MST INVESTMENT JOINT STOCK COMPANY	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom – Happiness
No.: 21/2026/CV-MST	*Hanoi, November 05th, 2026*

DISCLOSURE OF INFORMATION ON THE ELECTRONIC INFORMATION PORTALS OF THE STATE SECURITIES COMMISSION OF VIET NAM AND THE HANOI STOCK EXCHANGE

To
- State Securities Commission of Vietnam;
- Hanoi Stock Exchange.

Company name: MST Investment Joint Stock Company

Head office address: No. 2, Alley 159 Tay Son Street, Dan Phuong Commune, Hanoi City, Vietnam

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Authorized person for information disclosure: Mr. Phan Duy Dung – General Director

Type of information disclosure: ☑ 24 hour ☐ 72 hour ☐ Extraordinary ☐ Upon request ☐ Periodic

Content of information disclosure: MST Investment Joint Stock Company hereby announces the Board of Directors' Resolution approving in principle the proposed loan arrangement with Orient Commercial Joint Stock Bank – Thang Long Branch.

Attached document: Resolution No. 21 /2026/NQ-BOD dated 05 /11 /2026.

This information was published on the official website of MST Investment Joint Stock Company on November 05th, 2026, at: https://mstgroup.vn/ (Investor Relations section).

We hereby certify that the above-disclosed information is true and accurate and take full legal responsibility for the disclosed information in accordance with the law.

Recipients:
- As above;
- Archives.

AUTHORIZED PERSON FOR INFORMATION DISCLOSURE
GENERAL DIRECTOR

M.S.D.N: 0103983390 - C.T.C.P - CÔNG TY CỔ PHẦN ĐẦU TƯ MST - THÀNH PHỐ HÀ NỘI

PHAN DUY DUNG

Signature Not Verified
Ký bởi: CÔNG TY CỔ PHẦN ĐẦU TƯ MST
Ký ngày: 5/11/2026 17:05:05

MST INVESTMENT JOINT STOCK COMPANY	**THE SOCIALIST REPUBLIC OF VIETNAM** **Independence – Freedom – Happiness**
No.: 21./2026/NQ-HĐQT	*Hanoi, November .05. 2026*

RESOLUTION
OF THE BOARD OF DIRECTORS

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17 June 2020 and the Law Amending and Supplementing a Number of Articles of the Law on Enterprises No. 76/2025/QH15 dated 17 June 2025, promulgated by the National Assembly of the Socialist Republic of Vietnam;*
- *Pursuant to the Charter on Organization and Operation of MST Investment Joint Stock Company;*
- *Pursuant to the Board of Directors' Minutes No. 21 /2026/BB-HĐQT dated 05./.11/2026;*
- *Based on the Company's current situation;*

RESOLVES:

Article 1: Approval in principle of the proposed borrowing arrangement with Orient Commercial Joint Stock Bank (OCB) – Thang Long Branch, as follows:

Total credit demand: A maximum of VND 1,150,000,000,000, comprising:

- Request for a credit facility from OCB to issue a payment guarantee for an amount of up to VND 630,000,000,000, serving as a payment guarantee for the VND 580,000,000,000 bond issuance by MST Investment Joint Stock Company to finance the investment in the project to construct low-rise housing for sale at the land-use rights auction area in An Thuong Commune – Location X2, Hoai Duc District (now An Khanh Commune), Hanoi City.
- Request for a medium-/long-term loan facility from OCB in the amount of VND 520,000,000,000 to implement the project to construct low-rise housing for sale at the land-use rights auction area in An Thuong Commune – Location X2, Hoai Duc District (now An Khanh Commune), Hanoi City.
- MST Investment Joint Stock Company is entitled to use the following assets as collateral to secure the Company's obligations arising at OCB:

Type of Collateral	Asset Description	Ownership Certificate No.	Owner/User
1.Property Rights	Land use rights arising from the Project to construct low-rise housing for sale at the land-use rights auction area in An Thuong Commune – Location X2, Hoai Duc District (now An Khanh Commune), Hanoi City.	/	MST Investment Joint Stock Company

2. Real Estate	Land use rights and future-formed residential properties arising from the Project to construct low-rise housing for sale at the land-use rights auction area in An Thuong Commune – Location X2, Hoai Duc District (now An Khanh Commune), Hanoi City.	/	MST Investment Joint Stock Company
3. Loan Guarantee	Loan guarantee provided by Mr. Nguyen Huy Quang – Chairman of the Board of Directors of the Customer.	/	Third Party
4. Other Assets	Other assets owned by the Company/Third Parties.	/	MST Investment Joint Stock Company / Third Party

Article 2: The Board of Directors assigns the General Director of the Company – the Legal Representative – to perform the following tasks:

- Organize and implement the subsequent investment procedures for the Project in accordance with applicable laws and regulations.
- Execute the Credit Facility Agreement, Security Agreements, and other relevant documents and agreements relating to the credit facilities granted and the securing of obligations at OCB, in accordance with applicable laws and regulations and OCB's regulations.
- For matters beyond his authority, the General Director shall report to and submit such matters to the Company's Board of Directors for consideration and decision prior to implementation.

Article 3: This Resolution shall take effect from the date of signing.

The Board of Directors, the Board of General Directors, the Chief Accountant, and relevant functional departments of MST Investment Joint Stock Company shall be responsible for implementing this Resolution./.

Recipients:

- As stated in Article 3;
- Archived at the Administration Department.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

CÔNG TY CỔ PHẦN ĐẦU TƯ MST

NGUYEN HUY QUANG