

CÔNG TY CỔ PHẦN
MASAN MEATLIFE
MASAN MEATLIFE
CORPORATION

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số/ No.: 25/2026/CV-MML

TP. Hồ Chí Minh, ngày 05 tháng 05 năm 2026
Ho Chi Minh City, day 05 month 05 year 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán Hà Nội
To: Hanoi Stock Exchange

1. Tên tổ chức/Name of organization: **CÔNG TY CỔ PHẦN MASAN MEATLIFE/ MASAN MEATLIFE CORPORATION**

- Mã chứng khoán/ Stock code: **MML**
- Địa chỉ/Address: Lầu 10, Tòa nhà Central Plaza, Số 17 Lê Duẩn, Phường Sài Gòn, Thành phố Hồ Chí Minh, Việt Nam/ 10th Floor, Central Plaza Building, No. 17 Le Duan Street, Saigon Ward, Ho Chi Minh City, Vietnam
- Điện thoại liên hệ/Tel.: 028 6256 3862 Fax: 028 3827 4115
- Email: Ngadtt@mml.masangroup.vn
- Website: www.masanmeatlife.com.vn

2. Nội dung thông tin công bố/Contents of disclosure:

Nghị quyết Hội đồng Quản trị phê duyệt chào bán trái phiếu ra công chúng và phương án phát hành trái phiếu của Công ty TNHH MML Farm Nghệ An với tổng mệnh giá 1.200.000.000.000 đồng/ Resolution of the Board of Directors approving the public offering of bonds and the bond issuance plan of MML Farm Nghe An Company Limited in 2026 with a total par value of VND 1,200,000,000,000.

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 05/05/2026 tại đường dẫn <https://masanmeatlife.com.vn/> This information was published on the company's website on 05 May 2026, as in the link <https://masanmeatlife.com.vn.>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Tài liệu đính kèm/Attached documents:

- Nghị quyết Hội đồng Quản trị số 06/2026/NQ-HĐQT ngày 04/05/2026/ Resolution of the Board of Directors No. 06/2026/NQ-HĐQT dated 04 May 2026.

Đại diện tổ chức
Organization representative
Người được ủy quyền CBTT
Person authorized to disclose information



ĐỖ THỊ THU NGÀ
Giám đốc Pháp chế/ Legal Director

**DECISION OF THE OWNER
MML FARM NGHE AN COMPANY LIMITED**

(Re: Approval of the public offering of bonds and the bond issuance plan of MML Farm Nghe An Company Limited in 2026 with a total par value of VND 1,200,000,000,000 (One thousand two hundred billion Vietnamese Dong))

**BOARD OF DIRECTOR
MASAN MEATLIFE CORPORATION**

Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of Vietnam on June 17, 2020, as amended and supplemented by Law No. 76/2025/QH15 dated June 17, 2025, and its implementing regulations;

Pursuant to the Law on Securities No. 54/2019/QH14 passed by the National Assembly on November 26, 2019, as amended and supplemented by Law No. 56/2024/QH15 dated November 29, 2024, and its implementing regulations; and

Pursuant to the Charter of Masan MEATLife Joint Stock Company (“MML”) dated April 01, 2021.

RESOLVED

Article 1. Approval of the public offering of bonds and the bond issuance plan of MML Farm Nghe An Company Limited

To approve the public offering of bonds (the “**Bonds**”) by MML Farm Nghe An Company Limited (the “**Company**” or “**FNA**”) in accordance with the bond issuance plan (the “**Issuance Plan**”) attached hereto as Appendix 1.

Article 2. Approval of the plan for the use and repayment of proceeds from the public offering of Bonds

To approve the plan for the use of proceeds from the public offering of bonds and the plan for payment of principal and interest of the Bonds as set out in the Issuance Plan.

Article 3. Approval of transaction documents

To approve the transactions contemplated in, and the execution, delivery and performance by the Company of, all agreements, contracts and other documents relating to the Bonds to which the Company is a party, including but not limited to:

- (a) each bond subscription agreement entered into with each subscriber (if any);
- (b) advisory service agreement for offering, underwriting and listing of bonds;
- (c) the bond depository agency agreement;
- (d) the bond registration and transfer management agency agreement;
- (e) the bondholders’ representative agreement;
- (f) the blocking account management agreement;
- (g) the offering circular for the public offering of the Bonds;
- (h) other agreements, contracts and documents relating to the Bonds; and

- (i) any amendments, supplements, terminations or replacements of the documents specified in items (a) through (h) of this Article.

