

Hanoi, January 21, 2026

## EXTRAORDINARY INFORMATION DISCLOSURE

To:

- The State Securities Commission of Vietnam
- Hanoi Stock Exchange

### I. Name of the Organization:

BGI GROUP JOINT STOCK COMPANY

- Stock code: VC7
- Head office address: 3rd Floor, Vinaconex 7 Building, No. 61 Nguyen Van Giap Street, Tu Liem Ward, Hanoi City, Vietnam
- Telephone: +84 24 2218 2954      Fax:
- Email: [bgigroup@bgi.vn](mailto:bgigroup@bgi.vn)

### II. Contents of Information Disclosure:

BGI Group Joint Stock Company has approved a resolution to grant a loan to **IUC Group Joint Stock Company**.

### III. Disclosure of Information:

This information was disclosed on the Company's website on 21/01/2026 at the following link: [www.bgi.vn](http://www.bgi.vn)

We hereby certify that the above-disclosed information is true and accurate, and we take full legal responsibility for the disclosed information.

Attached documents:

Resolution No. 01 dated  
21/01/2026 of the Board of  
Directors.

Representative of the Organization

Legal Representative

(Signed, full name, title and sealed)



CHỦ TỊCH HỘI ĐỒNG QUẢN TRỊ

Hoàng Trọng Đức

Hanoi, January 21, 2026

## RESOLUTION

Re: Granting a Loan to IUC Group Joint Stock Company

### THE BOARD OF DIRECTORS OF BGI GROUP JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises 2020 and its guiding documents;
- Pursuant to the Charter of BGI Group Joint Stock Company;
- Pursuant to the Minutes of the Meeting of the Board of Directors dated January 21, 2026.

HEREBY RESOLVES AS FOLLOWS:

#### Article 1. Approval of the Loan

The Board of Directors approves that BGI Group Joint Stock Company grants a loan to IUC Group Joint Stock Company, with the following main terms:

- Borrower: IUC Group Joint Stock Company  
Enterprise Registration No.: 0104230537, first issued on October 23, 2009 by the Hanoi Department of Planning and Investment.  
Head office address: 3rd Floor, Vinaconex 7 Building, No. 61 Nguyen Van Giap Street, Tu Liem Ward, Hanoi City, Vietnam.
- Maximum loan amount: VND 5,500,000,000  
(In words: Five billion five hundred million Vietnamese Dong only).
- Loan term: 12 months from the disbursement date. Upon expiration of the loan term, if no other agreement is reached, the outstanding principal balance (if any) shall be automatically extended for an additional 12 months.
- Disbursement method: Bank transfer.
- Interest rate: 7% per annum;  
Overdue interest rate: 150% of the applicable lending interest rate.
- Expected implementation period: January 2026.

#### Article 2. Authorization

The Board of Directors authorizes Mr. Hoang Anh Tu (Citizen Identification No. 017077007956 issued by the Department of Administrative Management of Social Order on July 10, 2021),

Deputy General Director of BGI Group Joint Stock Company, to represent the Company in implementing this Resolution and signing all relevant documents related to the above-mentioned loan.

#### Article 3. Effectiveness

This Resolution shall take effect from the date of signing. Members of the Board of Directors, the Board of Management, relevant departments and individuals shall be responsible for the implementation of this Resolution.

##### Recipients:

- As stated in Article 3;
- Supervisory Board;
- Filed.

FOR AND ON BEHALF OF  
THE BOARD OF DIRECTORS  
Chairman  
BGI GROUP

HOANG TRONG DUC