QUANG NINH CEMENT AND CONSTRUCTION JOINT STOCK COMPANY	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No: 2773/CBTT-QNC	Quang Ninh, November 14, 2026

HOÀNG VĂN CÔNG

EXTRAORDINARY INFORMATION DISCLOSURE

To: Hanoi Stock Exchange (HNX)

1. Name of the organization:

Quang Ninh Cement and Construction Joint Stock Company

- Stock Code: **QNC**
- Address: Bach Dang Area, Yen Tu Ward, Quang Ninh, Vietnam
- Tel: (+84) 2033 668355 ; Fax: (+84) 2033 668354

2. Type of information disclosure:

☑ Within 24 hours ☐ Within 72 hours ☐ Upon request ☐ Extraordinary ☐ Periodic

3. Contents of information disclosure:

Quang Ninh Cement and Construction Joint Stock Company (QNC) hereby discloses the contents of Resolution No. 2760/NQ-HĐQT dated November 14, 2026, of the Company's Board of Directors regarding the approval of short-term borrowing from Agribank Quang Ninh.4. Publication of information:

This information has been published on the Company's website at: **https://cement.com.vn/**

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

Recipients:
- As above (for reporting);
- Board of Directors;
- Supervisory Board;
- Board of Management;
- Finance and Accounting Department;
- Archived at the Office.

GENERAL DIRECTOR

CÔNG TY CP XI MĂNG VÀ XÂY DỰNG QUẢNG NINH
QNC
Corporation
M.S.D.N: 5700100063

To Ngoc Hoang

QNC corporation

CÔNG TY CỔ PHẦN XI MĂNG & XÂY DỰNG QUẢNG NINH
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No. 2760/NQ-HĐQT

Quang Ninh, November 14, 2026

RESOLUTION OF THE BOARD OF DIRECTORS

BOARD OF DIRECTORS
QUANG NINH CEMENT AND CONSTRUCTION JOINT STOCK COMPANY

- Pursuant to the Charter on Organization and Operation of Quang Ninh Cement and Construction Joint Stock Company;

- Pursuant to Minutes No. 2759/BB-HĐQT dated November 14, 2026, of the Board of Directors of Quang Ninh Cement and Construction Joint Stock Company;

- Pursuant to the functions and powers of the Chairman of the Company's Board of Directors.

HEREBY RESOLVES:

Article 1. To approve the following specific matters:

1. To approve the loan proceeds utilization plan prepared by the Company's General Director, specifically: Loan Proceeds Utilization Plan No. 02.2026/PA-QNC dated November 10, 2026.

2. To approve the short-term borrowing from Agribank Quang Ninh under the following terms and conditions:

- Total loan amount: VND 120,000,000,000 (In words: One hundred and twenty billion Vietnamese dong only).

- Purpose: To obtain working capital to partially finance expenses incurred in the production and business activities involving cement, coal, clinker, coal mining and processing, various types of stone, soil, trading activities (cement, clinker and raw materials used in cement production), and other related expenses.

- Loan term: 12 months.

- Loan security: The loan shall be 100% secured by assets.

3. To approve the use of the Company's assets as collateral at Agribank Quang Ninh to jointly secure both the short-term loan and the medium-term loan. The specific mortgaged assets are as follows:

- Assets currently mortgaged to Agribank Quang Ninh:

+ Production Line No. 1 of Lam Thach II Cement Plant, comprising all factory buildings, structures, auxiliary facilities and other constructions attached to the land use rights over 129,420.8 m² of leased land located in Phuong Nam Ward, Uong Bi City, Quang Ninh Province, together with all machinery and equipment of the rotary kiln cement production line, with a capacity of 1,800 tonnes of clinker per day.

+ Machinery, equipment, means of transportation, office passenger vehicles, etc.

- Additional assets to be mortgaged:

+ Machinery, equipment and construction machinery under the investment project for the renovation and upgrading of Production Line No. 1 of Lam Thach II Cement Plant, including the preheater tower, rotary kiln, air ducts, cement grinding mill, electrical equipment, etc., with a production capacity of 1,800 tonnes of clinker per day following renovation and capacity upgrading.

- Asset ownership and legal documents: Certificates of land use rights, ownership of assets attached to land, and value-added tax invoices and supporting documents, as detailed in the attached list of assets.

4. To authorize Mr. To Ngoc Hoang, General Director and Legal Representative of the Company, to organize the implementation of the above matters approved by the Board of Directors and to carry out the procedures for executing credit agreements, loan security agreements, other agreements, debt acknowledgment documents and related documents with Agribank Quang Ninh in accordance with applicable laws.

Article 2. This Resolution shall take effect from the date of signing.

Article 3. Members of the Board of Directors, the Supervisory Board, the General Management, Heads of Departments and Units, and all relevant individuals shall be responsible for implementing this Resolution./.

Recipients:
- As stated in Article 3;
- Archived at the Company Office.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CP XI MĂNG VÀ XÂY DỰNG QUẢNG NINH
QNC Corporation
M.S.D.N: 5700100263

Do Hoang Phuc