



**TẬP ĐOÀN ĐẦU TƯ VÀ PHÁT TRIỂN
CÔNG NGHIỆP BECAMEX-CTCP
BECAMEX INVESTMENT AND
INDUSTRIAL DEVELOPMENT GROUP**

**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
THE SOCIALIST REPUBLIC OF VIETNAM
Độc lập – Tự do – Hạnh phúc
Independence - Freedom - Happiness**

**TẬP ĐOÀN
ĐẦU TƯ VÀ
PHÁT TRIỂN
CÔNG NGHIỆP
BECAMEX -
CTCP**

Digitally signed by TẬP ĐOÀN
ĐẦU TƯ VÀ PHÁT TRIỂN CÔNG
NGHIỆP BECAMEX - CTCP
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**CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE**

Kính gửi: - Ủy ban Chứng khoán Nhà nước
- Sở giao dịch chứng khoán TP HCM
- The State Securities Commission
- HoChiMinh Stock Exchange

1. Tên tổ chức/*Name of organization*: Tập đoàn Đầu tư và Phát triển Công nghiệp Becamex - CTCP (Becamex Group)/*Becamex Investment and Industrial Development Group*.

- Mã Chứng khoán/*Stock Code*: BCM

- Trụ sở chính/ *Head Office Address*: Tầng 10, tòa nhà mPlaza Saigon, số 39 Lê Duẩn, P. Sài Gòn, TP. Hồ Chí Minh/ *10th Floor, mPlaza Saigon, No. 39 Le Duan, Sai Gon Ward, Ho Chi Minh City*.

- Điện thoại/ *Tel*: 0274 3822 655

Fax: 0274 3822 713

- Email: quanhecodong@becamex.com.vn

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

Tập đoàn Đầu tư và Phát triển Công nghiệp Becamex - CTCP xin công bố thông tin Nghị quyết HĐQT v.v thông qua phương án phát hành và sử dụng số tiền thu được từ đợt chào bán trái phiếu doanh nghiệp riêng lẻ lần 2 năm 2026.

Becamex Investment and Industrial Development Group hereby discloses the resolution regarding the approval of the issuance plan and the use of proceeds from the second private placement of corporate bonds in 2026.

Thông tin này đã được công bố trên trang thông tin điện tử của Tập đoàn vào ngày 20/10 /2026 tại đường dẫn: <http://www.becamex.com.vn> mục Cổ đông – Tin tức /Quan hệ cổ đông.

This information was published on the company's website on 20/10/2026 as in the link: <http://www.becamex.com.vn> for Shareholders – News/ Shareholder relations.

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.

Đính kèm/ *Attached documents:*
- NQ HĐQT/ *Resolution of the BoD*

Ngày 20 tháng 10 năm 2026
(October, 20th 2026)

Người được ủy quyền công bố thông tin
Phó Tổng giám đốc

Authorized Person To Disclose Information
Deputy General Director



Nguyễn Thế Duy





**BECAMEX INDUSTRIAL
INVESTMENT AND DEVELOPMENT
GROUP**
No.: 48/NQ-HĐQT

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness
Ho Chi Minh City, dated October 19, 2026

RESOLUTION

**On the approval of the issuance plan and the use of proceeds from the second private
placement of corporate bonds in 2026
of Becamex Industrial Investment and Development Group**

**THE BOARD OF DIRECTORS
BECAMEX INDUSTRIAL INVESTMENT AND DEVELOPMENT GROUP
(BECAMEX GROUP)**

Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on 17 June 2020, Law No. 03/2022/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on 11 January 2022, and Law No. 76/2025/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on 17 June 2025, amending and supplementing certain articles of the Law on Enterprises;

Pursuant to the Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on 26 November 2019, and Law No. 56/2024/QH15 dated 29 November 2024 amending and supplementing certain articles of the Law on Securities, the Law on Accounting, the Law on Independent Audit, the Law on State Budget, the Law on Management and Use of Public Property, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves and the Law on Handling of Administrative Violations;

Pursuant to Decree No. 155/2020/ND-CP dated 31 December 2020 of the Government detailing the implementation of certain articles of the Law on Securities, and Decree No. 245/2025/ND-CP dated 11 September 2025 of the Government amending and supplementing certain articles of Decree No. 155/2020/ND-CP dated 31 December 2020 of the Government detailing the implementation of certain articles of the Law on Securities;

Pursuant to Decree No. 200/2026/ND-CP dated 05 June 2026 of the Government on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market;

Pursuant to Circular No. 138/2026/TT-BTC dated 25 September 2026 of the Ministry of Finance guiding certain articles of Decree No. 200/2026/ND-CP on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market;

Pursuant to Decision No. 27/QD-HDTV dated 10 August 2023 of the Members' Council of the Vietnam Securities Depository and Clearing Corporation promulgating the Regulation on registration, depository and settlement of transactions in privately placed corporate bonds, and Decision No. 01/QD-HDTV dated 05 January 2024 amending Decision No. 27/QD-HDTV dated 10 August 2023;

Pursuant to Decision No. 56/QD-SGDVN dated 10 July 2023 of the General Director of the Vietnam Exchange promulgating the Regulation on trading of privately placed corporate bonds at the Hanoi Stock Exchange;



Pursuant to the prevailing Charter on Organization and Operation of Becamex Industrial Investment and Development Group (“Becamex Group”);

Pursuant to the Operating Regulation of the Board of Directors of Becamex Group, promulgated together with Decision No. 11/QD-HDQT dated 25 June 2026;

Pursuant to the proposal submitted by the Group’s General Director on October 15, 2026, regarding the authorization for the Group’s second private placement of bonds in 2026, with a maximum total issuance value at par of 1,200,000,000,000 VND;

Pursuant to the Minutes of the BOD’ Meeting No.48/BB-HDQT dated October 19, 2026.

RESOLVES

Article 1. To approve the plan for the second private placement of bonds of Becamex Group in 2026, with a maximum total issuance value at par of **VND 1,200,000,000,000** (*In words: One trillion two hundred billion Vietnamese dong*) and to adopt the full text of the bond issuance plan set out in the Appendix to this Resolution (the “**Issuance Plan**”).

Article 2. To approve the plan for the use of proceeds from the Bond issuance and the plan for arranging funding sources for bond repayment as set out in the Issuance Plan.

Article 3. To approve the use of assets owned by Becamex Group and/or assets of other third parties as collateral for Becamex Group’s obligations in connection with the bond issuance under the Issuance Plan.

Article 4. To approve the registration and depository of the bonds at the Vietnam Securities Depository and Clearing Corporation (VSDC), and the registration of the bonds for trading on the privately placed corporate bond trading system of the Hanoi Stock Exchange (HNX) in respect of the bond issuance under the Issuance Plan.

Article 5. To assign and authorize the General Director, as the legal representative of Becamex Group, or any person authorized by the General Director, depending on the specific circumstances, to carry out the following:

- To negotiate, decide on and adjust matters relating to the offering of the Bonds in accordance with the Issuance Plan attached to this Resolution, including but not limited to: (i) determining the specific terms and conditions of the Bonds; (ii) the timing of the Bond offering; (iii) the list of investors and the fees related to the offering of the Bonds; (iv) negotiating, deciding on and adjusting matters relating to the use of proceeds from the Bond offering in line with the purposes set out in the Issuance Plan, the implementation method and the arrangement of funding sources for Bond repayment; (v) determining the content of, executing and implementing the contracts, agreements and documents related to and/or serving the offering and repurchase of the Bonds (if any); (vi) deciding on amendments and adjustments to the Issuance Plan and other documents related to the Bond offering (if any); (vii) deciding on the early repurchase plan for the Bonds (including but not limited to the repurchase timing, volume and price); (viii) deciding on the appointment of third parties to provide services related to the Bond offering; and (ix) deciding on other matters related to the Bond offering (except for matters falling within the authority of the General Meeting of Shareholders).

- To decide on matters relating to the collateral for the Bonds in accordance with the Issuance Plan, including but not limited to: (i) approving the mortgage of assets, including but not limited to the mortgage of the initial collateral and the replacement and supplementation of



collateral (type and value of the replacement/additional collateral) for the Bonds; (ii) approving the content of and executing the security agreements and related documents, as well as any amendments and supplements thereto (if any); and (iii) carrying out procedures to complete the pledge and mortgage of collateral and/or the release of collateral from security interests.

- To decide on and take all other necessary actions in accordance with applicable laws, the Charter, other documents related to the Bond offering and this Resolution in order to complete the Bond offering; to arrange for the registration and depository of the bonds at VSDC and the registration of the bonds for trading on the privately placed corporate bond trading system of HNX; and to make information disclosures and reports in connection with the Bond offering under the Issuance Plan.

Article 6. This Resolution takes effect from the date of signing. Members of the Board of Directors, the Board of Management and relevant Departments, Divisions and Centers shall be responsible for implementing this Resolution.

Recipients:

- As stated in Article 6;
- Archived: BOD Secretariat.

**ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRMAN**



NGUYEN VAN HUNG



Appendix I – Private Bond Issuance Plan

(attached to Resolution No. 48 /NQ-HDQT dated October 19 ,2026 of the Board of Directors of Becamex Industrial Investment and Development Group)

This private bond issuance plan (the “Issuance Plan”) of Becamex Industrial Investment and Development Group (hereinafter referred to as “**Becamex Group**” or the “**Issuer**” or the “**Company**”) serves as the basis for the 2026 private placement of corporate bonds of Becamex Group (collectively, the “**Bonds**”).

