

LICOGI 14 JOINT STOCK COMPANY THE SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

No. 10/CBTT-L14

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Nong Trang, October 8, 2026

To: **The State Securities Commission**
Hanoi Stock Exchange
Shareholders of LICOGI 14 Joint Stock Company

I. INFORMATION DISCLOSURE ORGANIZATIONS:

- 1- Company: **LICOGI 14 JOINT Stock COMPANY**
- 2- Stock code: **L14**
3. Head office: No. 2068 Hung Vuong Street, Nong Trang Ward, Viet Tri City, Phu Tho Province.
- 4- Phone: 0210 3953543 Fax: 0210 3953542
- 5- Person in charge of information disclosure: Mr. Huynh Thanh Hau
- 6- Type of information disclosure:
☐ Within 24 hours ☐ Within 72 hours ☐ Upon request ☒ Extraordinary ☐ Periodic

II. DISCLOSED INFORMATION:

On October 8, 2026, the Board of Directors of LICOGI 14 Joint Stock Company held a meeting and issued Resolution No. 18/NQ-HĐQT dated October 8, 2026 regarding the borrowing of funds, the use of assets as security at BIDV Phu Tho Branch, and the contribution to and support of the Lang Son Provincial Study Promotion Fund, Contribution to the “For the Poor” Fund of Phu Tho Province and Support for Phuong Chau Residential Group – Nong Trang Ward.

The above information was published on the Company's website at <http://www.licogi14.vn> under the Investor Relations section on October 8, 2026

We would like to commit that the information published above is true and fully responsible before the law for the content of the information published.

Enclosures:

- Resolution No. 18/NQ-HĐQT;

LICOGI 14 JOINT STOCK COMPANY
Authorized Person for Information Disclosure



Huynh Thanh Hau

No.: 18/NQ-HĐQT

Nong Trang, October 08
, 2026

RESOLUTION

Re: Loan Facility, Use of Assets as Security at BIDV Phu Tho Branch, and Contributions to the Lạng Sơn Province Study Promotion Fund and the “For the Poor” Fund of Phú Thọ Province; Support for Phương Châu Residential Group – Nông Trang Ward

BOARD OF DIRECTORS

LICOGI 14 JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises;
- Pursuant to the Charter of LICOGI 14 Joint Stock Company;
- Pursuant to the Enterprise Registration Certificate of LICOGI 14 Joint Stock Company, enterprise registration number 2600106234, initially issued by the Department of Planning and Investment of Phu Tho Province on September 12, 2005, with the 16th amendment dated May 23, 2023;
- Pursuant to the Minutes of the Board of Directors Meeting No. 17/BB-HĐQT dated October 08, 2026 of LICOGI 14 Joint Stock Company;
- Pursuant to the need for working capital to serve the Company's construction and installation business activities.

RESOLVES:

Article 1. Approval of loans, guarantees and issuance of L/Cs:

To approve the borrowing, provision of guarantees and opening of letters of credit (L/Cs) by LICOGI 14 Joint Stock Company at BIDV to serve its construction and installation business activities. Specifically:

Credit limit at BIDV Phu Tho Branch: VND 90 billion (In words: Ninety billion Vietnamese dong).

Of which:

- + Credit limit (loans + payment guarantees): VND 30 billion (In words: Thirty billion Vietnamese dong).
- + Guarantee limit (bid guarantees, performance guarantees, advance payment guarantees, warranty guarantees, etc.): VND 60 billion (In words: Sixty billion Vietnamese dong).
- Purpose: To finance working capital and issue guarantees in support of the Company's construction and installation business activities.
- Loan tenor: As specified in each individual credit agreement.
- Interest rate and lending conditions: In accordance with the Bank's regulations and as agreed in the relevant credit agreement.

Article 2. Approval of the use of assets as security:

To approve the pledge and mortgage of assets owned or legally used by LICOGI 14 Joint Stock Company and other assets provided by third parties (if any) to the Bank as security for the Company's payment obligations in respect of the above-mentioned loans/guarantees/L/Cs.

