

No: 13/2026/CV-PICOMAT

*Ha Noi, April 28<sup>th</sup>, 2026*

**UNUSUAL INFORMATION DISCLOSURE**

**To:**           - **The State Securities Commission**  
                  - **Ha Noi Stock Exchange**

1. Organization Name: PICOMAT HOLDING JOINT STOCK COMPANY

- Stock symbol/Member code: PCH

- Address: Cau Lieu Village, Tay Phuong Ward, Ha Noi, Viet Nam

Representative Office: 1st Floor, CT3B Building, No.10 Thang Long Avenue, Tu Liem Ward, Ha Noi.

- Tel: 024.6329.0555 - E-mail: [info@picomat.vn](mailto:info@picomat.vn)

2. Information disclosure content:

Picomat Holding Joint Stock Company discloses the Decision of the Board of Directors No. 04/2026/QĐ-HĐQT dated 28/04/2026 regarding borrowing, the use of assets as collateral at the Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB) – Quang Ninh Branch.

3. This information has been disclosed on the company's official website on 28/04/2026, at the following link: <https://picomat.com.vn/cong-bo-thong-tin/CBTT-qd-cua-hdqt-thong-qua-giao-dich-vay-von-nam-2026-tai-VCB-cn-quang-ninh>

We hereby commit that the information disclosed above is true and accurate, and we shall take full responsibility before the law for the contents of the disclosed information.

***Attached documents:***

- *Decision of the Board of Directors No. 04/2026/QĐ-HĐQT dated 28/04/2026.*

**Organization representative  
Information Disclosure Person**



**DAO THI KIM OANH**

**DECISION**

**BOARD OF DIRECTORS  
PICOMAT HOLDING JOINT STOCK COMPANY**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Viet Nam on 17/06/2020, and its guiding amendments;
- Pursuant to the Law on Securities No. 54/2019/QH14 passed by the 14th National Assembly of the Socialist Republic of Viet Nam on 26/11/2019 and its guiding amendments;
- Pursuant to the Charter of Picomat Holding Joint Stock Company;
- Pursuant to the Meeting Minutes of the Board of Directors No. 04/2026/BB-HĐQT dated 28/04/2026 of the Company;
- Pursuant to the Company's demand for working capital financing for business operations.

**DECISION**

**Article 1: Approval of loan, guarantees, and L/C issuance:**

1.1 To approve the borrowing, issuance of guarantees, and opening of L/C by Picomat Holding Joint Stock Company at Joint Stock Commercial Bank for Foreign Trade of Viet Nam – Quang Ninh Branch with the following main terms:

a) Total credit limit: 30.000.000.000 VND (In words: Thirty billion Vietnamese Dong).  
Including:

- Short-term loan limit: 30.000.000.000 VND (Thirty billion Vietnamese Dong).
- Short-term guarantee issuance limit: 10.000.000.000 VND (Ten billion Vietnamese Dong).
- L/C issuance limit: 30.000.000.000 VND (Thirty billion Vietnamese Dong).

At any time, the total outstanding loan balance, L/C balance, and guarantee balance shall not exceed 30,000,000,000 VND (Thirty billion Vietnamese Dong) (This total credit limit applies jointly to Picomat Holding Joint Stock Company and Hai Dang Material Joint Stock Company – a subsidiary of Picomat Holding Joint Stock Company).

b) Purpose of loan: To supplement working capital, and for issuance of guarantee and L/C serving production and business activities.

c) Loan term:



- For short-term loan: Maximum of 06 months per debt acknowledgment note.
- For guarantee: Maximum of 12 months from the effective date of each guarantee as stated in each application for guarantee issuance.
- For L/C: Maximum of 12 months from the effective date of each L/C as stated in each L/C application.

**Article 2: Approval of the use of assets as collateral:**

To approve the use of assets of the Company and/or third parties (if any) as collateral, including: land use rights, ownership of houses and assets attached to land under the Certificate of Land Use Rights, Ownership of Houses and Other Assets Attached to Land No. CT 420395 issued by the Department of Natural Resources and Environment of Hai Phong City on 15/01/2020; Certificate book No. CT12957, as security for the following obligations:

- All obligations of Picomat Holding Joint Stock Company, including but not limited to repayment of principal, interest, fees,... to the Bank;
- All obligations of Hai Dang Material Joint Stock Company (a subsidiary of Picomat Holding Joint Stock Company (Business Registration Certificate No. 0500478475 initially issued by the Ha Noi Department of Planning and Investment on 14/08/2009, amended for the 6th time on October 25, 2021)), including but not limited to repayment of principal, interest, fees,... to the Bank.

Additional assets may be supplemented or replaced depending on actual needs.

**Article 3: Approval of the appointment of the legal representative of Picomat Holding Joint Stock Company to negotiate, approve, and sign the contract with the Bank:**

To appoint Ms. Dao Thi Kim Oanh, currently holding the position of General Director and concurrently the legal representative of the Company, to act on behalf of Picomat Holding Joint Stock Company to negotiate, discuss, approve, execute, and implement contracts and documents related to borrowing, mortgage and pledge of assets with the Bank, including but not limited to: Debt Acknowledgment Notes; Application for Guarantee Issuance; Application for L/C Issuance; Credit Facility Agreement; Loan Agreement under credit limit; Guarantee Agreements under credit limit; L/C Issuance Agreements under credit limit; List of documents evidencing the purpose of loan utilization; Mortgage Agreement; Application for Security Registration; Asset Valuation Minutes; and other relevant documents...

Ms. Dao Thi Kim Oanh is entitled to re-authorize another person to act on behalf of the Company for the above tasks. Such authorization must be made in writing.

The Board of Directors shall be responsible for all documents, contracts, and materials signed by Ms. Dao Thi Kim Oanh or her authorized representatives on behalf of Picomat Holding Joint Stock Company with the Bank, in accordance with the contents stated in this Decision.

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**Article 4:** This Decision takes effect from the date of signing. The Board of Directors, the General Director, and relevant departments shall be responsible for the implementation of this Decision../

**Recipients:**

- As stated in Article 4;
- Archived.

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



**Do Thanh Hai**

