



**SCG CONSTRUCTION GROUP  
JOINT STOCK COMPANY**

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness**

No.: 224/2026/SCG-CBTT

Hanoi, October...15....., 2026

**To: State Securities Commission of Vietnam  
Hanoi Stock Exchange  
Shareholders**

Name of organization: SCG Construction Group Joint Stock Company

Stock code: SCG

Head office address: 8th Floor, Sunshine Center Building, 16 Pham Hung Street, Tu  
Liem Ward, Hanoi City, Vietnam.

Phone number: 0247 305 9979

Website: <https://scgr.vn>

Person in charge of information disclosure: Mr. Ngo Minh Doan – Authorized Person  
for Information Disclosure

Type of information disclosure: ☐ Periodic ☐ Extraordinary ☒ 24h ☐ Other

**Content of information disclosure:**

Resolution of the Board of Directors No. 60/2026/SCG/NQ-HĐQT dated  
October 15..., 2026 on the approval of the receipt of credit facilities from Joint Stock  
Commercial Bank for Investment and Development of Vietnam (“BIDV”) and the plan  
to use assets owned and/or lawfully used by the Company and/or third parties as  
collateral for the Company’s obligations to BIDV.

This information was disclosed on the Company’s website on October 15..., 2026 at  
the following link: <https://scgr.vn/cong-bo-thong-tin/>.

We hereby certify that the above information is true and correct and we take full legal  
responsibility for the disclosed information. *How can I*

**Recipients:**

- As above.

**AUTHORIZED PERSON FOR  
INFORMATION DISCLOSURE**

**CÔNG TY  
CỔ PHẦN  
TẬP  
ĐOÀN  
XÂY  
DỰNG  
SCG**

Digitally signed by CÔNG  
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XÂY DỰNG SCG  
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**NGO MINH DOAN**



**SCG CONSTRUCTION GROUP  
JOINT STOCK COMPANY**

**SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom - Happiness**

No.: 6.0. /2026/SCG/NQ-HĐQT

Hanoi, October...15., 2026

**RESOLUTION OF THE BOARD OF DIRECTORS  
SCG CONSTRUCTION GROUP JOINT STOCK COMPANY**

**BOARD OF DIRECTORS**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Charter on organization and operation of SCG Construction Group Joint Stock Company ("Company");
- Pursuant to the Minutes of the Board of Directors Meeting No. 6.0./2026/SCG/BBH-HĐQT dated October...15., 2026.

**RESOLVES**

**Article 1. Approval of the receipt of credit facilities from Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV"), specifically:**

The Board of Directors approves the Company's receipt of a credit facility from BIDV to replace the VND 1,000,000,000,000 credit facility approved under Board Resolution No. 23/2025/SCG/NQ-HĐQT dated August 28, 2025, which has expired, with the following principal terms:

- **Forms of credit facilities:** Revolving credit facility.
- **Maximum Credit Facility Limit:** VND 1,000,000,000,000 (*in words: One trillion Vietnamese dong*), comprising:
  - + The aggregate outstanding balance of short-term loans, payment guarantees and issued letters of credit (L/Cs) at the Bank shall not exceed VND 1,000,000,000,000 (*in words: One trillion Vietnamese dong*);
  - + Other guarantees (excluding payment guarantees) shall not exceed VND 300,000,000,000 (*In words: Three hundred billion Vietnamese Dong*);.
- **Credit Facility Tenor:** Twelve (12) months from the date on which BIDV approves the credit facility.
- **Purpose of the Credit Facility:** To supplement the Company's working capital and to facilitate the issuance of guarantees and the opening of letters of credit (L/Cs) in support of the Company's business and production activities.
- **Assumption of Existing Obligations:** This credit facility shall assume and carry forward all outstanding debt obligations and balances (including principal, interest





and fees, if any) remaining under the aforementioned credit facility limit of VND 1,000,000,000,000.

**Article 2. Approval of the plan to use assets owned and/or lawfully used by the Company and/or third parties as collateral for the Company's obligations to BIDV, specifically:**

**Collateral 1:** The assets previously provided as collateral to secure the Company's obligations under the aforementioned credit facility limit of VND 1,000,000,000,000 shall continue to serve as collateral to secure the Company's obligations under the credit facility approved pursuant to this Resolution.

**Collateral 2:** Other lawful assets owned by the Company and/or third parties, which comply with applicable laws and are eligible to be used as security assets, and which are accepted by BIDV as mortgage/pledge security for the Company's repayment obligations to BIDV.

**Article 3. Authorization for Implementation**

- a. The General Director, concurrently the Legal Representative of the Company, is assigned and authorized to act on behalf of the Company to carry out, discuss, negotiate and decide on matters relating to the credit facilities granted by BIDV, including but not limited to the following:
- Matters relating to interest rates, fees, disbursement conditions, drawdowns, repayment terms, rights and obligations, and all other relevant transaction terms and conditions.
  - Matters relating to collateral, including but not limited to the selection, addition and replacement of collateral; determination of the rights and obligations of the parties, scope of security, security term, secured amount, circumstances and methods for enforcement of mortgaged assets, dispute resolution methods, and other related matters with BIDV and the owners of the collateral; and completion of notarization procedures and registration of security interests.
  - Execution, amendment, supplementation, extension, and termination of Loan Agreements, Credit Facility Agreements, and all other contracts, agreements, and documents arising from or in connection with the Company's obtaining credit facilities from BIDV.
- b. To assign the General Director, who is the legal representative of the Company, to act on behalf of the Company in exercising its rights and performing its obligations in relation to the opening and use of bank accounts and the conduct of the Company's transactions at BIDV.
- c. General Director, being the legal representative of the Company is entitled to further authorize another individual to perform the contents authorized herein.





**Article 4.** This Resolution shall take effect from the date of signing. Members of the Board of Directors, the Board of General Directors and relevant departments and individuals shall be responsible for implementing this Resolution. *Minh can*

**Recipients:**

- As Article 4;
- SSC, HNX;
- Archives.

**O/B THE BOARD OF DIRECTORS** *He*

**CHAIRMAN**



**DO VAN TRUONG**

