



**SCG CONSTRUCTION GROUP
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 1769/2026/SCG-CBTT

Hanoi, August... 22..., 2026

**To: State Securities Commission of Vietnam
Hanoi Stock Exchange
Shareholders**

Name of organization: SCG Construction Group Joint Stock Company

Stock code: SCG

Head office address: 8th Floor, Sunshine Center Building, 16 Pham Hung Street, Tu Liem Ward, Hanoi City, Vietnam.

Phone number: 0247 305 9979

Website: <https://scgr.vn>

Person in charge of information disclosure: Mr. Tran The Long – Authorized Person for Information Disclosure

Type of information disclosure: ☐ Periodic ☐ Extraordinary ☒ 24h ☐ Other

Content of information disclosure:

Resolution of the Board of Directors No. 54/2026/SCG/NQ-HĐQT dated August. 22..., 2026 on the approval of the receipt of credit facilities from Ho Chi Minh City Development Joint Stock Commercial Bank (“HDBank”) and the plan to use assets owned and/or lawfully used by the Company and/or third parties as collateral for the Company’s obligations to HDBank.

This information was disclosed on the Company’s website on August... 22..., 2026 at the following link: <https://scgr.vn/cong-bo-thong-tin/>.

We hereby certify that the above information is true and correct and we take full legal responsibility for the disclosed information. *How true*

Recipients:

- As above.

**AUTHORIZED PERSON FOR
INFORMATION DISCLOSURE**



TRAN THE LONG



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No.: 54.../2026/SCG/NQ-HĐQT

Hanoi, August. 22..., 2026

**RESOLUTION OF THE BOARD OF DIRECTORS
SCG CONSTRUCTION GROUP JOINT STOCK COMPANY**

BOARD OF DIRECTORS

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Charter on organization and operation of SCG Construction Group Joint Stock Company ("Company");
- Pursuant to the Minutes of the Board of Directors Meeting No. 54.../2026/SCG/BBH-HĐQT dated August. 22..., 2026.

RESOLVES

Article 1. Approval of the receipt of credit facilities from Ho Chi Minh City Development Joint Stock Commercial Bank ("HDBank"), specifically:

- **Forms of credit facilities:** Loans; Bank guarantees; Issuance of Letters of Credit (L/C).
- **Value of the credit facilities:** VND 1,250,000,000,000 (*in words: One trillion two hundred and fifty billion Vietnamese dong*), comprising:
 - + Loan and loan-equivalent facility limit: up to VND 1,250,000,000,000;
 - + Payment guarantee facility limit: up to VND 1,250,000,000,000;
 - + Domestic L/C issuance facility limit: up to VND 1,250,000,000,000.

The aggregate outstanding balance under all facilities shall not exceed VND 1,250,000,000,000 at any time.

- **Facility term:** From the date of execution of the Credit Facility Agreement/Loan Agreement until the Company has fully discharged all of its obligations to HDBank. The term of each drawdown shall not exceed 24 months from the date of disbursement.
- **Purpose of the Loan:** To provide additional working capital for the construction of the "Thai Ha Spring Garden Residential Development Project" at Planning Lot B1-



NO1, H2-1 Urban Zoning Plan, Phu Thuong Ward, Hanoi (*commercially known as Sunshine River Park*) pursuant to the relevant construction contracts.

Article 2. Approval of the plan to use assets owned and/or lawfully used by the Company and/or third parties as collateral for the Company's obligations to HDBank, specifically:

Collateral 1: Receivables arising from Construction Contract No. 0708/2026/HĐTC/THANHTIN-SCG and its appendices, if any, in relation to the Thai Ha Spring Garden Residential Development Project, entered into between the Company and Thanh Tin International Advertising Company Limited.

Collateral 2: All assets, property rights, and all existing and future rights and interests arising from the investment, development, exploitation and sale of products of the Thai Ha Spring Garden Residential Development Project.

Collateral 3: Other lawful assets owned by the Company and/or third parties, which comply with applicable laws and are eligible to be used as security assets, and which are accepted by HDBank as mortgage/pledge security for the Company's repayment obligations to HDBank.

Article 3. Authorization for Implementation

- a. The General Director, concurrently the Legal Representative of the Company, is assigned and authorized to act on behalf of the Company to carry out, discuss, negotiate and decide on matters relating to the credit facilities granted by HDBank, including but not limited to the following:
- Matters relating to interest rates, fees, disbursement conditions, drawdowns, repayment terms, rights and obligations, and all other relevant transaction terms and conditions.
 - Matters relating to security assets, including but not limited to the selection, addition and replacement of security assets; determination of the rights and obligations of the parties, scope of security, security term, secured amount, circumstances and methods for enforcement of mortgaged assets, dispute resolution methods, and other related matters with HDBank and the owners of the security assets; and completion of notarization procedures and registration of security interests.





- Execution of the Master Credit Facility Agreement, Loan Agreement, Credit Facility Agreement, other contracts and transaction documents relating to the credit facilities, mortgage/pledge/deposit agreements, other security agreements, and all contracts, agreements and documents arising in connection with the Company's credit facilities with HDBank.
- b. General Director, being the legal representative of the Company is entitled to further authorize another individual to perform the contents authorized herein.

Article 4. Enforceability

This Resolution shall take effect from the date of signing. Members of the Board of Directors, the Board of General Directors and relevant departments and individuals shall be responsible for implementing this Resolution. *llw*

Recipients:

- *As Article 4;*
- *SSC, HNX;*
- *Archives.*

**O/B THE BOARD OF DIRECTORS
CHAIRMAN** *llw*



ĐO VAN TRUONG

