



Ký số bởi: TỔNG CÔNG TY ĐẦU TƯ VÀ PHÁT TRIỂN CÔNG NGHIỆP - CTCP
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**INVESTMENT AND INDUSTRIAL
DEVELOPMENT JOINT STOCK
CORPORATION**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

**DISCLOSURE OF INFORMATION ON THE ELECTRONIC PORTAL OF
THE STATE SECURITIES COMMISSION AND HO CHI MINH STOCK
EXCHANGE**

**To: The State Securities Commission
Ho Chi Minh Stock Exchange**

Investment and Industrial Development Joint Stock Corporation (Stock symbol: BCM)

Head Office Address: 9th Floor, WTC Tower, No 01 Hung Vuong street, Hoa Phu ward, Thu Dau Mot city, Binh Duong province, Vietnam.

Telephone: 0274 3822 655 Fax: 0274 3822 713

Submitted by:

Mr. Nguyen Van Hung – Chairman of the BOD – Legal representative.

Telephone: 0274 3822 655 Fax: 0274 3822 713

Information disclosure:

☐ Periodic ☒ 24h ☐ 72h ☐ On demand ☐ Other

Content of information disclosure:

Investment and Industrial Development Joint Stock Corporation hereby discloses information regarding The Resolution of the plan for bond issuance and the use of proceeds from the private placement of corporate bonds in 2025.

This information was published on the corporation's website on 26/6/2025, as under the section <http://www.becamex.com.vn>, section *Shareholder – News, Shareholder Relations*.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Attached:

The Resolution.

June, 26th, 2025

Information Disclosure Officer



NGUYEN VAN HUNG



BM-05-04-25060003



**INVESTMENT AND INDUSTRIAL
DEVELOPMENT JOINT STOCK
CORPORATION**

No. 44/NQ-HĐQT

**SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness**

Binh Duong, June 25, 2025

RESOLUTION

On the approval of the plan for bond issuance and the use of proceeds from the private placement of corporate bonds in 2025 by Investment and Industrial Development Joint Stock Corporation

**THE BOARD OF DIRECTORS
INVESTMENT AND INDUSTRIAL DEVELOPMENT JOINT STOCK
CORPORATION (BECAMEX IDC)**

Pursuant to The Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;

Pursuant to The Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019, and Law No. 56/2024/QH15 dated November 29, 2024, amending and supplementing a number of articles of the Securities Law, the Accounting Law, the Independent Audit Law, the State Budget Law, the Law on Management and Use of Public Assets, the Tax Administration Law, the Personal Income Tax Law, the Law on National Reserves, and the Law on Handling of Administrative Violations;

Pursuant to Decree 155/2020/ND-CP dated December 31, 2020, of the Government detailing the implementation of several articles of the Law on Securities;

Pursuant to Decree No. 153/2020/ND-CP dated December 31, 2020, of the Government on private placement and trading of corporate bonds in the domestic market and international market;

Pursuant to Decree No. 65/2022/ND-CP dated September 16, 2022, of the Government amending Decree No. 153/2020/ND-CP;

Pursuant to No. 08/2023/ND-CP dated March 5, 2023, amending and suspending enforcement of a number of provisions in decrees on private bond placement and trading;

Pursuant to Circular No. 76/2024/TT-BTC dated November 6, 2024, of the Ministry of Finance guiding information disclosure and reporting on private corporate bond placements;

Pursuant to The Charter of Organization and Operation of Investment and Industrial Development Joint Stock Corporation (“Becamex IDC Corporation”);

Pursuant to The Regulation on Operations of the Board of Directors of Becamex IDC Corporation issued together with Decision No. 09/2021/QĐ-HĐQT dated August 23, 2021;



Pursuant to The Minutes of the Board of Directors' meeting No. 44/BB-HĐQT dated June 25, 2025.

RESOLVES:

Article 1. Approving the 2025 private bond issuance plan of Becamex IDC Corporation with a maximum par value of VND **2,500,000,000,000** (In words: Two trillion five hundred billion Vietnamese dong) and ratify the full issuance plan attached as an appendix to this Resolution (the “**Issuance Plan**”).

Article 2. Approving the plan for use of proceeds from the bond issuance and the repayment plan as stated in the Issuance Plan.

Article 3. Approving the use of assets owned by Becamex IDC Corporation and/or assets owned by third parties as collateral for the bond issuance obligations under the Issuance Plan.

Article 4. Approving the registration and depository of bonds with the Vietnam Securities Depository and Clearing Corporation (VSDC); registration for trading of the bonds on the private placement bond trading system at the Hanoi Stock Exchange (HNX) for the issuances under the Issuance Plan.

Article 5. Assigning and authorizing General Director and legal representative of Becamex IDC Corporation, or a person authorized by General Director, to:

- Negotiate, decide and adjust matters related to each bond issuance tranche in line with the Issuance Plan attached to this Resolution, including but not limited to the following issues: (i) total number of issuances, issue value (at par value), timing of each issuance; (ii) decide on specific terms and conditions of each issuance tranche including but not limited to the volume of bonds offered, total par value, tenor, coupon rate, payment methods of principle and coupon, targeted investors; (iii) list of investors, related fees associated with the offering and issuance of bonds; (iv) negotiate, decide and adjust issues related to the usage and allocation of proceeds in line with the Issuance Plan, bond repayment arrangements and sources; (v) decide on the contents, execution and implementation of related contracts, agreements and documents related to and/or serving the offering, issuance and repurchase of bonds (if any); (vi) decide on amendments and adjustments to the Issuance Plan and other documents related to the offering and issuance of bonds (if any); (vii) decide on the plan to buy back bond before maturity (including but not limited to the timing of buyback, buyback volume and price); (viii) decide on the appointment of third parties to provide services related to the offering and issuance of bonds; (ix) decide on other matters related to the offering and issuance of bonds (except for matters within the General Meeting of Shareholders' authority).

- Decide matters regarding the collateral assets for the bond issuances in accordance with the Issuance Plan, including but not limited to: (i) approval of the mortgage of assets



including but not limited to the mortgage of initial collateral, replacement and additional collateral (type of asset, value of replacement/additional collateral) for each bond issuance tranche; (ii) approval the content and sign security contracts and related documents, amend and supplement security contracts and related documents (if any); and (iii) completing procedures for completing the mortgage, pledge of collateral and/or release of collateral.

- Decide and perform all other necessary actions in accordance with the provisions of law, the company's charter, other documents related to the offering and issuance of bonds and this Resolution to complete the bond issuance; Organize the registration and deposit the bonds at VSDC; register bond transactions on the private offering corporate bond trading system at HNX; disclose information and submit reports related to bond issuances according to the Issuance Plan.

Article 6. This Resolution takes effect from the date of signing. The Board of Directors, the Board of Management, and relevant departments, offices and centers are responsible for implementing this Resolution.

