

Số/ No: 46/2026-CBTT

Tp. Hồ Chí Minh, ngày 16 tháng 10 năm 2026
Ho Chi Minh City, day 16 month 10 year 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi/ To:

- Ủy ban Chứng khoán Nhà nước/ *The State Securities Commission;*
- Sở Giao dịch Chứng khoán TP HCM/ *Hochiminh Stock Exchange.*

1. Tên tổ chức/ Name of organization: CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2/ 3-2 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY

- Mã chứng khoán/ *Stock code:* C32

- Địa chỉ/ *Address:* Số 45A, đường Nguyễn Văn Tiét, phường Lái Thiêu, Thành phố Hồ Chí Minh/ *45A Nguyen Van Tiet Street, Lai Thieu Ward, Ho Chi Minh City.*

- Điện thoại liên hệ/ *Tel:* 0274.3759446/ 1900 5132

- Fax: 0274.3755605

- E-mail: info@c32.vn

- Website: c32.vn

2. Nội dung thông tin công bố/ *Contents of disclosure:*

Nghị quyết Hội đồng quản trị Công ty đã thông qua: (i) khoản vay mới tối đa 60 tỷ đồng tại BIDV – Chi nhánh Nam Bình Dương để đầu tư xây dựng 45 căn nhà liền thổ thuộc Khu dân cư Nguyễn Văn Tiét; và (ii) cấp lại hạn mức tín dụng 200 tỷ đồng tại Agribank – Chi nhánh Tân Bình do hợp đồng tín dụng trước đây đã hết hạn. Đồng thời, Hội đồng quản trị chấp thuận việc sử dụng tài sản bảo đảm và ủy quyền Tổng Giám đốc thực hiện các thủ tục, ký kết hồ sơ liên quan.

The Board of Directors approved: (i) a new loan of up to VND 60 billion from BIDV – Nam Binh Duong Branch to finance the construction of 45 terraced houses in the Nguyen Van Tiet Residential Area; and (ii) the renewal of a VND 200 billion credit facility with Agribank – Tan Binh Branch, as the previous credit agreement had expired. The Board of Directors also approved the use of collateral and authorized the General Director to complete the relevant procedures and execute the related documents.

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 16/10/2026 tại đường dẫn: <http://www.c32.vn> - Quan hệ cổ đông – Nghị quyết HĐQT – Năm 2026/ *This information was disclosed on the Company's website on October 16, 2026 at the following link: http://www.c32.vn – Investor Relations – Board of Directors' Resolutions – Year 2026.*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/ *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/ *Attached documents:*

- Nghị quyết HĐQT số 35 và 36 ngày 16/10/2026/ *Board of Directors' Resolutions No. 35 and 36 dated October 16, 2026.*

Người ủy quyền công bố thông tin/
Person authorized to disclose information



Lữ Minh Quân
Lu Minh Quan

**3-2 INVESTMENT AND
CONSTRUCTION JOINT
STOCK COMPANY
BOARD OF DIRECTORS**

No. 35/NQ-HDQT

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ho Chi Minh City, day 16 month 10 year 2026

RESOLUTION

**On borrowing and mortgaging assets at Vietnam Bank for Agriculture and
Rural Development – Tan Binh Branch**

**THE BOARD OF DIRECTORS OF 3-2 INVESTMENT AND
CONSTRUCTION JOINT STOCK COMPANY**

*Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17 June 2020 of
the National Assembly;*

*Pursuant to the Charter of 3-2 Investment and Construction Joint Stock
Company (the “Company”);*

*Based on the Minutes of Vote Counting for the 11th Written Consultation in
2026, No. 52/BBKP-HDQT dated 15 October 2026, of the Board of Directors;*

HEREBY RESOLVES:

Article 1. To approve the Company’s borrowing and mortgaging of assets at Vietnam Bank for Agriculture and Rural Development (Agribank) – Tan Binh Branch in accordance with Proposal No. 458/TTr-TGD dated 12 October 2026 submitted by the Company’s General Director, specifically as follows:

1. To open and maintain deposit accounts denominated in Vietnamese dong and/or foreign currencies at Agribank – Tan Binh Branch.

2. To use assets lawfully under the Company’s management, use or ownership and/or lawful third-party assets or guarantees to secure obligations arising from borrowings and guarantees (if any).

3. To obtain short-term, medium- and long-term loans and/or guarantees from Agribank – Tan Binh Branch, denominated in Vietnamese dong or foreign currencies, to supplement working capital and finance investment in projects and fixed assets serving production and business activities.

