

**BDC VIET NAM CONTRUCTION
AND INVESTMENT JOINT
STOCK COMPANY**

THE SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

Hà Nội, ngày 28 tháng 05 năm 2026

No: 28.05/2026/TB-BDC
Re: Disclosure of Invitation to the 2025
AGM

To : - STATE SECURITIES COMMISSION OF VIETNAM
- HANOI STOCK EXCHANGE (HNX)

1. Company Name: BDC Viet Nam Contruction and Investment Joint Stock Company
(Mã chứng khoán: MCO)
2. Head Office: No. 15, Alley 45 Hao Nam Street, O Cho Dua Ward, Hanoi City, Vietnam
3. Telephone: 0243.5373.241
4. Fax: 0243.5373.240
5. Person responsible for information disclosure:
- Full name: **Nguyen Quoc Tu** – Chairman of the Board of Directors
6. Type of information disclosure
☐ 24h ☐ 72h ☐ Requirement ☐ Unusual ☒ Periodic

7. Content of Information Disclosure

BDC Vietnam Contruction and Investment Joint Stock Company hereby announces the invitation and meeting materials for the 2026 Annual General Meeting of Shareholders.

This information has been published on the Company's website at:
<http://mcovietnam.com/vn> since May 28, 2026.

We hereby certify that the information disclosed above is true and accurate, and we take full responsibility before shareholders and the law for the content of the disclosed information.

Sincerely announced!

Recipients:

- Như trên
- BOD, SB, BOM
- Archived at Office

Attachments:

- Notice of Invitation to 2026 AGM
- 2026 AGM Materials

**BDC VIET NAM CONTRUCTION
AND INVESTMENT JOINT STOCK
COMPANY**



CHỦ TỊCH HĐQT

Nguyễn Quốc Tú

Hanoi, May 28, 2026

**MEETING INVITATION
2026 GENERAL MEETING OF SHAREHOLDERS**

The Board of Directors of BDC Vietnam Construction and Investment Joint Stock Company respectfully announces and invites the shareholders to attend the 2026 Annual General Meeting of Shareholders with the following details:

1. **Time** : 08:30 AM, Monday, June 22, 2026
2. **Venue** : Doan An Dieu Duong 40 (Military Zone 4 Hotel), No. 230 Binh Minh Street, Cua Lo Ward, Nghe An Province, Vietnam
3. **Participants** : All shareholders holding shares of BDC Vietnam Construction and Investment Joint Stock Company as per the comprehensive list of securities owners as of May 25, 2026, issued by the Vietnam Securities Depository and Clearing Corporation (VSDC), and legally authorized representatives of shareholders
4. **Meeting agenda**: Approval of matters within the authority of the General Meeting of Shareholders (details according to the attached Meeting Agenda).
5. **Meeting related documents**: The agenda and documents for the meeting will be posted on the company's website at: <https://mcovietnam.com.vn/> (Shareholder Relations) from May 27, 2026.
Note: Meeting documents may be amended or supplemented until the meeting date. Shareholders are advised to regularly check the website for timely updates.
6. **Authorization to Attend the Meeting**: In case a shareholder authorizes another person to attend the meeting, please provide a written authorization in accordance with civil law regulations or use the template provided on the Company's website. The authorized representative must present a valid authorization document upon attending the meeting.
7. **Requirements for Participation**: Shareholders or their authorized representatives attending the AGM must present the following documents:
 - (1) Legal identification (ID card/Passport for individuals, Business Registration Certificate for organizations);
 - (2) Valid authorization letter to attend the AGM (if applicable)
8. **Other notes**:
 - Shareholders or groups of shareholders who meet the eligibility criteria as per law and the Company Charter and wish to propose matters for the AGM agenda must send written proposals to the contact address below or scanned copies via email to: bdcvietnam.mco@gmail.com, no later than 4:00 PM on June 17, 2026 (at least 3 working days prior to the meeting date).
 - To ensure proper meeting arrangements, shareholders are kindly requested to confirm/send the Attendance Confirmation Form or Authorization Letter (hard copy or scanned) via phone, email, mail, or fax to the Company before 4:00 PM on June 17, 2026.
 - **Contact Information**: BDC Vietnam Construction and Investment Joint Stock Company
 - ❖ Address: No. 15, Alley 45 Hao Nam, O Cho Dua Ward, Dong Da District, Hanoi
 - ❖ Phone: (024) 3537 3241 Fax: (024) 3537 3240
 - ❖ Email: bdcvietnam.mco@gmail.com
 - ❖ Contact Person: Ms. Phan Thi Thanh Tra (0982984255)

This invitation is officially published on the website and sent directly to shareholders.
Best Regards!





