

**CÔNG TY CỔ PHẦN
TẬP ĐOÀN ĐẦU TƯ I.P.A
IPA INVESTMENTS GROUP JOINT
STOCK COMPANY**

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

Số/No.: 24/2026/CBTT-IPA

Hà Nội, ngày 06 tháng 02 năm 2026

Hanoi, February 06, 2026

**CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE**

Kính gửi: Ủy ban Chứng khoán Nhà nước
Sở Giao dịch Chứng khoán Việt Nam
Sở Giao dịch Chứng khoán Hà Nội
To: State Securities Commission of Vietnam
Vietnam Exchange
Hanoi Stock Exchange

1. Tên tổ chức/ Name of organization: Công ty Cổ phần Tập đoàn Đầu tư I.P.A/ *IPA Investments Group Joint Stock Company*

- Mã chứng khoán/Stock code: IPA

- Địa chỉ/Address: Số 01 Nguyễn Thượng Hiền, Phường Hai Bà Trưng (trước đây là phường Nguyễn Du, Quận Hai Bà Trưng), Thành phố Hà Nội/ No. 1, *Nguyen Thuong Hien street, Hai Ba Trung ward (formerly Nguyen Du ward, Hai Ba Trung district), Hanoi city.*

- Điện thoại liên hệ/Tel.: 024.39365868

- E-mail: congbothongtinipa@ipa.com.vn

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

Công ty Cổ phần Tập đoàn Đầu tư I.P.A (“Công ty”) công bố Quyết định số 21/2026/QĐ-IPA ngày 05/02/2026 của Tổng giám đốc Công ty về việc phê duyệt phương án mua lại trước hạn trái phiếu riêng lẻ mã IPA12502 do Công ty phát hành (Nội dung chi tiết tại tài liệu đính kèm).

IPA Investment Group Joint Stock Company (the “Company”) announces Decision No. 21/2026/QĐ-IPA dated February 5, 2026 of the CEO regarding the approval of the plan for early redemption of privately placed bonds with bond code IPA12502 issued by the Company (detailed contents are provided in the attached document).

3. Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 06/02/2026 tại đường dẫn: <http://ipa.com.vn>.

This information was published on the company’s website on February 06, 2026 as in the link: <http://ipa.com.vn>.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Tài liệu đính kèm/Attachments:

Quyết định số 21/2026/QĐ-IPA ngày
05/02/2026 của Tổng giám đốc Công ty/
*Decision No. 21/2026/QĐ-IPA dated
February 5, 2026 of the CEO.*

NGƯỜI ĐƯỢC ỦY QUYỀN CBTT
Person authorized to Disclose Information



Nguyễn Thị Hương Thảo

**IPA INVESTMENTS GROUP
JOINT STOCK COMPANY**

**SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness**

No: 21/2026/QĐ-IPA

Hanoi, February 05, 2026



DECISION

On the approval of the redemption plan of private placement bond issued by the Company before maturity, with code bond IPA12502

CHIEF EXECUTIVE OFFICER

OF IPA INVESTMENTS GROUP JOINT STOCK COMPANY

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 dated 17 June 2020 and its guiding and amending documents;*
- *The Law on Securities No. 54/2019/QH14 dated 26 November 2019 and its guiding and amending documents;*
- *Decree No. 153/2020/ND-CP dated 31 December 2020 of the Government on private placement, trading of corporate bonds in the domestic market and offering of corporate bonds to the international market, as amended and supplemented;*
- *The Charter of IPA Investments Group Joint Stock Company;*
- *Resolution of the Board of Directors No. 200/2025/NQ-HDQT dated 29 December 2025 approving the Bond Issuance Plan (the “Issuance Plan”);*
- *The Bond Offering Circular dated 29 December 2025 of IPA Investments Group Joint Stock Company regarding the private placement of bond coded IPA12502 (the “Bond”) (hereinafter the “OC”).*

DECIDES

Article 1.

Approving the redemption plan of private placement bond coded IPA12502, issued by IPA Investments Group Joint Stock Company in accordance with the Issuance Plan, the OC for the bond offering and other relevant documents of Bond, and the proposal of the Bondholders to sell Bond to its issuer before maturity.

The detailed redemption plan of the Bond is attached hereto and forms an integral part of this Decision.

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

The Chief executive officer and all relevant departments and individuals shall be responsible for the implementation of this Decision.

