



2025 Sustainable Development Report

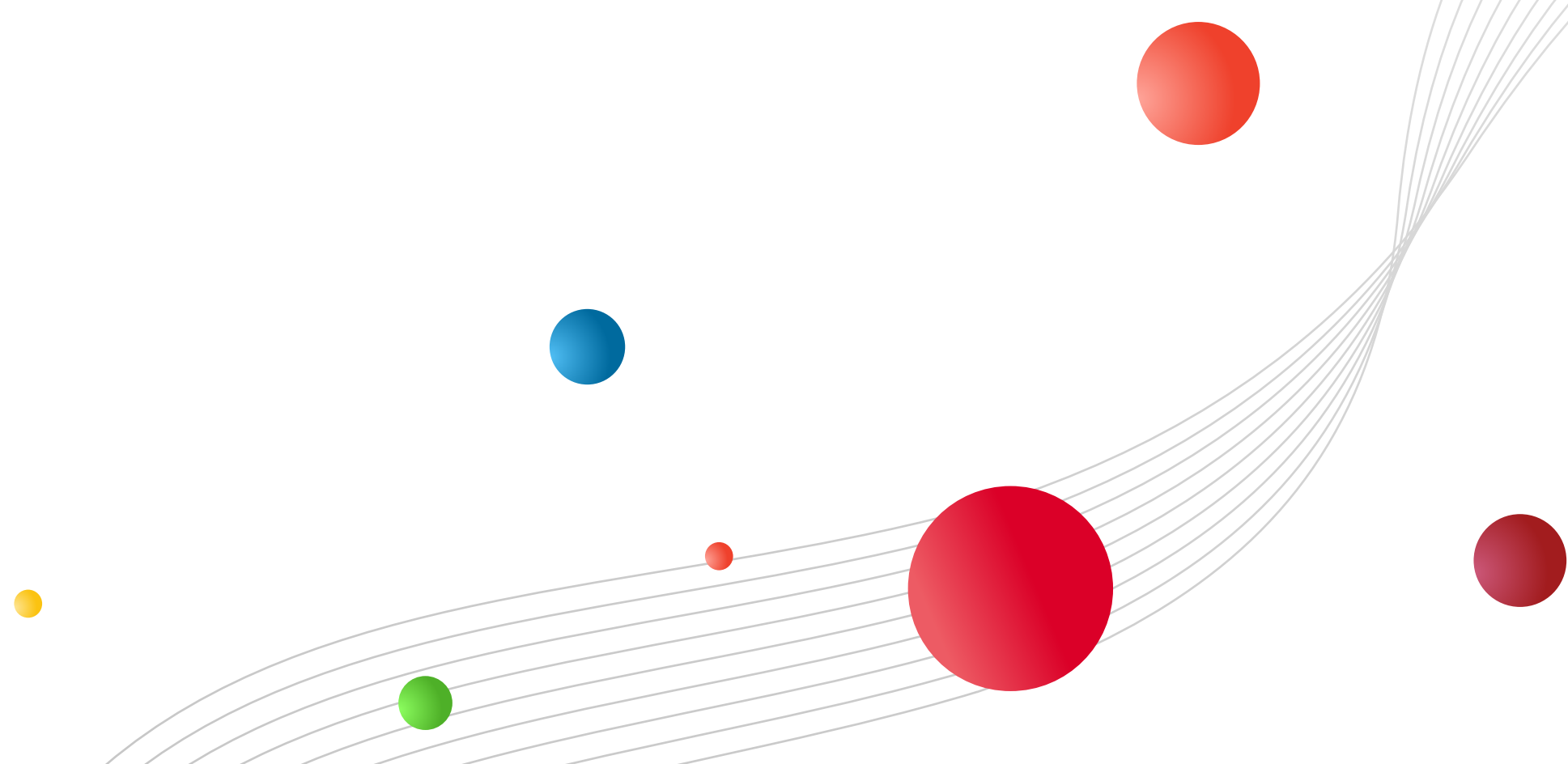


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ABBREVIATIONS

AC	Audit Committee	HTM	Held to Maturity
AFS	Available for Sale	IB	Investment Banking
AGM	Annual General Meeting	IPO	Initial Public Offering
AI	Artificial Intelligence	IR	Investor Relations
BOD	Board of Directors	IT	Information Technology
BOM	Board of Management	JSC	Joint Stock Company
BOS	Board of Supervisory	KPI	Key Performance Index
CEO	Chief Executive Officer	LHS	Left hand side
CFO	Chief Financial Officer	M&A	Mergers and Acquisitions
CPI	Consumer Price Index	MOF	Ministry of Finance
CRM	Customer Relationship Management	NPF	Non-Prefunding
DM	Developed Market	OTC	Over the counter
EM	Emerging Market	PO	Public Offerings
EPS	Earnings Per Share	RHS	Right hand side
ESG	Environmental – Social – Governance	SBV	State Bank of Vietnam
ESOP	Employee Stock Ownership Plan	SDC	Strategy and Development Committee
ETF	Exchange Traded Fund	SDGs	Sustainable Development Goals
FDI	Foreign Direct Investment	SSC	State Securities Commission
FED	Federal Reserve	SSIAM	SSI Asset Management
FVTPL	Fair Value Through Profit And Loss	SSID	SSI Digital
GDP	Gross Domestic Production	VIOD	Vietnam Institute of Directors
GRI	Global Reporting Initiative	VSD	Vietnam Securities Depository
GSO	General Statistics Office of Vietnam	WB	World Bank
HNX	Ha Noi Stock Exchange	YoY	Year-over-Year
HOSE	Ho Chi Minh Stock Exchange		
HR	Human Resource		

Chairman's Message



Dear Valued Shareholders, Investors, Partners, and all SSI Employees,

In finance, there is one thing that cannot be “bought” quickly: trust. Nor is trust built on fine words. It is built through doing the right things, repeatedly, over a long period of time. That is why we have chosen the theme of this year’s Annual Report to be “**Trust in Motion.**”

I refer to it as “motion” because the market is in a constant state of movement – capital, data, decisions, and investor sentiment. Within this movement, what matters most is not who speaks the loudest, but who operates with greater precision – more transparency, stronger discipline, better risk control, and superior client service.

Over the past year, the market has continued to evolve, and competition within the industry has not been easy. Technology has increased speed, but it has also amplified the spread of errors if the foundation is not strong enough. In such a context, SSI has chosen a familiar – but not easy – approach: not to chase short-term impulses, but to focus on the quality of growth and the strength of our system capabilities.

For SSI, sustainability is clearly expressed through the three pillars of **E–S–G**.

On the Environmental (E) front, for a financial institution, environmental responsibility begins with operating more efficiently: accelerating digitalization and automation, reducing dependence on manual processes, minimizing waste, and using resources more responsibly. A strong system is not only faster, but also leaner, more stable, and more resilient.

On the Social (S) front, we believe customers truly place their trust in an organization only when they are provided with transparent information, understand the risks clearly, receive timely support, and feel secure when working with that organization. At the same time, SSI’s people – from brokers and specialists to support teams – are the touchpoints that create trust. Therefore, developing our people, upholding professional ethics, and building a professional and responsible working environment are core elements of our sustainability strategy.

On the Governance (G) front, this is the foundation of long-term trust. Discipline in risk management, transparency in disclosure, strong compliance standards, data security, and a culture of doing the right thing even when no one is watching are not the most visible qualities, but they determine the enduring value of a financial brand. The market may be unpredictable, but discipline must never be.

I have always believed one thing: a financial brand is not built by posters. It is built by processes, professional ethics, real execution capability, and consistency.

In 2025, SSI prioritized three clear directions: enhancing service quality and customer experience; strengthening operational and technological capabilities; and remaining steadfast in governance standards. These are not only business goals, but also the way we put sustainable development into practice in a meaningful way.

SSI chooses the long-term path.

SSI has gone through many market cycles, and each cycle has left us with the same lesson: taking the long road does not require many words, but it does require great rigor. “Trust in Motion” is therefore not an idea to decorate this report. It is a reminder of how we want SSI to operate: true to standards, true to substance, and true to the long-term interests of customers and shareholders, while creating greater positive value for employees, partners, the community, and Vietnam’s capital market.

On behalf of the Board of Directors, I would like to express my sincere gratitude to our Shareholders for your trust and companionship; to our Customers and Partners for choosing SSI; and to all employees for your resilience through a year filled with pressure and expectations.

Trust is a flow. To keep that flow strong, there is only one way: maintain discipline, uphold standards, and execute with integrity.

Ho Chi Minh City, 15 April, 2026

Chairman of the Board of Directors

NGUYEN DUY HUNG

2025 Highlight

Total Assets

#1 Market Position

94,050

VND bn

Strong Financial Growth

Revenue

+50.5% YoY

13,112

VND bn

Profit Before Tax

+43.4% YoY

5,083

VND bn

International Capital Markets

Syndicated Loan

largest deal in the securities industry

300

USD mn

Private Placement

3,256

VND bn

Community Impact

Total Contribution

> 11

VND bn

via Vietnam Fatherland Front

> 9.69

VND bn

People & Organization

Employee Compensation

1,124.5

VND bn

Training

524 programs
35.5 hrs/employee

Public Contribution

Taxes Paid

Top 1,000 CIT taxpayers for 15 consecutive years

1,807

VND bn

General Information

Corporate Information

SSI Securities Corporation (SSI – HOSE) was founded in December 1999. With 25 years of experience in the Vietnam financial market, the Company has become a leading financial institution, which has the fastest growth rate. With strong financial capability, high standard corporate governance, and professional HRs, SSI provides clients with a comprehensive range of financial products and services, maximizing shareholders’ value. Currently, The Company has a wide network of Branches/ Transaction Offices, covering major cities throughout Vietnam, such as Hanoi, Ho Chi Minh City, Hai Phong.

Company name

SSI Securities Corporation

Date of incorporation

30/12/1999

Ticker

SSI

Legal Representative

Mr. Nguyen Duy Hung

Chairman of the Board

The number of employees (as of 31 December 2025)

1,433 employees

including 826 employees who are fully certified for securities license

Charter Capital (as of 31 December 2025)

VND 24,068,975,194,604

Owner’s Equity (as of 31 December 2025)

VND 32,066,318,460,762

Head Office:

**72 Nguyen Hue, Saigon Ward,
Ho Chi Minh City**

Telephone: +84 28 38242897

Fax: +84 28 38242997

Website: <http://www.ssi.com.vn/>

Vision

The Business of Success

SSI Securities Corporation (SSI) operates based on the vision of “The Business of Success”.

We put all our resources and ideas behind bringing success to our clients, our people, our shareholders and the communities we operate in. We uncover new investment opportunities in the financial markets and turn them into profits.

Mission

Connecting Capital to Opportunities

This mission unifies all the businesses under the SSI brand and will guide any future opportunities which the brand may take on.

Core values

Solutions-Led

We are focused on the outcome of making our customers successful, and we prioritize their individual needs over existing products or processes.

Skilled

We are experts in our industry and our markets and will continually enhance our professional skills to provide the highest standards of service to our customers.

Inventive

We empower and encourage our people to find creative new ways to bring success to SSI and its customers.



Development History

1999

30/12/1999: SSI was founded with its head office located in Ho Chi Minh City, operated in two major segments: Brokerage Services & Investment Advisory. Initial charter capital was VND 6 billion.

07/2001: Charter capital was raised to VND 20 billion. The company expanded core business functions to 4 areas including Investment Advisory, Brokerage Services, Principal Investment & Securities Depository.

07/2002: SSI established its first branch in Hanoi, expanding its operations to Northern areas.

06/2005: SSI raised charter capital to VND 52 billion with 6 main business lines including Investment Advisory, Brokerage Services, Principal Investment, Securities Depository and Investment Portfolio Management, Underwriting Service.

2005

2006

11/2006: Successfully implement the first convertible bond issuance on the Vietnam Stock Exchange for SSI itself, pioneering a new form of issuance for public and listed companies, in addition to ordinary share issuance.

12/2006: SSI stock was officially listed on the Hanoi Securities Trading Center (now known as Hanoi Stock Exchange).

08/2007: SSI Asset Management (SSIAM), SSI's Limited Company was established.

10/2007: SSI switched its stock listing to Ho Chi Minh City Trading Center (now known as Ho Chi Minh Stock Exchange).

04/2008: Charter capital was raised to VND 1,366 billion.

06/2008: Daiwa became the Strategic Shareholder of SSI.

07/2009: SSIAM became the first company in the Vietnam securities market to obtain a license to invest overseas.

05/2010: Charter capital was raised to VND 3,511 billion.

2012

2012

03/2013: Charter capital was raised to VND 3,537.9 billion.

04/2015: SSI successfully issued two private placements of non-convertible and unsecured corporate bonds: phase 1 in January 2015 with a total value of 500 billion VND and phase 2 in April 2015 with a total value of 300 billion VND.

09/2015: SSI became the first company that completed all required procedures to officially lift its limit of foreign ownership up to 100%.

01/2017: Charter capital was raised to VND 4,900.6 billion.

04/2017: In January and April 2017, SSI carried out successfully two private placements of corporate bonds worth VND 300 billion for each issuance.

05/2017: SSI was granted with securities trading license by the State Securities Commission for trading derivatives and providing clearing services and settlement of derivatives trading. Hanoi Stock Exchange issued the Decision to accept SSI as a member of the Derivatives trading market.

2017

2018

02/2018: SSI successfully issued its 3-year fixed rate convertible bonds with a total value of VND 1,150 billion at a coupon rate of 4 percent annually.

12/2018: SSI celebrated its 18th anniversary and officially changed its name to SSI Securities Corporation, matching the abbreviation of the company's name and ticker symbol.

06/2019: SSI was officially granted a certificate of offering Covered Warrants.

02/2020: Charter capital was raised to VND 6,029.5 billion.

06/2020: SSI is the first and only Securities Company holding the Annual General Meeting of Shareholders in 2020 using online platforms, demonstrating its efforts to increase shareholder benefits.

12/2020: SSI is the only company in the securities industry conferred the noble Title "Hero of Labor" by the Communist Party and the Socialist Republic of Vietnam.

2020

2021

05/2021: SSI became the first securities company with a market capitalization of over 1 billion USD.

11/2021: SSI successfully issued 218.29 million bonus shares with a ratio of 6:2 (September 2021) and 109.1 million shares offered to existing shareholders with a ratio of 6:1 at the price of 10,000 VND per share (October 2021). After those insurances, charter capital was raised to VND 9,847.5 billion.

09/2022: SSI has successfully issued more than 496 million shares to shareholders at the price of VND 15,000 per share. Thereby, SSI's charter capital increased to VND 14,911.3 billion, maintaining its position as the securities company with the largest capital scale in the market.

03/2023: SSI has successfully issued 10 million shares to employees under the ESOP program. Thereby, SSI's charter capital increased to VND 15,011.3 billion.

04/2024: SSI has successfully issued 10 million shares to employees under the ESOP program. Thereby, SSI's charter capital increased to VND 15,111.3 billion.

10/2024: SSI successfully issued nearly 302 million bonus shares at a ratio of 100:20, raising the charter capital to VND 18,129.5 billion. This reaffirms the position of SSI as the largest securities company in Vietnam.

11/2024: SSI, in collaboration with FPT Group, a leading enterprise in the technology sector, has successfully organized Vietnam's premier technology event – Vietnam Tech Impact Summit 2024 (VTIS 2024) – with SSI Digital (SSID) as the operating unit. SSI is the first securities company to independently lead the digitalization process in the financial and securities sector.

12/2024: SSI successfully issued 151 million shares to existing shareholders at a ratio of 100:10, priced at VND 15,000 per share. Charter capital was raised to VND 19,638.6 billion.

06/2025: SSI successfully issued 10 million shares to employees at VND 10,000 per share under the ESOP program, increasing its charter capital to VND 19,738,639,180,000.

08/2025: SSI completed a private placement of 104 million shares at VND 31,300 per share, raising its charter capital to VND 20,779,062,620,000.

2025

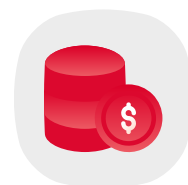
Business Units



Securities Services

Providing securities products and services to individual and institutional customers, including:

- Products and Services for enabling investing in listed stocks and mutual funds including opening of trading accounts, brokerage, order placing, advisory, cash transactions, securities depository; consultancy and support for OTC transactions, distribution of open-ended fund certificates, ETFs, certificates of deposit and corporate bond; Initial Public Offering (IPO) and Coverage Warrants auction house; Covered Warrants trading.
- Products and Services for the derivatives market including account opening, brokerage, advisory, order placing, cash transactions.
- Financial services: margin lending, and cooperation with banks to support securities trading.
- E-trading services: Web Trading, Pro Trading, Mobile Trading, iBoard, Contact Center and SMS.
- Research and Investment Advisory: macro reports, investment advisory reports, daily call reports, industry research reports, company reports, stock valuation reports, money market reports, fund flow reports, technical analysis reports.
- Wealth Management Services for individual clients: Advising on financial planning and wealth allocation; Providing rich investment solution packages to meet clients' needs from basic to advanced, including deposit products, structured products, bonds, fund certificates, stocks; Providing a privileged service system focusing on creating and adding value on the investment knowledge base for customers and the next generations.
- Corporate Access: company visits to listed/unlisted companies, seminars to introduce investment opportunities to Vietnam and international investors.
- Business Outreach and Research Activities: Organizing visits for clients to listed companies and hosting seminars to introduce investment opportunities for clients in Vietnam and abroad.



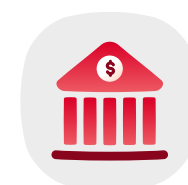
Treasury

- Treasury business activities including currency transaction and investment through term-deposits contracts, loan contracts, entrustment, bond repos, fixed income instruments and other structured product transactions.
- Bond services including brokerage, auctions and underwriting services.
- Providing flexible structured products for different companies and clients' needs.



Principal Investment

- Investing in equity, bond, fund certificate, derivative.
- Market making.
- Covered warrants issuance.



Investment Banking

- Corporate financing advisory: business evaluation, corporate financing restructuring, listing and IPO advisory.
- Mergers and Acquisitions (M&A) advisory.
- Advisory for capital raising in domestic and international capital markets: stock, bond and derivatives issuance and underwriting via public offering or private placement.



SSI Asset Management (SSIAM)

- Fund Management: capital mobilization and management for onshore and offshore funds.
- Portfolio Management: discretionary and non-discretionary portfolio management for domestic/international institutions as well as individual customers, corporate clients and Private Wealth management.
- Investment Advisory: for institutional and individual, domestic and foreign customers; strategy and asset allocation advisory.



Network

SSI provides services through network of branches and transaction offices across Vietnam, as well as via digital trading platforms, serving customers worldwide.



Northern region

Hanoi Branch

1C Ngo Quyen, Hoan Kiem Ward, Hanoi
 Tel: (+84) 24 3936 6321, (+84) 24 6288 8885
 Fax: (+84) 24 3936 6311

Times City Transaction Office

Floors 1, 2, 3 and Unit 07, Floor 10, Century Tower, 458 Minh Khai, Vinh Tuy Ward, Hanoi
 Tel: (+84) 24 3941 3383
 Fax: (+84) 24 3941 3385

Van Phuc Transaction Office

Floor 1 and Unit 3A, Floor 3, The Imperial Suites Building, 01-N1, Alley 40, Van Bao Street, Ngoc Ha Ward, Hanoi
 Tel: (+84) 24 3773 4999
 Fax: (+84) 24 3771 4999

Le Van Luong Transaction Office

Floor 1, Star City Building, 23 Le Van Luong, Thanh Xuan Ward, Hanoi
 Tel: (+84) 24 3209 1256
 Fax: (+84) 24 3568 0738

My Dinh Branch

C014 and C015, Ground Floor, The Manor Tower, Me Tri Road, Tu Liem Ward, Hanoi
 Tel: (+84) 24 3794 6699
 Fax: (+84) 24 3794 6677

Hai Phong Branch

22 Ly Tu Trong, Hong Bang Ward, Hai Phong
 Tel: (+84) 225 3569 123
 Fax: (+84) 225 3569 130

Southern region

Head Office

72 Nguyen Hue, Sai Gon Ward, Ho Chi Minh City
 Tel: (+84) 28 3824 2897
 Fax: (+84) 28 3824 2997

Nguyen Cong Tru Branch

7th Floor ROX Building, 180-192 Nguyen Cong Tru, Ben Thanh Ward, Ho Chi Minh City
 Tel: (+84) 28 3821 8567
 Fax: (+84) 28 3821 3867

Le Loi Transaction Office *(For corporate customers)*

Room 03, 18th Floor, Saigon Centre Building, 67 Le Loi Street, Sai Gon Ward, Ho Chi Minh City
 Tel: (+84) 28 3636 3688
 Fax: (+84) 28 3636 3668

Cach Mang Thang Tam Transaction Office

6th Floor, Lim II Building, 62A Cach Mang Thang Tam, Xuan Hoa Ward, Ho Chi Minh City
 Tel: (+84) 28 3622 7788
 Fax: (+84) 28 3622 5666

Nguyen Huu Canh Transaction Office

Ground and 1st Floor, Units P2-0.08 & P2-0.09, Park 2 Tower, Vinhomes Central Park Residential Area, 208 Nguyen Huu Canh Street, Thanh My Tay Ward, Ho Chi Minh City
 Tel: (+84) 28 3622 2233
 Fax: (+84) 28 3622 2277

Phan Dang Luu Transaction Office *(Online customers only; for counter services, please visit other branches/transaction offices)*

1st Floor and 5th Floor, 24C Phan Dang Luu, Gia Dinh Ward, Ho Chi Minh City
 Tel: (+84) 28 3622 2233
 Fax: (+84) 28 3622 2277

SSI Asset Management Co., Ltd.

1C Ngo Quyen, Hoan Kiem Ward, Hanoi
 Tel: (+84) 24 3936 6321, Fax: (+84) 24 3936 6337

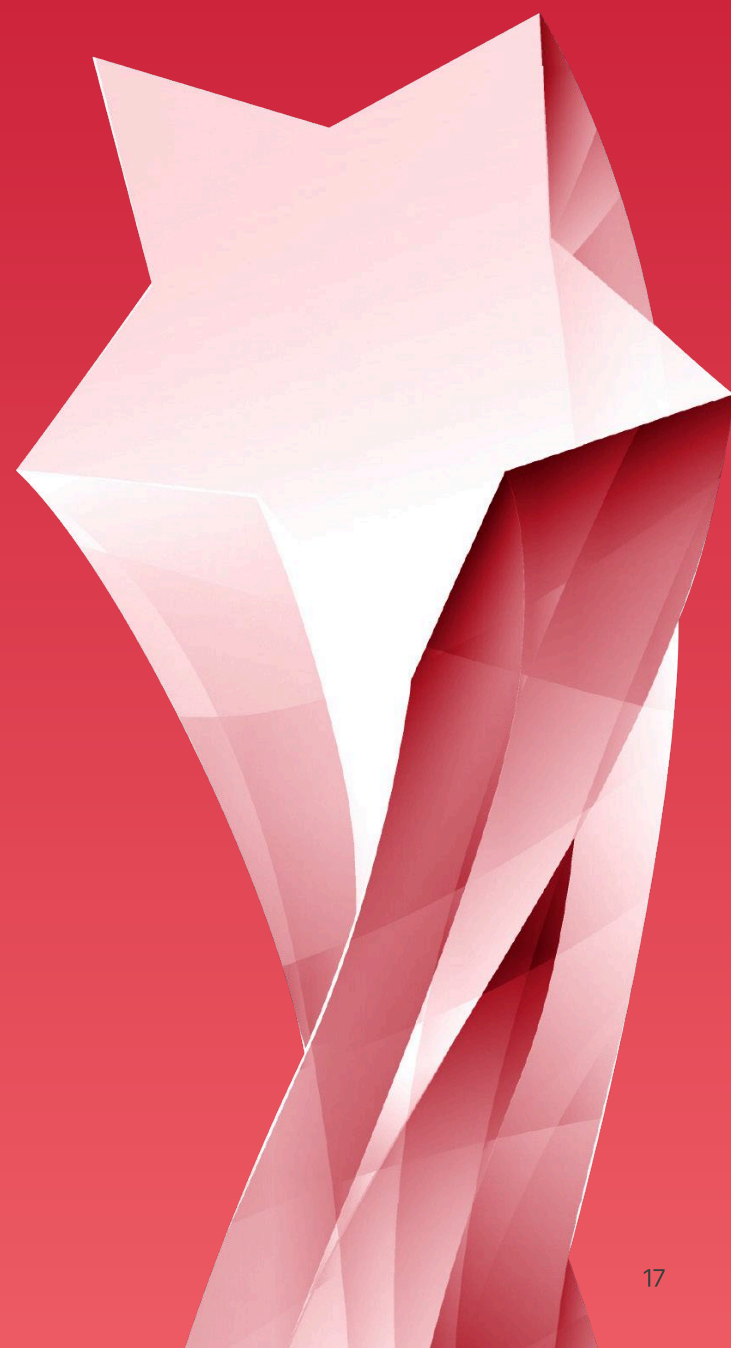
Major Awards

Over more than 25 years of operation and contribution to the development of Vietnam's capital market, SSI has been recognized by numerous reputable domestic and international institutions, including Euromoney, The Asset, FinanceAsia and other independent organizations. In 2025, SSI was honored with more than 30 prestigious awards in the financial industry.

These recognitions affirm SSI's pioneering position and acknowledge its dedication to delivering top-quality services to clients. They also highlight the company's creativity, adaptability, and commitment to continuous innovation, always ready to embrace challenges and opportunities.

SSI demonstrates its strong potential through its high-quality human and financial resources while maintaining a well-balanced development strategy. This ensures long-term sustainability and a strong foundation for future growth.

Awards that SSI achieved in 2025:



Institutional Investor 2025 Asia Research Team – Local Broker Ranking #3 Overall Broker – Frontier Markets 2023 | 2024 | 2025

Extel

Best Broker in Vietnam from 2008 – 2011 | 2014 – 2016 and 2019 – 2025

Finance Asia

Best DCM House in Vietnam for 3 consecutive years from 2023 – 2025

Finance Asia

Best Investment Bank in Vietnam for the period 2010 – 2025

Finance Asia

Best Bond Adviser – The Asset Triple A Awards for Sustainable Finance 2025

The Asset

Best Securities House in Vietnam for 13 consecutive years from 2013 – 2025

Euromoney

Top 10 Corporate Governance of Vietnam Listed Company – Large Cap 2025

VNR, HOSE, HNX

Top 500 Best Profitable Businesses (PROFIT500) for 8 consecutive years from 2018 – 2025

VNR – Vietnamnet

Top 500 Vietnamese Largest Enterprises (VNR500) for 18 consecutive years from 2008 – 2025

VNR – Vietnamnet

Vietnam M&A Best Advisory Firms – Best Securities Firm 2024 – 2025

VIR

Top 1000 Enterprises with largest tax contribution in Vietnam for 16 consecutive years (2010 – 2025)

General Department of Taxation under the Ministry of Finance

Best Corporate and Institutional Adviser – Domestic – The Asset Triple A Awards for Sustainable Finance 2018 – 2020 | 2022 | 2025

The Asset

Vietnam Technology Excellence Award for Fintech – Brokerage 2022 | 2023 | 2025

Asian Business

Top 10 Best Retail Brokers 2025

Vietnambiz

Top 50 Prestigious & Effective Public Companies (VIX50) 2021 | 2022 | 2024 | 2025

VNR – Vietnamnet

Top 500 Fastest Growing Enterprises (FAST500) for 10 consecutive years from 2016 – 2025

VNR – Vietnamnet

Companies that fully and promptly meet the obligation to disclose information on the stock market – IR Awards for 6 consecutive years from 2020 – 2025

Vietstock – VAFE – Finance and Life E-magazine

Most Innovative Enterprise Vietnam 2025 in Securities

Viet Research

Best Equity/ IPO Deal of the year in Vietnam 2025

Alpha Southeast Asia

Top 50 Best Performing Companies in Vietnam 2014 | 2016 | 2020 – 2025

Nhip Cau Dau Tu Magazine

Top 10 Prestigious Companies in the Finance Industry in 2025

VNR – Vietnamnet

Top 30 Strategic Holdings in Vietnam 2025

VNR – Vietnamnet

Top 10 the Largest Budget Contributor in Vietnam in 2025

CafeF

Top 10 IR Awards – Financial Large Cap 2025

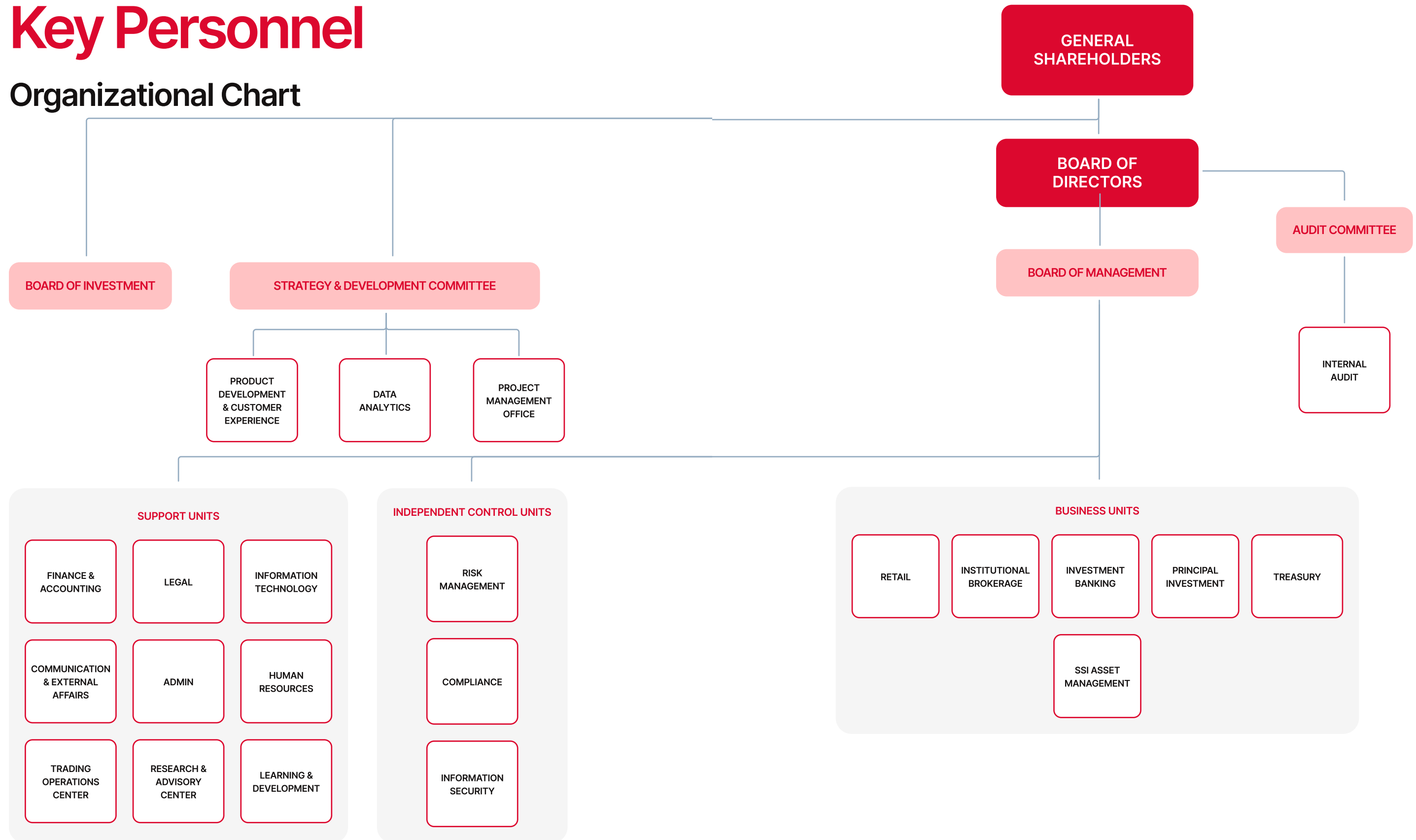
Vietstock – VAFE – Finance and Life E-magazine

Top 10 ESG Vietnam Green Enterprises 2025 – Finance – Securities

Viet Research

Organizational Structure & Key Personnel

Organizational Chart



Organizational Structure & Key Personnel

Key Personnel



Mr. Nguyen Duy Hung
Chairman of the Board

Mr. Nguyen Duy Hung (born 1962) graduated with a Bachelor of Law from Hanoi Law University and Ho Chi Minh City University of Science. Mr. Hung also pursued academic studies at Carl Schorlemmer Merseburg University, German Democratic Republic (East Germany), from 1980 to 1984.