AGENDA
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Time: 08:30 AM, Monday, June 22, 2026

Venue: Doan An Dieu Duong 40 (Military Zone 4 Hotel), No. 230 Binh Minh Street, Cua Lo Ward, Nghe An Province, Vietnam

No	Agenda Item	Time
I.	Opening Procedures	
1.	Welcome and registration of shareholders and guests, distribution of voting cards, organizational arrangements	08h00'-08h30'
2.	Opening statement and introduction of guests	08h30'-08h35'
3.	Report on verification of shareholder eligibility	08h35'-08h40'
4.	Introduction of the Chairing Panel and Secretary; Chairperson introduces and the Meeting elects the Vote Counting Committee	08h40'-08h45'
II.	Meeting Content	
5.	Opening speech of the General Meeting	08h45'-08h50'
6.	Approval of the Meeting Agenda and Working Regulations	08h50'-09h00'
7.	Report on the 2025 activities of the Board of Directors and 2026 activity plan	09h00'-09h15'
8.	Report of the Supervisory Board on 2025 activities and 2026 task plan	09h15'-09h20'
9.	Proposal for approval of the 2025 audited financial statements	09h20'-09h25'
10.	Proposal for approval of the selection of the 2026 audit firm	09h25'-09h30'
11.	Proposal for approval of 2025 profit distribution plan, 2026 financial plan, and remuneration for the Board of Directors and Supervisory Board	09h30'-09h45'
12.	Other matters (if any)	09h45'-10h20'
13.	Discussion and voting on submissions and agenda items	10h20'-10h40'
Break and vote counting		10h40'-10h50'
14.	Speech by delegates	10h50'-11h10'
15.	Announcement of vote counting results	11h10'-11h15'
III.	Closing	
16.	Approval of the Meeting Minutes and Resolution	10h15'-11h20'
17.	Summary speech	11h20'-11h25'
18.	Closing of the General Meeting	11h30'

ORGANIZING COMMITTEE

**MEETING REGISTRATION OR AUTHORIZATION FORM
FOR ATTENDING 2026 GENERAL MEETING OF SHAREHOLDER**

To: BDC Vietnam Construction and Investment Joint Stock Company



Name of shareholder/Legal representative (as to company):

ID/Passport/Business Registration no.:

Date of issue: Place of issue:

Address:

Total number of shares represented or owned: shares

(Shareholders choose one of the two items below, mark X in the appropriate box)

1. ATTENDANCE

☐

I confirm my attendance at the 2026 Annual General Meeting of Shareholders of BDC Vietnam Construction and Investment Joint Stock Company.

2. AUTHORISED ATTENDANCE

☐

2.1. Mr/Ms:

ID/Passport/Business Registration no.:

Date of issue: Place of issue:

Address:

Number of authorized shares:

2.2. Authorize one of the members of the Board of Directors ("BOD") of BDC Vietnam Construction and Investment Joint Stock Company: (Tick X to one of the following box):

Tick	Name	Position	Number of authorized shares
<input type="checkbox"/>	Mr Nguyen Quoc Tu	Chairman of BOD
<input type="checkbox"/>	Mr Nguyen Quoc Huong	General Directors
<input type="checkbox"/>	Ms Phan Thi Thanh Tra	Head of Supervisory Board

(Note: In case of giving authorization for multiple people, please clearly state the number of shares authorized for each member).

Authorization content:

- The Authorizing Party authorizes the Authorized Party to attend and vote on matters at the 2026 Annual General Meeting of Shareholders of BDC Vietnam Construction and Investment Joint Stock Company, to exercise the rights and obligations related to the authorized shares.
- The Authorized Party may only perform the tasks within the scope of authorization under this Authorization and may not re-authorize to any third party.
- The presence or absence of the Authorized Party at the General Meeting does not affect the validity of this authorization.
- We are fully responsible for this authorization and commit to strictly comply with the current provisions of the Law, the Charter of BDC Vietnam Construction and Investment Joint Stock Company and have no complaints in the future.
- This Authorization is effective from the date of signing until the end of the 2026 General Meeting of Shareholders.

