

**TECHCOM SECURITIES
JOINT STOCK COMPANY**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No: 010801/26/CV-TCBS

Hanoi, January 08, 2026

EXTRAORDINARY INFORMATION DISCLOSURE

To: *State Securities Commission
Vietnam Stock Exchange
Hochiminh Stock Exchange*

1. Name of organization: Techcom Securities Joint Stock Company
- Stock code: TCX
 - Address: 27th, 28th and 29th floors, C5 D'Capitale Building, 119 Tran Duy Hung Street, Yen Hoa Ward, Hanoi City.
 - Tel: Fax:
 - E-mail: baocao_tcbs@techcombank.com.vn

2. Contents of information disclosure:

Resolution No. 010701/26/NQ-HĐQT-TCBS dated January 07, 2026 of the Board of Directors of Techcom Securities Joint Stock Company ("TCBS") regarding amendment of the plan to issue bonds to the public in several tranches of Techcom Securities Joint Stock Company attached to Resolution No. 010411/25/NQ-HĐQT-TCBS dated November 04, 2025 of the Board of Directors of Techcom Securities Joint Stock Company.

(Details as in the attached document)

3. This information was posted on TCBS website on January 08, 2026 at this link:
<https://www.tcbs.com.vn>.

We hereby declare to be responsible for the accuracy and completeness of the above information.

Attached documents:

- Resolution No. 010701/26/NQ-HĐQT-TCBS

TECHCOM SECURITIES JOINT STOCK COMPANY

Person authorized to disclose information



NGO HOANG HA



No.: 010701/26/NQ-HĐQT-TCBS

Hanoi, January 07, 2026

**RESOLUTION OF THE BOARD OF DIRECTORS
TECHCOM SECURITIES JOINT STOCK COMPANY**

(Re: Amending the plan to issue bonds to the public in several tranches of Techcom Securities Joint Stock Company attached to Resolution No. 010411/25/NQ-HĐQT-TCBS dated November 04, 2025 of the Board of Directors of Techcom Securities Joint Stock Company)

- Pursuant to the Law on Enterprises No. 59/2020/QH14 approved by the National Assembly on June 17, 2020 and documents amending, supplementing and guiding the implementation;
- Pursuant to the Law on Securities No. 54/2019/QH14 approved by the National Assembly on November 26, 2019 and documents amending, supplementing and guiding the implementation;
- Pursuant to Decree No. 155/2020/NĐ-CP dated December 31, 2020, of the Government detailing the implementation of certain provisions of the Securities Law and its guiding documents, as amended and supplemented ("**Decree 155**");
- Pursuant to Decree No. 245/2025/NĐ-CP dated September 11, 2025 of the Government amending and supplementing a number of articles of Decree 155 ("**Decree 245**");
- Pursuant to the Ministry of Finance's Circular No. 118/2020/TT-BTC dated December 31, 2020 guiding a number of contents on offering, issuance of securities, public tender offer, share repurchase, registration of public companies and cancellation of public company status and guiding documents, amendments and supplements;
- Pursuant to Circular No. 121/2020/TT-BTC dated 31/12/2020 of the Ministry of Finance regulating the operation of securities companies and documents guiding the implementation, amendment and supplementation;
- Pursuant to the current Charter of Techcom Securities Joint Stock Company ("**the Company**") (the "**Charter**");
- Pursuant to the Resolution of the Board of Directors ("**BOD**") No. 010411/25/NQ-HĐQT-TCBS dated 04/11/2025 approving the work related to the public offering of bonds with a total par value of up to VND 5.000.000.000.000 ("**Resolution 010411**");
- Pursuant to the Resolution of the Board of Directors of the Company No. 011211/25/NQ-HĐQT-TCBS dated 12/11/2025 approving the dossier of registration for public offering of corporate bonds with a total face value of up to VND 5.000.000.000.000 ("**Resolution 011211**");
- Pursuant to the Proposal of Techcom Securities Joint Stock Company No. 062212/25/TT-TCBS dated 22/12/2025 on amending the plan to issue bonds to the public in several tranches of Techcom Securities Joint Stock Company attached to Resolution No. 010411/25/NQ-HĐQT-TCBS dated 04/11/2025 of the Board of Directors of Techcom Securities Joint Stock Company;
- Pursuant to the Minutes of vote counting of the Board of Directors No. 010701/26/BBKP-HĐQT-TCBS dated 07/01/2026.



