MST INVESTMENT JOINT STOCK COMPANY	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom – Happiness
No.214/2026/CV-MST	*Hanoi, November 05, 2026*

DISCLOSURE OF INFORMATION ON THE ELECTRONIC INFORMATION PORTALS OF THE STATE SECURITIES COMMISSION OF VIET NAM AND THE HANOI STOCK EXCHANGE

To
- State Securities Commission of Vietnam;
- Hanoi Stock Exchange.

Company name: MST Investment Joint Stock Company

Head office address: No. 2, Alley 159 Tay Son Street, Dan Phuong Commune, Hanoi City, Vietnam

Telephone: +84 24 6674 4305 Fax: +84 24 3555 3592

Authorized person for information disclosure: Mr. Phan Duy Dung – General Director

Type of information disclosure: ☑ 24 hour ☐ 72 hour ☐ Extraordinary ☐ Upon request ☐ Periodic

Content of information disclosure: MST Investment Joint Stock Company hereby announces the Board of Directors' Resolution approving the total investment capital for the Project to construct low-rise housing for sale at the land-use rights auction area in An Thuong Commune – Location X2, Hoai Duc District (now An Khanh Commune), Hanoi City.

Attached document: Resolution No.220/2026/NQ-BOD dated 05/11/2026.

This information was published on the official website of MST Investment Joint Stock Company on November 05, 2026, at: https://mstgroup.vn/ (Investor Relations section).

We hereby certify that the above-disclosed information is true and accurate and take full legal responsibility for the disclosed information in accordance with the law.

Recipients:
- As above;
- Archives.

AUTHORIZED PERSON FOR INFORMATION DISCLOSURE
GENERAL DIRECTOR

M.S.D.N: 0103983390 C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ MST
THÀNH PHỐ HÀ NỘI

PHAN DUY DUNG

MST INVESTMENT JOINT STOCK COMPANY	**THE SOCIALIST REPUBLIC OF VIETNAM**
	Independence – Freedom – Happiness
No.: 20 /2026/NQ-HDQT	*Hanoi, November 05... 2026*

RESOLUTION
OF THE BOARD OF DIRECTORS

- *Pursuant to the Law on Enterprises 2020 and the Law Amending and Supplementing a Number of Articles of the Law on Enterprises No. 76/2025/QH15 dated 17 June 2025, promulgated by the National Assembly of the Socialist Republic of Vietnam;*
- *Pursuant to the Charter of MST Investment Joint Stock Company;*
- *Pursuant to the Minutes of the Board of Directors' Meeting No. 20 /2026/BB-BOD dated 05 / 11 /2026;*
- *Pursuant to the Company's current circumstances,*

RESOLVES:

Article 1. To approve the total investment capital of the project on the construction of low-rise housing for sale within the land use rights auction area in An Thuong Commune – Location X2, Hoai Duc District (now An Khanh Commune), Hanoi, with the following details:

1. Project name: Construction of low-rise housing for sale within the land use rights auction area in An Thuong Commune – Location X2, Hoai Duc District (now An Khanh Commune), Hanoi.

2. Project location: A land plot with an area of 53,966.6 m² at Location X2, within the planning subdivision designated D-4, An Thuong Commune, Hoai Duc District (now An Khanh Commune).

3. Project investor: MST Investment Joint Stock Company, pursuant to Decision No. 5074/QD-UBND dated 8 August 2026 issued by An Khanh Commune People's Committee.

4. Project scale: 53,966.6 m², comprising 20,700.7 m² of land subject to auction of land use rights for the implementation of a low-rise terraced housing project; 5,135 m² of land designated for social housing development (to be considered for implementation at a later stage); 850 m² of land for the construction of a community house; 4,841.9 m² of land for green spaces and sports facilities; 1,804.4 m² of land for parking facilities; and 20,634.6 m² of land for internal and surrounding traffic infrastructure.

5. Estimated total project investment capital: VND 1,885,583,577,597.

Of which:

- Construction costs: VND 484,856,421,750.
- Equipment costs: VND 2,715,297,080.
- Consulting costs, project management costs and other expenses: VND 27,309,428,219.
- One-off land use fees and land rental payments: VND 1,160,822,884,000.

- Contingency costs: VND 51,488,114,705.
- Loan interest expenses: VND 119,914,431,843.
- Corporate bond issuance expenses: VND 38,477,000,000.

6. Project implementation period: Expected from the fourth quarter of 2026 to the fourth quarter of 2028.

7. Sources of project funding:

- Equity capital: VND 580,822,884,000.
- Loans from credit institutions: VND 520,000,000,000.
- Other mobilized capital: VND 784,760,693,597.

Article 2: The Board of Directors hereby assigns the General Director of the Company, in his capacity as the Company's Legal Representative, to perform the following tasks:

- Organize and carry out the subsequent investment procedures for the project in accordance with applicable laws and regulations.
- Organize, manage and decide on matters within his authority for the implementation of the project, including the preparation of plans; organization of legal procedures; approval of designs and cost estimates; selection of contractors and execution of contracts with contractors; and management of the project's implementation schedule, quality and costs, ensuring compliance with applicable laws and regulations, the Company's Charter, and resolutions and decisions of the Board of Directors.
- With respect to matters falling outside his authority, the General Director shall report to and submit such matters to the Board of Directors for consideration and approval prior to implementation.

Article 3: This Resolution shall take effect from the date of signing.

This Resolution shall take effect from the date of signing.

The Board of Directors, the Board of General Directors, the Chief Accountant and relevant functional departments of MST Investment Joint Stock Company shall be responsible for implementing this Resolution./.

Recipients:

- As stated in Article 3;
- Archived at the Administrative Department.

ON BEHALF

OF THE BOARD OF DIRECTORS

CHAIRMAN

CÔNG TY CỔ PHẦN ĐẦU TƯ MST

NGUYEN HUY QUANG