

FINANCIAL SAFETY RATIO REPORT
AS AT 30 JUNE 2026

LIGHTHOUSE FUND MANAGEMENT
JOINT STOCK COMPANY



CONTENTS

	Page
1. Contents	1
2. General information	2
3. Statement of the General Director	3
4. Report of the Interim Financial Information Review on the Financial Safety Ratio Report as at 30 June 2026	4 - 5
5. Financial Safety Ratio Report as at 30 June 2026	6
6. Summary of risks and liquid capital as at 30 June 2026	7
7. Notes to the Financial Safety Ratio Report as at 30 June 2026	8 - 28



GENERAL INFORMATION

Corporate information

Lighthouse Fund Management Joint Stock Company, formerly known as Oriental Securities Investment Fund Management Joint Stock Company, was established and has been operating in line with the License No. 14/UBCK-GPHĐQLQ dated 28 December 2006, issued by the State Securities Commission of Vietnam, and the first Business Registration Certificate No. 0304772590 dated 28 December 2006, issued by Ho Chi Minh City Department of Planning and Investment (currently known as Ho Chi Minh City Department of Finance).

During its operation, the Company has been granted several adjusted licenses and Business Registration Certificates. The Company has been currently operating under the latest adjusted License No. 71/GPĐC-UBCK dated 14 September 2023, issued by the State Securities Commission of Vietnam, and the 12th amended Business Registration Certificate dated 28 September 2023, issued by Ho Chi Minh City Department of Planning and Investment (currently known as Ho Chi Minh City Department of Finance).

Head office: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City.

The Company's principal business activities as in the granted licenses are securities investment, securities investment fund management, securities investment portfolio management, and securities investment consultancy.

Board of Directors and General Director

The Board of Directors and the General Director of the Company during the period and up to the date of this statement include:

The Board of Directors

Full name	Position	Re-appointing date/En of Term
Mr. Nguyen Cong Hiep	Chairman	Re-appointed on 17 April 2026
Mr. Nguyen Le Dinh Quang	Member	Re-appointed on 17 April 2026
Mr. Huynh Son Trung	Member	Re-appointed on 17 April 2026
Mr. Ho Hoang Lam	Member	Term ended from 17 April 2026

The General Director

The Company's General Director during the period and up to the date of this statement is Mr. Nguyen Le Dinh Quang (re-appointed on 26 May 2026).

Legal representative

The Company's legal representative during the period and up to the date of this statement is Mr. Nguyen Le Dinh Quang – General Director.

Auditors

A&C Auditing and Consulting Co., Ltd. has been appointed to perform the review on the Company's Financial Safety Ratio Report as at 30 June 2026.



STATEMENT OF THE GENERAL DIRECTOR

The General Director of Lighthouse Fund Management Joint Stock Company (hereinafter referred to as "the Company") presents this statement together with the Financial Safety Ratio Report as at 30 June 2026.

Responsibilities of the General Director

The Company's General Director is responsible for the preparation and presentation of the Financial Safety Ratio Report in line with the Circular No. 91/2020/TT-BTC dated 13 November 2020 (hereinafter referred to as "Circular 91") and the Circular No. 102/2025/TT-BTC dated 29 October 2025 amending and supplementing certain articles of Circular 91, issued by the Ministry of Finance, which set out the financial safety ratio and measures for non-compliance applicable to securities dealing institutions (hereinafter referred to as "Requirements on preparation and presentation of the Financial Safety Ratio Report") in the preparation and presentation of the Financial Safety Ratio Report as at 30 June 2026.

Declaration of the General Director

The General Director hereby affirms that the accompanying Financial Safety Ratio Report has been prepared and presented in accordance with the Requirements on preparation and presentation of the Financial Safety Ratio Report.

Date: 14 August 2026



Nguyễn Lê Đình Quang
General Director



No. 1.1288/26/TC-AC

REPORT OF THE INTERIM FINANCIAL INFORMATION REVIEW ON FINANCIAL SAFETY RATIO REPORT

**To: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE GENERAL DIRECTOR
LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY**

We have reviewed the accompanying Financial Safety Ratio Report as at 30 June 2026 of Lighthouse Fund Management Joint Stock Company (hereinafter referred to as “the Company”), which was prepared on 14 August 2026 (from page 06 to page 28). This Report is prepared and presented by the General Director in accordance with the Circular No. 91/2020/TT-BTC dated 13 November 2020 (hereinafter referred to as “Circular 91”) and the Circular No. 102/2025/TT-BTC dated 29 October 2025 amending and supplementing certain articles of Circular 91, issued by the Ministry of Finance, which set out the financial safety ratio and measures for non-compliance applicable to securities dealing institutions (hereinafter referred to as “Requirements on preparation and presentation of the Financial Safety Ratio Report”).

Responsibility of the General Director

The Company’s General Director is responsible for the preparation, and presentation of the Financial Safety Ratio Report in accordance with the Requirements on preparation and presentation of the Financial Safety Ratio Report; and responsible for such internal control as the General Director determines necessary to enable the preparation and presentation of the Financial Safety Ratio Report that is free from material misstatement, whether due to fraud or error.

Responsibility of Auditors

Our responsibility is to express conclusion on the Financial Safety Ratio Report based on our review. We have conducted the review in accordance with the Vietnamese Standard on Review Engagements No. 2410 – Review on interim financial information performed by independent auditor of the entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusions of Auditors

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Financial Safety Ratio Report of Lighthouse Fund Management Joint Stock Company as at 30 June 2026, in all material respects, has not been prepared and presented in accordance with the Requirements on preparation of the Financial Safety Ratio Report.