Mr. Nguyen Duy Hung is the founder of SSI Securities Corporation. Concurrently, Mr. Hung serves as the founder and Chairman of the Board of Directors of PAN Group JSC (PAN – HOSE), a leading enterprise in the Agriculture and High-Quality Packaged Food sectors. Mr. Nguyen Duy Hung was honored by the Vietnamese State with the Third-Class Labor Medal in recognition of his contributions to the development of Vietnam's securities market.

Mr. Nguyen Duy Hung was first elected as a member of the Board of Directors of SSI Securities Corporation in 1999, coinciding with the company's establishment.

Mr. Nguyen Hong Nam
Board Member

Mr. Nguyen Hong Nam (born 1967) holds a MSc degree from Lugansk Polytechnic University, Ukraine. He is a successful leader in many business areas. Together with Mr. Nguyen Duy Hung, Mr. Nam co-founded SSI Securities Corporation. Prior to 2020, he served as Deputy CEO and Member of the Board of SSI. From 01 August 2020 to 31 July 2025, he served as Chief Executive Officer and Member of the Board of Directors of SSI.

Mr. Nguyen Hong Nam was first elected as a member of the Board of SSI Securities Corporation in 1999, when the company was established.



Mr. Pham Viet Muon
Board Member, Head of Audit Committee

Mr. Pham Viet Muon (born 1954) holds a Ph.D. in Economics. Previously, he was the former Vice Chairman of the Government Office, Standing Deputy Chairman of the Steering Committee for Innovation and Development of Enterprises. He has intensive knowledge and experience of over 15 years in restructuring and equitizing state-owned enterprises. Mr. Muon is also a Member of the Board of Directors, PAN Group JSC (PAN – HOSE).

Mr. Pham Viet Muon was first elected as a member of the Board of SSI Securities Corporation on 25 April 2019.



Mr. Nguyen Duy Khanh
Board Member

Mr. Nguyen Duy Khanh (born 1991) holds a B.A in Finance from The University of George Washington, United States. He had worked with SSI during the implementation phase of the Conversion project consulted by McKinsey in 2010. He supported the establishment of SSI International Corp and made a valuable contribution to the success of this company. Mr. Khanh is also a board member of the PAN Group JSC (PAN – HOSE).

Mr. Nguyen Duy Khanh was first elected as a member of the Board of SSI Securities Corporation on 23 April 2015.



Mr. Nguyen Quoc Cuong
Board Member, Audit Committee Member

Mr. Nguyen Quoc Cuong (born in 1959) holds a MSc degree in International Relations from the Fletcher School of Law, USA. Mr. Cuong is a famous politician and a veteran diplomat of Vietnam. He was the former Deputy Minister of Foreign Affairs of the Socialist Republic of Vietnam, Chairman of the State Committee on Overseas Vietnamese, Vietnamese Ambassador to the United States, and Vietnamese Ambassador to Japan. He is serving as Senior Advisor at Diplomatic Academy of Vietnam and Consultant Expert.

Mr. Nguyen Quoc Cuong was first elected as a member of the Board of SSI Securities Corporation on 07 May 2022.



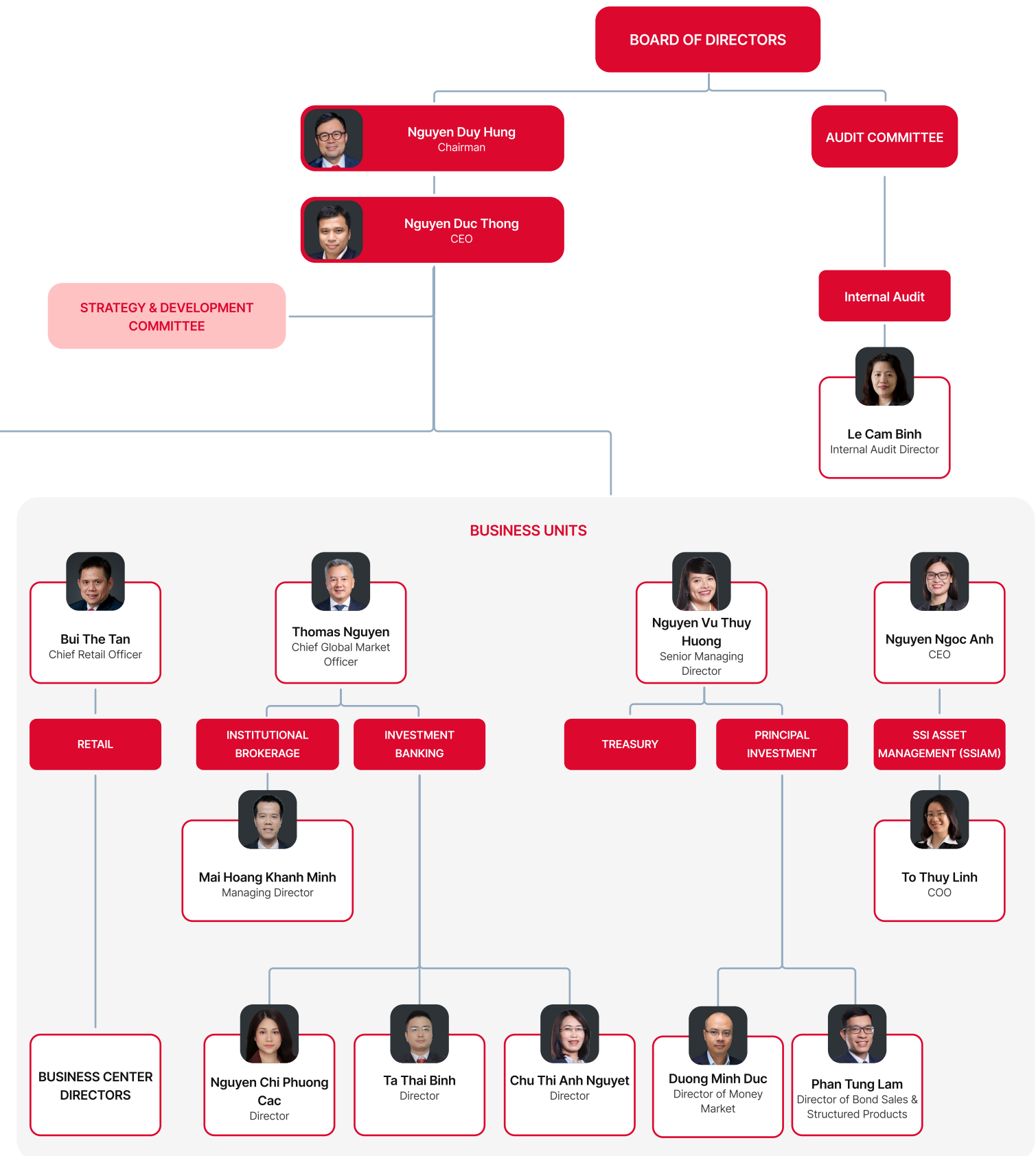
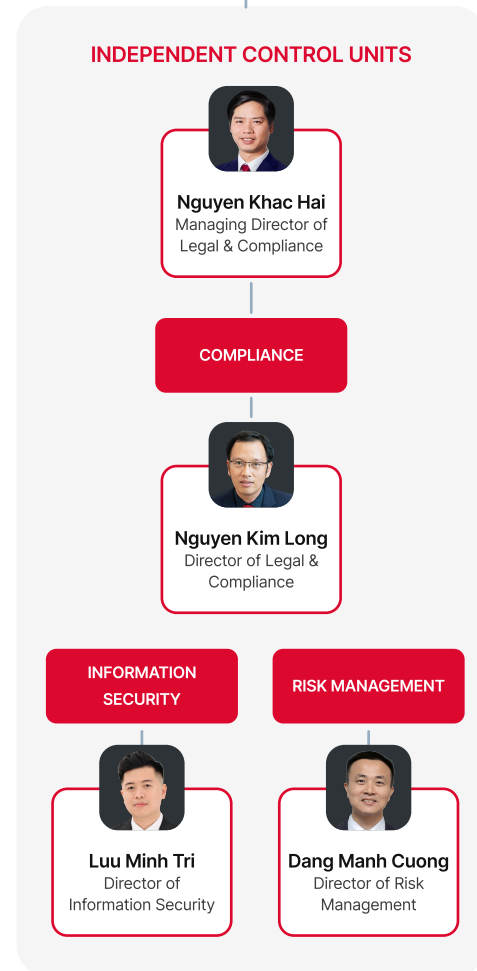
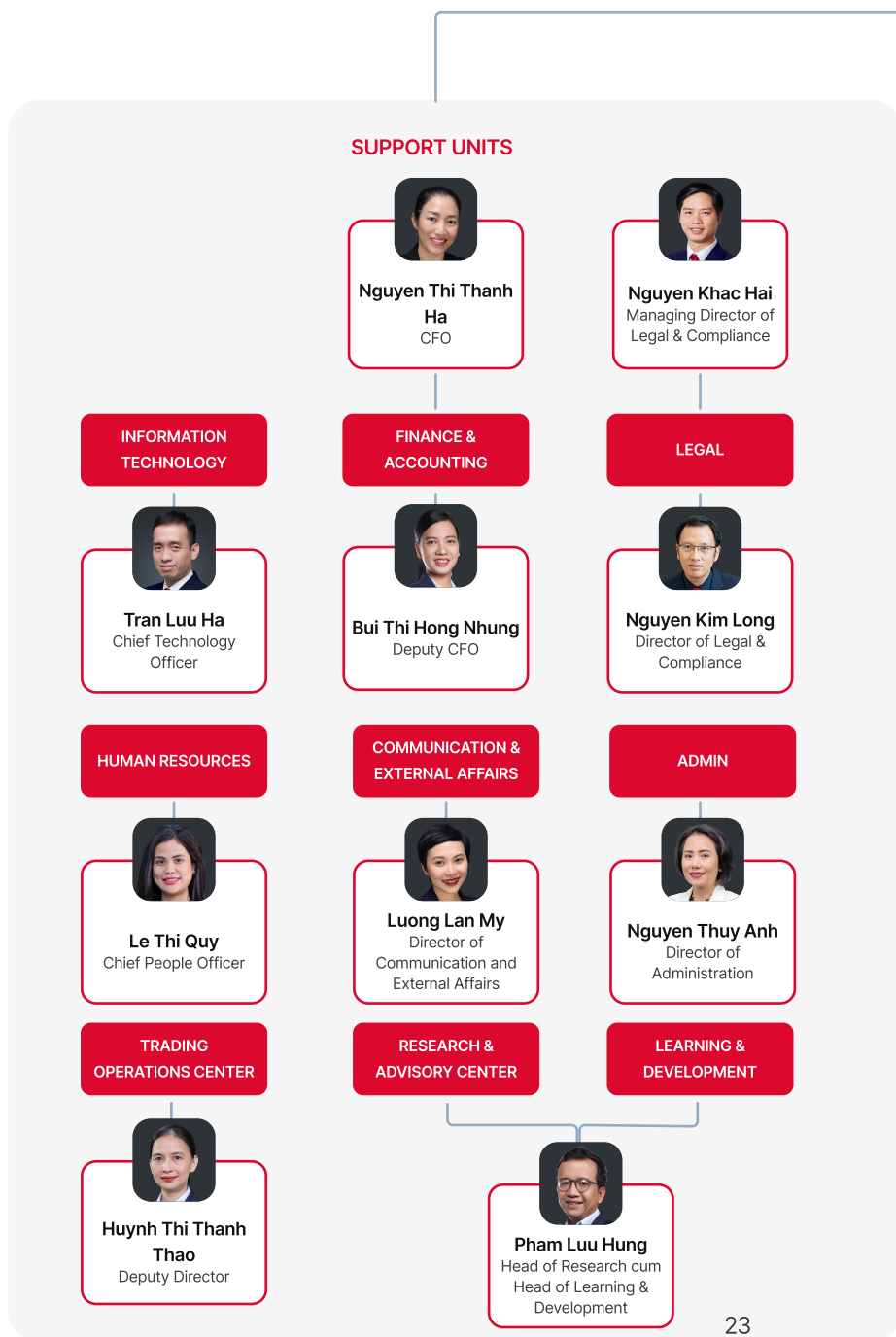
Mr. Kosuke Mizuno
Board Member

Mr. Kosuke Mizuno (born 1969) holds Bachelor Degree of Economics from the Keio University, Japan and and completes Stanford Executive program at Stanford Business School. He has over 30 years of experience in the finance and securities sector across Asia-Pacific markets such as Hong Kong and Singapore. Since 2008, he has held various key positions at Daiwa Group and its affiliated companies in which Daiwa has invested across Asia. Currently, Mr. Mizuno serves as the Senior Executive Director of Daiwa Securities Co. Ltd and also holds the position of Chairman/Board Member of the Daiwa Capital Markets companies.

Mr. Kosuke Mizuno was first elected as a member of the Board of SSI Securities Corporation on 18 April 2025.

Organizational Structure & Key Personnel

Key Persons



Financial Indicators

Business Results	2021	2022	2023	2024	2025
Net Revenue (billion VND)	7,786	6,517	7,281	8,709	13,112
Net Profit from Business Operations (billion VND)	3,252	2,100	2,846	3,544	5,077
Other Profit (billion VND)	113	10	1	(0)	6
Total Profit Before Tax (billion VND)	3,365	2,110	2,849	3,544	5,083
Profit After Tax (billion VND)	2,695	1,698	2,294	2,845	4,107
Parent Company Profit After Tax (billion VND)	2,696	1,699	2,293	2,835	4,106

Balance Sheet	2021	2022	2023	2024	2025
Total Assets (billion VND)	50,793	52,226	69,241	73,507	94,050
Charter Capital (billion VND)	9,848	14,911	15,011	19,639	20,779
Total number of weighted average shares	880,992,801	1,187,083,380	1,497,494,833	1,824,528,405	2,000,373,695
Owner's equity (VND billion)	14,220	22,384	23,241	26,827	32,066

Asset Structure	2021	2022	2023	2024	2025
Current Assets / Total Assets	91.6%	93.3%	95.0%	96.50%	94.97%
Long-term Assets / Total Assets	8.4%	6.7%	5.0%	3.5%	5.03%

Capital Structure	2021	2022	2023	2024	2025
Liabilities/Total assets	72.0%	57.1%	66.4%	63.5%	65.91%
Equity / Total Assets	28%	42.9%	33.6%	36%	34.09%

Profitability ratio	2021	2022	2023	2024	2025
Net Profit After Tax / Total Assets (ROA)	5.3%	3.25%	3.21%	3.87%	4.37%
Net Profit After Tax / Equity (ROE)	19%	7.6%	9.87%	10.67%	12.86%
Net Profit After Tax / Charter Capital	27.4%	11.39%	15.28%	14.49%	19.76%
Net Profit After Tax / Net Revenue	34.6%	26.05%	31.51%	32.67%	31.32%
Basic Earnings Per Share EPS (VND)	2,852	1,389	1,531	1,450	2,053

Payment Ability	2021	2022	2023	2024	2025
Current Ratio (Current Assets / Short-term Liabilities)	1.28	1.64	1.43	1.52	1.44
Quick Ratio ([Cash + Short-term Financial Investments] / Short-term Liabilities)	1.23	1.57	1.42	1.48	1.40

Source: SSI Audited Consolidated Financial Statements

Overview of the Sustainability Report

Sustainability Context

GLOBAL AND VIETNAM ESG TRENDS

ESG (Environmental – Social – Governance) has become a dominant trend in the strategic development of businesses worldwide. This shift is driven by growing stakeholder awareness of sustainability, as well as increasingly stringent legal and regulatory requirements from international organizations. In recent years, governments, businesses, investors, and customers have been placing greater emphasis on ESG standards—not only as an ethical consideration but also as a key factor influencing long-term financial performance.

Globally, listed companies on major stock exchanges such as those in the U.S., Europe, Japan, and South Korea have already adopted ESG standards in their governance and business strategies. Regulatory frameworks such as the EU Corporate Sustainability Reporting Directive (CSRD) and the International Sustainability Standards Board (ISSB) reporting framework are creating a common ground for transparent and consistent ESG disclosures. Additionally, the emergence of sustainability measurement tools like the Task Force on Climate-related Financial Disclosures (TCFD) has enabled companies to more effectively manage climate-related risks.

In Vietnam, the government is making active efforts to promote ESG through the development of clear policies and legal frameworks. Key initiatives include the National Green Growth Strategy 2021 – 2030, the commitment to achieving net-zero emissions by 2050, and mandatory ESG reporting requirements for listed companies. Vietnamese enterprises are facing growing pressure from the market and international investors to improve their ESG capabilities, which in turn creates strong momentum for integrating sustainability factors into business strategies and supply chains.

LEGAL AND REGULATORY FRAMEWORK

Vietnam’s legal framework related to ESG is increasingly being refined to ensure that businesses operate in a sustainable, transparent, and responsible manner. Key regulatory documents include:

- **Law on Environmental Protection 2020:** Introduces stricter standards for environmental impact assessments, greenhouse gas inventories, and industrial waste management.
- **Decree 06/2022/NĐ-CP:** Regulates greenhouse gas emissions reduction, requiring enterprises to report emissions and implement mitigation measures.
- **Circular 96/2020/TT-BTC:** Requires listed companies to disclose ESG-related information, promoting transparency in the capital market.
- **Green Credit Policy:** The State Bank of Vietnam encourages credit institutions to finance sustainable development projects.

These regulations not only improve the business environment but also enhance corporate accountability and facilitate access to global ESG-linked capital sources.

IMPACT OF ESG ON THE SECURITIES AND FINANCIAL SECTOR

The financial sector plays a critical role in promoting sustainable development through green investment and financing policies. ESG is reshaping how financial institutions assess investment risks and opportunities. Institutional investors are increasingly prioritizing companies with high ESG scores, as they are perceived to better manage risk and deliver sustainable long-term returns.

In the stock market, ESG has become an essential criterion in investment decision-making. In Vietnam, listed companies with strong ESG performance often attract significant capital from foreign funds and international financial institutions. The capital market is gradually adopting ESG investment models, such as green investment funds, green bonds, and other sustainable financial instruments. Major commercial banks have also started to develop ESG financial products, providing businesses with additional resources to enhance their sustainability capacity.

SSI is fully aligned with this sustainability trend. As one of Vietnam’s leading financial institutions, we recognize that ESG is not merely a compliance requirement, but a key determinant of competitiveness and long-term growth potential. Integrating ESG principles into our strategic operations helps SSI enhance transparency, improve risk management, and lay the groundwork to access high-quality international capital flows.



Statement of Compliance with International Standards & Reporting Frameworks

Reporting Principles

SSI's 2025 Sustainability Report is developed in accordance with the Global Reporting Initiative (GRI) Standards, based on the principles of accuracy, balance, transparency, and comparability. The report also complies with disclosure requirements issued by the State Securities Commission of Vietnam (SSC), the Ho Chi Minh City Stock Exchange (HOSE), and current legal regulations on information disclosure in the financial and securities sector.

This report covers material topics across economic, governance, environmental, and social (ESG) dimensions, reflecting SSI's impact on stakeholders. The identification of these material topics is based on an assessment of issues most relevant to both SSI and its stakeholders, aligned with the GRI materiality approach.

In addition, SSI references the International Capital Market Association (ICMA) reporting frameworks on sustainable finance, and the United Nations Principles for Responsible Investment (PRI) to ensure that its activities align with the best global practices in sustainable finance.



Alignment with Global Goals

As a global framework for a sustainable and inclusive future, the United Nations 2030 Agenda with its 17 Sustainable Development Goals (SDGs) addresses pressing global challenges such as poverty eradication, quality education, environmental protection, and gender equality. Achieving these goals by 2030 requires strong engagement from the global business community.

Recognizing its role, SSI has integrated the SDGs into its governance processes by applying the GRI Standards – a powerful tool to connect the company's material issues with global development goals.

By aligning SDGs and GRI Standards, SSI not only adheres to international practices but also shapes its development strategy based on the real needs of society and the environment. The Company proactively shares its progress with shareholders, investors, and the community – reinforcing trust and demonstrating its commitment to transparency.

This approach enables senior management to design concrete action plans while providing a solid foundation for SSI to make meaningful contributions to a sustainable future, enhance stakeholder value, and strengthen its brand reputation.

All sustainability initiatives are actively communicated and shared with stakeholders to identify key concerns. These are then assessed in relation to SSI's current operations, long-term sustainability strategy, and both national and global sustainability contexts. This process allows the Company to identify material issues for continuous improvement and transparent disclosure in the report.

Through this, SSI aims to publicly demonstrate its transparency and accountability in evaluating its contributions across economic, environmental, and social dimensions. This supports the company's leadership in planning sustainable development actions, improves accessibility of information for shareholders and investors, and reinforces trust, stakeholder value, and SSI's brand prestige.



Report Content Determination Method & Principles

The report was compiled in reference to the GRI Global Sustainability Reporting Standards set by the Global Reporting Initiative. The structure includes 4 main contents:

- GRI 100 – GENERAL INFORMATION
- GRI 200 – ECONOMIC STANDARDS
- GRI 300 – ENVIRONMENTAL STANDARDS
- GRI 400 – SOCIAL STANDARDS

The report was prepared according to the following principles:

Principles for Determining Report Content	Principles for Determining Report Quality
<ul style="list-style-type: none"> • Stakeholder Inclusiveness • Sustainability Context • Materiality • Completeness 	<ul style="list-style-type: none"> • Accuracy • Balance • Clarity • Comparability • Reliability • Timeliness



Report Scope

The 2025 Sustainability Report is prepared based on the fiscal year ending 31 December 2025. All data presented in this report is collected from the actual operations of SSI Securities Corporation (SSI), including its Head Office, Branches, and Transaction Offices nationwide.

The financial figures are sourced from the audited consolidated financial statements for 2024, supplemented by relevant historical data from previous years to ensure a comprehensive and transparent presentation of the company's performance.

The content of the report focuses on material aspects related to economic, environmental, social, and corporate governance (ESG) matters, in accordance with international standards such as the GRI Sustainability Reporting Standards (Core option). In addition, the report references the United Nations Sustainable Development Goals (SDGs) and industry best practices in finance to reinforce SSI's governance efficiency and sustainability commitment.

This year's report is compiled by the SSI Sustainability Reporting Task Force, with the participation of team members from key departments responsible for data provision, including:

- Investor Relations Department
- Communications & External Affairs Department
- Finance and Accounting Department
- Human Resources Department
- Legal and Compliance Department
- Corporate Secretary Department

Moreover, this year's report expands its scope to include more detailed information on community-oriented programs, resource management initiatives, and operational improvements aimed at minimizing environmental impact.

For any feedback or inquiries regarding this report, please contact:

Investor Relations Department

Email: investorrelation@ssi.com.vn

Phone: (+84-24) 3936 6321

Address: 1C Ngo Quyen, Ly Thai To Ward, Hoan Kiem District, Hanoi, Vietnam

Materiality Assessment

Materiality Identification

SSI Securities Corporation is firmly committed to clearly identifying material topics within its sustainable development strategy, ensuring alignment with international standards and meeting stakeholder expectations. The primary objective of this materiality assessment process is to optimize operational efficiency and enhance value for shareholders, investors, and the community.

SSI recognizes that accurately identifying material issues not only enables the Company to allocate resources effectively but also lays a solid foundation for implementing long-term sustainability strategies. By gathering feedback from stakeholders and analyzing economic, environmental, and social aspects, SSI continuously improves governance efficiency, enhances transparency, and maximizes its positive impact on the community.

Summary Table of Key Areas

Implementation process	Purpose	Output
Record issues related to sustainable development in the finance and securities sector.	Review challenges and opportunities for sustainable development in finance and investment.	List of impacted areas and aspects.
Discussions and interviews with internal expert groups.	Confirm key issues related to SSI's operations within the industry value chain.	List of stakeholders including customers, investors, regulators, and community.
Establish a materiality assessment table.	Identify key focus areas.	Assessment results prioritizing issues by importance and impact.
Collect stakeholder feedback on levels of concern.	Record opinions to clearly define material aspects and significant ESG issues.	Classify issues based on highest priority for strategy implementation.
Develop an action roadmap and appropriate strategy.	Ensure sustainable development goals are integrated into long-term strategy.	Set objectives and action plans aligned with SSI's context and strategy.

The process of evaluating key areas in order to determine the report's contents includes the following steps:

01

Review the overall economic context and the financial market in particular, along with SSI's long-term sustainable development strategy and sustainable development goals and principles. Analyze survey results, customer evaluations, feedback from shareholder/investor meetings, and responses from other stakeholders to identify issues related to sustainable development.

02

Identify issues of concern to stakeholders, analyze the level of interest and assess stakeholders' views on these issues.

03

Determine the material issues for SSI, considering the importance to the Company's operations and the relevance and impact on stakeholders' decisions.

04

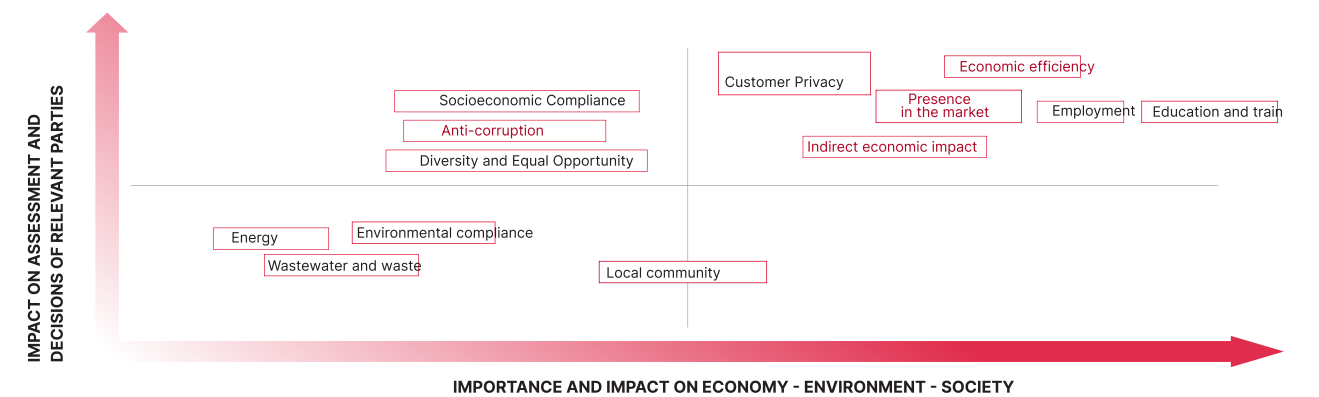
Consult with the Company's Leadership Board and priority stakeholders to ensure the completeness, accuracy, and integrity of these material issues.

Confirm the material issues in relation to the United Nations' 17 Sustainable Development Goals for 2030.

05

Select the material issues to report.

Following consultations with the company's management and other prioritized stakeholders, the key areas have been identified as follows:



Protecting the environment and improving awareness of environmental issues are getting more and more attention, which should be added to daily operation and requires the action of everyone within the organization.

