted, cancelled securities	80	317,661,190	254,128,952
VIII. Derivatives				
20	Stock index futures contracts	8	-	-
Calculation: Exposure to risk = Max {((Daily settlement value – Buy-in security value to warranty future contractual payment obligations) x Market risk coefficient of futures contracts – Margin value (The contribution to the clearing fund for the open position of the securities company)), 0} Daily settlement value = Daily settlement price x Open interests				
21.	Government bond futures contracts	3	-	-
Calculation: Exposure to risk = Max {((Daily settlement value – Buy-in security value to warranty future contractual payment obligations) x Market risk coefficient of futures contracts – Margin value (The contribution to the clearing fund for the open position of the securities company)), 0} Daily settlement value = Daily settlement price x Open interests				

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BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

4. CALCULATION OF EXPOSURE TO MARKET RISK (continued)

<i>Investment items</i>		<i>Risk coefficient %</i>	<i>Scale of risk VND</i>	<i>Exposures to risk VND</i>
		(1)	(2)	(3) = (1) x (2)
IX. Other securities				
22	Shares listed in foreign markets included in the benchmark	25	-	-
23	Shares listed in foreign markets not included in the benchmark	100	-	-
24	Covered warrants listed on Ho Chi Minh Stock Exchange	8	-	-
25	Arbitrage trading	2	-	-
26	Shares, capital contribution and other securities	80	-	-
X. Increases risk (as determined based on the basis of equity after fully making all required provisions)				
<i>No.</i>	<i>Stock Code</i>	<i>Increase</i>	<i>Scale of risk VND</i>	<i>Exposure to risk VND</i>
1	Vietnam Bank for Agriculture and Rural Development	2.00	900,383,000,000	18,007,660,000
2	Vingroup Corporation	1.50	733,779,539,211	11,006,693,088
3	Vinhomes Joint Stock Company	2.00	840,287,671,233	16,805,753,425
TOTAL EXPOSURES TO MARKET RISK (I+II+III+IV+V+VI+VII+VIII+IX+X)				939,551,632,466

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

4. CALCULATION SHEET ON EXPOSURES TO MARKET RISK (continued)

(*) Details:

No	Issuer	Credit rating organization	Credit rating level	Credit rating announcement date
1	Vingroup - Joint Stock Company	FiinRatings Joint Stock Company (FiinRatings)	A-	25/09/2025
2	Vinhomes Joint Stock Company	Saigon Ratings	AA	06/05/2026
3	Becamex IDC Corporation	VIS Rating	A	01/08/2025
4	Vietnam Bank for Agriculture and Rural Development	Moody's Ratings	BA2	22/01/2026
5	Ho Chi Minh City Development Joint Stock Commercial Bank	Fitch Ratings	BB-	15/07/2026
6	Military Commercial Joint Stock Bank	Fitch Ratings	BB	06/11/2025
7	Vietnam Joint Stock Commercial Bank for Industry and Trade	Fitch Ratings	BB+	03/11/2025

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

5. CALCULATION OF EXPOSURES TO SETTLEMENT RISK

Currency: VND
Exposures to risk

Risk of undue items (Note 5.1)	146,540,480,144
Risk of overdue items (Note 5.2)	1,621,116,355
Risk of advances, other contracts, transactions (Note 5.3)	-
Supplemental exposures to settlement risk (Note 5.4)	10,960,248,493
Total exposures to settlement risk	159,121,844,992

5.1 Risk of undue items

Risk coefficient (%) Types of transaction		Exposures to risk (VND)						Total exposures to risk VND
		0.0%	0.8%	3.2%	4.8%	6.0%	8.0%	
		(1)	(2)	(3)	(4)	(5)	(6)	
1.	Term deposits, certificates of deposits, unsecured loans, receivables from securities trading activities and operations and other items exposed to settlement risk (*)	-	5,010,407,754	-	-	141,190,958,267	339,114,123	146,540,480,144
2.	Securities lending/Agreements with similar nature	-	-	-	-	-	-	-
3.	Securities borrowing/Agreements with similar nature	-	-	-	-	-	-	-
4.	Reversed repurchase agreements/Agreements with similar nature	-	-	-	-	-	-	-
5.	Repurchase agreements/Agreements with similar nature	-	-	-	-	-	-	-
6.	Margin loan agreements/Agreements with similar nature	-	-	-	-	-	-	-
TOTAL EXPOSURES TO UNDUE SETTLEMENT RISK								146,540,480,144

