

No: 20/2026/CV-PICOMAT

Ha Noi, May 11th, 2026

UNUSUAL INFORMATION DISCLOSURE

To: - **The State Securities Commission**
 - **Ha Noi Stock Exchange**

1. Organization Name: PICOMAT HOLDING JOINT STOCK COMPANY

- Stock symbol/Member code: PCH

- Address: Cau Lieu Village, Tay Phuong Ward, Ha Noi, Viet Nam

Representative Office: 1st Floor, CT3B Building, No.10 Thang Long Avenue, Tu Liem Ward, Ha Noi.

- Tel: 024.6329.0555 - E-mail: info@picomat.vn

2. Information disclosure content:

Picomat Holding Joint Stock Company hereby discloses the Decision of the Board of Directors No. 06/2026/QĐ-HĐQT dated 11/05/2026 regarding borrowing and the use of assets as collateral at the Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Dong Da Branch.

3. This information has been disclosed on the company's official website on 11/05/2026, at the following link: <https://picomat.com.vn/cong-bo-thong-tin/CBTT-qd-cua-hdqt-thong-qua-giao-dich-vay-von-nam-2026-tai-VTB-cn-dong-da>

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

Attached documents:

- *Decision of the Board of Directors No. 06/2026/QĐ-HĐQT dated 11/05/2026.*

**Organization representative
Information Disclosure Person**



DAO THI KIM OANH

DECISION

**BOARD OF DIRECTORS
PICOMAT HOLDING JOINT STOCK COMPANY**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Viet Nam on 17/06/2020, and its guiding amendments;
- Pursuant to the Law on Securities No. 54/2019/QH14 passed by the 14th National Assembly of the Socialist Republic of Viet Nam on 26/11/2019 and its guiding amendments;
- Pursuant to the Charter of Picomat Holding Joint Stock Company;
- Pursuant to the Meeting Minutes of the Board of Directors No. 06/2026/BB-HĐQT dated 11/05/2026 of the Company
- Pursuant to the Company's demand for working capital financing for business operations.

DECISION

Article 1: Approval of loan, guarantees, and L/C issuance:

1.1 To approve the borrowing, issuance of guarantees, and opening of L/C by Picomat Holding Joint Stock Company at Vietnam Joint Stock Commercial Bank For Industry And Trade (VietinBank) Dong Da Branch with the following main terms:

a) Total credit limit: 40.000.000.000 VND (In words: Forty billion Vietnamese Dong). Including:

- Short-term loan limit: 40.000.000.000 VND (Forty billion Vietnamese Dong).
- Guarantee issuance limit: 40.000.000.000 VND (Forty billion Vietnamese Dong).
- L/C issuance limit: 40.000.000.000 VND (Forty billion Vietnamese Dong).

At any time, the total outstanding loan balance, L/C balance, and guarantee balance shall not exceed 40.000.000.000 VND (Forty billion Vietnamese Dong) (This total credit limit applies jointly to Picomat Holding Joint Stock Company and Hai Dang Material Joint Stock Company – a subsidiary of Picomat Holding Joint Stock Company).

b) Purpose of loan: To supplement working capital, and for issuance of guarantee and L/C serving production and business activities.

c) Loan term:

- For short-term loan: Maximum of 06 months per debt acknowledgment note.
- For guarantee: Maximum of 12 months from the effective date of each guarantee as stated in each application for guarantee issuance.
- For L/C: Maximum of 12 months from the effective date of each L/C as stated in each L/C application.



Article 2: Approval of the use of assets as collateral:

Approval of the pledge/mortgage of secured assets under the use and ownership rights of Picomat Holding Joint Stock Company accepted by Vietnam Joint Stock Commercial Bank for Industry and Trade – Dong Da Branch to secure the Company's repayment obligations at Vietnam Joint Stock Commercial Bank for Industry and Trade – Dong Da Branch. Particularly for the Company's assets, approval is granted for pledge/mortgage to secure all repayment obligations of Picomat Holding Joint Stock Company and Hai Dang Material Joint Stock Company (including principal, interest, fees, penalties, compensation for damages, and other financial obligations) arising from all contracts signed between Picomat Holding Joint Stock Company and Hai Dang Material Joint Stock Company with Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Dong Da Branch.

Article 3: Approval of the appointment of the legal representative of Picomat Holding Joint Stock Company to negotiate, approve, and sign the contract with the Bank:

To appoint Ms. Dao Thi Kim Oanh, currently holding the position of General Director and concurrently the legal representative of the Company, to act on behalf of Picomat Holding Joint Stock Company to negotiate, discuss, approve, execute, and implement contracts and documents related to borrowing, mortgage and pledge of assets with the Bank, including but not limited to: Debt Acknowledgment Notes; Application for Guarantee Issuance; Application for L/C Issuance; Credit Facility Agreement; Loan Agreement under credit limit; Guarantee Agreements under credit limit; L/C Issuance Agreements under credit limit; List of documents evidencing the purpose of loan utilization; Mortgage Agreement; Application for Security Registration; Asset Valuation Minutes, and other relevant documents...

Ms. Dao Thi Kim Oanh is entitled to re authorize another person to act on behalf of the Company for the above tasks. Such authorization must be made in writing.

The Board of Directors shall be responsible for all documents, contracts, and materials signed by Ms. Dao Thi Kim Oanh or her authorized representatives on behalf of Picomat Holding Joint Stock Company with the Bank, in accordance with the contents stated in this Decision.

Article 4: This Decision takes effect from the date of signing. The Board of Directors, the General Director, and relevant departments shall be responsible for the implementation of this Decision../

Recipients:

- As stated in Article 4;
- Archived.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN



Do Thanh Hai