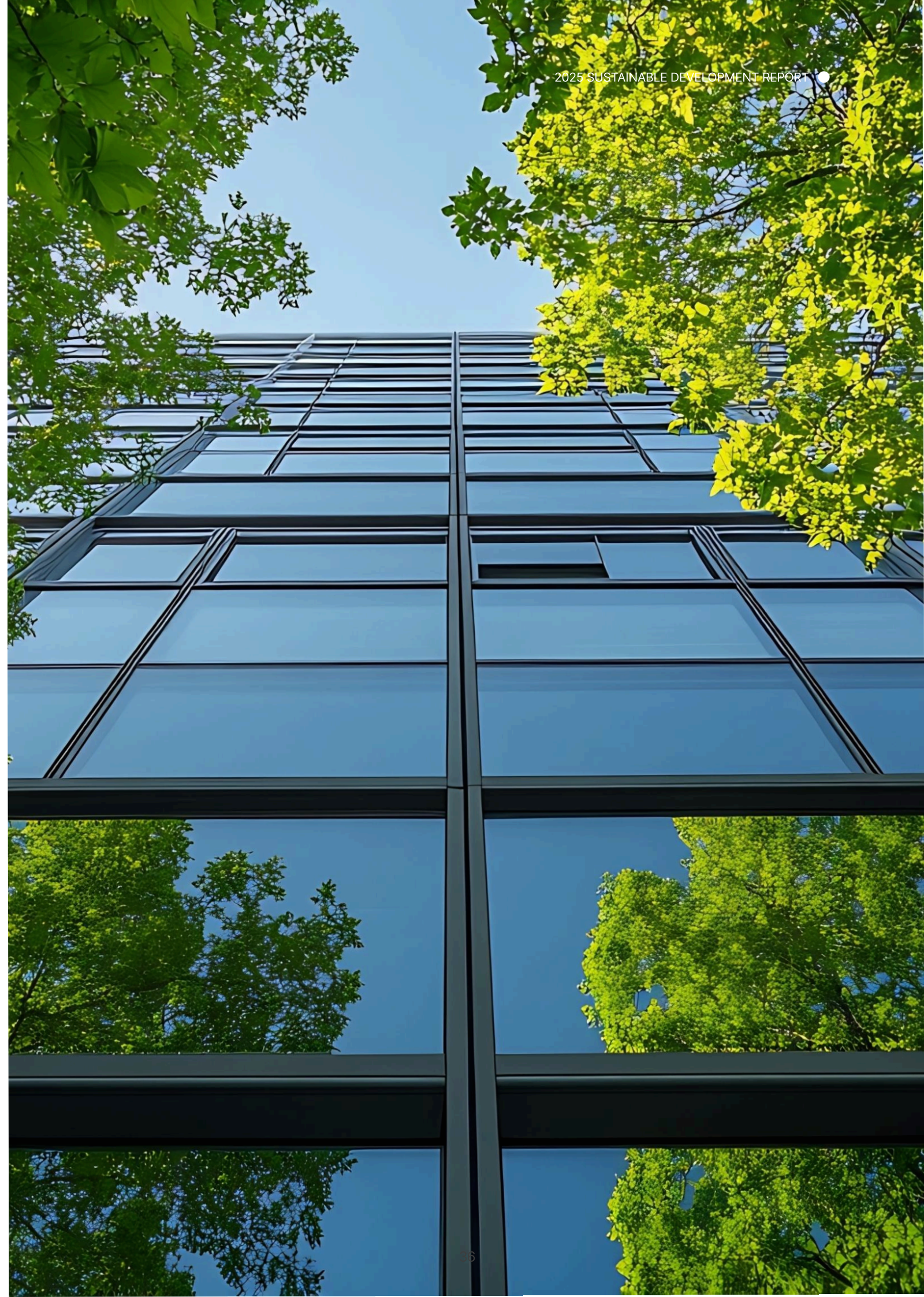
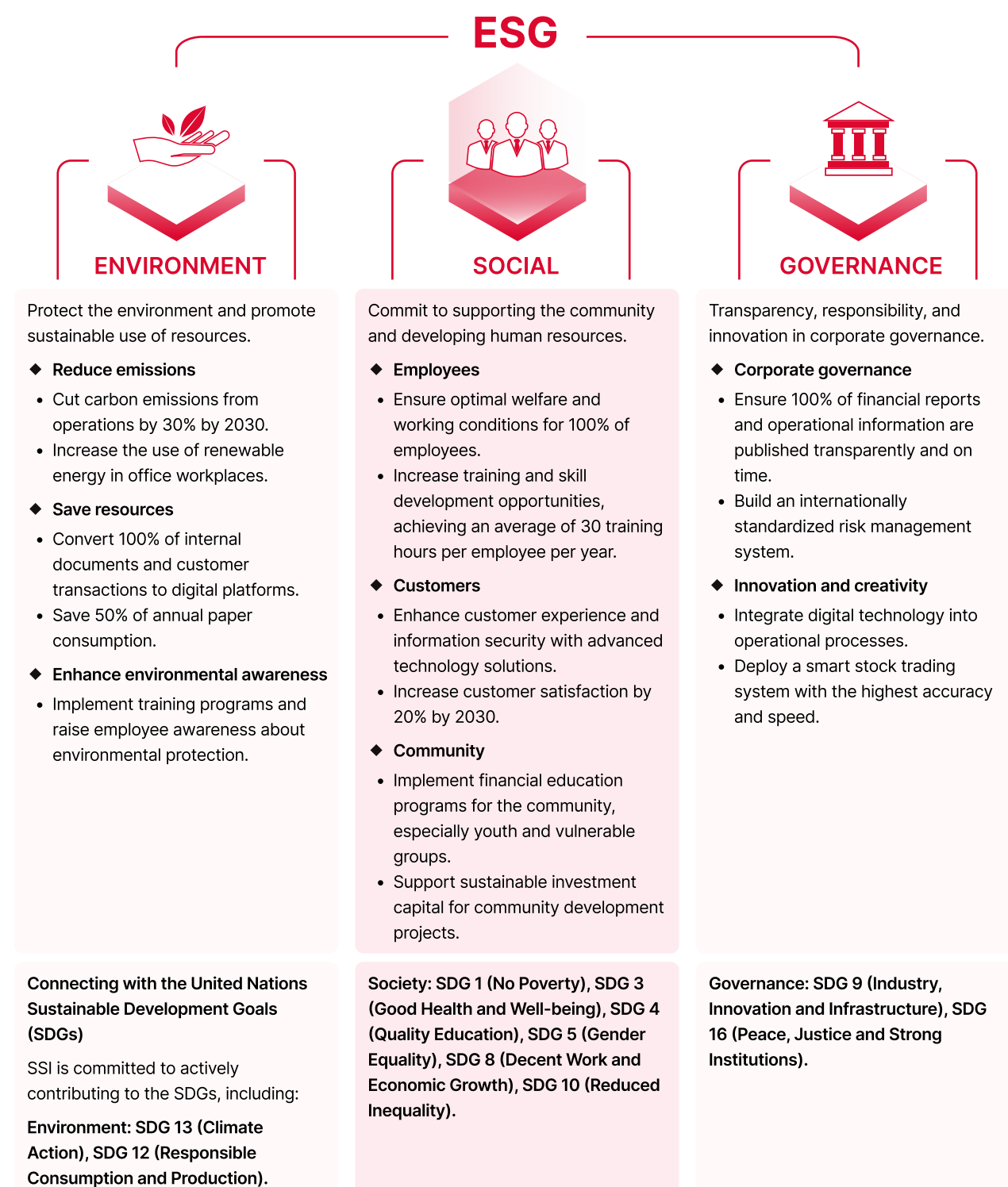
SSI's Sustainable Development Goals Framework

Vision

To become Vietnam's leading securities company – not only in terms of financial performance but also in its commitment to contributing positively to the sustainable development of the stock market and the broader community. SSI is dedicated to building a transparent, sustainable financial environment that delivers long-term value to all stakeholders.

ESG Goals

By 2030, SSI is committed to becoming a pioneer in integrating ESG standards into its business operations, with a focus on three core pillars: Environmental, Social, and Governance (ESG).



SSI's Sustainability Strategy & Commitment

Market Positioning

SSI's scale in the Vietnam's Stock Market

Equity and Assets

SSI is among the securities firms with the largest equity base in Vietnam, providing a solid foundation for stability and sustainable growth. In 2025, the company further strengthened its equity through private placements and rights offerings to existing shareholders, ensuring a robust financial capacity. At the same time, SSI continues to maintain one of the largest asset bases in the market, with a significant portion allocated to securities investments, derivatives products, and investments in affiliated companies.

Brokerage Market Share

SSI consistently ranks among the top securities firms in Vietnam in terms of brokerage market share. According to statistics from HOSE and HNX, SSI's market share on these two exchanges stands at 11.53% (ranked 2nd) and 8.27% (ranked 4th), respectively.

The Company holds a strong position in both retail and institutional brokerage segments thanks to its long-standing reputation, robust trading infrastructure, and ample capital to support margin lending.

Branch Network and Service Coverage

SSI operates an extensive network of branches and trading offices across Vietnam, from North to South, particularly in major cities such as Hanoi, Ho Chi Minh City, and Hai Phong. This broad presence allows the Company to effectively reach and serve a large customer base nationwide, strengthening its competitiveness and market position in the securities industry.



SSI's market influence

Market-shaping influence

SSI is not only one of the largest securities firms in Vietnam but also plays a significant role in shaping market direction. The company is actively involved in market research activities and regularly publishes in-depth financial analysis reports covering various sectors, potential stocks, and market trends. SSI's reports and forecasts are widely referenced by investors, offering them clear insights into the developments of the Vietnamese stock market.

Influence on major transactions

SSI has participated in numerous major transactions on the Vietnamese stock market, including IPOs, mergers and acquisitions (M&A), and advisory services for listed companies. The company's involvement in these high-profile deals highlights its influence in shaping investment trends and opportunities in Vietnam.

Impact on international investors

SSI is also recognized as a key gateway for international investors seeking access to the Vietnamese stock market. The Company provides brokerage services to major global investment funds, leveraging its deep understanding of the local market and well-executed development strategies. The active participation of international investors in SSI's funds and products is a testament to the firm's reputation and influence within the global financial community.

SSI's position in the Vietnam's Stock Market

Human resources and experts

SSI boasts a team of highly professional and experienced personnel, including leading financial experts, analysts, and investment advisors. They possess deep knowledge of the Vietnamese stock market and are capable of delivering innovative and effective investment strategies tailored to client needs.

Technology and modern trading platforms

SSI has made significant investments in trading technology, enabling clients to execute transactions quickly and efficiently via advanced online platforms. The company's trading system offers powerful analytical and portfolio management tools, allowing investors to monitor the market closely and make informed investment decisions.

Reputation and brand value

With over 25 years of operation, SSI has established itself as a trusted and reputable brand in the Vietnamese stock market. The Company consistently ranks at the top in terms of service quality, information transparency, and financial management. This strong reputation has helped SSI earn and maintain the trust of clients, partners, and institutional investors.

SSI's Business Model

SSI Securities Corporation focuses on delivering comprehensive financial services, particularly in the areas of securities, investment, and investment banking. Guided by the mission of *"Connect capital with opportunities"*, SSI serves not only individual investors but also institutions, enterprises, and investment funds, helping them optimize financial and investment opportunities.

One of SSI's core services is securities brokerage, covering stocks, bonds, and other financial products. The Company provides brokerage services to both individual and institutional investors through modern online trading platforms, ensuring fast and efficient transactions.

In addition, SSI offers asset management services, including open-end funds, closed-end funds, and specialized investment products. These services allow investors to access a diverse range of investment opportunities while minimizing risk through prudent portfolio allocation.

Investment banking is also a key area of focus, with SSI advising enterprises on equitization, stock listings, bond issuances, and capital-raising strategies.

Furthermore, SSI actively engages in proprietary trading, derivatives, and the issuance of covered warrants.

SSI's business model is built to create long-term value for investors by connecting them with potential investment opportunities, while also contributing to the broader development of the economy and society.



Sustainable development

SSI provides advisory services for green bond issuance, supporting commercial banks in raising capital to fund sustainable and environmentally friendly projects. With extensive experience in financial advisory, SSI assists clients in developing effective green bond strategies – from preparing documentation and conducting environmental impact assessments to executing capital mobilization plans and issuing bonds in the market. This service not only promotes sustainable development for businesses but also enhances brand value, while contributing to greater transparency and accountability in business operations. In 2025 alone, SSI advised on the successful issuance of over VND 4,700 billion in green bonds for domestic commercial banks, in both VND and USD.

SSIAM, integrates ESG (Environmental, Social, and Governance) criteria into its investment screening and control processes. This ensures that investment decisions not only deliver financial returns but also contribute to sustainable development and social responsibility.

Through this approach, SSIAM selects projects and companies with sustainable strategies that comply with ESG standards. Additionally, SSIAM has established a continuous monitoring system to oversee ESG compliance throughout the entire investment lifecycle, helping to minimize risk and maximize long-term returns for investors.

Stakeholders' Perspectives and Benefits

Assessing Stakeholders' Perspectives and Benefits

With the Vision *"The Business of Success"*, SSI has continued to build and develop sustainable relationships with stakeholders in the business, in the process of decision-making, as well as the company's long-term strategic planning. The involvement of stakeholders plays an important process to help the Company identify issues relevant to the currently concerned and anticipated sustainable development, from which, key elements are identified for planning and implementing necessary actions to meet such expectations.

The procedure for consulting with stakeholders is as follows:



SSI's stakeholders



The mechanism for communicating and consulting with stakeholders

Over the years, SSI has used different communication methods suitable to each related party, encouraging them to share fully and honestly all matters that they are concerned with and expect. Especially since the outbreak of the Covid-19 pandemic, online communication methods were promoted by the Company, helping to maintain continuous connections, and listening to opinions from stakeholders. It also helps SSI timely adjust programs and policies to bring the best value to all parties.

Stakeholders	Communication/Meetings channels	Frequency of conversation
Employees	Internal communication	Continuously
	Regular company events	Quarterly/annually, continuously via online mode especially in 2020
	Internal meetings	Continuously
	Other contact channels (website, internal forum, social networks)	Continuously
Customers	Branch/Transaction Offices	Daily
	Contact Center	Daily
	Website/ Social media	Continuously
	Information on mass media	Continuously
	Client Satisfaction survey	Periodic
Shareholders/ Investors	Annual General Meeting of Shareholders	Once/year
	Conference/meeting with investors	Several times/ year
	Meetings at the company	Several times/ year
	Trading floors and journal publications	Continuously
	Other contact channels (website, email, telephone)	Continuously
Government/ Regulatory authorities/ Local authorities	Meetings	Several times/year
	Annual report/Sustainable development report	Once/year
	Monthly/quarterly report as per regulations	Several times/year
	Other contact channels (website, email, telephone)	Continuously

Stakeholders	Communication/Meeting channel	Frequency of conversation
Suppliers/ Investee Company	Regular meetings	Continuously
	Other contact channels (email, telephone)	Continuously
Media agencies	Press conference	Depending on each event
	Interview	Continuously
	Other contact channels (website, telephone, email)	Continuously
Community	Website	Continuously
	Company publications	Continuously
	Information on the media	Continuously



After several discussions with stakeholders, SSI has identified topics of interest as well as solutions and actions suitable for the building and developing of sustainable relationships that are based on trust and transparency in information exchange and mutual interests.

Stakeholders	Matters of Interest	SSI's actions
Employees	<ul style="list-style-type: none"> • Job stability, opportunities for growth, working environment • Compensations, benefits, employee health care policies • Training & development • Recruitment process 	<ul style="list-style-type: none"> • SSI believes that human resources are the most valuable asset. Therefore, in any situation, the Company always strives to ensure that each of more than 1,600 employees feels secure, satisfied with their work, and is rewarded by competitive – fair – comprehensive remuneration policies, maintaining their contribution and motivation for further development of SSI and their own: • SSI builds a dynamic, modern and equitable working environment for all employees. The evaluation system is built effectively in detail, correctly evaluating the contributions of employees to the company's growth. • Along with a recruitment process that strictly complies with and ensures transparency and equality while selecting the most suitable people; SSI always encourages and supports all employees to develop fully in both technical expertise and soft skills for their jobs via training programs designed specifically for each staff level. • The Company organized annual health checks for all Company employees, SSI also provided antibacterial hand sanitizer and medical masks to employees and customers to ensure a safe working environment. Offices were sprayed weekly with disinfection to minimize the risk of infection. The air purifier was equipped as an additional support measure to keep employees healthy
Clients	<ul style="list-style-type: none"> • Product/service quality, the capacity to meet specific demands • Introducing new products to the market, creating more investment options for customers • Mức độ ổn định của hệ thống và an toàn thông tin cho khách hàng • Equal treat to clients • Expertise and professionalism of the client servicing team 	<ul style="list-style-type: none"> • SSI always strives to provide products and services of the highest quality, meeting specific needs of each group of clients. In addition, the Company continues to be a pioneer to participate in developing and introducing new products to the market (covered warrant and corporate bond), creating more investment options, helping customers limit risks when the market is volatile. • In 2023, the Company continuously cooperated with the media and the press to organize a series of investment advisory programs such as Securities Café (Café Chúng), Secrets of Money (Bí mật đồng tiền), etc. to bring securities closer to the populace, proactively providing investment knowledge methodically, intensively and systematically to individual investors. • SSI invests a lot of resources to ensure information security as well as the safety of the system and customer information. • SSI ensures regular interaction with clients in order to receive feedback via different communication channels, such as phone calls, emails, and direct meetings.
Shareholders/ Investors	<ul style="list-style-type: none"> • Operational efficiency of the Company • Transparency, integrity and truthfulness in all the company's activities • Shareholders' rights 	<ul style="list-style-type: none"> • Maintaining a regular dividend payment schedule. • The company's reports and announcements are presented and published transparently, publicly and honestly. The Company guarantees that shareholders can easily access and interact with information sources on business and other activities. • Ensuring equality in all activities among domestic and foreign shareholders, individual and institutional shareholders. • Promoting and diversifying channels to connect with potential investors, expanding forms of connection through online tools in the context of limited travel restrictions to maintain interactions with shareholders and potential investors. • Regularly organizing face-to-face and online meetings to conduct earning calls to announce SSI's Business Results with domestic and foreign funds and investors.

Stakeholders	Matters of Interest	SSI's actions
Government/ Regulatory Authorities	<ul style="list-style-type: none"> • Strictly complying with Regulations, Rules and Guidelines issued by functional authorities • Calculating and paying taxes fully and accurately • Corporate governance and risk control • Providing feedback to contribute to market development 	<ul style="list-style-type: none"> • SSI strictly complies with all Rules and Regulations of the State and Line agencies in all of the company's activities. • Fulfilling full tax obligations. • Carrying out information publishing duty fully and in due time as per regulations. • The Company actively participates with regulatory authorities in promoting upgrading the Vietnamese market, building new products and expanding cooperative relationships, attracting foreign investment capital for market growth.
Media Agencies	<ul style="list-style-type: none"> • Providing information on the company's activities, business results and financial figures • Sharing information on the market, opinions of managers/ experts on market situation 	<ul style="list-style-type: none"> • SSI actively provides information regularly to media agencies. • Supporting and answering questions from the press in a timely manner. • Sending experts to participate in in-depth interviews.
Supplier	<ul style="list-style-type: none"> • Supplier selection process, payment process with suppliers • Information transparency, fairness among suppliers. 	<ul style="list-style-type: none"> • The Company has developed processes to standardize the process of selection, cooperation and behavior with suppliers, as well as the payment process; They are all widely announced to partners as well as posted on the company's website. • Regularly re-evaluating the supplier's ability in cooperating, providing products/ services, and capabilities to meet the needs of the Company.
Investee Company	<ul style="list-style-type: none"> • The participation of SSI in the activities of the Investee Company 	<ul style="list-style-type: none"> • Regard to post-disbursement, SSI continues to work closely with investee companies and is fully aware of our responsibility in promoting ESG (Environmental, Social and Governance) in their activities. SSI sends its representatives to sit in their BOD, or BOS, to assist them to improve corporate governance and encourage transparency in the decision-making process. Besides, SSI also introduces independent BOD members to them to enhance transparency and reduce conflict of interest.
Community	<ul style="list-style-type: none"> • Investment policy in key sectors of the economy and areas of sustainable development • Charitable activities which aim to enhance the quality of life for the community 	<ul style="list-style-type: none"> • Regularly deploying charity, volunteer programs and community activities; paying special attention to educational activities. • Organizing meetings and seminars at many universities (FPT, VinUni, etc.) for career orientation, nurturing and developing the country's next generation. • Investment strategy with ESG factors.

Strategic Direction for Sustainable Development

17 Sustainable Development Goals of the United Nations

The United Nations Sustainable Development Summit in September 2015, in New York, U.S., adopted the 2030 Agenda focusing on Sustainable Development goals for the stage of 2015 – 2030. The 2030 Agenda covers universally, broadly, comprehensively policies, for the interests of all people in the world, for today's as well as future generations



Based on 17 general goals and 169 specific targets of the 2030 Agenda, under Vietnam's practical conditions, capabilities and development priorities in each period, inheriting the main current development strategies, policies, programs and plans, the Ministry of Planning and Investment in cooperation with Ministries, Sectors, agencies and localities identify the suitable targets and duties for Vietnam, especially developing the National Action Plan for the implementation of the 2030 Agenda. Accordingly, the overall goals for 2030 include:

- Maintaining sustainable economic growth along with the realization of progress
- Social justice and protection of the ecological environment
- Effectively managing and using natural resources
- Taking urgent action to combat climate change
- Ensuring all people have opportunities to develop their potential, participate in and equally enjoy the results of peaceful, prosperous, universal, democratic, fair, civilized and sustainable social development and construction.

SSI develops its action strategy and plan for sustainable development based on assessment and analysis of the company's general development strategy, the major impacts on the Economy – Environment – Society, as well as the selection and combination of the United Nations' SDGs and Vietnam's specific goals above.

Key impacts, risks, and opportunities and their link to strategy

SSI has identified three core business areas with significant impact: Investment Banking, Asset Management, and Principal Investment.

Overview of SSI's Sustainable Development Solutions

Investment Banking	SSIAM	Principal Investment
<ul style="list-style-type: none"> • Advisory on impact-driven financial structures • Advisory on the issuance of green and social bonds 	<ul style="list-style-type: none"> • Private investments in environmentally and socially impactful enterprises • Sustainable development mutual funds and etfs 	<ul style="list-style-type: none"> • Green and social bonds • Proactive investment toward sustainable development

	Impact	Risk	Opportunity
Investment Banking	M&A advisory and capital raising activities must include a comprehensive assessment of potential ESG risks that may arise during and after the transaction.	<ul style="list-style-type: none"> • Environmentally unfriendly financial projects (e.g., fossil fuels, heavy industry) may face difficulties in raising capital. • Companies that fail to comply with labor standards or have ethical issues may be boycotted, reducing their ability to access funding. • Risks related to shareholder rights and social responsibility may negatively impact the reputation of the investment bank. 	<ul style="list-style-type: none"> • Increasing demand for green bonds and sustainable financing. • Support for M&A activities in the ESG space, particularly in renewable energy and clean technology. • Opportunities to advise on corporate restructuring to meet ESG standards, enhancing appeal to international investors.
SSIAM	<ul style="list-style-type: none"> • Growing trend of investing in ESG-focused funds, particularly open-ended funds and ESG ETFs. • Individual and institutional investors are increasingly prioritizing sustainable investment portfolios. 	<ul style="list-style-type: none"> • Fund portfolios containing companies that violate ESG standards may face significant capital outflows. • Risks associated with portfolios investing in companies involved in ethical or human rights violations. • Lack of standardized ESG evaluation criteria poses challenges in defining appropriate investment portfolios 	<ul style="list-style-type: none"> • Rapidly growing demand for ESG funds, especially impact investing funds. • Enhanced ability to attract capital from global • Development of new products, such as green funds and sustainable development funds.
Principal Investment	ESG has a direct impact on SSI's investment strategy.	<ul style="list-style-type: none"> • Investment portfolios with exposure to oil & gas, mining, and heavy industries may face downward valuation pressure. • Investing in companies involved in unethical practices can negatively impact on the organization's brand reputation. • If a portfolio company is found to be in violation of ESG regulations, it may adversely affect the investment's value. 	<ul style="list-style-type: none"> • Invest in renewable energy, clean technology, and circular economy sectors. • Develop ESG-focused portfolios to minimize long-term risks and enhance attractiveness to institutional investors. • Leverage government incentives and policies that support green enterprises

Strategic direction for sustainable development

With the vision *"The Business of Success"*, SSI's success is equivalent to maximizing effectiveness and value for Customers, Employees, Partners, Shareholders and the Community. SSI is fully aware that a business cannot operate while focusing only on stand-alone and short-term development goals without paying attention to long-term growth in relation to the economy, environment and society. Especially, in the context of a challenging business environment from macroeconomy fluctuation, the stock market is forecasted to remain volatile and increasing competition from local and foreign securities companies, more than ever, SSI needs to integrate sustainable development goals into overall development strategy, maintaining its position as the leading financial institution in Vietnam and reaching out to international market. Therefore, the company's long-term strategic direction is to ensure the business's sustainable development in line with the sustainable development of the Vietnamese Financial Market, and to contribute most effectively and practically to society, in addition, it is impossible to neglect the role of every person in environmental protection.



Sustainable Development of SSI



- Maintaining good business performance; implementing digital transformation to enhance operational efficiency and competition capacity;
- Creating best value for employees;
- Maintaining stable dividend ratios for Shareholders;
- Implementing corporate governance based on international high-standard practices.

Developing Financial Market



- Connecting capital to investment opportunities, serving as an effective capital mobilization channel for the economy;
- Proactively and actively taking part in developing the stock market;
- Providing the consultancy service to improve the enterprises' operational performance;
- Pioneering in the development of new products, creating more investment choices for customers, managing the customers' assets safely and transparently.

Positive impacts on the Society



- Adopting responsible investment strategy, accompanying with investors;
- Developing high quality human resources with a reasonable structure for training, investing in training, detecting and nurturing talents;
- Engaging in community sharing.

Environmental protection

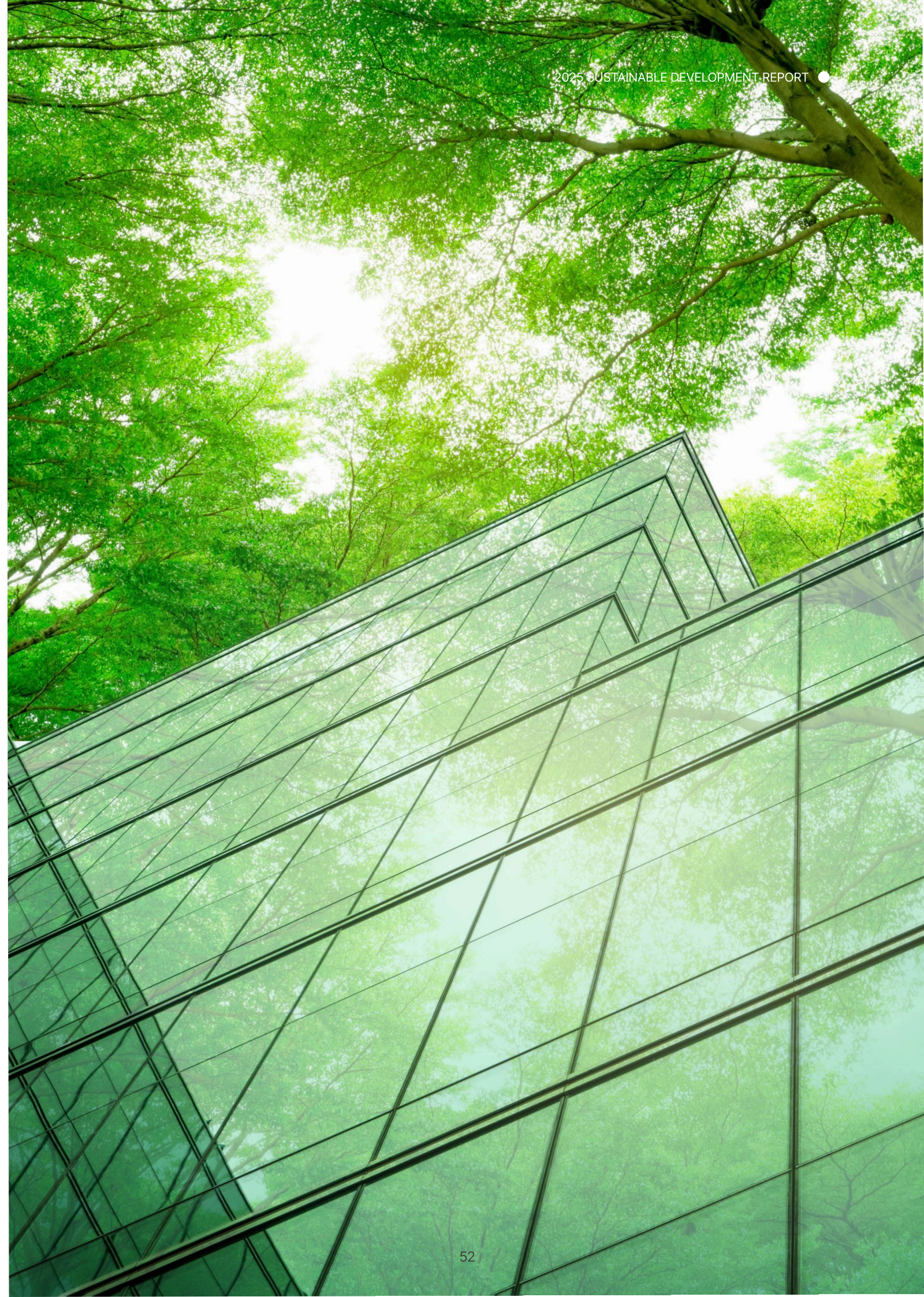


- Implementing the programs to enhance the employees' awareness of environmental protection;
- Controlling and minimizing the impacts on the environment from the Company's daily activities.