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

5. CALCULATION OF EXPOSURES TO SETTLEMENT RISK (continued)

5.1 Risk of undue items (continued)

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

No.	Counterparty of the Company	Settlement risk coefficient
(1)	Government, issuers guaranteed by the Government, Government and Central Banks of OECD countries; People's committees of provinces and centrally-controlled municipalities	0%
(2)	Stock Exchanges, Vietnam Securities Depository and Clearing Corporation	0.8%
(3)	Credit institutions, financial institutions, and securities trading institutions which are established in OECD countries and have credit ratings in accordance with the internal policies of the Company	3.2%
(4)	Credit institutions, financial institutions, and securities trading institutions which are established outside of OECD countries; or established in OECD countries and do not meet other requirements in accordance with the internal policies of the Company	4.8%
(5)	Credit institutions, financial institutions, securities trading institutions, securities investment funds, securities investment companies being established and operating in Vietnam	6%
(6)	Other entities, individuals and parties	8%

(*) Details:

	Carrying value VND	Collateral value VND	Carrying value without collaterals VND	Settlement risk coefficient by counterparty %	Exposures to settlement risk VND
Term deposits at credit institutions	2,353,182,637,792	-	2,353,182,637,792	6	141,190,958,267
Receivables from services provided by securities companies	4,238,926,536	-	4,238,926,536	8	339,114,123
Other receivables	626,300,969,299	-	626,300,969,299	0.80	5,010,407,754
Total	2,983,722,533,627	-	2,983,722,533,627		146,540,480,144

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

5. CALCULATION OF EXPOSURES TO SETTLEMENT RISK (continued)

5.2 Risk of overdue items

No.	Overdue period	Risk coefficient %	Scale of risk VND	Exposures to risk VND
1.	0 – 15 days after due date of settlement/securities transfer	16	-	-
2.	16 – 30 days after due date of settlement/securities transfer	32	-	-
3.	31 – 60 days after due date of settlement/securities transfer	48	-	-
4.	From 60 days after due date of settlement/securities transfer	100	1,621,116,355	1,621,116,355
TOTAL EXPOSURES TO OVERDUE SETTLEMENT RISKS				1,621,116,355

5.3 Risk of advances, other contracts, transactions

No.	Details of parties	Risk coefficient %	Scale of risk VND	Exposures to risk VND
1.	Contracts, transactions, and capital utilization arrangements other than those specified in Points a, b, c, d, e, and g, Clause 1, Article 10; sales and repurchase agreements for securities or other agreements of similar nature, except for those specified in Points c and d, Clause 1, Article 10; and receivables arising from debt trading 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 (with details for each counterparty)	150	-	-
	- Loans and other receivables from customers that are not classified under Points d and g, Clause 1, Article 10 of Circular 91, amended and supplemented in Clause 1, Article 7 of Circular 102 (with details for each counterparty)	150	-	-
	- Other contracts and transactions (with details for each counterparty)	100	-	-
	- Advances (with details for each counterparty):			
	+ Accounting for from 0% to 2% of owners' equity at the calculation date	8	-	-
	+ Accounting for more than 2% to less than 5% of owners' equity at the calculation date	50	-	-
	+ Accounting for more than 5% of owners' equity at the calculation date	100	-	-
TOTAL EXPOSURES TO OTHER CONTRACTS, TRANSACTIONS				-