Recipients:

- As per Article 6;
- Archive BOD Office.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**



NGUYEN VAN HUNG





APPENDIX
**PRIVATE BOND ISSUANCE PLAN FOR 2025 OF THE INDUSTRIAL
INVESTMENT AND DEVELOPMENT JOINT STOCK CORPORATION**
("ISSUANCE PLAN")

*(Issued in accordance with Resolution No. 44/NQ-HĐQT dated June 25, 2025
and the Minutes of Meeting No 44/BB-HĐQT dated June 25, 2025 of the Board of
Directors of the Industrial Investment and Development Joint Stock Corporation)*

This Private Bond Issuance Plan (hereinafter referred to as the "Issuance Plan") of the Industrial Investment and Development Joint Stock Corporation (hereinafter referred to as "**Becamex IDC**" or the "**Issuer**" or the "**Company**") is the comprehensive issuance plan for private placement and offering of bonds (hereinafter referred to as the "**Bonds**") to be issued in 2025 by Becamex IDC. For each specific bond issuance tranche, the Board of Directors authorizes the General Director or the person authorized by the General Director to decide on the use of proceeds, terms and conditions of the bonds, repurchase provisions, parties involved in the transactions, and other related matters (as authorized under this Issuance Plan) under each issuance decision ("**Specific Issuance Decision**") based on the contents approved under this Issuance Plan.

I. LEGAL BASIS

- Pursuant to the Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 ("**Law on Securities 2019**") and the Law No. 56/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on November 29, 2024, amending and supplementing certain provisions of the Law on Securities, the Law on Accounting, the Law on Independent Auditing, the Law on State Budget, the Law on Management and Use of Public Property, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves, and the Law on Handling Administrative Violations ("**Amended Securities Law 2024**") (collectively referred to as the "**Securities Laws**");
- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 ("**Enterprise Law**");
- Pursuant to Decree No. 153/2020/NĐ-CP dated December 31, 2020 of the Government on the offering and trading of privately placed corporate bonds in the domestic market and offering corporate bonds to the international market ("**Decree 153**");
- Pursuant to Decree No. 65/2022/NĐ-CP dated September 16, 2022 of the Government amending and supplementing Decree No. 153/2020/NĐ-CP on the offering and trading of privately placed corporate bonds in the domestic market and offering corporate bonds to the international market ("**Decree 65**");
- Pursuant to Decree No. 08/2023/NĐ-CP dated March 5, 2023 of the Government amending, supplementing, and suspending the implementation of certain provisions of the decrees governing the offering and trading of privately placed corporate bonds in



- the domestic market and offering corporate bonds to the international market (“**Decree 08**”);
- Pursuant to Circular No. 76/2024/TT-BTC dated November 6, 2024 of the Ministry of Finance providing guidelines on information disclosure and reporting regime applicable to private placement and trading of corporate bonds in the domestic market and to international bond offerings (“**Circular 76**”);
 - Pursuant to Circular No. 30/2023/TT-BTC dated May 17, 2023 of the Ministry of Finance providing guidance on registration, depository, exercise of rights, transfer of ownership, payment of transactions and organizing the corporate bond market for private placement in the domestic market (“**Circular 30**”);
 - Pursuant to Decision No. 27/QĐ-HĐTV dated August 10, 2023 of the Vietnam Securities Depository and Clearing Corporation on promulgating the regulations on registration, depository, and settlement of privately placed corporate bonds (“**Decision 27**”);
 - Pursuant to Decision No. 56/QĐ-SGDVN dated July 10, 2023 of the Vietnam Stock Exchange on promulgating the regulations on trading of privately placed corporate bonds at the Hanoi Stock Exchange (“**Decision 56**”);
 - Pursuant to the current Charter of the Industrial Investment and Development Corporation – JSC;
 - And other relevant legal documents and regulations.

II. INFORMATION ON THE ISSUER

1. General Information about the Issuer

❖ Trading name

- Issuer's Name: **INDUSTRIAL INVESTMENT AND DEVELOPMENT JOINT STOCK CORPORATION**
- Abbreviated Name: BECAMEX IDC CORP
- Stock code: BCM

❖ Type of Enterprise: Public Joint Stock Company

❖ Head Office, Phone, and Website

- Head Office Address: 9th Floor, WTC Tower, No. 1, Hung Vuong Street, Hoa Phu Ward, Thu Dau Mot City, Binh Duong Province, Vietnam.
- Phone: (84) 2743 822 655
- Website: <https://becamex.com.vn/>

❖ Enterprise Registration Certificate:

- The Issuer was established and operates under the Enterprise Registration Certificate No. 3700145020 issued by the Department of Planning and Investment of Binh Duong



Province, initially registered on June 3, 2010, and most recently amended for the 9th time on January 10, 2025.

- Charter Capital as of December 31, 2024: 10.350.000.000.000 VND (In words: Ten trillion three hundred fifty billion Vietnamese Dong).

❖ **Bank Account for Bond Purchase Proceeds:**

- Beneficiary: Industrial Investment and Development Joint Stock Corporation
- Account Type: VND-denominated account
- Bank: Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Duong Branch (BIDV – Binh Duong Branch)
- Account Number: 8660025864

2. Business Lines

- Real estate business; land use rights owned, leased, or managed by the enterprise. **(Main line)**

(Details:

- + Real estate business.
- + Business in industrial park infrastructure, residential areas, and urban infrastructure; worker housing services)
- Surveying and mapping activities (Details: Surveying, cadastral mapping).
- Real estate consulting, brokerage, auctioning of real estate and land use rights (Details: Real estate trading floor services).
- Road freight transport.
- Power transmission and distribution.

(Details:

- + Transmission and distribution of electricity and solar power up to 110kV.
- + Development and retail distribution of power grids; management, operation, and maintenance of power grids up to 110kV.
- + Business of rooftop, ground-based, and floating solar energy up to 110kV.)
- Construction of power works.

(Details:

- + Construction and installation of transmission lines and substations up to 110kV.
- + Installation of solar power systems (rooftop, ground-based, floating).
- + Construction of industrial and civil electrical works)
- Architectural and engineering-related consultancy.

(Details:



- + Surveying and design consultancy for transmission lines and substations up to 110kV.
- + Consulting on construction supervision and completion of power transmission lines and transformer stations up to 110kV.
- + Consulting on design and construction supervision of solar power systems (rooftop, on the ground and floating on water).
- + Consulting on project management; Consulting on investment project establishment; Consulting on bidding and making estimates for power lines and transformer stations up to 110kV.
- + Consulting, designing, supervising, constructing civil, public, industrial, traffic and infrastructure works.
- + Designing, examining, supervising and constructing power projects from 35KV and below (power transmission lines, transformer stations, lighting systems, civil and industrial electrical systems). Project management and construction supervision.
- + Surveying, measuring and drawing cadastral maps.
- + Consulting on detailed planning, technical design, total cost estimates, appraisal of investment projects for residential areas, urban areas, industrial parks, civil, industrial and traffic works.
- + Carrying out business of construction investment projects under the PPP method))
- Other business support services not elsewhere classified.
(Details:
 - + Inspection, calibration, testing, installation, inspection: all types of electrical equipment, measuring instruments, measuring tools, electrical equipment, control protection.
 - + Testing, calibration of electrical equipment; Automation and control activities).
- Inland waterway freight transport. (Details: Inland waterway freight transport by motor vehicles; Inland waterway freight transport by rudimentary vehicles).
- Warehousing and storage of goods. (Chi tiết: ICD services. Warehousing and storage of goods in bonded warehouses; Warehousing and storage of goods in cold storage (except bonded warehouses); Warehousing and storage of goods in other types of warehouses).
- Direct support services for water transport. (Details: Seaport operation activities; Support services related to coastal and ocean transport; Inland waterway port operation activities).