....., date month 2026

Shareholder/Authorizing party

(Sign, write full name, stamp if any)

Authorized Party

(Sign, write full name, stamp if any)

Notes:

The Authorized Person attending the Meeting must present the following documents:

- ☐ The original Power of Attorney (with signature and stamp of the authorizing party, in case of an organization);
- ☐ The original Citizen ID/Passport of the authorized person;
- ☐ A copy of the ID card/Citizen ID/Passport of the authorizing party (if the authorizing party is an individual shareholder);
- ☐ A copy of the Business Registration Certificate (if the authorizing party is an organizational shareholder).

Hanoi, May 28, 2026



REGULATIONS
ON THE OPERATION OF THE 2026 ANNUAL GENERAL MEETING OF
SHAREHOLDERS
BDC VIET NAM CONSTRUCTION AND INVESTMENT JOINT STOCK COMPANY
CHAPTER I: GENERAL PROVISIONS

Article 1: Scope

These regulations define the rights and obligations of shareholders and their representatives; the responsibilities of all parties participating in the General Meeting of Shareholders (hereinafter referred to as the "Meeting") to ensure the Meeting is effective and lawful.

Article 2: Purpose

The objective of these regulations is to ensure that the Meeting is held in accordance with legal procedures and complies with the law; to maintain order, safety, and adherence to the Meeting's agenda; to guarantee that shareholders can exercise their legal rights democratically, equally, and in solidarity; and to reflect the collective will for the benefit of shareholders and the sustainable development of the Company.

Article 3: Agenda

1. The Meeting agenda is sent to shareholders along with the invitation letter.
2. Shareholders or groups of shareholders owning 10% or more of total common shares may propose items to the agenda. Proposals must be submitted in writing by 4:00 PM on June 17, 2026, at the latest. Proposals must clearly state: name(s) of shareholder(s), types and quantities of shares, shareholder code, and proposed agenda items.
3. The proposed agenda and contents must be approved at the opening session of the Meeting

Article 4: Shareholder Responsibilities at the Meeting

Shareholders attending the General Meeting must comply with the following regulations:

- 1) Dress appropriately.
- 2) Present valid ID, invitation, and related documents at the reception.
- 3) Maintain order and proper conduct during the Meeting.
- 4) Refrain from smoking, private conversations, or using mobile phones.
- 5) Be courteous and remain until the Meeting ends, unless permitted to leave by the Chair.
- 6) Sit in designated areas and follow the seating arrangements.
- 7) Follow the Chairman's instructions and speak only with their permission.

CHAPTER II: ORGANIZATION OF THE MEETING

Article 5: Issues for Approval

The 2026 AGM has authority to discuss and approve:

- 1) Report of the Board of Directors (BOD) on 2025 performance and 2026 plans;
- 2) Report of the Supervisory Board on 2025 activities and 2026 duties;
- 3) 2025 audited financial statements;
- 4) Appointment of the 2026 financial audit firm;
- 5) Profit distribution for 2025, 2026 financial plan, and remuneration for BOD and Supervisory Board;
- 6) Other matters (if any).

Article 6: The Presidium

The Presidium is responsible for running the Congress. The Presidium operates on the principle of democratic centralism and in accordance with the provisions of law and the Company's Charter.

The Presidium is responsible for:

- 1) Conducting the Congress in accordance with the agenda, regulations and rules approved by the Congress.
- 2) Guiding the Congress to discuss and vote on issues within the agenda of the Congress and related issues throughout the Congress.
- 3) Having the right to postpone the Congress when there are enough people registered to attend the meeting as prescribed to another time or to change the meeting location in case a person attending the meeting obstructs, disrupts order, and risks making the meeting not be conducted fairly and legally.
- 4) Responding to issues requested by the Congress.
- 5) Resolving issues arising (if any) during the Congress..

Article 7: Secretary of the Meeting

1. The Secretary of the General Meeting shall assist the Presidium and the General Meeting. The Secretary of the General Meeting shall be introduced by the Chairman and approved by the General Meeting.

2. The Secretary shall be responsible for:

- a) Recording fully and truthfully the contents of the General Meeting.
- b) Assisting the Presidium in announcing documents, conclusions or notices to shareholders when requested.
- c) Being responsible to the Chairman of the General Meeting and the General Meeting of Shareholders for his/her duties; recording fully and truthfully all the contents of the General Meeting and the issues approved by the shareholders, including issues still reserved at the General Meeting; receiving the shareholders' opinion ballots; drafting

the minutes of the General Meeting of Shareholders and the Resolutions on the issues approved at the General Meeting..