Basis of preparation and restriction of intended use of the Financial Safety Ratio Report

Without qualifying our opinion above, we would like to draw attention to Notes No. II.1 and III describing applicable regulations, interpretations and basis of preparation and presentation of the Financial Safety Ratio Report. As presented in Note No. II.2, the Financial Safety Ratio Report is prepared in compliance with requirements on preparation and disclosure of information thereof and this Report may not be appropriate to use for other purposes.

For and on behalf of

A&C Auditing and Consulting Co., Ltd.



Nguyễn Chí Dung

Partner

Audit Practice Registration Certificate No. 0100-2023-008-1

Authorized Signatory

Ho Chi Minh City, 14 August 2026



No. 45/2026/BC-LHC

Ho Chi Minh City, 14 August 2026

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

To: State Securities Commission of Vietnam

We hereby undertake that:

- (1) This Report is prepared on the basis of the updated figures at the reporting date in accordance with the requirements of the Circular No. 91/2020/TT-BTC regulating financial safety ratio and measures for non-compliance applicable to securities dealing institutions, amended and supplemented by the Circular No. 102/2025/TT-BTC;
- (2) The subsequent issues that may cause impacts on the financial position of the Company shall be addressed in the succeeding report;
- (3) We take full responsibility to the law for accuracy and truthfulness of this Report.



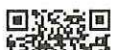
Khuu Kim Hue
Chief Accountant



Tran Thi Thuy Chung
Internal Control Manager




Nguyen Le Dinh Quang
General Director



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

SUMMARY OF RISKS AND LIQUID CAPITAL

As at 30 June 2026

No.	Items	Note	Unit	Risk value/Liquid capital
1	Total market risk value	IV	VND	6.663.238.024
2	Total settlement risk value	V	VND	213.202.948
3	Total operational risk value	VI	VND	5.000.000.000
4	Total risk value (4=1+2+3)		VND	11.876.440.972
5	Liquid capital	VII	VND	48.873.609.094
6	Safety ratio of liquid capital (6=5/4)		%	411,52

Ho Chi Minh City, 14 August 2026

**Khuu Kim Hue**
Chief Accountant**Tran Thi Thuy Chung**
Internal Control Manager**Nguyen Le Dinh Quang**
General Director

LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY

Address: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

I. GENERAL INFORMATION

1. Establishment and Operation License

Lighthouse Fund Management Joint Stock Company, formerly known as Oriental Securities Investment Fund Management Joint Stock Company, was established and has been operating in line with the License No. 14/UBCK-GPHĐQLQ dated 28 December 2006, issued by the State Securities Commission of Vietnam, and the first Business Registration Certificate No. 0304772590 dated 28 December 2006, issued by Ho Chi Minh City Department of Planning and Investment (currently known as Ho Chi Minh City Department of Finance).

During its operation, the Company has been granted several adjusted licenses and Business Registration Certificates. The Company has been currently operating under the latest adjusted License No. 71/GPĐC-UBCK dated 14 September 2023, issued by the State Securities Commission of Vietnam and the 12th amended Business Registration Certificate dated 28 September 2023, issued by Ho Chi Minh City Department of Planning and Investment (currently known as Ho Chi Minh City Department of Finance).

2. Address

5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City.

3. Charter

The Company's 5th amended Charter was issued in September 2023.

4. Business highlights

- Capital:
As at 30 June 2026, the Company's total charter capital is VND 35.000.000.000, its owner's equity is VND 39.593.246.122, and its total assets are VND 40.018.532.656.
- Objectives:
The Company's principal business activities are securities investment, management of securities investment funds, securities investment portfolio management, and securities investment consultancy.
- Structure:
The Company has no associates and affiliates.

5. Headcount

As at 30 June 2026, the Company's headcount is 21 (as at 31 December 2025: 19). In which, as at 30 June 2026, the Company has 7 employees holding asset management practice certificates (as at 31 December 2025: 7).

II. BASIS FOR REPORT PRESENTATION

1. Applicable legal documents

The Company's Financial Safety Ratio Report is prepared and presented in accordance with the Circular No. 91/2020/TT-BTC dated 13 November 2020 (hereinafter referred to as "Circular 91") and the Circular No. 102/2025/TT-BTC dated 29 October 2025 amending and supplementing certain articles of Circular 91, issued by the Ministry of Finance, which set out the financial safety ratio and measures for non-compliance applicable to securities dealing institutions (hereinafter referred to as "Requirements on preparation and presentation of the Financial Safety Ratio Report").

This Financial Safety Ratio Report is prepared on the basis of the Company's financial figures updated as at the reporting date.



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY

Address: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

2. Reporting purposes

The Financial Safety Ratio Report is prepared to comply with regulations on preparation and disclosure of information thereof. Therefore, this Report may not be appropriate to use for other purposes.

3. Currency unit

The Financial Safety Ratio Report is prepared in Vietnamese Dong (VND).

4. Fiscal year

The Company's annual accounting period (or "fiscal year") is from 01 January to 31 December annually.

III. SIGNIFICANT POLICIES

1. Liquid capital ratio

The liquid capital ratio is calculated according to the formula:

$$\text{Liquid capital ratio} = \frac{\text{Liquid capital} \times 100\%}{\text{Total risk value}}$$

In which, total risk value is the aggregate of market risk, settlement risk and operational risk.

2. Liquid capital

The liquid capital is the capital which can be converted into cash within 90 days. Details are as follows:

- Paid-in capital, excluding redeemable preferred shares (if any);
- Share premiums, excluding redeemable preferred shares (if any);
- Charter capital supplementary reserve;
- Investment and development fund;
- Operational risk and financial reserve;
- Other reserves pertaining to equity which are appropriated under law;
- Retained profits; excluding un-distributable profits in accordance with applicable laws, unrealized profits, and profits that are not reasonably assured of realization; as well as overdue and doubtful receivables, assets not convertible into cash, and investments that do not meet the prescribed conditions;
- Provisions for impairment of assets;
- Fifty percent (50%) of the increased value of fixed assets which are revalued under law (in case the value of these assets is increased), or subtraction of the whole reduced value (in case the value of these assets is reduced);
- Exchange difference;
- Deductions (Note No. III.2.1);
- Increases (Note No. III.2.2);
- Other capital (if any).