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

5. CALCULATION OF EXPOSURES TO SETTLEMENT RISK (continued)

5.4 Supplemental exposures to settlement risk

No.	Details of items, counterparties	Increase level %	Scale of risk VND	Exposures to risk VND
1.	Term deposits, unsecured loans and receivables from trading activities and securities trading operations	1.20	913,354,041,100	10,960,248,493
TOTAL SUPPLEMENTAL EXPOSURES TO SETTLEMENT RISK				10,960,248,493

6. CALCULATION OF EXPOSURE TO OPERATIONAL RISK

Currency: VND

No.	Items	Amount
I.	Total operating expenses incurring during the 12-month period ended 31 December 2025	1,923,117,592,046
II.	Deductions from total expenses (*)	1,118,442,095,474
III.	Total expenses after decreases (III = I – II)	804,675,496,572
IV.	25% of total expense after decreases (IV = 25% III)	201,168,874,143
V.	20% of minimum charter capital for business operations of BIDV Securities Joint Stock Company	240,000,000,000
TOTAL EXPOSURES TO OPERATIONAL RISK (C=Max {IV, V})		240,000,000,000

(*) Decreases from total expenses

Currency: VND

	Amount
Depreciation and amortization expenses	9,044,982,381
Reversal of impairment provision for receivables	(741,204,000)
Loss from revaluation of financial assets at FVTPL	454,589,553,155
Interest expenses	640,399,230,804
Revaluation gain/loss on outstanding warrant liabilities	15,151,797,473
Unrealized foreign exchange gain/loss	(2,264,339)
Total	1,118,442,095,474

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

7. CALCULATION OF LIQUID CAPITAL

Currency: VND

NO.	ITEMS	Liquid capital		
		Liquid capital	Decreases	Increases
		(1)	(2)	(3)
A	Equity			
1.	Owners' equity, excluding redeemable preference share (if any)	2,699,015,490,000		
2.	Share premium, excluding redeemable preference share (if any)	2,056,655,911,017		
3.	Treasury shares	-		
4.	Convertible bonds – Equity component	-		
5.	Other owner's equity	-		
6.	Differences from revaluation of assets at fair value	-		
7.	Capital supplementary reserve	-		
8.	Operational risk and financial reserve	-		
9.	Other reserves	-		
10.	Undistributed accumulated profit after tax	791,945,967,183		
11.	Balance of provision for impairment of assets	1,523,012,755		
12.	Difference from revaluation of fixed assets	-		
13.	Exchange rate difference	-		
14.	Convertible debts			-
15.	Total increase or decrease in securities investment value		15,213,958,724	280,991,233,419
16.	Other capital (if any)	-		
1A	Total			5,814,917,655,650

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

7. CALCULATION OF LIQUID CAPITAL (continued)

NO.	ITEMS	Liquid capital		
		Liquid capital	Decreases	Increases
		(1)	(2)	(3)
B	Current assets			
I	Financial assets		17,398,201,991	
1.	Cash and cash equivalents			
2.	Financial assets at fair value through profit or loss (FVTPL)		-	
	Securities exposed to market risk			
	Securities deducted from liquid capital		-	
3.	Held-to-maturity investments (HTM)			
	Securities exposed to market risk			
	Securities deducted from liquid capital		-	
4.	Loans			
5.	Available-for-sale financial assets (AFS)			
	Securities exposed to market risk			
	Securities deducted from liquid capital		-	
6.	Provision for impairment of financial assets and mortgage assets			
7.	Receivables (receivables from disposal of financial assets, receivables and accruals from dividend and interest income)		15,272,515,946	
	Receivables due in 90 days or less			
	Receivables due in more than 90 days		15,272,515,946	
	Receivables not yet past due but the counterparty is insolvent		-	
8.	Undistributed covered warrants			
9.	Hedging underlying securities for when issuing covered warrants		-	
10.	Receivables from services provided by the Company		100,000,000	
	Receivables due in 90 days or less			
	Receivables due in more than 90 days		-	
	Receivables not yet past due but the counterparty is insolvent		100,000,000	
11.	Internal receivables		-	
	Receivables due in 90 days or less			
	Receivables due in more than 90 days		-	
	Receivables not yet past due but the counterparty is insolvent		-	
12.	Receivables due to error in securities transaction		-	
	Receivables due in 90 days or less		-	
	Receivables due in more than 90 days			
	Receivables not yet past due but the counterparty is insolvent		-	

