

No: 1 4 5 /XMHM-TCKT

Nghe An, January 9, 2026

EXTRAORDINARY INFORMATION DISCLOSURE

On the approval of the policy for executing the 2026 credit facility agreement with the Joint Stock Commercial Bank for Investment and Development of Viet Nam – Phu Dien Branch

To: Hanoi Stock Exchange

1. Name of organization: Vicem Hoang Mai Cement Joint Stock Company
- Stock code: HOM
- Address: Tan Tien Block, Hoang Mai Ward, Nghe An Province, Vietnam
- Tel: 02383 866 170 Fax: 02383 866 648
- E-mail: sales@ximanghoangmai.vn

2. Contents of disclosure:

Vicem Hoang Mai Cement Joint Stock Company hereby discloses the Decision of the General Director on the approval of the policy for executing the 2026 credit facility agreement with the Joint Stock Commercial Bank for Investment and Development of Vietnam – Phu Dien Branch.

(For details, please refer to Decision No. 123/QĐ-XMHM dated January 9, 2026 of the General Director of Vicem Hoang Mai Cement Joint Stock Company, attached herewith).

This information was published on the Company's website on January 9, 2026, as in the link <https://ximanghoangmai.vn/quan-he-co-dong>.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law./.

Recipients:

- As above;
- File: Office, Finance Accounting dept.

****) Attached documents:***

Decision No. 123/QĐ-XMHM.

**PERSON AUTHORIZED TO
DISCLOSE INFORMATION
CHIEF ACCOUNTANT**



Tran Van Duc

No: 1 2 3 / QĐ-XMHM

Nghe An, January 09, 2026

DECISION

**On the approval of the policy for executing the 2026 credit facility agreement
with the Joint Stock Commercial Bank for Investment and Development
of Viet Nam – Phu Dien Branch**

**THE GENERAL DIRECTOR OF VICEM HOANG MAI CEMENT JOINT STOCK
COMPANY**

Pursuant to the Law on Enterprises dated June 17, 2020;

*Pursuant to the Charter on organization and operation of Vicem Hoang Mai Cement Joint
Stock Company;*

*Pursuant to the Financial Management Regulations of Vicem Hoang Mai Cement Joint Stock
Company promulgated together with Decision No. 95/QĐ-XMHM-HĐQT dated October 12, 2023;*

*Pursuant to Decision No. 105/QĐ-XMHM-HĐQT dated December 08, 2025 on authorizing
the General Director of the Company to execute financial transaction contracts serving production
and business activities and investment and construction in 2026;*

*Pursuant to the Submission dated December 05, 2025 of the Finance and Accounting
Department regarding the request for approval to execute the 2026 credit facility agreement with the
Joint Stock Commercial Bank for Investment and Development of Viet Nam – Phu Dien Branch.*

HEREBY DECIDES:

Article 1. To approve the policy allowing Vicem Hoang Mai Cement Joint Stock Company to enter into the 2026 credit facility agreement with the Joint Stock Commercial Bank for Investment and Development of Viet Nam – Phu Dien Branch, with a maximum credit limit of VND 200,000,000,000 (in words: Two hundred billion Vietnamese dong), for the purpose of serving the Company's production and business activities.

Article 2. To assign the Finance and Accounting Department to take the lead and coordinate with relevant units in negotiating, executing the credit facility agreement and carrying out related procedures in accordance with applicable laws, the Company's Charter, and the current Financial Management Regulations; ensuring that borrowed funds are used for the correct purposes, effectively, and in compliance with commitments made to the credit institution.

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

The Company's Chief Accountant, Heads of units, and relevant individuals shall be responsible for the implementation of this Decision./.

Recipients:

- As stated in Article 3;
- Board of Directors; Board of General Directors (for reporting);
- Filed at: Administration Office, Finance and Accounting Department.



GENERAL DIRECTOR

Nguyễn Dinh Dung