- Cargo handling. (Chi tiết: Cargo handling services. Road cargo handling. Railway station cargo handling. Seaport cargo handling. River port cargo handling. Other types of cargo handling).
- Other support services related to transportation.

(Details:

- + Services of warehouses, container yards, packaging, loading and unloading of containers, freight agents, goods counting; Business of bonded warehouses, cold storage, container yards.
- + Services of transportation, freight forwarding and customs declaration.
- + Services of agents, freight forwarding. Logistics.
- + Other support services related to transportation not classified elsewhere. Ship cleaning services. Services of open port areas: Buying, selling, classifying, storing, preserving, repairing packaging, packing of goods).
- Construction of other civil engineering works.

(Details:

- + Construction of residential, public, industrial, and infrastructure projects.
- + investment and construction of technical infrastructure in industrial parks, residential and urban areas).
- Mining of stone, sand, gravel, and clay. (Details: Mineral mining and processing).
- Other unclassified mining activities.
- Manufacture of cement, lime, and gypsum. (Details: Production of construction materials).
- Wholesale of other construction materials and installation equipment. (Details: Trading in construction materials).
- Manufacture of concrete and products from concrete, cement, and gypsum. (Details: Precast concrete components).
- Construction of residential buildings.
- Manufacture of woven fabrics. (Details: Production of textile and garment products).
- Finishing of textiles. (Details: Processing of textile and garment products).
- Wholesale of fabrics, garments, and footwear. (Details: Trading of textile and garment products).
- Manufacture of electronic components. (Details: Manufacturing and assembly of electronic products).
- Manufacture of consumer electronic products.



- Manufacture of other general-purpose machinery. (Details: Manufacturing and assembly of machinery, equipment, and spare parts for industrial production and consumption).
 - Wholesale of electronic and telecommunications equipment and components. (Details: Trading of electronic products).
 - Wholesale of machinery, equipment, and spare parts. (Details: Trading of machinery, equipment, and spare parts for industrial production and consumption).
 - Other manufacturing not elsewhere classified. (Details: Production of materials, raw materials, and goods for production and consumption).
 - Other specialized wholesale not elsewhere classified. (Details: Trading of materials, raw materials, and goods for production and consumption).
 - Advertising. (Details: Provision of marketing services).
 - Market research and public opinion polling. (Details: Market research).
 - Other financial service support activities not elsewhere classified. (Details: Investment consultancy).
 - Activities of hospitals and medical stations. (Details: Operations in the field of hospitals and healthcare).
 - Activities of general and specialized medical clinics, and dental clinics.
 - Educational support services. (Details: Operations in the field of education).
 - Repair and maintenance of transportation equipment (excluding automobiles, motorcycles, motorbikes, and other motor vehicles).
- (Details:
- + Repair services for waterway vehicles and sea-going vessels.
 - + Repair and maintenance of urban railway transport vehicles.
- Construction of waterway works. (Details: Construction and repair of waterway works; dredging of inland waterways).
 - Coastal and ocean freight transport. (Details: Coastal freight transport; ocean freight transport; international multimodal transport business).
 - Construction of railway works.
 - Railway passenger transport. (Details: Railway transport business; domestic and international multimodal transport).
 - Railway freight transport. (Details: Railway, road, and waterway transport agency and services).
 - Urban and suburban passenger road transport (excluding bus transport). (Details: Urban and suburban passenger transport by urban railway).
 - Support services directly related to railway transport.



- (Details:
 - + Operation of railway passenger stations.
 - + Other services related to the organization and implementation of passenger, luggage, parcel, and freight transportation by rail.
 - + Management, operation, maintenance, and repair of urban railway infrastructure systems.
 - + Business operation of urban railway infrastructure systems.
- Repair of machinery and equipment. Details: Repair of urban railway-specific machinery and equipment.
- Consulting, design, supervision, and construction of civil, public, industrial, transportation, and technical infrastructure works.
- Mineral exploitation and processing. Production and trading of construction materials and various types of precast concrete components.
- Investment in construction and business of technical infrastructure for industrial parks, residential areas, and urban areas; provision of worker housing services.
- Consultancy and preparation of detailed planning, technical design, total cost estimates, formulation and appraisal of investment projects for residential areas, urban areas, industrial parks, and civil, industrial, and transportation works.
- Implementation of investment and construction projects under the PPP (Public-Private Partnership) model.
- Construction of industrial and residential electrical works. Design, verification, supervision, and construction of electrical power projects up to 35KV (transmission lines, substations, lighting systems, residential and industrial electrical systems). Project management and construction supervision.
- Manufacture, processing, and trading of textile and garment products.
- Manufacture, assembly, and trading of electronic goods, machinery, equipment, and spare parts serving industrial production and consumption.
- Production and trading of materials, raw materials, and goods for production and consumption.
- Transportation services, freight forwarding, and customs declaration services.
- Marketing services, market research, and investment consultancy.
- Financial investment in other domestic and international enterprises.
- Operations in the fields of hospitals, healthcare, and education.

III. PURPOSE OF BOND ISSUANCE

The purpose of the Bond Issuance is to restructure the debts of the Issuer, specifically:



The Issuer plans to use the proceeds from the bond offerings to repay the principal and interest of the following debts:

Debt Obligation	Maximum Principal Amount to be Restructured (VND)*	Loan Term
Bonds issued in 2020 (code BCMH2025002)	800.000.000.000	5 years
Short-term loan from Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Duong Branch	2.000.000.000.000	11 months
Short-term loan from Vietnam Joint Stock Commercial Bank for Industry and Trade – Dong Nai Branch	1.500.000.000.000	12 months
Total	4.300.000.000.000	

- (*) The actual principal amount of each debt to be restructured per bond issuance depends on the outstanding principal and interest of the debts at the time of issuance and the Issuer's capital balancing. The General Director or the person authorized by the General Director may flexibly decide on the specific debts to be restructured and the corresponding principal/interest repayment amount for each bond issuance, as stated in the Specific Issuance Decision.

IV. EXPLANATION OF COMPLIANCE WITH LEGAL CONDITIONS FOR BOND OFFERING (*According to Articles 9 and 10 of Decree 153 as amended by Decree 65 and Decree 08*)

Becamex IDC has fully complied with the conditions for private corporate bond offerings in the domestic market as stipulated in Decree 153 (as amended by Decree 65) and Clause 2, Article 31 of the Securities Law. Specifically:

1. The issuer is a joint stock company established and operating under Vietnamese law and is eligible to issue bonds under Decree 153.

Based on Enterprise Registration Certificate No. 3700145020 issued by the Department of Planning and Investment of Binh Duong Province, initially dated June 3, 2010, and amended for the 9th time on January 10, 2025.

2. The Issuer has fully settled both principal and interest on its previously issued bonds, as well as all due debts over the past three consecutive years preceding this bond issuance.

As evidenced by the 2024 consolidated and combined audited financial statements (audited by A&C Auditing and Consulting Co., Ltd.). Moreover, through the approval of this Issuance Plan, the Board of Directors on behalf of the Issuer affirms that the



Issuer has fully settled all bond-related and debt obligations due within the past three consecutive years prior to this issuance.

