



COMPANY PROFILE 2023



“Digital financial solution
for sustainable prosperous life”

Contents

02 **Pinetree's overview**

05 **Scope of business**

Stock trading services

Fixed income instruments

Investment banking services

07 **Business strategy**

08 **Digital platform**

Stock123 PineX

Alphatrading WebTrading

10 **Core system**

11 **Key performance result**

12 **Award & recognition**

13 **Leadership**

14 **Hanwha Group overview**

16 **Hanwha Investment & Securities LTD. overview**



Pinetree is a subsidiary of Hanwha Investment and Securities Co. Ltd., under Hanwha Group, one of the ten largest corporations in Republic of Korea.



Pinetree's overview

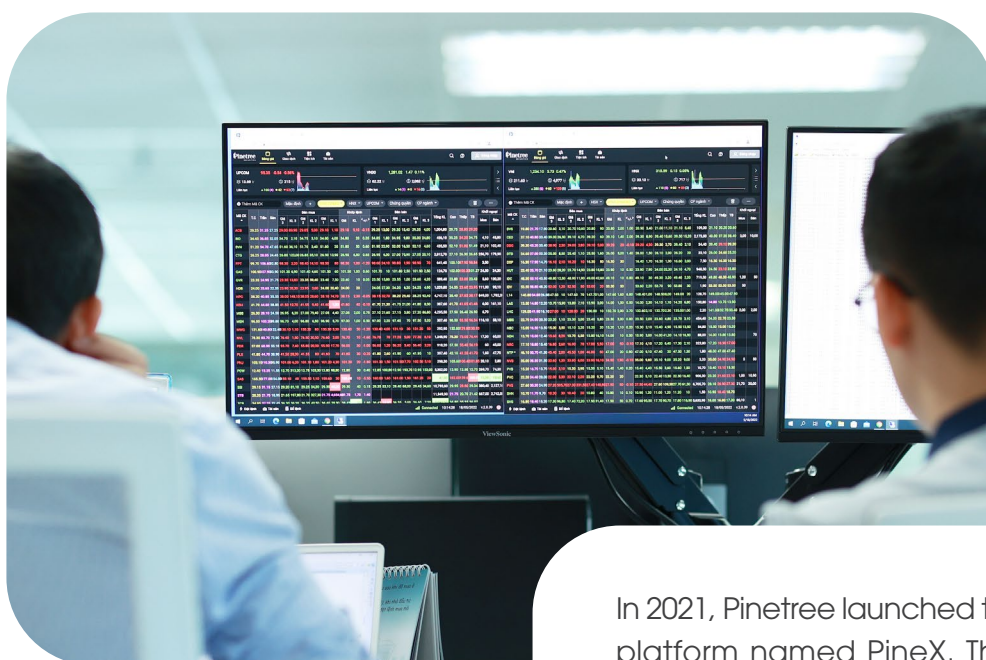
As part of Hanwha Investment & Securities' development strategy, Pinetree is gradually building a digital financial platform that will provide customers with a comprehensive investment experience and add value to their investments. The company will continue to maintain its digital finance strategy, build online platforms, and focus on improving the quality of the customer experience. Through the platform, customers will have access to valuable investment opportunities and receive support throughout the investment process.





At the end of 2019, Pinetree launched the app Stock123, the first app of our digital financial platform. This is the first application in Vietnam that helps users enlarge knowledge and practice virtual investment right on the same app.

This combination certainly makes learning securities investment more effective. The app has attracted hundred thousands users within 8 months since being launched.



In 2021, Pinetree launched the investment community platform named PineX. The interesting features of the application help investors to trade stocks with zero fees for lifetime in a modern, trending and leading investment social network platform. With PineX, in early 2022, Pinetree ranked No.1 in terms of market share of new account opened.

TARGETS To 2025

NUMBER 1 INVESTMENT DIGITAL PLATFORM IN VIETNAM



Mission

Sharing valuable investment opportunities to customers through products & services at digital financial platform.



Strategy

Completing the investment experience circle to increase value to Customers based on:

- Convenience
- Transparency
- Reasonable Price



Core values - 4C

Customer-orientation:

The goal of the customer is the goal of the Company.

Challenge:

Maximize effort to deliver the best results to the Customers.

Creativity:

Innovate in building a digital financial platform providing services to Customers.

