RONG VIET SECURITIES

Kiến tạo tương lai thịnh vượng

RONGVIET
SECURITIES CORPORATION

www.vdsc.com.vn

Contents

01

COMPANY INTRODUCTION

Message from

THE CHAIRMAN OF THE BOARD OF DIRECTORS

Mr NGUYEN MIEN TUAN
Chairman

Dear Shareholders, Customers, and Partners of RongViet,

In 2025, the global economy continued its recovery but still faced many challenges. Global growth was estimated at around 3%, while inflation declined to approximately 4%, creating conditions for major central banks such as the U.S. Federal Reserve (FED) and the European Central Bank (ECB) to begin a cycle of interest rate cuts. While the U.S. economy and the Eurozone recovered at a moderate pace, emerging economies, particularly in Asia, continued to play an important role in driving global growth.

Amid continued global economic volatility, Vietnam maintained strong growth momentum and remained among the region's high-growth economies. GDP expanded by 8.02%, inflation was controlled at 3.31%, and FDI disbursement reached a record USD 27.6 billion. Despite these positive results, the economy still faced challenges from exchange rate pressure, rising oil prices, and the rebound in interest rates.

The year 2025 also marked an important turning point for Vietnam's stock market as major reforms in market infrastructure and regulatory mechanisms created the foundation for a new phase of development. Notably, FTSE Russell announced the upgrade of Vietnam's stock market to Secondary Emerging Market status, expected to take effect from September 2026, opening opportunities to attract international capital flows and strengthen Vietnam's position on the global financial map.

Supported by these developments, Vietnam's stock market recorded strong growth in 2025. VN-Index closed at 1,784.49 points, up 40.87% compared to the end of 2024, while average market liquidity reached approximately VND 28,890 billion per session. Total market capitalization increased to VND 9.98 quadrillion, equivalent to 74% of GDP, while the number of securities accounts exceeded 11.8 million, reflecting continued expansion of investor participation.

Against this backdrop, RongViet remained committed to its strategic direction of **"SOLID FOUNDATION - PROSPEROUS FUTURE"** focusing on strengthening internal capabilities, improving operational efficiency, and building a stronger foundation for sustainable development.

In 2025, RongViet recorded consolidated revenue of VND 1,096.3 billion and profit after tax of VND 282.2 billion, completing 99% and 96% of annual targets, respectively. Total assets increased 27% to VND 8,121 billion, while equity rose 10.4% to VND 3,099 billion, marking the highest milestones in the Company's 19-year history. ROEa reached 9.55%, ROAa reached 3.89%, and EPS stood at VND 1,054/share, while financial safety indicators remained at prudent levels. RongViet also received a Moody's credit rating with a Stable outlook for the second consecutive year.

Alongside positive business performance, RongViet continued strengthening its foundations in technology, governance, digital transformation, and human capital, while actively implementing community initiatives with nearly VND 2 billion dedicated to social programs. These efforts continued to be recognized through prestigious awards, including HR Asia Best Place to Work in Asia, Best Investment Research Vietnam 2025, and recognition as one of the Top 02 pioneering securities companies in ESG practices.

Dear Sir/Madam,

Entering 2026, the global economy is expected to continue facing significant challenges amid persistent geopolitical risks and ongoing trade tensions. Meanwhile, Vietnam's economy entered 2026 as the starting year for the 2026–2030 development phase, with a GDP growth target of 10% or more, while inflation is expected to be controlled around 4–4.5%.

For the stock market, 2026 presents numerous opportunities as the earnings growth outlook for listed companies remains positive. At the same time, the anticipated upgrade of Vietnam's stock market classification is expected to help attract the return of international investment flows and further strengthen the market's position. However, the market still needs to closely monitor risk factors arising from global economic-political fluctuations, exchange rate pressures, the possibility of rising interest rates, and the short-term shifts in international capital flows.

Amid Vietnam's financial and securities market continuing its strong transformation with increasingly high demands for competitiveness, governance capacity, and innovation, RongViet has established the overarching orientation for 2026 operations: **"ENHANCING INNER STRENGTHS - ENFORCING SOLID STANDING"**, demonstrating its determination to continue improving internal capabilities, enhancing operational efficiency, and gradually consolidating and increasing RongViet's position in the Vietnamese financial market.

In 2026, RongViet will focus on strengthening financial capacity, enhancing the quality of its workforce, building a professional working environment, and accelerating comprehensive digital transformation in order to optimize operational efficiency and improve competitiveness. Guided by the philosophy of "Customer-Centricity", RongViet will continue investing in the development and enhancement of its digital financial and investment product ecosystem, while fostering stronger collaboration among business segments to maximize the overall effectiveness of the ecosystem.

At the same time, RongViet will continue building a corporate brand associated with credibility, transparency, and social responsibility, while further strengthening its governance framework, risk management systems, and legal compliance practices to ensure safe, sustainable, and long-term development.

Amidst Vietnam's economy entering a new development phase with many growth drivers, policies promoting the development of the financial market and the establishment of international financial centers present many opportunities for Vietnam's stock market. We believe that, with the internal strength accumulated over more than 19 years of establishment and development, along with a spirit of innovation and aspiration to rise, RongViet will continue to firmly overcome challenges, effectively seize market opportunities to gradually enhance its internal capabilities and affirm its position, aiming to become **one of the leading, modern, and efficient financial institutions in Vietnam.**

We are always deeply aware that RongViet's development is linked to creating sustainable value for our valued clients, shareholders, partners, and employees, while actively contributing to the overall development of Vietnam's financial market and economy. In that spirit, RongViet remains steadfast in its sustainable development orientation, sharing development achievements with the community and society, aiming to create long-term values and a prosperous future.

On behalf of the Board of Directors and all members of RongViet, I would like to sincerely thank our valued shareholders, clients, partners, and regulatory agencies for always trusting, accompanying, and supporting RongViet's development throughout its more than 19 years of establishment and growth. We cherish these valuable sentiments and commit to continuing our efforts to maximize internal strengths, enhance operational efficiency, and gradually affirm RongViet's position in the Vietnamese financial market. The road ahead still holds many opportunities as well as challenges, and we hope to continue receiving your trust and companionship to jointly create sustainable values in RongViet's development journey.

We wish you good health, success, prosperity, and happiness.

Sincerely yours.

Chairman

Nguyen Mien Tuan

GENERAL INFORMATION

Charter Capital (VND)

2,720 billion

RONGVIET SECURITIES CORPORATION

Abbreviations: "VDSC" or RongViet Securities

Established: 21st December 2006

Charter Capital: VND 2,720 billion

Head quarter: Viet Dragon Tower, 141 Nguyen Du, Ben Thanh Ward, Ho Chi Minh City

RongViet Securities is among the leading securities companies in Vietnam's financial market, operating in all securities segments including:

- Securities brokerage
- Securities depository
- Financial advisory and securities investment advisory
- Investment
- Issuance underwriting
- Asset management
- Derivatives and clearing and payment of derivatives transactions

VISION - MISSIONS CORE VALUES

VISION

To become one of the leading, most modern and effective financial institutions in Vietnam.

MISSIONS

» **For customers:** Successfully creates an ecosystem of finance and investment for the Vietnamese business community and investors by creating and providing leading solutions, financial instruments and suitable investment products, which brings the best efficiency to customers with excellent operating system and customer service quality;

» **For employees:** RongViet Securities wishes to build a humane and dynamic working environment and corporate culture, attracting capable and enthusiastic personnel to cooperate and work, to grow, to develop careers and create a prosperous future;

» **For shareholders/ investors:** Successfully builds an effective system/business model, which greatly increases the value of the investment of RongViet Securities shareholders/ investors;

» **For the financial market and Vietnam economy:** RongViet Securities wishes to make a positive, proactive and effective contribution to the development of the financial market and the economy of Vietnam.

» **For the community:** RongViet Securities is always a responsible member and wishes to share its development achievements to the community and society.

