TECHCOM SECURITIES JOINT STOCK COMPANY ---------------	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness ---------------
No.: 010308/26/TB-TCBS	*Ha Noi, 03 August 2026*

ANNOUNCEMENT

Notice of Public Offering of Bonds

(Certificate of Registration for the Public Offering of Bonds No. 45/GCN-UBCK issued by the Chairperson of the State Securities Commission on March 9, 2026)

I. INTRODUCTION TO THE ISSUER

1.	Name of the Issuer *(full name)*	:	Techcom Securities Joint Stock Company ("**the Company**" or "**TCBS**")
2.	Abbreviated name	:	Techcom Securities
3.	Head office address	:	27th, 28th and 29th Floors, C5 D'Capitale Building, No. 119 Tran Duy Hung Street, Yen Hoa Ward, Hanoi City, Vietnam
4.	Telephone	:	024.39446368 - Fax: 024.39446583
	Website	:	http://www.tcbs.com.vn
5.	Charter capital	:	VND 27.744.533.250.000
6.	Stock code	:	TCX
7.	Place of opening of the payment account	:	Vietnam Technological and Commercial Joint Stock Bank ("**Techcombank**")
	Account number	:	19133336666784
8.	Enterprise Registration Certificate	:	No. 0102935813, first issued on 30/05/2018 by the Business Registration Office - Hanoi Department of Planning and Investment; 13th amendment issued on 23/06/2026 by the Business and Corporate Finance Registration Office - Hanoi Department of Finance
-	Principal business lines	:	- Brokerage of commodity and securities contracts. Details: securities brokerage (Industry code: 6612 (Principal)); - Financial service support activities not elsewhere classified. Details: securities investment advisory; securities proprietary

			trading; securities underwriting (Industry code: 6619).
-	Principal products/services	:	- Securities brokerage; - Securities proprietary trading; - Securities investment advisory; - Securities underwriting.
9.	Establishment and Operation License	:	No. 125/GP-UBCK issued by the State Securities Commission on 30/05/2018, most recently amended under the Amended License for Securities Business Establishment and Operation No. 90/GPĐC-UBCK issued by the State Securities Commission on 21/07/2026

II. PURPOSE OF THE OFFERING

To enhance its operational capacity and business efficiency, the Issuer plans to raise capital through multiple public offerings of bonds during 2026. Specifically, the Issuer intends to use the proceeds from the Bond Offering for the following purposes:

- To finance margin lending and securities sale proceeds advance activities of the Issuer in order to meet customer demand for securities trading and margin financing services, as well as the Issuer's expectation of continuing growth in market share and customer base in the coming period; and/or
- To invest in proprietary securities trading activities (including equity and bond trading) and investments in valuable papers and other marketable securities, with the objective of maintaining a high rate of return, particularly during a period when the Vietnamese stock market is considered attractively valued.

III. ISSUANCE PLAN

1.	Bond name	:	TCXPO2629002 Bonds (the "**Bonds**")
2.	Type of bonds	:	Non-convertible corporate bonds, unsecured and not accompanied by warrants.
3.	Bond Code	:	The Bond Code shall be assigned by the Vietnam Securities Depository and Clearing Corporation ("**VSDC**") in accordance with applicable regulations after the Issuer completes the offering and carries out the procedures for centralized registration and depository with VSDC.
4.	Par Value	:	VND 100,000 *(one hundred thousand Vietnamese Dong)* per Bond
5.	Total Number of Bonds Offered	:	10,000,000 *(ten million)* Bonds

