

ANNOUNCEMENT

R/e: Adjusted ratio and/or max price

According to:

- Meeting minutes of Risk Management Committee on March 03, 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 | FIR | First Real JSC | 30 | 0 | 30 | 0 | 10,000 | 5,380 | HOSE |

**Keep mortgage ratio like the current*

2. Effective:

- From March 04, 2026: Be applied the new loan and/or mortgage ratio and max price.

Respectfully,