CORE VALUES

» All members of RongViet Securities engage in maintaining the core values of the company and take them as the compass for all activities:

» **Aspiration and ambition**
» **Credibility and customer-centric**
» **Diligent and consideration**
» **Discipline and professionalism**
» **Innovation and creativity**
» **Acceleration and power**

DEVELOPMENT PROGRESS

2006 - 2007

- December 21, 2006: RongViet Securities was established with a charter capital of VND 100 billion;
- Became the member of HSX, HNX and Vietnam Securities Depository (VSD);
- Inaugurated Headquarter in Ho Chi Minh City and Order-receiving agents in Da Nang, Can Tho and Nha Trang;
- Raised charter capital to VND 300 billion.

2008 - 2010

- Opened Hanoi, Saigon, Nha Trang, Da Nang and Can Tho branches;
- Became one of first 10 companies to register for trading on UpCom and then listed VDS stock on HNX on May 12, 2010;
- Inaugurated new Headquarter at Viet Dragon Tower, 141 Nguyen Du, District 1, HCMC;
- Raised charter capital to VND 349,8 billion.

2011 - 2015

- Top 6 securities firms with the largest brokerage market shares on HSX in 2012;
- Introduced liveDragon online price board;
- Awarded "Best Annual Report" consecutively for the years from 2011 to 2015;
- Top 29 Companies with the best Investor Relations and Top 30 most transparent enterprises on HNX in 2014 – 2015;
- Raised charter capital to VND 700 billion.

2016 - 2018

- Top 15 typical member securities companies 2015 - 2016 and Top 30 most transparent enterprises on HNX in 2015 - 2016;
- Top 3 securities firms with significant improvements at AsiaMoney Brokers Poll 2016 and won 13 awards at AsiaMoney Brokers Poll 2017;
- Officially listed on HSX under the ticker "VDS" from July 19, 2017.
- Progressively increased charter capital to VND 910 billion and VND 1,001 billion in 2018.

2019 - 2020

- Top 10 securities firms with the largest brokerage market share on HNX in Q1/2019, on HSX in Q2/2019, and in the derivative securities market in Q3/2019;
- Honored by HOSE as an outstanding member for auction advisory 2018 - 2019;
- Launched liveDragon Premium price board;
- The outstanding M&A advisor in Vietnam 2019 - 2020.

2021-2022

- Officially added a subsidiary, Viet Dragon Asset Management Joint Stock Company (VDAM);
- Top 05 Best Corporate Governance 2021 (Small-Cap Group);
- Fast Enterprise Award 2021 - Asia Pacific Enterprise Awards (APEA);
- Changed Logo and brand identity system;
- Opened and officially put into operation 03 new Branches in Dong Nai, Binh Duong, and Vung Tau;

- Upgraded and launched a series of products and services on technology platforms: iDragon completely new version, eduDragon, smartDragon, hiDragon, new Website version, etc.
- Awards for M&A advisory, Best Companies to Work for in Asia, and Best Trading Platform in Vietnam in 2022;
- ncreased charter capital to VND 1,051 billion in 2021 and VND 2,100 billion in 2022, significantly improving financial capacity.

2023-2024

- Numerous awards in M&A advisory, technology and digital transformation, Excellent in Innovative - Investment Analysis Vietnam 2024 for the period 2023 – 2024;
- Increased ownership ratio in VDAM to 58%;
- Best Companies to Work for in Asia award for 03 consecutive years (2022 - 2024);
- Awarded "financial services development" for 02 consecutive years and many important awards at the Vietnam Wealth Advisor Summit (VWAS) 2023 - 2024;

- Increased charter capital to VND 2,430 billion;
- Top 10 Best Annual Reports (Financial Group) for 02 consecutive years (2023 - 2024) and Top 10 Best Corporate Governance 2024 (Mid-Cap Group) at the Vietnam Listed Company Awards (VLCA).

2025

- Increased charter capital to VND 2,720 billion;
- Top 07 Pioneering in ESG practices;
- Best Investment Research in Vietnam 2025 award by Global Banking & Finance Review;
- The first firm to win Best Companies to Work for in Asia award for 04 consecutive years (2022 - 2025);
- Awarded "financial services development" for the 3rd consecutive year and many important awards at the Vietnam Wealth Advisor Summit (VWAS) 2025;

- Top 10 Best Retail Brokers in the Vietnamese stock market;
- Outstanding Progress Award in the Sustainable Development Report (Financial Group) and Top 10 Best Corporate Governance (Mid-Cap Group) at the Vietnam Listed Company Awards (VLCA) 2025;
- Pioneering enterprise committed to enhancing Vietnamese corporate governance - VNCG50;
- Outstanding M&A advisor Award 2024 - 2025.

PRESTIGE AND POSITION IN THE STOCK MARKET

By grasping the favorable macro factors and anticipating the future trend of investment in securities when there is a rapid growth in client accounts, liquidity and market capitalization, RongViet Securities has established a strong foundation, effective business, affirming its reputation and standing in the Vietnam's financial market.

ROBUST GROWTH WITH IMPRESSIVE RESULTS

- For the period 2020 - 2025, the CAGR of revenue was 18%.
- During the same period, Total Asset increased 3.1 times from VND 2,568 billion to VND 8,074 billion. (USD 111 million to USD 306 million).

SUSTAINABLE AND STRONG FINANCIAL FOUNDATION

- RongViet Securities has a healthy financial structure, commits to keeping a good record of financial safety ratios and a strong risk management system.

PRESTIGIOUS BRAND WITH TRANSPARENT GOVERNANCE

- RongViet Securities has more than 19 years of building prestige brand in Vietnam's market, with a team of enthusiastic and experienced personnel.
- A listed company with high transparency in corporate management.

WELL-ESTABLISHED DEVELOPMENT STRATEGY

- Completed the first five-year phase of its digital transformation journey and continues to advance toward its 2030 vision.
- Strives towards optimizing operations, increasing customer experience, developing new business platforms and building a strong IT infrastructure.

ACHIEVEMENTS AND AWARDS

IN BUSINESS

13 awards at Asiamoney Brokers Poll 2017

Top 10 market share of stocks/bonds/ derivatives on HNX, HSX, and UPCoM for many quarters/years

Excellence in Innovation - Investment Analysis Vietnam 2024

Digitalization of the year for 3 consecutive years (2023-2025)

Best Investment Research Vietnam 2025

Outstanding M&A Advisors for 6 consecutive years (2019-2025)

Best Retail Brokers

Best Mobile Trading Platform Vietnam 2026

ACHIEVEMENTS AND AWARDS

IN GOVERNANCE

Fast Enterprise 2021 – Asia Pacific Enterprise Awards (APEA)

Top 10 Best Annual Report 2023 & 2024 (Finance Group)

Top 10 Best Corporate Governance (Mid-cap group) in 2024 and 2025

Top 7 Pioneering Companies in ESG Practices (Top 2 in ESG Practice score)

Best Companies to work for in Asia for 5 consecutive years (2022-2026)

Outstanding Progress Award in The Sustainable Development Report 2025 (Financial group)

