

No.: 253/2025/TB-QLRR

Ho Chi Minh City, December 04, 2025

ANNOUNCEMENT

R/e: Adjusted ratio and/or max price

According to:

- *Meeting minutes of Risk Management Committee on December 04, 2025*
- *According to the announcement about stock dividend/ right issue of VIC stock*

Phu Hung Securities Corporation kindly informs Customers about adjusted ratio and/or max price as follow:

1. Adjusted loan ratio and max price:

| No. | Stock Code | Name | DP loan and/or mortgage ratio (%) | | MR loan and/or mortgage ratio (%) | | Max loan and/or mortgage price (VND) | | Stock Exchange |
|------------|-----------------------|--------------|--|------------|--|------------|---|------------|---------------------------|
| | | | Old | New | Old | New | Old | New | |
| 1 | VIC | Vingroup JSC | 35 | 15 | 35 | 15 | 114,280 | 133,330 | HOSE |

2. Effective:

- *From December 05, 2025: Be applied the new loan and/or mortgage ratio and max price.*

Respectfully,