Article 8: Shareholder Eligibility Verification Committee

The Shareholder Eligibility Verification Committee consists of 03 people appointed by BDC Vietnam Investment and Construction Joint Stock Company and is responsible for:

- 1) Assisting the Chairman of the General Meeting in examining the conditions for holding the General Meeting;
- 2) Examining the qualifications of shareholders attending the meeting;
- 3) Issuing voting ballots to shareholders on the list of attendees before the opening time;
- 4) Reporting to the General Meeting of Shareholders on the conditions for holding the General Meeting of Shareholders..

Article 9: Voting Ballot Committee

The Voting Ballot Committee is introduced by the Presidium and approved by the General Meeting. The Ballot Counting and Election Committee is responsible for:

- 1) Disseminating the voting rules and principles;
- 2) Reviewing and reporting to the General Meeting for decision on violations of the election rules or complaints about the election;
- 3) Organizing the counting of votes;
- 4) Checking and supervising the voting of shareholders and shareholder representatives;
- 5) Determining the voting results of shareholders on issues approved at the General Meeting, announcing the voting results;
- 6) Delivering the voting results to the Presidium or the General Meeting Secretary.

Article 10: Shareholder Rights

1. Shareholders of the Company have the right to attend the General Meeting in person or authorize a representative by a Power of Attorney (according to the form prescribed by the Organizing Committee of the General Meeting) to attend and give opinions and vote on issues in the General Meeting agenda. Each shareholder or representative of shareholders when attending the General Meeting must bring identification documents including: ID card/CCCD/Passport, Meeting invitation, Power of Attorney to attend the General Meeting to submit to the Shareholders' Qualification Examination Committee and will receive a Voting Form and participate in the voting.

Shareholders and representatives of shareholders who arrive late to the General Meeting can register and then have the right to vote at the General Meeting immediately after registration. The Chairman of the General Meeting is not responsible for stopping the General Meeting for shareholders to register and the validity of the voting rounds that have been conducted will not be affected.

2. Shareholders are publicly notified by the Organizing Committee of the General Meeting of Shareholders about the Agenda of the General Meeting of Shareholders, are provided with documents related to the content of the General Meeting and are responsible for:

- 1) Complying with the General Meeting Regulations.
- 2) Complying with the registration procedures for attending the General Meeting with the Organizing Committee.
- 3) Discussing the contents of the report.
- 4) Voting on issues at the General Meeting.
- 5) Complying with the direction of the General Meeting Chairman.

CHAPTER III: DISCUSSION, VOTING, AND MEETING MINUTES

Article 11: Discussion at the General Meeting

When discussing issues in the General Meeting agenda, shareholders must comply with the following regulations:

1. Principles: Shareholders attending the General Meeting who wish to express their opinions must obtain the approval of the Chairman to speak.

2. Method of speaking: Shareholders must speak briefly and focus on the key contents that need to be discussed, in accordance with the approved agenda of the General Meeting to ensure that the General Meeting is conducted in accordance with the approved agenda, the content does not violate the law, is not related to personal matters or exceeds the authority of the enterprise.

3. The Chairman will arrange for shareholders to speak in the order of registration, and at the same time answer shareholders' questions. Contributions or questions will be collected at the same time and answered sequentially and can only participate in contributing opinions during the discussion section of the General Meeting. In case many shareholders have overlapping opinions, the Presidium will select and respond to all shareholders. After there are no more opinions from shareholders, the Chairman will respond to each shareholder's opinions in turn or assign a responsible person in the Company's Executive Board to respond to these opinions.

Article 12: Voting

1. Voting principles:

- All issues on the agenda of the General Meeting are approved by obtaining the votes of all shareholders by Voting Cards and Voting Ballots according to the number of shares owned and represented.
- Each shareholder is given 01 Voting Card (pink) and 01 Voting Ballot (blue) in which the name of the shareholder/authorized representative, the number of shares with voting rights (owned and authorized) of the shareholder and has the seal of BDC Vietnam Investment and Construction Joint Stock Company..

2. Voting rules:

- Voting by Voting Card: For issues such as: approving the agenda; Approving the meeting program; Approving the working regulations of the General Meeting; Approving the personnel of the Presidium; Meeting Secretary, Vote Counting Committee; Approving the Minutes of the General Meeting. Shareholders attending

the General Meeting vote by raising the Voting Card (when asked by the Chairman for their opinion: agree, disagree or have no opinion);

- Voting by Voting Card: The Voting Card is used when shareholders vote to approve reports and proposals at the General Meeting. Shareholders vote as follows:
 - o Shareholders or authorized representatives vote to agree, disagree, or have no opinion on an issue by marking "X" or "√" in the corresponding box on the Voting Card in the following order: "Agree", "Disagree" and "No opinion". After voting on all contents, the voting shareholder signs the Voting Card and puts it in the ballot box, the Vote Counting Committee collects the shareholder's Voting Card to count the results.
 - o In case of changing the opinion, the shareholder initials next to the final choice opinion box to avoid forgery.