IN CONTRIBUTIONS TO THE FINANCIAL MARKET AND COMMUNITY

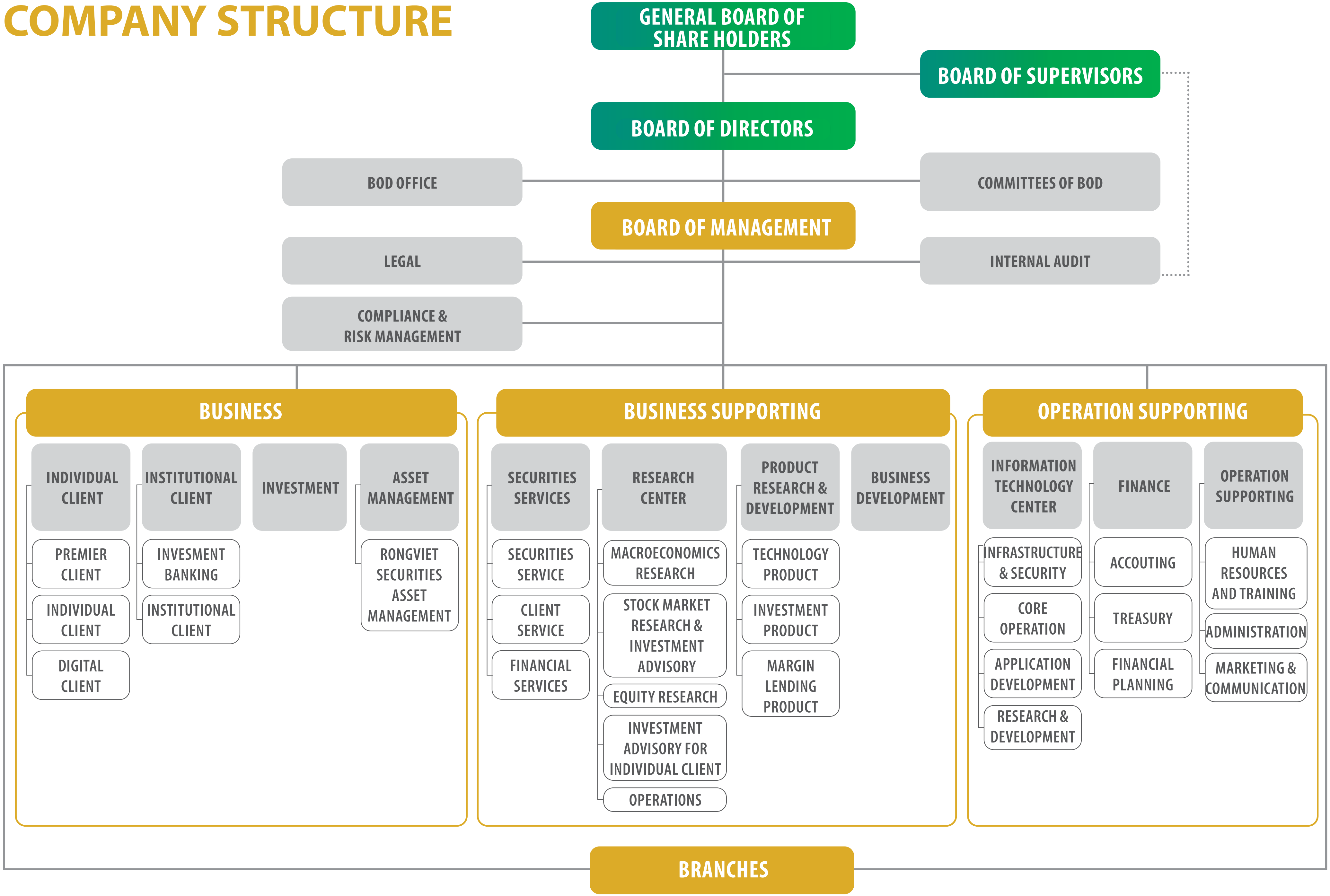
Awarded The Development of Financial Services for 2 consecutive years (2024-2025)

Achievements in policy work about Social - Health - Unemployment Insurance for employees in a 4-year period (2019 - 2023)

02

HUMAN RESOURCES

COMPANY STRUCTURE



BOARD OF DIRECTORS

GENERAL BOARD OF SHARE HOLDERS

Mr. **NGUYEN MIEN TUAN**
Chairman

Mr. **NGUYEN THUC VINH**
Member

Mr. **NGUYEN HIEU**
Member

Mr. **NGUYEN CHI TRUNG**
Member

Mrs. **NGUYEN THI THU HUYEN**
Member cum General Director

Mrs. **HOANG HAI ANH**
Independent Member

Mr. **TRAN NAM TRUNG**
Independent Member

Mr. **PHAM HUU LUAN**
Member

BOARD OF SUPERVISORS

Mr. **HO TAN DAT**
Chief Supervisor

Mrs. **NGUYEN BICH DIEP**
Member

Mr. **NGUYEN TRUNG QUAN**
Member

BOARD OF DIRECTORS
BOARD OF MANAGEMENT

Mrs. **NGUYEN THI THU HUYEN**
Member of BoD cum General Director

Mr. **LE MINH HIEN**
Deputy General Director
cum Chief Financial Officer

Mr. **TRAN THANG LONG**
Managing Director cum
Director of Hanoi Branch

Mr. **NGUYEN HAC HAI**
Managing Director of Investment
Division

Mr. **PHAM TAN TIEN**
Managing Director of Investment
Banking Division

Mrs. **NGUYEN NGOC VAN PHUONG**
Managing Director of Operation
Supporting Division cum Chief
Personnel Officer

Mr. **DINH CONG MINH**
Managing Director and Head of the
Board of Directors (BOD) Office

BOARD OF DIRECTORS
BOARD OF MANAGEMENT

Mr. **LE VUONG HUNG**
Director - Individual Client Division A

Mr. **PHAM PHONG THANH**
Director - Individual Client Division B

Ms. **TRAN THI QUY**
Individual Client Division C
cum Binh Duong Branch Director

Mr. **LAM TRUONG PHONG**
Chief Information Officer (CIO)

Ms. **TRUONG THI THU HANG**
Director of Securities Services Division

Mrs. **DUONG KIM CHI**
Chief Accountant

HUMAN RESOURCE

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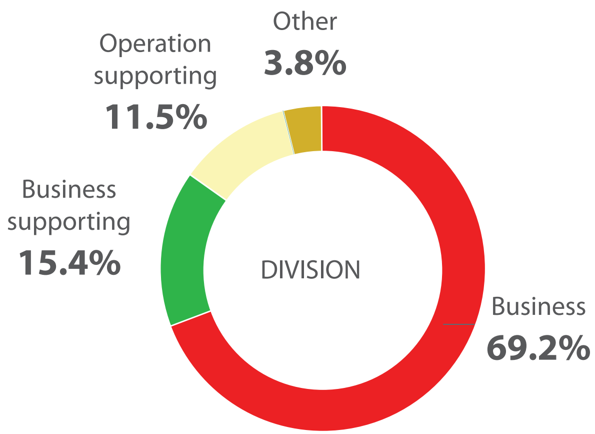
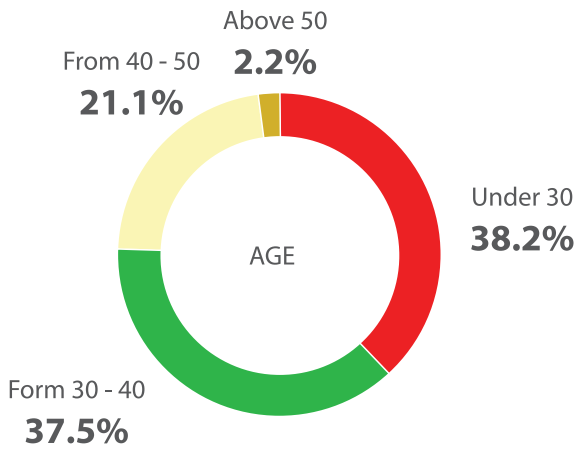
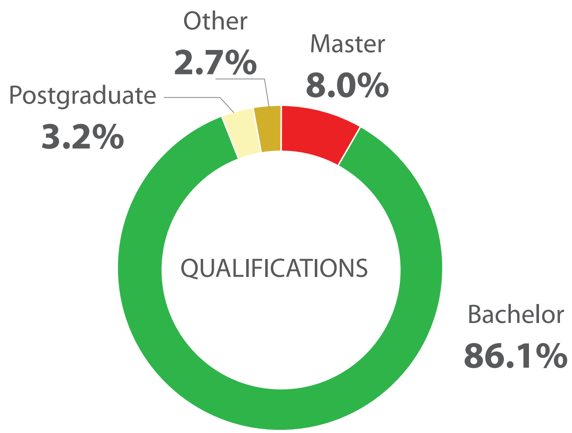
PERSONNEL

December 31, 2025







03

FINANCIAL INFORMATION

FINANCIAL INFORMATION

CHARTER CAPITAL

From the initial level of VND 100 billion, RongViet Securities's charter capital has now increased over 27 times, reaching VND 2,720 billion.