3. Compliance with financial safety ratios and operational security ratios as required by relevant sectoral laws.

The purpose of this bond issuance is debt restructuring and thus is not subject to the provisions of Article 5 of Decree 96/2024/ND-CP dated July 24, 2024, detailing certain articles of the Law on Real Estate Business.

Furthermore, the Board of Directors of the Issuer commits that the Issuer will fully comply with all applicable financial safety and operational security ratios relevant to its business lines (if any) at the time of bond offering.

4. Has a bond issuance plan which has been approved and authorized by a competent authority.

According to Becamex IDC's current Charter and Article 13 of Decree 153 as amended by Decree 65, the Board of Directors is the competent authority to approve the bond issuance plan. Upon approval of this plan, the Issuer fulfills this requirement.

5. The most recent financial statements preceding the year of issuance are audited by a qualified audit firm under Decree 153 as amended by Decree 65.

The Issuer's 2024 combined and consolidated financial statements were audited by A&C Auditing and Consulting Co., Ltd., which is on the list of approved auditors for public-interest entities as per Clause 6, Article 4 of Decree 153, and is not a related party of the Issuer per securities law and guidance.

6. Criteria and number of investors participating in the offering.

Details on eligible investors are provided in Section XIII of this Issuance Plan.

Number of investors: Unlimited.

7. Intention to raise capital via multiple offerings with specific plans:

Becamex IDC plans to raise capital in multiple tranches aligned with the purposes outlined in Sections III and V of this Issuance Plan.

8. Distribution period per tranche and maximum total offering duration:

The Issuer commits to complying with Clause 2, Article 10 of Decree 153 as amended by Clause 7, Article 1 of Decree 65 (i.e., the distribution period per tranche shall not exceed 30 days from the date of pre-offering information disclosure, and the total distribution period for multiple offerings shall not exceed 6 months from the first tranche's issuance date).

V. PROPOSED TERMS AND CONDITIONS OF THE BONDS TO BE OFFERED

Becamex IDC plans to offer Bonds under the following proposed terms and conditions:



No.	Bond term and condition	Description
1	Issuer	Industrial Investment and Development Joint Stock Corporation (“Becamex IDC”).
2	Type of Bond	Non-convertible, non-warranted bonds secured by assets, issued in the domestic market.
3	Currency of Issuance and Payment	VND (Vietnamese Dong).
4	Bond Form	Bonds are issued in the form of book entries.
5	Par Value	VND 100.000.000 (One hundred million Vietnamese Dong).
6	Bond Price	Purchase price per bond to be determined by agreement between the Issuer and the investor.
7	Issuance Volume / Total Number of Bonds	Up to 25.000 bonds (in words: twenty-five thousand bonds)
8	Total Issuance Value at par	Up to VND 2.500 billion (in words: two thousand five hundred billion Vietnamese Dong).
9	Number of Offerings	Up to 10 (ten) offerings.
10	Minimum Volume per Offering	At least VND 100 billion per offering, ensuring the aggregate volume of all offerings under this Plan does not exceed VND 2.500 billion.
11	Bond Tenor per Offering	From 3 (three) to 5 (five) years.
12	Nominal Coupon Rate	<p>The nominal coupon rate of the issues will be determined by one of the following methods: Fixed, floating, or a combination of fixed and floating rates. The floating rate shall equal the reference rate plus a margin.</p> <p>Reference rate is the average 12-month personal savings interest rate (payable at maturity) in VND published by Vietcombank, BIDV (Hanoi), VietinBank, and Agribank (Details on how to determine coupon rates are specified in the Bond Offering Information Disclosure of each tranche).</p>



No.	Bond term and condition	Description
		Actual coupon rate per issuance shall be determined by the General Director or an authorized person based on market conditions and investor demand.
13	Distribution Period per Offering	Maximum of 30 (thirty) days from the date of information disclosure prior to the offering.
14	Expected Issuance Period	<p>From June to November 2025:</p> <ul style="list-style-type: none"> - June–September: 6–7 offerings - October–November: 2–3 offerings.
15	Payment Method for Principal and Coupon	<ul style="list-style-type: none"> - Coupon: Payable post-period, quarterly or semi-annually, depending on investor agreement in each issuance. - Principal: Payable at maturity, unless early repurchased under Section VI of this Issuance Plan.
16	Collateral for Bonds	<p>At the time of issuance, the Bonds will be secured by land use rights and properties attached to land (existing or future) owned by Becamex IDC and/or third-party assets provided as collateral for the Issuer’s obligations to the Bonds.</p> <p>The registration of collaterals (including but not limited to mortgage registration, notarization and register secured transactions) will comply with laws.</p> <p>The collateral assets, the value of the collateral assets are appraised by an organization with the function of appraising prices according to the provisions of law, the legal status of the collateral assets, the registration of security measures will be stated in the Specific Issuance Decision and fully disclosed to investors in the issuing document announcing the information on the Bond offering.</p> <p>Order of payment when handling collaterals to pay debts: The Issuer/Guarantor agrees to mortgage with the highest priority to the Bondholders all rights and interests related to the collaterals (including the collaterals at the issuance date and other additional/replacement secured assets - if any) to secure the obligations related to the Bonds. The</p>



No.	Bond term and condition	Description
		<p>proceeds from handling secured assets will be used in the following order:</p> <ul style="list-style-type: none"> (i) first, to pay the necessary expense to dispose of the collaterals (including the costs of valuation, advertising the sale of the secured assets, commissions, costs, auction fees (if any) and other reasonable necessary costs related to the disposal of the secured assets; (ii) second, to pay taxes and fees as prescribed by Vietnamese law related to the disposal of collaterals; (iii) third, the remaining amount after payment for items (i) and (ii) above will be used to pay overdue interest obligations, due interest, overdue principal and due principal of Bonds and other amounts related to the Bonds (if any) (unless the Bondholder decides otherwise).; (iv) third, the remainder (if any) will be returned to the relevant guarantors. <p>The above payment order may change by agreement with the Bondholders for each issuance and is specifically stipulated in the Bond Offering Information Disclosure of each issuance.</p>
17	Other terms and conditions	Specified in the Information Disclosure prior to each Bond offering

The General Director or the person authorized by the General Director shall determine the specific terms and condition of the Bonds within the authority granted in the Board of Directors's Resolution approving this Issuance Plan.

VI. TERMS AND CONDITIONS FOR BOND REPURCHASE AND EXCHANGE

1. Bond Repurchase Terms

1.1. Early Repurchase by Agreement

Without affecting the payment of the Bonds at maturity, on the basis of ensuring compliance and conformity with the provisions of relevant laws, the Issuer may offer to repurchase bonds early at any time by any method and at any price in accordance with the provisions of law at the time of repurchase. Each bondholder has the right to decide whether or not to sell their bonds to the Issuer. The repurchase offer must be made publicly to all bondholders.