(collectively, the agreements, contracts and documents specified in this Article 3 are referred to as the “**Transaction Documents**”).

Article 4. Approval of the registration, depository and listing of the Bonds

To approve the Company’s registration and depository of the Bonds at the Vietnam Securities Depository and Clearing Corporation (“**VSDC**”) and the registration for listing of the Bonds on the Hanoi Stock Exchange (the “**Stock Exchange**”) after completion of the public offering of the Bonds (the “**Registration and Listing**”) in accordance with the Issuance Plan approved under this Resolution and the applicable laws on securities and the securities market from time to time.

In the event that the Company intends to register the listing of the Bonds on another Stock Exchange, if permitted by applicable laws, the selection of such other Stock Exchange shall be decided by the Chief Executive Officer of MML or the Chairman of FNA.

Article 5. Approval of implementation

To authorize the Chief Executive Officer of MML or the Chairman of FNA, on behalf of and representing the Company, to:

- i. Negotiate and decide on matters relating to the public offering of the Bonds, including but not limited to:
 - (a) organizing the implementation of the Issuance Plan;
 - (b) negotiating and deciding on the specific terms and conditions of the Bonds; deciding on detailed matters, the preparation and execution of the Transaction Documents, the timing of the public offering of the Bonds, and fees related to the offering;
 - (c) negotiating and deciding on matters relating to the use of proceeds from the offering of the Bonds, including the allocation of proceeds to the approved purposes and use of funds, the method of implementation, and arrangements for repayment of the Bonds;
 - (d) carrying out procedures relating to the registration of the public offering of the Bonds;
 - (e) deciding on detailed contents, negotiating, executing and organizing the implementation of agreements, contracts and documents relating to the offering of the Bonds (including the Transaction Documents);
 - (f) deciding on amendments and supplements to the Issuance Plan and other documents under the Transaction Documents (if any) as required by competent authorities and carrying out procedures relating to the registration of the public offering of the Bonds;
 - (g) deciding on the list of investors purchasing the Bonds;
 - (h) deciding on the early redemption of the Bonds; and
 - (i) deciding on other matters relating to the Bonds for the purpose of registering and conducting the public offering of the Bonds.
- ii. Organize the implementation of tasks relating to the Registration and Listing and the cancellation of the Registration and Listing, including but not limited to: (a) deciding on and executing dossiers and documents submitted to competent authorities in connection with the Registration and Listing of the Bonds in accordance with applicable laws; (b) working with and providing explanations to competent authorities and relevant parties regarding the Registration and Listing dossiers and other matters relating to the Registration and Listing of the Bonds; and (c) deciding on and implementing other necessary tasks as deemed appropriate by the Chief Executive Officer of MML or the Chairman of FNA to successfully complete the Registration and Listing of the Bonds at VSDC and the Stock Exchange.

- iii. decide on and perform all other necessary actions in accordance with applicable laws, the Company's Charter, the Transaction Documents and this Resolution to complete the registration of the public offering, issuance, distribution and transfer of the Bonds, the Registration and Listing of the Bonds, disclosure of information and reporting relating to the Bonds, and other matters arising during the course of the Bonds' operation.

Article 6. The Chief Executive Officer of MML, the Chairman of FNA and relevant departments of FNA are responsible for the implementation of this Resolution.

Article 7. This Resolution take effect from the date first written herein.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS



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APPENDIX 1

ISSUANCE PLAN OF THE BONDS

I. THE ISSUER

1. General Information:

- Name in Vietnamese : MML Farm Nghe An Company Limited (the “**Company**” or the “**Issuer**”)
- Name in English : MML Farm Nghe An Company Limited
- Transaction Office : Con Son Hamlet, Minh Hop Commune, Nghe An Province, Vietnam
- Establishment : Pursuant to Enterprise Registration Certificate No, 2901852878 issued by the Department of Finance of Nghe An Province, with the 12th amendment dated October 14, 2025
- Legal Representatives : Mr. Nguyen Quoc Trung – Chairman
Mr. Nguyen Huynh Thai Hoang – Chief Executive Officer
- Charter Capital : VND 864,000,000,000
- Main business lines : Pig farming and pig breeding (Code: 0145)

