SCG CONSTRUCTION GROUP JOINT STOCK COMPANY

No.: 2361../2026/SCG-CBTT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, November.....06....., 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. .64./2026/SCG/NQ-HĐQT dated November…06., 2026 on the approval of the credit facility granted by Saigon – Hanoi Commercial Joint Stock Bank ("SHB") 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 SHB.

This information was disclosed on the Company's website on November..06..., 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.

Recipients:
- As above.

AUTHORIZED PERSON FOR INFORMATION DISCLOSURE

M.S.D.N:0108704763-C.T.C.P CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG SCG THÀNH PHỐ HÀ NỘI

NGO MINH DOAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG SCG

Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG SCG
DN: C=VN, S=HÀ NỘI, L=Quận Nam Từ Liêm, CN=CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG SCG, OID.0.9.2342.19200300.100.1.1=MST:0108704763
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SCG CONSTRUCTION GROUP JOINT STOCK COMPANY	**SOCIALIST REPUBLIC OF VIETNAM**
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No.: .64. /2026/SCG/NQ-HĐQT	*Hanoi, November ...06.., 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. .64./2026/SCG/BBH-HĐQT dated November ..06.., 2026.

RESOLVES

Article 1. Approval of the credit facility granted by Saigon – Hanoi Commercial Joint Stock Bank ("SHB"), specially:

- **Type of credit facility:** Bank guarantee facility linked to a loan facility;
- **Credit limit:** VND 3,000,000,000,000 (In words: Three trillion Vietnamese Dong) *(Inclusive of all outstanding obligations under Credit Facility Agreement No. 0446/2025/HDHM-PN/SHB.110100 dated September 24, 2025 and Credit Facility Agreement No. 0653/2025/HDHM-PN/SHB.110100 dated December 15, 2025).*
- **Facility term:** 12 months.
- **Purpose of the credit facility:** To supplement working capital and issue payment guarantees for the execution of construction works under the New Urban Area Project in the Eastern Part of Van Giang District (Legend City), of which Bach Giang – DCI Construction Investment Development Joint Stock Company is the project owner.

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 SHB, specifically:

Collateral 1: Existing and future receivables arising from construction contracts directly entered into by the Company with downstream contractors for the implementation of the Legend City Project.

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 collateral, and are accepted

by SHB for mortgage and/or pledge to secure the Company's repayment obligations to SHB.

Article 3. Authorization for Implementation

a. The Board of Directors authorizes the Chairman of the Board of Directors/General Director, being the legal representative of the Company, acting on behalf of the Company, to conduct discussions, negotiations and make decisions on all matters relating to the Company's credit facility with SHB, including but not limited to the following:

- Matters relating to interest rates, fees, disbursement conditions, drawdown, repayment terms, rights and obligations of the parties, and all other relevant terms and conditions of the credit facility.
- Matters relating to the collateral, including but not limited to the selection, addition and replacement of collateral; determination of the rights and obligations of the parties, secured obligations, security scope, security term, secured amount, circumstances and methods for enforcement of the collateral, dispute resolution mechanisms, and other related matters with SHB and the owners of the collateral; and the completion of notarization and security registration procedures.
- Execution, amendment, supplementation, extension and termination of loan agreements, credit facility agreements, and all other contracts, agreements and documents arising in connection with the Company's credit facility with SHB.

b. The Chairman of the Board of Directors/General Director, being the legal representative of the Company, is authorized to further delegate the powers and responsibilities set out herein to another individual.

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.

Recipients:
- *As Article 4;*
- *SSC, HNX;*
- *Archives.*

O/B THE BOARD OF DIRECTORS
CHAIRMAN

M.S.D.N: 0108704763-C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN XÂY DỰNG SCG
THÀNH PHỐ HÀ NỘI

DO VAN TRUONG