6.	Total Value of Bonds Offered (at Par Value)	:	VND 1,000,000,000,000 *(one trillion Vietnamese Dong)*
7.	Offering Price	:	VND 100,000 *(one hundred thousand Vietnamese Dong)* per Bond
8.	Interest Rate or Principles for Determining the Interest Rate	:	The Bonds bear a combination of a fixed interest rate and a floating interest rate as follows: (i) For the first Interest Period: a fixed interest rate of 8.0% per annum *(eight percent per annum)*; and (ii) For each subsequent Interest Period: a floating interest rate equal to the sum of 2.7% per annum (two point seven percent per annum) and the Reference Rate applicable to such Interest Period. Which: "**Interest Period**" means each period of 06 (six) consecutive months commencing on and including the Issue Date and ending on, but excluding, the Maturity Date. In the event that the Bonds are redeemed prior to maturity in accordance with the Terms and Conditions of the Bonds, the final Interest Period for the Bonds so redeemed shall commence on and include the last day of the immediately preceding Interest Period and end on, but exclude, the relevant early redemption date. "**Reference Rate**" means the arithmetic average of the 12 (twelve)-month Vietnamese Dong savings deposit interest rates applicable to individual customers, publicly announced on the relevant interest rate determination date by the following banks: Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank); Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV); Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank); and Vietnam Bank for Agriculture and Rural Development (Agribank).
9.	Bond Tenor	:	36 *(thirty-six)* months from the Issue Date.
10.	Interest Payment Date	:	Interest on the Bonds shall be payable on (i) the last day of each Interest Period; and (ii) the Maturity Date or the applicable early redemption date of the Bonds in accordance with the Terms and Conditions of the Bonds.
11.	Distribution Method	:	All Bonds shall be distributed directly by the Issuer to investors.

12. Minimum Subscription Amount:

- For individual investors	:	a minimum of 10 *(ten)* Bonds, equivalent to an aggregate par value of VND 1,000,000 *(one million Vietnamese Dong)*
- For institutional investors	:	a minimum of 50,000 *(fifty thousand)* Bonds, equivalent to an aggregate par value of VND 5,000,000,000 *(five billion Vietnamese Dong).* *For the avoidance of doubt, the number of Bonds subscribed for by an investor must be a whole number, rounded to the nearest unit of one (1) Bond.*

13. Subscription Period : From 05/08/2026 to 25/08/2026

14. Expected Issue Date : 25/08/2026

15. Place of Subscription for the Bonds:

- Submission of application documents directly at TCBS:
  - ***Hanoi Branch:*** *20th Floor, Techcombank Building, No. 6 Quang Trung, Cua Nam Ward, Hanoi City.*
  - ***Ho Chi Minh City Branch:*** *8th Floor, Techcombank Saigon Tower, 23 Le Duan, Sai Gon Ward, Ho Chi Minh City*

Detailed instructions on the procedures for subscribing to the Bonds are available on TCBS's website at: https://www.tcbs.com.vn/

16. Bond Purchase Payment Period : From 05/08/2026 to 25/08/2026

17. Escrow Account for Receiving Bond Subscription Proceeds (the "**Escrow Account**"):

Account Name	*:*	*Techcom Securities Joint Stock Company*
Account Number	*:*	*1220003462*
Maintained at	*:*	*Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Ha Thanh Branch*

18. Bond Conversion Provisions : None

19. Terms and Conditions Relating to Warrants : None

Attached to the Bonds

20.	Information Relating to Secured Bonds	:	None
21.	Place of Disclosure of the Prospectus	:	The Prospectus and related documents are available at: https://www.tcbs.com.vn/

IV. RELATED PARTIES

1. AUDITOR:

ERNST & YOUNG VIETNAM LIMITED

Address	:	28th Floor, Bitexco Financial Tower, 2 Hai Trieu Street, Sai Gon Ward, Ho Chi Minh City, Vietnam
Fax	:	+84 28 3824 5250
Telephone	:	+84 28 3824 5252

2. ADVISOR: None

BONDHOLDERS' REPRESENTATIVE

OCBS SECURITIES JOINT STOCK COMPANY

Address	:	26th Floor, The Hallmark Building, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City
Fax	:	+84 28 3915 2931
Telephone	:	+84 28 7108 8848
Website	:	https://ocbs.com.vn/

TECHCOM SECURITIES JOINT STOCK COMPANY
CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed)

NGUYEN XUAN MINH