

No.: 40/2026/CV-MST

Hanoi, April 09, 2026

**DISCLOSURE OF INFORMATION ON THE ELECTRONIC INFORMATION
PORTALS OF THE STATE SECURITIES COMMISSION OF VIET NAM
AND THE HANOI STOCK EXCHANGE**

To - State Securities Commission of Vietnam;
- Hanoi Stock Exchange.

Company name: MST Investment Joint Stock Company

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Authorized person for information disclosure: Mr. Phan Duy Dung – General Director

Type of information disclosure: ☒ 24 hour ☐ 72 hour ☐ Extraordinary ☐ Upon request ☐ Periodic

Content of information disclosure: MST Investment Joint Stock Company announces the Board of Directors' Resolution on borrowing, providing collateral, and appointing an authorized representative to borrow funds at Bank for Investment and Development of Vietnam – Thai Ha Branch.

Attached document: Resolution No. 06/2026/NQ-BOD dated 09/4/2026.

This information was published on the official website of MST Investment Joint Stock Company on April 09, 2026, at: <https://mstgroup.vn/> (Investor Relations section).

We hereby certify that the above-disclosed information is true and accurate and take full legal responsibility for the disclosed information in accordance with the law.

Recipients:

- As above;
- Archives.

**AUTHORIZED PERSON FOR
INFORMATION DISCLOSURE
GENERAL DIRECTOR**



PHAN DUY DUNG

No: 06 /2026/NQ-HDQT

Hanoi, April 09, 2026

RESOLUTION

(Re: Loan Borrowing, Provision of Security, and Appointment of an Authorized Representative for Borrowing at the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Thai Ha Branch)

THE BOARD OF DIRECTORS

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and the Law amending and supplementing a number of articles of the Law on Enterprises No. 76/2025/QH15 dated June 17, 2025, issued by the National Assembly of the Socialist Republic of Viet Nam, and the implementing guiding documents;
- The Charter of MST Investment Joint Stock Company;
- Pursuant to the Minutes of the Board of Directors' Meeting No. 06./2026/BB-HDQT dated 09/4./2026.

RESOLVES:

Article 1: To approve the policy on the Company's borrowing from the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Thai Ha Branch for the purpose of serving its business operations in the form of a short-term credit limit/overdraft facility. Details are as follows:

- Proposed credit limit: VND 400,000,000,000 (In words: Four hundred billion Vietnamese Dong).
- Purpose: Short-term borrowing to meet the Company's production and business operation needs.
- Term of the credit facility: As specified in each Credit Agreement/Overdraft Facility Agreement executed with BIDV – Thai Ha Branch, provided that the maximum term for each agreement shall not exceed 12 months from the signing date.
- Interest rate and lending conditions: In accordance with the regulations of BIDV – Thai Ha Branch and as agreed in the Credit Agreement/Overdraft Facility Agreement executed between the Company and BIDV – Thai Ha Branch.

Article 2: To approve the pledge and/or mortgage of assets under the Company's ownership and/or use rights, as well as other assets provided by third parties (if any), in favor of BIDV – Thai Ha Branch as security for the Company's payment obligations to BIDV – Thai Ha Branch in relation to the loan, and the pledge and/or mortgage transactions as stated in Article 1 above.

Article 3: To authorize the legal representative of the Company – Mr. Phan Duy Dung – Title: General Director, who is also the account holder of the Company, to sign and implement all agreements and documents relating to the borrowing, pledge, and/or mortgage of assets with BIDV – Thai Ha Branch as mentioned above.

Article 4: This Resolution shall take effect from the date of signing.

The Board of Directors, the Board of Management, and relevant departments shall be responsible for the implementation of this Resolution./.



Recipients:

- As stated in Article 4;
- Archived.

**THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF
DIRECTORS**



NGUYEN HUY QUANG