RESOLVED:

Điều 1 Approving the amendment of the Plan for issuance of bonds to the public in several tranches (the "Issuance Plan") attached to the Resolution 010411 as follows:

1. Amendment to Section II.2 "Detailed Capital Use Plan" of the Issuance Plan to:

Based on the need to raise capital in several installments to serve the Company's business activities, the entire proceeds from the public offering of Bonds up to VND 5.000.000.000.000 (five trillion VND) will be used by the Issuer in accordance with the above-mentioned offering purposes with the expected capital use period in 2026 as follows:

STT	Bond Name	Purpose of use of capital	Amount (Billion VND)	Expected time of use of capital
1	Bonds TCXPO2628001	Investing in margin trading, advance proceeds from the sale of securities of the Issuer;	500	Quarter I and/or Quarter II of 2026
		Investment in proprietary securities trading activities (including trading in stocks and bonds), investment in valuable papers	500	
2	Bonds TCXPO2629002	Investing in margin trading, advance proceeds from the sale of securities of the Issuer;	500	First Quarter and/or Second Quarter and/or Third Quarter of 2026
		Investment in proprietary securities trading activities (including trading in stocks and bonds), investment in valuable papers	500	
3	Bonds TCXPO2628003	Investing in margin trading, advance proceeds from the sale of securities of the Issuer;	1.000	Second Quarter and/or Third Quarter and/or Fourth Quarter of 2026
		Investment in proprietary securities trading activities (including trading in stocks and bonds), investment in valuable papers	500	
4	Bonds TCXPO2628004	Investing in margin trading, advance proceeds from the sale of securities of the Issuer;	1.000	Second Quarter and/or Third Quarter and/or Fourth Quarter of 2026
		Investment in proprietary securities trading activities (including trading in stocks and bonds), investment in valuable papers	500	
Total:			5.000	

2. Amending the content of the presentation on the satisfaction of the conditions for offering ordinal number 12 of Section III.2 of the Issuance Plan to:



STT	Conditions as prescribed	References	Assessment of eligibility
12	In case an enterprise issues bonds to the public for multiple offerings, the value of bonds expected to be issued in each tranche at par value is not greater than the equity.	Clause 6, Article 19 of Decree 155 is supplemented according to Point b, Clause 8, Article 1 of Decree 245	<p>Responsive.</p> <p>The issuance plan of the Issuer is divided into 4 installments, including:</p> <ul style="list-style-type: none"> - Phase 1: 1.000 billion VND - Phase 2: 1.000 billion VND - Phase 3: 1.500 billion VND - Phase 4: 1.500 billion VND - Equity according to the Issuer's 2025 semi-annual reviewed financial statements: 30.063.234.642.341 VND. <p>Thus, the value of Bonds at the par value expected to be issued of each offering is not greater than the equity of the Issuer.</p>

3. Amend Section IV.1 "Bond Name" of the Issuance Plan to:

"1. Bond name: TCXPO2628001 bond, TCXPO2629002 bond, TCXPO2628003 bond, TCXPO2628004" bond

4. Amending Section IV.8 "Number of offerings, quantity, total face value, expected bond term" of the Issuance Plan to:

ST T	Offering	Bond Name	Number of bonds offered (bonds)	Total par value offered (Billion VND)	Term
1	Phase 1	Bonds TCXPO2628001	10.000.000	1.000	24 months from the date of release
2	Phase 2	Bonds TCXPO2629002	10.000.000	1.000	36 months from the date of release
3	Phase 3	Bonds TCXPO2628003	15.000.000	1.500	24 months from the date of release
4	Phase 4	Bonds TCXPO2628004	15.000.000	1.500	24 months from the date of release
TOTAL:			50.000.000	5.000	

5. Amend Section IV.10 "Offering Time (Tentative)" of the Issuance Plan to:

"10. Offering Time (tentative):

- Phase 1 (for TCXPO2628001 Bonds): expected from the first quarter of 2026 to the second quarter of 2026 after the approval of the State Securities Commission;
- Phase 2 (for TCXPO2629002 Bonds): expected from the first quarter of 2026 to the third quarter of 2026 (after the end of Phase 1);



- Phase 3 (for TCXPO2628003 Bonds): expected from the second quarter of 2026 to the fourth quarter of 2026 (after the end of Phase 2);
- Phase 4 (for TCXPO2628004 Bonds): expected from the second quarter of 2026 to the fourth quarter of 2026 (after the end of Phase 3);

The offering period of each offering shall not last more than 90 (ninety) days.