I. LEGAL BASIS

- Pursuant to the Law on Securities No. 54/2019/QH14 promulgated by the National Assembly of the Socialist Republic of Vietnam on 26 November 2019 (the “**2019 Law on Securities**”) and Law No. 56/2024/QH15 promulgated by the National Assembly of the Socialist Republic of Vietnam on 29 November 2024 amending and supplementing certain articles of the Law on Securities, the Law on Accounting, the Law on Independent Audit, the Law on State Budget, the Law on Management and Use of Public Property, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves and the Law on Handling of Administrative Violations (the “**2024 Amended Law on Securities**”) (the 2019 Law on Securities, the 2024 Amended Law on Securities and any amending, supplementing or replacing documents (if any), collectively, the “**Law on Securities**”);
- Pursuant to the Law on Enterprises No. 59/2020/QH14 promulgated by the National Assembly of the Socialist Republic of Vietnam on 17 June 2020; Law No. 03/2022/QH15 promulgated by the National Assembly of the Socialist Republic of Vietnam on 11 January 2022 amending and supplementing certain articles of the Law on Public Investment, the Law on Investment under the Public-Private Partnership Method, the Law on Investment, the Law on Housing, the Law on Bidding, the Law on Electricity, the Law on Enterprises, the Law on Special Consumption Tax and the Law on Civil Judgment Enforcement; and Law No. 76/2025/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on 17 June 2025 amending and supplementing certain articles of the Law on Enterprises (the “**Law on Enterprises**”);
- Pursuant to the Law on Real Estate Business No. 29/2023/QH15 passed by the National Assembly of Vietnam on 28 November 2023, as amended and supplemented from time to time (the “**Law on Real Estate Business**”);
- Pursuant to Decree No. 155/2020/ND-CP dated 31 December 2020 of the Government detailing the implementation of certain articles of the Law on Securities (“**Decree 155**”);
- Pursuant to Decree No. 245/2025/ND-CP dated 11 September 2025 of the Government amending and supplementing certain articles of Decree No. 155/2020/ND-CP dated 31 December 2020 of the Government detailing the implementation of certain articles of the Law on Securities (“**Decree 245**”);
- Pursuant to Decree No. 200/2026/ND-CP dated 05 June 2026 of the Government on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market (“**Decree 200**”);



- Pursuant to Decree No. 96/2024/ND-CP dated 24 July 2024 of the Government detailing certain articles of the Law on Real Estate Business, as amended and supplemented from time to time (“**Decree 96**”);
- Pursuant to Circular No. 138/2026/TT-BTC dated 25 September 2026 of the Ministry of Finance guiding certain articles of Decree No. 200/2026/ND-CP on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market (“**Circular 138**”);
- Pursuant to Decision No. 27/QD-HDTV dated 10 August 2023 of the Members’ Council of the Vietnam Securities Depository and Clearing Corporation promulgating the Regulation on registration, depository and settlement of transactions in privately placed corporate bonds, and Decision No. 01/QD-HDTV dated 05 January 2024 amending Decision No. 27/QD-HDTV dated 10 August 2023 (“**Decision 27**”);
- Pursuant to Decision No. 56/QD-SGDVN dated 10 July 2023 of the General Director of the Vietnam Exchange promulgating the Regulation on trading of privately placed corporate bonds at the Hanoi Stock Exchange (“**Decision 56**”);
- Pursuant to the prevailing Charter of Becamex Industrial Investment and Development Group ;
- Other relevant legal documents and regulations.

II. INFORMATION ON THE ISSUER

- Name of the Issuer: Becamex Industrial Investment and Development Group
- Type of enterprise: Public company
- Head office address: 10th Floor, mPlaza Saigon Building, 39 Le Duan Street, Saigon Ward, Ho Chi Minh City, Vietnam.
- Telephone: (84) 2743 822 655
- Website: <https://becamex.com.vn/>
- Enterprise Registration Certificate No. 3700145020 issued by the Department of Planning and Investment of Binh Duong Province (now the Department of Finance of Ho Chi Minh City), first registered on 03 June 2010, and amended for the 11th time on 09 October 2025.
- Charter capital as at 31 December 2025: VND 10,350,000,000,000 (In words: Ten trillion three hundred and fifty billion Vietnamese dong).
- Account for receipt of Bond subscription proceeds:
 - Account holder: Becamex Industrial Investment and Development Group
 - Account number: 1405100133001
 - Opened at: Military Commercial Joint Stock Bank (MB) – Binh Duong Branch
- Business lines and sectors:



No.	Business lines
1	Real estate business and trading of land use rights owned, used or leased by the owner (main business line) <i>(excluding investment in the construction of cemetery and graveyard infrastructure for the transfer of land use rights attached to such infrastructure).</i> Details: Real estate business. Business of technical infrastructure of industrial parks, residential areas and urban areas; worker housing services.
2	Surveying and mapping activities Details: Cadastral surveying, measurement and mapping.
3	Real estate intermediary services <i>(excluding property auction services).</i> Details: Real estate trading floor
4	Other real estate activities on a fee or contract basis
5	Road freight transport
6	Electricity generation from renewable energy sources <i>(excluding transmission and dispatch of the national power system; construction and operation of multi-purpose hydropower plants and nuclear power plants of special socio-economic importance).</i> Details: Electricity generation from solar and renewable energy.
7	Electricity transmission and distribution <i>(excluding transmission and dispatch of the national power system; construction and operation of multi-purpose hydropower plants and nuclear power plants of special socio-economic importance).</i> Details: Transmission and distribution of electricity, electric power and solar power up to the 110 kV voltage level. Investment in power grid development, retail electricity distribution, and operation, management and repair of power grids up to the 110 kV voltage level. Trading of rooftop, ground-mounted and floating solar power up to the 110 kV voltage level.
8	Construction of power works <i>(excluding construction and operation of multi-purpose hydropower plants and nuclear power plants of special socio-economic importance)</i> Details: Construction and installation of power lines and transformer stations up to 110 kV. Construction and installation of solar power systems (rooftop, ground-mounted and floating). Construction of industrial and civil electrical works
9	Architectural activities and related technical consultancy <i>(Excluding services of establishing, operating, maintaining and servicing maritime signals, water zones, water areas, public navigational channels and maritime routes; survey services of water zones, water areas, public navigational channels and maritime routes for the</i>



No.	Business lines
	<i>issuance of Maritime Notices; survey, compilation and publication of nautical charts of water areas, seaports, navigational channels and maritime routes)</i> Details: Consultancy on surveying and design of power transmission lines and transformer stations up to the 110 kV voltage level. Consultancy on supervision of construction and completion of power transmission lines and transformer stations up to 110 kV. Consultancy on design and construction supervision of solar power systems (rooftop, ground-mounted and floating). Project management consultancy; investment project preparation consultancy; bidding consultancy and cost estimation for power lines and transformer stations up to 110 kV. Consultancy, design, supervision and construction of civil, public, industrial, transport and technical infrastructure works. Design, verification, supervision and construction of power works of 35 kV and below (power transmission lines, transformer stations, lighting systems, civil and industrial electrical systems). Project management and construction supervision. Cadastral surveying, measurement and mapping. Consultancy on and preparation of detailed planning, technical design, total cost estimates, and preparation and appraisal of investment projects for residential areas, urban areas, industrial parks, and civil, industrial and transport works. Business of construction investment projects under the PPP method. Consultancy on and preparation of urban planning (general, zoning and 1/500 detailed planning), rural planning and regional construction planning.
10	Other business support service activities not elsewhere classified (<i>excluding inspection (examination and testing) services and the issuance of Certificates for transport vehicles (including systems, assemblies, equipment and components of vehicles); inspection services and the issuance of Certificates of technical safety and environmental protection for specialized vehicles and equipment, containers and dangerous goods packaging used in transport; inspection services and the issuance of Certificates of technical safety and environmental protection for offshore oil and gas exploration, exploitation and transport vehicles and equipment; technical inspection services for occupational safety of machinery and equipment subject to strict occupational safety requirements installed on transport vehicles and offshore oil and gas exploration, exploitation and transport vehicles and equipment; fishing vessel registration services.</i>) Details: Inspection, calibration, testing, installation and examination of electrical equipment, measuring means, measuring instruments, electrical equipment, and protection and control devices. Testing and calibration of electrical equipment; automation and control activities
11	Inland waterway freight transport



No.	Business lines
	Details: Inland waterway freight transport by motorized vessels; inland waterway freight transport by non-motorized vessels.
12	Warehousing and storage of goods Details: ICD services. Warehousing and storage of goods in bonded warehouses; warehousing and storage of goods in cold storage (excluding bonded warehouses); warehousing and storage of goods in other types of warehouses.
13	Service activities incidental to water transportation <i>(excluding maritime safety assurance regulation services in water zones, water areas and public navigational channels; maritime electronic information services; services of establishing, operating, maintaining and servicing maritime signals, water zones, water areas, public navigational channels and maritime routes; survey services of water zones, water areas, public navigational channels and maritime routes for the issuance of Maritime Notices; survey, compilation and publication of nautical charts of water areas, seaports, navigational channels and maritime routes; compilation and publication of maritime safety documents and publications; maritime pilotage services.)</i> Details: Support service activities related to coastal and ocean transport; operation of inland waterway ports.
14	Cargo handling <i>(excluding cargo handling at airports).</i> Details: Cargo loading and unloading services. Road cargo handling. Cargo handling at railway stations. Cargo handling at seaports. Cargo handling at river ports. Other cargo handling.
15	Other transportation support activities <i>(excluding services of establishing, operating, maintaining and servicing maritime signals, water zones, water areas, public navigational channels and maritime routes; survey services of water zones, water areas, public navigational channels and maritime routes for the issuance of Maritime Notices; survey, compilation and publication of nautical charts of water areas, seaports, navigational channels and maritime routes; compilation and publication of maritime safety documents and publications; maritime safety assurance regulation services in water zones, water areas and public navigational channels; maritime electronic information services; inspection (examination and testing) services and the issuance of Certificates for transport vehicles (including systems, assemblies, equipment and components of vehicles); inspection services and the issuance of Certificates of technical safety and environmental protection for specialized vehicles and equipment, containers and dangerous goods packaging used in transport; inspection services and the issuance of Certificates of technical safety and environmental protection for offshore oil and gas exploration, exploitation and transport vehicles and equipment; technical inspection services for occupational safety of machinery and equipment subject to strict occupational safety requirements installed on transport vehicles and offshore oil and gas exploration, exploitation and transport vehicles and equipment; fishing vessel registration services;</i>



No.	Business lines
	<i>maritime pilotage services; air transport support services).</i> Details: Warehouse, container yard, packing, container loading and unloading services, freight forwarding agencies and cargo tallying; operation of bonded warehouses, cold storage and container yards. Freight transport and forwarding services and customs brokerage. Agency and freight forwarding services. Logistics. Other transportation support services not elsewhere classified. Ship cleaning services. Open port area services: trading, sorting, storage, preservation, repacking and packaging of goods
16	Construction of other civil engineering works <i>(excluding construction and operation of multi-purpose hydropower plants and nuclear power plants of special socio-economic importance).</i> Details: Construction of civil, public, industrial, transport and technical infrastructure works. Investment in the construction of technical infrastructure of industrial parks, residential areas and urban areas.
17	Quarrying of stone, sand, gravel and clay Details: Mining and processing of minerals.
18	Other mining and quarrying not elsewhere classified
19	Manufacture of cement, lime and plaster Details: Manufacture of construction materials
20	Wholesale of other construction materials and installation equipment <i>(excluding the exercise of export rights, import rights and distribution rights for the following goods: cigarettes and cigars, books, newspapers and magazines, recorded media, precious metals and gemstones, pharmaceuticals, explosives, crude oil and processed oil, rice, cane sugar and beet sugar.)</i> Details: Trading of construction materials.
21	Manufacture of concrete and articles of concrete, cement and plaster Details: Precast concrete components.
22	Construction of residential buildings
23	Weaving of fabrics Details: Manufacture of textile and garment products.
24	Finishing of textiles Details: Processing of textile and garment products
25	Wholesale of fabrics, garments and footwear Details: Trading of textile and garment products.
26	Manufacture of solar cells, solar panels and photovoltaic inverters
27	Manufacture of other electronic components Details: Manufacture and assembly of electronic goods.
28	Manufacture of consumer electronics



