THANH THANH CONG - BIEN HOA JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM **Independence - Freedom - Happiness**
No.: 292/2026/CV/TTCBH	*Tay Ninh, Jul 21st, 2026*
Re: Disclosure of the actual interest rate applicable to the bond interest period	

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 (SBTH2427001)
- Bond code: SBT12401
- Par value: VND 100,000,000
- Issuance value (at par value): VND 500,000,000,000
- Tenor: 3 years
- Issue date: 29/01/2024
- Maturity date: 29/01/2027

2. Applicable interest rate information

- Interest rate type:

☐ Floating interest rate

☒ Combination of fixed interest rate and floating interest rate

- Interest period: 05th interest period (from and including 29/01/2026 to but excluding 29/07/2026)
- Interest rate application period: from and including 29/01/2026 to but excluding 29/07/2026
- Actual interest rate applicable to the interest period: 9.5% per annum
- Method for determining the interest rate:

+ For the first two interest periods: the bond interest rate shall be fixed at 11% per annum; and

+ For each subsequent interest period: the bond interest rate shall be a floating interest rate equal to the sum of 3.85% per annum and the reference interest rate applicable to such interest period; provided that, in all circumstances, the interest rate shall not be lower than 9.5% per annum. The reference interest rate applicable to each interest period (after the end of the first two interest periods) shall be the arithmetic average of the 12-month VND savings deposit interest rates applicable to individual customers, with interest paid at maturity, as published on the websites of the Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Vietnam Joint Stock Commercial Bank for Industry and Trade, and Vietnam Bank for Agriculture and Rural Development (each referred to as a "Reference Bank" and collectively as the "Reference Banks") on the relevant interest determination date.

3. Payment information

- Expected interest payment date: 29/07/2026

- Payment method: Interest for the interest periods shall be paid periodically every six months on the interest payment dates. Interest shall be calculated on the basis of the actual number of days in the relevant interest period and a 365-day year.

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)

THÁI VĂN CHUYỆN
Chief Executive Officer