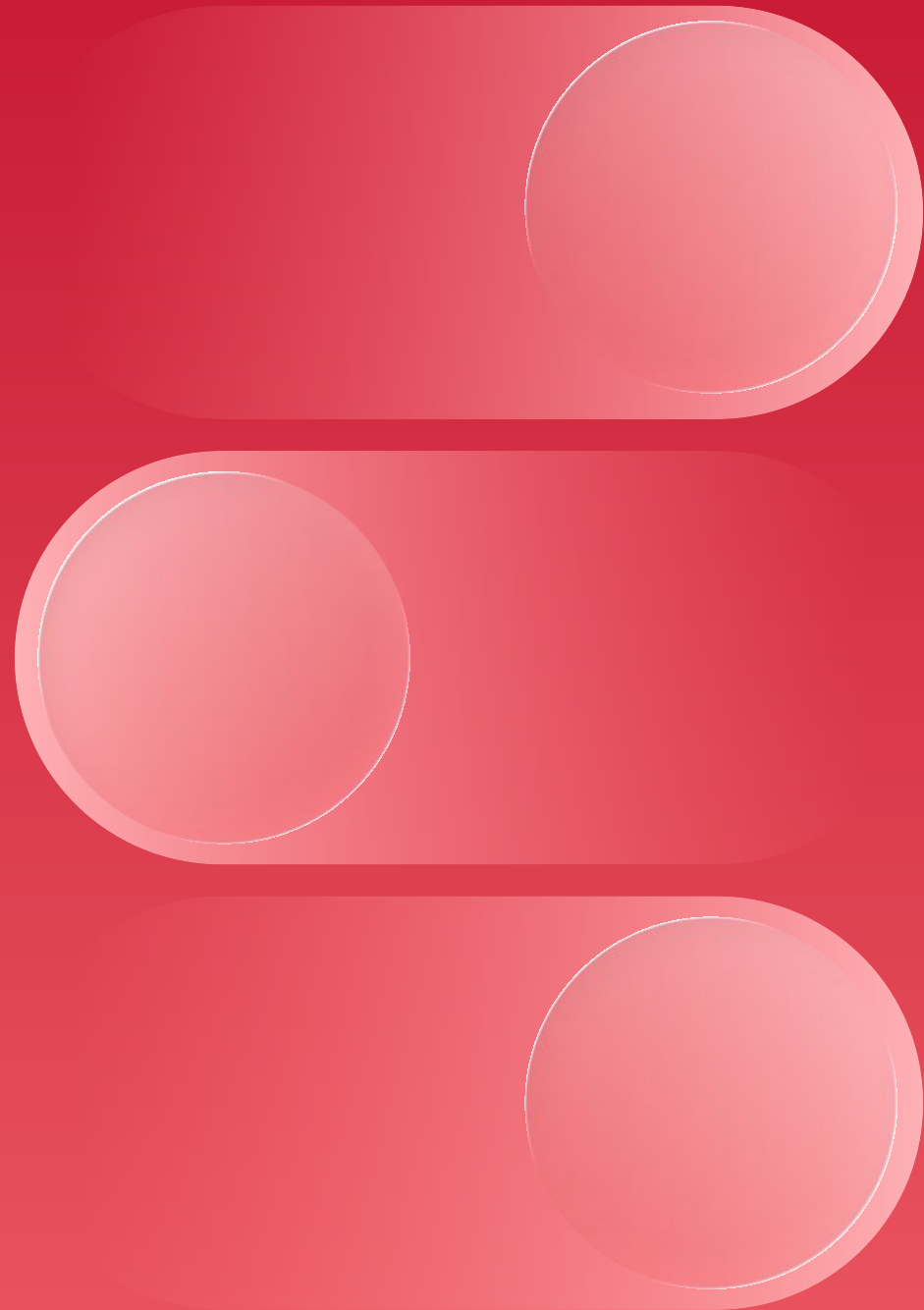
Commitment and Future Direction

	Objectives	Actions
Environment	SSI is committed to implementing measures to minimize environmental impact across its business operations, particularly by optimizing resource usage, reducing emissions, conserving energy, and recycling resources. The Company places strong emphasis on adopting digital technologies to enhance operational efficiency and reduce paper and energy consumption.	<p>SSI is fully aware of its role in minimizing negative environmental impacts through both its investment activities and business operations. The Company is committed to:</p> <ul style="list-style-type: none"> • Optimizing resource use and reducing environmental impact by applying digital technologies and automating processes to lower paper and energy consumption in daily operations. • Implementing environmental risk management measures in investment decisions to promote green investments and limit exposure to businesses with negative environmental impacts. • Strictly complying with environmental regulations in all financial, investment, and operational activities, aiming toward the goal of sustainable development.
Governance	Establishing a transparent, efficient, and accountable governance system that ensures compliance with legal regulations and corporate governance standards. At the same time, SSI encourages participation and feedback from stakeholders – including shareholders, employees, and clients – to continuously improve the quality of its governance practices.	<p>SSI consistently adheres to the highest standards of corporate governance, ensuring transparency, efficiency, and accountability in all its operations. The Company is committed to:</p> <ul style="list-style-type: none"> • Implementing corporate governance in line with international best practices, ensuring fairness and transparency in all decision-making processes. • Strictly complying with legal regulations and ethical business standards, safeguarding the interests of shareholders, clients, and other stakeholders. • Strengthening risk management, with robust monitoring and early warning systems to manage financial, compliance, and operational risks. • Actively engaging in dialogue with shareholders and investors to enhance transparency and accountability
Social	SSI not only focuses on business growth but also places strong emphasis on contributing to the community through financial education programs, corporate social responsibility initiatives, sustainable development efforts, and improving the quality of life for the public.	<p>SSI places people at the core of its sustainable development strategy by enhancing human capital and making positive contributions to the community. The Company is committed to:</p> <ul style="list-style-type: none"> • Fostering a transparent, fair, and diverse working environment, ensuring employee rights and providing opportunities for career development. • Implementing financial education programs to raise awareness and improve investor knowledge, contributing to the development of a healthy financial market. • Participating in and supporting social and charitable activities, collaborating with nonprofit organizations to improve the quality of life in the community. • Actively supporting small and medium-sized enterprises (SMEs) and startups, promoting the sustainable growth of the broader business ecosystem.

With its strong commitments to ESG, SSI aims not only to generate sustainable economic value but also to contribute to the broader development of society and the environment. The Company will continue to innovate, strengthen its sense of responsibility, and collaborate closely with partners to build a sustainable, transparent, and efficient financial ecosystem.



Transparent & Effective Governance



Board of Directors

In 2025, the BOD of SSI has 06 members, including 02 independent members namely Pham Viet Muon and Nguyen Quoc Cuong. The process of preparing personnel for the BOD complies with legal regulations, the company's Charter, internal policies, and is implemented following the prescribed procedures. The current BOD's structure is well-balanced and appropriate in terms of members with experience, knowledge, and understanding of governance, law, finance, and securities, as well as responsibilities and duties of executive members, non-executive members, and independent members, in line with the rule that at least one-third of the BOD's members are independent and non-executive members to ensure the independence and objectiveness of the BOD's operations. Additionally, all BOD members are highly reputable professionals in the industry and fully meet the qualifications and conditions required for both BOD members and independent members.

A detailed list of the BOD's members and their voting share ownership ratio

STT	Member	Title	Year of Birth	Number of shares owned as of 01/01/2025 (*)(**)		Number of shares owned as of 12/31/2025 (*)(**)	
				Number of shares	Percentage	Number of shares	Percentage
1	Nguyen Duy Hung	Chairman of the Board, Legal Representative	1962	15,180,165	0.773%	16,180,165	0.779%
2	Nguyen Hong Nam	Member of the BOD cum Chief Executive Officer (no longer Chief Executive Officer as of 01 August 2025)	1967	2,651,346	0.135%	8,301,346	0.400%
3	Pham Viet Muon	Independent Member of the BOD, Head of the Audit Committee	1954	510,636	0.026%	560,636	0.027%
4	Nguyen Quoc Cuong	Independent Member of the BOD, Member of the Audit Committee	1959	52,000	0.003%	72,000	0.003%
5	Nguyen Duy Khanh	Non-executive Member of the BOD	1991	4,548,696	0.232%	4,748,696	0.229%
6	Hironori Oka	Non-executive Member of the BOD (no longer a Member of the BOD as of 18 April 2025)	1963	0	0.000%	0	0.000%
7	Mizuno Kosuke	Non-executive Member of the BOD (became a Member of the BOD as of 18 April 2025)	1969	0	0.000%	0	0.000%

(*) All the above shares are common shares

(**) Percentage based on total shares: 1,963,863,918 shares

(***) Percentage based on total shares: 2,077,906,262 shares

Some of the members of the BOD, the BOM, the CFO, the Chief Accountant, and the Secretary are fully trained in corporate governance and certified by SSC according to the regulations. The newly elected members will be fully trained in corporate governance according to the law and competent authorities (if any).

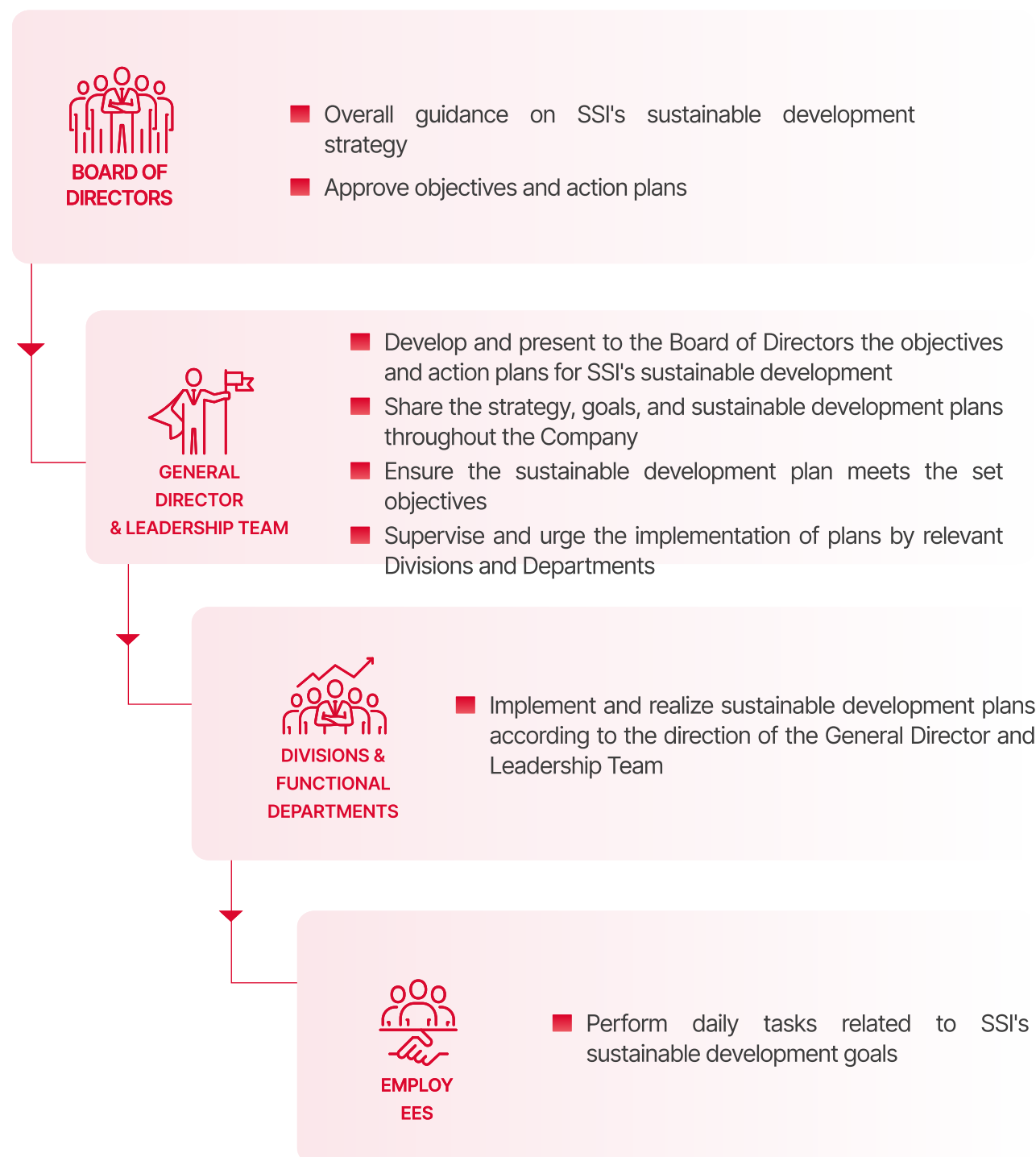
STT	Full Name	Position	International Certificate Number	Date of Issue
1	Nguyen Duy Hung	Chairman of the BOD	36 QTCT 21/QĐ-TTNC	12 November 2009
2	Nguyen Hong Nam	Member of the BOD cum CEO	22 QTCT 122/QĐ-TTNC	29 January 2010
3	Nguyen Thi Thanh Ha	Chief Financial Office	38 QTCT 21/QĐ-TTNC	12 November 2009
4	Nguyen Kim Long	Person in charge of Corporate Governance cum Company Secretary	31 QTCT 96/QĐ-TTNC	30 June 2009

The person in charge of Corporate Governance cum Company Secretary has also completed the 3rd Director Certification Program (DCP3) organized by the VIOD in August 2019.



Management Model for Sustainable Development

The BOD holds the highest responsibility regarding SSI's sustainable development strategy. The CEO & BOM are responsible for building and implementing goals and plans, as well as sharing and ensuring that all sustainable development initiatives are understood and adopted throughout the Company, from business units and departments to every employee.



Activities of Subcommittees under the Board of Directors

The BOD has established the Audit Committee and the Strategy & Development Committee.

Activities of the Strategy & Development Committee

The SDC is responsible for formulating business strategies, developing actionable implementation plans, overseeing execution, and managing key projects to ensure the Company operates efficiently and remains aligned with its strategic growth objectives within the securities industry. In 2025, it made critical decisions regarding the restructuring of the company's organizational framework following its new strategic direction, while directly supervising initiatives aimed at accelerating digital transformation, optimizing organizational structures, enhancing operational efficiency, and refining human capital management.

Activities of the Audit Committee

The AC is responsible for conducting independent reviews and assessments of the company's operations. Under the company's governance structure, the AC operates directly under the oversight of the BOD. Members of the AC include 02 independent BOD members, including:

STT	Audit Committee Member	Position	Start Date as Audit Committee Member	Professional Qualification
1	Mr. Pham Viet Muon	Head of Audit Committee	<ul style="list-style-type: none"> Start date as a member of the Audit Committee: 09 October 2020 Start date as Head of the Audit Committee: 18 July 2022 (term 2022 – 2024) Reappoint as Chair of the Audit Committee: May 16, 2024 (term 2024 – 2029) 	Ph.D. in Economics
2	Mr. Nguyen Quoc Cuong	Member of Audit Committee	Start date as a member of the Audit Committee: 18 July 2022 (term 2022 – 2027)	MSc. in International Relations

In 2025, the AC held 02 meetings with the participation of all members, the key resolutions approved at the meetings are as follows:

STT	Date	Content
1	21 March 2025	<ul style="list-style-type: none"> Review of the Company's separate and consolidated financial statements for 2024 and the Q3/2024 and Q4/2024 financial statements. Review and assessment of the activities of the Audit Committee and preparation of its activity report for submission to the General Meeting of Shareholders. Review of reports on internal control and risk management activities. Recommendation of an independent audit firm to audit the Company's financial statements in 2025.
2	26 September 2025	<ul style="list-style-type: none"> Review of the Company's reviewed separate and consolidated semi-annual financial statements for 2025 and the Q1/2025 and Q2/2025 financial statements. Review of reports on internal control and risk management activities. Results of inspection and supervision of the Company's operating situation, financial position and legal compliance in the first six months of 2025. Progress report on the inspection and supervision of the Company's operating situation, financial position and legal compliance in the last six months of 2025.

Foundation Policies

Sustainability Reporting in accordance with GRI Standards 2021

SSI Securities Corporation is committed to maintaining transparency and accountability in disclosing both financial and non-financial information. SSI's Sustainability Report is developed in alignment with the GRI Standards 2021, one of the most widely recognized global frameworks for sustainability reporting.

By adopting the GRI Standards, SSI enhances the quality and comprehensiveness of its reporting, providing stakeholders with detailed insights into the company's economic, environmental, and social impacts, while affirming its commitment to stakeholder engagement and sustainable development.



Ethics & Integrity

Values, principles and standards of behaviours

The SSI Code of Ethics (the Code) was prepared and issued in 2012, applied to all activities of officers and employees in daily activities, clearly regulates the principles, contents and instructions for the professional ethics standards to reach the highest standards of qualification and ethics and meet the increasingly high requirements of the society in general and the customers in particular. The Code specifies the conduct standards of the employees with the Customers, Company, Shareholders, Partners, Competitors and Community. The Code is considered as the basis for handling the violations of conduct standards by Employees and Managers at SSI.

Besides, SSI also issued anti-corruption programs and procedures. The provisions on anti-corruption are also the compulsory provisions in all goods and service procurement contracts and service supply contracts between the Company with the Suppliers.

Training and communication on values, principles and code of conduct

Since joining the Company, all employees have been popularized and committed to complying with the Code of Conduct as well as SSI's other internal rules and regulations. The Company also focuses on raising awareness of every employee via regular training; E-Learning training software was built for all employees to quickly approach, understand and comply with the Code. All members of the BOD, BOM, Managers and Employees shall strictly follow, and the compliance supervision is regularly carried out through periodic inspection by Internal Control.

Brokers are required to thoroughly understand and sign commitments to comply with the laws and internal regulations when performing consulting services, offering products to customers, including but not limited to the provisions extracted from the laws, the Company Rules, the Code of Ethics such as avoidance of conflicts of interest, honesty with customers, no corruption, protection of reputation and property of the Company etc.

The Code of Ethics and Anti-corruption programs are also published on the company's website for the Shareholders, Investors, Customers and other Stakeholders to look up and capture information.

Consulting mechanism and report on concerns about ethics

SSI's Directors of Legal and Internal Control shall take responsibility for proposing, preparing, updating and editing the internal regulations on the mechanism for receiving information, handling, reporting violations and act as the focal point to receive and handle violation information 24/7. Regarding the handling process, after receiving information, the Directors of Legal and Internal Control shall request the Internal Control to investigate the incident, then submit the report and solution to the Board of Management and Managing Director of the department where the incident occurs, Chief Personnel Officer and Director of Risk Management.

In 2025, SSI had no report on concerns about ethics.

Responsible Investment

As one of Vietnam’s leading securities companies, SSI is committed to responsible investment, adhering to the principles of sustainable development and robust risk management to ensure long-term value for shareholders, investors, and the broader community.

In its development strategy, SSI consistently integrates Environmental, Social, and Governance (ESG) factors into the investment decision-making process. The Company does not engage in or provide financial support to sectors that pose high legal, ethical, or social risks, including but not limited to:

- Activities that violate financial regulations, such as insider trading, money laundering, terrorist financing, or other illicit financial practices.
- Industries that cause significant environmental harm, including unsustainable resource extraction, heavily polluting production, or non-compliance with environmental protection regulations.
- Sectors with negative impacts on social welfare, such as illegal gambling or the production and sale of products harmful to public health.

In addition to screening investments based on responsibility criteria, SSI prioritizes companies with strong governance foundations and a commitment to sustainable development, applying a thorough ESG due diligence process before making investment decisions.

SSI also accompanies PAN Group, a leading agriculture and food company, in implementing sustainable development strategies – demonstrating the company’s social responsibility to the community. All investment decisions at SSI are made based on a comprehensive risk management approach, with the goal of creating long-term sustainable value and contributing positively to the economy and society.

Moreover, SSI actively develops responsible financial products, supports businesses in accessing sustainable funding sources, advises on ESG-compliant securities issuance, and helps enhance ESG governance to attract institutional investors. This is part of SSI’s long-term commitment to building a sustainable financial ecosystem that not only delivers value to shareholders but also contributes to the broader development of the community and the Vietnamese economy.



Management of key risks

Vietnam’s stock market in 2025 unfolded as a journey marked by both turbulence and strong recovery. From the gloomy days of April 2025 - when the U.S. unexpectedly imposed a 46% import tariff, triggering investor concerns - to a swift rebound as policies were adjusted following decisive and timely negotiations by the Government. By the end of 2025, the VN-Index posted a strong gain of approximately 39% compared to year-end 2024. This rally was accompanied by a sharp surge in market liquidity, reflecting renewed confidence and the resilience of Vietnam’s economy. Against this backdrop, supported by a capable workforce and clear strategic direction from its leadership, SSI demonstrated disciplined governance, operational efficiency, decisive and innovative execution, and a strong commitment to transparency. The company continuously leveraged advanced technology to enhance competitiveness while reinforcing its role as a market leader.

As a result, 2025 marked another year of outstanding growth for SSI in margin lending, market share, and profitability, while risks remained well contained, with no non-performing loans arising from margin lending activities. In 2025, the risk management policies and procedures upheld to be completed and updated, in line with the company’s business practices. In addition, training courses on risk awareness and risk prevention have been conducted firmwide for all employees, aiming to improve the effectiveness of risk management.

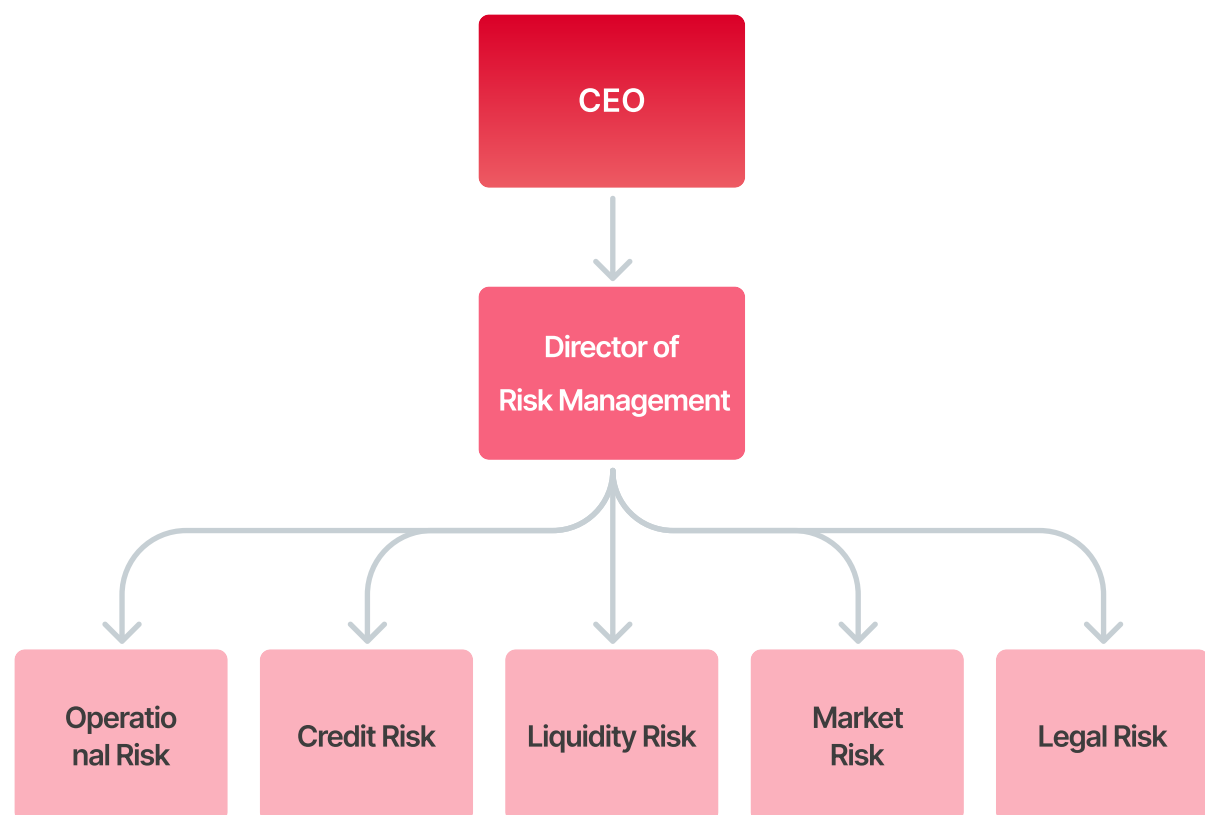
Risk management activities were carried out seamlessly from top to bottom, initiated by the BOD through the development of business strategy and the guidance on risk tolerance limits for each type of risk to every single Business Unit, as follows:

- To develop and convey the culture of risk management to every employee whereby each individual engages and contributes to risk management activities
- To develop a strong and transparent corporate governance structure in order to determine the duties of each individual and department in the organizational structure
- To develop a mechanism of control and oversight to keep risk within the limits allowed
- To issue documents under policy framework and methods to identify, measure, control and mitigate material risks.

Activities of managing risks are carried out not only by the Risk Management Department but also by all Business Units, simultaneously under regular inspection and supervision from the Internal Control and Internal Audit Department.

Risk Management is structured by types of risk in order to ensure high-level specialization:





Risk management activities are carried out in a five-step process as below:

1. Risk identification

Risk identification relies on indicators or areas with exposure to potential risk in the company's business operations. Input data for risk determination includes:

- Database of risks occurred in business operations that have been identified, and have been reported and detected through Internal Control, Internal Audit, and Independent Audit activities. Regarding this data, the Company can assess and predict the risks likely to occur in the future.
- Analysis of historical data on the risks that have occurred and the tendency of future risks to identify high-risk areas. This method contributes to improving risk management based on the utilization of past experiences and lessons.
- Changes in the business strategy, the operating procedures as well as the development of new products, new business activities or execution of business restructuring.
- Recommendations and feedback from Government Agencies, Independent Audit, Internal Audit, and Internal Control.
- Changes in the business environment, policies and laws.
- External factors affecting the economy, and/or politics, and/or society, and/or Vietnam's financial market such as trade wars, epidemics, and world geopolitical fluctuations, etc.

2. Risk measurement and assessment

SSI uses qualitative and/or quantitative techniques to perform appropriate measurements for specific types of risk.

Quantitative models are prioritized to quantify risks. These models could calculate and estimate exposure values of market risk, operational risk, liquidity risk, and others. These values are quantified to a specific figure or a specific percentage. There are several typical models used by SSI to measure risk, including:

- The Value-at-Risk (VaR) quantitative model is used to calculate the maximum volatility for a stock or investment portfolio over a specified period, or to determine the volatility of derivative indices with a given confidence level and predetermined time frame.
- The stress testing model is used to assess the maximum potential loss for the company under predefined scenarios, enabling the company to implement measures to limit losses if necessary.
- The basic scoring and quantitative stock model is based on historical data regarding stock price volatility and stock liquidity fluctuations.
- The bank appraisal and rating model is used to establish deposit limits for each bank.

3. Risk limit identification

To ensure that risk is controlled to the lowest level of tolerance, as well as to improve the effectiveness of risk oversight, the Company has established a set of risk indicators and limits for material risk exposure.

Risk limits are determined by both qualitative and quantitative methods in which the latter is preferred.

Limits for each type of risk are determined based on:

- Regulations from state management agencies, if any.
- Data and historical events related to monitored risks.
- Risk appetite and desires of the Board of Directors.
- Actual operational status of business units and related operational departments based on the opinions of department heads.

The Risk Management Director proposes limits for each type of risk, with references to the characteristics of each business department for approval by the CEO.

The CEO proposes the total risk along with specific risk limits for each business unit for approval by the BOD.

4. Risk Monitoring

Activities to monitor risk are performed day-to-day, mainly through risk indicators and their limits. Some risk parameters are set and automatically limited on the system, and others are based on daily risk management reports in predetermined forms, or both.

Risk oversight activities are carried out firstly by the business departments where the risk incurs, followed by supervision of independent departments including Risk Management, Internal Control and ultimately Internal Audit.

When the risk level is in proximity to the alert point, the Risk Management will issue a warning and request specific measures from the risk-generating business departments, and at the same time, coordinate with them to develop an action plan to reduce the risk level to the safety threshold.

5. Risk Handling

Risk handling activities are performed upon consideration and evaluation of various factors such as the severity of the risk to be treated, the frequency of risk occurrences, costs of risk mitigation, risk characteristics, etc.

In order to handle basis risks, there are some measures taken by the Company, including:

- **Accepting risk:** When the cost of managing the risk is significantly higher than the potential loss from the risk, risk management will not be pursued.
- **Avoiding risk:** Not engaging in any activities that could generate risk when the Board of Directors has a zero or very low risk tolerance, or if the risk could seriously impact the company's reputation and operations.
- **Mitigating risk:** Implementing measures to reduce the impact of risk on the company, reduce the likelihood of risk occurring, or both.
- **Sharing risk:** Transferring all or part of the risk to another party, such as purchasing insurance (if available) for business activities.
- **Establishing a risk monitoring and warning system** to promptly detect potential and increasing risks, enabling timely risk management measures.

General risk handling process:

- Identify the causes that increase risk levels and/or trigger risk events.
- Select and develop a response plan, clearly defining the responsible unit, implementation timeline, desired outcomes, resource planning, and procedures.
- Execute risk management according to the chosen plan.
- Review and update related policies and procedures to prevent similar incidents.
- Adjust relevant limits (if necessary) to align with actual conditions.

In the course of operations, SSI identifies various risks associated with its business and operational activities, implementing measures to monitor, mitigate, control, and address them as outlined below:

Key Risks of SSI

Market Risk	High
Information Security and Data Protection Risk	High
Compliance Risk	Medium
Credit Risk	Medium
Liquidity Risk	Medium
Legal Risk	Medium
Brand Risk	Medium
Human Resource Management Risk	Medium
Environmental and Social Risk	Thấp



Market Risk

Risk identification

- Arises across SSI's core business lines: including investments in deposits/certificates of deposit/promissory notes/bonds, equity investments, margin lending, derivatives, and covered warrants.
- Exposed to market fluctuations: particularly interest rates, exchange rates, equity prices, and overall market liquidity.
- Influenced by macro and external factors: such as monetary policy, government policies, regulatory changes, global economic and trade conditions, geopolitical developments, natural disasters, pandemics, and conflicts.
- Potential adverse impacts: including declines in investment portfolio value, reduced margin lending efficiency, increased hedging costs, and negative effects on the Company's revenue and profitability.
- Potential adverse impacts: including declines in investment portfolio value, reduced margin lending efficiency, increased hedging costs, and negative effects on the Company's revenue and profitability.

Risk management

- To anticipate the risk of stock price volatility that affects margin lending, the Company conducts assessments of macroeconomic conditions, market systematic risk, changes in legal regulations and Government policies related to specific sectors, geopolitical issues, global commercial and economic issues, natural disasters, epidemics, and wars that may impact the overall market or a specific sector either periodically or unexpectedly upon occurrences of events for appropriate adjustments in margin lending activities.
- In 2025, SSI actively traded derivative products such as VN30 Index futures in order to bring the lowest level of risk for portfolios and short-term investments. Moreover, post-disbursement supervision was also carried out strictly and thoroughly. For each group of investee enterprises, SSI assigned specialized staff to make site visits regularly and work directly with executives of these firms to understand their vision, strategy and operations plans. SSI also appointed representatives to take positions in the BOD and/or the BOS and/or the BOM at the enterprises where SSI holds a sufficiently large percentage of ownership. As a result, SSI could support the investees in all aspects of operations for better management of its portfolio.
- SSI closely monitored all developments and made necessary adjustments, thereby helping to limit credit risks caused by market risks related to derivative products.
- This year, SSI issued new warrants on a larger scale and at an earlier time compared to previous years. At the same time, the Company ensures seamless coordination between market-making and risk management, enabling investors to easily buy and sell warrants issued by SSI in large volumes while maintaining effective control over market risks arising from the fluctuations of the underlying securities. Additionally, SSI conducts statistical analyses, evaluations, and cost optimization for risk hedging activities tailored to each specific stock.

