THANH THANH CONG - BIEN HOA JOINT STOCK COMPANY

No.: 243/2026/CV/TTCBH

Re: Disclosure of the actual interest rate applicable to the bond interest period

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Tay Ninh, Jun 23rd, 2026

To: - **HANOI STOCK EXCHANGE**

- BONDHOLDERS

Pursuant to Decree No. 200/2026/ND-CP dated 05 June 2026 of the Government regulating the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market, Thanh Thanh Cong - Bien Hoa Joint Stock Company hereby discloses information on the actual interest rate applicable to the bond interest period as follows:

1. Bond information

- Bond name: Bonds of Thanh Thanh Cong - Bien Hoa Joint Stock Company (SBTH2327001)

- Bond code: SBT12301

- Par value: VND 100,000,000

- Issuance value (at par value): VND 200,000,000,000

- Tenor: 4 years from the issue date

- Issue date: 26 June 2023

- Maturity date: 26 June 2027

2. Applicable interest rate information

- Interest rate type:

☐ Floating interest rate

☒ Combination of fixed interest rate and floating interest rate

- Interest period: 12th interest period (from and including 26 March 2026 to but excluding 26 June 2026)

- Interest rate application period: from and including 26 March 2026 to but excluding 26 June 2026

- Actual interest rate applicable to the interest period: 9.96% per annum

- Method for determining the interest rate:

  - For the first year from the Issue Date, 12% (twelve percent) per annum; and
  - For the second year from the Issue Date and each subsequent year until the Bond Maturity Date, the Reference Interest Rate plus 4.5% (four point five percent) per annum. “Reference Interest Rate” means the average VND savings deposit interest rate applicable to individual customers for a 12-month term, paid in arrears, as announced on the websites of 05 (five) banks, including Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank), Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), Vietnam Bank for Agriculture and Rural Development (Agribank), and Military Commercial Joint Stock Bank (MBBank), on the 7th (seventh) Business Day prior to the first day of the relevant Interest Period (the “Reference Interest Rate Determination Date”).

3. Payment information

- Expected interest payment date: 26 June 2026

- Payment method:

- For the first Interest Payment Date, the interest amount accrued from (and including) the Issue Date to (but excluding) the first Interest Payment Date; or
- For any subsequent Interest Payment Date following the first Interest Payment Date, the interest amount accrued from (and including) the immediately preceding Interest Payment Date to (but excluding) the relevant Interest Payment Date.

  Bond interest for each Interest Period shall be paid in arrears, every 03 (three) months, on 26 September, 26 December, 26 March and 26 June of each year (each an "Interest Payment Date") until the Maturity Date or until the Issuer has fully discharged its obligations relating to the Bonds. The first Interest Payment Date for the Bonds is 26 September 2023. If an Interest Payment Date falls on a day that is not a Business Day, interest shall be paid on the Business Day immediately following such non-Business Day.

We undertake to be fully responsible before the law for the content, accuracy and completeness of the information disclosed above./.

LEGAL REPRESENTATIVE OR AUTHORIZED REPRESENTATIVE OR AUTHORIZED INFORMATION DISCLOSURE OFFICER

(Signature, full name and seal)

(Signed and Sealed)

ĐẶNG HUỲNH ỨC MY
Chairlady of the Board of Directors