Without affecting the payment of the Bonds at maturity, on the basis of ensuring compliance and conformity with relevant legal provisions, if one or several bondholders hold 100% of the total outstanding bonds (based on the list provided by the Bond Management Organization/VSDC), they may collectively propose that the Issuer repurchase the Bonds before maturity at any time by any method and at any price as prescribed by law at the time of repurchase. The Issuer has the right to decide whether to repurchase the Bonds or not. If the Issuer agrees to repurchase, the procedure will comply with prevailing legal regulations

- 1.2. Mandatory Early Repurchase: The Issuer must repurchase the bonds early upon request of the bondholders in the following cases:
 - The Issuer violates laws on bond offerings and transactions, as concluded by a competent authority, and such violations cannot be remedied or the proposed remedy is not accepted by bondholders representing at least 65% of the total outstanding bonds of the same type, or as otherwise agreed with investors in accordance with the law.
 - The Issuer violates the Issuance Plan, and such violation cannot be remedied or the proposed remedy is not accepted by bondholders representing at least 65% of the total outstanding bonds of the same type, or as otherwise agreed with investors in accordance with the law.
 - Other cases of breach as defined in the Information Disclosure of each specific issuance.
 - Tổ Chức Phát Hành vi phạm pháp luật về chào bán, giao dịch trái phiếu doanh nghiệp theo quyết định của cấp có thẩm quyền mà vi phạm đó không thể khắc phục hoặc biện pháp khắc phục không được số người sở hữu Trái Phiếu đại diện từ 65% tổng số Trái Phiếu cùng loại đang lưu hành trở lên chấp thuận hoặc theo thỏa thuận khác với nhà đầu tư phù hợp với quy định pháp luật.
 - Tổ Chức Phát Hành vi phạm Phương Án Phát Hành mà vi phạm đó không thể khắc phục hoặc biện pháp khắc phục không được số người sở hữu Trái Phiếu đại diện từ 65% tổng số Trái Phiếu cùng loại đang lưu hành trở lên chấp thuận hoặc theo thỏa thuận khác với nhà đầu tư phù hợp với quy định pháp luật.
 - Mua lại khi phát sinh sự kiện vi phạm theo quy định tại Bản Công Bố Thông Tin từng đợt phát hành cụ thể.
- 1.3. Other cases of early repurchase as proposed by the Issuer and/or bondholders (if any), as determined by the General Director or an authorized person in the Specific Issuance Decision (including but not limited to repurchase volume, timing, and repurchase price).
2. Method of Early Bond Repurchase: The repurchase shall be carried out in accordance with applicable laws, bond terms and conditions, issuance documents, and regulations of the Vietnam Securities Depository and Clearing Corporation (VSDC) and relevant Stock Exchanges at the time of execution



3. Bond Exchange: Bond exchange may be carried out upon agreement between the Issuer and the investor, in accordance with applicable laws.

VII. FINANCIAL INFORMATION OF THE ISSUER

1. Key financial indicators for the three fiscal years preceding the issuance (2022–2024), and projected changes post-issuance (if any)

- (a) The Issuer's consolidated financial indicators

Unit: Million Vietnamese Dong

Indicator	2022 ^(*)	2023	2024
Total Owner's equity	17.764.824	19.472.891	20.679.200
<i>Contributed capital</i>	10.350.000	10.350.000	10.350.000
<i>Share premium</i>	11.944	11.944	11.944
<i>Other owner's equity</i>	7.777	7.777	7.777
<i>Asset revaluation reserve</i>	(185.236)	(185.236)	(185.236)
<i>Development investment fund</i>	1.586.249	2.074.586	2.594.082
<i>Retained earnings after tax</i>	4.986.706	6.302.930	6.810.807
<i>Non-controlling interests</i>	1.007.385	910.890	1.089.825
Total Liabilities	30.540.617	33.951.011	38.101.557
<i>Bank loans</i>	5.567.173	7.858.739	10.776.597
<i>Bond debt</i>	10.176.511	11.744.095	12.730.944
<i>Short-term trade payables</i>	634.978	747.079	575.096
<i>Short-term advance from customers</i>	3.858.657	1.322.792	1.900.567
<i>Short-term accrual expenses</i>	7.513.664	9.701.717	8.917.531
<i>Other liabilities</i>	2.789.634	2.576.589	3.200.822
Capital Structure Ratios			
<i>Total Debt/Total Assets</i>	0,63	0,64	0,65
<i>Total Debt/Total Owner's Equity</i>	1,72	1,74	1,84
Liquidity Ratios			
<i>Current Ratio (Short-term Assets/Short-term Liabilities)</i>	1,48	1,24	1,45
<i>Quick Ratio ((Short-term Assets – Inventory)/Short-term Liabilities)</i>	0,37	0,37	0,49
Total Bond Debt/Total Owner's Equity	0,57	0,60	0,62
Profitability Indicators			
<i>Profit before tax</i>	1.951.819	2.697.158	2.559.347
<i>Profit after tax</i>	1.723.805	2.280.088	2.395.046
Return Ratios			
<i>ROA (Net Profit/Total Assets)</i>	3,57%	4,27%	4,07%



Indicator	2022 ^(*)	2023	2024
ROE (Net Profit/Equity)	9,70%	11,71%	11,58%
Financial safety indicators, safety assurance ratio in operations according to the provisions of law	Not applicable	Not applicable	As explained below

(Sources: The Issuer's audited consolidated financial statements for 2023 and 2024)

(*) 2022 figures are derived from the opening balances in the audited 2023 consolidated financial statements, which reflect retrospective adjustments per the audit conclusions of the State Audit Office and the Ministry of Finance's Inspectorate.

(b) The Issuer's combined financial indicators

Unit: Million Vietnamese Dong

Indicator	2022 ^(*)	2023	2024
Total Owner's equity	13.044.863	13.845.258	14.492.770
Contributed capital	10.350.000	10.350.000	10.350.000
Development investment fund	1.344.134	1.793.698	2.293.420
Retained earnings after tax	1.350.729	1.701.560	1.849.350
Total Liabilities	27.345.823	30.945.204	34.377.585
Bank loans	4.298.764	6.729.870	9.706.185
Bond debt	9.494.676	11.055.960	12.036.509
Other liabilities	13.552.383	13.159.374	12.634.891
Capital Structure Ratios			
Total Debt/Total Assets	0,68	0,69	0,7
Total Debt/Total Owner's Equity	2,10	2,24	2,37
Liquidity Ratios			
Current Ratio (Short-term Assets/Short-term Liabilities)	1,63	1,36	1,61
Quick Ratio ((Short-term Assets – Inventory)/Short-term Liabilities)	0,38	0,36	0,57
Total Bond Debt/Total Owner's Equity	0,73	0,80	0,83
Profitability Indicators			
Profit before tax	1.646.762	2.072.598	2.024.057
Profit after tax	1.536.020	1.665.740	1.797.268
Return Ratios			



Indicator	2022 ^(*)	2023	2024
ROA (Net Profit/Total Assets)	3,80%	3,72%	3,68%
ROE (Net Profit/Equity)	11,77%	12,03%	12,40%
Financial safety indicators, safety assurance ratio in operations according to the provisions of law	Not applicable	Not applicable	As explained below

(Sources: The Issuer's audited combined financial statements for 2023 and 2024)

(*) 2022 figures are derived from the opening balances in the audited 2023 consolidated financial statements, which reflect retrospective adjustments per the audit conclusions of the State Audit Office and the Ministry of Finance's Inspectorate.

