

**CÔNG TY CP VẬT LIỆU XÂY
DỰNG & TRANG TRÍ NỘI
THẤT TP. HCM
CONSTRUCTION MATERIAL
& INTERIOR DECORATION
JSC.**

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

Số: 175/CBTT.NQHĐQT.CMID
No.: 175/CBTT.NQHĐQT.CMID

TP. HCM, ngày 27 tháng 05 năm 2026
HCM city, May 27, 2026

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

**Kính gửi: Sở Giao dịch Chứng khoán Hà Nội
To: Hanoi Stock Exchange**

1. Tên tổ chức/Name of organization: Công ty Cổ phần Vật Liệu Xây Dựng và Trang Trí Nội Thất Thành phố Hồ Chí Minh/ Construction Material & Interior Decoration Joint Stock Company

- Mã chứng khoán/ Stock code: CMD

- Địa chỉ/Address: 215-217 Trần Hưng Đạo, Phường Cầu Ông Lãnh, Thành phố Hồ Chí Minh, Việt Nam / 215-217 Tran Hung Dao street, Cau Ong Lanh Ward, Ho Chi Minh city, Vietnam.

- Điện thoại liên hệ/Tel.: 08.38368406 - 38367043

Fax: 08.38369434

- E-mail: cmdvldx@gmail.com

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

- Nghị quyết số 174/NQ-HĐQT ngày 27/05/2026 V/v: Vay vốn và sử dụng tài sản làm biện pháp bảo đảm tại Ngân hàng Đầu tư và Phát triển Việt Nam (BIDV) – Chi nhánh TP. HCM / Resolution No. 174/NQ-HĐQT dated 27/05/2026 Re: Loan borrowing and use of assets as collateral at the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Ho Chi Minh City Branch

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 27/05/2026 tại đường dẫn <https://cmid.com.vn> /This information was published on the company's website on 27/05/2026, as in the link <https://cmid.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/Attached documents:

- Nghị quyết số 174/NQ-HĐQT/ Resolution No. 174/NQ-HĐQT

Đại diện tổ chức/ Organization representative

Người UQ CBTT

Person authorized to disclose information

(Ký, ghi rõ họ tên, chức vụ, đóng dấu)

(Signature, full name, position, and seal)



Nguyễn Thế Vinh

Ho Chi Minh City, May 27, 2026

No.: 174/NQ-HĐQT

RESOLUTION

(Re: Loan borrowing and use of assets as collateral at the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Ho Chi Minh City Branch)

BOARD OF DIRECTORS

CONSTRUCTION MATERIAL &

INTERIOR DECORATION JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17 June 2020 and its guiding documents;
- Pursuant to the Charter of Construction Material & Interior Decoration Joint Stock Company dated 25 April 2025;
- Pursuant to the Enterprise Registration Certificate of Construction Material & Interior Decoration Joint Stock Company, Enterprise Code No. 0302495140 issued by the Ho Chi Minh City Department of Finance, amended for the 16th time on 08 January 2026;
- Pursuant to the demand for working capital loans to serve the production and business activities of Construction Material & Interior Decoration Joint Stock Company;
- Pursuant to the Minutes of the Board of Directors' Meeting of Construction Material & Interior Decoration Joint Stock Company held on 27 May 2026.

RESOLVES

Article 1. Approval of the Business Plan for 2026–2027 with the following key targets:

- Total revenue: VND 1,304,000 million
- Total production and business expenses: VND 1,259,500 million
- Profit before tax: VND 44,500 million
- Loan amount at BIDV – Ho Chi Minh City Branch: VND 200,000 million

Article 2. Approval of loan borrowing, guarantees, and L/C issuance:

Approval of loan borrowing, guarantees, and issuance of Letters of Credit (L/C) by Construction Material & Interior Decoration Joint Stock Company at the Bank to serve production and business activities under credit limit and/or individual loan facilities, specifically as follows:

- Credit limit: **VND 200,000,000,000** (In words: Two hundred billion Vietnamese Dong), including outstanding loans, guarantees, and L/C balances.
- Currency: VND and equivalent foreign currencies.
- Purpose: Working capital loans, issuance of guarantees, opening of L/Cs, issuance of corporate credit cards, and serving the production and business needs of Construction Material & Interior Decoration Joint Stock Company.
- Credit facility term: 12 months.
- Lending interest rate and loan conditions: Subject to the Bank's regulations and agreements stipulated in the Credit Agreement executed between the Company and BIDV – Ho Chi Minh City Branch.

Article 3. Approval of loan security measures

Approval of the pledge and mortgage of assets under the ownership and use rights of Construction Material & Interior Decoration Joint Stock Company and other assets mobilized from third parties (if any) at the Bank as security for payment obligations relating to the above-mentioned loans/guarantees/L/Cs.

The assets include:

- Land use rights and house located at 219B Tran Hung Dao Street, Cau Ong Lanh Ward, Ho Chi Minh City (former address: 219B Tran Hung Dao Street, Co Giang Ward, District 1, Ho Chi Minh City).

- Shop and office premises at No. 267–269 Le Thanh Ton Street, Ben Thanh Ward, Ho Chi Minh City (former address: 267–269 Le Thanh Ton Street, Ben Thanh Ward, District 1, Ho Chi Minh City).

- Mercedes Benz S400 automobile, license plate No. 51H-258.99.

- Beneficial rights arising from the land lease agreement at No. 28 Tan Phuoc Street, Tan Hoa Ward, Ho Chi Minh City (former address: No. 28 (97/5) Tan Phuoc Street, Tan Binh District, Ho Chi Minh City).

- Beneficial rights arising from the land lease agreement at No. 19 Dong Son Street, Tan Son Nhat Ward, Ho Chi Minh City (former address: No. 19 Dong Son Street, Tan Binh District, Ho Chi Minh City).

- Accounts receivable.

- Five real estate properties currently held in custody at BIDV – Ho Chi Minh City Branch.

- Other assets owned by the Company or third parties to be mortgaged by the Company in the future.

Article 4. Appointment of the Company's representative: Mr. Le Van Phai – General Director, as the representative of Construction Material & Interior Decoration Joint Stock Company to negotiate, discuss, approve, and execute agreements with the Bank.

1. Authorizing Mr. Le Van Phai, currently holding the position of General Director and legal representative of the Company, to represent the Company in negotiating, discussing, approving, executing, and implementing agreements and documents relating to loan borrowing and asset mortgage/pledge transactions with the Bank, including but not limited to: Loan Application Forms; Applications for issuance of guarantees and opening of L/Cs; Credit Limit Agreements; Guarantee Agreements; Loan Drawdown Schedules/Specific Credit Agreements; Disbursement Requests; Disbursement Plans; Security Transaction Registration Forms; Minutes of Handover of Documents relating to each disbursement; Asset Valuation Minutes and other relevant documents and records,...

2. Mr. Le Van Phai is entitled to further authorize other persons to represent the Company in carrying out the above-mentioned tasks. Such authorization must be made in a separate written document.

3. The Board of Directors shall be responsible for all documents, agreements, and records executed with the Bank by Mr. Le Van Phai or persons authorized by him on behalf of Construction Material & Interior Decoration Joint Stock Company in accordance with this Resolution.

Article 5. This Resolution shall take effect from the signing date.

Article 6. The General Director of Construction Material & Interior Decoration Joint Stock Company and relevant departments and individuals shall be responsible for implementing this Resolution.

Recipients:

- As stated in Article 6;
- Board of Directors;
- BIDV – Ho Chi Minh City Branch;
- Filed at the Office.

ON BEHALF OF THE BOARD OF DIRECTORS



CHỦ TỊCH HĐQT
Trương Minh Tuyên