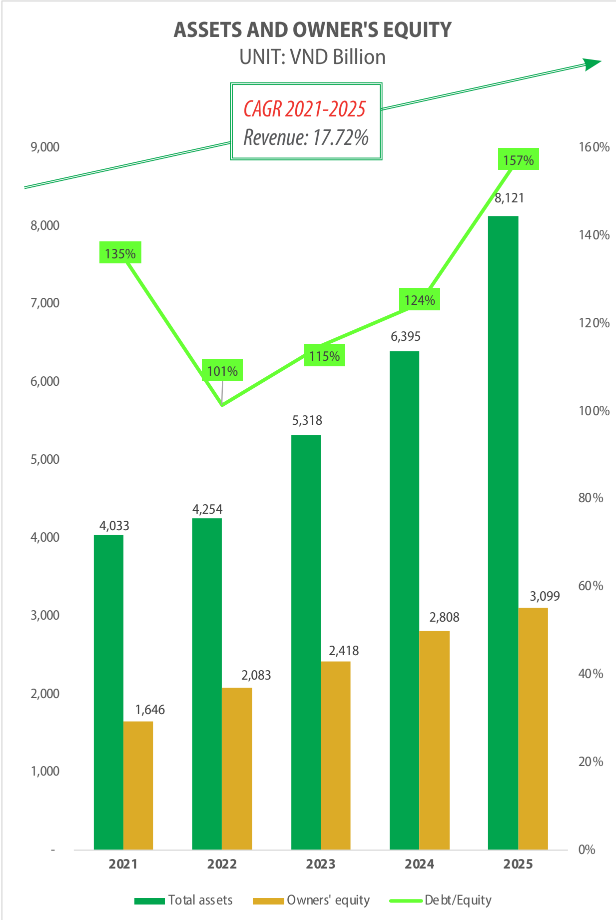
REVENUE AND PROFIT

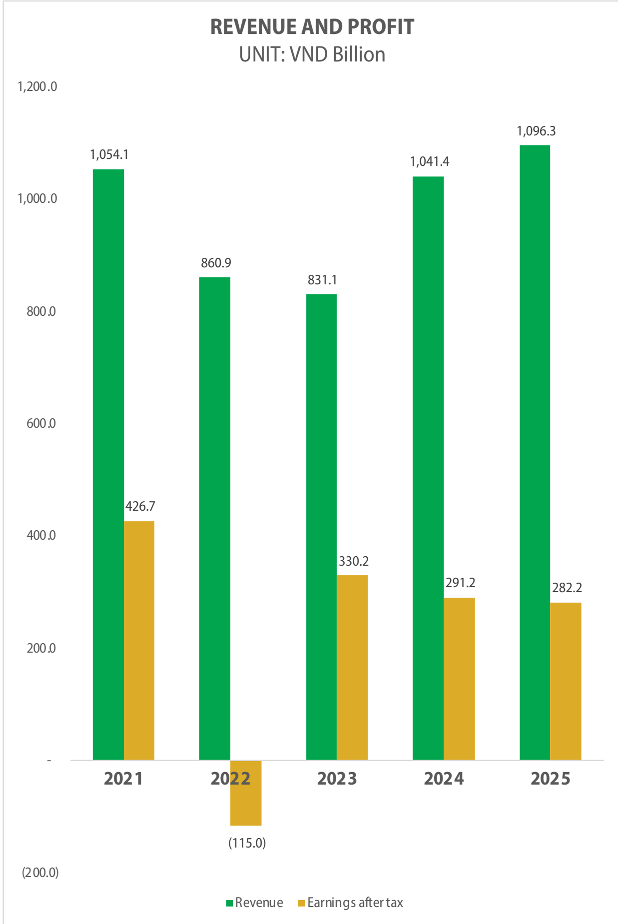
During the 2021–2025 period, Rong Viet Securities experienced strong revenue growth, with a compound annual growth rate (CAGR) of 17.72%. Notably, in 2025, the Company recorded revenue of VND 1,096.3 billion, the highest level since its establishment. Despite unfavorable market conditions in 2022 leading to a net loss, the Company rebounded strongly in 2023, demonstrating its adaptability and commitment to sustainable development.

Rong Viet's revenue is currently generated from five main business segments: Brokerage, Margin Lending, Investment Banking, Proprietary Investment, and Asset Management. The revenue structure has become increasingly balanced and stable, supporting the Company's goal of comprehensive and sustainable growth. Among these, Asset Management is a new business segment being actively developed to complete Rong Viet's financial and investment ecosystem, with the expectation of contributing a more significant share in the future.

ASSETS AND OWNER'S EQUITY

The equity and total assets of RongViet Securities are also constantly increasing according to the development momentum. By the end of 2025, the equity reached VND 3,009 billion (USD 152 million) and the total assets reached more than VND 8,121 billion (USD 305 million), continuing to mark the highest milestones in the Company's 19 years of operation.





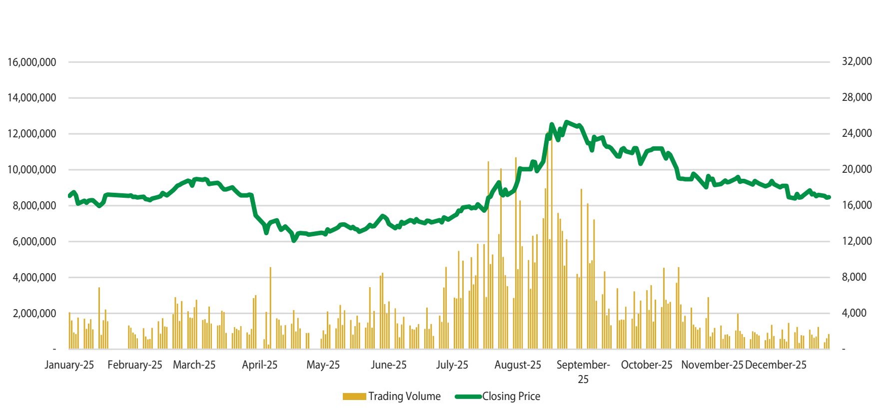
Note: CAGR (Compound Annual Growth Rate)

STOCK INFORMATION (TICKER: VDS)

STOCK INFORMATION

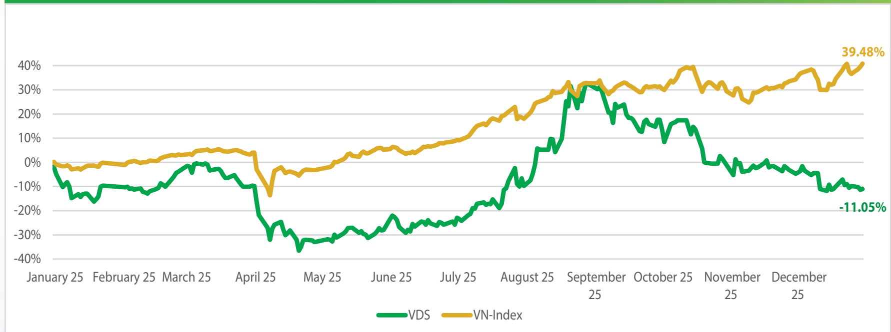
(Data of Audited Consolidated Financial Statements of FY2025)

STOCK PRICE AND TRADING VOLUME DURING THE YEAR



(*) Only includes matched transactions during the session. Stock price used is the adjusted closing price.