2.1 Deductions

Deductions from the Company's liquid capital include the followings:

- Treasury shares (if any);
- Total decrease in investments recognized at their carrying value based on difference between market value and carrying value of assets, excluding the securities issued by the Company-related organizations and securities to be restricted from transfer for more than 90 days from the date of calculation;



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY

Address: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

- Current assets including prepayments, receivables and advances with the recoverability period or remaining maturity of more than 90 days and other current assets;
- Non-current assets;
- Amounts mentioned in the qualified opinions, adverse opinions or disclaimer of opinions on the audited and reviewed Financial Statements (if any);
- Securities issued by the Company-related organizations in the following cases:
 - They are parent company, subsidiaries of the Company;
 - They are subsidiaries of the Company's parent company;
- Securities to be restricted from transfer for more than 90 days from the date of calculation;
- Losses calculated according to the contract value in case a partner is totally insolvent.

When determining the deductions from liquid capital of asset items, the Company may make the following adjustments to the deduction value:

- For assets used as collateral for obligations with other organizations and individuals, the deduction value shall be deducted by the minimal value of the followings: market value of the assets, book value, and remaining value of the obligation;
- For assets secured by other entities and individuals' assets, the deduction value shall be deducted by the minimal value of the followings: value of collateral, book value.

Accordingly, the collateral value when determining the deductions from liquid capital is determined by the following formula: $\text{Volume of collateral} \times \text{Collateral price} \times (1 - \text{Market risk coefficient})$ in line with Note No. III.4.3.

The deductions from liquid capital of the items in current and non-current assets do not include the following items:

- Assets exposed to market risk in accordance with the requirements on preparation and presentation of the Financial Safety Ratio Report, except for securities issued by a subsidiary, parent company or subsidiary of the Company's parent company, or restricted securities with the remaining restriction period of more than 90 days from the date of calculation;
- Contracts and transactions exposed to liquidity risk in accordance with the requirements on preparation and presentation of the Financial Safety Ratio Report;
- Provisions for impairment of investments;
- Allowances for doubtful debts.

2.2 *Increases*

The increases to the Company's liquid capital include the followings:

- Total surplus value of investments, financial assets recognized at their carrying value based on difference between market value and carrying value of assets, excluding securities issued by the related parties of the Company and securities restricted to transfer with the remaining restriction period of more than 90 days from the date of calculation;
- Debts convertible into equity including convertible bonds, redeemable preferred shares and other debts which satisfy all requirements on preparation and presentation of the Financial Safety Ratio Report.



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY

Address: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

The maximum value of items used to supplement liquid capital is 50% of the equity. For convertible debts and debts registered to supplement liquid capital with the State Securities Commission of Vietnam, the Company deducts 20% of the original value each year during the last 5 years prior to the maturity/conversion into common shares and deducts 25% of residual value quarterly during the last 4 quarters prior to maturity/conversion into common shares.

3. Market risk value

The market risk value is the potential loss which may occur when the market value of the Company's assets or assets expected to own from underwriting commitment fluctuates in a negative trend. The market risk value is determined for the Company's assets, as stated in the requirements on preparation and presentation of the Financial Safety Ratio Report, including: cash and cash equivalent, money market instruments, bonds, shares, securities investment fund certificates/shares of securities investment companies that are determined by the Company at the end of the transaction day using the following formula:

Market risk value = Net position x Asset price x Market risk coefficient

In which, net position is the quantity of securities currently held by the Company at the calculation date, after deducting the number of lent-out securities, the securities that have been prevented from risks with call warrant, and futures contract while the number of borrowed securities is increased in accordance with regulations of law.

The market risk value is not determined for the following assets:

- Treasury shares;
- Securities issued by the Company's related organizations in the following cases:
 - They are parent company, subsidiaries of the Company;
 - They are subsidiaries of the Company's parent company.
- Securities to be restricted from transfer for more than 90 days from the date of calculation;
- Due bonds, debt instruments and valuable papers on the monetary market;
- Securities that have been prevented from risks with call warrant or futures contract; the call warrant and warrant agreement shall be used for preventing risks from underlying securities.

3.1 Market risk coefficient

Market risk coefficient is determined for each asset item in line with the requirements on preparation and presentation of the Financial Safety Ratio Report.

3.2 Asset value

- a. Cash and cash equivalents, money market instruments
Value of cash in VND is account balance at the calculation date.

Value of cash in foreign currencies is value converted into VND at current exchange rate announced by credit institutions that are permitted to trade in foreign currencies at the calculation date.

Value of term deposits and money market instruments is value of deposits/acquisition price, plus accrued unpaid interest at actual interest rate at the calculation date.



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY

Address: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

b. Bonds

Value of listed bonds is the average price at the most recent trading date plus accrued interest from the latest coupon payment date to the trading date (if the average price does not include accrued interest). In case there are no transactions for such bonds for more than 15 days up to the calculation date or the bonds have been delisted, the value of bonds is the highest of the following values included accrued interest: the price of the nearest valuation period but not exceeding 90 days before the valuation date, acquisition price, par value and price determined by the internal valuation methods, including accrued interest.

Value of unlisted bonds is the average price of the bonds quoted on the trading system of the Stock Exchange at the most recent trading date plus accrued interest from the latest coupon payment date to the trading date (if the average price does not include accrued interest). In the event that the bond has not been traded for more than 15 days up to the calculation date or has been delisted, the value shall be the highest of the following values: the price of the most recent calculation period but not exceeding 90 days up to the calculation date plus accrued interest, the acquisition price plus accrued interest, the par value plus accrued interest, and the price determined by internal valuation methods, including accrued interest.

c. Shares

Value of listed shares is determined based on the closing prices (or equivalent term under the Regulations issued by the Stock Exchange) of the latest trading day prior to the date of calculation.