3. Approval of the decisions of the General Meeting of Shareholders

Conditions for approving decisions of the General Meeting of Shareholders shall be implemented in accordance with the provisions of the Charter of the organization and operation of the Company.

Article 13: Minutes of the General Meeting

The contents of the General Meeting must be recorded by the Secretary of the General Meeting in the Minutes of the General Meeting. The Minutes and Resolutions must be read and approved before the closing of the General Meeting. Based on the approved Minutes of the General Meeting of Shareholders, the General Meeting of Shareholders authorizes the Board of Directors to prepare the Resolution of the General Meeting of Shareholders. The Chairman of the Board of Directors shall sign and issue the Resolution of the General Meeting of Shareholders on the issues that have been consulted at the General Meeting of Shareholders.

This document constitutes the complete regulations for the operation of the 2026 Annual General Meeting of Shareholders of BDC Vietnam Investment and Construction Joint Stock Company.

Respectfully submitted for approval!

Recipients:

- As above;
- Office filing.

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



NGUYEN QUOC TU

Hanoi, May 28, 2026

REPORT OF THE BOARD OF DIRECTORS
2025 Business Performance and 2026 Business Plan and Objectives

I. 2025 Operating Results

In implementing the 2025 business plan amid many positive developments in the Vietnamese economy, the Company was nevertheless significantly affected by global political factors and fluctuations in monetary policies, which had a considerable impact on its business operations.

In response to the challenging market conditions and the continuous deterioration in business performance, the Board of Directors, the Board of Management, together with all employees of the Company, made every effort to seek business partners, mobilize capital sources, and maximize cost savings in order to preserve shareholders' capital, maintain stable business operations, and create employment opportunities for the Company's employees.

1.1 Business Plan Implementation Results as of December 31, 2025

In the face of challenges arising from fluctuations in the business environment and pressure to secure financial resources for operations, the Board of Directors coordinated with the Management Board to seek business opportunities suitable to actual market conditions and the Company's capabilities, achieving several results as follows:

a, 2025 Business Performance

No.	Indicators	Unit	2025 Plan	2025 Actual	Achievement Rate
1	Charter Capital	VND million			
+	Charter capital at the beginning of the year	VND million	41,039	41,039	100%
+	Charter capital at the end of the year	VND million	41,039	41,039	100%
+	Average charter capital during the year	VND million	41,039	41,039	100%
2	Total Revenue and Other Income	VND million	75,000	53,562	71%
3	Profit before Corporate Income Tax	VND million	250	178	71%
4	Profit after Corporate Income Tax	VND million	200	82	41%
5	Earnings per Share (EPS)	VND	-	50	-
6	Average Employee Income	VND million	11 to 12	11 to 12	-

2025 remained a challenging year for domestic construction enterprises, as revenue continued to depend heavily on bidding activities and the availability of investment capital from project owners. Nevertheless, the Company achieved its 2025 business plan. Specifically:

Revenue in 2025 reached VND 53.56 billion, achieving 71% of the planned target. Taxes payable to the State amounted to VND 96 million, equivalent to 192% of the plan. Profit after tax reached VND 82 million, achieving 41% of the planned target.

b, Other Activities

Labor: The Company maintained workforce balance in line with operational requirements and implemented policies to enhance labor quality and staff capabilities. Employees and workers with strong qualifications, expertise, and long-term commitment to the Company were recruited and retained. At the same time, the Company streamlined personnel by reducing positions held by underqualified employees with limited commitment to organizational development, while improving income for capable employees.

Union and employee relations activities: Alongside business operations, the Board of Directors and the Board of Management continued to facilitate the activities of internal organizations to ensure employees' rights and welfare, improve the living conditions of staff and employees, and strengthen internal solidarity and commitment in working toward the business targets approved by the General Meeting of Shareholders for 2025.

Profitable operations: The Company maintained profitable operations, fully complied with State policies and obligations, and enhanced employees' income and living standards.

Corporate governance: The Company strengthened corporate governance and improved the quality of human resources toward a leaner and more professional structure.

II. Directions and Objectives for 2026

In 2026, despite the impact of market fluctuations, the Board of Directors and the Management Board will continue their efforts to seek feasible projects that are aligned with the Company's bidding and execution capabilities, while avoiding bids below cost to ensure profitability.