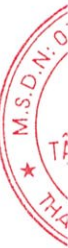
Recipients:

- *As stated in Article 2*
- *Archive: the Company.*

CHIEF EXECUTIVE OFFICER

Signed

MAI HUU DAT



THE REDEMPTION PLAN OF PRIVATE PLACEMENT BOND

BOND CODE: IPA12502

(Issued together with Decision No.21/2026/QĐ-IPA dated 05 February 2026 of the General Director of IPA Investments Group Joint Stock Company)

1. Legal Basis

- Law on Enterprises No. 59/2020/QH14 and its amendments and guiding documents;
- Law on Securities No. 54/2019/QH14 and its amendments and guiding documents;
- Decree No. 153/2020/ND-CP dated 31 December 2020 and its amendments;
- Charter of IPA Investments Group Joint Stock Company;
- Resolution of the Board of Directors No. 200/2025/NQ-HDQT dated 29 December 2025 approving the Bond Issuance Plan.

2. Information on the Issuer

- Name of enterprise: IPA Investments Group Joint Stock Company
- Type of enterprise: Public company
- Head office: No. 1 Nguyen Thuong Hien Street, Hai Ba Trung Ward, Hanoi
- Enterprise registration certificate No.: 0100779693
- Charter capital: VND 2,138,357,750,000 *(In words: Two trillion one hundred thirty-eight billion three hundred fifty-seven million seven hundred fifty thousand VND)*

3. Bond Information

Name of bond	Bond of IPA Investments Group Joint Stock Company – 2nd issuance in 2025
Code of bond	IPA12502
Type of bond	Non-convertible bonds, without warrants, unsecured, and not subordinated debt of the Issuer
Form and par value	Book-entry bonds, par value of VND 100,000,000 per bond
Quantity of issuance	6,080 bonds
Total issuance value	VND 608,000,000,000
Term	5 years from the issuance date
Method of issuance	Private placement through an issuing agent

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Coupon rate	Fixed coupon rate at 9.5% per annum
Interest payment period	Interest payable every 12 months
Eligible investors	Professional securities investors in accordance with laws
Purpose of issuance	<ul style="list-style-type: none"> - The Issuer shall use all proceeds from the bond issuance to contribute additional charter capital to Anvie Life Co., Ltd. - Anvie Life Co., Ltd. shall use all proceeds from its private issuance ioff capital to purchase shares of Crystal Bay Vietnam Joint Stock Company's private issuance. - Crystal Bay Vietnam Joint Stock Company shall use the proceeds from its private issuance to purchase shares of Sunbay Ninh Thuan Joint Stock Company's additional issuance for the purpose of investing in projects of Sunbay Ninh Thuan Joint Stock Company.
Redemption before maturity	<p>(a) Early redemption at the discretion of the Issuer or at the request of the Bondholders.</p> <p>(b) Mandatory early redemption at the request of the Bondholders upon occurrence of an event of default.</p>
Date of issuance	30 December 2025
Bondholders' Representative	Vietinbank Securities Joint Stock Company

4. The Redemption Plan Before Maturity

4.1. Method of redemption

- a) Bond code to be redeemed: IPA12502
- b) Redemption method: Direct purchase from Bondholders based on a written request for early redemption, in accordance with the terms and conditions and stipulated in the Issuance Plan, OC and other bond documents.
- c) Expected quantity of redemption: 6,080 bonds
- d) Par value: VND 100,000,000 per bond
- e) Total redemption value (at par): VND 608,000,000,000

f) Estimated price of redemption: Shall be defined as the par value of Bond plus (+) accrued but unpaid interest up to the day of redemption plus (+) other amounts arising in relation to the Bond that have been incurred but remain unpaid (if any)

Source of funds: legitimate source of the Issuer

g) Expected period of redemption: From 12 February 2026 to 28 February 2026

4.2. Participating entities

Issuer

IPA Investments Group Joint Stock Company

Enterprise registration certificate: 0100779693 issued by Hanoi Department of Planning and Investment (initially issued on 28 December 2007, 11th amendment on 05 July 2024)

Head office: No. 1 Nguyen Thuong Hien Street, Hai Ba Trung Ward, Hanoi

Tel: (+84) 24 3936 5868

Fax: (+84) 24 3936 5869

Email: congbo@ipa.com.vn

Legal representative: Mr. Mai Huu Dat – Chief executive officer

Bondholders' Representative

Vietinbank Securities Joint Stock Company

Tax code: 0101078450

Securities license No. 107/UBCK-GP issued by the State Securities Commission on 01 July 2009 (as amended from time to time)

Head office: Floors 1–4, Building N02-T2, Diplomatic Corps Area, Xuan Dinh Ward, Hanoi

Tel: (+84) 24 3974 1771

Fax: (+84) 24 3974 1760

Email: vanphong@vibse.vn

Authorized representative: Mr. Pham Ngoc Hiep – Deputy General Director