Value of shares of public companies that have been registered for trading on the UpCom is the reference prices (or equivalent term under the Regulations issued by the Stock Exchange) of the latest trading date prior to the date of calculation.

In case there are no transactions of shares listed or shares registered on the UpCom during a period of more than 15 days prior to the calculation date, or shares are deregistered from trading, the value of shares is the highest value of the following values: book value, acquisition price, and price determined by the internal valuation methods.

Value of shares which are registered or custodied but have not been listed or registered for trading is the average price of quotations from at least 3 securities companies which are not related to the Company on the latest trading date prior to the date of calculation. If there are no sufficient quotation from at least 3 securities companies, the value of shares is the highest of the following values: quoted price, price determined in the latest reporting period, book value, acquisition price, and price determined by internal valuation methods.

Value of shares which are suspended from trading, delisted or deregistered from trading is the highest of the following values: the price of the nearest valuation period but not exceeding 90 days prior to the calculation date; book value, par value, and price determined by internal valuation methods.

Value of shares of organizations in term of dissolution, or of bankruptcy is 80% of the liquidated value of such shares (value of distributed shares as announced by the dissolved or bankrupted organizations, or the book value) at the latest balance sheet date, or price determined by internal valuation methods.

The value of other shares or capital contributions is the maximum of book value, acquisition price/value of capital contribution, price determined by internal valuation methods.



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY

Address: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

d. Securities investment fund certificates/Shares of securities investment companies

The value of listed public fund certificates/shares of public securities investment companies is determined based on the closing price (or equivalent term under the Regulations issued by the Stock Exchange) of the latest trading date prior to the date of calculation. In the event that there are no transactions for more than 15 days up to the calculation date or delisting due to a transfer between the stock exchanges, the value shall be determined as the highest value of the followings: the net asset value per fund certificate/share announced in accordance with the regulations on the date closest to the calculation date; the acquisition price; and the price determined by internal valuation methods.

Value of member fund/shares of private securities investment companies is equal to the net asset value per capital contribution unit/share as at the most recent reporting period/calculation period prior to the calculation date.

Value of unlisted public fund certificates is the net asset value per fund certificate as publicly disclosed in accordance with prevailing regulations at the most recent date prior to the calculation date.

Value of other funds/shares is the value determined by the internal valuation methods of the Company.

3.3 Incremental market risk value

The market risk value of each asset shall be increased in case the Company invests too much in such asset, except for the securities underwritten in the form of firm commitment, Government bonds and Government-guaranteed bonds. This value shall be increased according to the following principles:

- Increased by 10% in case the total value of investment in securities, contributed capital of an organization accounts for from more than 10% to 15% of the Company's equity;
- Increased by 20% in case the total value of investment in securities, contributed capital of an organization accounts for from more than 15% to 25% of the Company's equity;
- Increased by 30% in case the total value of investment in securities, contributed capital of an organization accounts for more than 25% of the Company's equity.

The Company shall aggregate dividends, bond yields and value of preferred rights (if any), or interest on deposits, cash equivalents, negotiable instruments and valuable papers with the asset price upon determination of market risk value.

4. Settlement risk value

Settlement risk value is the value equivalent to a loss which may occur when a partner fails to settle or transfer assets on schedule as committed. At the end of a trading day, the settlement risk value of the following contracts and transactions is determined as follows:

- For term deposits at credit institutions; certificates of deposit issued by credit institutions; cash in securities trading accounts of fund management companies opened at securities companies; securities borrowing agreements in accordance with regulations of law; securities sale contracts with redemption commitments in accordance with regulations of law; securities purchase contracts with resale commitments in accordance with regulations of law; listed securities margin lending and purchase contracts in accordance with regulations of law; trade receivables from securities trading activities in accordance with regulations of law; receivables from the sale of listed securities in the Company's financial investment activities; receivables from matured bonds, valuable papers, matured debt instruments that have not yet been paid; other receivables and other contracts, transactions, and capital utilizations exposed to settlement risk; and receivables from debt trading with partners other than Vietnam Asset Management Company (VAMC) and Vietnam Debt and Asset Trading Corporation (DATC);



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

- The settlement risk value before the deadline for transfer of securities, cash and contract liquidation shall be determined as follows:

Settlement risk value = Value of assets exposed to settlement risk x Settlement risk coefficient by partner

- For commitment underwriting agreement signed with other organizations in an underwriting syndicate in which the Company is the principal underwriter, the settlement risk value equals 30% of the remaining value of unpaid underwriting agreements.
- For overdue receivables, other overdue receivables and assets, securities that are yet to be transferred on schedule, including securities and cash that are yet to be received from term deposits at credit institutions; certificates of deposit issued by credit institutions; cash in securities trading accounts of fund management companies opened at securities companies; securities borrowing agreements in accordance with regulations of law; securities sale contracts with redemption commitments in accordance with regulations of law; securities purchase contracts with resale commitments in accordance with regulations of law; overdue securities margin lending and purchase contracts in accordance with regulations of law, the settlement risk value shall be determined according to the following rules:

Settlement risk value = Value of assets with exposed to settlement risk x Settlement risk coefficient by time

4.1 Settlement risk coefficient

Settlement risk coefficient is determined based on the types of partners and time as specified in the requirements on preparation and presentation of the Financial Safety Ratio Report.