Credit Risk

Risk identification

- Arises when clients or counterparties fail to meet obligations: including payment, debt repayment, or covering losses owed to SSI when due.
- Primarily concentrated in key activities: margin lending, non-prefunded trading by foreign institutional investors, derivatives trading, and investments in deposits/certificates of deposit and bonds.
- In margin lending: risk emerges when collateral value declines, underlying stocks lose liquidity, are delisted, or clients fail to top up collateral as required.
- In non-prefunded trading (foreign institutional clients): risk arises when clients fail to settle equity purchases, particularly under adverse market conditions.
- In derivatives trading: risk occurs when clients are unable to cover position losses exceeding their margin due to sharp market movements.
- In deposit and bond investments: risk stems from potential default of deposit-taking institutions or issuers, as well as deterioration in the liquidity of investment assets.

Risk management

SSI always exercises prudence before conducting transactions with financial institutions based on the evaluation of their credit rating results, together with periodic reassessment. Depending on different credit levels, different financial institutions may apply different transaction limits, along with certain conditions to increase capital preservation. At the same time, SSI established an overdraft limit mechanism with multiple banks for simultaneous operation with bank deposits. This allows the Company to maintain liquidity capabilities while ensuring flexible capital uses and avoiding credit risks exposure as bank deposit contracts always have provisions of flexible withdrawal for overdraft.

- Establishing a prudent lending portfolio.
- The stock portfolio serving as collateral is revalued monthly to promptly reflect market fluctuations. Additionally, individual cases are immediately reassessed upon receiving adverse information related to specific stocks and/or industry sectors.
- Developing a cross-cut limit system to control the concentration of outstanding lending balance and define alert levels for timely recovery of debts.
- Monitoring the outstanding balance, concentration of outstanding balance by clients, by stocks and daily risk exposure for timely risk detection.
- Rating and evaluating clients using margin trading must comply with SSI's criteria and regulations. Increase Brokers' responsibilities to take care of customers in a warning and loan recovery.
- Refraining from competing for market share and outstanding lending balance through over-extending margin lending services.
- SSI exclusively invests in bonds issued by credit-rated enterprises with adequate collateral.

For non-margin trading products of foreign institutional investors, the Company faces potential losses when liquidating shares purchased by foreign investors who fail to settle payments—particularly during sudden market downturns and/or when dealing with low-liquidity stocks.

- Evaluate individual clients to determine appropriate credit limits.
- Develop an approved list of stocks eligible for non-margin trading.

Liquidity Risk

Risk identification

- Arises when SSI is unable to meet its payment obligations in a timely or full manner.
- Includes the risk of failing to meet settlement obligations for investors using margin financing.
- Includes the risk of failing to fund proprietary accounts when foreign institutional investors do not settle non-prefunded purchase differences.
- Emerges in payment, fund transfer, clearing, and settlement activities for a large number of clients maintaining accounts at SSI.
- Intensifies as the client base expands, with high daily trading volumes and payment demands across multiple branches and banking partners.
- May occur when margin lending disbursements grow rapidly, reinvestment demand increases, or when investment portfolios contain a high proportion of low-liquidity assets.
- Also arises from maturity mismatches and capital structure imbalances between short-term funding needs and long-term or less liquid strategic investments.

Risk management

- SSI manages liquidity under a highly prudent approach, with close and coordinated collaboration across relevant business units.
- SSI maintains a strong funding base and actively balances daily cash flows between margin lending disbursements, loan repayments, settlement obligations, and treasury investment plans.
- SSI establishes connections with dozens of banks to manage large client deposit balances, enhancing flexibility in cash flow allocation and ensuring payment security.
- Closely monitors equity structure and investment portfolio composition, particularly low-liquidity strategic investments, to safeguard liquidity and reinvestment capacity.
- SSI maintains a high capital adequacy ratio, ranging from 484% to 554% in 2025, significantly above the regulatory minimum of 180% set by the State Securities Commission.
- SSI operates a multi-layered, detailed liquidity reporting system to provide timely updates on cash flow status, payment needs, and early warning signals.
- The Accounting Department monitors daily bank balances, client cash balances, projected inflows/outflows, and periodically tracks capital adequacy.
- The Treasury Department prepares daily cash flow reports and planning forecasts to proactively manage funding.
- The Securities Services Department closely tracks advance payments, dividend settlements, derivatives clearing, margin disbursements and repayments, large cash transactions, rights issues, and remaining margin capacity.
- The Risk Management function oversees liquidity buffers and key financial ratios such as current ratio and cash ratio to provide timely alerts and coordinate responses.

Compliance Risk

Risk identification

Arising from non-compliance with legal regulations related to business activities, failure to adhere to signed contracts, omissions of essential terms, risks related to contracting parties (such as unauthorized signatories or those exceeding their delegated authority), incomplete standards, or other causes.

Risk management

- Disseminating and updating new laws and regulations to the BOD, the BOM, executives and relevant departments.
- Review, identification and prevention of potential risks are given special importance in all stages, including but not limited to when checking legal documents and documents before signing contracts, commitments, negotiations with any partners/customers, check the signing as well as the progress of implementing the next steps of these projects.
- Developing internal regulations and procedures to meet operational requirements, complying with and updated legal regulations, particularizing legal tasks into specific professional processes and instructions, preparing contracts and sample documents for frequently provided services. preparing sample terms in terms of contracts and agreements to meet the company's standards. Ensuring that the company's internal regulations, processes, products, commitments, contracts, etc. are reviewed and commented on by the Law Department before being issued or implemented.
- SSI attaches great importance to building specialized legal systems and departments. In order to limit the risks arising from legal changes or compliance, the Legal Department at SSI consists of certified lawyers and uses of services of professional legal consulting organizations in case of necessity.
- In the context of new legal regulations being issued to meet the requirements of the market, these new regulations need to be promptly updated, properly understood and quickly implemented as soon as they take effect.



Legal Risk

Risk identification

Arising from non-compliance with legal regulations related to business activities, failure to adhere to signed contracts, omissions of essential terms, risks related to contracting parties (such as unauthorized signatories or those exceeding their delegated authority), incomplete standards, or other causes.

Risk management

- Disseminating and updating new laws and regulations to the BOD, the BOM, executives and relevant departments.
- Review, identification and prevention of potential risks are given special importance in all stages, including but not limited to when checking legal documents and documents before signing contracts, commitments, negotiations with any partners/customers, check the signing as well as the progress of implementing the next steps of these projects.
- Developing internal regulations and procedures to meet operational requirements, complying with and updated legal regulations, particularizing legal tasks into specific professional processes and instructions, preparing contracts and sample documents for frequently provided services, preparing sample terms in terms of contracts and agreements to meet the company's standards. Ensuring that the company's internal regulations, processes, products, commitments, contracts, etc. are reviewed and commented on by the Law Department before being issued or implemented.
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- In the context of new legal regulations being issued to meet the requirements of the market, these new regulations need to be promptly updated, properly understood and quickly implemented as soon as they take effect.



Reputational Risk

Risk identification

Referring to the loss or damage of value those results from changing Clients' perception of the Company, creating major impacts on their demands for the company's products and services, as well as all general business activities.

Risk management

- SSI has chosen transparency to be our only guiding communication principle to minimize reputation risk. When inaccurate information about SSI is published, the Company applies the same principle of transparency in handling: always willing to initiate direct dialogue with the public, providing factual and credible information to work towards a resolution.
- SSI has also worked with leading consulting firms to be able to listen to the most detailed discussion of investors, clients, not only on the SSI brand, but also on the stock market. This information helps SSI both take initiative in responding to misleading information, and access a valuable source of information to observe market orientation, so that SSI can continue to pioneer on the path toward market transparency.
- SSI has been working to establish a systematic and professional communication process and plan. Especially, SSI has in place a clear procedure for correcting false information on public media, asking all the staff to be responsible for alerting the Company about the existence of false information. The Company also prepared full guidelines for crisis management, emphasizing a willingness to collaborate, share and communicate with the media and the public.



Information Security & Cybersecurity Risk

Risk identification

- Driven by increasingly sophisticated cyber threats: AI is being exploited to rapidly generate and evolve malware, targeting IT systems and organizational data.
- Heightened amid digital transformation in financial services: The rollout of new systems such as KRX raises requirements for stability, resilience, and security of technology infrastructure.
- Encompasses multiple risk dimensions: Including system breaches, data leaks or exposure (both corporate and client data), service disruptions, and unauthorized access to critical systems.
- Emerging risks from new technologies: Adoption of AI, Big Data, and automation may introduce vulnerabilities if not fully governed in terms of security, compliance, and long-term operability.
- Linked to internal and external vulnerabilities: Including privileged account misuse, third-party risks, system weaknesses, malware, and targeted attacks on users or infrastructure.
- Increasing regulatory pressure: Stricter requirements on cybersecurity, data governance, and personal data protection may pose operational, reputational, and legal risks if not fully complied with.
- Broad impact scope: Beyond technical damage, these risks directly affect market confidence, business continuity, and SSI's overall compliance posture.

Risk management

- Strengthen technology risk governance: Implement the Three Lines of Defense model and enforce end-to-end control across the system lifecycle under a Security by Design principle.
- Rigorous assessment of new technologies: Evaluate AI, Big Data, and automation based on benefits, risks, and long-term controllability.
- Enhance continuous risk monitoring: Deploy data-driven real-time monitoring, early warning systems, and traceability mechanisms.
- Refine internal frameworks: Strengthen policies and regulations on information security, AI governance, and third-party risk management.
- System classification and protection: Categorize all systems by security levels, apply appropriate safeguards, and maintain coordination with regulators.
- Adopt biometric authentication via VNeID: Improve identity verification and fraud prevention capabilities.
- Shift to proactive control: Enhance capabilities in prevention, detection, response, and recovery.
- Operate advanced security infrastructure: Maintain SOC operations, multi-layered defense, Threat Intelligence integration, and privileged access management (PAM).
- Regular security testing: Conduct periodic reviews across 100% of IT systems; customer-facing systems are scanned quarterly and independently assessed by third parties.
- Strengthen cybersecurity workforce and culture: Enhance capabilities of the information security team while promoting internal training, awareness, and a company-wide compliance culture.

Human Resource Management Risk

Risk identification

- Talent attraction and retention risk: The financial services industry requires highly skilled professionals and faces intense competition for talent, particularly in senior and specialized roles. This may lead to talent shortages and higher turnover, directly impacting operational continuity, replacement costs, and the company's ability to execute business objectives.
- Equity, fairness, and engagement risk: Inconsistent implementation of compensation policies, career development opportunities, or performance evaluation frameworks may create disparities in income, advancement, and recognition—affecting employee morale, engagement, and SSI's employer brand.
- Health, safety, and employee well-being risk: Workplace conditions, occupational health, and psychological stress can impact productivity and quality of life, while also posing compliance and corporate social responsibility risks.
- Labor law compliance risk: Changes in regulations related to labor, compensation, insurance, and occupational safety require timely updates. Non-compliance may result in legal, financial, and reputational risks.
- HR data privacy and security risk: With increasing digitalization, risks related to data breaches or misuse of employee personal data may arise, potentially affecting privacy rights and employee trust.

Risk management

- Enhance talent attraction, compensation, and retention: SSI develops a competitive compensation framework aligned with roles and performance, alongside comprehensive benefits programs that support employees' physical and mental well-being. Policies are regularly reviewed to remain market-aligned and consistent with long-term sustainable development goals.
- Promote equity, diversity, and employee experience: The company applies a non-discrimination principle across recruitment, employment, and development, ensuring equal access to training, career advancement, and recognition. Dialogue channels, employee satisfaction surveys, and engagement initiatives are implemented to capture employee feedback and continuously improve the workplace experience.
- Ensure health, safety, and well-being: SSI maintains a safe working environment, organizes periodic health check-ups, provides supplementary health insurance, and promotes physical and mental wellness programs to prevent health risks and enhance employees' quality of life.
- Strengthen compliance and legal governance: The HR function regularly reviews and updates internal policies related to labor, compensation, and insurance to ensure full compliance with applicable regulations. Training and internal communication are reinforced to enhance compliance awareness across the organization.
- HR data governance and information security: SSI implements strict access controls, system authorization protocols, and data protection policies to ensure that employee personal data is managed securely, transparently, and for appropriate purposes.

2026 Action Plan

In 2026, risk management activities will continue to be updated, enhanced and refined to align with SSI's business reality as well as international standards.

2026 is expected to remain an active year for the Vietnamese stock market. SSI will continue its research and ongoing enhancement and updating of products and services in order to improve customer experience and best meet customer needs. With a large and continuously growing customer base, together with a wide range of trading software systems and supporting applications, the Company may continue to face operational risks in 2026, particularly those arising from systems, processes and people. Risks from external actors are also increasing, including cases where outside parties impersonate SSI to conduct fraud and/or use technology to carry out schemes that misappropriate customer assets.

The macroeconomic outlook for 2026 is expected to show many positive signs thanks to the Government's determined efforts toward GDP growth of 10% or higher, together with the expectation that the Vietnamese stock market may be officially upgraded in September 2026. However, the market will always contain unexpected and difficult-to-predict risk factors and/or risk events affecting the market and/or specific sectors and/or enterprises, especially in the current period of highly complex global geopolitical instability.

SSI's margin lending outstanding as of the end of 2025 had increased by approximately 77% compared to the end of 2024 and is expected to continue growing in 2026, which means that risks arising from margin lending activities will also increase. In addition, with the provision of non-prefunded trading products to foreign institutional clients, there remains the risk that clients may fail to settle, forcing the Company to take positions into its proprietary account and potentially incur losses when selling those shares.

With abundant capital resources being deployed appropriately and flexibly to optimize capital efficiency, investments in valuable papers will continue in 2026. At the same time, capital will also be allocated flexibly to other business activities, so liquidity risk will remain present and require continuous assessment and monitoring.

Successful risk management requires accuracy and effectiveness in risk identification, measurement, monitoring, warning and response. In addition, the awareness of all leadership levels and employees regarding the importance of risk management, together with the contribution of all SSI employees to risk management, is equally important.

Globally, in Vietnam and at SSI, there has been and will continue to be a strong shift toward the application of technology, particularly artificial intelligence and big data models, in business products as well as daily activities, including risk management. As a result, there will be more systems and increasing levels of complexity, giving rise to more new risks related to technology systems, data safety and system security, requiring risk managers to have deeper IT knowledge, especially regarding artificial intelligence. In parallel, risks beyond human predictive capability, such as war, natural disasters and epidemics, are appearing more frequently and causing sudden risks that are difficult to withstand.

Accordingly, the focus for 2026 is to continue improving the effectiveness of operational risk management, especially by further refining contingency plans for incidents and disasters based on real-life lessons, and supplementing and improving the policy and process framework for risk management applicable to new business activities, products and services. At the same time, training activities aimed at strengthening a culture of risk prevention among all employees, with the goal that each employee acts as a risk manager within their own work, will continue to be implemented. Preventive measures against external risks will also be strengthened, including communication and warnings to all customers and SSI employees about fraudulent activities involving impersonation of SSI and new forms of technology-based account takeover schemes, while the safety level of IT systems will continue to be reviewed and assessed to enhance resilience against external intrusion.

Next, market supervision will be strengthened, with regular assessment of market risks, risks in specific sectors and/or enterprises, and the level of concentration risk in margin lending balances so that timely adjustments can be made. In addition, the derivatives market will be monitored daily in order to make timely adjustments and responses if market factors arise that may cause strong volatility in derivatives indices.

Each foreign institutional client will also be carefully assessed in accordance with the established process when granting non-prefunded trading limits, and each delayed settlement case occurring at SSI and/or other securities firms will be reviewed carefully so that stronger measures can be developed to prevent similar risks.

For investments in valuable papers and the covered warrant business, the Risk Management Department will continue to coordinate closely with business units in order to provide timely assessments, warnings and risk prevention measures for these activities.

Liquidity risk management will continue to receive particular emphasis to ensure that the Company is always able to best meet margin lending demand, payment needs relating to non-prefunded transactions of foreign institutional investors when clients fail to settle and/or fail to settle on time, and avoid liquidity risk, especially after Vietnam's official market upgrade in September 2026, while also ensuring that financial resources are allocated and used effectively across other business activities.



Assessment of SSI's Impact related to Sustainable Development

Evaluating the impact of SSI's operations across three key dimensions – economic, environmental, and social – enables the Company to better define its role, responsibilities, and the necessary actions in formulating and implementing its sustainability strategy.



Economic Impact

- SSI ensures business efficiency through strong performance indicators such as revenue and profit, fulfilling tax obligations to the state, improving employee income and economic benefits, and maintaining a stable dividend for shareholders.
- As a leading securities firm in Vietnam, SSI collaborates with regulatory bodies to foster a transparent and developed financial market by connecting capital with investment opportunities and helping the stock market become an effective medium- and long-term capital mobilization channel for the economy. SSI actively contributes to the development of the market by participating in and offering feedback on legal and regulatory documents related to the stock market, thereby improving the practicality and quality of government policies. The Company also pioneers in the development of new financial products.
- It provides advisory services on strategic planning, restructuring, financial solutions, and corporate governance improvements aligned with international best practices for domestic enterprises.



Social Impact

- SSI creates over 1,400 jobs nationwide and is committed to developing high-quality human resources through significant investments in training and employee development. The Company also provides internship opportunities for university students, nurturing the next generation of talent for the country.
- With a customer-centric approach, SSI ensures the safety and management of trading accounts for hundreds of thousands of domestic and international clients.
- Staying true to its mission of **“Connecting capital with opportunities”**, SSI focuses on making securities more accessible to the general public. Acting as a gateway for new investors entering the market, the Company dedicates resources to educational initiatives, delivering structured, in-depth, and professional investment knowledge to retail investors. The goal is to encourage long-term investing and reduce short-term speculation – a significant challenge for regulators and market makers.
- SSI is actively involved in community service and social responsibility initiatives, guided by its principle: **“We strive to better the communities in which we work”**.



Environmental Impact

As a company in the financial and securities sector, SSI does not engage in direct manufacturing, and therefore its environmental footprint is relatively limited. However, the Company focuses on minimizing its environmental impact from daily operations, particularly through responsible energy consumption and waste reduction by employees.

SSI also emphasizes internal communication and awareness-building to promote environmental consciousness across the organization.

The specific details of each impact will be presented in the following sections.

ECONOMIC IMPACTS

GRI 201 – Economic Performance

GRI 202 – Market Presence

GRI 203 – Indirect Economic Impact

GRI 205 – Anti-corruption

GRI 201 – Economic Performance

Management Approach

SSI understands that a long-term sustainable development strategy can be only achieved based on a solid financial foundation and stable economic growth. Hence, the Company always strives to improve operational efficiency, achieve business targets approved by the General Meeting of Shareholders, monitor and evaluate the performance indicators, such as total assets, revenue, profit, market share, etc. For many years SSI recorded a stable growth rate, outperformed the business plan, maintained the biggest brokerage market share, thereby contributing stably to the State budget, remaining regular dividend payments, and improving employee's income.

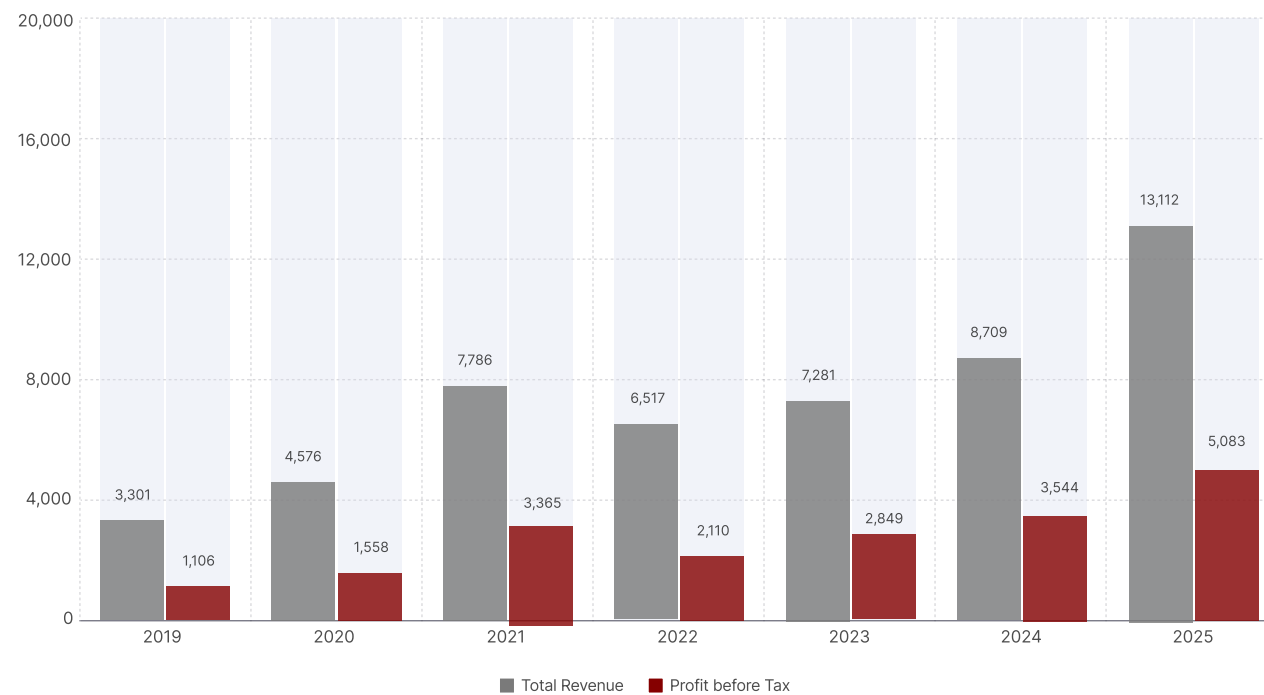
Reporting scope

GRI 201-1: Direct economic value generated and distributed

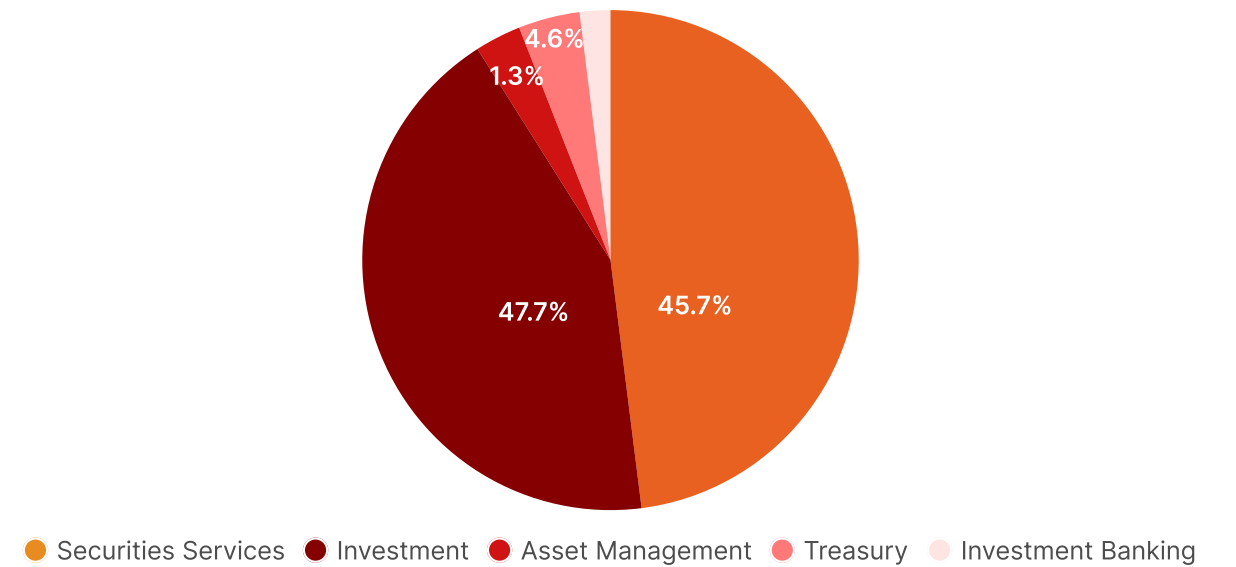
Stable Business Performance

In 2025, SSI delivered a strong breakout performance, maintaining its market-leading position by capitalizing on favorable liquidity conditions and improved investor sentiment, thereby reinforcing a sustainable growth foundation driven by scale, execution capabilities, and digitalization strategy. Total consolidated revenue reached VND 13,160 billion, up 51.1% YoY, while profit before tax amounted to VND 5,083 billion, increasing 43.5%. Revenue composition remained well-balanced across brokerage services, margin lending, investment, and treasury activities.

SSI's Business Performance from 2020 to 2025 (VND billion)



Revenue Structure in 2025



Source: SSI's Audited Consolidated Financial Report

Securities Services, particularly Retail and Digital Sales - recorded outstanding growth. More than 108,000 new accounts were opened via digital channels, with the active client ratio rising to 19.2%, making digital platforms a key driver of service revenue growth. At the same time, the expansion of margin lending, under prudent risk management, helped maintain asset quality and strengthen competitiveness in the retail segment. In the institutional segment, SSI further reinforced its leading position, with revenue growing 82% and profit increasing 85% YoY. The company also saw strong momentum in the second half of the year, reclaiming its top position in foreign brokerage, supported by significant investments in DMA trading infrastructure, algorithmic solutions, and client base expansion.

Principal Investment and Treasury continued to make a meaningful contribution to overall profitability. Investment income in 2025 was estimated at VND 1,593 billion, with the FVTPL portfolio being tightly managed to balance return objectives and capital preservation. At the same time, the optimization of short-term asset allocation and a flexible liquidity strategy further strengthened SSI's financial position and enhanced its ability to respond proactively to market fluctuations.

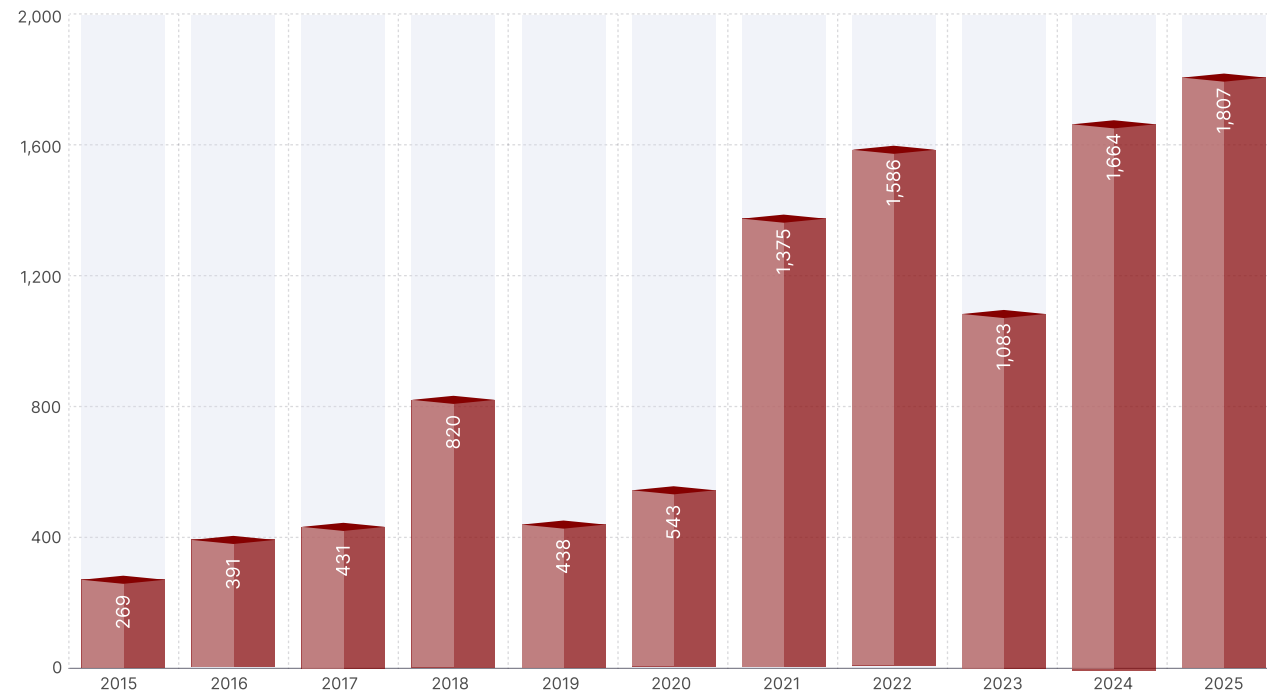
Investment Banking continued to play a leading role in the market, executing a series of large-scale transactions across equity capital markets (ECM), debt capital markets (DCM), and corporate finance (CF). As a result, revenue grew by nearly 16% and exceeded targets, underscoring SSI's strong structuring and execution capabilities even amid a volatile market environment.

SSI Asset Management (SSIAM) also delivered strong growth, with total assets under management reaching VND 24,481 billion, up 63% YoY. The expansion of distribution channels and a consistent product strategy have helped SSIAM reinforce its position as one of the leading asset management firms in Vietnam.

Contribution to the State Budget

Since its establishment, SSI has consistently complied fully and diligently with tax obligations and other payments to the State Budget. In recent years, the Company has regularly ranked among the top corporate income taxpayers in Vietnam and continues to be a leading contributor within the securities industry.

Taxes and other payables to the State budget (Unit: VND billion)



Source: SSI Consolidated Financial Statements



Enterprises with the largest tax contribution in Vietnam (V1000) (2010 – 2025)

Ensuring shareholders' interest by a stable dividend payment policy

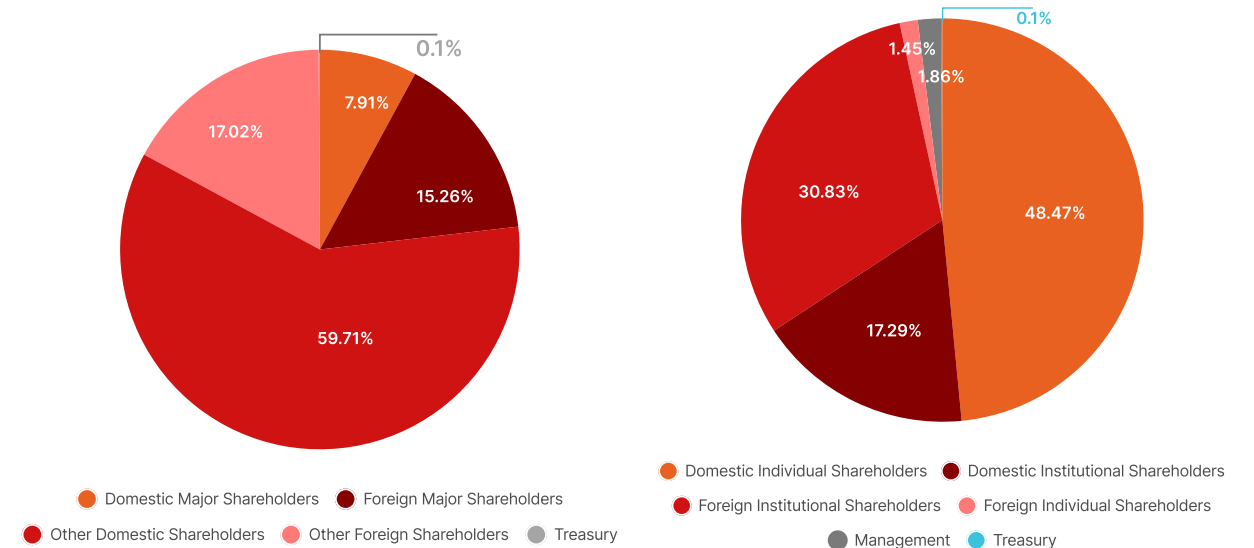
At SSI, protecting shareholder rights and ensuring fairness among all shareholder groups has always been a top priority.