No.	Business lines
29	Manufacture of other general-purpose machinery Details: Manufacture and assembly of machinery, equipment and spare parts for industrial production and consumption.
30	Wholesale of electronic and telecommunications equipment and components <i>(excluding the exercise of export rights, import rights and distribution rights for the following goods: cigarettes and cigars, books, newspapers and magazines, recorded media, precious metals and gemstones, pharmaceuticals, explosives, crude oil and processed oil, rice, cane sugar and beet sugar.)</i> Details: Trading of electronic goods.
31	Wholesale of other machinery, equipment and spare parts <i>(excluding the exercise of export rights, import rights and distribution rights for the following goods: cigarettes and cigars, books, newspapers and magazines, recorded media, precious metals and gemstones, pharmaceuticals, explosives, crude oil and processed oil, rice, cane sugar and beet sugar.)</i> Details: Trading of machinery, equipment and spare parts for industrial production and consumption.
32	Other manufacturing not elsewhere classified Details: Manufacture of supplies, raw materials and goods for production and consumption.
33	Other specialized wholesale not elsewhere classified <i>(excluding the exercise of export rights, import rights and distribution rights for the following goods: cigarettes and cigars, books, newspapers and magazines, recorded media, precious metals and gemstones, pharmaceuticals, explosives, crude oil and processed oil, rice, cane sugar and beet sugar.)</i> Details: Trading of supplies, raw materials and goods for production and consumption
34	Advertising <i>(excluding products, goods and services prohibited from advertising)</i> Details: Provision of marketing services.
35	Market research and public opinion polling <i>(excluding public opinion polling services).</i> Details: Market research.
36	Other activities auxiliary to financial services not elsewhere classified Details: Investment consultancy. Financial investment in other domestic and foreign enterprises.
37	Activities of hospitals and medical stations Details: Activities in the hospital and healthcare sector.
38	Activities of general, specialized and dental clinics
39	Intermediary services for courses and tutoring
40	Other educational support activities Details: Activities in the education sector.



No.	Business lines
41	Repair and maintenance of transport equipment (excluding automobiles, motorcycles, motorbikes and other motor vehicles) Details: Watercraft repair and ship repair services. Repair and maintenance of urban railway vehicles.
42	Construction of water works <i>(excluding construction and operation of multi-purpose hydropower plants and nuclear power plants of special socio-economic importance)</i> Details: Construction and repair of water works. Waterway dredging activities.
43	Coastal and ocean freight transport Details: Coastal freight transport. Ocean freight transport. International multimodal transport business.
44	Construction of railway works
45	Rail passenger transport Details: Railway transport business, domestic multimodal transport and international through transport.
46	Rail freight transport Details: Railway transport agency and services.
47	Urban and suburban road passenger transport (excluding bus transport) Details: Urban and suburban passenger transport by urban railway.
48	Service activities incidental to rail transport <i>(excluding management and operation of national and urban railway infrastructure invested by the State, other than maintenance of railway infrastructure)</i> Details: Operation of railway passenger stations. Other services related to the organization and performance of the carriage of passengers, luggage, parcels and goods by rail. Management, operation, maintenance and repair of urban railway infrastructure. Railway infrastructure business.
49	Repair and maintenance of machinery and equipment Details: Repair of specialized urban railway machinery and equipment.



III. PURPOSE OF THE BOND ISSUANCE

Purpose of the issuance: to restructure the principal debts of the Issuer, specifically:

Debts to Be Restructured	Creditor	Principal amount (VND)	Term	Purpose of borrowing	Expected repayment schedule
Loans from Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank), as detailed in the Plan for the Use of Proceeds from the Bond Offering below	Vietnam Joint Stock Commercial Bank for Industry and Trade	886.000.000.000	12 months	Working capital supplementation	Q4/2026
Loans from Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) as detailed in the Plan for the Use of Proceeds from the Bond Offering below	Joint Stock Commercial Bank for Investment and Development of Vietnam	314.000.000.000	11 months and 12 months	Working capital supplementation	Q4/2026

IV. PLAN FOR THE USE OF PROCEEDS FROM THE BOND OFFERING

The Issuer expects to use the proceeds from the Bond offering in strict accordance with the issuance purpose stated above, specifically:

No.	Loan	Creditor	Amount (VND)	Expected disbursement time
1	Loan under contract: 05.300076619/2025-HDCVHM/NHCT680-BECAMEX IDC	Vietnam Joint Stock Commercial Bank for Industry and Trade	268.000.000.000	Q4/2026
2	Loan under contract: 06.300076619/2025-HDCVTL/NHCT680-BECAMEX IDC	Vietnam Joint Stock Commercial Bank for Industry and Trade	328.000.000.000	Q4/2026
3	Loan under contract: 07.300076619/2025-HDCVTL/NHCT680-BECAMEX IDC	Vietnam Joint Stock Commercial Bank for Industry and Trade	290.000.000.000	Q4/2026
4	Loan under contract No. 01/2026/83576/HĐTD	Joint Stock Commercial Bank for Investment and	314.000.000.000	Q4/2026



		Development of Vietnam		
Total			1.200.000.000.000	

Pending disbursement in accordance with the schedule, the Issuer may use the proceeds from the bond offering to make deposits at commercial banks or foreign bank branches, or to purchase certificates of deposit issued by commercial banks or foreign bank branches. Accordingly, any such temporarily idle funds (if any) will be placed in term deposits to earn periodic interest or used to purchase certificates of deposit. Upon the scheduled disbursement date, the Issuer undertakes to use the proceeds for the issuance purpose stated in this Issuance Plan and in the information disclosed to investors.

V. EXPLANATION OF COMPLIANCE WITH EACH BOND OFFERING CONDITION

1. The Issuer satisfies the conditions for a private placement of non-convertible bonds without warrants by a public company as prescribed in Article 16 of Decree 200, specifically as follows:

No.	Requirement	Assessment
01	A decision of the General Meeting of Shareholders or the Board of Directors approving the issuance plan and the use of proceeds from the offering, clearly specifying the criteria for and number of investors ¹	Satisfied: The Issuance Plan is expected to be approved by the Board of Directors of the Issuer. The Bond Issuance Plan includes (i) the expected Plan for the Use of Proceeds from the Bond Issuance in Section IV and (ii) the criteria for and number of investors participating in the Bonds in Section XVIII; upon approval of the Issuance Plan, the Board of Directors will simultaneously approve these contents.
02	Participants in the offering include institutional professional securities investors. Where the offered bonds fall under the cases prescribed in point a or point b, clause 1b, Article 11 of the Law on Securities, participants in the offering include institutional professional securities investors and individual professional securities investors ²	Satisfied Under Section XVIII of the Issuance Plan, the Bonds may only be sold to institutional professional securities investors.
03	Trading and transfer of privately placed corporate bonds may only be conducted	Satisfied:

¹ Point a, Clause 2, Article 31 of the Law on Securities and Clause 1, Article 16 of Decree 200

² Point b, Clause 2, Article 31 of the Law on Securities and Clause 1, Article 16 of Decree 200



No.	Requirement	Assessment
	among professional securities investors as prescribed in clause 1a and clause 1b, Article 11 of the Law on Securities, except where carried out pursuant to a legally effective judgment or decision of a Court, an arbitral award, or inheritance in accordance with the law; ³	Section XXII “Bond Trading” and Section XVIII “Eligible Bond Investors” of the Issuance Plan provide that the bonds may only be traded and transferred among institutional professional securities investors, thereby satisfying this requirement.
04	Full payment of both principal and interest of bonds previously offered, or full payment of debts falling due, in the 03 consecutive years preceding the bond offering (if any), except for bond offerings to selected creditors that are financial institutions; ⁴	Satisfied The Issuer has fully paid (i) the principal and interest of bonds previously offered that have matured; (ii) interest due on bonds previously offered whose principal has not yet fallen due; and (iii) other debts falling due in the 03 (three) consecutive years preceding the Bond issuance. Basis: • The Issuer’s audited separate financial statements for 2024 and audited consolidated financial statements for 2024; • The Issuer’s audited separate financial statements for 2025 and audited consolidated financial statements for 2025; • The Issuer’s written undertaking on the satisfaction of this condition.
05	Financial statements for the year immediately preceding the year of issuance audited by an approved audit firm; ⁵	Satisfied The Issuer’s 2025 separate and consolidated financial statements were audited by A&C Auditing and Consulting Co., Ltd., an audit firm on the list of firms approved to audit public interest entities in the securities sector, which satisfies the requirements of Clause 6, Article 4 of Decree 200 and is not a related person of the issuer under the Law on Securities and its guiding documents.
06	Compliance with the financial safety ratios and operational safety ratios prescribed by law (if any) ⁶ .	Satisfied Details are presented in Clause 2, Section V.

³ Point c, Clause 2, Article 31 of the Law on Securities and Clause 1, Article 16 of Decree 200

⁴ Point d, Clause 2, Article 31 of the Law on Securities and Clause 1, Article 16 of Decree 200

⁵ Point dd, Clause 2, Article 31 of the Law on Securities and Clause 1, Article 16 of Decree 200

⁶ Point e, Clause 2, Article 31 of the Law on Securities and Clause 1, Article 16 of Decree 200



No.	Requirement	Assessment
07	Total liabilities (including the value of the bonds expected to be issued) not exceeding 05 times the owner's equity of the issuer according to the annual financial statements specified in point e, clause 1, Article 13 of Decree 200, except where the issuer is a state-owned enterprise, an enterprise issuing bonds to implement real estate projects, a credit institution, an insurance enterprise, a reinsurance enterprise, an insurance brokerage enterprise, a securities company or a securities investment fund management company, which shall comply with the relevant laws. Where the issuer is a parent company, total liabilities (including the value of the bonds expected to be issued) and owner's equity shall be based on the consolidated financial statements, in which owner's equity excludes non-controlling interests ⁷ ;	As at the date of this Resolution, the People's Committee of Ho Chi Minh City holds 95.44% of the shares of Becamex Group; Becamex Group is therefore a state-owned enterprise under Article 88 of the Law on Enterprises. Accordingly, this requirement does not apply to Becamex Group.