4.2 Value of assets exposed to settlement risk

- a. *Securities borrowing, securities lending, margin trading, resale to clients and the Company itself*

Value of assets exposed to settlement risk is the market value as follows:

No.	Type of transactions	Value of assets exposed to settlement risk
1	Term deposits, deposit certificates, unsecured loans; other receivables and other contracts, transactions, and capital utilizations exposed to settlement risk; and receivables from debt trading with partners other than Vietnam Asset Management Company (VAMC) and Vietnam Debt and Asset Trading Corporation (DATC)	The entire balance of deposits, deposit certificates, loans, contracts, transactions plus share dividends, bond yields, preferred rights (applicable to securities), or deposit interest, loan interest and other surcharges (applicable to credits).
2	Securities lending	$\text{Max}\{(\text{Market value of the contract} - \text{Value of collateral (if any)}), 0\}$
3	Securities borrowing	$\text{Max}\{(\text{Value of collateral} - \text{Market value of the contract}), 0\}$
4	Securities purchase contracts with resale commitments	$\text{Max}\{(\text{Contract value calculated according to the acquisition price} - \text{Market value of the contract} \times (1 - \text{Market risk coefficient})), 0\}$
5	Securities sale contracts with redemption commitments	$\text{Max}\{(\text{Market value of the contract} \times (1 - \text{Market risk coefficient}) - \text{Contract value at the selling price}), 0\}$



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

No.	Type of transactions	Value of assets exposed to settlement risk
6	Margin lending and purchase contracts (for clients taking loans to purchase securities)/Business agreements with the same nature	$\text{Max}\{(\text{Debit balance} - \text{Value of collateral}), 0\}$

The debit balance includes the borrowing value, borrowing interest and costs.

Collateral value is determined in Note No. III.4.3. In case there is no referencing market price for collateral, it shall be determined by the internal valuation method of the Company.

Value of assets is determined in Note No. III.3.2.

b. Securities trading

Value of assets exposed to settlement risk in securities trading is determined as follows:

Value of assets exposed to settlement risk in securities trading is determined as follows:		
No.	Period	Value of assets exposed to settlement risk
A- Regarding securities sale (the seller is the Company or its client during brokerage activity)		
1	Before payment receipt	0
2	After the payment receipt	Market value of the contract (in case the market price is lower than the trading price)
		0 (in case the market price is higher than the trading price)
B- Regarding securities purchase (the buyer is the Company or its client)		
1	Before the period of securities transfer	0
2	After the period of securities transfer	Market value of the contract (in case the market price is lower than the trading price)
		0 (in case the market price is higher than the trading price)

The period of securities payment/transfer is T+2 (applicable to listed shares), T+1 (applicable to listed bonds), or T+n (applicable to the transactions that are traded outside the trading system in n days as agreed upon by both parties).

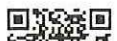
c. Receivables, mature bonds and due debt instruments

Value of assets exposed to settlement risk is the value of receivables calculated according to their par value plus unpaid interest and related expenses, and less actually received payments (if any).

d. Receivables, other receivables and contracts, transactions, capital utilizations, and assets exposed to settlement risk, and receivables from debt trading with partners other than Vietnam Asset Management Company (VAMC) and Vietnam Debt and Asset Trading Corporation (DATC);

- Contracts, deposit agreements for property purchases, and economic agreements of a similar nature:

Settlement risk value = Deposit amount x 150%;



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

- Loans and trade receivables that are not margin lending and purchase contracts in accordance with legal regulations, and trade receivables from trading securities activities in accordance with legal regulations, receivables from the sale of listed securities in the Company's financial investment activities: Settlement risk value = Total value of assets potentially exposed to settlement risk x 150%;
- Other contracts, transactions: Settlement risk value = Total value of assets potentially exposed to settlement risk x 100%;
- For advances with the remaining recovery period of less than 90 days, the settlement risk value is determined as follows:

Value of assets exposed to settlement risk		Settlement risk coefficient	Settlement risk value
Value of total advances	Accounting for from 0% to 2% of equity as at the calculation date	8%	Settlement risk value = Value of assets exposed to settlement risk x Settlement risk coefficient
	Accounting for from 2% to 5% of equity as at the calculation date	50%	
	Accounting for more than 5% of equity as at the calculation date	100%	

4.3 Deduction of value of collateral

The Company may decrease the value of collateral of its partners and clients upon determination of the value of assets exposed to settlement risk if these contracts and transactions satisfy the following conditions:

- Partners and clients provide collateral to ensure the fulfillment of their obligations and these collaterals are cash, cash equivalents, valuable papers and negotiable instruments on the monetary market or securities listed, registered for trading on the Vietnam Stock Exchange and its subsidiaries, Government bonds and bonds underwritten by the Ministry of Finance;
- The Company may dispose of, manage, use and transfer collateral in case its partners fail to fulfill the settlement obligation within the time limit under the contracts.

Value of collateral to be deducted shall be determined as follows:

Value of collateral = Volume of collateral x Collateral price x (1 - Market risk coefficient)

4.4 Increase in settlement risk value

The settlement risk value shall be increased in the following cases:

- Increased by 10% in case the value of deposit contracts; certificates of deposit; loans, undue receivables; securities purchase contracts with resale commitments; securities sale contracts with redemption commitments; the total value of loans to an organization, individual and related group (if any) account for from more than 10% to 15% of the equity;
- Increased by 20% in case the value of deposit contracts; certificates of deposit; loans, undue receivables; securities purchase contracts with resale commitments; securities sale contracts with redemption commitments; the total value of loans to an organization, individual and related group (if any) account for from more than 15% to 25% of the equity;
- Increased by 30% in case the value of deposit contracts; certificates of deposit; loans, undue receivables; securities purchase contracts with resale commitments; securities sale contracts with redemption commitments; the total value of loans to an organization, individual and related group (if any), or an individual and parties related to him/her (if any) account for more than 25% of the equity.



