PHU HUNG SECURITIES CORPORATION

SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness

No: 254/2024/TB-QLRR

Ho Chi Minh City, December 25, 2024

ANNOUNCEMENT

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

According to:

- Meeting minutes of Risk Management Committee on December 25, 2024.

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 loan and/or mortgage ratio (%) | | Stock Exchange |
|-----|---------------|--------------|-----------------------------------|-----|-------------------|
| | | | Old | New | |
| 1 | SJS* | SJ GROUP JSC | 25 | 30 | HOSE |

^{*}Keep DP ratio like the current (30%)

2. Effective:

- From December 26, 2024: Be applied the new margin loan ratio.

Respectfully,