2. Explanation of financial safety indicators and operational safety ratios under specialized laws

As the Issuer operates in the real estate business, it must satisfy the financial safety ratios and operational safety ratios applicable to real estate businesses. The Issuer's compliance with these ratios is as follows:

Item	Regulation	Assessment
01	Compliance with the enterprise's financial safety ratios; compliance with the laws on credit and corporate bonds; ⁸	Satisfied The Issuer committed certain violations as detailed in Clause 2, Section XIV of this Issuance Plan. As at the date of approval of this Issuance Plan, all such violations have been remedied, and the Issuer has no other outstanding violations.
02	Point a, Clause 2, Article 9 of the Law on Real Estate Business provides that a real estate business must satisfy the following conditions:	Satisfied The Issuer is currently operating normally and does not fall under this case.

⁷ Point d, Clause 1, Article 13 of Decree 200

⁸ Point a, Clause 1, Article 5 of Decree 96



Item	Regulation	Assessment
	it is not subject to a ban on real estate business activities, or a suspension or cessation of operations under a judgment or decision of a Court or a decision of a competent state authority;	
03	Point c, Clause 2, Article 9 of the Law on Real Estate Business provides that a real estate business conducting business through real estate projects must have owner's equity of not less than 20% of the total investment capital for projects with a land use scale of under 20 ha, and not less than 15% of the total investment capital for projects with a land use scale of 20 ha or more; where a real estate business implements multiple projects simultaneously, it must have sufficient owner's equity to allocate so as to ensure this ratio for each project (" Indicator 1 ")	Satisfied Details of the Issuer's real estate projects and the explanation of compliance with the financial safety indicators and capital safety ratios under specialized laws are set out in Section XIII.
04	Point b, Clause 1, Article 5 of Decree 96 provides that where a real estate business borrows from credit institutions or issues corporate bonds to implement a real estate project for which it has been approved as investor by a competent state authority, the total outstanding loans from credit institutions, outstanding corporate bonds and the required owner's equity for each project shall not exceed 100% of the total investment capital of that project (" Indicator 2 ");	
05	Point c, Clause 1, Article 5 of Decree 96 provides that the total outstanding loans from credit institutions and outstanding corporate bonds for project implementation shall not exceed 04 times the owner's equity of the enterprise for each real estate project with a land use scale of under 20 ha, and not exceed 5.67 times the owner's equity of the enterprise for each real estate project with a land use scale of 20 ha or more (" Indicator 3 ").	

3.Credit rating results

☐ Credit rating obtained in a case where a credit rating is mandatory



☒ Credit rating obtained in a case where a credit rating is not mandatory

☐ No credit rating

Credit rating of the Issuer:

According to the Long-term Issuer Credit Rating Certificate No. VN3700145020-002-240726 dated 24 July 2026 issued by Vietnam Investors Service and Credit Rating JSC (VIS), VIS has affirmed the Issuer's long-term issuer rating of "A" with a "Stable" outlook.

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VI. TERMS AND CONDITIONS OF THE BONDS TO BE OFFERED

1. **Bond name:** BCML12602 Bonds
2. **Bond code:** BCML12602
3. **Total number of Bonds to be issued:** Up to 12,000 Bonds (*Twelve thousand Bonds*).
4. **Total par value of Bonds to be issued:** Up to VND 1,200,000,000,000 (*One trillion two hundred billion Vietnamese dong*).
5. **Bond term:** 36 months (*thirty-six months*) from the Issue Date
6. **Issue Date:** the date expected in the pre-offering Information Disclosure Document for the Bonds and as actually determined in the Issuer's notice or the information disclosure on the results of the Bond offering.
7. **Maturity Date:** the date falling exactly 36 (*thirty-six*) months from the Issue Date.
8. **Currency of issuance and payment:** Vietnamese Dong (VND).
9. **Par value of each Bond:** VND 100,000,000 (*One hundred million Vietnamese dong*).
10. **Form of the Bonds:** Book entry/electronic data, with extracts of the list of Bondholders issued upon request.
11. **Type of Bonds:** Non-convertible, without warrants, and unsecured.
12. **Characteristics of the Bonds:**
 - + The Bonds are non-convertible corporate bonds without warrants, bearing a combination of fixed and floating interest rates, and constitute direct payment obligations of the Issuer.
 - + The mortgage procedures for the collateral will not have been completed as at the time of issuance. The Issuer undertakes to use the mortgaged assets (as set out in the attached Appendix 1) to secure the Bond obligations from the time of issuance, and to complete the mortgage procedures for the Bonds in accordance with the undertakings given to the Bondholders' Representative and the relevant parties.
 - + Once the Issuer has completed the mortgage procedures for the Bonds' collateral and made information disclosures as required, the Bonds will become bonds secured by collateral, whereby, if the proceeds from the enforcement of the Bonds' Secured Assets are insufficient to discharge the obligations in respect of the Bonds, the unpaid portion of such obligations shall rank at least pari passu with all other general unsecured obligations (whether present or future) of the Issuer (except for obligations mandatorily preferred under applicable legal normative documents). All Bonds rank equally in rights and interests, and no Bond shall have any priority over any other Bond for any reason whatsoever.
13. **Expected number of issuance tranches:** 01 tranche.
14. **Offering Price**⁹: 100% of the par value of the Bonds.
15. **Venue of the offering:** Head office of the Issuer.

⁹ The Offering Price is the Clean Price as of the Issue Date
The Offering Price is the Clean Price as of the Issue Date



- 16. Bond distribution period:** From the time falling at least 01 (one) business day after the date of the pre-offering information disclosure for the Bonds until the Issuer decides to cease the Bond offering (if any), provided that in all cases the Bond distribution period shall not exceed 30 (thirty) days from the date of the pre-offering information disclosure. Details of the commencement, duration and completion of the Bond offering shall be decided by the legal representative of the Issuer or a duly authorized person in accordance with the law.
- 17. Eligible participants in the offering:** As detailed in Section XVIII.
- 18. Expected nominal interest rate of the Bonds:**

The Bonds bear a combination of fixed and floating interest rates, whereby:

- (i) For the first 04 (four) Interest Periods: a fixed rate of 12.5% (twelve point five percent) per annum;
- (ii) For the remaining Interest Periods after the first 4 Interest Periods: a floating rate equal to the sum of 3.5% (three point five percent) and the MB Reference Rate, provided that in no case shall it be lower than 12.5% (twelve point five percent) per annum.

Where:

“**MB Reference Rate**” means the lending rate for CIB customers applicable to VND loans with a term of over 12 months up to 60 months and a quarterly interest rate reset, as published/announced by Military Commercial Joint Stock Bank (at: <https://www.mbbank.com.vn/Fee#/rate-info2>) and determined on the Interest Rate Determination Date of the relevant Interest Period.

“**Interest Rate Determination Date**” means, in respect of each Interest Period from the 4th (fourth) Interest Period onwards until the Maturity Date or the date on which the Bonds are redeemed early, the 7th (seventh) business day before the first day of each Interest Period.

“**Interest Period**” means each period of 03 (three) consecutive months commencing on and including the Issue Date or the last day of the immediately preceding Interest Period and ending on (but excluding) the last day of such Interest Period, the Maturity Date, or the date on which the Bonds are redeemed early (whether voluntarily or mandatorily) in accordance with the Bond Terms and Conditions.

“**Interest Payment Date**” means the last day of each Interest Period, provided that if such day is not a business day, the payment in respect of that Interest Payment Date shall be made on the immediately following business day.

- 19. Method of payment of Bond principal and interest:** As detailed in Section XIX.

20. Collateral

- As at the time of issuance, the mortgage procedures for the Bonds’ collateral will not have been completed. The Issuer undertakes to mortgage the land use rights and assets attached to land under the land use right certificates set out in Appendix I (the “**Secured Assets**”) as collateral for the Bonds no later than 30 business days (or such longer period as notified by the Bondholders’ Representative) from the date on which the Bondholders’ Representative appoints Military Commercial Joint Stock Bank, or another organization satisfying legal requirements, as the Security Agent.



- Upon completion of the mortgage procedures for the above collateral, the Issuer shall carry out the necessary procedures to amend the terms and conditions of the Bonds, including changing the type of the Bonds to asset-secured Bonds in accordance with the law.

VII. PLAN FOR CONVERSION OF BONDS INTO SHARES IN THE CASE OF AN OFFERING OF CONVERTIBLE BONDS: Not applicable

VIII. PLAN FOR EXERCISE OF WARRANTS IN THE CASE OF AN OFFERING OF BONDS WITH WARRANTS: Not applicable

IX. EXPECTED PLAN FOR THE USE OF PROCEEDS FROM THE ISSUANCE OF SHARES UPON EXERCISE OF WARRANTS: Not applicable

X. CIRCUMSTANCES, TERMS, CONDITIONS AND UNDERTAKINGS OF THE ISSUER REGARDING EARLY REDEMPTION OF THE BONDS

The Bonds shall be redeemed early in the circumstances set out below at a redemption price per Bond equal to the sum of the par value of the Bond and the interest accrued up to (but excluding) the early redemption date (unless otherwise agreed with the Bondholders). Details of the redemption of the Bonds shall be in accordance with the Bond Terms and Conditions and the applicable laws, the regulations of the Vietnam Securities Depository and Clearing Corporation (“VSDC”) and the Hanoi Stock Exchange:

- (a) Early redemption by agreement between the Issuer and the Bondholders: The Issuer may redeem early (in one or more tranches with varying numbers of Bonds) all or part of the outstanding Bonds on any date after 12 months from the Issue Date by sending a tender offer notice to the Bondholders (directly or through the Bondholders’ Representative) and making an information disclosure prior to the early redemption within the timeframe prescribed by law and the Bond Terms and Conditions. In such case, the Bondholders shall have full discretion to accept or decline the sale of their Bonds to the Issuer.

- (b) Mandatory redemption at the request of the Bondholders upon an event of default:

The Issuer must redeem the Bonds at the request of the Bondholders where:

- (i) The Issuer violates the law on the offering and trading of Bonds as determined by a competent authority, and such violation cannot be remedied or the remedial measures are not approved by Bondholders representing 65% (*sixty-five percent*) or more of the total outstanding Bonds of the same type.
 - (ii) The Issuer breaches the Issuance Plan, and such breach cannot be remedied or the remedial measures are not approved by Bondholders representing 65% (*sixty-five percent*) or more of the total outstanding Bonds of the same type.
 - (iii) Other events of default as set out in the Bond Terms and Conditions occur.
- The redemption of Bonds under this section does not apply where the Bonds are recalled under a decision of a competent authority.