- (c) Explanation of Financial Safety Indicators under the Law on Real Estate Business No. 29/2023/QH15 (“Real Estate Business Law”) and Decree No. 96/2024/ND-CP dated July 24, 2024 detailing a number of articles of the Law on Real Estate Business (“Decree 96”)

- Compliance with enterprise financial safety ratios and legal regulations on credit and corporate bonds: The Issuer complies with all applicable financial safety ratios and credit regulations. Regarding corporate bond issuance, the Issuer previously committed certain violations detailed in Clause 2, Article IX of this Issuance Plan, which have been fully remedied as of the date of approval of this Plan. The Issuer has no other violations which are currently exist.

- The indicators of total outstanding loans at credit institutions, outstanding corporate bonds and detailed equity according to the projects in which the Issuer has been approved by competent state agencies as the investor since the effective date of the Law on Real Estate Business and Decree 96 (from August 1, 2024) are specifically as follows:

Projects	Ratio of outstanding loans at credit institutions, outstanding bond loans compared to equity	Ratio of total outstanding loans at credit institutions, outstanding corporate bonds and equity to total investment capital of the project
Social Housing Project – Dinh Hoa Area 3 (phase 1) in Dinh Hoa Ward, Thu Dau Mot City, Binh Duong Province (project with land use scale of less than 20ha)	< 4 times	< 100%
Social Housing Project – Zone 4 Dinh Hoa (phase 1) in Dinh Hoa Ward, Thu Dau Mot City, Binh Duong Province (project with land use scale of less than 20ha)	< 4 times	< 100%



Projects	Ratio of outstanding loans at credit institutions, outstanding bond loans compared to equity	Ratio of total outstanding loans at credit institutions, outstanding corporate bonds and equity to total investment capital of the project
Social Housing Project – Viet Sing Area 2 at Viet Sing Settlement Area, Thuan Giao Ward, Thuan An City, Binh Duong Province (project with land use scale of less than 20ha)	< 4 times	< 100%
Social Housing Project – Zone 7 Viet Sing at Viet Sing Settlement Area, Thuan Giao Ward, Thuan An City, Binh Duong Province (project with land use scale of less than 20ha)	< 4 times	< 100%

(d) **Changes After Bond Issuance:**

After the bond issuance, total liabilities, bank loans, outstanding bond debt, and the ratio of total bond debt (under all forms) to equity in the Issuer's audited consolidated and combined financial statements may change depending on the actual results of the bond offering and any early repurchases of outstanding bonds as approved by competent authorities, as well as the specific debts chosen for restructuring under Section III of this Issuance Plan. The Issuer commits that such indicators will continue to comply with legal regulations on financial and operational safety applicable to the Issuer

VIII. STATUS OF PRINCIPLE AND COUPON PAYMENTS ON ISSUED BONDS AND OTHER DUE DEBT OVER THE PAST 3 YEARS PRIOR TO THIS OFFERING

The Issuer affirms that it has fully paid both principal and coupon on all previously issued bonds (under their respective terms and conditions), and has also paid all due debts (excluding bond debts), with no disputes or lawsuits related to the issued bonds during the past three consecutive years prior to this bond offering. As of the present date, the Issuer has no overdue debt obligations.

IX. REPORT ON BOND ISSUANCE AND USE OF PROCEEDS FOR OUTSTANDING BONDS

1. Report on the issuance and use of proceeds for outstanding bonds as of June 17, 2025

Unit: Billion Vietnamese Dong



Bond code	Total volume of bonds issued (bonds)	Total value of bonds issued	Principal and coupon of bonds paid		Outstanding bond balance	Use of proceed as of June 17, 2025			The planned schedule for upcoming bond principal and coupon payments	
			Coupon paid	Principal paid		Investment in programs and projects	Restructuring of debts	Increase in operating capital	Principal repayment	Coupon repayment
BCM2025002	2.000	2.000	663,9	1.200	800	2.000	-	-	Annually, based on the issued principal balance / outstanding principal	Every 6 months
BCM2126001	2.000.000	2.000	864,8	-	2.000	738,3	-	1.261,7	Principal repayment in full upon maturity	Every 3 months
BCM2126005	2.500.000	2.500	1.006,2	-	2.500	2.500	-	-	Principal repayment in full upon maturity	Every 3 months
BCM2328001	20.000	2.000	401,4	-	2.000	2.000	-	-	Principal repayment in full upon maturity	Every 3 months
BCM2328002	406	406	73,2	-	406	406	-	-	Principal repayment in full upon maturity	Every 6 months
BCM2328003	13.000	1.300	186,9	-	1.300	818,4	-	-	Principal repayment in full upon maturity	Every 3 months
BCM2427001	8.000	800	84,0	-	800	-	800	-	Principal repayment in full upon maturity	Every 3 months
BCM2427002	200	200	10,6	-	200	-	200	-	Principal repayment in full upon maturity	Every 6 months
BCM2427003	5.000	500	25,7	-	500	-	500	-	Principal repayment in full upon maturity	Every 6 months
BCM2427004	3.000	300	15,9	-	300	-	300	-	Principal repayment in full upon maturity	Every 6 months
BCM2427005	3.200	320	16,8	-	320	-	320	-	Principal repayment in full upon maturity	Every 6 months



Bond code	Total volume of bonds issued (bonds)	Total value of bonds issued	Principal and coupon of bonds paid		Outstanding bond balance	Use of proceed as of June 17, 2025			The planned schedule for upcoming bond principal and coupon payments	
			Coupon paid	Principal paid		Investment in programs and projects	Restructuring of debts	Increase in operating capital	Principal repayment	Coupon repayment
BCM2428006	10.800	1.080	57,6	-	1.080	-	1.080	-	Principal repayment in full upon maturity	Every 6 months
Total	4.565.606	13.406	3.407,0	1.200	12.206	8.462,7	3.200	1.261,7		

2. Violations of the law on issuance of corporate bonds according to decisions of competent authorities within 3 consecutive years before the bond offering:

- On October 10, 2024, Industrial Development and Investment Joint Stock Corporation received Decision No. 398/QD-XPHC dated October 3, 2024 of the State Securities Commission on administrative sanctions for late information disclosure on the Corporate Bond Information Portal.
- On December 31, 2024, Industrial Development and Investment Joint Stock Corporation received Decision No. 1477/QD-XPHC dated December 27, 2024 of the State Securities Commission on administrative sanctions for publishing false information on the use of proceeds from the issuance of BCM2328001 bonds. Becamex IDC sent a correction letter and published it on the Corporation's website. At the time of approval of this Issuance Plan, the Issuer has completely remedied the above violations and there are no other violations of the law on bond issuance.

X. ASSESSMENT OF THE ENTERPRISE'S FINANCIAL SITUATION AND ABILITY TO PAY CURRENT DUE DEBT, ABILITY TO PAY DEBT FOR THE PROPOSED BONDS TO BE ISSUED

The Issuer is a corporation with a healthy financial situation and sufficient capacity to pay current due debts as well as the ability to repay debts for the Bonds expected to be issued. With a gross profit from business operations of over VND 3,000 billion on average over the last 5 years (according to the Consolidated Financial Statements), the Company has sufficient capacity to pay interest obligations due on all outstanding bonds, including this Bond. Profit after tax at VND 1,700 - 2,400 billion in the last 5 years shows that the accumulation to pay the principal of the bonds expected to be issued is guaranteed.