To ensure that shareholders are provided with accurate, complete, and timely information that may affect their investment decisions, SSI has continuously diversified its communication channels, including its website, email, media outlets, conferences, and annual reports. All key information is disclosed in both Vietnamese and English simultaneously on the official websites of the stock exchange, the State Securities Commission (SSC), and SSI's own website, ensuring equal access to information for both domestic and foreign shareholders.

Other shareholder rights – such as the right to attend and vote at the General Meeting of Shareholders (GMS), the right to elect or dismiss members of the Board of Directors, and the right to absentee voting – are fully safeguarded. The Company Charter and Corporate Governance Regulations clearly stipulate equal treatment of all shareholders, without any preferential treatment for any specific group. All voting rights are exercised based on the number of shares held.

Over the years, SSI has maintained a stable 10% dividend payout, ensuring regular income for shareholders. Notably, in 2025, in addition to the cash dividend payment, SSI also issued 10 million shares under the Employee Stock Ownership Plan (ESOP). This issuance not only strengthened the company's capital for business expansion but also fostered employee engagement and enhanced financial value for shareholders – especially in the context of a challenging global economic environment.

Shareholder Structure



Data as of 09 December 2025
Source: Securities Depository Center

Enhancing Information Transparency and Proactive Engagement with the Investment Community

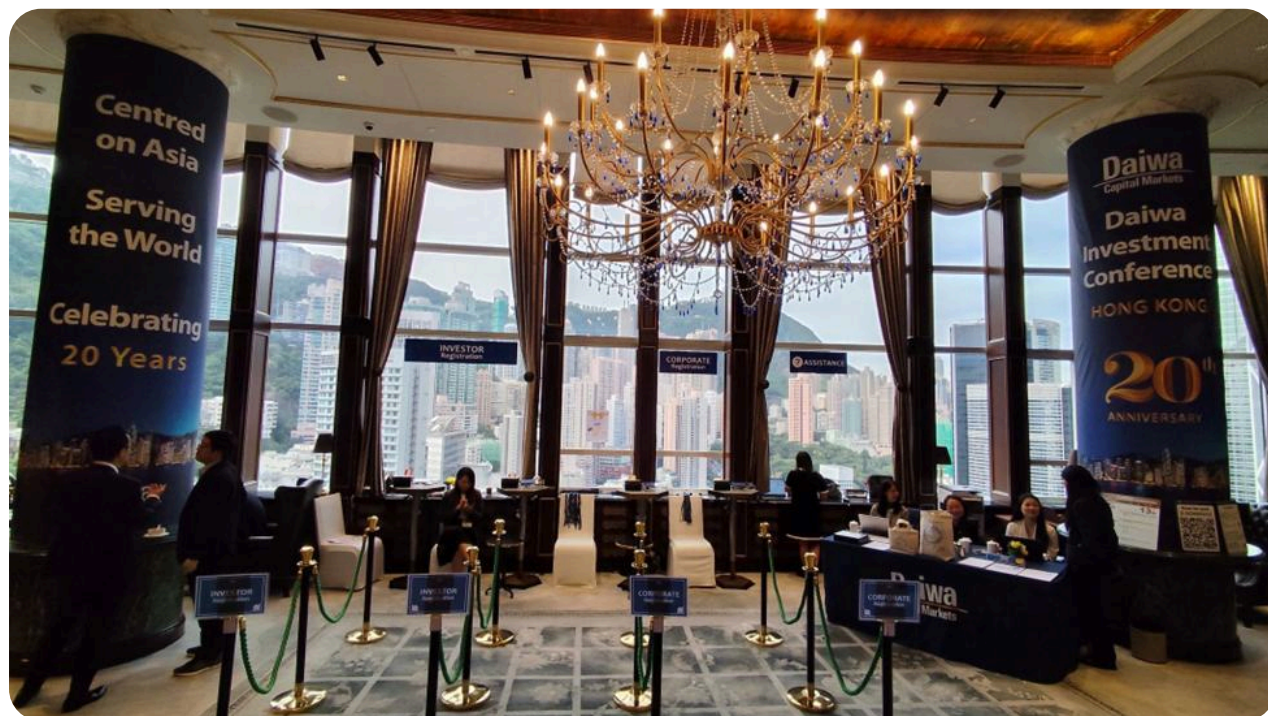
In 2025, in addition to regular events such as quarterly earnings disclosures and the AGM, SSI held a total of 76 in-person and online meetings with portfolio managers and analysts from more than 117 domestic and international investment funds. These sessions were attended by representatives of the management team, creating conditions for investors to stay updated on current business activities, future strategic direction, and to discuss and receive clarification on matters relating to business performance, financial position and the Company's development plans.

At the same time, quarterly business updates and analytical reports continued to be sent directly to shareholders by email and through quarterly results update events – Earnings Calls for investment funds. As a result, existing shareholders and potential investors were able to access official information conveniently, thereby forming a fuller view and making appropriate investment decisions. The Company also continuously improved its delivery methods to ensure information remained concise, visual and suited to different shareholder groups. These updates were also widely provided to the press, helping both retail and institutional investors stay promptly informed of the latest developments.

SSI's website at www.ssi.com.vn, with its modern interface and clear content structure, continued to serve as an effective information disclosure channel. Investors can easily look up all disclosed information, financial data, GMS materials, reports and key documents such as the Charter and Corporate Governance Regulations in both Vietnamese and English, covering the full history of the Company from establishment to the present.

Each year, the Annual Report and Sustainable Development Report are published to provide a comprehensive view of the Company's strategy, financial position, operating results, governance practices and sustainability initiatives.

Alongside domestic activities, SSI's leadership also proactively participated in seminars and investment promotion programs in major financial centers such as the United States, Japan, Hong Kong and Singapore, thereby sharing perspectives on the macroeconomy, the Vietnamese stock market and introducing the Company's activities to the international investment community. In 2025 alone, the Investor Relations team participated in three investment conferences – Nomura ASEAN Conference (Malaysia), HOSE-Daiwa Vietnam Corporate Day (Singapore), and Daiwa Investment Conference (Hong Kong) – to present the potential of the Vietnamese stock market and investment opportunities in SSI shares.



GRI 202 – Market Presence

Management Approach

Human resources are regarded as SSI's most valuable asset. With this perspective, the company manages its workforce through a performance-based compensation policy, in which individual income is tied to personal contributions and performance, aligned with the overall effectiveness of both the department and the Company. SSI ensures internal equity, offers competitive market-level compensation, and fosters employee motivation. Fair and reasonable salaries are designed to ensure employees' economic well-being, directly impacting not only each individual and their family, but also contributing to the overall development of the economy. At SSI, entry-level salaries for new employees are significantly higher than the regional minimum wage.

Reporting Scope

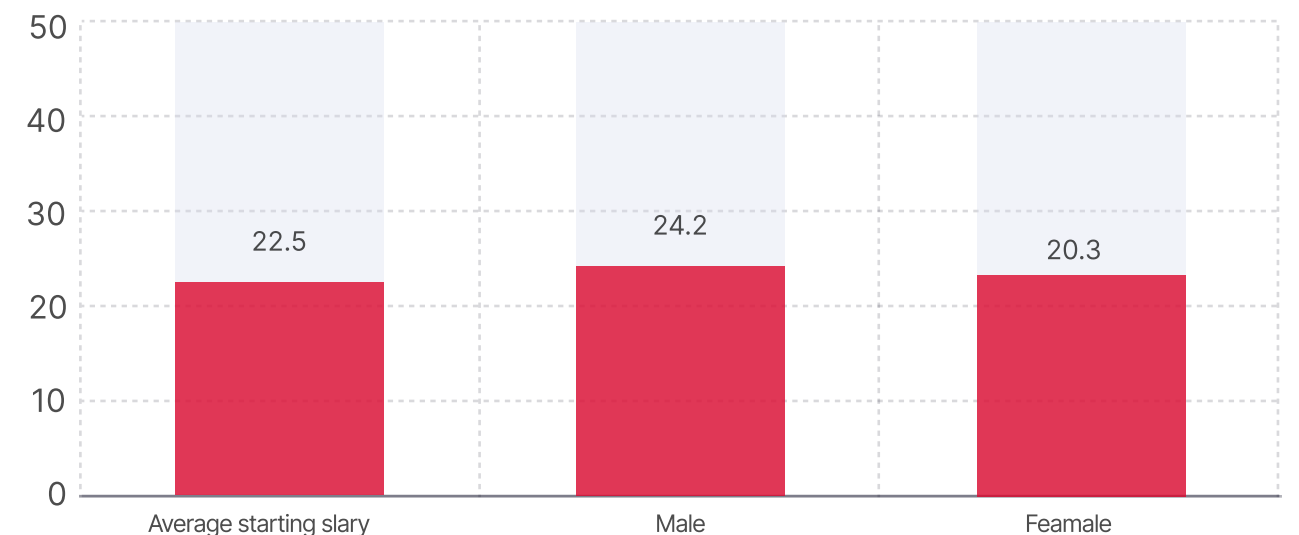
GRI 201-1: Ratios of standard entry-level wage by gender compared to local minimum wage

Since 2010, SSI continuously joined the most reputable salary survey in Vietnam by Mercer, cooperated and regularly exchanged with reputable consultants to give proposals and policies for efficiency optimization of personnel costs. In 2025, SSI paid approximately VND 1,124 billion for employees, in which the performance bonuses had relatively high rate, clearly showing the remuneration trends based on work performance at the Company.

The average entry-level salary of SSI's personnel in 2025 was VND 22.52 million, which has been relatively equal by gender and much higher than the region-based minimum salary of VND 5.310 million (new level from 01 January 2026).

Average entry-level salary at SSI

Unit: VND million



Source: SSI

GRI 203 – Indirect Economic Impacts

Management Approach

SSI understands that the contribution to overall sustainable development was not only direct economic generation and distribution, but also indirect activities to promote economic development in general, and the stock market in particular. For more than 25 years of operation with the mission “Connect capital to opportunities”, SSI has actively participated in contributing stock market to be a channel to direct and distribute capital to the economy in the medium – long term, unfreezing resources and promoting economic development. The Company also focuses on improving the transparency of the market, minimizing asset loss for investors. Along with that, customer accounts are managed safely, transparently and effectively, diversifying investment activities with many new products and services.

Reporting Scope

GRI 203 – 2: Significant indirect economic impacts

Proactive engagement in developing the financial market

COLLABORATION WITH THE STATE SECURITIES COMMISSION TO ADVANCE VIETNAM'S STOCK MARKET UPGRADE

As a leading securities firm that has grown alongside Vietnam's stock market, SSI not only fully complies with government regulations on business operations but also proactively contributes to the legal and regulatory framework. The Company actively participates in improving the legal environment to enhance the practicality and quality of regulatory policies issued by authorities. At the same time, SSI plays a key role in the development and implementation of new products, helping to promote innovation and increase the competitiveness of Vietnam's capital market.

In 2025, SSI's notable activities in working with regulatory authorities included:

- Proactively cooperating with HOSE during the rollout of the KRX system: SSI not only ensured that its technology platform was ready to connect with the new trading system, but also actively researched and proposed new products to maximize the potential of KRX once operational.
- Working with international organizations to improve the pre-funding mechanism for foreign institutional investors: SSI worked closely with the World Bank (WB), FTSE and market members to identify the optimal solution. As a result, Circular 68, effective from 02 November 2024, allowed foreign institutional investors to purchase shares without pre-funding, while also improving the failed trade handling process, thereby supporting Vietnam's market upgrade process under FTSE's assessment framework.

- Coordinating with the SSC and market members to build the global broker model, helping remove the final barriers in FTSE's market upgrade process for Vietnam and enabling foreign investors to access Vietnam's stock market more easily in line with international practices.
- Actively participating in international investment promotion conferences: SSI supported delegations from the Ministry of Finance and the SSC at events in the United States, Japan and Hong Kong. In addition to presenting the potential of Vietnam's stock market, SSI also acted as a connector, organizing meetings between leaders of the Ministry, the SSC and international partners in order to exchange experience and contribute to building a more professional, efficient and sustainable capital market.

PARTICIPATION IN BLOCKCHAIN AND DIGITAL ASSET DEVELOPMENT IN VIETNAM

In 2025, the Prime Minister issued Resolution No. 05/NQ-CP on the pilot implementation of the crypto asset market in Vietnam. The Resolution aims to establish a strict legal framework for managing issuance and trading activities, protecting the lawful rights of investors, minimizing risks, combating money laundering, and creating opportunities to test financial innovation safely under a regulatory sandbox mechanism.

SSI Digital Technology Joint Stock Company (SSI Digital) – an associate of SSI – continued to affirm its pioneering role in researching and developing new financial infrastructure models, with a focus on digital asset exchanges. In response to the strong digitalization trend in global financial markets, SSI Digital proactively carried out in-depth research, assessing operating models, risk management mechanisms and legal frameworks related to digital asset trading in developed markets.

Alongside its internal research and development efforts, SSI Digital actively expanded cooperation with international organizations, exchanges and leading technology partners in order to access practical operating experience, technical standards and advanced governance practices. Through these partnerships, the Company has gradually built up knowledge and implementation capability, preparing to participate in the digital asset ecosystem once Vietnam's legal framework is completed.

At the same time, SSI Digital also proactively contributed comments in professional forums and during policy development, with the aim of promoting the formation of a transparent, safe and efficient digital asset market. These efforts not only reflect SSI's long-term vision in staying ahead of new financial trends, but also help position the Company as one of the leading institutions in the digital transformation of Vietnam's capital market.



Integrating Environmental & Social factors into Business Operations

As a financial and investment services provider, SSI has limited direct environmental and social impact. However, as one of Vietnam's leading financial institutions, SSI recognizes that its advisory and capital-raising activities play a pivotal role in shaping corporate awareness of sustainable responsibility. Therefore, SSI proactively integrates environmental and social factors into its business operations, contributing to the promotion of sustainability across the broader business ecosystem.

INVESTMENT BANKING

As one of the active members of Vietnam's stock market, SSI is committed not only to helping enterprises raise capital effectively, but also to promoting the development of sustainable financial solutions. In a context where global financial institutions increasingly prioritize projects that meet Environmental – Social – Governance (ESG) criteria, SSI plays an important role in advising and accompanying Vietnamese enterprises in their transition and access to green capital sources.

SSI has actively supported enterprises in preparing issuance documentation, improving ESG governance capability, and meeting international standards in order to access institutional investors and responsible capital flows. This not only helps enterprises optimize fundraising opportunities, but also increases transparency, improves ESG ratings and creates a solid foundation for long-term sustainable development. One of the notable achievements in 2025 was SSI's successful advisory role in HDBank's green bond issuance of USD 400 million. This was an important milestone that not only enabled HDBank to raise capital effectively for green projects, but also encouraged other financial enterprises in Vietnam to access sustainable capital sources. The success of this issuance helped reinforce international investor confidence in the potential of green finance in Vietnam, while also spreading ESG values across the business community.

With a long-term vision, SSI continues to orient itself toward the development of sustainable financial products and expanded cooperation with domestic and international financial institutions to build a strong ESG investment ecosystem. SSI's commitment goes beyond helping enterprises access capital; it also contributes to shaping a more transparent, sustainable and responsible financial market in line with global development trends.

PRINCIPAL INVESTMENT

SSI holds a listed equity investment portfolio consisting of large-cap enterprises that lead sectors with strong growth potential. These enterprises not only have long operating histories, but also comply strictly with legal regulations and maintain transparency in governance. For its unlisted equity portfolio, SSI applies a rigorous appraisal process, with particular attention to environmental and social factors before making an investment.

In addition to financial investment activities, SSI is also a major shareholder of PAN Group (HOSE: PAN) – an enterprise operating in agriculture and food, with significant environmental and social impacts. With an ownership stake of more than 10% and four representatives on PAN's BOD, SSI has accompanied PAN in implementing its sustainable development strategy and promoting business models that are responsible to the community.

SSI ASSET MANAGEMENT (SSIAM)

In 2025, SSIAM continued to implement an ESG integration approach across its entire investment process. Non-financial factors are considered systematically at all stages of appraisal and decision-making, with direct involvement from investment directors and analysts for each portfolio company.

The Company applies an ESG screening process to identify and select enterprises with appropriate governance foundations, compliance with local environmental and social laws, and orientation toward meeting international standards. The investment portfolio is directed toward sectors that contribute positively to the sustainable development of consumers and the economy. SSIAM does not invest in enterprises involved in the production or trading of weapons and nuclear weapons. After investment, the Company maintains a companion role with enterprises in improving governance standards and promoting sustainable development practices. Monitoring and assessment of ESG indicators of portfolio companies are conducted annually as a basis for dialogue and continuous improvement.

Entering 2026, SSIAM will continue to maintain and refine its ESG integration approach in investment activities, in line with sustainable development orientation and international practices.

PAN GROUP CORPORATION

In addition to its core business activities, SSI holds an associate stake in PAN Group Corporation (HOSE: PAN) – an enterprise operating in agriculture, food processing, and packaging, with significant environmental and social influence.

As a major shareholder with more than 10% ownership and four board representatives, SSI has actively supported and encouraged PAN to implement business practices aligned with sustainable development, bringing positive value to the broader community. PAN has been consistently recognized by international organizations for its effective and practical implementation of sustainability practices.

One notable highlight was PAN Group's participation at COP28 in Dubai, where it signed a memorandum of understanding with Standard Chartered Bank to jointly develop ESG-aligned financial solutions and services. This agreement not only demonstrated PAN's ability to access international green capital markets but also affirmed its capacity to execute ESG-compliant projects that meet the expectations of global financial institutions.



GRI 205 – ANTI-CORRUPTION

Management Approach

The corruption in particular and non-compliance in general affect seriously the Company in terms of finance, business operations and reputation while having negative impacts on the economy and society such as mis-allocating resources and weakening the jurisdiction. The strict and transparent application of internal rules, regulations and policies in all activities contribute to eliminating compliance risks, preventing corruption in the Company, enhance every employee's awareness. SSI also issued anti-corruption programs and procedures for corruption prevention. The Company also incorporates various governance methods to enhance compliance risk control, promote communication to all employees and managers on anti-corruption programs and regulations and the Company's other internal rules and policies.

Reporting scope

GRI 205 – 2: Communication and training about anti-corruption policies and procedures

GRI 205 – 3: Confirmed incidents of corruption and actions taken

Anti-corruption Practices at SSI

At SSI, all employees are regularly reminded, trained, and informed to raise awareness about anti-corruption through strict adherence to the company's internal policies and regulations, including the Code of Ethics, Anti-Corruption Policies and Practices, Procurement Procedures, and Payment Procedures. The consistent implementation of these internal policies and alignment with responsible business practices and good governance standards have yielded positive results in preventing corruption and minimizing compliance risks, thereby reinforcing the company's credibility with stakeholders.

SSI strongly communicates its anti-bribery and anti-corruption stance to all employees, including the following key principles:

- All forms of bribery, both giving and receiving, are strictly prohibited. This includes offering, promising, paying, or accepting money or anything of value – whether in cash or disguised as gifts, services, travel, or entertainment – either directly or indirectly, to gain or maintain business or any undue advantage with government officials, their associates, business partners, or third parties.
- Facilitation payments, or unofficial payments intended to expedite routine government procedures or services, are not permitted under any circumstances.

- Any SSI employee who engages in, facilitates, or fails to comply with the company's anti-corruption policies may be subject to disciplinary action, including termination or dismissal.
- Third parties (including intermediaries, suppliers, agents, and business partners) are also required to uphold anti-bribery and anti-corruption standards. When entering into a relationship with the Company, they are subject to due diligence assessments and required to commit to full compliance with relevant regulations.
- Recruitment and employment opportunities, whether permanent or temporary, for candidates introduced or referred by clients, prospective clients, or government officials, are subject to prior and post-hiring assessments and controls.
- SSI provides reporting channels for both employees and external individuals to raise concerns or report unethical or inappropriate conduct. The Company ensures confidentiality and protects whistleblowers from retaliation or discrimination.
- The Code of Ethics and anti-corruption policies and practices are publicly available on the company's website, ensuring transparency and accessibility for shareholders, investors, clients, and other stakeholders.

To prevent and mitigate potential compliance risks, including bribery and corruption, SSI has implemented the following measures:

- Designing operational processes with cross-check mechanisms among individuals and departments to enhance internal oversight and prevent abuse of power or misconduct.
- Continuously developing and reviewing procedures to ensure compliance with legal requirements and operational realities.
- Raising employee awareness of compliance obligations through ongoing communication and training, both in-person and online. The Company has developed a compliance training platform and continues to enhance its programs to ensure all employees stay up-to-date with legal and internal policy requirements.
- Maintaining and strengthening a three-lines-of-defense model, ensuring control activities begin at the first line of operations, followed by risk management assessments, and finalized through monitoring by Compliance Control and Internal Audit.
- Developing technology systems and software tools to automate compliance monitoring, issue alerts, and generate management reports.
- Applying strict disciplinary measures for any violations of company regulations.

In 2025, independent control reviews were conducted both periodically and by specific focus areas to monitor compliance with internal procedures and legal regulations across all departments. Based on these reviews, the Compliance Control Department also provided advisory feedback to help business units adjust and improve workflows, aiming to proactively prevent and detect potential risks.

No incidents of corruption were recorded during the year.



ENVIRONMENTAL IMPACTS

Being an enterprise operated in the finance – securities sector, SSI has no direct impact and significant influence on the environment. However, the Company always focuses on raising the employees' awareness in effectively using energy and natural resources, and supervises the usage, contributing to making positive impacts on the environment.

GRI 301 - Materials

GRI 302 - Energy

GRI 303 - Water

GRI 305 - Emissions

GRI 306 - Electronic Waste (E-waste)

GRI 307 - Environmental Compliance

GRI 301 – Materials

Management Approach

SSI recognizes that excessive paper usage in traditional work processes not only increases operating costs but also has a negative impact on the environment. To address this challenge, the Company has proactively implemented a comprehensive digital transformation of internal workflows and launched internal communication campaigns to raise awareness and encourage behavioral change among employees.

Reporting Scope

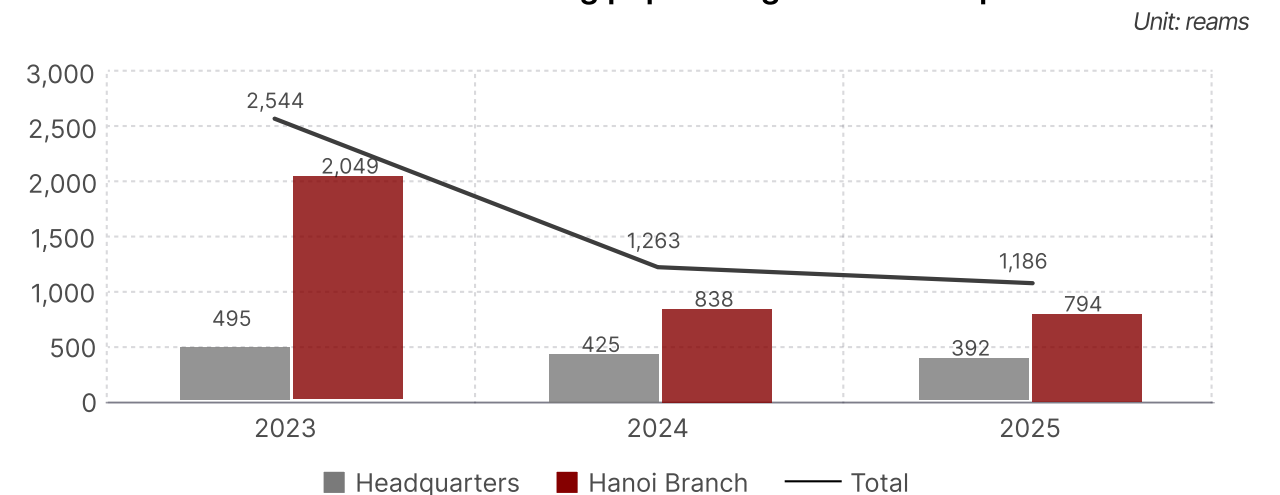
GRI 301-1: Materials used by weight or volume

Paperless Office

By simultaneously implementing two strategic projects, Operational Improvement and S-Office – the paperless office, SSI has significantly reduced the demand for printing and paper consumption in internal operations. The application of management software, data digitization, and process automation has enabled many activities such as meetings, training, document approval, and business processing to shift to a digital environment, thereby eliminating paper use in most operational stages. The estimated total paper usage at Headquarters and Hanoi Branch decreased from 2,544 reams in 2023 to 1,219 reams in 2025, a 52.1% reduction, demonstrating the clear effectiveness of the digital transformation roadmap. This digitization strategy not only helps save office supply costs but also optimizes operational processes, shortens processing times, reduces errors compared to manual methods, and enhances data accessibility anytime, anywhere.

At the same time, reducing paper consumption also helps decrease the need for physical storage, optimize workspace, reduce pressure on forest resources, limit emissions from paper production processes, and reduce office waste. This is a concrete step by SSI in linking operational efficiency, technological innovation, and environmental responsibility within its sustainable development strategy. Moving towards a smart working model, SSI continues to enhance the S-Office system with the goal of accelerating the digitization of operational processes and advancing towards a higher-level paperless office model in the next phase. The significant reduction in paper usage in recent years clearly demonstrates SSI's determination for comprehensive digital transformation and reaffirms its commitment to making a practical contribution to ESG goals.

The shift toward minimizing paper usage in the workplace



Source: SSI

GRI 302 - Energy

Management Approach

SSI believes that a reasonable level of direct or indirect energy consumption can help to minimize the environmental impacts, avoid waste and save the company's operating costs. Therefore, the enhancement of employees' awareness of environmental protection (through energy-saving) plays an important role in SSI's internal communication.

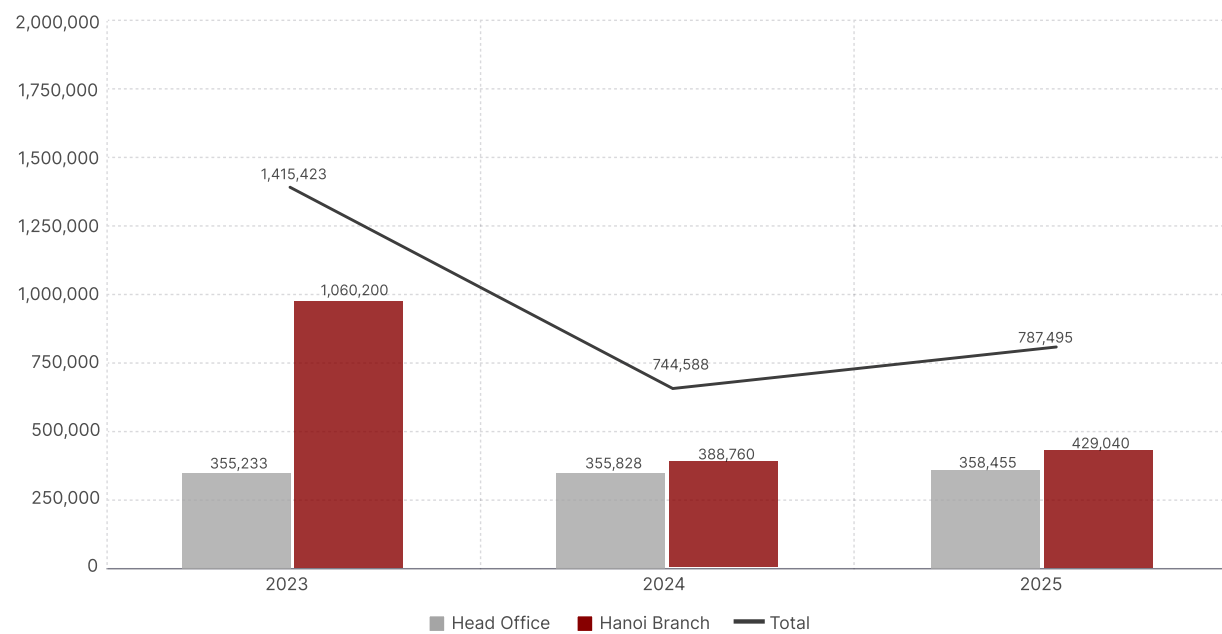
Reporting scope

GRI 302 - 1: Energy consumption within the organization

Electricity usage statistics at SSI

Electricity consumption at SSI

Unit: kWh



Source: SSI

SSI continues to monitor monthly electricity consumption at its two key locations with the highest staff density: the Head Office at 72 Nguyen Hue, District 1, Ho Chi Minh City, and the Hanoi Branch at 1C Ngo Quyen, Hoan Kiem, Hanoi. Data for 2025 shows total electricity consumption at these two sites reached 787,495 kWh, a decrease of 627,928 kWh compared to 1,415,423 kWh in 2023, equivalent to a 44.3% reduction. Compared to 2024, electricity consumption in 2025 slightly increased but remains significantly lower than the 2023 baseline, reflecting the effective implementation of energy-saving measures across the entire system.

This result stems from SSI's continued and coordinated efforts to optimize electricity usage in its offices. The company maintains the use of energy-efficient equipment such as LED lighting systems and inverter air conditioning, while conducting regular maintenance of machinery and cooling systems to ensure optimal performance. In addition, behavioral controls are reinforced, including setting appropriate air conditioning temperatures, minimizing electricity waste outside working hours, regularly checking that equipment is turned off after office hours, and promoting a culture of energy efficiency throughout the workplace. These measures not only help manage electricity consumption but also gradually enhance employee awareness of energy conservation.

