PHU HUNG SECURITIES CORPORATION	***SOCIALIST REPUBLIC OF VIETNAM***
_____	***Independence - Freedom - Happiness***
No: 210/2026/TB-QLRR	_____
	Ho Chi Minh City, November 03, 2026

ANNOUNCEMENT

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

According to:

- *Meeting minutes of Risk Management Committee on November 03, 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***	***MR/DP mortgage ratio (%)***		***MR/DP loan ratio (%)***		***Stock Exchange***
			Old	***New***	***Old***	***New***	
1	*SMC*	*SMC TRADING INVESTMENT JSC*	*50*	*20*	*50*	*20*	*HOSE*

2. ***Effective:***

- *From November 04, 2026: Be applied the new margin loan and/or mortgage ratio.*

Respectfully,