

ANNOUNCEMENT

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

According to:

- Meeting minutes of Risk Management Committee on March 04, 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 mortgage ratio (%)		DP mortgage ratio (%)		Stock Exchange
			Old	New	Old	New	
1	FIR	First Real JSC	30	22.5	30	22.5	HOSE

**Keep loan ratio at 0%*

2. Effective:

- From March 05, 2026: Be applied the new margin loan and/or mortgage ratio.

Respectfully,