The significant reduction in electricity usage during the 2023–2025 period not only lowers operating costs but also delivers positive environmental impacts by reducing indirect emissions associated with electricity consumption. This represents a meaningful step in SSI's journey toward energy efficiency, carbon footprint reduction, and the realization of its sustainable development strategy. It also demonstrates the company's commitment to aligning operational efficiency with environmental responsibility, moving toward a greener, more modern, and responsible workplace in the long term.



GRI 303 - Water

Management Approach

SSI recognizes that responsible water usage not only contributes to environmental protection and the preservation of clean water sources for the community but also helps optimize operational costs. Therefore, raising employees' environmental awareness through training programs and internal communication on the importance of efficient and economical water use is considered essential.

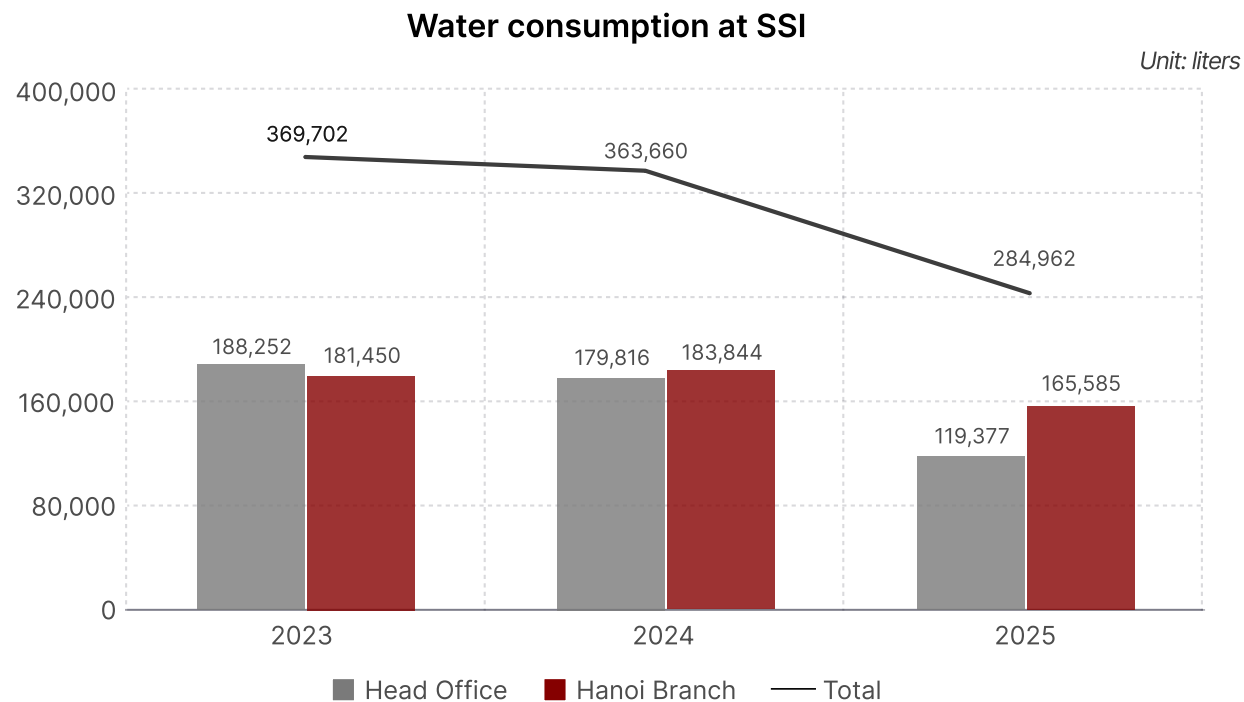
As a company operating in the financial and securities sector without involvement in industrial production activities, SSI's water consumption primarily stems from domestic use, serving the daily needs of staff at its offices and branches.

Reporting scope

GRI 303-5: Water consumption

Domestic water usage at Head Office & key branches

In 2025, SSI continues to maintain water-saving measures in the office and records more positive results compared to previous years. If in 2023, the total drinking water consumption at the Head Office and Hanoi Branch was 369,702 liters, by 2025 this number decreases to 284,962 liters, a reduction of 84,740 liters, equivalent to 22.9%. Compared to 2024, water consumption also continues to decrease by 78,698 liters, showing a stable and genuine reduction trend.



Source: SSI

This outcome reflects SSI's ongoing efforts to raise awareness and foster responsible resource usage within the organization. The company continues to promote water-saving practices in daily operations, encouraging employees to use water appropriately and avoid waste, while emphasizing individual responsibility in protecting natural resources and the environment. Concise and visible reminder messages placed in high-usage areas have also proven effective in reinforcing positive behavioral changes.

Through this consistent approach - from awareness to action - SSI has not only improved control over office water consumption but also strengthened a culture of responsible resource use. These results highlight the company's commitment to embedding efficiency and sustainability into its daily operations, contributing meaningfully to its broader sustainable development agenda.



GRI 305 - Emissions

Management Approach

SSI minimizes its environmental impact by promoting awareness among employees about reducing emissions at office locations. The Company implements flexible (remote) working policies and optimizes business travel and commuting procedures to reduce fuel consumption. Additionally, SSI leverages digital technologies to conduct online meetings and has established a controlled process for the disposal and repair of electronic devices to limit e-waste.

Reporting scope

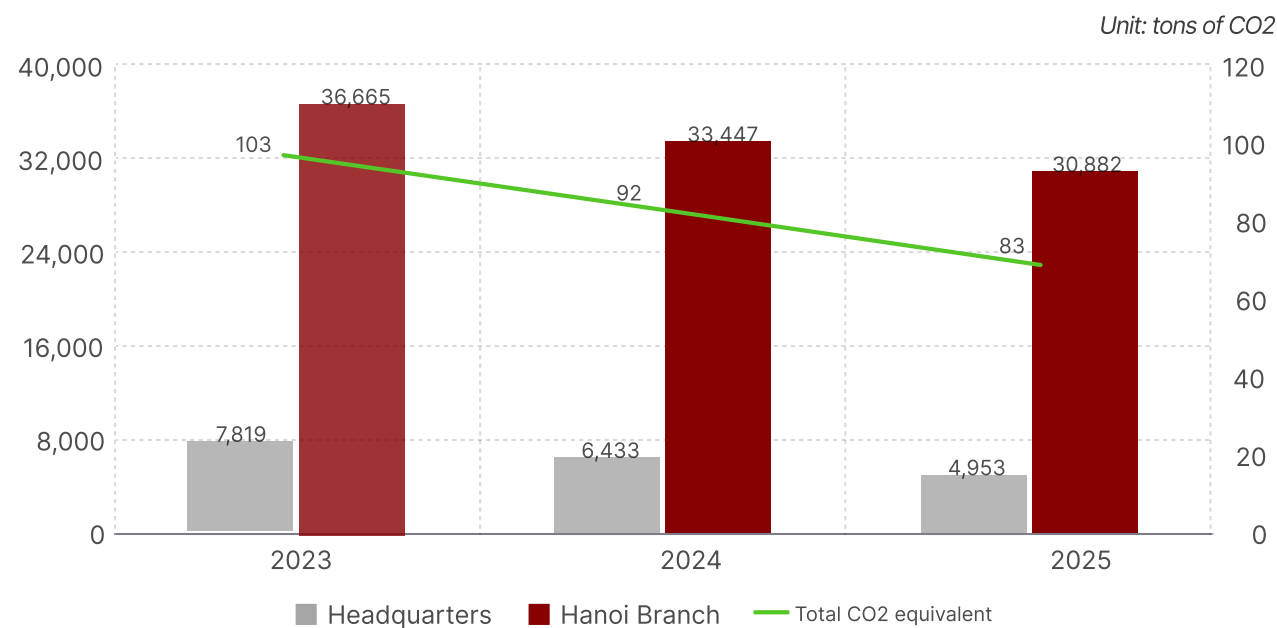
GRI 305-3: Other Indirect Greenhouse Gas (GHG) Emissions (Scope 3)

SSI's emission reduction journey for the environment

In 2025, SSI continued to closely manage mobility and business travel as part of its sustainable operational governance approach. The focus extends beyond cost optimization to reducing emissions from fuel consumption, outsourced transportation, and business travel, thereby progressively embedding ESG objectives into daily operations.

For direct fuel consumption, SSI maintained regular monitoring at its two key locations - the Head Office and Hanoi Branch. In 2025, total gasoline consumption reached 35,835 liters, down 20% from 44,556 liters in 2023 and decreasing by 1,955 liters compared to 2024. Based on an estimated emission factor of 2.31 kg CO₂ per liter of gasoline, this corresponds to approximately 83 tons of CO₂ in 2025, compared to 102.9 tons in 2023 and 92.1 tons in 2024. This indicates a reduction of around 20 tons of CO₂ versus 2023 from direct fuel usage alone.

Fuel consumption & corresponding CO₂ emissions from 2023 - 2025



Note: CO₂ is estimated using a conversion factor of 2.31 kg CO₂/liter of gasoline.

Source: SSI

In parallel, SSI continued to tightly manage taxi expenses as an indirect indicator of mobility demand. Total taxi costs in 2025 amounted to approximately VND 1.23 billion, significantly lower than VND 1.90 billion in 2023. This trend reflects the effectiveness of measures to optimize travel planning, control mobility needs, and promote appropriate use of transportation, contributing to a reduction in indirect emissions associated with outsourced transport.

Regarding business travel, SSI maintained strict controls based on necessity, efficiency, and alignment with business objectives. The increased adoption of virtual meeting platforms, combined with flexible work arrangements and the reduction of non-essential trips, remains a key solution to lower costs, save time, and reduce travel-related emissions.

Overall, the management of fuel usage, taxi services, and business travel not only delivers financial efficiency but also clearly reflects SSI's ESG-driven approach to operational governance: measurable, controllable, and continuously improving over time. The 2025 results demonstrate SSI's progress in reducing its carbon footprint from mobility-related activities, while building a more efficient, flexible, and environmentally responsible working model. This serves as a concrete example of SSI's commitment to aligning business growth with sustainable resource and emissions management.



GRI 306 - E-Waste

Management Approach

SSI is fully aware of the negative environmental impacts caused by electronic waste, as well as the company's responsibility in managing this waste stream effectively. To mitigate risks and promote circularity in resource use, SSI focuses on optimizing the lifecycle of electronic devices—from usage and maintenance to end-of-life disposal.

Reporting scope

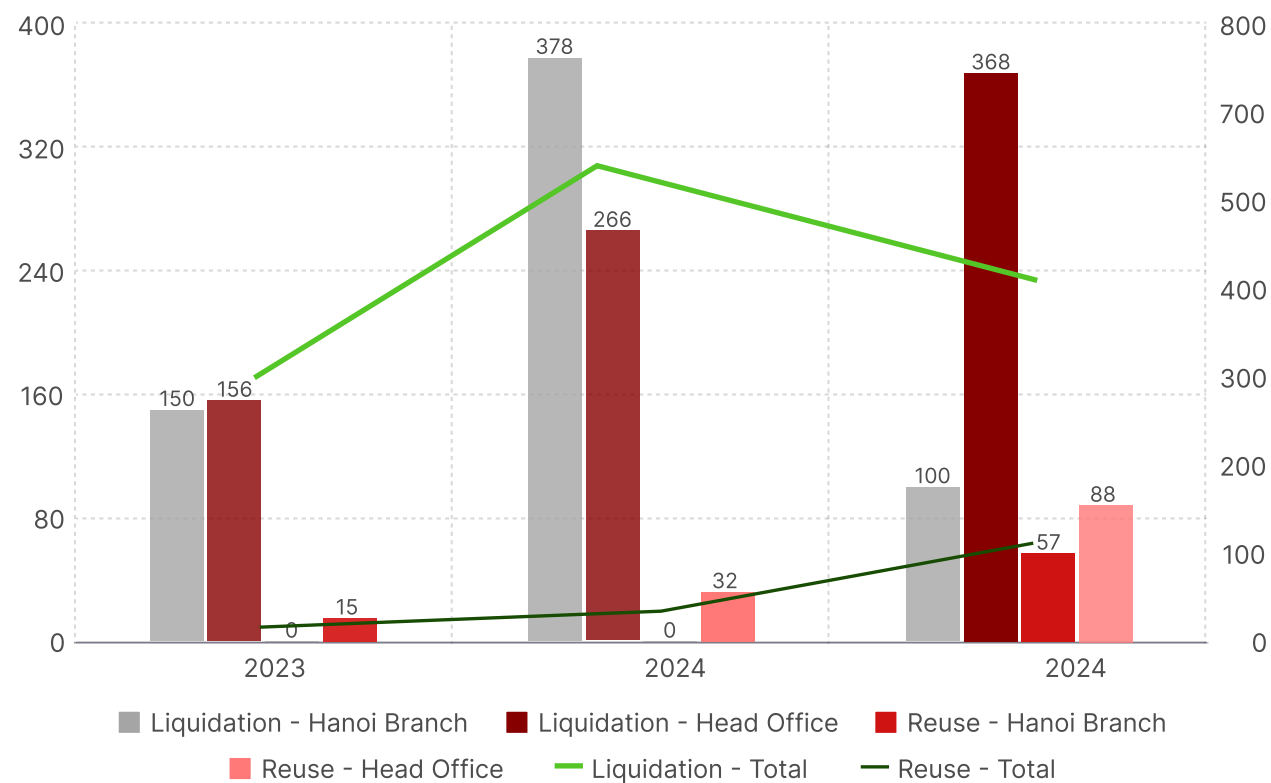
GRI 306-1: Waste generation

GRI 306-5: Waste directed to disposal

E-waste Management

Trends in electronic waste management

Unit: piece



Amid rising global pressure from e-waste, SSI continues to adopt a “Regenerate – Optimize – Circular” approach in managing technology assets, viewing end-of-life equipment not merely as disposables but as resources to be handled responsibly. In 2025, structured efforts in asset disposal, repair, and reuse were further strengthened, contributing to extended asset lifecycles, reduced waste generation, and more efficient resource utilization.

According to data from the Head Office and Hanoi Branch, SSI disposed of 468 electronic devices in 2025, while repairing and reusing 113 devices. Compared to 2023, the number of reused devices increased significantly from 15 to 57, representing a 280% rise—highlighting clear progress in extending the lifecycle of technology assets. Meanwhile, compared to 2024, the number of disposed devices declined markedly from 644 to 366, reflecting improved efficiency in asset utilization, classification, and pre-disposal assessment.

The increased focus on repair and reuse not only helps SSI better control e-waste generation but also reduces capital expenditure, optimizes resource usage, and alleviates environmental pressure. At the same time, the disposal process remains strictly governed to ensure data security, compliance with internal policies, and minimization of risks associated with handling retired technology assets.

The 2025 results demonstrate SSI's gradual transition from a short lifecycle asset management approach to a more circular model, where extending asset life, maximizing value, and minimizing waste are core principles. This forms part of SSI's broader commitment to responsible consumption, efficient resource management, and the development of a more sustainable operational ecosystem over the long term.



GRI 307 - Environmental Compliance

Management Approach

In general, SSI has no significant impact on the environment and environmental compliance risk. However, as a pioneer in all activities, SSI recognizes that every enterprise shall assume responsibility for the environment, comply with environmental regulations, protect the environment and save resources.

Reporting scope

GRI 307 – 1: Compliance with the environmental laws and regulations

In 2025, SSI recorded no violations related to environmental laws or regulations.

SSI remains committed to integrating environmental protection measures into its business operations through practical policies and concrete actions. One clear demonstration of this commitment is the company's routine workplace environmental inspections, conducted 2 to 3 times per year. These inspections help ensure compliance with standards for air quality, lighting, and green workspaces – ultimately improving employee health and boosting workplace productivity.

Furthermore, SSI has proactively equipped air purifiers in departments to maintain clean air, reduce the negative effects of pollution, and improve the overall working environment. This not only safeguards employees' health but also reflects the company's responsibility toward the surrounding environment.

SSI also invests in planting and maintaining greenery at its offices. Green plants not only enhance aesthetics but also help regulate the air, absorb emissions, and foster a work environment that is close to nature. This initiative supports SSI's goal of building a green, sustainable, and environmentally friendly workplace.

A large part of SSI's internal communications is dedicated to promoting environmental awareness, including monthly eco-tips, personalized drinking cups, online meeting best practices, and efficient use of in-house technologies. These campaigns are implemented throughout the year in alignment with daily operations managed by the Support Division, forming part of SSI's broader sustainability efforts in recent years.

As a company with a sizable customer base, SSI has also taken steps to incorporate environmental values into its customer gift policies. These gifts follow the 3Rs principle (Reduce – Reuse – Recycle) and are packaged using recyclable or reusable materials such as non-laminated paper boxes, recyclable plastic containers, eco-friendly glass jars, etc. Many items are biodegradable and non-toxic to the environment. Notably, the Company has minimized the use of plastic bags, replacing them with items made from bamboo, recycled cardboard, canvas, and non-woven fabric – materials that are safe for both humans and nature.

In summary, SSI is executing a comprehensive environmental management strategy – combining air quality control, investment in air filtration systems, and the development of green spaces. These efforts not only ensure the company's sustainable growth but also create a high-quality work environment, enhancing both the employee's experience and well-being.



SOCIAL IMPACTS

GRI 401 – Employment

GRI 403 – Occupational Health and Safety

GRI 404 – Training and Education

GRI 405 – Diversity and Equal Opportunity

GRI 408 – Child Labor

GRI 409 – Forced or Compulsory Labor

GRI 412 – Human Rights Assessment

GRI 413 – Local Communities

GRI 416 – Customer Health and Safety

GRI 417 – Marketing and Labeling

GRI 418 – Customer privacy

GRI 419 – Socio-economic Compliance

GRI 401 - Employment

Management Approach

SSI believes that human capital is the most valuable asset of the Company. SSI can enhance customer satisfaction, thereby bring the best values to Shareholders, Partners, and Community via improving the working motivation of each employee. The Company not only applies modern human resources management principles and practices but also implements methods so that all employees are always satisfied with their work and reach a work-life balance. Through this management approach, SSI has built a strong team with evenly and stable quality, improved the cohesion between every single one with the Company, towards to long-term development of SSI.

Reporting scope

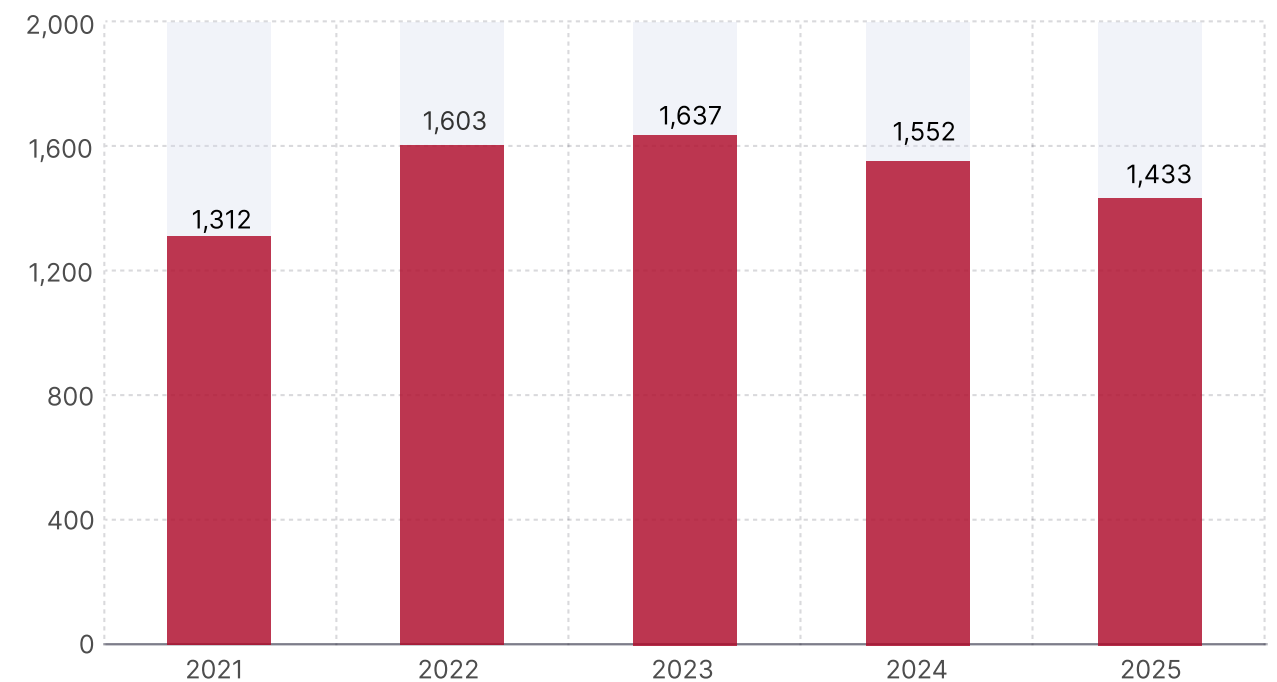
GRI 401-1: New employee hires and employee turnover

GRI 401-2: Benefits offered to full-time employees by location

Personnel structure

In 2025, SSI continued to implement workforce optimization measures in line with organizational restructuring and operating efficiency enhancement, in alignment with market conditions and the Company's sustainable development orientation. As of 31 December 2025, SSI had 1,433 employees, down 7.7% compared to 2024. This adjustment in workforce size reflects the Company's approach of controlling headcount growth while focusing on improving workforce quality.

SSI workforce growth from 2021 - 2025



Source: SSI

Talent Acquisition & Recruitment Activities

SSI recognizes people as the foundation for sustainable business development. In 2025, recruitment activities will continue with the goal of creating stable, fair, and transparent job opportunities for employees, while contributing to building a workforce with competence, professional ethics, and adaptability to market changes.

In 2025, SSI's average workforce is expected to reach 1,428 employees. The total number of new hires is 267, maintaining a stable recruitment level compared to the previous year. Recruitment efforts not only meet immediate staffing needs but also aim to build long-term resources, enabling employees to develop sustainable careers within the Company.

The 2025 recruitment structure reflects a balance among functional groups. SSI focuses on adding personnel to the Support Division to enhance the quality of the working environment, management systems, and business support activities.

At the same time, the Company continues to create opportunities for employees to join the Business Division and participate in strategic projects, thereby directly contributing to the organization's overall development.

SSI implements a transparent recruitment process with clear criteria, without discrimination based on gender, age, or background. In addition to expanding cooperation with universities and training organizations, SSI emphasizes connecting with expert communities and experienced workers, helping to create a healthy and sustainable competitive labor market.

Through responsible recruitment activities, SSI continuously increases value for employees and positively contributes to the development of human resources in the financial services industry and society at large.

Recruitment rate at SSI

By age	Quantity	Rate	By gender	Quantity	Rate
Under 30 years old	159	59.6%	Male	152	56.9%
From 30 to under 50 years old	107	40.1%	Female	115	43.1%
Over 50 years old	1	0.4%			

Among them:

- 59.6% under 30 years old,
- 40.1% from 30 to under 50 years old,
- Labor over 50 years old accounts for an insignificant proportion.

In terms of gender, male employees represented 56.9% and female employees 43.1% of total new hires, reflecting a non-discriminatory recruitment approach focused on capability and expertise.

In 2025, SSI recorded 381 employee departures, corresponding to a turnover rate of 26.7%. Of this, voluntary turnover accounted for 19.5%, reflecting the impact of a competitive labor market and ongoing talent mobility within the industry. Turnover related to organizational streamlining and restructuring accounted for 7.2%, implemented selectively and focused on roles and individuals not fully meeting performance and capability requirements.

This approach underscores SSI's commitment to proactively enhancing workforce quality on an ongoing basis, ensuring alignment with current business strategies while building a team well-positioned to support future growth objectives.

Building a Sustainable Workplace through Employee Compensation & Benefits

SSI recognizes people as the foundation of sustainable development. They are the driving force behind the continuous creation of both material and intangible value, contributing to improved quality of life for employees. The Company has established a compensation framework aligned with overall organizational performance, ensuring that income reflects individual capability, performance, and contribution, while providing equal opportunities for all employees regardless of gender, nationality, or background.

SSI's compensation policy is designed with a comprehensive and long-term perspective. Employee income consists of the following key components:

(1) Salary and performance-based income

- Monthly base/fixed salary;
- 13th-month salary;
- Performance- and business results-linked income (sales incentives, performance bonuses).

(2) Other compensation and benefits

- Performance evaluation bonuses;
- Holiday and Tet benefits;
- Seniority bonuses;
- Allowances (e.g., phone, business travel, transportation, uniforms);
- Full compliance with statutory insurance schemes (social insurance, health insurance, unemployment insurance);

- Periodic health check-ups;
- Supplementary health insurance and preferential insurance packages for employees' family members;
- Travel insurance for employees frequently on overseas business trips.

In 2025, SSI paid a total of VND 1,124,539,005,025 to employees, including:

- Salaries: VND 429,528,439,266;
- Insurance expenses: VND 62,993,437,850;
- Performance-based bonuses: VND 575,439,724,354;
- Other benefits: VND 56,577,403,555.

The compensation structure highlights a strong emphasis on performance-linked income, encouraging employees' commitment, creativity, and accountability in contributing to the Company's overall results.

Beyond direct income, the provision of cash-based benefits and the Employee Stock Ownership Plan (ESOP) demonstrates SSI's commitment to ensuring employees' financial well-being, fostering long-term engagement, and sharing growth value with its workforce—thereby strengthening the human capital foundation for sustainable development.

GRI 401-2: Total monetary benefits received by employees during the year

	Cash	ESOP
Average monetary benefits (by gender)	31,013,754	32,847
Male	28,403,483	45,715
Female	33,624,025	23,524

Through a comprehensive and equitable compensation policy, SSI not only safeguards the legitimate rights of employees but also fosters a stable, inclusive, and sustainable working environment—supporting the retention of high-quality talent and reinforcing the foundation for long-term growth.

GRI 403 - Occupational Health & Safety

Management Approach

The Company considers human resources as its core asset and places great emphasis on creating a safe, healthy, and supportive work environment that promotes both physical and mental well-being. SSI strictly complies with legal regulations and international standards, while continuously improving working conditions through investments in modern facilities, occupational safety training, and regular health care programs. The Company also encourages a balanced lifestyle, fosters internal engagement, and builds a sustainable corporate culture aimed at the long-term development of both employees and the organization.

Reporting scope

GRI 403-1: Occupational Health and Safety Management System

Building a happy and sustainable workplace

SSI aims to build a happy workplace based on core pillars including physical and mental well-being, safe and flexible working conditions, and appropriate compensation and benefits. These factors are designed to enhance employee satisfaction, foster long-term engagement, and create a strong foundation for the Company's sustainable development.

Continuously enhancing comprehensive compensation and benefits policies

With the goal of ensuring both material well-being and a fulfilling spiritual life for employees, SSI develops competitive compensation policies that align income with performance and individual contributions. Performance evaluations are conducted regularly and transparently, following the principle of "higher contribution - higher reward."

In addition to statutory benefits (social insurance, health insurance, unemployment insurance), SSI provides an extended benefits system to comprehensively support employees and their families, including:

- Annual health check-ups for 100% of employees at reputable healthcare providers, with advanced screening packages for early risk detection;
- The SSICare health insurance program for all full-time employees, covering inpatient, outpatient, dental, maternity, and accident insurance, along with preferential packages for family members;
- Extended leave policies beyond statutory requirements to encourage work-life balance and recovery;
- Recognition and reward programs held annually at the SSI Gala to honor outstanding individuals and teams, fostering a culture of contribution and organizational pride.

Safe and flexible working policies

SSI continuously improves working conditions to ensure both safety and flexibility, enabling employees to work effectively and sustainably:

- Occupational safety: Strict compliance with labor safety and hygiene regulations, with regular reviews and training to enhance awareness and emergency response capabilities;
- Flexible work arrangements: Implementation of flexible shift models, allowing employees to better manage their time, improve productivity, and maintain work-life balance;
- Technology enablement: Ongoing investment in IT infrastructure and digital platforms to support flexible and hybrid working models while ensuring connectivity, security, and operational efficiency.

Supporting physical and mental well-being

SSI actively promotes corporate culture and employee well-being through engagement programs and internal activities:

- Sports clubs such as football, badminton, running, pickleball, and golf to enhance physical fitness and strengthen employee connections;
- Health workshops and newsletters to raise awareness of physical and mental health, as well as occupational risk prevention;
- Internal events, networking activities, and minigames organized regularly to foster a positive working atmosphere and team cohesion.

Developing a green workplace

SSI is committed to building an environmentally friendly workplace, aiming to reduce ecological impact while enhancing workspace quality:

- Offices designed to modern standards, maximizing natural light, using energy-efficient equipment, and optimizing space utilization;
- Encouraging green working habits such as reducing paper usage, minimizing plastic waste, and promoting recycled materials through internal communication and green initiatives;
- Increasing greenery, utilizing air filtration systems, and promoting digital workflows to reduce printing needs.

These efforts not only contribute to environmental protection but also create a safe, healthy, and productive working environment—enhancing employee well-being, improving performance, and mitigating occupational health and safety risks.



GRI 404 - Training & Education

Management Approach

Human capital is the key driver of SSI's competitive advantage. With the goal of maintaining its position as a leading financial institution in Vietnam and expanding into international markets, SSI focuses on developing a workforce that is "talented, pioneering, and passionate," capable of adapting to and leading market changes, driving innovation across all operations, and meeting increasingly stringent market requirements—thereby enhancing value for both clients and shareholders.

SSI consistently encourages and provides the best conditions for employees to develop comprehensively in both professional expertise and soft skills, tailored to each role and career level, through structured training programs under the Company's Learning and Development framework.