PRICE MOVEMENT OF VDS COMPARED TO VN-INDEX

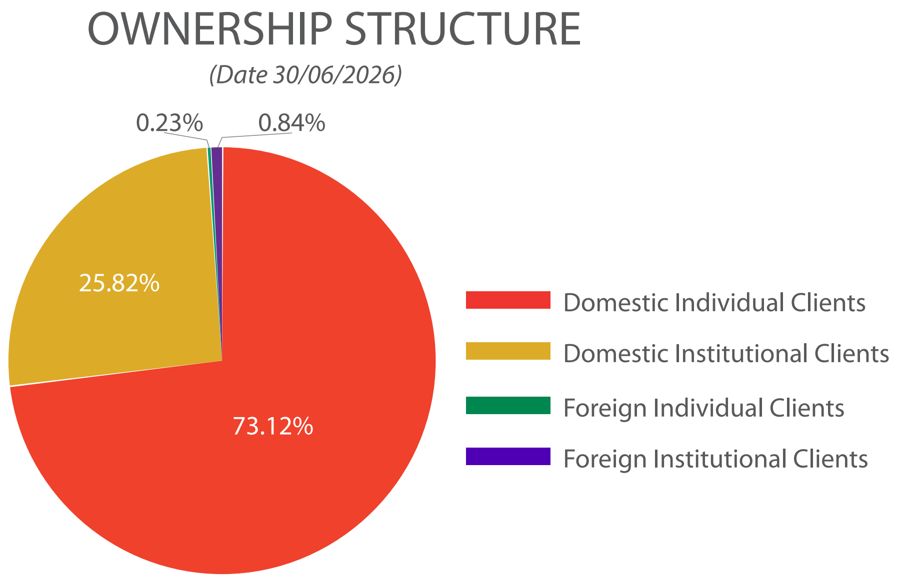


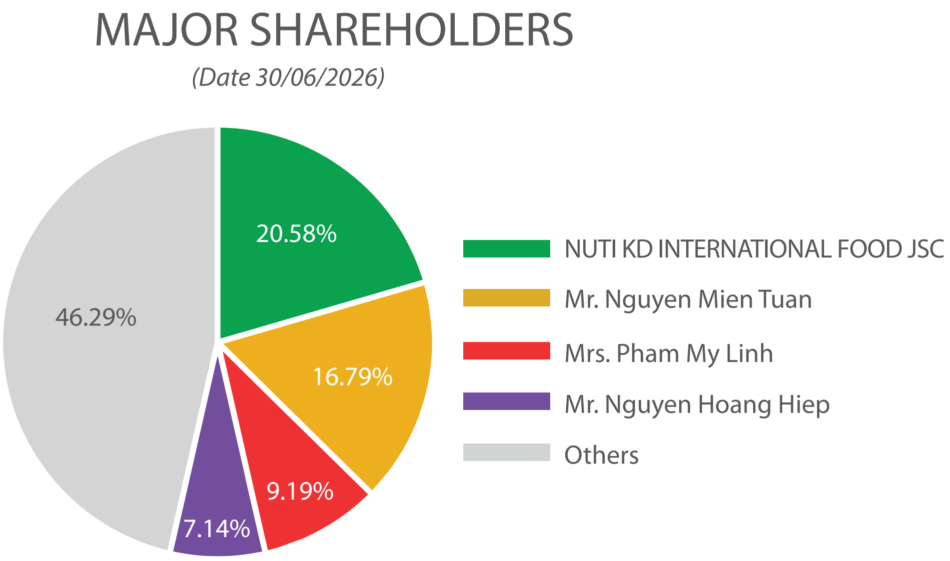
INDICATOR IN 2025

Outstanding Shares as of December 31, 2024	**272,000,000** Share
Change in number of shares in 2024	↑ **29,000,000** Share
52-week Highest/Lowest	**13,250 – 26,600**
Market capitalization as of December 31, 2024 (billion VND)	**4,597**
Change in capitalization (billion VND)	↓ **482**
Average trading volume/ session	**2,559,461**
Average trading value/ session (billion VND)	**29.4**
Closing price on December 31, 2024	**16.900**
Change in stock price in 2024 (%)	↓ **11.1%**
EPS (VND/ share)	**1,054**
P/E (time)	**16.03**
BVPS (VND/ share)	**11,146**
P/B (time)	**1.52**
Beta (time)	**1.32**

STOCK INFORMATION (TICKER: VDS)

OWNERSHIPS



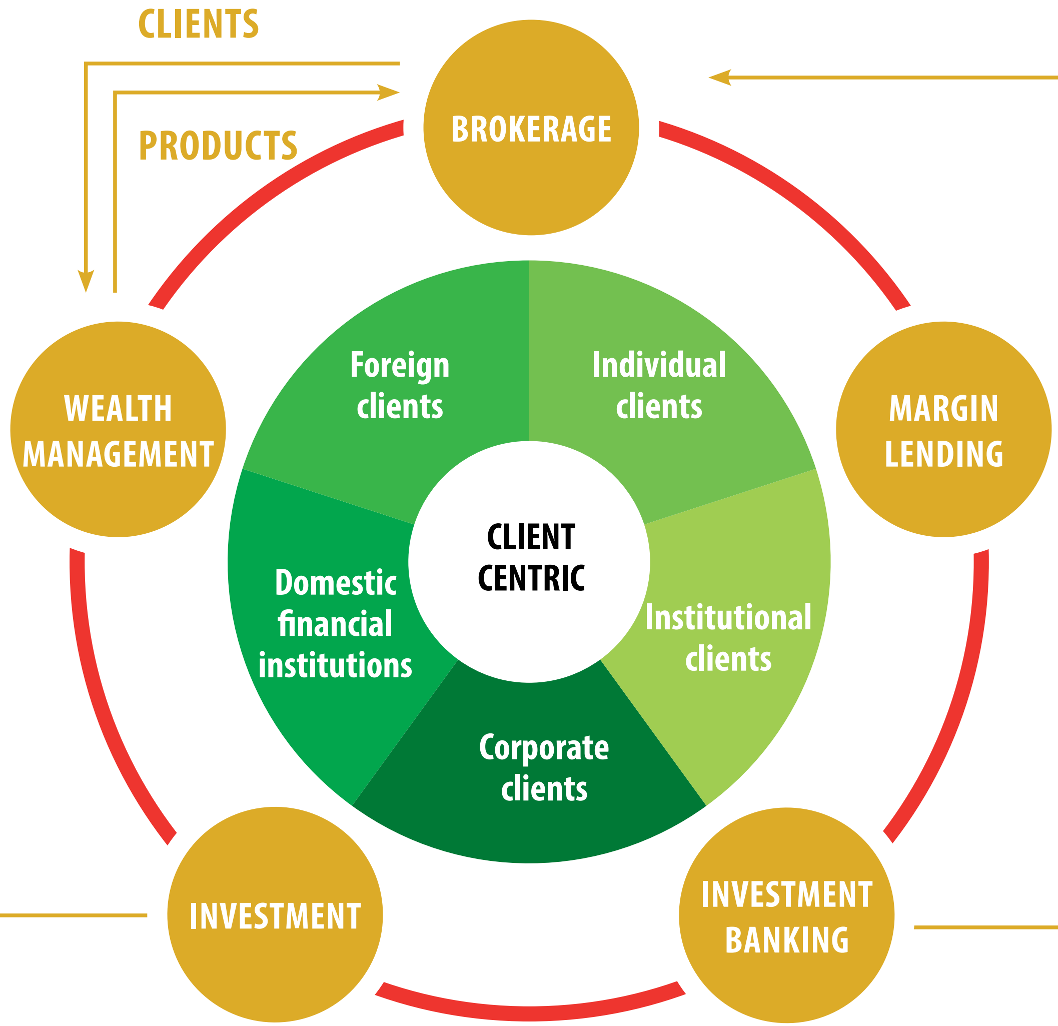


04

BUSINESS ACTIVITIES

OVERVIEW

RONGVIET SECURITIES HAS 5 BUSINESS SEGMENTS FOCUSING ON SERVING 5 MAIN GROUPS OF CLIENTS



Rong Viet has completed an acquisition to expand into asset management, thereby completing the company's financial and investment ecosystem.

Strengthening financial capacity through the issuance of shares and corporate bonds, expanding margin lending activities, and driving growth in brokerage operations

In addition to investing in listed stocks and corporate bonds, expanding and diversifying investment activities through alternative investment channels such as unlisted (OTC) shares and derivative products.

Focusing on capital arrangement activities (including both equity and debt capital markets) and M&A advisory services, while continuously developing and expanding its network of partners and clients globally.

BROKERAGE ACTIVITIES

RongViet Securities provides comprehensive securities brokerage services to customers with the support of the modern trading system, professional consulting team, and variety of securities products and services.

MODERN AND SECURE TECHNOLOGY SYSTEM

RongViet Securities provides a comprehensive, secure, and efficient stock trading system:

» Online account registration by eContract eSign technology

» Smart price board liveDragon

» Online order via iDragon (web/app)

» Convenient features such as zDragon, instant deposit via auto-generated QR code within the iDragon application.

» Optimized platform for stock investment support smartDragon

» Comprehensive stock trading training system eduDragon

PROFESSIONAL CONSULTING SERVICE

» A team of enthusiastic investment consultants, professional competence and experience with deep understanding of the market

» In-depth analysis reports with daily, monthly and quarterly updates such as smartPortfolio, periodic investment strategies, and specialized analytical reports with data-driven recommendations.