2. Financial Conditions and Business Performance of the Issuer:

2.1 Typical financial indicators in 3 (three) consecutive years prior to the public offering of the Bonds:

<i>Unit: (million Vietnam Dong)</i>			
Indicators	December 31, 2023	December 31, 2024	December 31, 2025
Net revenue	1,443,449	1,623,187	1,912,255
Profit before tax	119,814	464,897	662,833
Profit after tax	119,814	464,897	662,448
Total assets	2,203,854	2,107,669	2,319,527
Cash and cash equivalents	12,109	33,070	53,990
Short-term assets	562,405	523,174	737,190
Long-term assets	1,641,450	1,584,496	1,582,337
Charter capital	864,000	864,000	864,000
Equity capital	1,610,106	1,725,003	2,007,451
Short-term borrowing	398,111	183,181	82,710
Long-term borrowing	-	-	-
D/E Coefficient	0.25	0.11	0.04
ROE	7.44%	26.95%	33%

(Source: Audited financial statements in 2023, 2024 and 2025 of the Issuer)

2.2 Payment status of the principal and interest of the bonds issued in the 3 (three) consecutive years prior to the public offering of the Bonds:

The Issuer has no outstanding bonds for 3 (three) consecutive years prior to this public offering of Bonds.

2.3 Audit opinions on the Issuer's financial statements for 2023, 2024 and 2025:

- **The audited financial statements for 2023:**

- Auditor: KPMG Vietnam Limited
- Audit opinions on the financial statements for the fiscal year ended on December 31, 2023: *the financial statements give a true and fair view, in all material respects, of the financial position of the MML Farm Nghe An Company Limited as of December 31, 2023, and of the business results and cash flows for the year ended on the same day, in accordance with Vietnamese accounting standards, Vietnamese accounting system for enterprises and the relevant statutory requirements applicable to the preparation and presentation of financial statements.*

- **The audited financial statements for 2024:**

- Auditor: KPMG Vietnam Limited
- Audit opinions on the financial statements for the fiscal year ended on December 31, 2024: *the financial statements give a true and fair view, in all material respects, of the financial position of the MML Farm Nghe An Company Limited as of December 31, 2024, and of the business results and cash flows for the year ended on the same day, in accordance with Vietnamese accounting standards, Vietnamese accounting system for enterprises and the relevant statutory requirements applicable to the preparation and presentation of financial statements.*

- **The audited financial statements for 2025:**

- Auditor: KPMG Vietnam Limited
- Audit opinions on the financial statements for the fiscal year ended on December 31, 2025: *the financial statements give a true and fair view, in all material respects, of the financial position of the MML Farm Nghe An Company Limited as of December 31, 2025, and of the business results and cash flows for the year ended on the same day, in accordance with Vietnamese accounting standards, Vietnamese accounting system for enterprises and the relevant statutory requirements applicable to the preparation and presentation of financial statements.*

II. THE ISSUANCE PURPOSE AND SPECIFIC PLAN OF USE OF PROCEEDS

1. **Issuance Purposes:** For the purpose of enhancing operational capacity and business efficiency, the Issuer intends to use the proceeds from the Bonds to increase its working capital.
2. **Detailed Use of Proceeds:** The total proceeds from the public offering of the Bonds, amounting to VND 1,200,000,000,000 (One thousand two hundred billion Vietnamese Dong), shall be used by the Issuer in accordance with the purposes set out above. In particular:

Bond Name	Number of Bonds to be Offered	Total Par Value (VND)	Intended Use of Proceeds	Expected Timeline for Use of Proceeds
FNACPO2631001	5,000,000 (five million)	500,000,000,000 (five hundred billion)	Capital contribution to MEATDeli HN Company Limited: VND 1,200,000,000,000 (One thousand two hundred billion Vietnamese Dong)	Quarter III and/or Quarter IV of 2026
FNACPO2631002	7,000,000 (seven million)	700,000,000,000 (seven hundred billion)		

In the event that the proceeds from the public offering of Bonds are insufficient to fully satisfy the aforesaid purposes, the Issuer intends to use (i) profits generated from its business operations, investments and other activities, and/or (ii) funds raised from other lawful sources to finance such purposes.