Collaboration:

Collaborate to create products that are suitable for the Customer.



1. Stock trading services

Pinetree provides a wide range of financial products and services to individual & institutional customers through the most modern and advanced digital financial platform.

Scope of business

eKYC Opening Account

Investors can easily open securities trading account through online trading platform on the mobile apps or website of the Company.

Pinetree has also developed an online account opening system to authenticate customers using 'eKYC technology' such as biometric technology for face-matching, real person verification (liveness detection) and character recognition (OCR).

Margin services at Pinetree will help customers increase investment yields with the lowest cost of capital in the market.

Pinetree also offers cash advance service to assist customers to receive money right after matching securities selling orders without waiting for money to transfer to their account as current regulations (T+2) with only 9.9%/year (lowest in the market).

Online Transaction at Zero Fee

With the Alphatrading application, PineX application, WTS (Web Trading system), Bloomberg Terminal EMSX and FIX. The Company provides both domestic & foreign customers with modern, and easy-to-use applications for customers to trade securities, find explore data and manage assets.

Pinetree is the leading company in the market providing a lifetime policy of ZERO transaction fee for investors.

Information center - Starting from the desire to create real value for customers, Pinetree's trading platform not only provide easy-to-use utilities related to stock investment, but also provide full range of information from macro to micro, from global to domestic, covering all of sectors, all stock codes and all types of securities.

Daily market report is updated twice a day, to help customers catch the most important news to make their best investment decisions. YouTube channel with weekly updated videos, together with quarterly webinars have provided customers thorough analysis of stock codes, sectors and macroeconomic situation.

Support Services

Margin lending is a service which supports customers in borrowing capital to purchase securities on the margin list issued by SSC. With a diversified portfolio of loan securities, capital support ratio from 10% to 50%, customers can easily extend their loans at low interest rates (9.9%/year).



Portfolio is a product designed by the Company with specific criteria in the selection of investment securities, risk appetite and customer characteristics.

Pinetree not only suggests a basket of stocks to purchase but also provides portfolio management service to customers in order to achieve expected returns within a specified period of time.



2. Fixed income instruments

In order to diversify investment channels for customers and provide secure investment channels with attractive returns, Pinetree has been providing customers with a list of investment products with fixed yields such as bond and certificates of deposit. The investment system is designed simply and conveniently to support customers access investment channels to achieve their financial prosperity and sustainability.



3. Investment banking services

To complete the business ecosystem, we also provide services relating to Equity capital market (ECM), Debt capital market (DCM), Merge and Acquisition (M&A) and corporate financial advisory services.

With the experience & potentials from the developed capital market in Korea, we will bring to the issuers many products and directions in raising capital in the market. Pinetree aims to become a leading service provider and contribute to promoting the development and innovation of Vietnam's capital market.



Business strategy

Pinetree provides a full range of essential services and continue to improve service quality to support Investors to trade on the stock market through modern, convenient, easy-to-use digital platforms.

Pinetree believes that it is necessary to take more responsibility in guiding its customers in making better investment decisions. Pinetree not only offers financial products, portfolios that suits customers' preferences, but we also want to support customers to achieve stable growth within the range of requested acceptable risks.

By the year 2023, Pinetree will continue to provide derivative products & services for customers, gradually improving to becoming the all-in-one financial investment platform.



Digital platform



With Stock123, investors will be familiarized with stock market from the basic knowledge of what securities is, how is the stock index calculated?... to how to buy and sell their own stocks. The lessons on Stock123 application are divided into small modules, investors can study anywhere, anytime. After learning, investors can practice virtual investment right away to test their knowledge. The feature of virtual investing is based on real market data to help learners accumulate real trading experience and face less difficulties in participating in the real market. In addition to learning and practicing investing on the Stock123 application, investors can also create and participate in challenges to compete with other players. Investors can ask questions, answer and share their investment experiences on Stock123.