COMPREHENSIVE SECURITIES SERVICES

» Providing a full range of securities services including cash advance, margin lending, and depository.

» Diverse margin products, competitive interesting rate and high securities, such as m15Dragon, mplusDragon.

DIVERSIFIED INVESTMENT PRODUCTS

» Listed stocks

» Bonds

» Derivatives, covered warrants (CW)

» Open-end fund certificates

CONSULTING SERVICE FOR FOREIGN INVESTORS

» Connecting enterprises

» Analysis and evaluation of enterprises on demand

» Valuation of unlisted securities

» Non - prefunding service

» vDragon – Investment portal exclusively for foreign investors

INVESTMENT JOURNEY

BASICS

goDragon (Account Opening)

AUTHENTICATION METHOD
- Matrix Card
- sms
- email
- SmartOTP

iDragon
- Web
- App (iDragon Pro)

liveDragon

Standard
- Underlying Securities
- Covered Warrant (old version)
- Derivatives
- Market

Premium
- Underlying Securities
- Covered Warrant
- Derivatives
- Market
- Screener

Lite

RESEARCH

Daily recommendations
- Morning News
- Analyst pinboard

Strategic reports
- Monthly strategic reports
- Annual strategic reports
- smartPortfolio

Company reports
- Company reports
- Quick Reports

Special reports

Market Talk

CASH DEPOSIT/ WITHDRAWALS

Cash Deposit
- Deposit via QR Code / Identification account
- Partner bank
- Ordinary transfer

Withdrawals
- iDragon – 24/7 (web/app)
- callDragon
- VDSC's headquarter and branches

ONLINE TRAINING

eduDragon

PRODUCTS

- UNDERLYING SECURITIES
- DERIVATIVES
- CORPORATE BOND
- COVERED WARRANT
- FUND CERTIFICATE DISTRIBUTION

INVESTMENT SUPPORT

smartDragon
- smartInvest
- smartScore
- smartTrade
- smartPortfolio

hiDragon AI-Integrated hiDragon

TRANSACTION SUPPORT

FINANCIAL SERVICES

Margin
- marginDragon
- 2-day-free of margin interest
- m15Dragon
- mplusDragon

Cash Advance

Collateral asset management

etaDragon

CLIENT SERVICES
Loyalty Program

NOTIFICATION
nDragon
smsDragon
mailDragon

chatDragon

SECURITIES SERVICES
- Cash Management
- Shareholder Management
- Securities Deposit
- Auctions

AN ECOSYSTEM OF TOOLS FOR EFFECTIVE INVESTING

iDragon

ADVANCED ONLINE SECURITIES TRADING SYSTEM

Online trading system featuring both Web Trading and Mobile App platform, designed with a user friendly and modern interface. The system provides a full suite of trading functionalities for underlying securities, derivatives, and bonds. Notably, iDragon App delivers personalized trading experience, offering intuitive corporate data charts, integrated investment recommendations, and efficient portfolio management tools.

smartDragon

OPTIMIZED PLATFORM FOR STOCK INVESTMENT SUPPORT

Advanced analytic tool featuring corporate chart system and equity data analysis, along with stock evaluation, scoring, and recommendation tools, as well as portfolio tracking and optimization suggestions.

eduDragon

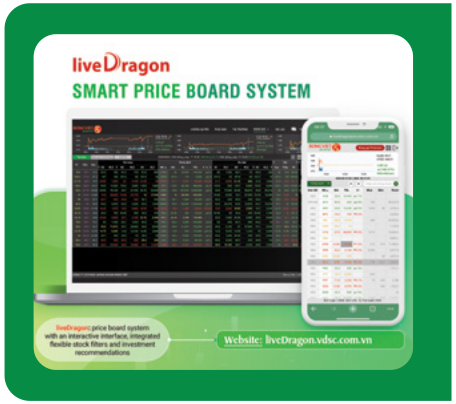
COMPREHENSIVE STOCK TRADING TRAINING SYSTEM

eduDragon delivers comprehensive stock investment knowledge, from fundamental to advanced levels, suitable for beginners to seasoned investors. The platform offers hundreds of completely free lessons, continuously updated by top financial experts.

hiDragon

HIDRAGON X AI - SMART VIRTUAL ASSISSTANT FOR INVESTMENT SUPPORT

Powered by Artificial Intelligence (AI) and Natural Language Processing (NLP), hiDragon enables investors to engage in intuitive, human-like conversations while accessing investment information instantly. The platform supports real-time inquiries on RongViet's products and services, stock, market and industry data, and provides fast, AI-driven news aggregation, summarization, and analysis to help investors make informed investment decisions.



liveDragon

SMART PRICE BOARD SYSTEM

A real-time market watch system featuring an intuitive interface and full cross-device compatibility, equipped with flexible stock filters and trading recommendations – empowering investors to closely track every market movement with ease.

aDragon

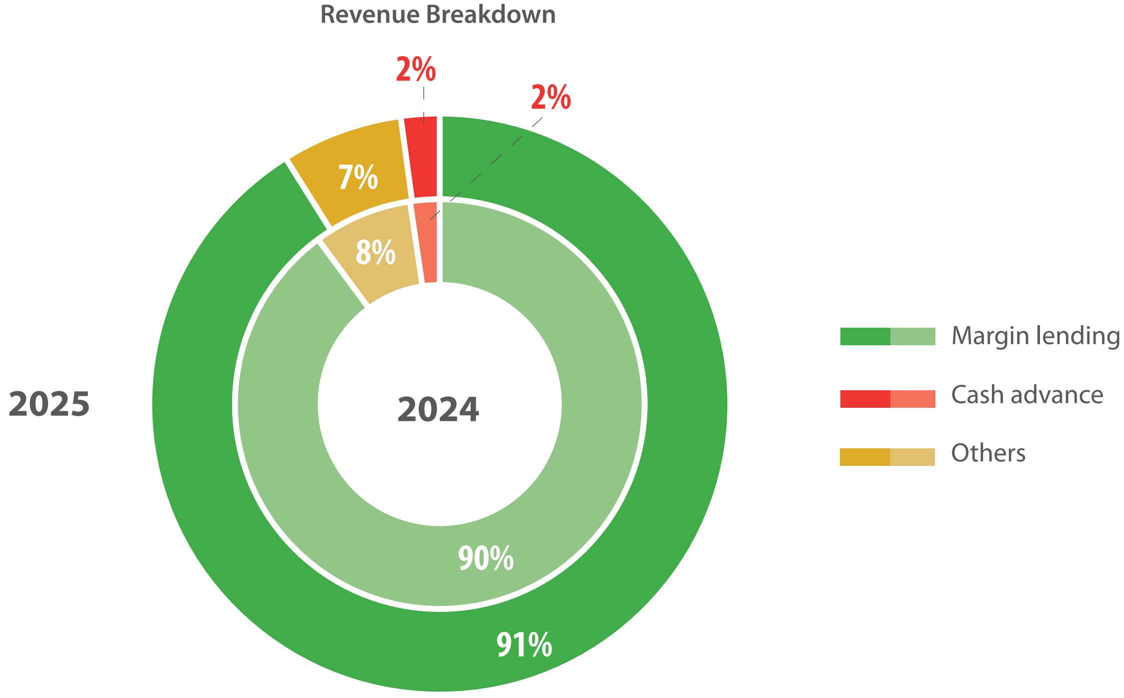
IN-DEPTH RESEARCH AND ANALYTICAL REPORTS

Featuring in-depth and diverse market research conducted by our team of highly experienced specialists with proven market expertise. We deliver objective evaluations, strategic investment insights, and high-potential recommendations to empower your investment decisions.

MARGIN LENDING

With the standpoint to essentially ensure the capital safety and balance the interests of clients, RongViet Securities always has a prudent and flexible lending policy that ensures both timely response to customers' needs and good risk management.

The ratio of margin lending balance/ owners' equity of RongViet Securities always ensures compliance with the legal regulations (maximum 2.0x).



INVESTMENT BANKING (IB)

With an extensive network of clients and partners both locally and regionally, a team of experienced advisors with a deep understanding and experience in the market and businesses, RongViet Securities provides a full range of investment banking services and ensures to bring clients the best financial and capital mobilization solutions.