Details of the early redemption of the Bonds in this case shall be in accordance with the Bond Terms and Conditions

- (c) Redemption upon a change in the issuance purpose or in the terms and conditions of



the Bonds

Where the Issuer (i) changes the purpose of the Bond issuance set out in the Issuance Plan and/or (ii) changes the terms and conditions of the Bonds as prescribed in Article 6 of Decree 200 (the “**Fundamental Terms**”), and such change of issuance purpose and/or Fundamental Terms has been approved by Bondholders representing 65% (sixty-five percent) or more of the total outstanding Bonds, the Issuer shall redeem early the Bonds held by Bondholders who do not approve such change. In such case, Bondholders who do not approve the change of issuance purpose and/or Fundamental Terms shall be obliged to sell their Bonds back to the Issuer.

- (d) Partial early redemption of the Bonds to satisfy the Minimum Collateral Ratio.

Where the value of the collateral for the Bonds does not satisfy the Minimum Collateral Ratio and the Issuer elects to redeem part of the Bonds to restore the Minimum Collateral Ratio, the tender ratio shall be allocated pro rata across all Bonds, and the Bondholders shall be obliged to sell their Bonds back to the Issuer.

- (e) To carry out the early redemption of the Bonds under items (c) and (d) above, the Issuer must send a tender offer notice to the Bondholders who do not approve the change of issuance purpose and/or Fundamental Terms and to the depository agents within the timeframe prescribed by law, and make an information disclosure prior to the redemption of the Bonds from such Bondholders within the timeframe prescribed by law.

Details of the early redemption of the Bonds in this case shall be in accordance with the Bond Terms and Conditions.

XI. METHOD AND PROCEDURE FOR OBTAINING BONDHOLDERS’ OPINIONS ON CHANGES TO THE TERMS AND CONDITIONS OF THE BONDS

1. The Bondholders may adopt decisions within their authority by way of:
 - (i) Voting at a Bondholders’ Meeting; or
 - (ii) Obtaining the Bondholders’ opinions in writing or by any other method (in accordance with the law, agreed in writing by the Bondholders’ Representative and the Issuer and published on the website of the Bondholders’ Representative and/or the Issuer at least 15 Business Days before its official application) (a “Bondholders’ Consultation”).
2. A Bondholders’ Meeting (including a written consultation) may be convened or conducted:
 - (a) At the request of the Issuer or of a Bondholder (or a group of Bondholders acting together) holding at least 20% (twenty percent) of the total par value of the outstanding Bonds at the time of convening/consultation, in respect of any Reserved Matter relating to the Bonds;
 - (b) By decision of the Bondholders’ Representative (where any matter arises in relation to the Bonds that requires the Bondholders to make a decision or give instructions to the Bondholders’ Representative);
 - (c) By decision of the Issuer or the Bondholders’ Representative in circumstances relating



to the handling of an Event of Default or where any Reserved Matter requires the Bondholders to make a decision or give instructions to the Bondholders' Representative.

- (d) Quorum: The quorum required to conduct a convened Bondholders' Meeting shall be one or more Bondholders holding more than 65% (sixty-five percent) of the total par value of the outstanding Bonds at the time of the Meeting;
- (e) A Bondholder may attend, vote and exercise its other rights at a Bondholders' Meeting in person or through one or more duly authorized representatives in accordance with the Bondholders' Representative Agreement.
- (f) A Bondholders' Meeting shall be convened and conducted in accordance with the procedures set out in the Bondholders' Representative Agreement.

3. Record date for the list of Bondholders

The Issuer or the Bondholders' Representative may fix a record date for the list of Bondholders for a particular Meeting (or written consultation) or for a reconvened Meeting following an adjournment for lack of quorum, provided that such record date is not more than 15 (fifteen) days before the time fixed for such Meeting or reconvened Meeting (as applicable), and notice of the record date must be sent/disclosed at least 10 (ten) Business Days before the record date.

Persons named in the Register (where the Bonds have not been registered)/the List of Bondholders provided by VSDC to the Issuer for management as at the record date shall be entitled to attend the Meeting/participate in the written consultation.

4. Conditions for the adoption of Resolutions

- (a) Approval of Reserved Matters (including changes to the terms and conditions of the bonds prescribed in Article 6 of Decree 200 and changes to the issuance purpose set out in the Issuance Plan) requires the approval of Bondholders holding at least 65% (sixty-five percent) of the total par value of the outstanding Bonds of the same type, by voting at a meeting or by written approval.
- (b) A decision/resolution approved by Bondholders holding 100% (*one hundred percent*) of the total par value of the Bonds outstanding at that time (whether at a Bondholders' Meeting or by way of a Bondholders' Consultation) shall be lawful and effective even if the convening or consultation procedures do not comply with the Bondholders' Representative Agreement (including where no record date was fixed but, on the date the resolution is adopted, the Bondholders holding 100% (*one hundred percent*) of the total par value of the Bonds outstanding at that time are confirmed by the Bondholders' Representative and the Issuer).
- (c) Unless otherwise provided by law, a decision/resolution of the Bondholders duly adopted in accordance with these Bond Terms and Conditions shall be binding on all Bondholders (whether or not they attended the relevant Bondholders' Meeting or expressed their opinion); however, a decision/resolution that has the effect of amending these Bond Terms and Conditions shall only bind the Issuer, the Bondholders' Representative, the Security Agent or the Account Bank if expressly approved in writing by the Issuer, the Bondholders' Representative, the Security



Agent or the Account Bank (as applicable).

- (d) For the avoidance of doubt, (i) decisions/resolutions of the Bondholders that do not amend these Bond Terms and Conditions; and/or (ii) a Mandatory Redemption Resolution; and/or (iii) decisions/resolutions of the Bondholders following the occurrence of an Event of Default, if duly adopted in accordance with these Bond Terms and Conditions, shall be binding on the Issuer under these Bond Terms and Conditions and the other Bond Documents without the Issuer's written approval.

5. Procedure for obtaining Bondholders' opinions

Bondholders' opinions shall be obtained in accordance with the following procedure:

- ❖ Step 1: The person requesting the Bondholders' consultation sends the request to the Bondholders' Representative and the Issuer.
- ❖ Step 2: The requesting person, the Issuer and the Bondholders' Representative agree on the matters related to the Bondholders' consultation.
- ❖ Step 3: The Issuer submits the notification dossier on the exercise of rights to VSDC in accordance with regulations.
- ❖ Step 4: A Bondholders' meeting is held, or the Bondholders' opinions are obtained in writing or by another method.

Details of the procedures for holding a Bondholders' meeting or obtaining the Bondholders' opinions in writing or by another method are set out in the Bond Terms and Conditions and the relevant Bond documents.

Where:

"Mandatory Redemption Resolution" means a resolution determining that a relevant event of default in respect of the Bonds has occurred and requiring the Issuer to mandatorily redeem the Bonds.

"Reserved Matter" means any of the following matters:

- (i) changing the Maturity Date or extending the term of the Bonds, provided that the extension does not exceed 02 (two) years beyond the term set out in the Issuance Plan; adding circumstances for the early redemption of part or all of the Bonds other than those set out in the Bond Terms and Conditions; changing the Interest Payment Dates or the interest rate of the Bonds;
- (ii) reducing or suspending payments of Bond principal or interest;
- (iii) approving remedial plans for certain events of default as set out in the Bond Terms and Conditions;
- (iv) changing the par value, form or type of the Bonds, or the method of payment of Bond interest and principal;
- (v) changing the quorum requirements for convening a Bondholders' meeting;
- (vi) changing the approval threshold required to adopt resolutions/decisions of the Bondholders on each matter;
- (vii) replacing the Bondholders' Representative (other than in the replacement cases provided for in the Bondholders' Representative Agreement);



- (viii) matters received by the Bondholders' Representative which it cannot decide on its own and considers should be decided by the Bondholders;
- (ix) payment of due Bond principal and interest to the Bondholders in other assets, unless otherwise provided by law;
- (x) matters relating to the security arrangements for the Bonds, except for matters expressly stated in the Bond documents as not requiring the Bondholders' consultation and matters stated to be decided/approved by the Bondholders' Representative/the Security Agent;
- (xi) changing the definition of an event of default or a Reserved Matter; and other matters requiring the approval/permission/consent of the Bondholders under the Bond documents and/or the law in force from time to time.

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XII. CERTAIN FINANCIAL INDICATORS OF THE ISSUER FOR THE 03 YEARS IMMEDIATELY PRECEDING THE YEAR OF OFFERING AND CHANGES AFTER THE ISSUANCE

Financial indicators

No	Indicator	2023	2024**	2025	Post-issuance change*
1	Total Assets (VND)	53.423.901.937.257	58.801.487.262.820	60.941.012.421.870	60.941.012.421.870
	Current assets	28.440.868.532.000	31.724.695.841.365	31.463.515.167.154	31.463.515.167.154
	Non-current assets	24.983.033.405.257	27.076.791.421.455	29.477.497.254.716	29.477.497.254.716
2	Owner's equity (VND)	19.472.890.868.829	20.739.922.506.504	23.371.674.955.086	23.371.674.955.086
	Owner's contributed capital	10.350.000.000.000	10.350.000.000.000	10.350.000.000.000	10.350.000.000.000
	Share premium	11.944.006.419	11.944.006.419	9.946.177.034	9.946.177.034
	Other owner's capital	7.777.275.814	7.777.275.814	-	-
	Asset revaluation differences	(185.236.096.384)	(185.236.096.384)	(185.236.096.384)	(185.236.096.384)
	Investment and development fund	2.074.585.807.020	2.594.082.337.142	3.001.507.755.337	3.001.507.755.337
	Undistributed profit after tax	6.302.930.324.830	6.871.529.636.665	9.598.842.543.649	9.598.842.543.649
	Non-controlling interests	910.889.551.130	1.089.825.346.848	596.614.575.450	596.614.575.450
3	Total liabilities (VND)	33.951.011.068.428	38.061.564.756.316	37.569.337.466.784	37.569.337.466.784
	- Bank borrowings	7.858.738.632.124	10.776.596.643.990	8.023.029.415.282	6.823.029.415.282
	- Borrowings from bond issuance	11.744.095.229.422	12.730.944.033.789	15.717.959.981.734	16.917.959.981.734
	+ <i>Bonds privately placed in the domestic market</i>	11.744.095.229.422	12.730.944.033.789	15.717.959.981.734	16.917.959.981.734
	+ <i>Bonds publicly offered in the domestic market</i>	-	-	-	-
	+ <i>Bonds offered in the international market</i>	-	-	-	-
	- Other liabilities	14.348.177.206.882	14.554.024.078.537	13.828.348.069.768	13.828.348.069.768
	- <i>Borrowings from third parties</i>	113.608.100.000	120.487.319.609	206.901.000.000	206.901.000.000
	<i>Short-term trade payables</i>	747.079.215.310	572.858.137.263	320.562.479.649	320.562.479.649
	<i>Short-term advances from customers</i>	1.322.792.099.430	1.900.567.366.394	857.613.700.058	857.613.700.058
	<i>Taxes and amounts payable to the State</i>	332.296.607.420	264.742.756.233	216.779.593.505	216.779.593.505



