



**SCG CONSTRUCTION GROUP
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 157/2026/SCG-CBTT

Hanoi, June... 10....., 2026

**To: State Securities Commission of Vietnam
Hanoi Stock Exchange
Shareholders**

Name of organization: SCG Construction Group Joint Stock Company

Stock code: SCG

Head office address: 8th Floor, Sunshine Center Building, 16 Pham Hung Street, Tu
Liem Ward, Hanoi City, Vietnam.

Phone number: 0247 305 9979

Website: <https://scgr.vn>

Person in charge of information disclosure: Mr. Tran The Long – Authorized Person for
Information Disclosure

Type of information disclosure: ☐ Periodic ☐ Extraordinary ☒ 24h ☐ Other

Content of information disclosure:

Resolution of the Board of Directors No. 39./2026/SCG/NQ-HĐQT dated June. 10...,
2026 on the approval of the receipt of credit facilities from Vietnam Prosperity Joint
Stock Commercial Bank (“VPBank”) and the plan to use assets owned and/or lawfully
used by the Company and/or third parties as collateral for the Company’s obligations to
VPBank.

This information was disclosed on the Company’s website on June... 10..., 2026 at the
following link: <https://scgr.vn/cong-bo-thong-tin/>.

We hereby certify that the above information is true and correct and we take full legal
responsibility for the disclosed information. *Alien*

Recipients:

- As above.

**AUTHORIZED PERSON FOR
INFORMATION DISCLOSURE**



TRAN THE LONG



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JOINT STOCK COMPANY

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No.: 39./2026/SCG/NQ-HĐQT

Hanoi, June 10., 2026

RESOLUTION OF THE BOARD OF DIRECTORS
SCG CONSTRUCTION GROUP JOINT STOCK COMPANY

BOARD OF DIRECTORS

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Charter on organization and operation of SCG Construction Group Joint Stock Company ("Company");
- Pursuant to the Minutes of the Board of Directors Meeting No. 39./2026/SCG/BBH-HĐQT dated June 10., 2026.

RESOLVES

Article 1. Approval of the receipt of credit facilities from Vietnam Prosperity Joint Stock Commercial Bank ("VPBank"), specifically:

- Forms of credit facilities:

☒ Loan

☒ Bank guarantee

☒ Issuance of Letter of Credit (L/C)

☐ Discounting of bills of exchange accompanied by documents/export documents

- **Value of the credit facilities:** VND 1,500,000,000,000 (In words: One trillion five hundred billion Vietnamese Dong), comprising:

+ Loan and loan-equivalent facility limit: up to VND 1,500,000,000,000 (In words: One trillion five hundred billion Vietnamese Dong).



- + Guarantee facility limit = Credit facility limit – Outstanding loan and loan-equivalent balance – Outstanding L/C balance.
- + L/C facility limit = Credit facility limit – Outstanding loan and loan-equivalent balance – Outstanding guarantee balance.
- **Facility term:** From the date of execution of the credit agreement/loan agreement until the Company has fully discharged all obligations to VPBank or until another minute/agreement is executed to replace this one. Any amendment to the contents hereof shall be legally effective only if the Company clearly specifies and notifies VPBank of such amendment and obtains VPBank's prior written approval.
- **Purpose of the Loan:** To supplement working capital for the construction of the Ocean Tourism Complex Project located in Ward 11, Vung Tau City (currently Phuoc Thang Ward, Ho Chi Minh City), commercially known as Sunshine Bay Retreat, in accordance with the relevant construction contracts.

Article 2. Approval of the plan to use assets owned and/or lawfully used by the Company and/or third parties as collateral for the Company's obligations to VPBank, specifically:

Collateral 1: Receivables, together with goods attached thereto, and payment guarantees in favor of the Company arising from the Construction Contract entered into between the Company and Nguyen Dung Transport Service Trading Company Limited for the construction of the Ocean Tourism Complex Project located in Ward 11, Vung Tau City (currently Phuoc Thang Ward, Ho Chi Minh City), commercially known as Sunshine Bay Retreat.

Collateral 2: Collateral being deposit money/blocked accounts/savings accounts/term deposit contracts/valuable papers/certificates of deposit as accepted by VPBank.

Collateral 3: Other lawful assets of the Company and/or third parties accepted by VPBank as collateral and subject to mortgage/pledge arrangements to secure the Company's repayment obligations to VPBank.

Article 3. Authorization for Implementation

- a. To authorize **Mr. Nguyen Xuan Anh**, the General Director and legal representative of the Company, to act on behalf of the Company in carrying out, discussing, negotiating and deciding all matters relating to the credit facilities to be granted by VPBank, including but not limited to the following:
- Matters relating to interest rates, fees, disbursement conditions, debt acknowledgement, debt repayment terms, rights and obligations, and all other relevant conditions and terms.
 - Matters relating to the collateral, including but not limited to the selection, addition and replacement of collateral; determination of the rights and obligations of the parties, security scope, security term, secured amount, circumstances and methods for handling the mortgaged assets, dispute resolution methods and other related matters with VPBank and the owners of the collateral; carrying out notarization procedures and registration of security transactions.
 - To execute the Master Credit Facility Agreement, Loan Agreement, Credit Facility Agreement, other contracts and transaction documents relating to the extension of credit facilities, Mortgage/Pledge/Deposit Agreement, other security agreements and all contracts, agreements and documents arising from or relating to the Company's obtaining of credit facilities from VPBank.
- b. **Mr. Nguyen Xuan Anh – General Director** and legal representative of the Company is entitled to further authorize another individual to perform the contents authorized herein.

Article 4. This Resolution shall take effect from the date of signing. Members of the Board of Directors, the Board of General Directors and relevant departments and individuals shall be responsible for implementing this Resolution.



Recipients:

- As Article 4;
- SSC, HNX;
- Archives.

**O/B THE BOARD OF DIRECTORS
CHAIRMAN**



ĐỖ VĂN TRƯỞNG