MAIN BUSINESS AREAS

- Corporate financial advisory: IPO consulting, listing, bond issuance, stock issuance and other value-added services for businesses
- Mergers and acquisitions (M&A): consulting, searching and connecting potential buyers - sellers
- Underwriting and capital arrangement to issue stocks and corporate bonds

COMPETENCE

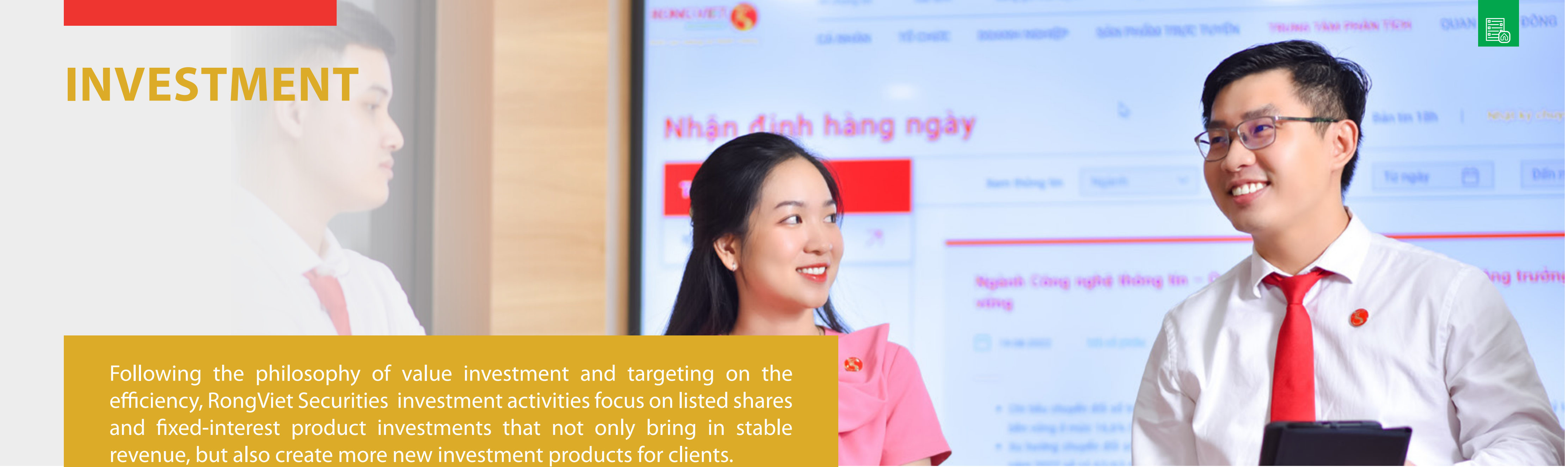
- Diversified clients and partners network, locally and regionally
- Professional and dedicated consulting team
- Experience and understanding of diverse industries and markets

INVESTMENT BANKING (IB)

FEATURED DEALS

FINANCIAL CONSULTING				M&A		CAPITAL ARRANGEMENT	
Client	Deal value (million USD)	Client	Deal value (million USD)	Client	Deal value (million USD)	Client	Deal value (million USD)
Kien Long Bank (listing)	130	Eximbank (listing)	1,100	Merger of Southern Bank into Sacombank	277	Orient Commercial Joint Stock Bank (OCB) (Capital raising)	591
Pymepharco JSC (listing)	191	Phuoc An Port (listing)	65	STADA Service Holding B.V and Pymepharco (PME)	70	Novaland Group	100
Power Engineering Consulting JSC 2 (PECC2) (listing)	80	The Southern Rubber Industry JSC (listing)	46	Consultancy for Hua Na Hydropower Joint Stock Company purchases 100% of the Nam Non Hydropower Project.	28	Hung Thinh Corporation (Capital raising)	100
577 Investment Corporation (listing)	30	Construction Corporation No. 1- JSC (IPO)	89	Consultancy for NUTIFOOD to M&A and transfer project (Quang Ngai Sugar, Sam Ngoc Linh, Industrial Park,...).	400	KIDO Group (Capital raising)	45

INVESTMENT



Following the philosophy of value investment and targeting on the efficiency, RongViet Securities investment activities focus on listed shares and fixed-interest product investments that not only bring in stable revenue, but also create more new investment products for clients.

INVESTMENT METHOD	INVESTMENT PRODUCTS	INVESTMENT PHILOSOPHY	CORE COMPETENCE
PROPRIETARY TRADING	» Listed stocks » Non IPO stocks (private equity)	Aiming to maximize profitability while ensuring safety and stability of capital	» In-depth understanding of macro factors, economy and Vietnam's stocks market » Using in-depth analysis method, combining with fundamental analysis and technical analysis to select investment opportunities with good growth potential and suitable trading time in line with the market movements » Effective portfolio allocation method and strict in compliance with the risk management principles
FIXED-INTEREST INVESTMENT PRODUCTS	Corporate bonds and structured products	Aiming at safety, stability based on strict risk management and flexibility based on liquidity, cash flow management	» Deep understanding of macro, economy and capital market » Understanding the needs and tastes of client for fixed interest products » Working closely with the IB Division to form a closed process from bonds issuance to distribution, helping to reduce risks for investors
CAPITAL TRADING	Types of valuable papers: Certificates of deposit, Money contracts, Bank bonds, Government bonds and other valuable papers according to the provisions of Law	Aiming to stabilize and maximize capital efficiency based on legal regulations and the Company's risk management principles.	» In-depth understanding of macro factors, economy and currency market. » Timely grasp trends, policies, products and types of risks affecting capital market activities » Regularly approach and work directly with leading credit partners and financial institutions at home and abroad.

In the coming time, RongViet Securities continues to research and develop new investment methods such as: issuing and trading Covered warrant and investing in the Derivatives market.

ASSET MANAGMENT

Rong Viet Asset Management Corporation (VDAM) operates in the asset management industry and serves as a key component of RongViet Securities's integrated financial and investment ecosystem, supporting the Group's long-term vision of becoming one of Vietnam's leading financial institutions.

RONG VIET
ASSET MANAGEMENT
Kiến tạo tương lai thịnh vượng

VDAM is committed to sustainable growth as an asset management company, focusing on delivering tailored asset management and investment advisory solutions that align with the investment objectives, financial needs, and risk appetite of each client segment within Vietnam's evolving capital market.

VDAM has a charter capital of VND 150 billion, of which RongViet Securities holds a 58% ownership stake.

VDAM currently operates across three core business lines: Fund Management, Portfolio Management, and Investment Advisory Services. The Company currently manages the Rong Viet Investment Fund (RVIF), a private investment fund, and the Rong Viet Prosperity Investment Fund (RVPIF), an open-ended mutual fund. In 2025, the two funds delivered NAV growth of 7.9% and 10.0%, respectively. As of the end of 2025, VDAM's total assets under management (AUM) across its business segments reached VND 183 billion.

In 2025, VDAM recorded total revenue of VND 14.2 billion. Revenue from Fund Management amounted to VND 1.7 billion, while Investment Advisory Services generated VND 0.9 billion. Financial income contributed VND 11.6 billion during the year.

RONGVIET PROSPERITY INVESTMENT FUND

BENEFITS OF INVESTING IN THE RVPIF

The RVPIF fund is a strong choice for investors aiming to capture growth opportunities in Vietnamese stock market while pursuing sustainable, long-term returns. It is especially well-suited for those seeking greater portfolio diversification and the advantage of VDAM's professional investment management - helping to reduce risk amid market volatility.

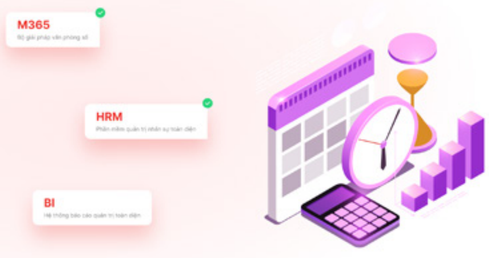
05

DEVELOPMENT STRATEGY

DEVELOPMENT STRATEGY FOR 2021 - 2030

1 Optimize and build an excellent operating system:

Innovate governance methods and optimize operational activities by automating internal processes, aiming to build a professional, modern, and efficient management system. This includes implementing human resource management systems, smart management reporting, advanced data analytics, and a digitized office.