2.1 Assessment of the Situation

a/ Market Conditions:

In 2026, Vietnam's economic situation, together with global political instability and unpredictable fluctuations in material prices, is expected to continue significantly

affecting the Company's business operations. Amid the overall challenges faced by the industry, the Company will continue to focus on its core business of transportation infrastructure construction, leveraging its many years of experience, while also expanding and exploring business opportunities in new sectors.

b/ Capital Resources:

As a construction company, the Company continuously requires substantial capital and has consistently faced shortages in funding for business operations and project investments. Following the Government's discontinuation of interest rate support programs, tighter lending policies aimed at controlling inflation and bad debts, and rising public debt levels, investment in basic infrastructure construction has slowed down, with projects mainly limited to repair and maintenance works. In response, the Board of Directors and the Management Board have recognized the need to develop alternative and effective business strategies, including accepting smaller-value projects to optimize the utilization of machinery and workforce during idle periods, while mobilizing funds through bank borrowings and private lenders at reasonable interest rates to improve operational efficiency.

c/ Bidding Activities

The Company remains committed to the principle of not submitting bids below cost and prioritizing projects with transparent funding sources, thereby reducing pressure from financially constrained projects, accelerating capital turnover, and ensuring timely repayment of bank loans. At the same time, the Company is willing to undertake smaller-scale projects to maximize the use of machinery and human resources.

The Company also actively seeks to recover outstanding receivables from completed projects in order to strengthen financial resources for the implementation of major and key projects, while continuously searching for new bidding opportunities aligned with the Company's current capabilities.

With its established reputation, capabilities, and accumulated experience, the Company will continue focusing on its core strengths to promote sustainable growth and create momentum for future years.

In light of both opportunities and significant challenges in the coming year, the Company has set the following targets for 2026:

2.2. Targets for 2026

Target revenue: VND 50,000 million.

Target profit after tax: VND 200 million.

Average monthly income per employee: from VND 11,000,000 to VND 12,000,000 per person.

The Company's business strategy for 2026 will undergo fundamental changes. Based on this direction, the Company will strengthen its financial capacity and adjust its business orientation to align with current market conditions. The Company will implement measures to reduce costs, complete the recovery of receivables from completed construction projects, and accelerate the progress of projects nearing completion deadlines.

Strengthen both short-term and long-term training programs for key personnel in order to enhance the quality of management staff.

In 2025, market fluctuations had a significant impact on the Company's financial condition. Nevertheless, the Board of Directors and the Board of Management are determined to overcome this challenging period and prepare for future growth opportunities.

On behalf of the Board of Directors, I would like to extend my best wishes of good health, happiness, and success to all distinguished guests and shareholders.

Nguyen Quoc Tu



Hanoi, May 28, 2026



REPORT OF THE SUPERVISORY BOARD

SUMMARY OF THE SUPERVISORY BOARD'S ACTIVITIES IN 2025 AND SUPERVISION ORIENTATION FOR 2026 BDC VIETNAM CONSTRUCTION AND INVESTMENT JOINT STOCK COMPANY

- *Pursuant to the duties and powers of the Supervisory Board as stipulated in Articles 36 and 37 of the Charter of BDC Vietnam Construction and Investment Joint Stock Company;*
- *Based on the Company's operational status and the audited financial statements for 2025;*
- *Based on the Supervisory Board's performance;*

On behalf of the Supervisory Board of BDC Vietnam Construction and Investment Joint Stock Company, I would like to present to the General Meeting of Shareholders the following report:

A. Summary of the Supervisory Board's Activities in 2025

Entrusted by the General Meeting of Shareholders and in accordance with the Company's Charter, the Supervisory Board of BDC Vietnam Construction and Investment Joint Stock Company would like to present its 2025 supervision activities to the General Meeting as follows:

I. Results of the Review of the 2025 Audited Financial Statements

- The Supervisory Board conducted a review of the 2025 audited financial statements of BDC Vietnam Construction and Investment Joint Stock Company. We confirm that the financial statements truthfully and fairly reflect the Company's business performance and cash flows for the fiscal year ending on December 31, 2025.
- The financial statements were prepared in accordance with the Vietnamese Accounting Standards and other relevant accounting regulations and were audited by Nhan Tam Viet Auditing Co., Ltd.
- In this report, we would like to summarize several key financial indicators and business performance results as follows:

1. Balance Sheet as of December 31, 2025

Unit: VND

No.	Item	Ending Balance as of 31/12/2025
1	Current Assets	70.234.791.417
2	Non-current Assets	31.822.232.301
3	Current Liabilities	43.579.985.995
4	Non-current Liabilities	5.206.872.911
5	Owner's Equity	53.270.164.812

Business Performance Results

No.	Item	Year 2025
1	Total Revenue	53.564.472.241
2	Total Accounting Profit Before Tax	178.806.665
3	Corporate Income Tax	96.789.535
4	Net Profit After Tax	82.017.130

II. Evaluation of Operations in 2025

1. Assessment of Business Plan Implementation:

In the context of a challenging economic environment, the Board of Directors and the Executive Board made concerted efforts to implement the 2025 business plan, with the following results:

- **Revenue:** VND 53.56 billion / Plan: VND 75.0 billion → **achieved 71%**
- **Net Profit After Tax:** VND 82 million / Plan: VND 200 million → **achieved 41%**

2. Assessment of the Board of Directors' Activities:

In 2025, the Board of Directors (BoD) consistently held regular meetings in accordance with the Company's Charter. All meetings were chaired by the Chairman of the BoD and effectively addressed the matters proposed by the General Meeting of Shareholders. The BoD discussed and resolved on key proposals from the CEO.

Through these meetings, BoD members demonstrated a strong sense of responsibility by actively contributing to the development of business strategies for each stage of the Company's growth. In addition to maintaining and developing traditional markets, the Company also expanded into southern provinces and diversified its business lines.

3. Assessment of the Executive Board's Performance

The General Director and Deputy General Directors maintained a strong spirit of unity and consensus. Each individual demonstrated a high sense of responsibility in their respective roles and made timely decisions in managing the Company's overall operations.

+ Business Operations:

In 2025, the Company made great efforts to fulfill its annual targets, with production value increasing compared to the previous year. The Company also saw improvements in bidding activities.

- However, the execution of certain projects faced unfavorable conditions such as high bank interest rates, complex project locations, and difficulties in living and commuting conditions. Despite these challenges, the Company's units took the initiative to motivate staff and workers to work overtime and in multiple shifts to ensure project progress was maintained.
- The organizational structure was reorganized, and personnel were reassigned within departments and construction sites to align with the new organizational model.
- Salary and benefit systems were improved to attract and retain talented personnel for BDC Vietnam Construction and Investment Joint Stock Company.
- Subsidiary companies were given autonomy in their business operations, financial management, and human resource planning.

+ Organization, Assignment, and Supervision:

Monthly coordination meetings were held, chaired by the General Director, to review completed tasks and plan for the upcoming month. These meetings included evaluations of task performance for each department, unit, or individual.

Overall, the Company's leadership operated smoothly, and all employees strictly adhered to assignments and instructions from the management, successfully completing their assigned duties.

B. Orientation and Tasks for 2026

- Continue the task of monitoring and supervising the operations and management activities of the Board of Directors and the Executive Board; inspect the reasonableness, legality, truthfulness, and prudence in business operations, as well as in the management of capital, materials, and assets of the Company.
- Inspect accounting books, vouchers, and other documents of the Company when necessary, or as decided by the General Meeting of Shareholders, or at the request of shareholders.
- Appraise the annual financial statements;
- Review reports from the internal control system;
- Maintain close coordination between the Supervisory Board and the Board of Directors, the Executive Board, and all Company units;

- Assign Supervisory Board members to attend training courses to enhance their professional expertise, and actively participate in relevant industry conferences and seminars related to control and supervision activities;
- Understand difficulties, receive proposals, and consider solutions from the Company's branches and subsidiaries.

Conclusion:

Based on the above analysis and evaluation, the Supervisory Board agrees with the audited financial statements of the Company for the year 2025. It is recognized that in 2025, the Company made significant efforts to overcome challenges, stabilize business operations, achieve certain efficiencies, accumulate internally to preserve and develop capital, and ensure the well-being of its employees.

**ON BEHALF OF THE SUPERVISORY BOARD
HEAD OF THE BOARD**

Phan Thi Thanh Tra

Hanoi, May 28, 2026

PROPOSAL

Re: Approval of the Audited Financial Statements for 2025

To: The 2026 Annual General Meeting of Shareholders

- Pursuant to the Enterprise Law of the Socialist Republic of Vietnam, promulgated on June 17, 2020;
- Pursuant to the Charter of BDC Vietnam Construction and Investment Joint Stock Company which has been approved;
- Pursuant to the Audited Financial Statements for 2025;

The Board of Directors respectfully submits to the 2026 Annual General Meeting of Shareholders for approval the 2025 Financial Statements audited by Nhan Tam Viet Auditing Co., Ltd., which have been reviewed by the Company's Supervisory Board and publicly disclosed in accordance with regulations.