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)**4.5 Mutual offsetting of the asset value with potential settlement risk**

The asset value exposed to settlement risk shall be made mutual offsetting if:

- The settlement risk is related to the same partner;
- The settlement risk arises during the same type of transaction;
- The mutual offsetting has been agreed upon in writing by the parties.

5. Operational risk value

Operational risk value means a value equivalent to a loss likely to be incurred due to a technical, systematic or professional procedure breakdown or a human error in the course of performance, or due to working capital shortages resulting from investment costs or losses or for other objective reasons.

The operational risk value of the Company is determined at 25% of the Company's expenses for calculating operational risk within twelve (12) consecutive months up to calculation date, or 20% of the legal capital for the Company's business operations according to the legal regulations, whichever is greater.

The Company's expenses for calculating operational risk equal the total costs incurred during the year, minus: depreciated cost; cost or reversal of provision for impairment of short-term investments; cost or reversal of provision for impairment of long-term investments; cost or reversal of allowance for doubtful debts; unrealized foreign exchange gain or loss; and other non-cash expenses arising from the Company's operating activities.

IV. MARKET RISK VALUE

Unit: VND

Investment portfolio		Risk coefficient (%)	Risk scale	Risk value
		(1)	(2)	(3) = (1) x (2)
I. Cash and cash equivalents, monetary market instruments				
1	Cash on hand (VND) and cash in bank	0	654.800.861	-
2	Cash equivalents	0	-	-
3	Valuable papers, negotiable instruments on the monetary market, deposit certificates	0	-	-
II. Government bonds				
4	Zero-coupon Government bonds	0	-	-
5	Coupon Government bonds: Government bonds (including previously issued public bonds and project bonds), Government bonds in OECD countries or guaranteed by Government or Central Banks of these countries, bonds issued by international organizations including IBRD, ADB, IADB, AFDB, EIB and EBRD, municipal bonds	3	-	-



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

Investment portfolio		Risk coefficient (%)	Risk scale	Risk value
		(1)	(2)	(3) = (1) x (2)
III. Listed and unlisted credit institution bonds				
6	Credit institution bonds with a maturity of less than 1 year, including convertible bonds	0	-	-
	Credit institution bonds with a maturity of from 1 to less than 3 years, including convertible bonds	3	-	-
	Credit institution bonds with a maturity of from 3 to less than 5 years, including convertible bonds	5	-	-
	Credit institution bonds with a maturity of 5 years and above, including convertible bonds	10	-	-
IV. Corporate bonds				
7	Listed corporate bonds			
	Listed bonds with a maturity of less than 1 year, including convertible bonds	0	-	-
	Listed bonds with a maturity of from 1 to less than 3 years, including convertible bonds	5	-	-
	Listed bonds with a maturity of from 3 to less than 5 years, including convertible bonds	10	-	-
	Listed bonds with a maturity of 5 years and above, including convertible bonds	15	-	-
8	Unlisted corporate bonds			
	Unlisted bonds issued by listed companies with a maturity of less than 1 year, including convertible bonds	5	-	-
	Unlisted bonds issued by listed companies with a maturity of from 1 to less than 3 years, including convertible bonds	10	-	-
	Unlisted bonds issued by listed companies with a maturity of from 3 to less than 5 years, including convertible bonds	20	-	-
	Unlisted bonds issued by listed companies with a maturity of 5 years and above, including convertible bonds	25	-	-
	Unlisted bonds issued by other companies with a maturity of less than 1 year, including convertible bonds	15	-	-



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

Investment portfolio		Risk coefficient (%)	Risk scale	Risk value
		(1)	(2)	(3) = (1) x (2)
Unlisted bonds issued by other companies with a maturity of from 1 to less than 3 years, including convertible bonds		20	-	-
Unlisted bonds issued by other companies with a maturity of from 3 to less than 5 years, including convertible bonds		30	-	-
Unlisted bonds issued by other companies with a maturity of 5 years and above, including convertible bonds		35	-	-
List the credit ratings of the bonds/issuers (with details for each bond/issuer, the credit rating organization, the credit rating announcement date, and the credit rating level of the bonds/issuers)				
V. Shares				
9	Common shares and preferred shares of the listed organizations at the Stock Exchange	10	37.804.844.800	3.780.484.480
10	Common shares and preferred shares of public companies that are yet to be listed or registered for trading on the UpCom	20	7.285.867.500	1.457.173.500
11	Common shares and preferred shares of public companies that have been registered deposit but are yet to be listed or registered for trading; shares that are in the initial public offering (IPO)	30	-	-
VI. Certificates of securities investment funds				
12	Public funds, public securities investment companies	10	-	-
13	Member funds	50	-	-
14	Private securities investment companies	30	-	-
VII. Securities subject to warning, control, trading restriction, trading halt, trading suspension, delisting, or trading cancellation				
15	Securities subject to warning	35	-	-
16	Securities under control	40	-	-
17	Securities under trading halt or trading restriction	60	-	-
18	Securities under trading suspension	70	-	-
19	Securities subject to delisting, trading cancellation	80	-	-

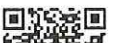


LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

Investment portfolio		Risk coefficient (%)	Risk scale	Risk value
		(1)	(2)	(3) = (1) x (2)
VIII. Derivative securities				
20	Share index futures contract	8	-	-
Formula: Value at risk = Max {((Settlement value at the end of the day - Buy-in securities value to guarantee the obligation to settle the futures contract) x Risk coefficient of futures contract - Margin value (contribution to the clearing fund in open position of securities company)), 0}. Settlement value at the end of the day = Settlement price at the end of the day x Open volume				
21	Government bond futures contract	3	-	-
Formula: Value at risk = Max {((Settlement value at the end of the day - Buy-in securities value to guarantee the obligation to settle the futures contract) x Risk coefficient of futures contract - Margin value (contribution to the clearing fund in open position of securities company)), 0}. Settlement value at the end of the day = Settlement price at the end of the day x Open volume				
IX. Other securities				
22.	Shares listed on foreign market that are on the indexes listed in Appendix VIII, Circular 91	25	-	-
23.	Shares listed on foreign market that are not on the indexes listed in Appendix VIII, Circular 91	100	-	-
24.	Covered warrants listed on the Ho Chi Minh City Stock Exchange	8	-	-
25.	Arbitrage transactions	2	-	-
26.	Shares, capital contributions, other securities and other investment assets	80	-	-
X. Incremental risk (if any) (based on equity after full provisions have been made)				
	Securities code	Increases (%)	Risk scale	Risk value
1.	DBD	30	1.032.912.400	309.873.720
2.	NAB	30	2.747.572.080	824.271.624
3.	DCF	20	1.457.173.500	291.434.700
Total market risk value (I+II+III+IV+V+VI+VII+VIII+IX)				6.663.238.024