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

7. CALCULATION OF LIQUID CAPITAL (continued)

NO.	ITEMS	Liquid capital		
		Liquid capital VND	Decreases VND	Increases VND
		(1)	(2)	(3)
B	Current assets			
13.	Other receivables		2,025,686,045	
	Receivables due in 90 days or less			
	Receivables due in more than 90 days		2,025,686,045	
	Receivables not yet past due but the counterparty is insolvent			
14.	Provisions for impairment of receivable		-	
II	Other current assets		8,617,370,907	
1.	Advances		-	
	- Advances with the remaining reimbursement period of 90 days or less			
	- Advances with the remaining reimbursement period of more than 90 days		-	
	- Advances not yet due but insolvent counterparty		-	
2.	Office supplies, tools and materials		731,520,000	
3.	Short-term prepaid expenses		7,885,850,907	
4.	Short-term deposits, collaterals and pledges		-	
5.	Deductible value added tax		-	
6.	Tax and other receivables from the State		-	
7.	Other current assets		-	
8.	Provision for impairment of other current assets			
1B	Total			26,015,572,898
C	Non-current assets			
I	Non-current financial assets		-	
1.	Long-term receivables		-	
2.	Investments			
2.1	Held-to-maturity investments			
	Securities exposed to market risk			
	Securities deducted from liquid capital		-	
2.2	Investments in subsidiaries		-	
2.3	Other long-term investments		-	
II	Fixed assets		31,796,591,585	
III	Investment properties		-	
IV	Construction in progress		-	
V	Other non-current assets		38,891,314,174	
1.	Long-term deposits, collaterals and pledges		11,465,930,692	
2.	Long-term prepaid expenses		6,925,383,482	
3.	Deferred tax assets		-	
4.	Payments for Settlement Assistance Fund		20,500,000,000	
5.	Other non-current assets		-	

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

7. CALCULATION OF LIQUID CAPITAL (continued)

NO.	ITEMS	Liquid capital		
		Liquid capital	Decreases	Increases
		(1)	(2)	(3)
C	Non-current assets			
VI	Assets which are qualified, adversed or disclaimed on the audited, reviewed financial statements not being deducted in accordance with Article 5, Circular 91 amended and supplemented in Article 2, Circular 102		-	
1C	Total			70,687,905,759
D	Deposits, collaterals			
1.	Deposited value		15,000,000,000	
1.1	Contribution to the Settlement Assistance Fund of Viet Nam Securities Depository and Clearing Coporation ("VSDC")		-	
1.2	Contribution to the clearing fund of the central settlement counterparty for the open position of the cclearing member		15,000,000,000	
1.3	Deposits in cash and and banks' guarantee for issuing covered warrants		-	
2	Collaterals for obligations due in more than ninety (90) days		13,259,068,495	
	<i>In which:</i>			
	<i>Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)</i>		-	
	<i>iM Bank</i>		-	
	<i>Prosperity and Growth Commercial Joint Stock Bank (PGBank)</i>		-	
1D	Total			28,259,068,495
	LIQUID CAPITAL = 1A-1B-1C-1D			5,689,955,108,498

Notes:

☐ Non-applicable for the preparation of the Financial safety ratio report

BIDV Securities Joint Stock Company

NOTES TO THE FINANCIAL SAFETY RATIO REPORT (continued)
as at 30 June 2026

8. EVENTS AFTER 30 JUNE 2026

There has been no matter or circumstance that has arisen since the reporting date that requires adjustment or disclosure in the safety ratio report of the Company.

Hanoi, Vietnam

12 August 2026



Ms. Tran Ngoc Diép
Chief Accountant



Ms. Nguyen Thi Anh Dao
Head of Internal Control
Department



Mr. Nguyen Duy Vien
General Director



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