

## REQUIRED RATIO LEVELS AND GUIDELINES FOR ADDITIONAL COLLATERAL WHEN A CUSTOMER'S ACCOUNT VIOLATES THE RATIO OR HAS OVERDUE DEBT

The basis according to the Margin Trading Account Agreement (TKKQ) signed by the customer at EVS

### 1. Please note the following regulatory ratio levels:

No	Type of ratio	Definition
1	<b>Actual margin ratio (RTT)</b>	<p><b>The actual margin ratio (AMR) is calculated using the following formula:</b></p> $RTT = \frac{\text{Converted collateral value}}{\text{Total outstanding loan balance ~ cash ~ proceeds from securities sales pending receipt}} \times 100$ <p><b>Converted Collateral Value (CCV) = (Number of pledged securities x Reference price x Loan-to-value ratio)</b></p> <p>Number of securities: The quantity includes both the current margin securities and the securities pending settlement in the margin account. The number of margin securities for each security code may vary over time, according to EVS regulations and applicable legal requirements.</p> <p>Reference price: The reference price of the security as determined by the Stock Exchange, established based on the following principles (but not exceeding the maximum lending price for each security code as specified by EVS).</p> <ul style="list-style-type: none"> <li>- During the trading session, the reference price of the security is the price on the trading day.</li> <li>- Outside of trading sessions, the reference price of the security is the closing price on the previous trading day.</li> </ul>

1	Initial margin ratio/Safe ratio (RAT): 100%	<p><b>Initial margin ratio:</b> The margin ratio that the customer must maintain to be allowed to conduct margin trading according to EVS regulations;</p> <p>If the actual margin ratio (AMR) is greater than the initial margin ratio (IMR): The customer may place buy orders within the remaining limit.</p>
2	Maintenance margin ratio (RDT): 81%	<p><b>Maintenance margin ratio:</b> The minimum margin ratio that the customer must maintain in their margin account at all times;</p> <p>If the actual margin ratio (AMR) is greater than or equal to the maintenance margin ratio (MMR): The customer is allowed to maintain their securities portfolio in the margin account, provided there is no overdue debt in the margin account.</p>
3	Liquidation margin ratio: <71%	<p><b>Liquidation margin ratio:</b> The threshold below which if the customer's margin ratio falls, EVS will have the right to process the customer's collateral.</p>

The system will automatically send SMS/notifications to the customer when the account falls into the following margin ratio zones:

- If the maintenance margin ratio is greater than the actual margin ratio, which is greater than or equal to the liquidation margin ratio: The customer is obligated to provide additional funds or collateral to bring the actual margin ratio to a level greater than or equal to the maintenance margin ratio.
- If the actual margin ratio is less than the liquidation margin ratio: The customer is obligated to deposit additional funds or collateral to bring the actual margin ratio to a level greater than or equal to the maintenance margin ratio. EVS has the right to process the collateral to recover the debt according to regulations.

**2. Please note the repayment period for the outstanding loans.**

- The repayment period for loans corresponding to each margin transaction of the customer is not more than 90 (ninety) days from the date EVS disburses the funds into

the margin account, unless extended. If the end of the repayment period falls on a non-business day, it will be the next business day. The payment schedule may vary according to EVS regulations at different times.

- Outstanding debts may be extended upon receipt of a written request for extension from the customer and approval from EVS
- If the customer fails to fully meet their repayment obligations by the end of the loan term, the overdue loan and accrued interest will be considered overdue and subject to late fees. The customer is obligated to settle the overdue debt within 2 days. After 2 days, EVS will proceed with the sale of assets to recover the overdue debt.