III. EXPLANATION OF COMPLIANCE WITH CONDITIONS FOR PUBLIC OFFERING OF BONDS

1. Legal Basis

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of Vietnam on June 17, 2020, as amended and supplemented by Law No. 76/2025/QH15 dated June 17, 2025, and its implementing regulations;
- Pursuant to the Law on Securities No. 54/2019/QH14 passed by the National Assembly on November 26, 2019, as amended and supplemented by Law No. 56/2024/QH15 dated November 29, 2024, and its implementing regulations (the “**Law on Securities**”);
- Circular No. 118/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance providing guidance on a number of contents relating to securities offering and issuance, public tender offers, share buybacks, registration of public companies and deregistration of public company status;
- Decree No. 155/2020/ND-CP issued by the Government on December 31, 2020 detailing the implementation of a number of articles of the Law on Securities (the “**Decree 155**”);
- Decree No. 245/2025/ND-CP dated September 11, 2025 of the Government amending and supplementing a number of articles of Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities (the “**Decree 245**”);
- Circular No. 115/2025/TT-BTC dated December 15, 2025 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 118/2020/TT-BTC dated December 31, 2020 of the Minister of Finance providing guidance on a number of contents relating to securities offering and issuance, public tender offers, share buybacks, registration of public companies and deregistration of public company status;
- Other relevant legal documents; and
- The Charter and internal regulations of the Issuer.

2. Satisfaction of Conditions for Public Offering of Bonds by the Issuer

No.	Conditions as prescribed	Reference	Assessment of compliance
1	The enterprise has a contributed charter capital of at least VND 30 billion at the time of registration for the offering, based on the book value.	Point a, Clause 3, Article 15 of the Law on Securities	Satisfied. The Issuer’s contributed charter capital is VND 864,000,000,000. <i>Basis: Enterprise Registration Certificate issued by the Department of Finance of Nghe An Province, 12th amendment dated October 14, 2025; Enterprise Code No. 2901852878.</i>
2	The business operation of the year immediately preceding the year of registration for the offering must be profitable, and there must be no	Point b, Clause 3, Article 15 of the Law on Securities	Satisfied. - Profit after corporate income tax for 2025: VND 662,447,887,271

No.	Conditions as prescribed	Reference	Assessment of compliance
	accumulated losses as of the year of registration for the offering; there must be no overdue payables exceeding one (01) year.		<ul style="list-style-type: none"> - Retained earnings as of December 31, 2025: VND 1,143,451,215,216. <i>Basis: Audited financial statements for 2025 of the Issuer</i> <ul style="list-style-type: none"> - The Issuer has provided a written undertaking that it has no overdue payables exceeding one (01) year.
3	There is an issuance plan, and a plan for the use of proceeds and repayment of funds raised from the offering, approved by the General Meeting of Shareholders, the Board of Directors, the Members' Council or the company owner.	Point c, Clause 3, Article 15 of the Law on Securities	<p>Satisfied.</p> <p>The Issuance Plan has been approved by the Owner of the Issuer.</p> <p>Upon approval of the Issuance Plan, the Owner of the Issuer shall simultaneously approve: (i) the purpose of the offering and the plan for the use of proceeds as set out in Section II of the Issuance Plan, (ii) the terms and conditions of the Bonds as set out in Section IV of the Issuance Plan, and (iii) the plan for arranging funds for the payment of principal and interest of the Bonds as set out in Section V of the Issuance Plan.</p>
4	There is a commitment to fulfill the obligations of the issuing organization towards investors regarding issuance conditions, payment, assurance of lawful rights and interests of investors, and other conditions.	Point d, Clause 3, Article 15 of the Law on Securities	<p>Satisfied.</p> <p>The Issuer has provided a written undertaking to fulfill its obligations towards investors regarding issuance conditions, payment, assurance of lawful rights and interests of investors, and other conditions.</p>
5	There is a securities company advising on the dossier for registration of the public offering of bonds, except where the issuer is a securities company.	Point dd, Clause 3, Article 15 of the Law on Securities	<p>Satisfied.</p> <p>The Issuer has selected and appointed Techcom Securities Joint Stock Company as the securities offering advisor, underwriter, and bond listing advisor.</p>
6	The issuer is not subject to criminal prosecution or has not been convicted of economic management-related crimes without having its criminal record expunged.	Point e, Clause 3, Article 15 and Point e, Clause 1, Article 15 of the Law on Securities	<p>Satisfied.</p> <p>The Issuer has provided a written undertaking that it is not subject to criminal prosecution and has not been convicted of economic management-related crimes without having its criminal record expunged.</p>
7	The issuer or the bonds registered for offering must be credit-rated by an independent credit rating agency, except where the bonds are issued by credit institutions or are fully guaranteed for principal and interest by credit institutions,	Point g, Clause 3, Article 15 of the Law on Securities and Clause 2, Article 19 of Decree 155 as	<p>Satisfied.</p> <p>The Issuer has been assigned an initial credit rating of "A-" with a "Stable" outlook by FiinRatings Joint Stock Company ("FiinRatings"). FiinRatings is a credit rating agency licensed by the Ministry of Finance under Certificate</p>

