

ANNOUNCEMENT

R/e: Adjusted maximum loan and/or mortgage price

According to:

- Meeting minutes of Risk Management Committee on January 29, 2026*

Phu Hung Securities Corporation kindly informs Customers about the adjusted maximum loan and/or mortgage price as follow:

1. Adjusted maximum loan and/or mortgage price:

No.	Stock Code	NAME	Maximum loan and/or Mortgage price (VND)		Stock exchange
			Old	New	
1	PNJ	PHU NHUAN JEWELRY JSC	128,300	154,000	HOSE

2. Effective:

- From January 30, 2026: Be applied the new maximum loan and/or mortgage price*

Respectfully,