No	Indicator	2023	2024**	2025	Post-issuance change*
	<i>Payables to employees</i>	72.348.888.363	72.189.618.589	71.361.768.983	71.361.768.983
	<i>Accrued expenses</i>	9.701.716.760.941	8.844.580.746.565	9.258.642.616.459	9.258.642.616.459
	<i>Short-term unearned revenue</i>	-	277.777.778	-	-
	<i>Other short-term payables</i>	926.745.919.533	1.355.690.046.351	941.783.598.340	941.783.598.340
	<i>Provisions for short-term payables</i>	8.475.415.082	11.028.985.334	-	-
	<i>Bonus and welfare fund</i>	500.915.283.861	423.390.004.288	317.364.189.072	317.364.189.072
	<i>Long-term trade payables</i>	2.354.656.478	529.212.000	529.212.000	529.212.000
	<i>Long-term advances from customers</i>	168.796.000	168.796.000	-	-
	<i>Long-term unearned revenue</i>	475.457.895.826	946.351.107.927	1.398.571.992.221	1.398.571.992.221
	<i>Other long-term payables</i>	4.972.284.864	4.626.264.864	5.903.504.864	5.903.504.864
	<i>Deferred income tax liabilities</i>	731.461.329	1.779.067.725	-	-
	<i>Science and technology development fund</i>	138.513.822.445	34.756.871.617	232.334.414.617	232.334.414.617
	- Overdue debts (if any)	-	-	-	-
4	Capital structure (times):				
	- Total liabilities/Total assets	0,64	0,65	0,62	0,62
	- Total liabilities/Owner's equity	1,74	1,84	1,61	1,61
5	Liquidity (times):				
	- Current ratio (current assets/current liabilities)	1,24	1,45	1,45	1,54
	- Quick ratio ((current assets – inventories)/current liabilities)	0,37	0,49	0,43	0,45
	- Interest coverage ratio (earnings before interest and tax/interest expense)	3,98	2,99	3,72	3,72
6	Total outstanding bonds/owner's equity (times):				
	- Total outstanding corporate bonds/Owner's equity	0,60	0,61	0,67	0,72



No	Indicator	2023	2024**	2025	Post-issuance change*
	- Outstanding privately placed corporate bonds/Owner's equity	0,60	0,61	0,67	0,72
7	Profit (VND):				
	- Profit/(Loss) before tax	2.697.158.161.525	2.579.325.469.338	3.742.738.768.264	3.742.738.768.264
	- Profit/(Loss) after tax for the financial year ***	2.423.168.916.542	2.193.237.102.548	3.500.888.372.407	3.500.888.372.407
	- Accumulated losses (if any)				
8	Profitability indicators (%):				
	- Profit after tax/Total assets	4,54%	3,73%	5,74%	5,85%
	- Profit after tax/Owner's equity	12,44%	10,57%	14,98%	15,87%
9	Financial safety indicators and capital safety ratios under specialized laws (real estate businesses)	Not yet applicable	As explained below	As explained below	

Notes:

(*) Assuming all other indicators remain unchanged from the figures as at 31 December 2025.

(**) The 2024 figures are the opening balances in the audited 2025 consolidated financial statements, as the audited 2025 consolidated financial statements retrospectively adjusted the 2024 consolidated figures pursuant to the Inspection Minutes dated 12 January 2026 and Decision No. 113/QĐ-DNL dated 20 January 2026 of the Large Enterprises Tax Department.

(***) Profit/(Loss) after tax for the financial year is based on the Parent Company's profit/(loss) after tax in the Consolidated Financial Statements.

Financial safety indicators and capital safety ratios under specialized laws

As the Issuer operates in the real estate business, it must satisfy the financial safety ratios and operational safety ratios applicable to real estate businesses, specifically as follows: The Issuer satisfies the financial safety ratios for real estate businesses prescribed in the Law on Real Estate Business No. 29/2023/QH15 passed by the National Assembly of Vietnam on 28 November 2023 (the “**Law on Real Estate Business**”) and Decree No. 96/2024/ND-CP issued by the Government on 24 July 2024 detailing certain articles of the Law on Real Estate Business (“**Decree 96**”). Specifically:

- (i) Point c, Clause 2, Article 9 of the Law on Real Estate Business provides that a real estate business conducting business through real estate projects must have owner's equity of not less than 20% of the total investment capital for projects with a land use scale of under 20 ha, and



not less than 15% of the total investment capital for projects with a land use scale of 20 ha or more; where a real estate business implements multiple projects simultaneously, it must have sufficient owner's equity to allocate so as to ensure this ratio for each project (“**Indicator 1**”);

(ii) Point b, Clause 1, Article 5 of Decree 96 provides that where a real estate business borrows from credit institutions or issues corporate bonds to implement a real estate project for which it has been approved as investor by a competent state authority, the total outstanding loans from credit institutions, outstanding corporate bonds and the required owner's equity for each project shall not exceed 100% of the total investment capital of that project (“**Indicator 2**”); and

(iii) Point c, Clause 1, Article 5 of Decree 96 provides that the total outstanding loans from credit institutions and outstanding corporate bonds for project implementation shall not exceed 04 times the owner's equity of the enterprise for each real estate project with a land use scale of under 20 ha, and not exceed 5.67 times the owner's equity of the enterprise for each real estate project with a land use scale of 20 ha or more (“**Indicator 3**”).

Details of the Issuer's real estate projects and the explanation of compliance with the financial indicators under specialized laws:

No.	Projects	Scale	Indicator 1			Indicator 2			Indicator 3		
			2024	2025	Post-issuance	2024	2025	Post-issuance	2024	2025	Post-issuance
1	Bau Bang Industrial Park infrastructure construction investment and business project	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
2	Bau Bang Expanded Industrial Park infrastructure construction investment and business project	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
3	My Phuoc 1 Industrial Park infrastructure construction investment and business project	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
4	My Phuoc 2 Industrial Park infrastructure construction investment and business project	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times



No.	Projects	Scale	Indicator 1			Indicator 2			Indicator 3		
			2024	2025	Post-issuance	2024	2025	Post-issuance	2024	2025	Post-issuance
5	My Phuoc 3 Industrial Park infrastructure construction investment and business project	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
6	Thoi Hoa Industrial Park infrastructure construction investment and business project	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
7	Cay Truong Industrial Park project	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
8	My Phuoc 1 Resettlement – Commercial – Service Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
9	My Phuoc 2 Urban Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
10	My Phuoc 2 Resettlement Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
11	My Phuoc 3 Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
12	Thoi Hoa Hamlet 1 Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
13	Thoi Hoa Hamlet 2 Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times



No.	Projects	Scale	Indicator 1			Indicator 2			Indicator 3		
			2024	2025	Post-issuance	2024	2025	Post-issuance	2024	2025	Post-issuance
14	Thoi Hoa Hamlet 3A Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
15	Thoi Hoa Hamlet 3B Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
16	Chanh Phu Hoa Hamlet 5 Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
17	Thoi Hoa Hamlet 6 Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
18	Chanh Phu Hoa Hamlet 7 Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
19	Thoi Hoa Hamlet 3 Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
20	Thoi Hoa Hamlet 4 Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
21	Thoi Hoa Hamlet 5A Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
22	Thoi Hoa Hamlet 5B Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times



No.	Projects	Scale	Indicator 1			Indicator 2			Indicator 3		
			2024	2025	Post-issuance	2024	2025	Post-issuance	2024	2025	Post-issuance
23	Thoi Hoa Hamlet 5C Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
24	Lai Hung Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
25	Lai Uyen Hamlet 5 – Area 5A Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
26	Lai Uyen Hamlet 5 – Area 5B Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
27	Lai Uyen Hamlet 5 – Area 5C Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
28	Lai Uyen Hamlet 5 – Area 5D Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
29	Lai Hung Hamlet 5 – Area 5E Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
30	Lai Uyen Hamlet 5 – Area 5F Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
31	New Urban Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times



No.	Projects	Scale	Indicator 1			Indicator 2			Indicator 3		
			2024	2025	Post-issuance	2024	2025	Post-issuance	2024	2025	Post-issuance
32	Hoa Loi Residential Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
33	Tan Vinh Hiep Resettlement Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
34	Phu My Resettlement Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
35	Dinh Hoa Resettlement Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
36	Phu Chanh Resettlement Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
37	Hoa Loi Resettlement Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
38	Viet – Sing Resettlement Area	Over 20 ha	>15%	>15%	>15%	<100%	<100%	<100%	< 5.67 times	< 5.67 times	< 5.67 times
39	Social Housing Project – Viet Sing Zone 6 at Viet – Sing Settlement Area, Thuan Giao Ward, Thuan An City, Binh Duong Province (now Thuan Giao Ward, Ho Chi Minh City)	Under 20 ha	>20%	>20%	>20%	<100%	<100%	<100%	< 4 times	< 4 times	< 4 times
40	Social Welfare Housing Project – Dinh Hoa Zone 5 at Dinh Hoa Ward, Thu Dau Mot City, Binh Duong Province	Under 20 ha	>20%	>20%	>20%	<100%	<100%	<100%	< 4 times	< 4 times	< 4 times



No.	Projects	Scale	Indicator 1			Indicator 2			Indicator 3		
			2024	2025	Post-issuance	2024	2025	Post-issuance	2024	2025	Post-issuance
	(now Chanh Hiep Ward, Ho Chi Minh City)										
41	Social Welfare Housing Project – Dinh Hoa Zone 3 (Phase 1) at Dinh Hoa Ward, Thu Dau Mot City, Binh Duong Province (now Chanh Hiep Ward, Ho Chi Minh City)	Under 20 ha	>20%	>20%	>20%	<100%	<100%	<100%	< 4 times	< 4 times	< 4 times
42	Social Welfare Housing Project – Dinh Hoa Zone 4 at Dinh Hoa Ward, Thu Dau Mot City, Binh Duong Province (now Chanh Hiep Ward, Ho Chi Minh City)	Under 20 ha	>20%	>20%	>20%	<100%	<100%	<100%	< 4 times	< 4 times	< 4 times
43	Social Housing Project – Viet Sing Zone 2 at Viet – Sing Settlement Area, Thuan Giao Ward, Thuan An City, Binh Duong Province (now Thuan Giao Ward, Ho Chi Minh City)	Under 20 ha	>20%	>20%	>20%	<100%	<100%	<100%	< 4 times	< 4 times	< 4 times
44	Social Housing Project – Viet Sing Zone 7 at Viet – Sing Settlement Area, Thuan Giao Ward, Thuan An City, Binh Duong Province (now Thuan Giao Ward, Ho Chi Minh City)	Under 20 ha	>20%	>20%	>20%	<100%	<100%	<100%	< 4 times	< 4 times	< 4 times

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XIII. PAYMENT OF INTEREST AND PRINCIPAL OF ISSUED BONDS AND DEBTS FALLING DUE IN THE 03 CONSECUTIVE YEARS PRECEDING THE BOND OFFERING

In the 03 consecutive years preceding the Bond issuance, the Issuer has fully and punctually paid (i) the principal and interest of bonds issued that have matured, (ii) interest due on bonds issued whose principal has not yet fallen due, and (iii) other debts falling due in the 03 (three) consecutive years preceding the Bond issuance.

