

ANNOUNCEMENT

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

According to:

- Meeting minutes of Risk Management Committee on September 30, 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	Current	
1	PNJ	PHU NHUAN JEWELRY JSC	40	30	0	HOSE

2. Effective:

- From October 02, 2026: Be applied the new margin loan and/or mortgage ratio.

Respectfully,