

*Hanoi, March 12 , 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

Head office address: No. 2, Alley 159 Tay Son Street, Dan Phuong Commune, Hanoi City, Vietnam

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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 approving the utilization of the Company's credit facility at Tien Phong Commercial Joint Stock Bank ("TPBank").

*Attachment: Resolution No. 04/2026/NQ-HĐQT dated March 12, 2026.*

This information was published on the official website of MST Investment Joint Stock Company on March 12, 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**

**RESOLUTION**

V/v: Approval of the Company's utilization of the credit facility at  
Tien Phong Commercial Joint Stock Bank ("TPBank")

**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;
- Pursuant to the Charter on Organization and Operation of MST Investment Joint Stock Company;
- Pursuant to the Minutes of the Meeting of the Board of Directors dated March 12, 2026;
- Based on the actual situation,

**RESOLVES:**

**Article 1:** Approval of the utilization of the Company's credit facility at Tien Phong Commercial Joint Stock Bank ("TPBank"), specifically as follows:

- Type of credit facility: Working capital loan.
- Credit facility structure: Credit limit facility.
- Facility amount: VND 600,000,000,000 (In words: Six hundred billion Vietnamese Dong).
- Purpose of loan: Supplementing working capital for the Company's business operations.

**Article 2:** Approval of the use of the following asset(s) as collateral to secure the Company's credit obligations at Tien Phong Commercial Joint Stock Bank ("TPBank") as stated in Article 1 of this Resolution, with details as follows:

- Collateral: Deposit contract(s);
- Real estate, means of transportation, or other assets that satisfy TPBank's regulations.

**Article 3:** Authorization for Mr. Phan Duy Dung (Citizen Identification No. 042081000048) – Member of the Board of Directors and General Director – to represent the Company to:

- Conduct transactions with Tien Phong Commercial Joint Stock Bank ("TPBank"), including borrowing, payment transactions, guarantees, and other banking transactions serving the Company's business operations.
- Sign and affix the Company's seal on relevant documents and papers (and carry out notarization/certification where required) as requested by TPBank, including but not limited to: credit agreements, security agreements and appendices thereto, debt acknowledgement letters, and other relevant documents in accordance with applicable laws and TPBank's requirements.

**Article 4:** Implementation Provisions

- This Resolution shall take effect from the date of signing.





- Members of the Board of Directors, the Board of Management, the Chief Accountant, 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**