XIV. REPORT ON THE ISSUANCE AND USE OF PROCEEDS OF OUTSTANDING BONDS

1. Report on the issuance and use of proceeds of bonds outstanding as at 15 October 2026

Unit: VND billion

No.	Bond code	Total number of bonds issued (bonds)	Total value of bonds issued	Payment status		Outstanding bonds as at 15 October 2026	Use of bond proceeds		Bond principal and interest payment schedule	
				Interest paid as at 15 October 2026	Principal paid as at 15 October 2026		Investment in programs and projects	Debt restructuring	Principal payment	Interest payment
I. Privately placed bonds										
1	BCMh2328001	20.000	2.000	746,7	-	2.000	2.000	-	Bullet repayment at maturity	Every 3 months
2	BCMh2328002	406	406	140,3	-	406	406	-	Bullet repayment at maturity	Every 6 months
3	BCMh2328003	13.000	1.300	392,2	-	1.300	1.300	-	Bullet repayment at maturity	Every 3 months
4	BCMh2427001	8.000	800	198,5	-	800	-	800	Bullet repayment at maturity	Every 3 months



No.	Bond code	Total number of bonds issued (bonds)	Total value of bonds issued	Payment status		Outstanding bonds as at 15 October 2026	Use of bond proceeds		Bond principal and interest payment schedule	
				Interest paid as at 15 October 2026	Principal paid as at 15 October 2026		Investment in programs and projects	Debt restructuring	Principal payment	Interest payment
5	BCMH2427002	200	200	40,5	-	200	-	200	Bullet repayment at maturity	Every 6 months
6	BCMH2427003	5.000	500	99	60,6	439,4	-	500	Bullet repayment at maturity	Every 6 months
7	BCMH2427004	3.000	300	60,8	-	300	-	300	Bullet repayment at maturity	Every 6 months
8	BCMH2427005	3.200	320	64,8	-	320	-	320	Bullet repayment at maturity	Every 6 months
9	BCMH2428006	10.800	1.080	113,1	-	1.080	-	1.080	Bullet repayment at maturity	Every 6 months
10	BCM12501	5.000	500	50,8	-	500	-	500	Bullet repayment at maturity	Every 6 months
11	BCM12502	20.000	2.000	210	-	2.000	-	2.000	Bullet repayment at maturity	Every 6 months
12	BCM12503	6.600	660	33,7	-	660	-	660	Bullet repayment at maturity	Every 6 months
13	BCM12504	9.000	900	46,2	-	900	-	900	Bullet repayment at maturity	Every 6 months



No.	Bond code	Total number of bonds issued (bonds)	Total value of bonds issued	Payment status		Outstanding bonds as at 15 October 2026	Use of bond proceeds		Bond principal and interest payment schedule	
				Interest paid as at 15 October 2026	Principal paid as at 15 October 2026		Investment in programs and projects	Debt restructuring	Principal payment	Interest payment
14	BCM12505	440	440	22,6	-	440	440	-	Bullet repayment at maturity	Every 6 months
15	BCML12601	7.100	710			710		710	Bullet repayment at maturity	Every 6 months
Total (I)		111.746	12.116	2.219	61	12.055	4.146	7.970		
II. Publicly offered bonds (none)										
III. Bonds issued in the international market (none)										

Use of bond proceeds and bond interest and principal payment schedule:

- Use of bond proceeds: All proceeds from the outstanding bonds listed above have been used by the Issuer for the purposes disclosed in the information disclosure document/prospectus prior to each respective issuance. The progress of the use of proceeds of each bond issued has been audited, reported and fully disclosed by the Issuer in its periodic disclosures in accordance with the law.
- Plan for the payment of interest and principal of outstanding bonds: The Issuer expects to use the profits from its business and investment activities, income from financial activities and other lawful revenues of the Issuer (net of expenses) to pay interest and principal of the outstanding bonds to investors on the respective interest and principal payment dates as scheduled above.

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2. Violations of the law on corporate bond issuance as determined by competent authorities in the 03 consecutive years preceding the Bond offering

- On 10 October 2024, Becamex Industrial Investment and Development Group received Decision No. 398/QD-XP HC dated 03 October 2024 of the State Securities Commission imposing an administrative penalty for late information disclosure on the corporate bond information portal.
- On 31 December 2024, Becamex Industrial Investment and Development Group received Decision No. 1477/QD-XP HC dated 27 December 2024 of the State Securities Commission imposing an administrative penalty for the disclosure of inaccurate information on the use of proceeds from the issuance of the BCMH2328001 bonds. Becamex Group has sent a letter of correction and published it on the Group's website.
- Becamex Group has made extraordinary information disclosures of all the above administrative penalty decisions on the Group's website and the corporate bond information portal in accordance with the law, and the violations have been remedied.
- As at the date of approval of this Issuance Plan, the Issuer has fully remedied the above violations and has no other violations of the law on bond issuance.

XV. ASSESSMENT OF THE ISSUER'S FINANCIAL POSITION, ABILITY TO PAY DEBTS FALLING DUE, AND ABILITY TO REPAY THE BONDS TO BE ISSUED

The Issuer is financially sound and able to pay its debts as they fall due and to repay the Bonds to be issued. With an average gross profit from business activities of over VND 3,000 billion over the last 5 years (according to the audited consolidated financial statements for those years), the Company is able to meet the interest obligations falling due on all outstanding bonds, including these Bonds. Profit after tax of VND 1,700 – 3,500 billion over the last 5 years demonstrates that sufficient accumulation is ensured to repay the principal of the bonds to be issued and other debts falling due.

XVI. AUDIT OPINIONS ON THE ANNUAL FINANCIAL STATEMENTS AND REVIEW CONCLUSIONS ON THE SEMI-ANNUAL FINANCIAL STATEMENTS

- Audit opinion on the 2025 Consolidated Financial Statements of Becamex Industrial Investment and Development Group issued by A&C Auditing and Consulting Co., Ltd.: *"In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2025, and its consolidated results of operations and consolidated cash flows for the year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of consolidated financial statements".*
- Audit opinion on the 2025 Separate Financial Statements of Becamex Industrial Investment and Development Group issued by A&C Auditing and Consulting Co., Ltd.: *"In our opinion, the separate financial statements present fairly, in all material respects,*



the separate financial position of Becamex Industrial Investment and Development Group as at 31 December 2025, and its separate results of operations and separate cash flows for the year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of separate financial statements”.

- Review conclusion on the Interim Consolidated Financial Statements for the first 6 months of the financial year ending 31 December 2026 of Becamex Industrial Investment and Development Group issued by A&C Auditing and Consulting Co., Ltd.: *“Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of the Group as at 30 June 2026, and its consolidated results of operations and consolidated cash flows for the first 6 months of the financial year ending 31 December 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of interim consolidated financial statements.”*
- Review conclusion on the Interim Separate Financial Statements for the first 6 months of the financial year ending 31 December 2026 of Becamex Industrial Investment and Development Group issued by A&C Auditing and Consulting Co., Ltd.: *“Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim separate financial statements do not present fairly, in all material respects, the consolidated financial position of the Group as at 30 June 2026, and its consolidated results of operations and consolidated cash flows for the first 6 months of the financial year ending 31 December 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of interim consolidated financial statements.”*

XVII. METHOD OF BOND ISSUANCE

The Bonds are issued through an issuing agent.

XVIII. ELIGIBLE BOND INVESTORS

1. Eligible investors: The Bonds are offered to institutional professional securities investors as prescribed by law.
2. Number of investors: Unlimited.

XIX. PLAN FOR ARRANGING FUNDING SOURCES AND METHOD OF PAYMENT OF BOND INTEREST AND PRINCIPAL

1. Plan for arranging funding sources for the payment of Bond interest and principal

The Issuer expects to use cash generated from its business activities, dividends, distributed profits and other lawful sources to pay the principal and interest of the Bonds. The Issuer’s main sources of revenue include:



- Revenue from the leasing of industrial park land (Bau Bang Industrial Park, Bau Bang Expanded Industrial Park, Cay Truong Industrial Park, Thoi Hoa Industrial Park, etc.); revenue from industrial park services.
- Revenue from the transfer of residential, urban and commercial-service land (Binh Duong New City, residential areas in Bau Bang, Thoi Hoa, Ben Cat, etc.).
- Dividends and distributed profits (from subsidiaries, joint ventures and associates such as Vietnam Singapore Industrial Park J.V. Co., Ltd. (VSIP), Becamex Infrastructure Development JSC (IJC), Vietnam Technology and Telecommunication JSC (TTN), Becamex Binh Phuoc Infrastructure Development JSC, Savi Pharmaceutical JSC, etc.).
- Other lawful sources of revenue.

2. Method, amount, timing and expected funding sources for the payment of Bond principal and interest

Payment method:

- + For non-deposited Bonds: bank transfer to the Bondholder's account recorded in the Register or the account notified by VSDC, as applicable.
- + For deposited Bonds: payment through VSDC (depository members) in accordance with regulations.

The Bond principal and interest payment schedule is as follows:

	Payment amount	Expected payment date	Funding arrangement for each payment period until maturity
Interest payment	As notified by the service provider appointed on behalf of the Issuer to provide payment services for the Bonds, or by VSDC, for each Interest Payment Period (every 3 months from the Issue Date)	Periodically on each Interest Payment Date	In accordance with the funding arrangement in Clause 1, Section XIX of this Issuance Plan
Principal payment	100% of the par value of the Bonds on the Maturity Date or on each early redemption date (if any)	On the Maturity Date or each early redemption date (if any)	In accordance with the funding arrangement in Clause 1, Section XIX of this Issuance Plan

Details of the payment amount and expected payment date for each payment period will be set out in the Bond Offering Information Disclosure Document once the expected issue date has been determined.