- The total credit limit currently granted by the Bank is VND 200,000,000,000 (two hundred billion Vietnamese dong).

- The total credit limit for which continued approval is requested from the Bank is VND 200,000,000,000 (two hundred billion Vietnamese dong).

4. To authorize Mr. Nguyễn Thế Phi – General Director of the Company:

- Date of birth: 19 September 1974; Ethnicity: Kinh; Nationality: Vietnamese;

- Citizen Identity Card No.: _____, issued by the Ministry of Public Security on 10 August 2024;

- Permanent address: _____

being the Company's legal representative, to perform the following on behalf of the Company:

- Carry out borrowing and guarantee procedures to serve production and business activities within the monetary limit specified above.

- Mortgage any or all assets of the Company and/or individuals, including assets acquired using borrowed funds, and obtain loans from Agribank – Tan Binh Branch.

- Execute mortgage, pledge and guarantee agreements, together with appendices and amending or supplemental documents (if any), with Agribank – Tan Binh Branch, and register them with the competent State authorities.

- Execute credit agreements, guarantee issuance agreements, minutes, and amending or supplemental appendices to the credit agreements and guarantee issuance agreements; submit borrowing requests; and carry out loan-related transactions as required by Agribank – Tan Binh Branch.

- Open the Company's deposit and/or loan accounts denominated in Vietnamese dong and foreign currencies at Agribank – Tan Binh Branch and conduct all transactions on such accounts.

- Authorization period: from the date of signing until a replacement document is issued and sent to the relevant parties for confirmation.

Article 2. This Resolution is approved by three out of five members of the Board of Directors and takes effect from the date of signing.

Article 3. The members of the Board of Directors shall supervise and inspect the implementation of this Resolution, and the Company's General Director shall be responsible for its implementation./.

Recipients:

- As specified in Article 3;
- Agribank – Tan Binh Branch;
- Finance and Accounting Department;
- Information Disclosure;
- Filed: Administration.

**FOR AND ON BEHALF OF THE
BOARD OF DIRECTORS**



Tu Vinh Trung

**3-2 INVESTMENT AND
CONSTRUCTION JOINT
STOCK COMPANY
BOARD OF DIRECTORS**

No. 36/NQ-HDQT

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ho Chi Minh City, day 16 month 10 year 2026

RESOLUTION

**On approval of borrowing and mortgaging assets at Joint Stock
Commercial Bank for Investment and Development of Vietnam – Nam
Binh Duong Branch**

**THE BOARD OF DIRECTORS OF 3-2 INVESTMENT AND
CONSTRUCTION JOINT STOCK COMPANY**

*Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17 June 2020
and its amendments and supplements;*

*Pursuant to the Charter of 3-2 Investment and Construction Joint Stock
Company;*

*Pursuant to Resolution No. 23/NQ-HDQT dated 4 June 2026 of the Board of
Directors on borrowing and mortgaging assets at Joint Stock Commercial Bank for
Investment and Development of Vietnam – Nam Binh Duong Branch;*

*Having considered Proposal No. 459/TTr-CTY dated 12 October 2026
submitted by the General Director on approval of borrowing and mortgaging assets
at the bank;*

*Pursuant to the Minutes of Vote Counting for the 11th Written Consultation of
Members of the Board of Directors in 2026, No. 52/BBKP-HDQT dated 15 October
2026.*

HEREBY RESOLVES:

Article 1. Approval of the borrowing plan

To approve the borrowing plan at Joint Stock Commercial Bank for Investment and Development of Vietnam – Nam Binh Duong Branch (hereinafter referred to as the “Bank”) to finance the construction of 45 landed houses at Nguyen Van Tiet Residential Area in accordance with this Resolution.

To assign Mr. Nguyễn Thế Phi – General Director, acting on behalf of 3-2 Investment and Construction Joint Stock Company (hereinafter referred to as the “Company”), to finalize and sign the borrowing plan and related documents for submission to the Bank, ensuring consistency with the matters approved by the Board of Directors.

Article 2. Borrowing

To approve the Company's borrowing from the Bank to finance investment in the project, on the following terms:

1. Project name: Construction of 45 landed houses at Nguyen Van Tiet Residential Area, Lai Thieu Ward, Ho Chi Minh City.

2. Loan amount: Up to VND 60,000,000,000 (in words: sixty billion Vietnamese dong), but not exceeding 55.8% of the total project investment cost (including value-added tax).

