

**Code** SCR  
**Company name** Sai Gon Thuong Tin Real Estate Joint Stock Company  
**Date** 12/25/2024  
**Subject** BOD resolution dated December 24, 2024

**Content:**

On December 24, 2024, the BOD of Sai Gon Thuong Tin Real Estate Joint Stock Company issued the Board resolution to approve the following contents:

1. Approve the bond private placement and plan for bond private placement in 2024:
  - Issuer: Sai Gon Thuong Tin Real Estate Joint Stock Company
  - Bond type: secured, non-convertible bond and without warrant
  - Bond form: book-entry
  - Issue volume: 8,500 bonds
  - Par value: VND 100,000,000/bond
  - Total issue value (at par value): VND 850,000,000,000
  - Bond term: 60 months from the issue date
  - Offering price: 100% par value
  - Interest rate: the bond interest is the combination of fixed interest rate and free-float interest rate, of which:
    - + From the issue date to but excluding the date marking 12 months from the issue date: 8.5%/year
    - + From the date marking 12 months from the issue date to but excluding the date marking 24 months from the issue date: 2.6%/year
    - + The remaining period: sum of 3.6%/year and reference interest rate
  - Issue time: December 2024
2. Approve the plan for signing business cooperation contract with Toan Hai Van Joint Stock Company. Accordingly, the capital contribution will be VND 2,245 billion.