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

V. SETTLEMENT RISK VALUE

	Risk value
Risk before the maturity (Note No. V.1)	213.202.948
Risk after the maturity (Note No. V.2)	-
Risk from advances, contracts, other transactions (Note No. V.3)	-
Incremental risk (Note No. V.4)	-
Total settlement risk value	213.202.948

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1. Risk before the maturity

Settlement risk value of items which do not fall due is determined as follows:

Types of transactions	Risk coefficient (%)	Risk value						Total risk value
		0%	0,8%	3,2%	4,8%	6%	8%	
1 Term deposits, deposit certificates, cash in securities trading accounts of securities companies, unsecured loans, receivables from the securities trading activities, receivables from the sale of listed securities and other items exposed to settlement risk (Note No. V.1.1)		-	-	-	-	213.202.948	-	213.202.948
2 Securities lending/Business agreements with the same nature		-	-	-	-	-	-	-
3 Securities borrowing/Business agreements with the same nature		-	-	-	-	-	-	-
4 Securities purchase contract with resale commitments/Business agreements with the same nature		-	-	-	-	-	-	-
5 Securities sale contract with redemption commitments/Business agreements with the same nature		-	-	-	-	-	-	-
6 Margin lending and purchase contracts (for clients taking loans to purchase securities)/Business agreements with the same nature		-	-	-	-	-	-	-
Total risk before the maturity								213.202.948



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

Details of settlement risk coefficient based on the type of partners are determined as follows:

No.	Partner	Settlement risk coefficient
1	The Government, the issuers guaranteed by the Government, Government and Central Banks of OECD countries; People's Committees of provinces and central-affiliated cities	0%
2	The Stock Exchange, Viet Nam Securities Depository and Clearing Corporation	0,8%
3	Credit institutions, financial institutions, securities-trading organizations that are established in the OECD countries and have credit coefficient satisfying other conditions according to the internal regulations of the securities-trading organizations	3,2%
4	Credit institutions, financial institutions, securities-trading organizations that are established outside or in the OECD countries and fail to satisfy other conditions according to the internal regulations of the Company	4,8%
5	Credit institutions, financial institutions, securities-trading organizations, securities investment funds, securities investment companies that are established and operate in Vietnam	6%
6	Other organizations and individuals	8%

1.1 Term deposits, unsecured loans, and receivables from the securities trading activities

	Book value	Risk coefficient (%)	Risk value
Credit institutions, financial institutions	3.553.382.467	6	213.202.948
Total	3.553.382.467		213.202.948

2. Risk after the maturity

No.	Overdue period	Risk coefficient (%)	Risk scale (VND)	Risk value (VND)
1	From 0 to 15 days after payment due date or date of transferring securities	16	-	-
2	From 16 to 30 days after payment due date or date of transferring securities	32	-	-
3	From 31 to 60 days after payment due date or date of transferring securities	48	-	-
4	From 60 days or more after payment due date or date of transferring securities	100	-	-
	Total		-	-



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)**3. Risk from advances, contracts, and other transactions**

No.	Details for each counterparty	Risk coefficient (%)	Risk scale	Risk value
1	Contracts, transactions, and capital utilizations other than those specified in Points a, b, c, d, đ, e and g, Clause 1, Article 10; redemption and resale agreements for securities or other agreements of similar nature, except for those specified in Points c and d, Clause 1, Article 10; and receivables from debt trading with partners other than Vietnam Asset Management Company (VAMC) and Vietnam Debt and Asset Trading Corporation (DATC):	150	-	-
	- Deposit contracts or agreements for purchasing real estate, and economic agreements of similar nature (with details for each counterparty)	150	-	-
	- Loans and other trade receivables that are not classified under Points đ and g, Clause 1, Article 10 (with details for each counterparty)	150	-	-
	- Other contracts and transactions (with details for each counterparty)	100	-	-
	- Advances (with details for each counterparty):			
	+ Accounting for from 0% to 2% of equity as at the calculation date	8	-	-
	+ Accounting for more than 2% to less than 5% of equity as at the calculation date	50	-	-
	+ Accounting for more than 5% of equity as at the calculation date	100	-	-
	Total		-	-

4. Incremental risk

No.	Details for each borrowing and counterparty	Increases (%)	Risk scale	Risk value
			-	-
	Total			-



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)**VI. OPERATIONAL RISK VALUE (WITHIN 12 MONTHS)**

No.	Items	Value
1	Total operating costs incurred within 12 months as to June 2026	12.977.858.548
2	Amounts deducted from the total costs:	415.878.322
	- Depreciated cost	415.878.322
	- Cost or reversal of provision for impairment of short-term securities	-
	- Cost or reversal of provision for impairment of long-term securities	-
	- Cost or reversal of allowance for doubtful debts	-
	- Unrealized foreign exchange gain or loss	-
	- Other non-cash expenses arising from the Company's operating activities	-
3	Total costs after deductions [(3) = (1) - (2)]	12.561.980.226
4	25% of total costs after deduction [(4) = 25% (3)]	3.140.495.057
5	20% of legal capital for the Company's operating activities	5.000.000.000
Total operational risk value (Max{4, 5})		5.000.000.000