No.	Conditions as prescribed	Reference	Assessment of compliance
	foreign bank branches, foreign financial institutions, or international financial institutions. The credit rating agency must not be a related person of the issuer.	amended by Point a, Clause 8, Article 1 of Decree 245	No. 02/GCN-DVXHTN dated March 20, 2020, as amended. FiinRatings is not a related person of the Issuer in accordance with Clause 46, Article 4 of the Law on Securities. <i>Basis: Initial issuer credit rating report issued by FiinRatings dated 15/04/2026.</i>
8	The issuer must open an escrow account to receive proceeds from bond purchasers for the offering.	Point h, Clause 3, Article 15 of the Law on Securities	Satisfied. The Issuer has opened two (02) escrow accounts at Vietnam Technological and Commercial Joint Stock Bank (Techcombank) to receive proceeds from bond purchasers. These accounts will be fully disclosed in the Offering Circular and the registration dossier for the public offering.
9	The issuer must undertake to list the bonds on the securities trading system after completion of the offering.	Point i, Clause 3, Article 15 of the Law on Securities	Satisfied. The Issuer has provided a written undertaking to list the Bonds on the securities trading system after completion of the offering.
10	There is a bondholders' representative in accordance with Article 24 of Decree 155.	Clause 3, Article 19 of Decree 155 as supplemented by Point b, Clause 8, Article 1 of Decree 245	Satisfied. The Issuer has entered into a bondholders' representative agreement with Techcom Securities Joint Stock Company, a licensed securities company under Establishment and Operation License No. 125/GP-UBCK issued by the State Securities Commission on May 30, 2018, as amended from time to time.
11	The issuer's total liabilities (including the value of the bonds proposed to be issued) must not exceed five (05) times its equity based on the latest audited financial statements, except where the issuer is a state-owned enterprise, an enterprise issuing bonds to implement real estate projects, a credit institution, an insurance enterprise, a reinsurance enterprise, an insurance brokerage enterprise, a securities company, or a securities investment fund management company. The liabilities as prescribed above	Khoản 4, Clauses 4 and 5, Article 19 of Decree 155 as supplemented by Point b, Clause 8, Article 1 of Decree 245	Satisfied. According to the audited financial statements for 2025 audited by KPMG Limited, as of December 31, 2025, FNA's total liabilities were VND 312,075,947,115, while its equity was VND 2,007,451,215,216. Including the value of the Bonds to be issued, FNA's total liabilities do not exceed five (05) times its equity.

No.	Conditions as prescribed	Reference	Assessment of compliance
	shall exclude the value of bonds proposed to be issued for the purpose of restructuring debts. In the case of a public offering of bonds for debt restructuring purposes, the enterprise must not change the use of proceeds for such debt restructuring purpose.		