TOP 1 TRENDING

12/2019 + 250K + 250K + 10.000

Launching

Downloaded

Users

Monthly
Active User





PineX



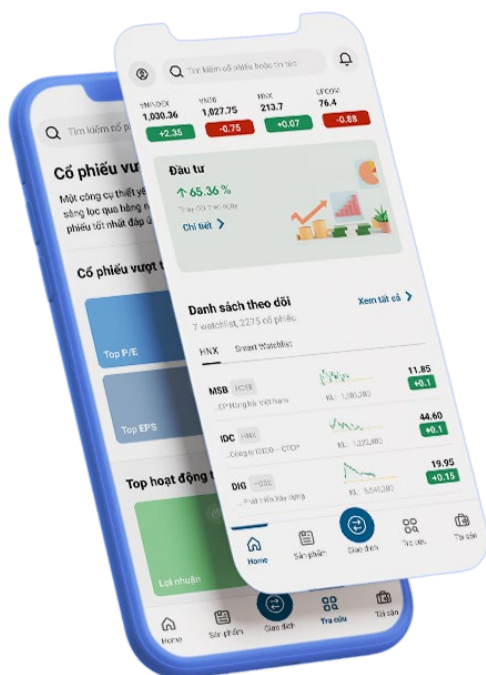
PineX is a investment community platform of Pinetree, allows customers to:

- Follow experienced investors: With PineX, users can update information from experienced investors and follow their portfolios for free.
- Have reliable multi-source information and community interaction: In PineX, information is continuously and selectively updated from official news sites and from the investor community. From there, users can build the most suitable portfolio for themselves. At the same time, the decision-making process can be shared and consulted with the community.
- Trade on a modern platform with zero fee: With a Korean standards core system, investors can place orders quickly and enjoy 0% transaction fees for lifetime.



With the goal of optimizing investor experience, Pinetree has launched the Alphatrading mobile app for mobile phone transactions. In addition to the basic features for investment activities, customers can use many other useful features such as:

- Automated tools to create personal alerts - price alerts or price trends according to the selected stock.
- Stock movement tracking.
- Smart Watchlist stock filter.
- Market information.
- Company profile data, transaction history, financial statements, news, events of the whole market.
- Convenient biometric login.



In the near future, Pinetree will continue to upgrade and expand our product line such as: Professional Stock Screening, Portfolio, Derivatives, Fixed Income Product.



Web Trading



In 2022, Pinetree Securities launched the latest version of its Web Trading system (WTS) with enhanced functions, high performance solution and more user - friendly design such as:

- Editing orders on HOSE instead of canceling and placing new orders as before.
- Margin extension request feature, allowing to monitor the status of request instead of calling hotline for support.
- In addition, to optimize user experience, Pinetree has reorganized utility functions: account statements, added light mode interface options, etc.

Along with the Korean standard, transactions on the web are always maintained at high speed and security. Many new features will also be released soon.

Core system

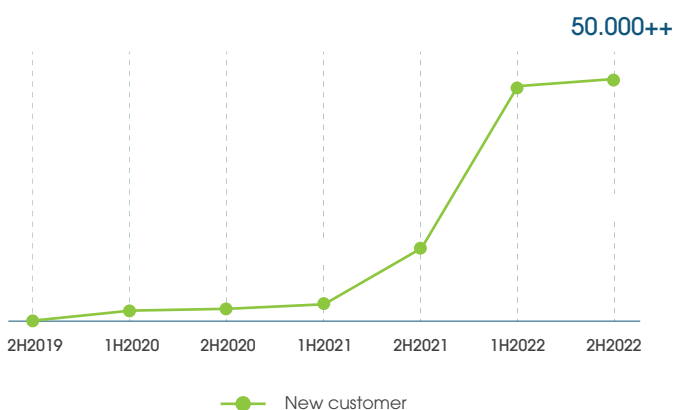
The system is built on a modern technology platform with high load capacity and flexible expansion to meet trading requirements. It integrated with international standard trading platforms to serve customers both domestically and internationally. The system is ready for the connection of KRX system (Korea) in the future. It connects with domestic banks to ensure real-time payment transactions and aims to provide 24/7 service.