VII. CALCULATION SHEET OF LIQUID CAPITAL

No.	Contents	Liquid capital		
		Liquid capital	Decrease	Increase
A	Owner's equity	(1)	(2)	(3)
1	Owner's capital, excluding redeemable preferred shares (if any)	35.000.000.000		
2	Share premiums, excluding redeemable preferred shares (if any)	-		
3	Treasury shares	-		
4	Charter capital supplementary reserve (if any)	-		
5	Investment and development fund (if any)	-		
6	Operational risk and financial reserve	-		
7	Other funds	133.006.116		
8	Realized retained profit	4.460.240.006		
9	Provisions for impairment of assets	-		
10	Difference due to revaluation of fixed assets	-		
11	Exchange difference	-		
12	Convertible debts			-
13	Total decrease or increase of the securities in financial investment item		-	12.376.625.322
14	Other capital (if any)	-		
1A	Total	51.969.871.444		

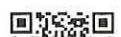


LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

No.	Contents	Liquid capital		
		Liquid capital	Decrease	Increase
B	Current assets			
I	Cash and cash equivalents			
II	Short-term financial investments			
	Short-term investments			
	- Securities exposed to market risk as prescribed in Clause 2, Article 9			
1	- Securities deducted from liquid capital as prescribed in Clause 5, Article 6		-	
2	Provisions for devaluation of short-term investments			
III	Short-term receivables, including receivables for trust activities			
	Trade receivables			
	- Trade receivables with a maturity of 90 days or less			
1	- Trade receivables with a maturity of more than 90 days		-	
	- Current receivables from counterparties that have become insolvent		-	
2	Advances to suppliers		-	
	Receivables for business operations			
	- Receivables for business operations with a maturity of 90 days or less			
3	- Receivables for business operations with a maturity of more than 90 days		-	
	- Current receivables from counterparties that have become insolvent		-	
	Short-term intra-company receivables			
	- Intra-company receivables with a maturity of 90 days or less			
4	- Intra-company receivables with a maturity of more than 90 days		-	
	- Current receivables from counterparties that have become insolvent		-	
	Receivables for securities transactions			
	- Receivables for securities transactions with a maturity of 90 days or less			
5	- Receivables for securities transactions with a maturity of more than 90 days		-	
	- Current receivables from counterparties that have become insolvent		-	



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANY

Address: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

No.	Contents	Liquid capital		
		Liquid capital	Decrease	Increase
6	Other receivables			
	- Other receivables with a maturity of 90 days or less			
	- Other receivables with a maturity of more than 90 days		-	
	- Current receivables from counterparties that have become insolvent		-	
7	Allowance for short-term doubtful debts			
IV	Inventories		-	
V	Other current assets			
1	Short-term prepaid expenses		139.830.255	
2	Deductible VAT		-	
3	Taxes and other receivables from the State		-	
4	Other current assets			
4.1	Advances			
	- Advances with remaining recovery term of 90 days or less			
	- Advances with remaining recovery term of more than 90 days		-	
	- Current advances from counterparties that have become insolvent		-	
4.2	Other current assets		-	
1B	Total			139.830.255
C	Non-current assets			
I	Long-term receivables, including receivables for trust activities			
1	Long-term trade receivables			
	- Long-term trade receivables with a maturity of 90 days or less			
	- Long-term trade receivables with a maturity of more than 90 days		-	
	- Current receivables from counterparties that have become insolvent		-	
2	Working capital in affiliates		-	
3	Long-term intra-company receivables			
	- Long-term intra-company receivables with a maturity of 90 days or less			
	- Long-term intra-company receivables with a maturity of more than 90 days		-	
	- Current receivables from counterparties that have become insolvent		-	



LIGHTHOUSE FUND MANAGEMENT JOINT STOCK COMPANYAddress: 5th Floor, No. 65 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City**FINANCIAL SAFETY RATIO REPORT**

As at 30 June 2026

Notes to the Financial Safety Ratio Report (cont.)

No.	Contents	Liquid capital		
		Liquid capital	Decrease	Increase
4	Other long-term receivables			
	- Other long-term receivables with a maturity of 90 days or less			
	- Other long-term receivables with a maturity of more than 90 days		-	
	- Current receivables from counterparties that have become insolvent		-	
5	Allowance for long-term doubtful debts		-	
II	Fixed assets		723.213.509	
III	Investment properties		-	
IV	Long-term financial investments			
1	Investments in subsidiaries		-	
2	Long-term securities investments			
	- Securities exposed to market risk as prescribed in Clause 2, Article 9			
	- Securities deducted from liquid capital as prescribed in Clause 5, Article 6		-	
3	Long-term overseas investments		-	
4	Other long-term investments		-	
5	Provisions for devaluation of long-term financial investments		-	
V	Other non-current assets			
1	Long-term prepaid expenses		145.598.586	
2	Deferred income tax assets		-	
3	Long-term mortgages, deposits		2.087.620.000	
VI	The assets are the amounts that are mentioned in the qualified opinions, adverse opinions or disclaimer of opinions in the audited and reviewed Financial Statements but yet to be deducted as prescribed in Article 6		-	
1C	Total			2.956.432.095
Liquid capital = 1A - 1B - 1C				48.873.609.094

VIII. SUBSEQUENT EVENTS

There are no significant events after 30 June 2026 which require adjustments or disclosures in the Financial Safety Ratio Report as at 30 June 2026.



Khuu Kim Hue
Chief Accountant



Tran Thi Thuy Chung
Internal Control Manager



Ho Chi Minh City, 14 August 2026

Nguyen Le Dinh Quang
General Director