IV. KEY TERMS AND CONDITIONS OF THE BONDS

- Name of Bonds: FNACPO2631001 and FNACPO2631002.
- Type of Bonds: nonconvertible, unsecured Bonds without warrant, guaranteed by a third party and constituting direct payment obligation of the Issuer.
- Issuance Amount: The total issuance amount is VND 1,200,000,000,000 (One thousand two hundred billion Vietnamese Dong) in a single public offering of bonds, divided into two (02) bond tranches as follows:

Bond name	Number of Bonds to be Offered	Total Par Value (VND)	Intended Use of Proceeds	Expected Issuance Timeline
Public Offering of Bonds				
FNACPO2631001	5,000,000 (five million)	500,000,000,000 (five hundred billion)	Capital contribution to MEATDeli HN Company Limited: total VND 1,200,000,000,000 (One thousand two hundred billion Vietnamese Dong)	Quarter III or Quarter IV of 2026
FNACPO2631002	7,000,000 (seven million)	700,000,000,000 (seven hundred billion)		

The specific issuance amount of the public offering of bonds shall be decided by the Chief Executive Officer of MML or the Chairman of the Issuer.

- Nature: The Bonds constitutes direct payment obligations of the Issuer.
- Issuance and Payment Currency: Vietnam Dong (VND).
- Interest Rates of the Bonds: The FNACPO2631001 Bond and FNACPO2631002 Bond shall bear a combination of fixed and floating interest rates, as follows:
 - For the first twelve (12) months from the Issue Date (the “**First Interest Period**”): a **fixed interest rate of 9% per annum** (nine percent per annum); and
 - For each subsequent six (6)-month period from the end of the First Interest Period until the Maturity Date: a **floating interest rate equal to the sum of 3.2% per annum** (three point two percent per annum) and the arithmetic average of deposit/savings/mobilization interest rates applicable to individual customers in Vietnamese Dong for a twelve (12)-month term as announced by Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Industry and Trade of Vietnam, and Vietnam Bank for Agriculture and Rural Development at or around 11:00 a.m. (Vietnam time) on the relevant interest determination date.
- Denomination of Bonds: VND100,000 (one hundred thousand Vietnamese Dong)/each Bond.

8. Issue Price: 100% of the principal amount.
9. Quantity of Issuance: 12,000,000 (twelve million) Bonds. The specific number of Bonds to be issued in the public offering shall be decided by the Chief Executive Officer of MML or the Chairman of the Issuer in accordance with the Issuance Amount and the Denomination of the Bonds.
10. Expected Issuance Date: within Quarter III or Quarter IV of 2026, expected as follows:

Bond Name	Expected Issuance Timeline
FNACPO2631001	Quarter III or Quarter IV of 2026
FNACPO2631002	Quarter III or Quarter IV of 2026

11. Term: each Bond shall have the term of maximum 60 (sixty) months from the Issuance Date thereof.
12. Maturity Date: the ending date of the Term.
13. Payment Method of the Principal and Interest:
 - (a) The principal of the Bonds shall be paid at once on (i) the Maturity Date, or (ii) the Early Repayment Date, or (iii) the date that the Bonds become due as a result of acceleration or other reasons; and
 - (b) The interest of the Bonds shall be paid (i) every 6 (six) months from the Issuance Date, or (ii) on the payment date of the principal as provided under paragraph (a) above.
14. Form of the Bonds: book entry and/or electronic data, with certificate of ownership in the event so requested by the legislation or the relevant regulations of the VSDC, the relevant Stock Exchange and other government authorities.
15. Investor: domestic and foreign individuals and entities in accordance with applicable laws and regulations.
16. Use of the Bonds: Bondholders are free to sell, transfer or otherwise assign the title over the Bonds and are entitled to use the Bonds as collateral and in other civil/commercial transactions.
17. Redemption of the Bonds by the Issuer:
 - (a) Unless otherwise provided by law, prior to the registration of the Bonds with VSDC and their listing on the Stock Exchange, the Issuer shall have the right to redeem, in one or multiple occasions at any time, all or part of the outstanding Bonds. Bondholders shall have the right to accept or refuse to sell all or part of the Bonds offered for redemption to the Issuer (the “**Early Redemption Payment Date**”).
 - (b) Upon the registration and deposit of the Bonds with VSDC and their listing on the trading system of the Stock Exchange, the redemption of the Bonds shall be carried out in accordance with the Terms and Conditions of the Bonds (to the extent not inconsistent with applicable laws, regulations of VSDC and the Stock Exchange), and the applicable laws, and regulations of VSDC and the Stock Exchange in force from time to time.