The gap between the next offering and the previous offering shall not exceed 12 (twelve) months."

6. Amend Section IV.14 "Interest Rate" of the Issuance Plan to:

"14. Interest Rate: Bonds have a combination of fixed and floating interest rates as follows:

- For the First Interest Period: a fixed interest rate **of 8%/year** (eight percent per annum); and
- For the remaining Interest Periods: the floating interest rate, which is calculated as the sum of **2.7% per annum** (two point seven percent per annum) and the Reference Rate (as defined below) of that Interest Period.

In which:

"Interest Period" for each Bond offering, means each period lasting 06 (six) consecutive months starting from and including the Issue Date up to but excluding the Maturity Date of such Bond offering. In case the Bonds are redeemed before maturity in accordance with the Bond Conditions, the last Interest Period for the Bonds redeemed before maturity shall be calculated from and include the last day of the most recent Interest Period until (but not included) the date the Bonds are redeemed early.

"Reference Interest Rate" means the average plus interest rate on savings deposits applied to individual customers in Vietnam dong with a term of 12 (twelve) months announced by the Joint Stock Commercial Bank for Foreign Trade of Vietnam, the Joint Stock Commercial Bank for Investment and Development of Vietnam, the Joint Stock Commercial Bank for Industry and Trade of Vietnam and the Bank for Agriculture and Rural Development of Vietnam on the date of confirmation. determine the relevant interest rate."

7. Amend Section IV.19 "Decision of Bondholders" of the Issuance Plan to:

"(a) Bondholders shall approve decisions/resolutions under their jurisdiction on issues related to Bonds by voting at the Bondholders' meeting or by collecting opinions through other means.

(b) The decision/resolution of the Bond holder on a number of material issues shall be considered valid if approved by one or several Bond holders who own the number of Bonds representing at least 65% (sixty-five percent) of the total face value of the Bonds in circulation at the time of adoption of such decision/resolution (even if it is voted in meeting of bondholders or voting by consultation of bondholders) ("**Exclusion issues**"), including the following issues:

- (i) Changes to the Bond Conditions except for the bond terms that are permitted to be changed in accordance with the Issuance Plan;
- (ii) Adjust the maturity date or any interest payment date;
- (iii) Interest rate adjustment, except for cases of adjustment specified in bond documents;
- (iv) Change the payment currency of the Bonds;
- (v) Changing the conditions for organizing a meeting of valid bondholders;
- (vi) Change the approval rate required to pass the Bondholder decision/resolution;
- (vii) Replacement of the Bondholder's representative (excluding the substitutions specified in the Bondholder's representative contract); and



- (viii) *Revision of the definition of breach event and Exclusion Issues in the Bond Conditions.*
- (c) *The decision/resolution of the Bondholder on matters other than the above-mentioned Exclusions (including but not limited to the conditions and terms of the Bond that do not fall under the case in point (b) above) shall be specified in the Bond documents."*

Điều 2 Implementation:

The Board of Directors approves the assignment of the Chairman of the Board of Directors and/or the General Director and/or Deputy General Director of the Company to decide and perform necessary work to amend, supplement and/or adjust (i) the documents approved in Resolution 011211 and (ii) other relevant documents to be appropriate with the contents of the Issuance Plan as amended in Article 1 of this Resolution..

Điều 3 Validity and enforcement:

- 3.1. This Resolution takes effect from the date of signing.
- 3.2. Other contents of the Resolution 010411 not amended by this Resolution shall continue to comply with Resolution 010411.
- 3.3. The Chairman of the Board of Directors, the Board of Management and the relevant departments, and individuals of the Company shall be responsible for the implementation of this Resolution./

Recipients:

- As in Article 3;
- Save the Office.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS



NGUYEN XUAN MINH