The audited financial statements for 2025 include the following documents:

1. Report of the Executive Board
2. Independent Auditor's Report
3. Balance Sheet
4. Income Statement
5. Cash Flow Statement
6. Notes to the Financial Statements

(Detailed contents of the audited 2025 financial statements can be found on the website: www.mcovietnam.com.vn)

We respectfully submit this proposal for the consideration and approval of the General Meeting of Shareholders.

Recipients:

- As above;
- Office filing.

ON BEHALF OF THE BOARD OF

DIRECTORS
CHAIRMAN



NGUYEN QUOC TU

Hanoi, May 28, 2026



PROPOSAL

Re: Selection of the Audit Firm for the 2026 Financial Statements

To: The 2026 Annual General Meeting of Shareholders

- Pursuant to the Enterprise Law of the Socialist Republic of Vietnam, promulgated on June 17, 2020;
- Pursuant to the Charter of BDC Vietnam Construction and Investment Joint Stock Company which has been approved;

To align with the Company's business situation and development, the Supervisory Board respectfully submits to the 2026 Annual General Meeting of Shareholders the proposal to authorize the Board of Directors to select the audit firm for auditing the Company's 2026 financial statements. The selection of the audit firm will be based on the following criteria:

1. Reputation and professionalism
2. Resources and optimal cost

The following auditing firms will be reviewed and considered by the Board of Directors for selection:

- Nhan Tam Viet Auditing Co., Ltd.
- A&C Auditing and Consulting Co., Ltd.
- An Viet Auditing Co., Ltd.

We respectfully submit this proposal for the General Meeting of Shareholders' consideration and approval.

Sincerely!

**ON BEHALF OF THE SUPERVISORY BOARD
HEAD OF THE BOARD**

Recipients:

- As above;
- Office filing.

Phan Thi Thanh Tra

Hanoi, May 28, 2026



PROPOSAL

Re: Profit Distribution Plan for 2025, Financial Plan for 2026, and Remuneration for Members of the Board of Directors and Supervisory Board

To: The 2026 Annual General Meeting of Shareholders

Based on the business performance results of 2025, the Board of Directors respectfully submits to the General Meeting of Shareholders the following profit distribution plan for 2025 and financial plan for 2026:

1. Summary of Financial Data for 2025:

According to the financial statements audited by Nhan Tam Viet Auditing Co., Ltd., some key financial indicators for 2025 are as follows.

No.	Indicator	Unit	Plan 2025	Actual 2025	Rate (%)
1	Charter Capital	Million VND			
	+ Beginning of year Charter Capital	Million VND	41.039	41.039	100%
	+ End of year Charter Capital	Million VND	41.039	41.039	100%
	+ Average Charter Capital during year	Million VND	41.039	41.039	100%
2	Total Revenue and Other Income	Million VND	75.000	53.564	71%
3	Profit Before Corporate Income Tax (PBT)	Million VND	250	178	71%
4	Profit After Corporate Income Tax (PAT)	Million VND	200	82	41%
5	Basic Earnings Per Share (EPS)	VND			

2. Profit Distribution Plan for 2025 and Remuneration for Members of the Board of Directors and Supervisory Board

To align with the business situation and development of the Company, the Board of Directors respectfully submits to the 2026 Annual General Meeting of Shareholders the proposal for profit distribution for 2025 and remuneration for the Board of Directors and Supervisory Board as follows:

- No profit will be distributed for the year 2025; instead, the profit will be retained to supplement the Company's business capital.

- The Board of Directors and Supervisory Board members will not receive any remuneration.

For full-time members of the Board of Directors and Supervisory Board, salary will be paid in accordance with the Company's salary regulations.

3. Financial Plan for 2026

3.1 Business Production and Profit Distribution Plan for 2026

- **Business production plan:**
 - Revenue: 75,000 million VND
 - Total profit after tax: 200 million VND
- **Profit distribution plan for 2026: None**

To continue implementing measures to consolidate and ensure the Company's financial autonomy in the current economic situation, the Board of Directors has developed the 2026 profit distribution plan based on the Company's business performance against the set plan, with the principle of ensuring shareholders' interests and meeting capital needs for production and business activities.

The Board of Directors respectfully submits this plan to the General Meeting for consideration and approval.

Recipients:

- As above;
- Office filing.

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



NGUYEN QUOC TU