XI. AUDIT OPINION ON ENTERPRISE FINANCIAL STATEMENTS

According to the audited combined and consolidated financial statements of the Industrial Development and Investment Joint Stock Corporation conducted by A&C Auditing and Consulting Company Limited, the auditor has given opinions on the 2024 financial statements of the Issuer (including the combined and consolidated financial statements) as follows:



“The combined (consolidated) financial statements have reflected fairly, in all material respects, the financial situation of the Industrial Development and Investment Joint Stock Corporation (the Group) as at December 31, 2024, as well as the results of its operations and cash flows for the fiscal year ended on the same day, in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime and legal regulations relating to the preparation and presentation of the combined (consolidated) financial statements”.

XII. ISSUANCE METHOD

The bonds are privately placed through the issuance agency method in accordance with Decree 153, as amended and supplemented by Decree 65 and Decree 08.

XIII. ELIGIBLE INVESTORS AND NUMBER OF INVESTORS IN THE BOND OFFERING

1. Eligible Investors for the Bond Issuance:

The Bonds are offered to organizations and individuals who meet the conditions of being professional securities investors and in accordance with the provisions of Clause 1, Article 11 of the Law on Securities 54, Clause 1, Article 11 of the Amended Securities Law 2024, and Clause 1, Article 8 of Decree 153 as amended by Clause 6, Article 1 of Decree 65.

The General Director or a person authorized by the General Director shall be assigned to determine the target investors for each specific issuance in Specific Issuance Decision, ensuring compliance with the prevailing legal regulations at the time of the bond issuance

In case the bond offering specifies that the bondholders (in both the primary and secondary markets) include individual professional securities investors, the bond offering document for that issuance must include a contract signed with the Representative of Bondholders as prescribed in Clause 7, Article 14 of Decree 153, as supplemented by Clause 11, Article 1 of Decree 65.

2. Number of Investors: Unlimited.

XIV. PLAN FOR THE USE OF PROCEEDS FROM THE BOND ISSUANCE

- The Issuer plans to use the proceeds from the bond issuances to restructure existing debts. The Issuer may flexibly allocate the proceeds from the bond offering/issuance for purposes as specifically presented in Section III – Bond Issuance Plan, in accordance with the Company’s capital needs at the time of issuance.

The General Director or a person authorized by the General Director shall be assigned to determine the detailed plan for the use of proceeds from each bond offering/issuance in accordance with the Issuance Plan, and to fully disclose such information to investors in the offering disclosure documents for each issuance.



- In the event that the Issuer has not used or does not need to use the entire proceeds from the bond issuance, the Issuer shall have the right to: (i) temporarily deposit the unused proceeds in a fixed-term account at the account management institution/bank where the bond subscription account is held, with such funds being blocked during the deposit period; and/or (ii) use the proceeds for early redemption of the Bonds, subject to the prior approval of bondholders representing at least 65% of the total outstanding bonds of the same type; and/or (iii) transfer the unused or remaining proceeds from the bond issuance to the Issuer's debt service reserve account in the event of a breach, as defined in the Bond Offering Disclosure, in order to fulfill its obligations related to the Bonds. The Issuer shall be entitled to freely use any interest income generated from the fixed-term deposit mentioned above.

XV. PLAN FOR FUNDING SOURCES AND METHODS OF BOND PRINCIPAL AND INTEREST PAYMENT

1. The Issuer plans to use cash flows generated from business operations, dividends, distributed profits, and other lawful sources of revenue to make payments of bond principal and interest.

Key revenue sources of the Issuer include:

- Revenue from industrial land leasing (such as Bàu Bàng Industrial Park, Bàu Bàng Expansion Industrial Park, Cây Trường Industrial Park, Thới Hòa Industrial Park, etc.); and income from industrial park services.
 - Revenue from the transfer of residential, urban, and commercial-service land (such as Bình Dương New City, and residential areas in Bàu Bàng, Thới Hòa, Bến Cát, etc.).
 - Revenue from dividends and distributed profits.
 - Other revenue from the Issuer's business and production activities.
2. Method of bond principal and coupon payment: as specified in Section V, Article 15 of this Bond Issuance Plan.

XVI. THE ISSUER'S COMMITMENTS ON INFORMATION DISCLOSURE

- The Issuer commits to disclosing information prior to the bond offering, information on issuance results, periodic disclosures, ad-hoc disclosures, and other required disclosures in accordance with prevailing laws and regulations.
- The Issuer guarantees that all disclosed information is complete, accurate, and timely as prescribed by law and shall bear legal responsibility for the content and accuracy of the disclosed information.
- The Issuer commits to complying with the principles of information disclosure as stipulated by applicable laws.
- The Issuer also commits to fulfilling all other information disclosure obligations in accordance with Decree No. 153 (as amended by Decree No. 65 and Decree No. 08) and other applicable legal documents



XVII. OTHER COMMITMENTS TO INVESTORS

- The Issuer shall implement and comply fully with this Bond Issuance Plan and all legal regulations related to the Bonds.
- The proceeds from the bond issuance shall be used for the intended purposes and in accordance with applicable laws.
- The Issuer shall use cash flows from business operations and other lawful sources to fully meet its obligations relating to interest and principal payments, as well as other obligations associated with the Bonds.
- The Issuer shall fulfill all other commitments as stipulated in the bond terms and conditions and other relevant offering documents.

XVIII. TERMS AND CONDITION OF BOND REGISTRATION AND DEPOSITORY

- From the Issuance Date until the date on which the Issuer finalizes the list of bondholders for registration of the Bonds with the Vietnam Securities Depository and Clearing Corporation (VSDC) in accordance with applicable laws, the Issuer authorizes another legally licensed securities registration organization (hereinafter referred to as the Initial Bond Registrar and Custodian of Unregistered Bonds) to act on behalf of the Issuer in carrying out the initial registration and management of the Bonds.
- The Issuer shall register the Bonds with the Vietnam Securities Depository and Clearing Corporation (VSDC) in accordance with prevailing laws and Decision 27.
- The Bonds must be centrally deposited at the VSDC through a depository member prior to any trading or transfer of ownership, except in cases otherwise guided by the Ministry of Finance, as stipulated in Clause 2, Article 15 of Decree 153, as amended by Clause 12, Article 1 of Decree 65.

XIX. TERMS AND CONDITIONS OF BOND TRADING

- The Bonds shall be registered for trading in accordance with Article 16 of Decree 153, as amended by Clause 13, Article 1 of Decree 65 and related guiding documents, specifically as follows:
 - + No later than 15 (fifteen) working days from the date the bond registration certificate is issued by the Vietnam Securities Depository and Clearing Corporation (VSDC), the Issuer shall complete the registration of the Bonds for trading on the privately placed corporate bond trading system at the Hanoi Stock Exchange, in accordance with applicable laws. Upon such registration, the transfer of ownership and execution of transactions related to the Bonds shall be carried out in accordance with the law and the regulations of the Hanoi Stock Exchange (where applicable).
 - + Within 10 (ten) working days from the date on which the Hanoi Stock Exchange issues a notice of successful bond trading registration, the Issuer shall commence trading of the Bonds on the privately placed corporate bond trading system at the Hanoi Stock Exchange.



