

ANNOUNCEMENT

R/e: Adjusted ratio and/or max price

According to:

- *Meeting minutes of Risk Management Committee on July 09, 2026*

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 ratio (%)		MR loan ratio (%)		Max loan and/or mortgage price (VND)		Stock Exchange
			Old	New	Old	New	Old	New	
1	PNJ	PHU NHUAN JEWELRY JSC	0	50	0	50	58,700	67,600	HOSE

**Keep mortgage ratio like the current*

2. Effective:

- *From July 10, 2026: Be applied the new loan and/or mortgage ratio and max price.*

Respectfully,