Article 3. Appointment of the Company's representative to negotiate, approve and execute agreements with the Bank:

To appoint Mr. Lai Xuan Hung, currently holding the position of General Director and concurrently being the legal representative of the Company, to represent LICOGI 14 Joint Stock Company to:

Negotiate, discuss, approve, execute and perform agreements and documents relating to borrowing, mortgaging and pledging assets at the Bank, including but not limited to: Loan application forms; Guarantee issuance and L/C opening applications; Credit limit agreements; Guarantee facility agreements; Drawdown schedules/specific credit agreements; Disbursement requests; Disbursement plan schedules; Applications for registration of security interests; Minutes of handover of dossiers and documents relating to each disbursement; Asset valuation minutes; and other relevant documents and materials.

Mr. Lai Xuan Hung shall have the right to re-authorize another person to represent the Company in performing the above-mentioned tasks. Such authorization shall be made in a separate written document.

Mr. Lai Xuan Hung shall be responsible before the Board of Directors and under applicable law for all contents of the documents, agreements and materials signed by him or by a person re-authorized by him to represent LICOGI 14 Joint Stock Company in dealings with the Bank, provided that such documents are consistent with the above-mentioned matters.

Article 4. Contributions to the Lạng Sơn Province Study Promotion Fund and the “For the Poor” Fund of Phú Thọ Province; Support for Phương Châu Residential Group – Nông Trang Ward

Supporting the Study Promotion Fund is part of the Company's social responsibility towards future generations, contributing to supporting disadvantaged students in overcoming difficulties and helping them pursue their aspirations and develop their talents. This is a practical social welfare activity and demonstrates the Company's commitment to accompanying the development of education in Lạng Sơn Province, where the Company is currently constructing the Đồng Đăng Boarding School Complex for Primary and Lower Secondary Education, and where the Company plans to participate in the investment and construction of a number of projects in the coming period.

Pursuant to Official Letter No. 1361/MTTQ-BTT dated 1 October 2026 of the Standing Committee of the Vietnam Fatherland Front Committee of Phú Thọ Province regarding the mobilization of contributions to the “For the Poor” Fund, which aims to support poor households, near-poor households, households facing particularly difficult circumstances and vulnerable people who are in need of support from the community to improve their living conditions and stabilize their lives, and in furtherance of the Vietnamese traditions of mutual assistance and “the fortunate helping the less fortunate”;

Pursuant to the request submitted by Phương Châu Residential Group, Nông Trang Ward (formerly Cao Đại residential area, Minh Phương Ward), the majority of residents in the area have agricultural land subject to land acquisition for the Nam Minh Phương New Urban Area Project. This is a key project in Nông Trang Ward, under which the State is acquiring land for socio-economic development in Phú Thọ Province. To date, approximately 73% of households have received compensation, while 16 households have not yet received compensation. The Residential Group has committed to continuing to coordinate with the Ward authorities in mobilizing and explaining the State's policies and regulations to build consensus among residents, facilitate the early receipt of compensation, and hand over cleared land to the State and the Company.

The Board of Directors hereby agrees on the following:

- To contribute to and support the Lạng Sơn Province Study Promotion Fund in the amount of **VND 500,000,000 (Five hundred million Vietnamese dong only)**.
- To contribute to the "For the Poor" Fund of Phú Thọ Province in the amount of **VND 50,000,000 (Fifty million Vietnamese dong only)**.
- To provide financial support of **VND 300,000,000 (Three hundred million Vietnamese dong only)** to Phương Châu Residential Group for the construction of a community cultural center.

The above contributions and support shall be funded from the Company's Reward and Welfare Fund. The General Director is authorized to sign the decision on such contributions and support and to direct the relevant departments to complete the procedures for transferring the relevant amounts in accordance with applicable laws and the Company's financial regulations.

Article 5. This Resolution shall take effect from the date of signing.

Article 6. Mr. Lai Xuan Hung – General Director and Legal Representative of the Company, and the relevant departments/divisions shall, based on their respective functions and duties, organize the implementation of this Resolution and bear responsibility before the Board of Directors of the Company./

Recipients: *[Signature]*

- *Members of the BOD, BS;*
- *LICOGI 14 Board of Management;*
- *BIDV Phu Tho Branch;*
- *Filed at the BOD Office;*

**ON BEHALF OF THE BOARD OF DIRECT
CHAIRMAN**



Phạm Gia Ly