In which, the “**Stock Exchange**” means the Vietnam Stock Exchange and/or its subsidiaries where the Bonds are listed in accordance with the laws of Vietnam.

18. Form of Issuance: The Bonds shall be publicly offered in accordance with (i) the Law on Securities No. 54/2019/QH14 dated November 26, 2019 passed by the National Assembly, as amended and supplemented by Law No. 56/2024/QH15 dated November 29, 2024, (ii) Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing and guiding the implementation of a number of articles of the Law on Securities, (iii) Circular No. 118/2020/TT-

BTC dated December 31, 2020 of the Ministry of Finance providing guidance on a number of contents relating to securities offering and issuance, public tender offers, share buybacks, registration of public companies and deregistration of public company status, (iv) Decree No. 245/2025/ND-CP dated September 11, 2025 of the Government amending and supplementing a number of articles of Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities, and (v) Circular No. 115/2025/TT-BTC dated December 15, 2025 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 118/2020/TT-BTC dated December 31, 2020 of the Minister of Finance providing guidance on a number of contents relating to securities offering and issuance, public tender offers, share buybacks, registration of public companies and deregistration of public company status.

19. Registration and Listing: The Bonds shall be registered and deposited with VSDC and listed on the Stock Exchange.
20. Registration for Purchasing the Bonds: Minimum quantity of subscribed Bonds:
 - (i) With respect to investor being an individual: at least VND10,000,000,000 (ten billion Vietnamese Dong) of total par value of the Bonds; and
 - (ii) With respect to investor being an organization: at least VND50,000,000,000 (fifty billion Vietnamese Dong) of total par value of the Bonds,
21. Method of Issuance: Underwriting on a best-efforts basis.
22. Rights of Bondholders:
 - (i) To receive full and timely payment of principal and interest on the Bonds from the Issuer upon maturity and to be ensured the exercise of attached rights (if any) in accordance with the relevant Bond Documents;
 - (ii) To use the Bonds for transfer, donation, gift, inheritance, discounting, and as collateral in civil and commercial transactions in accordance with applicable laws;
 - (iii) To enjoy other rights in accordance with applicable laws and the Terms and Conditions of the Bonds.

Any amendments to the rights of Bondholders shall be governed by the Terms and Conditions of the Bonds.
23. Underwriter and Listing Advisor: Techcom Securities Joint Stock Company.
24. Consultancy Agent for Registration of Public Offering: Techcom Securities Joint Stock Company.
25. Initial Custodian: Techcom Securities Joint Stock Company.
26. Initial Registrar and Transfer Agent: Techcom Securities Joint Stock Company.
27. Initial Bondholders' Agent: Techcom Securities Joint Stock Company.
28. Governing Law: The laws of Vietnam.
29. Other Conditions: shall be provided specifically in the terms and conditions of the Bonds and contracts, agreements and other documents executed for the purpose of issuing the Bonds and determined by the Chief Executive Officer of MML or the Chairman of the company of the Issuer.
30. Other Undertakings: as provided under the terms and conditions of the Bonds and the Transaction Documents.

31. Amendments, Supplementations: the amendment, supplementation of this Issuance Plan shall be implemented in accordance with the decision of Chief Executive Officer of MML or the Chairman of the company of the Issuer.

V. PLAN FOR FINANCING THE REPAYMENT OF THE PRINCIPAL AND INTEREST OF THE BONDS

Repayment of the interest of the Bonds: The interest of the Bonds shall be paid every 6 (six) months from the Issuance Date, The Issuer intends to use the profits earned from business activities, investments and other legitimate sources of income after deducting expenses to be used to pay interest of the Bonds to investors. According to the business plan of the Issuer, the proceeds from business, investment and other activities, after deducting tax payable liabilities to the State and operating expenses, are still sufficient for payment of interest of the Bonds.

Repayment of the principal of the Bonds: The principal amount of the Bonds shall be paid at once on the Maturity Date or the early repayment date. Depending on the actual market situation, the Issuer expects to use (i) the profits earned from the Issuer's business, investment and other activities and/or (ii) capital mobilized from other lawful capital sources to repay the principal amount of the Bonds on the Maturity Date or early redemption of Bonds.