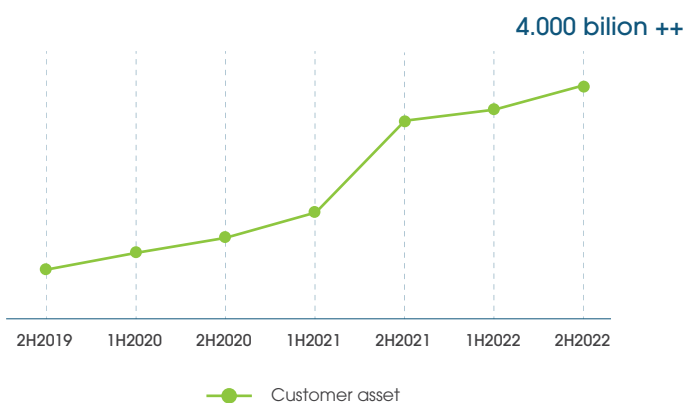
Key performance result

New customer



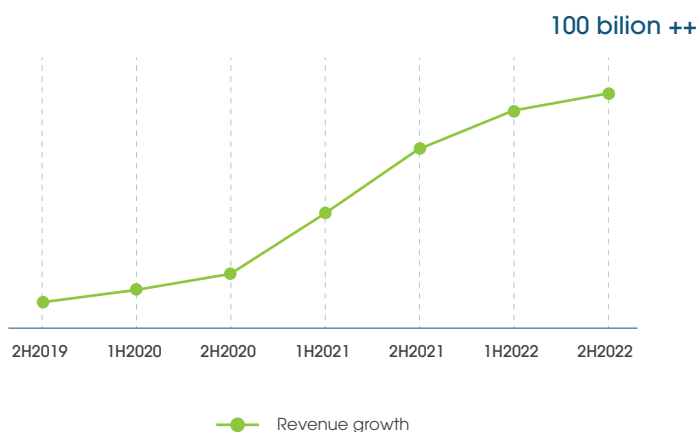
Average customer growth over 6 months: **170%**

Customer asset

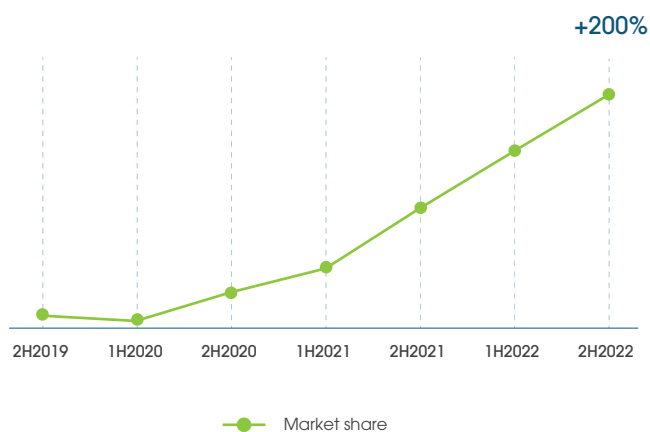


Average customer's asset growth over 6 months: **23%**

Revenue growth



Market share



Award & recognition

With the aim at becoming pioneer digital company, Pinetree strives to develop hi-tech products and services, providing the most convenient digital experiences for customers in the process of learning & investing in securities. With outstanding result in digital transformation process, in July 2021.

Pinetree is honored to receive the "Typical Information Technology - Digital Transformation Application Securities Company" award by IDG Group & Vietnam Association of Securities Business (VASB). This is a strong motivation for Pinetree to develop comprehensively in both size and quality on the stock market in the future.



Leadership



NOH EUN WOO, B.A

Chairman, BOD

Bachelor, Seoul National University

Mr. Noh has more than 20 years in investment, financial products, and asset management. Currently, Mr. Noh is also the Director of Global Digital Product division of Hanwha Investment & Securities Co., Ltd.

LEE JUN HYUCK, MSc

General Director

Master of Art in Statistics, Columbia University (USA)

Bachelor of Economics, Seoul National University

Mr. Lee has 20 years of experience in financial products and investment. With Vietnam market, Mr. Lee has many years of understanding and participating in the Vietnam stock market in the Global Business Team of Hanwha Investment and Securities Co., Ltd.

Mr. Lee has held management positions in Global Business Team, derivatives, and investment strategies at Hanwha Investment and Securities Co., Ltd.

Hanwha Group overview



Established in 1952, Hanwha Group has grown into a Fortune Global 500 company. Our business expertise and synergies in manufacturing & construction, finance, and services & leisure have made us the 7th largest business enterprise in South Korea.

And by quickly anticipating and responding to changing market conditions, we've led the industry with world-class capabilities. Hanwha's focus, well-executed strategies, & aggressive investments have helped Hanwha to successfully overcome the toughest challenges in key industries in chemical, aerospace & mechatronics, solar energy, and finance. Hanwha Group is now building the foundation for sustainable development and a brighter future for all.