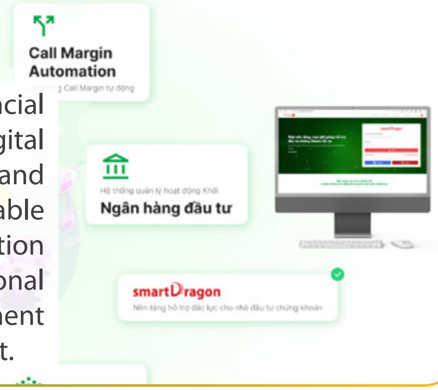


2 Enhance Customer Experience:

Strengthen connectivity with customers through direct and online channels, providing a superior product and service experience. The Company focuses on improving its trading system, price board, and website with modern, user-friendly designs; while also developing comprehensive securities investment training and support systems and customer care information management to better meet financial and investment needs.

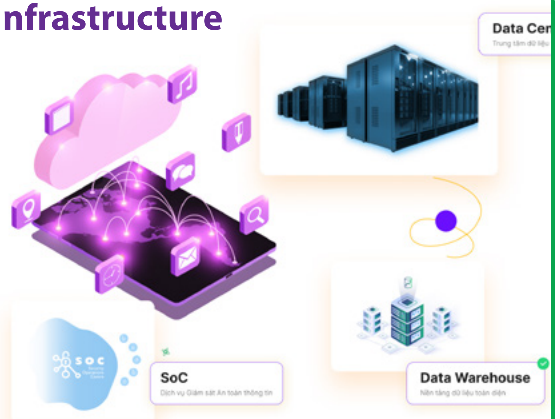
3 Develop new platforms and business models:

Focus on researching and developing financial and investment products and services on digital platforms to diversify the product portfolio and market approach. This helps ensure sustainable economic efficiency through the automation and effective management of professional activities such as Brokerage, Lending, Investment Banking, Investment, and Asset Management.



4 Build a strong IT Infrastructure and Security:

Upgrade the technology infrastructure system and enhance security with projects such as Data Warehouse, Security Service, to ensure modernity and safety for all Company operations.



SUSTAINABLE DEVELOPMENT PLAN FOR 2025–2026

RONGVIET SECURITIES'S OBJECTIVES

To become a modern, efficient, and trusted financial institution, built on a strong governance foundation, digital transformation, and a customer-centric approach.

To strengthen governance capabilities, risk control, internal audit, and transparent information disclosure.

To enhance the quality of products, services, and investment experience through a diversified and flexible financial and investment ecosystem.

To develop a highly qualified workforce with strong professional expertise, a proactive learning mindset, and the ability to adapt to digital transformation and new growth requirements.

To build a professional, engaging, safe, green, clean, and efficient working environment.

IMPACTS / CONTRIBUTIONS TO THE COMMUNITY AND SOCIETY

Contributing to the stable, transparent, and sustainable development of Vietnam's financial market.

Creating long-term value for customers, shareholders, employees, and other stakeholders.

Promoting financial and investment literacy, while raising public awareness of responsible investing.

Maintaining community engagement initiatives, supporting disadvantaged groups, and spreading the spirit of sharing.

Using resources efficiently, reducing waste, controlling emissions and waste, and encouraging environmentally friendly working habits.

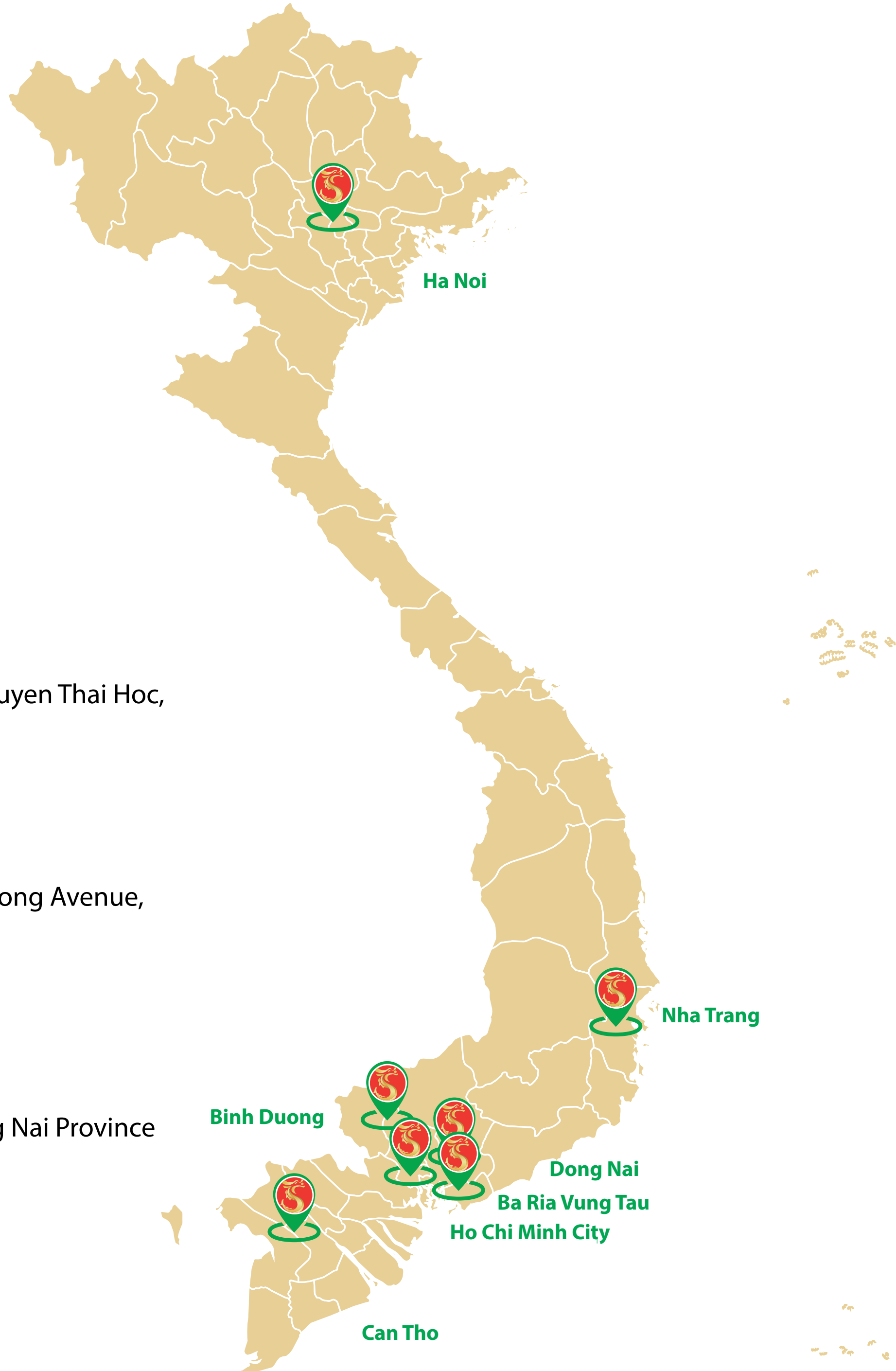
With the mission of building a successful financial and investment ecosystem that contributes to sustainable development for the business community and the people of Vietnam, RongViet Securities (VDSC) recognizes that its role extends beyond providing financial solutions and investment products to enterprises and individuals, or creating employment and income for society.

From a broader and longer-term perspective, VDSC is committed to becoming a financial institution grounded in transparency, discipline, and responsibility. Through this commitment, VDSC seeks to contribute to the efficient allocation of capital, the enhancement of market standards, and the stable and sustainable development of Vietnam's financial market and economy.

Every step of VDSC's development is directed toward creating long-term value for Clients, Shareholders, Employees, the Market and Society.

Message from the Chairman - Mr. Nguyen Mien Tuan
regarding sustainable development of RongViet Securities

OPERATING NETWORK



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RONG VIET SECURITIES

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