- The Bonds may only be traded among professional securities investors as defined in Article 11 of the Law on Securities, except in cases of enforcement of a legally effective court judgment or decision, arbitral award, or inheritance as prescribed by law.

XX. RIGHTS AND OBLIGATIONS OF THE BOND INVESTORS

1. Rights of the Bond Investors:

- To receive full information disclosure from the Issuer in accordance with Decree No. 153 (as amended by Decree No. 65 and Decree No. 08); and to access the bond offering documents upon request.
- To receive full and timely payments of bond principal and interest upon maturity, and to exercise any accompanying rights (if any) in accordance with the terms and conditions of the Bonds and agreements with the Issuer.
- To request early redemption of the Bonds by the Issuer in accordance with Decree No. 153 (as amended by Decree No. 65 and Decree No. 08) and the bond offering documents.
- To vote and approve matters requiring bondholders' consent.
- To enjoy other rights in accordance with applicable laws.

2. Obligations of the Bond Investors:

- To fully access the disclosed information of the Issuer; to thoroughly understand the terms and conditions of the Bonds as well as other commitments of the Issuer prior to deciding to purchase or trade the Bonds.
- To fully understand the risks associated with investing in and trading the Bonds; to understand and ensure compliance with the regulations on eligible investors and private placement bond transactions as stipulated in Decree No. 153 (as amended by Decree No. 65 and Decree No. 08) and other relevant legal provisions.
- To conduct self-assessment, take full responsibility for their investment decisions, and bear all risks arising from investing in and trading the Bonds.
- Prior to purchasing the Bonds, investors must sign a written confirmation stating that they have complied with the provisions of Decree No. 153 (as amended by Decree No. 65 and Decree No. 08) and accept full responsibility for their decision to purchase the Bonds after signing such confirmation.
- To conduct bond transactions in accordance with Decree No. 153 (as amended by Decree No. 65 and Decree No. 08); and not to sell or jointly invest in the Bonds in any form with non-professional securities investors.
- To fulfill other responsibilities as prescribed by law.

XXI. RIGHTS AND OBLIGATIONS OF THE ISSUER

1. Rights of the Issuer



- The Issuer has the right to use all proceeds from the bond offerings for the announced purposes of the Bond issuance and to enjoy other rights of the Issuer in accordance with applicable laws, the terms and conditions of the Bonds, and other offering documents related to the Bonds.

2. Obligations of the Issuer

- To comply with the provisions of Decree No. 153 (as amended by Decree No. 65 and Decree No. 08).
- To make full and timely payments of bond principal and interest to bondholders.
- To manage and use the proceeds from the bond issuance in accordance with this Bond Issuance Plan, the Resolutions on Each Issuance, and applicable laws.
- To fully perform information disclosure obligations and take responsibility for the accuracy and truthfulness of all disclosed information.
- To be legally liable for the accuracy, truthfulness, and completeness of the bond offering documents.
- To repurchase the Bonds prior to maturity in accordance with this Bond Issuance Plan, the offering documents, and relevant legal regulations.
- To be responsible for explaining to investors all information related to the bond issuance plan, including legal risks, investment risks, risks related to the use of proceeds, and the rights, benefits, and legal obligations of both the Issuer and the investors.

XXII. RESPONSIBILITIES AND OBLIGATIONS OF SERVICE PROVIDERS INVOLVED IN THE BOND ISSUANCE

Depending on the needs of each bond issuance and relevant legal regulations, the service providers for each issuance may include the following institutions:

1. Bond Offering Documentation Advisoru

- Not related to the Issuer as defined under the Law on Securities and its guiding documents, and shall bear full legal responsibility for its service activities.
- To provide advisory services for the bond offering documents to the Issuer in accordance with the signed service agreement.
- To review the compliance with bond offering conditions and offering documentation requirements as prescribed in Decree 153 (as amended by Decree 65 and Decree 08), the Law on Securities, and the Law on Enterprises; and to confirm the results of such review in the pre-offering disclosure of the Issuer. The advisory institution shall be legally responsible for its review within the scope of its duties and knowledge, and shall not provide advice or assistance that results in the inclusion of false or misleading information in the bond offering documents.
- To comply with information and reporting obligations as stipulated in Decree 153 (as amended by Decree 65 and Decree 08) and Circular 76.



- Other responsibilities and obligations in accordance with applicable laws.
- 2. Bond Issuance Agent**
- Not related to the Issuer as defined under the Law on Securities and its guiding documents, and shall bear full legal responsibility for its service activities.
 - To provide bond issuance agency services to the Issuer in accordance with the signed service agreement.
 - To provide investors with complete and accurate information in accordance with the approved Bond Issuance Plan, ensuring that such information does not cause confusion between corporate bond purchases and bank deposits; to fully and accurately inform investors of the agent's responsibilities and obligations during bond distribution; and not to provide any false or misleading information regarding the Bonds.
 - To distribute Bonds only to investors who qualify as professional securities investors, after such investors have been granted access to and have thoroughly understood the information and have signed the confirmation document as required by Decree No. 153 (as amended by Decree No. 65).
 - Not to solicit or assist any investor who is not eligible to purchase privately placed corporate bonds.
 - To confirm that proceeds from the bond offering have been transferred to the Issuer's designated bond subscription account and to submit such confirmation to the Issuer for inclusion in the bond offering dossier and for disclosure of the offering results in accordance with regulations.
 - To comply with information disclosure and reporting obligations under Decree No. 153 (as amended by Decree No. 65 and Decree No. 08).
 - To fulfill other responsibilities and obligations in accordance with applicable laws.
- 3. Initial Bond Registrar and Undeposited Bond Management Agent**
- On behalf of the Issuer, to prepare and maintain the Bondholder Register, issue Bond Ownership Certificates, provide bondholder information, and manage bondholders in accordance with Decree No. 153 (as amended by Decree No. 65), during the period from the Issuance Date until the date on which the Issuer finalizes the list of bondholders for registration with the VSDC in accordance with applicable laws.
 - To perform rights and obligations under the signed service agreement and in compliance with legal regulations.
- 4. Security Agent**
- To act on behalf of the bondholders to receive and manage the secured assets.
 - To perform duties and obligations in accordance with the Collateral Management Agency Agreement / Mortgage Agreement and other related documents.
- 5. Bond Escrow and Reserve Accounts Agent**



The Account Management Institution shall perform its responsibilities and obligations in accordance with the Account Management Agreement and other related documents, including but not limited to confirming that the Issuer has opened an account to receive proceeds from the bond subscription, and coordinating with and supporting the Issuance Agent in confirming that the bond proceeds have been transferred to the Issuer's designated bond subscription account.

6. Paying Agent

The Paying Agent shall perform its responsibilities and obligations under the Payment Services Agreement and other related documents, including but not limited to determining the bond interest rate (unless another institution is designated by the Issuer to perform this function), and calculating and making payments, or assisting the Issuer in making payments, of bond principal and interest to bondholders whose Bonds have not yet been deposited.

7. Bondholders' Representative

- To monitor the fulfillment of the Issuer's commitments.
- To perform rights and obligations in accordance with the signed Bondholders' Representative Agreement and applicable laws.

**ON BEHALF OF THE ISSUER
CHAIRMAN OF THE BOARD OF DIRECTORS**



Nguyen Van Hung