- **Total sales: 66,3 billion USD (as of 2022)**
- **Top 7 business enterprise in South Korea**
(Total asset basis as of end of 2022).
- **Top 8 business enterprise in South Korea**
(Net income basis as of end 2022).
- **616 Global networks (2022)**
- **70 years of history (founded in 1952)**





Vision

Hanwha's vision is to touch the lives of every individual in every country in which they operate. They want to elevate the quality of life with their innovations and solutions. And to achieve that vision, Hanwha has set goals to help us lead in all markets our businesses compete in. Anticipating change, innovating, and investing in future technologies & infrastructure are at the forefront of their agenda for each of their businesses.

At the same time, Hanwha remain steadfast in their commitment to help their customers grow with us with the products they build for customer. After all, Hanwha's commitment is to customers, employees, and to the world in which we live.

Core value

At Hanwha, we operate with the spirit of trust and loyalty above all else. They are reflected in our core values and serve to guide us in how we do business and why we innovate.

- We believe in challenging the status quo in the pursuit of excellence through change and innovation.
- We are dedicated to our customers, company, and one another to achieve a greater goal.
- We believe in acting with integrity in everything we do, as individuals and employees.

Business highlights

- Chemicals and Materials – A top 5 leader globally
- Aerospace & Mechatronics – Global leader in aerospace engine and mechatronics solutions
- Solar Energy – Global market leader in solar energy
- Finance – Top financial group in South Korea
- Services and Leisure – Top provider of premium leisure experiences & services in South Korea

Hanwha Investment & Securities LTD.

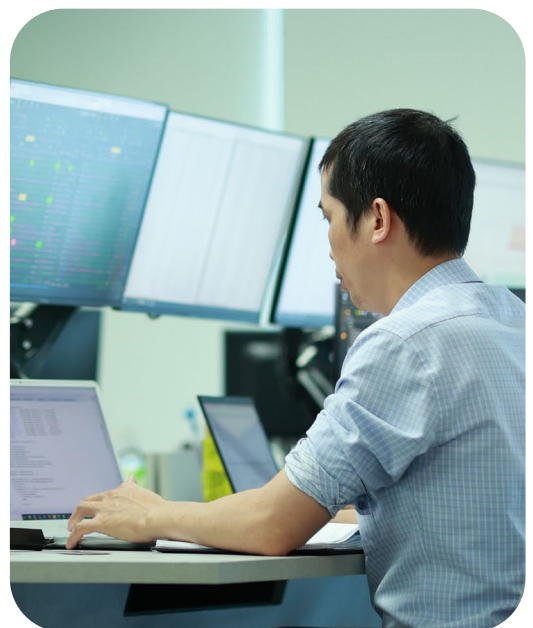
overview



Established in 1962, Hanwha Investment & Securities is South Korea's top-tier asset management service provider, offering a full spectrum of financial services and products, including brokerage and acquisition of stocks, bonds, and derivatives, as well as sales and asset management services for various financial products. With our differentiated systems and high-quality talent, we have successfully established ourselves as a reliable asset management partner.

Hanwha Investment & Securities continues to grow its digital financial platform so it can provide differentiated products and services that can respond to digital transformations and trends. In July 2017, we established the Data Analytics Lab, the first Big Data analysis company in the South Korea's financial investment industry. The Lab conducts research projects on various topics including Big Data analysis and offers general consulting and applications consulting.

Our business motto is "To grow together" with our clients, shareholders, and employees with sustainable products that yield stable profitability. As a trusted & financially stable company with expertise in a range of industries, we are confident we can build a better future for our customers. The foundation of our principles is customer satisfaction, protecting investments, and growth. At Hanwha Investment and Securities, we're committed to responsible management and service innovations to ensure we can be a reliable financial partner.



Hanwha Investment and Securities Philosophy

The philosophy of “Trust and Loyalty” form the basis of the growth Hanwha has achieved to this day. This is the philosophy that enabled Hanwha to nurture its human-centric corporate culture and overcome hardships based on mutual trust and strong sense of unity.

Trust means to be trustworthy for anyone under any circumstances. Loyalty is our ties with others, which, once forged, are to be cherished and upheld eternally.

- **2021 total sales: 1,5 billion USD**
- **2021 total asset: 9,03 billion USD**





PINETREE SECURITIES PROFILE



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