YEN BINH CEMENT JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Lao Cai, November 05, 2026

EXTRAORDINARY INFORMATION DISCLOSURE

To: Hanoi Stock Exchange

1. Name of organization: **Yen Binh Cement Joint Stock Company**
   - Securities code: VCX
   - Address: Village 3, Yen Binh Commune, Lao Cai Province
2. Telephone: 0216 3886 301 Fax: 0216 3886 303
3. Content of disclosed information: Disclosure of the Resolution of the Board of Directors No 29/NQ-HĐQT dated November 05, 2026 on borrowing and the use of assets as security at Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Yen Bai Branch
4. This information was disclosed on the Company's website on November 5, 2026, at the following link: http://www.ximangyenbinh.com

We hereby certify that the information disclosed above is true and correct and we shall bear full legal responsibility for the content of the disclosed information.

Attachment(s):

- Resolution No 29/NQ-HĐQT dated November 05, 2026.

CÔNG TY CỔ PHẦN XI MĂNG YÊN BÌNH

Digitally signed by CÔNG TY CỔ PHẦN XI MĂNG YÊN BÌNH
DN: C=VN, S=Yên Bái, O=CÔNG TY CỔ PHẦN XI MĂNG YÊN BÌNH, CN=CÔNG TY CỔ PHẦN XI MĂNG YÊN BÌNH, OID.0.9.2342.19200300.100.1.1=MST:5200213597
Reason: I am the author of this document
Location:
Date: 2026-11-05 13:44:57

AUTHORIZED DISCLOSURE OFFICER

CHIEF ACCOUNTANT

M.S.D.N:5200213597-C.T.C.P. CÔNG TY CỔ PHẦN XI MĂNG YÊN BÌNH X.YÊN BÌNH-T.LÀO CAI

NGUYEN THI NGUYET

YEN BINH CEMENT JOINT STOCK COMPANY

No: 29/NQ-HĐQT

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
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Lao Cai, November 5, 2026

RESOLUTION

(Re: Borrowing Funds and Using Assets as Security for a Loan from the Joint Stock Commercial Bank for Investment and Development of Viet Nam (BIDV) – Yen Bai Branch)

THE BOARD OF DIRECTORS

OF YEN BINH CEMENT JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises No. 59/2020/QH14 adopted by the National Assembly of the Socialist Republic of Viet Nam;

- Pursuant to the Charter of Yen Binh Cement Joint Stock Company;

- Pursuant to the Enterprise Registration Certificate of Yen Binh Cement Joint Stock Company, Enterprise Registration No. 5200213597, first issued by the Department of Planning and Investment of Yen Bai Province on June 20, 2003, and amended for the 14th time on May 12, 2026;

- Pursuant to the Minutes of the Board of Directors' Meeting No 28/BB-HĐQT dated November 05, 2026 of Yen Binh Cement Joint Stock Company regarding the borrowing of funds and the use of assets as security for a loan from the Joint Stock Commercial Bank for Investment and Development of Viet Nam (BIDV) – Yen Bai Branch.

HEREBY RESOLVES:

Article 1. To approve the 2026 business and production plan, with the following details:

Items	Unit	2025 Plan	2025 Actual	Actual/Plan (%)	2026 Plan
1. Production Volume					
- Cement	Tonnes	950.000	839.095	88,33%	900.000
- Clinke	Tonnes	850.000	668.330	78,63%	850.000
2. Sales Volume					
- Cement and Clinker	Tonnes	1.050.000	916.400	87,27%	1.100.000
3. Revenue Before Tax	VND billion	877	825,1	94,08%	914
4. Depreciation	VND billion	53,2	52,9	99,44%	52,4

Items	Unit	2025 Plan	2025 Actual	Actual/Plan (%)	2026 Plan
5. Major Repair Costs	VND billion	30,6	26,5	86,60%	29,4
6. Repayment of Principal on Investment Loans	VND billion	2,2	2,2	100%	2,2
7. Interest Payments on Investment Loans	VND billion	0,25	0,25	100%	0,089
8. Payments to the State Budget	VND billion	25	25,7	102,80%	25
9. Profit After Tax	VND billion	24,1	28,1	116,59%	27,1
10. Average Income	VND billion	10,0	10,5	105,0%	11,00

Article 2. To approve the borrowing of funds, provision of guarantees and issuance of Letters of Credit (L/Cs):

The Company hereby approves the borrowing of funds, provision of guarantees and issuance of Letters of Credit (L/Cs) by Yen Binh Cement Joint Stock Company at the Joint Stock Commercial Bank for Investment and Development of Viet Nam (BIDV) – Yen Bai Branch, to support the Company's production and business operations, with the following details:

Credit facility limit: VND 250 billion, covering working capital loans, guarantees and L/C payment facilities at the Joint Stock Commercial Bank for Investment and Development of Viet Nam – Yen Bai Branch.

Purpose: To obtain working capital loans, issue guarantees and open Letters of Credit (L/Cs) to meet the production and business requirements of Yen Binh Cement Joint Stock Company.

Facility term: 12 months.

Interest rates, guarantee fees and lending and guarantee conditions: In accordance with the Bank's regulations and as agreed under the Credit Agreement and Guarantee Facility Agreement entered into between the Company and BIDV – Yen Bai Branch.

Article 3. To approve the use of assets as security and the completion of mortgage agreements with the Bank:

To approve the pledging and mortgaging of assets owned or held under the lawful right of use of Yen Binh Cement Joint Stock Company, as well as other assets provided by third parties (if any), ..., as security for the Company's payment obligations to the Bank in respect of the aforementioned loan.

Article 4. To designate the representative of Yen Binh Cement Joint Stock Company to conduct discussions and negotiations with the Bank, approve and execute contracts with the Bank.

1. To authorize Mr. Lo Manh Cuong, currently holding the position of General Director of the Company and acting as its legal representative, to approve, execute and perform contracts and documents relating to borrowing funds and the mortgaging and pledging of assets with the Bank, including but not limited to: Loan Applications; Applications for the Issuance of Guarantees and Opening of Letters of Credit (L/Cs); Credit Agreements; Guarantee Facility Agreements; Asset Pledge and Mortgage Agreements; Disbursement Schedules/Specific Credit Agreements; Applications for Registration of Security Interests; Asset Valuation Minutes; and other relevant documents and materials.

2. Mr. Lo Manh Cuong shall be entitled to sub-authorize another person to represent the Company in performing the tasks specified above. Such sub-authorization shall be made in a separate written document.

3. The Board of Directors of the Company shall be responsible for all documents, contracts and materials executed with the Bank on behalf of Yen Binh Cement Joint Stock Company by Mr. Lo Manh Cuong or any person sub-authorized by him, provided that such documents, contracts and materials are consistent with the provisions of this Resolution.

Article 5. This Resolution shall take effect from the date of signing. Members of the Board of Directors, the General Director of the Company and relevant individuals shall be responsible for implementing this Resolution.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

M.S.D.N:5200213597-C.T.C.P
CÔNG TY CỔ PHẦN XI MĂNG YÊN BÌNH
X.YÊN BÌNH-T.LÀO CAI

Mai Thanh Hai

Recipients:
- As stated in Article 5;
- BIDV – Yen Bai Branch;
- For filing.