3. Detailed plan for the enforcement of the Secured Assets in the event that funds for the payment of interest and principal cannot be arranged

At the time of issuance, the Issuer undertakes to complete the mortgage procedures for the Secured Assets of the Bonds. Pending completion of these procedures, the Issuer



undertakes to cooperate with the Bondholders' Representative and the relevant parties (MB) to enforce the collateral for the Bond obligations should the Issuer fail to fully and promptly perform its obligations to pay the principal and interest of the Bonds during this period. Once the Issuer has completed the mortgage procedures for the Bonds' collateral, the detailed plan for the enforcement of the Secured Assets in the event that funds for the payment of interest and principal cannot be arranged will be set out in the relevant security documents and agreements.

XX. INFORMATION DISCLOSURE UNDERTAKINGS OF THE ISSUER; OTHER UNDERTAKINGS TO BOND INVESTORS

- Information disclosure undertakings

The Issuer undertakes to make information disclosures in accordance with Decree 200, Circular 138, the disclosure requirements set out in the Bond documents and the prevailing laws.

- Other undertakings to bond investors:

The Issuer undertakes to pay the principal and interest of the Bonds in full and on time from revenue generated by its business activities. Other detailed undertakings will be set out in the transaction documents of the Bonds upon issuance.

The Issuer undertakes to use the Secured Assets to secure the Bond obligations from the time of issuance until all obligations in respect of the Bonds have been discharged (without excluding any form of mortgage), and to complete the mortgage for the Bonds as undertaken.

If any event occurs that constitutes an event of default under the Bond documents, the Issuer agrees and accepts that decisions/resolutions of the Bondholders, if duly adopted in accordance with the Bond Terms and Conditions, shall be binding on the Issuer under the Bond Terms and Conditions and the relevant Bond documents without the Issuer's written approval.

XXI. MEASURES TAKEN BY THE ISSUER TO MONITOR, MANAGE AND SUPERVISE THE USE OF PROCEEDS FROM THE BOND OFFERING FOR THE INTENDED PURPOSES.

To monitor, manage and supervise the use of proceeds from the Bond offering and ensure that the proceeds are used for the purposes set out in Section III of this Issuance Plan, the use of proceeds will be monitored, managed and supervised by the Issuer and the Account Bank. Accordingly, the account receiving the Bond subscription proceeds will be blocked at and by the Account Bank and may only be used for the purposes set out in Section III and, specifically, in accordance with the plan for the use of proceeds in Section IV of this Issuance Plan, upon the Issuer providing the Account Bank with appropriate disbursement documents.

Details of the monitoring, management and supervision of the use of proceeds from the Bond offering are set out in the account management agreement entered into between the Issuer and the Account Bank.



XXII. BOND TRADING

No later than 15 (fifteen) business days from the date on which the Issuer discloses the results of the Bond offering, the Issuer shall register the Bonds for trading on the corporate bond trading system of the Hanoi Stock Exchange. Trading of the Bonds must be conducted through trading members and must comply with the following: (i) the Bonds may only be traded among the investors specified in Section XVIII of this Issuance Plan and Clause 1, Article 9 of Decree 200, except where carried out pursuant to a legally effective judgment or decision of a Court, an arbitral award, or inheritance in accordance with the law

XXIII. BOND REGISTRATION AND DEPOSITORY

Within 05 (five) business days from the date on which the Issuer discloses the results of the Bond offering, the Bonds shall be registered with VSDC and must be centrally deposited at VSDC through depository members before being traded or transferred, unless otherwise guided by the competent authority.

XXIV. RIGHTS AND RESPONSIBILITIES OF BOND INVESTORS

1. Rights

- (i) Bond investors shall be paid the principal and interest of the Bonds in full and on time by the Issuer when due, and the exercise of any attached rights (if any) shall be ensured in accordance with the relevant Bond documents;
- (ii) Bond investors shall have access to the Bond offering dossier upon request;
- (iii) Bond investors shall receive full information disclosures from the Issuer in accordance with Decree 200 and other relevant legal normative documents;
- (iv) To transfer, give, bequeath or discount the Bonds and to use the Bonds as collateral in civil and commercial relations in accordance with the law;
- (v) To request the Issuer to mandatorily redeem the Bonds early, or to agree to sell the Bonds back to the Issuer, in accordance with Section X.
- (vi) To request the seller of the Bonds to provide the full information disclosed by the Issuer in accordance with Decree 200 when purchasing the Bonds on the secondary market.
- (vii) To vote on matters within the authority of the Bondholders in accordance with the law and the Offering Documents, whereby matters relating to the Bonds must be approved by Bondholders representing 65% or more of the total outstanding Bonds of the same type. Where a Bondholder does not agree with an amendment to the terms and conditions of the Bonds or a change in the purpose of the Bond issuance, such Bondholder may request the Issuer to redeem its Bonds early in accordance with item (c), Section X.
- (viii) Other rights under the Bond documents and the law.

2. Responsibilities:



- (a) To fully access the information disclosed by the Issuer and to fully understand the terms and conditions of the Bonds and other undertakings of the Issuer before deciding to purchase and trade the Bonds;
- (b) To fully understand the risks arising from the purchase, trading and transfer of bonds; and to understand and comply with the regulations on eligible investors purchasing, trading and transferring privately placed corporate bonds under the law on securities, the law on enterprises and Decree 200;
- (c) To make their own assessment of, and bear sole responsibility for, their investment decisions and any risks arising from investing in and trading the Bonds;
- (d) Before purchasing bonds, individual professional securities investors must sign a Confirmation in the form of Form No. 05 of the Appendix issued together with Decree 200;
- (e) To be responsible for the dossiers and documents they provide to establish their status as professional securities investors;
- (f) To trade bonds in accordance with Article 21 of Decree 200; and not to sell, co-invest in, or enter into any arrangement to invest in privately placed corporate bonds in any form with investors who are not eligible to purchase, trade or transfer privately placed corporate bonds under the law on securities, the law on enterprises and Decree 200.
- (g) To provide bond purchasers with the full information disclosed by the issuer in accordance with Decree 200 when selling bonds on the secondary market.
- (h) To use non-cash payment services when purchasing, selling, trading or transferring privately placed corporate bonds in accordance with the law.
- (i) To sell the Bonds back to the Issuer where the Issuer redeems the Bonds early to maintain the Collateral Ratio and/or where the Issuer redeems early the Bonds of Bondholders who do not agree to a change in the Fundamental Terms and/or the issuance purpose of the Bonds that has been approved by 65% of the Bondholders.

XXV. RIGHTS AND RESPONSIBILITIES OF THE ISSUER

- (a) The Issuer is entitled to use all proceeds from the Bond offering for the disclosed purpose of the Bond issuance and to enjoy the other rights of the Issuer under the law, the Information Disclosure Document and other offering documents relating to the Bonds.
- (b) To comply with Decree 200, Circular 138 and other relevant laws on the offering of the Bonds.
- (c) To use and manage the proceeds from the bond offering for the issuance purpose set out in the issuance plan approved by the competent authority, as disclosed to investors and in accordance with the law.
- (d) To pay bond interest and principal in full and on time when due and to give effect to any attached rights (if any) for the bondholders in accordance with the terms and conditions of the bonds.
- (e) To be responsible before the law and investors for the accuracy, truthfulness, completeness and validity of the information declared in the private placement dossier, the private placement registration dossier and the pre-offering information disclosure documents for the privately placed corporate bonds, and for fully satisfying the offering conditions; and



to explain to investors information relating to the issuance plan, legal risks, investment risks, risks relating to the use of proceeds, and the rights, interests and legal responsibilities of the issuer and the investors.

- (f) The Issuer must redeem the bonds early upon the occurrence of an Event of Default as set out in item b, Section X.
- (g) To redeem early the bonds of Bondholders who do not approve a change in the terms and conditions of the bonds or in the issuance purpose set out in the issuance plan, where such change has been approved by Bondholders representing 65% or more of the total Bonds.

XXVI. SERVICE PROVIDERS IN CONNECTION WITH THE BOND ISSUANCE

- **Bond offering dossier advisor:** MB Securities Joint Stock Company (“MBS”)
- **Issuing agent:** MBS
- **Bond registration and trading registration advisor:** MBS
- **Bondholders’ representative:** MBS
- **Account bank:** Military Commercial Joint Stock Bank – Binh Duong Branch.
- **Credit rating agency:** Vietnam Investors Service and Credit Rating JSC
- **Auditor:** A&C Auditing and Consulting Co., Ltd.





Appendix I - List of Secured Assets
(Appendix I – attached to the BCML12602 Bond Issuance Plan)

No.	Land Use Rights Certificate No.	Owner	Address	Plot	Map sheet	Area (m ²)	Form of use	Purpose of use	Term	Origin	Reissued from Land Use Rights Certificate No.
1	DB 843951	Becamex Industrial Investment and Development Group	Binh Duong Ward, Ho Chi Minh City	11	48	24,543.00	Private use	Urban residential land	Long-term	Land allocated by the State with land use levy	B0 579964
2	DB 843950	Becamex Industrial Investment and Development Group	Binh Duong Ward, Ho Chi Minh City	139	78	16,567.30	Private use	Urban residential land	7/5/2059	Land allocated by the State with land use levy	CY 375733
3	DB 843946	Becamex Industrial Investment and Development Group	Binh Duong Ward, Ho Chi Minh City	424	88	11,253.20	Private use	Urban residential land	7/5/2059	Land allocated by the State with land use levy	CY375742
4	DB 843945	Becamex Industrial Investment and Development Group	Binh Duong Ward, Ho Chi Minh City	247	65	19,105.00	Private use	Urban residential land	7/6/2059	Land allocated by the State with land use levy	CY375741
5	DB 843947	Becamex Industrial Investment and Development Group	Binh Duong Ward, Ho Chi Minh City	51	44	19,033.00	Private use	Urban residential land	7/5/2059	Land allocated by the State with land use levy	CY375645
6	DB 843949	Becamex Industrial Investment and Development Group	Binh Duong Ward, Ho Chi Minh City	59	44	9,685.00	Private use	Urban residential land	7/5/2059	Land allocated by the State with land use levy	CY375644
7	DB 843948	Becamex Industrial Investment and Development Group	Binh Duong Ward, Ho Chi Minh City	19	78	21,757.00	Private use	Urban residential land	7/5/2059	Land allocated by the State with land use levy	CY375613

