LICOGI 14 JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

No. 11/CBTT-L14

Nong Trang, November 18, 2026

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

I. INFORMATION ON THE DISCLOSING ORGANIZATION:

1- Company name: **Licogi 14 Joint Stock Company**

2- Securities code: **L14**

3. Head office address: 2068 Hung Vuong Street, Nong Trang Ward, Phu Tho Province

4. Phone: 0210 3953543 Fax: 0210 3953542

5. Authorized Person for Information Disclosure: Mr. Huynh Van Hau

6. Type of information disclosed: **X** 24h ☐Request ☐Irregular ☐Periodic ☐ Other

II. CONTENT OF INFORMATION DISCLOSURE:

On November 18, 2026, the Board of Directors of LICOGI 14 Joint Stock Company held the meeting and issued:

The Resolution No. 20/NQ-HĐQT dated November 18, 2026 regarding: Borrowing capital and using assets as collateral at BIDV Phu Tho.

This information was disclosed on the website of LICOGI 14 Joint Stock Company at: http://www.licogi14.vn/ (Shareholder Relations section) since 18/11/2026.

We hereby declare that the information disclosed above is true and accurate, and we assume full legal responsibility for the disclosed information.

Attachments:
- Resolution No. 20/NQ-HĐQT

LICOGI 14 JOINT STOCK COMPANY
AUTHORIZED INFORMATION DISCLOSURE PERSON

M.S.D.N: 2600106234 - C.T.C.P - CÔNG TY CỔ PHẦN LICOGI 14 - TP. VIỆT TRÌ - T. PHÚ THỌ

Huynh Thanh Hau

HUỲNH THANH HẬU

LICOGI CORPORATION - JSC
LICOGI 14 JOINT STOCK COMPANY

No. 20/NQ-HĐQT

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Nong Trang, November 18, 2026

RESOLUTION

Re: Borrowing capital and using assets as collateral at BIDV Phu Tho

THE BOARD OF DIRECTORS OF LICOGI 14 JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises 2020;
- Pursuant to the Charter of LICOGI 14 Joint Stock Company;
- Pursuant to the Business Registration Certificate of LICOGI 14 Joint Stock Company, enterprise code 2600106234, initially issued by the Department of Planning and Investment of Phu Tho Province on September 12, 2005, 16th amendment dated May 23, 2023;
- Pursuant to Minutes of the Board of Directors' Meeting No. 19/BB-HĐQT dated November 18, 2026 of LICOGI 14 Joint Stock Company regarding borrowing capital and using assets as collateral at BIDV Phu Tho;
- Pursuant to the need for working capital loans and issuance of guarantees serving the construction and installation production and business activities of LICOGI 14 Joint Stock Company;

RESOLVES:

Article 1. Approval of guarantee issuance.

Approving the issuance of guarantees by LICOGI 14 Joint Stock Company at BIDV Phu Tho (hereinafter referred to as the "Bank") to serve construction and installation production and business activities. Specifically as follows:

Total credit limit at BIDV Phu Tho: VND 250 billion (In words: Two hundred and fifty billion Vietnamese dong). Of which:

- Short-term credit limit (including working capital loans and guarantee issuance) at BIDV Phu Tho: **VND 230 billion** (In words: Two hundred and thirty billion Vietnamese dong). Of which the maximum limit for short-term loans and payment guarantee issuance is: VND 30 billion (In words: Thirty billion Vietnamese dong).
- Medium and long-term loan limit: **VND 20 billion** (In words: Twenty billion Vietnamese dong).
- Purpose: Borrowing capital and issuing guarantees to serve the production and business operation needs of LICOGI 14 Joint Stock Company.
- Loan term: according to each credit contract and guarantee issuance contract.
- Loan interest rate and borrowing conditions: In accordance with the Bank's regulations and as agreed in the Credit Contract.

Article 2. Approval of Loan Security Measures

Approve the pledge and mortgage of assets owned or used by the Company, as well as other assets provided by third parties (if any), in favor of the Bank, as security for the

Company's payment obligations to the Bank in respect of the above-mentioned loan/guarantee.

Article 3. Appointment of the Representative of LICOGI 14 Joint Stock Company to Negotiate, Agree on, Approve and Execute Contracts with the Bank

1. To authorize Mr. Lai Xuan Hung, currently holding the position of General Director and concurrently serving as the legal representative of the Company, to act on behalf of the Company to:

   Negotiate, discuss, approve, sign and implement contracts and documents related to borrowing capital, mortgaging, and pledging assets at the Bank, including but not limited to: Loan application; Application for guarantee issuance and L/C opening; Credit limit contract; Guarantee issuance contract; Drawdown schedule/Specific credit contract; Disbursement request; Disbursement plan allocation; Security transaction registration form; Handover minutes of documents related to each disbursement; Asset valuation minutes and other related documents…

2. Mr. Lai Xuan Hung shall be entitled to sub-delegate his authority to another person to represent the Company in performing the aforementioned tasks. Such delegation of authority shall be made in a separate written document.
3. Mr. Lai Xuan Hung is responsible before the Board of Directors and the State law for the entire content of the documents, contracts, and materials he signs with the Bank in accordance with the contents stated in these Minutes.

Article 4. This Resolution takes effect from the date of signing.

Article 5. The Director/General Director of the Company, Mr. Lai Xuan Hung, LICOGI 14 Joint Stock Company and relevant units and individuals are responsible for implementing this Resolution./.

Recipients:
- *Member of the BOD, BOS;*
- *BIDV Phu Tho Branch;*
- *For info. disclosure.*

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

M.S.D.N: 2600106234 - C.T.C.P - CÔNG TY CỔ PHẦN LICOGI 14 - TP. VIỆT TRÌ - T. PHÚ THỌ

Pham Gia Ly