

ANNOUNCEMENT

R/e: Adjusted margin loan and/or mortgage ratio

According to:

- Meeting minutes of Risk Management Committee on July 23, 2026

Phu Hung Securities Corporation kindly informs Customers about adjusted margin loan and/or mortgage ratio as follow:

1. Adjusted margin loan and/or mortgage ratio:

No.	Stock Code	Name	DP loan ratio (%)		MR loan ratio (%)		Stock Exchange
			Old	New	Old	New	
1	PNJ	PHU NHUAN JEWELRY JSC	50	0	50	0	HOSE

**Keep mortgage ratio like the current*

2. Effective:

- From July 24, 2026: Be applied the new margin loan and/or mortgage ratio.

Respectfully,