

Name of warrant	VIB.5M.SSI.C.EU.CASH-18
Company name	Sai Gon Securities Incorporation
Subject	Certificate for initial Offering of Covered Warrant

Content:

The State Securities Commission of Vietnam (SSC) granted Certificate for Offering of Covered Warrant No.289/GCN-UBCK dated December 23,2024 to Sai Gon Securities Incorporation as follows:

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| 1. Name of warrant: | Warrant VIB.5M.SSI.C.EU.CASH-18 |
| 2. Code of underlying security: | VIB |
| 3. Issuer of underlying security: | VIETNAM International commercial Joint stock bank |
| 4. Quantity of warrants registered for offering: | 23,000,000 |
| 5. Conversion ratio: | 2:1 |
| 6. Warrant type (call/ put): | Call |
| 7. Warrant style: | European-style |
| 8. Payment method for exercise of warrants: | cash |
| 9. Duration: | 5 months |
| 10. Depository bank of collateral: | CTG - HN branch |