Reporting scope

GRI 404-1: Average hours of training per year per employee

Training Implementation Results

Content Group	Target	Result
Training Scale	Total Courses Conducted	524 courses
	Professional Certification Training	50 courses (9.5%)
	Professional/Skills Training	474 courses (90.5%)
Implementation Method	Internal Training	428 courses (90.29%)
	External Training	46 courses (9.71%)
Key Programs	Company-wide General Competency Training	35 courses
	Technology and AI Application to Improve Work Efficiency	12 courses
	Skill and Professional Development for Sales Force	31 courses
	Customer Training	20 courses
Post-Training Effectiveness	Average Training Hours per Employee	35.5 hours
	Trainee Satisfaction Score After Training	4.42/5

Training & Human Development – A Foundation for the Era of Innovation

In 2025, the Training Department focused on three key areas:

- Enhancing sales capabilities across both traditional and digital channels, aiming to strengthen client outreach and service in the context of rapidly evolving investor behavior.
- Providing training on the application of technology tools, particularly digital solutions and AI, to improve productivity, reduce repetitive tasks, and increase overall work efficiency.
- Delivering client-segment-based training programs, enabling teams to better understand the needs of each customer segment and enhance the quality of advisory and client service.

Building a culture of learning and innovation

Learning & Development continued to promote a learning culture centered on "learning from practice", with internal capability as the foundation. The development of the internal trainer network was further strengthened, prioritizing employees with practical knowledge, experience and hands-on operational exposure in order to ensure training content remained closely linked to actual work and easy to apply. Training delivered directly by the Company accounted for around two-thirds of the overall target system, while the remainder was encouraged through on-the-job training within departments, with the aim of fostering habits of self-learning and learning through work. In parallel, Learning & Development organized competitions, thematic workshops and internal campaigns to "truyen lua" (ignite the spirit of learning), create an atmosphere of innovation and encourage improvement initiatives across the organization.

Highlights in learning culture and innovation

In the area of learning culture, Learning & Development rolled out courses to enhance the skills and expertise of internal trainers, with the aim of improving training quality through a "from real people – real work" approach. The "S-Olympia" competition was organized to reinforce knowledge of the securities industry, SSI's culture and history, as well as the Company's key products and major events, attracting approximately 900 employee participations. This activity generated a positive effect in encouraging self-learning, revisiting core foundations and spreading a broad and substantive culture of learning throughout the organization.

In the area of innovation, the "S-Shine Award" competition was organized as a channel for senior management to directly listen to employee initiatives.

Initiative Topics	Results
<ul style="list-style-type: none"> • Process Improvement • Product Development • Expanding Partners and Customers • Enhancing Customer Service Experience • Digital Technology Application • Risk Management 	<ul style="list-style-type: none"> • 1,154 employees participated (accounting for 80.5% of total SSI staff) • 400 initiatives and ideas submitted • 360 initiatives evaluated by management as "Approved – Can be implemented at SSI" • 15 ideas advanced to round 2 <p>→ 5 ideas presented directly to the Company's management</p> <p>→ 3 best ideas developed into SSI's key strategic projects</p>

GRI 405 - Diversity & Equal Opportunity

Management Approach

Comprehensive and equal compensation & benefit policies play a crucial part in team cohesion, helping to attract talents, provide fair treatment to employee's contribution and increase their satisfaction over works. In addition, SSI respects the diversity of human resources, paying attention to the equal treatment of all employees, regardless of gender, region, creating equal opportunities in education and training, development and promotion. In 2025, SSI continued to maintain a reasonable rate among managers and employees and built an equal environment to encourage female employees to hold management positions.

Reporting scope

GRI 405-1: Diversity of governance bodies and employees

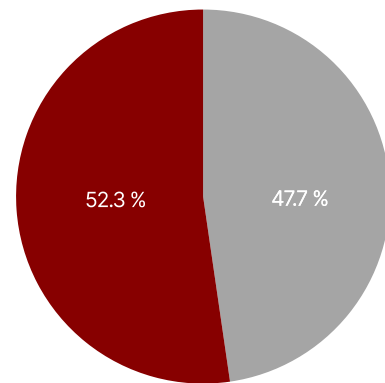
GRI 405-2: Ratio of basic salary and remuneration of female and male

Management and Staff Structure

By gender

Female employees account for 52.27% of the workforce, reflecting strong gender balance and alignment with the Company's commitment to promoting gender equality in recruitment, employment, and career development opportunities.

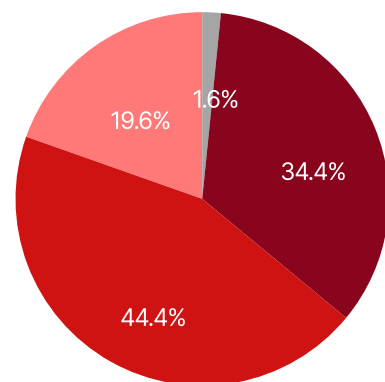
● Male ● Female



By age

Employees under the age of 40 account for 78.78% of the workforce, reflecting a young, dynamic team with strong adaptability to digital transformation requirements. Meanwhile, employees aged over 40 (21.22%) play a critical role in providing professional expertise and organizational stability.

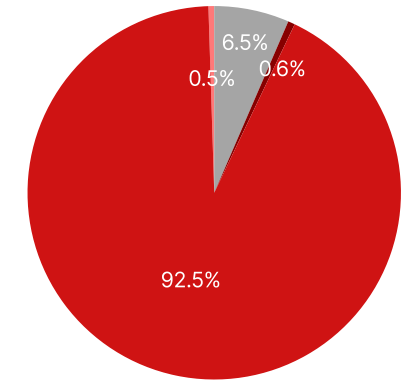
● > 50 years old ● 40 to < 50 years old
● 30 to < 40 years old ● 30 to < 40 years old



By educational level

The workforce has a high level of expertise, with 99% of employees holding a university degree or higher, meeting the professional requirements of the securities industry and complex operations.

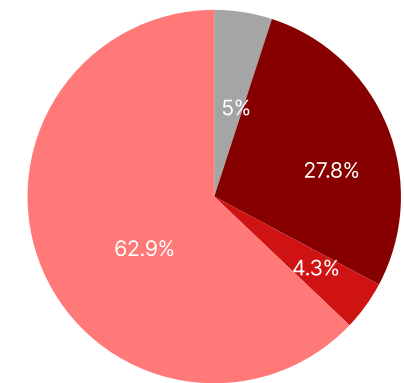
● Master's degree ● Other
● College ● University



By function

Personnel are mainly concentrated in the Business Unit, accounting for nearly 63% of SSI's total workforce, fitting the characteristics of a financial services company; other units ensure stable operations, compliance, and long-term planning.

● Development Strategy Subcommittee ● Support Unit
● Management Unit ● Business Unit



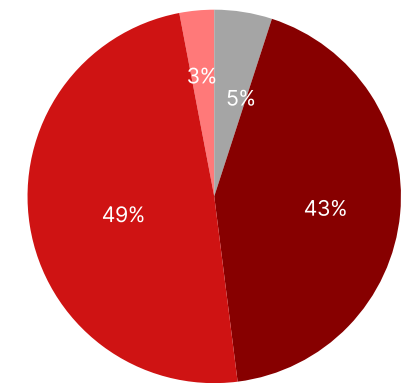
Management Team Structure

(Manager level and above)

By age

The leadership team is primarily concentrated in the 30–50 age group (92.09%), reflecting a balance between managerial experience and the ability to adapt to a rapidly changing business environment. While leaders under 30 account for a smaller proportion, they signal a clear direction toward gradually rejuvenating the management team and building a strong pipeline of future successors.

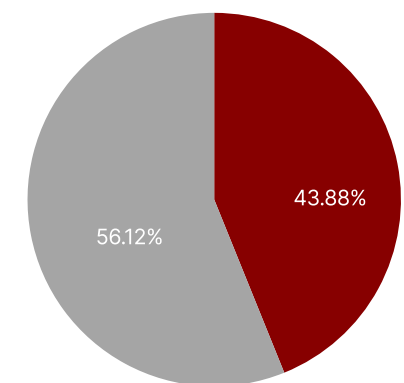
● > 50 years old ● 40 to < 50 years old
● 30 to < 40 years old ● 30 to < 40 years old



By gender

The proportion of women in the leadership team is 43.88%, demonstrating the company's efforts to promote gender equality and expand career development opportunities for female employees.

● Male ● Female



The allocation of base salary and total direct employee costs between male and female employees remains relatively balanced, reflecting a compensation approach based on role, capability, and level of contribution.

From a geographic perspective, the distribution of compensation between the Northern and Southern regions is aligned with the workforce size and structure in each area, indicating that human resource allocation is consistently implemented in line with the Company's organizational strategy and operational needs.

GRI 405-2: Ratio of basic salary and remuneration of women to men by location of operation		
Total basic salary		389,344,841,923
Ratio by gender	Male	201,261,147,069 (51.69%)
	Female	188,083,694,853 (48.31%)
Average basic salary/month by gender	Male	25,561,377
	Female	21,605,131
Total personnel income		1,061,815,517,332
Ratio by gender	Male	571,482,089,961 (53.82%)
	Female	490,333,427,371 (46.18%)
Average personnel income/month by gender	Male	56,292,562
	Female	42,211,899

Number of discrimination cases occurred: 0

The Company is committed to creating an equal work environment, free from discrimination in any form. The company implements clear internal regulations and establishes a transparent complaint reception and handling mechanism to protect employees' rights.

All personnel are encouraged to speak up about issues related to rights, policies, and the work environment. The company pledges to strictly handle violations to maintain a fair, professional, and transparent workplace.

GRI 408 - Child Labor

Management Approach

SSI recognizes that the prevention of child labor is a critical component of its sustainable development strategy and social responsibility. The Company strictly complies with Vietnamese labor laws and international standards on children's rights, while proactively establishing a governance system to eliminate all risks related to this issue across its operations and supply chain.

Reporting scope

GRI 408-1: Operations and suppliers identified as having significant risk for incidents of child labor.

Commitment on Child Labor

SSI strictly prohibits the use of child labor in any form and fully complies with Vietnamese labor laws and international labor standards. The Company recognizes that this is not only a compliance requirement but also an ethical responsibility to protect children's rights and development.

Policies and Controls

SSI applies a strict recruitment process, requiring full verification of personal documents and legal working age to eliminate any risk of child labor. At the same time, the Company conducts periodic reviews and assessments of suppliers and business partners to ensure that no child labor exists within its supply chain. Internal training is also carried out regularly to strengthen awareness and the ability to identify and report violations.

Monitoring and Performance

SSI maintains a transparent monitoring and reporting mechanism that allows stakeholders to raise concerns about suspected child labor cases. Throughout its operations, the Company has not identified any incidents related to child labor.



GRI 409 – Forced or Compulsory Labor

Management Approach

SSI affirms that freedom of labor is a core value of its corporate culture and is firmly committed to eliminating all forms of forced or compulsory labor. The Company strictly complies with Vietnamese labor laws and international standards, fostering a working environment based on voluntariness, free from coercion, threats, or unethical labor conditions.

Reporting scope

GRI 409-1: Operations and suppliers at significant risk for incidents of forced or compulsory labor.

Commitment to upholding freedom of labor

SSI is firmly committed to upholding the right to freedom of labor and does not engage in or tolerate any form of forced or compulsory labor. The Company respects employees' right to freely choose their employment and ensures that all staff participate in recruitment and employment on a voluntary basis, without coercion, threats, or unreasonable working conditions.

Policies and preventive measures against forced labor

To cultivate a fair, transparent, and voluntary working environment, SSI has implemented a series of concrete measures to safeguard employees' rights and welfare. First and foremost, the Company adheres to the principle of transparency in employment contracts. All contracts are clearly drafted, specifying rights, obligations, and working conditions. SSI guarantees not to retain personal documents or require any form of financial deposit from employees. This fosters trust and peace of mind from the onset of employment.

In addition, the Company ensures equitable compensation and benefits in full compliance with Vietnamese labor laws. Salaries are paid promptly, and there is no practice of withholding wages, cutting benefits, or imposing unfair working conditions as a form of coercion. These commitments reflect the company's respect for and appreciation of employee contributions.

Regarding working hours, SSI strictly observes all legal regulations on working time and rest periods. Employees are not required to work overtime unless they voluntarily consent, supporting a healthy work-life balance and enhancing employee satisfaction and productivity.

SSI also prioritizes protection against harassment, threats, or coercive behavior. An internal grievance system and support channels have been established to promptly address any issues. Any allegations related to forced labor are handled swiftly and effectively to maintain a safe and respectful workplace.

The Company conducts regular assessments of working conditions to ensure a transparent, equitable, and safe working environment for all employees. Furthermore, SSI requires all suppliers and business partners to strictly adhere to international labor standards, particularly the absolute prohibition of forced labor in any form.

In parallel with monitoring efforts, SSI has built a comprehensive grievance and labor protection system. This includes an internal complaints mechanism that allows employees to report suspected forced labor anonymously or directly through internal support channels. The system facilitates open communication while maintaining transparency in issue resolution. The Company also places strong emphasis on awareness-raising by regularly conducting training programs on labor rights. These sessions empower employees with the knowledge and skills to identify, report, and respond effectively to any related concerns.

Through these initiatives, SSI not only complies with international labor standards but also fosters a professional working environment that respects human rights and promotes sustainable development. To date, SSI has not recorded any incidents related to forced or compulsory labor. The Company remains committed to maintaining strict policies and continued monitoring practices to safeguard employee rights and ensure a fair, transparent, and human rights-respecting workplace.



GRI 412 - Human Rights Assessment

Management Approach

SSI places human rights at the core of all business decisions, from internal operations to interactions with partners and the broader community. The Company not only complies with Vietnamese law and international conventions but also establishes a proactive roadmap to ensure that the rights of all individuals are respected. SSI is committed to preventing all forms of human rights violations, including discrimination, labor exploitation, and infringement of personal freedom.

Reporting scope

GRI 412-1: Operations that have been subject to human rights reviews or human rights impact assessments

GRI 412-2: Employee training on human rights policies or procedures

Commitment to Human Rights in Business

SSI Securities Joint Stock Company is committed to respecting human rights in all business activities, including relationships with employees, customers, partners, and the community. The company fully complies with Vietnamese laws and international human rights standards, ensuring no violations such as discrimination, forced labor, or infringement of any stakeholder's rights.

Human Rights Policies and Training

The company develops and implements human rights policies internally, emphasizing the creation of an equal, fair, and safe working environment. SSI employees participate in regular training programs to raise awareness about human rights, helping them understand regulations and best practices related to labor rights, anti-harassment, and promoting diversity and inclusion within the company.

Human Rights Impact Assessment

The company regularly conducts human rights risk assessments in its business operations to ensure all activities are carried out transparently and ethically. It also establishes channels for feedback from employees and partners to promptly address human rights issues and commits to no retaliation against whistleblowers reporting human rights violations.

GRI 413 - Local Community

Management Approach

SSI's growth over the years has always gone hand in hand with meaningful contributions to the community, guided by the principle: **"We voluntarily fulfill our corporate social responsibility, joining hands for community development."**

The Company proactively invests in and implements programs that support education and physical development for younger generations, while also working alongside communities in disaster relief, poverty alleviation, and healthcare support—contributing to the building of a better society. Corporate social responsibility has become a key foundation enabling SSI to achieve sustainable and long-term growth.

Reporting scope

413 - 1: Operations with local community engagement, impact assessments, and development programs.

In 2025, SSI continued to fulfill its social responsibility commitment with a total budget of more than VND 17 billion, focusing on practical areas including community support, social infrastructure development and investment in education. These activities were implemented in alignment with actual social needs, prioritizing areas and groups heavily affected by natural disasters, facing difficult living conditions, or having limited access to basic services.

In response to the severe damage caused by natural disasters in Vietnam in 2025, with estimated economic losses exceeding VND 85 trillion and 409 deaths and missing persons as of the end of November 2025, SSI contributed more than VND 9.69 billion to the Vietnam Fatherland Front to provide timely support for people in affected areas. This activity reflects SSI's spirit of sharing, social responsibility and companionship with the community during the most difficult times.

Alongside relief work, SSI continued to contribute to improving living conditions and local infrastructure by sponsoring VND 1 billion for the construction and concrete paving of rural roads in Hau Nghia Commune, Tay Ninh Province. The project helps improve mobility, support daily life and enhance the quality of life of local residents.

SSI also accompanied the Vietnam Association for Supporting Mine Action Victims with VND 500 million in support, contributing to mitigating the long-term consequences of war, supporting the remediation of landmine impacts and gradually stabilizing livelihoods for people in affected areas. At the same time, the Company maintained activities of visiting, giving gifts and supporting families and individuals in especially difficult circumstances during holidays and Tet, continuing to spread a spirit of solidarity and mutual support in the community.

In healthcare, SSI partnered with Operation Smile to support surgery for 25 disadvantaged children with craniofacial deformities. The program not only provided an opportunity to improve health, but also helped the children gain greater confidence in social integration and improve their quality of life.

In addition to social welfare activities, SSI continued investing in education as part of its commitment to accompanying future generations. During the year, the Company sponsored computer equipment for schools in the Central Highlands and Nghe An, helping students – especially ethnic minority students in areas with limited learning conditions – gain better access to technology and improve learning quality.

SSI also sponsored and accompanied the Vietnam National Cybersecurity Association in successfully organizing the opening ceremony for the signing of the United Nations Convention against Cybercrime. This activity reflects SSI's commitment to supporting the protection of cyber sovereignty, promoting safe digital transformation, and contributing to building a sustainable development foundation for the Vietnamese business community.

Through its ESG activities, SSI not only fulfills the social responsibility of a financial institution, but also contributes to creating sustainable value for the community and the market. These commitments are implemented consistently, over the long term, and are closely linked with the Company's orientation toward responsible growth.

Nurturing & developing capabilities for the young generation in Finance

OPENING CAREER DEVELOPMENT OPPORTUNITIES IN FINANCE FOR STUDENTS AND FRESH GRADUATES

Developing high-quality young talent is one of the key pillars in SSI's sustainable development strategy. As a leading financial institution, the Company not only creates value for the market, but also proactively opens career opportunities, contributing to the orientation and nurturing of the next generation of talent for the finance and securities industry.

Over the past year, SSI continued to implement internship and specialized training programs for students and recent graduates, notably the “SSI Internship – Gateway to Success” program. This is not only an opportunity for young people to gain access to a professional working environment, but also a comprehensive learning journey through direct participation in actual activities at the Company. Under the guidance of experienced experts, interns are equipped with professional knowledge, analytical skills, market thinking and a disciplined working culture in finance.

At the same time, SSI places emphasis on building a clear development path for young talents, creating conditions for them to maximize their capabilities and remain committed to the organization over the long term. Many interns have become full-time employees after the program and now contribute actively to the Company's core activities.

Through these initiatives, SSI not only helps narrow the gap between academic training and the practical requirements of the labor market, but also promotes a sustainable talent ecosystem for the financial sector. This is also SSI's long-term commitment to accompanying the younger generation in their career development journey and in creating value for society.



SUPPORTING THE BUILDING OF INVESTMENT KNOWLEDGE FOR YOUNG PEOPLE

Under its sustainable development strategy, SSI identifies financial education and the enhancement of investment knowledge for the younger generation as one of the priorities of its social responsibility activities. The Company believes that a healthy capital market depends not only on institutions and products, but also on the quality of the investor community – especially the young investors of the future.

Over the past year, SSI actively implemented many cooperation programs with universities and educational organizations to disseminate financial and investment knowledge in a structured, practical and accessible way. Through seminars, thematic discussions and practical teaching programs, SSI experts directly shared knowledge on the stock market, asset management and modern investment trends with students. One illustrative example was the participation of the Company's senior representative in the MBA program at VinUniversity, bringing practical insights on fund management and the capital market to participants.

Beyond knowledge sharing, SSI also aims to inspire the younger generation, helping them develop long-term financial thinking, understand the role of investing in building their personal financial future, and contribute to the economy. These programs also help narrow the gap between theory and practice, allowing students to access the professional financial environment from an early stage.

Through these efforts, SSI not only contributes to improving the quality of human resources for the finance and securities industry, but also supports the long-term sustainable development of Vietnam's capital market.

GRI 416 - Customer Health & Safety

Management Approach

SSI places financial safety and customer interests at the core of all business activities, strictly complying with the regulations of the State Securities Commission (SSC) and other relevant regulatory authorities. The Company has developed a comprehensive governance framework to ensure that its products and services not only meet customer needs but also protect them against market risks, aiming toward responsible and sustainable investment outcomes.

Reporting scope

GRI 416-1: Assessment of the health and safety impacts of product and service categories.

Commitment to safeguarding clients' financial health and investment security

As one of Vietnam's leading securities firms, SSI is committed to placing clients' interests and safety at the core of all business activities. The Company strictly adheres to the regulations set by the State Securities Commission of Vietnam (SSC) and relevant authorities to ensure all financial products and services are secure, transparent, and aligned with investors' needs.

Risk control & client protection processes

SSI enforces stringent risk control measures across its service delivery processes—from investment advisory and portfolio management to securities trading. All financial products undergo thorough evaluation and testing to comply with legal and ethical standards. The Company provides comprehensive risk disclosures for each product, empowering clients to make well-informed investment decisions.

Customer support policy & information transparency

SSI's customer support and information disclosure policies are founded on the commitment to delivering high-quality services with absolute transparency. From investment advisory to data protection and feedback handling, the Company prioritizes client interests while building lasting trust through clear and effective policies.

Transparent advisory services are a cornerstone of SSI's client support system. The company's team of well-trained and experienced financial experts is always ready to offer responsible investment recommendations. Each recommendation is backed by thorough market analysis and is accompanied by clear explanations of potential benefits and associated risks. This approach enables clients to make informed and confident investment decisions, contributing to effective asset management and sustainable growth.

Alongside advisory services, SSI places strong emphasis on customer data protection. The Company adopts the highest information security standards and implements advanced cybersecurity measures to safeguard clients' personal and financial data. All information is processed through secure systems, preventing data breaches and misuse. This privacy policy reflects SSI's strong commitment to protecting customer rights and information assets.

To strengthen its support system, SSI has developed a diverse and effective feedback network. Clients can easily contact the Company via hotline, email, website, or directly at any branch. All feedback, complaints, or inquiries are promptly acknowledged and addressed, continuously improving service quality. This responsiveness helps SSI better meet client needs and refine internal processes, building trust and satisfaction.

Through the synergy of transparent advisory services, robust data protection, and responsive feedback mechanisms, SSI reaffirms its commitment to building a fair and transparent trading environment. The company's customer support policy ensures not only easy access to comprehensive information but also plays a vital role in shaping a professional, transparent, and reliable financial market.



GRI 417 - Marketing & Responsible Communication

Management Approach

The Company enforces a rigorous content review process to ensure all marketing communications are accurate and transparent in accordance with legal regulations. Regular training sessions are conducted for employees on the principles of honest information disclosure and ethical communication practices. An internal monitoring system is in place to prevent violations and ensure all information is verified prior to disclosure. Additionally, the Company maintains an effective feedback channel to promptly address complaints and continuously enhance service quality.

Reporting scope

GRI 417-1: Requirements for product and service information and labeling

Commitment to transparency and ethical Marketing Communication

SSI strictly adheres to all legal regulations and ethical principles in its marketing, communication, and product promotion activities. The Company refrains from using misleading or inaccurate information to attract customers and ensures that all promotional materials accurately reflect the nature and risks of its financial products.

Principles of honest information disclosure

The Company is committed to providing transparent and comprehensible information to help clients access all necessary data before making investment decisions. Honesty and clarity are prioritized throughout all communication processes. All advertising content, advisory materials, websites, and communication channels are subject to stringent internal review to ensure full disclosure of product features, benefits, and potential risks. This enables clients to form a comprehensive and accurate understanding before investing.

To uphold this commitment, SSI has implemented a quality control process that ensures all published information complies with regulatory requirements and current legal standards. Information is presented in a clear, non-misleading manner and is transparent about critical aspects of financial products. The Company avoids exaggerating returns or downplaying investment risks, thereby building strong client trust and reinforcing safety in financial transactions.

In addition, the Company provides complete terms and conditions for its services, enabling clients to fully understand their rights and obligations. This policy not only facilitates informed decision-making but also reflects SSI's commitment to fostering a transparent and professional investment environment. Through this, SSI aims to offer clients a safe and reliable investment experience, contributing to the sustainable development of Vietnam's capital markets.

Client protection in Marketing & Communication

SSI's marketing and communication policies prioritize transparency and client protection in all financial transactions. A notable strength of SSI lies in its financial education programs, which are regularly held to enhance client understanding of the stock market and investment risk management. Through training programs, seminars, and webinars, clients receive up-to-date information, market analysis, and essential knowledge to support informed and confident investment decisions.

The Company has also developed a robust investor protection framework for retail clients, backed by stringent internal oversight. All communications—from advertisements to advisory documents—are thoroughly vetted to eliminate inaccurate or misleading content. These procedures not only prevent false advertising or irresponsible advice but also protect the interests of retail investors and build strong trust in SSI's financial offerings.

To maintain transparency and accountability in all communication activities, SSI has established effective feedback and complaint handling channels. The Company is always open to receiving and resolving customer feedback regarding marketing content or communication materials. All comments are promptly recorded and addressed, contributing to service quality improvement and ensuring that shared information remains accurate and relevant. This policy reinforces the company's commitment to building an open, transparent communication environment that prioritizes investor protection.



GRI 418 - Customer Privacy

Management Approach

As an enterprise in the financial – securities sectors, SSI always recognizes the importance of the stability of the trading system, keeping safe, secure and avoiding customer information disclosure. It is considered as the key condition for the Company's stable operation, making an important contribution to business performance and maintaining the Customer's benefits. Thus, SSI always spends a significant investment in terms of finance and human resources for this mission. The Company issued an Information Security policy applied to all employees and management; the implementation and compliance are reviewed twice per year by Internal Control. SSI had not recorded any damages to customer privacy and losses of customer data.

Reporting scope

GRI 418 – 1: Substantiated complaints concerning breaches of customer privacy and losses of customer data

In 2025, the global cybersecurity environment remained highly complex, with increasingly sophisticated forms of attack and AI being used to generate and modify thousands of new malware variants targeting the IT systems and data of organizations.

In Vietnam, the Financial – Securities sector saw a strong technological shift as the KRX system officially came into operation and a new legal framework relating to cybersecurity and data was introduced, including the Law on Cybersecurity No. 116/2025/QH15, the Data Law No. 60/2024/QH15 and the Law on Personal Data Protection No. 91/2025/QH15. These regulations imposed mandatory requirements regarding the protection of IT systems, organizational data and customer data.

Against this backdrop, SSI reaffirmed its consistent management view: ***"Information security and technology risk are not merely technical issues, but core factors that directly affect market confidence, business continuity and legal compliance."***

Information security and technology risk governance

In 2025, SSI continued to strengthen its technology risk governance framework under the Three Lines of Defense model, closely integrated into the Company's overall enterprise risk management system:

- System lifecycle governance: Clearly distinguishing responsibilities for governance, operations and independent oversight. Risk controls are embedded from design and development through to actual operations, following a Security by Design approach.
- Control of new technologies: All new technology applications, including AI, Big Data and automation, are assessed against three criteria: benefits delivered, security/compliance risks, and long-term controllability.
- Data-based monitoring: Moving toward a model of continuous risk monitoring and early warning. Cybersecurity risks are identified on the basis of transparent, real-time traceable data to support accurate decision-making.

Legal compliance and cybersecurity standards

In 2025, SSI completed key compliance requirements relating to cybersecurity and information security, creating a solid legal and operational foundation for the entire system. The Company completed its internal institutional framework through the synchronized issuance of Information Security Regulations, while also updating regulations related to AI development and third-party risk control to better align with the new technology and governance context.

All information systems at SSI were classified by security level and corresponding protection measures were implemented, ensuring compliance with Decree No. 85/2016/NĐ-CP. SSI also continued to maintain a close coordination mechanism with the State Securities Commission of Vietnam in cybersecurity review, supervision and reporting. One notable milestone during the year was the implementation of biometric authentication through VNeID, directly connected to the National Population Database, thereby improving customer identity control, strengthening prevention of fraud and meeting increasingly stringent compliance standards.



From defense to proactive control

The year 2025 marked a clear shift for SSI from a defensive mindset to a proactive control model, with emphasis on simultaneously strengthening prevention, detection, response and recovery capabilities in order to ensure continuous, safe and stable operations. SSI re-architected and effectively operated its Security Operations Center, combining a multi-layer defense model with Threat Intelligence services to improve early detection capability and proactively respond to new threats.

At the same time, privileged account control was enhanced through the PAM system, helping prevent unauthorized access and reduce risks arising from high-privilege accounts. SSI also continued to invest in security solutions for both systems and users in order to strengthen resilience against malware and advanced attacks. Security testing and review were maintained periodically across 100% of IT systems; for customer-facing systems in particular, scans were conducted once every three months, combined with independent third-party assessments to minimize service disruption risk.

In addition to infrastructure and tools, SSI also completed the restructuring of 100% of the Information Security team under the new organizational model, ensuring that its organizational capability was aligned with the requirements of the next phase. The professional capability and practical readiness of the team were further affirmed when SSI won Third Prize at the DF Cyber Defence 2025 attack-defense exercise organized by the State Bank of Vietnam, with the participation of 50 banks, financial institutions and securities firms.

People and a culture of compliance – the core of safe operations

SSI recognizes that technology is the foundation, but a culture of compliance is the determining factor for actual operating safety. Accordingly, alongside investment in systems, the Company continued to focus on building awareness, discipline and accountability across the organization. In 2025, information security training programs were delivered in line with each target group, helping every individual better understand their role and responsibility in protecting systems and data.

Internal communication on cybersecurity was also maintained on a monthly basis, focusing on trends, risks and the cybersecurity landscape, thereby contributing to stronger awareness and earlier prevention capability. At the same time, SSI continued to maintain operating discipline and handle errors in a transparent, consistent manner aimed at system improvement, rather than stopping at isolated incident handling.

At SSI, cybersecurity is not viewed as a short-term task, but as a long-term process of accumulation. Market trust is strengthened not only through commitment, but through the daily stability, discipline and transparency of system operations.

In 2025, SSI did not record any substantiated complaints regarding breaches of customer data privacy or loss of customer information.

GRI 419 - Scocio-Economic Compliance

Management Approach

Compliance with the laws and regulations related to the field of securities – finance is a criterion in the professional code of ethics of the Company committed by the Board of Directors, Board of Management and employees. SSI acknowledges that non-compliance with the laws and regulations in the economic – social sectors shall not ensure sustainable development for the Company, directly influence SSI's business operations, financial benefits and reputation. The Board of Directors and the Board of Management pay special attention to this matter, thus, any legal risks due to intentional violation of legal regulations are unacceptable.

Reporting scope

GRI 419 – 1: Non-compliance with the laws and regulations in the social and economic area

In 2025, maintaining the achievements of previous years, the SSI team continued to strictly comply with laws and regulations related to business operations.



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