

No: 149/2026/CV-MST

Hanoi, June 10, 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

Telephone: +84 24 6674 4305

Fax: +84 24 3555 3592

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 regarding loan borrowing, issuance of guarantees, opening of Letters of Credit (L/C), and the use of banking services.

Attachment: Resolution No. 11/2026/NQ-HĐQT dated 09/6/2026

This information was published on the official website of MST Investment Joint Stock Company on June 10, 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

No: 11 /2026/NQ-HDQT

Hanoi, June 9, 2026

RESOLUTION

(Regarding Borrowing Loans, Obtaining Bank Guarantees, Opening Letters of Credit (L/Cs), and Using Banking Services)

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;
- The Charter of MST Investment Joint Stock Company;
- Pursuant to the Minutes of the Board of Directors' Meeting dated 09/6/2026.
- Based on the current situation of the Company.

RESOLVES:

Article 1: Approval of obtaining credit facilities and borrowing from Saigon – Hanoi Commercial Joint Stock Bank (SHB) – Ha Dong Branch with a maximum credit limit of VND 400,000,000,000 (in words: Four Hundred Billion Vietnamese Dong only).

- Purpose: To supplement working capital and obtain bank guarantees in support of the Company's business and operational activities.
- Approval is granted to use assets owned by MST Investment Joint Stock Company and/or third parties accepted by SHB and compliant with applicable laws as collateral for the loan facility.

Article 2: The Board of Directors hereby authorizes Mr. Phan Duy Dung, Chief Executive Officer of the Company, to act as the Company's representative in negotiating and executing credit agreements, security agreements, debt acknowledgment notes and/or debt drawdown requests, and all other documents relating to the matters approved under Article 1, as well as documents required for the registration, amendment, release, or discharge of security interests and other related procedures in accordance with the requirements of the Bank and applicable laws. Mr. Phan Duy Dung is fully authorized to determine and approve the credit facility limits (including loan facilities, guarantee facilities, and other credit facilities) within the maximum amount approved above. This authorization shall remain effective until the completion of the authorized tasks. Mr. Phan Duy Dung is also authorized to delegate



all or part of the powers granted herein to other individuals for the performance of the tasks specified in this Article.

Article 3: This Resolution shall take effect from the date of signing.

The Board of Directors, the Board of Management, and relevant departments shall be responsible for the implementation of this Resolution./.

Recipients:

- As stated in Article 3;
- Archived.

**THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF
DIRECTORS**



NGUYEN HUY QUANG