This loan is additional to, and outside, the credit facility limit of VND 420,000,000,000 approved by the Board of Directors under Resolution No. 23/NQ-HĐQT dated 4 June 2026. The credit facility limit approved under Resolution No. 23/NQ-HĐQT shall remain unchanged.

3. Credit term: 48 months commencing on the day following the date of the first disbursement.

4. Drawdown period: 18 months from the date on which the Bank approves the credit facility.

5. Principal repayment grace period: 12 months commencing on the day following the date of the first disbursement.

6. Principal and interest repayment frequency: Monthly. The commencement date for principal repayments and the detailed repayment schedule shall be agreed in the credit agreement, consistent with the principal repayment grace period specified above.

7. Loan interest rate and other borrowing terms and conditions: In accordance with the Bank's regulations and the credit agreement entered into between the Company and the Bank, consistent with applicable law and this Resolution.

Article 3. Use of assets as security

To approve the use of assets lawfully owned by the Company or over which the Company holds lawful use rights for pledge or mortgage to the Bank to secure the performance of the Company's obligations in respect of the loan specified in Article 2 of this Resolution.

Where third-party assets are used as collateral, valid consent must be obtained from the owner or the holder of the relevant asset use rights, and the required procedures must be completed.

To assign the General Director to specify the list of collateral, work with the Bank on valuation, and complete the security documentation. The use of assets must comply with the Company's Charter, internal regulations, the legal status of the assets and existing security commitments. Where a matter exceeds the General Director's authority or requires separate approval, the General Director must submit it to the competent authority for consideration and approval before proceeding.

Article 4. Appointment of the Company's representative to negotiate and enter into agreements with the Bank

To appoint Mr. Nguyễn Thế Phi – General Director to represent the Company in discussions and negotiations, agree on terms, and execute and perform agreements and documents relating to the loan and security arrangements approved under this Resolution, including:

- Loan applications and the borrowing plan;
- Credit agreements, appendices, and documents amending or supplementing the credit agreements;
- Drawdown schedules, debt acknowledgments, disbursement requests, and detailed disbursement plans;
- Asset pledge and mortgage agreements, together with appendices and amending or supplemental documents;
- Documents for registration, amendment of registration, and deregistration of security interests;
- Asset valuation minutes and records of handover of files and supporting documents;
- Other documents and materials directly related to the above loan and security arrangements.

The execution, amendment or supplementation of agreements and documents must remain within the scope approved under this Resolution. Any proposed increase in the loan amount, change in the borrowing purpose, or other matter exceeding the approved scope must be submitted by the General Director to the competent authority for consideration and approval before implementation.

2. Mr. Nguyễn Thế Phi may, by written sub-authorization, authorize another person to perform part or all of the tasks assigned under this Article. The written sub-authorization must clearly specify its subject matter, scope and duration, and must not exceed the scope or duration of the authorization granted under this Resolution.

3. The Company shall be responsible for agreements and documents signed on its behalf by Mr. Nguyễn Thế Phi or a duly sub-authorized person in accordance with this Resolution and applicable law, and shall fully perform all obligations arising from such agreements and documents.

The General Director shall be accountable to the Board of Directors and under the law for the performance of the assigned duties, shall arrange for the loan proceeds to be used for their intended purpose and for debts to be repaid when due, and shall report to the Board of Directors on the implementation of the loan.

Article 5. Adoption and effectiveness

This Resolution is adopted with the affirmative votes of four out of five members of the Board of Directors, takes effect from the date of signing, and shall remain effective for five years.

The provisions of Resolution No. 23/NQ-HĐQT dated 4 June 2026 shall remain unchanged. Any amendment, supplementation or replacement of this Resolution shall not terminate the Company's obligations to the Bank that have lawfully arisen.

Article 6. Implementation

The members of the Board of Directors, Mr. Nguyễn Thế Phi – General Director, the Finance and Accounting Department, and relevant units and individuals shall be responsible for implementing this Resolution.

Recipients:

- As specified in Article 6;
- BIDV – Nam Binh Duong Branch;
- Finance and Accounting Department;
- Information Disclosure;
- Filed: Records Office.

**FOR AND ON BEHALF OF THE
BOARD OF DIRECTORS**



Tu Vinh Trung

**CÔNG TY
CỔ PHẦN
ĐẦU TƯ VÀ
XÂY DỰNG
3-2**

Digitally signed by CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2
DN: C=VN, S=HỒ CHÍ MINH, L=Lái Thiêu, CN=CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG 3-2, OID.0.9.2342.19200300.100.1.1=M ST:3700146225
Reason: I am the author of this document
Location: your signing location here
Date: 2026-10-16 16:38:39
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