

**TNG INVESTMENT AND TRADING
JOINT STOCK COMPANY**

**SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

No: 634/TB-TNG
Announcement of 5th Interest Period of
TNGH2428001

Thai Nguyen, November 13, 2025

To: Bond Holders TNGH2428001

TNG Investment and Trading Joint Stock Company would like to send our respectful greetings to TNGH2428001 Bondholders ("Bondholders").

Pursuant to Article 6.1, the terms and conditions of the bond:

"- The interest rate applied to the first 4 (four) Interest Periods is: 9.5%/year
- The interest rate for subsequent Interest Calculation Periods is calculated as (i) the average of the interest rate on personal savings deposits in Vietnam Dong, usually postpaid, applicable to the 12-month term published on the official website of the Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Industry and Trade of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Bank for Agriculture and Rural Development of Vietnam (each of the above-mentioned banks are individually referred to as "Reference Banks" and collectively referred to as "Reference Banks") on the Interest Rate Determination Date ("Reference Interest Rate") plus (ii) the margin of 3.5%/year"

TNG would like to inform Bondholders about the Bond Interest Rate applicable to the 5th Interest Period of Bond TNGH2428001 (Bond Code TNG124027) as follows:

- 5th interest period: from and including 25/11/2025 to but excluding 25/02/2026.
- Interest rate determination date: 13/11/2025.
- The Reference Rate is determined according to the table below:

No	Reference Bank	Interest rate on personal savings deposits in Vietnam Dong, usually postpaid, applies to the 12-month term announced on 13/11/2025
1	Joint Stock Commercial Bank for Investment and Development of Vietnam	4.7 %/year
2	Joint Stock Commercial Bank for Industry and Trade of Vietnam	4.7 %/year
3	Joint Stock Commercial Bank for Foreign Trade of Vietnam	4.6 %/year
4	Vietnam Bank for Agriculture and Rural Development	4.7 %/year
	Reference Interest Rate (average of the interest rates of the Reference Banks)	4.675 %/year



The Bond Interest Rate for the 5th Interest Period is determined as follows:

Bond Interest Rate = Reference Interest Rate + Margin 3.5%/year

Content	Interest rate
Bond Interest Rate for the 5th Interest Period of TNGH2428001 Bonds (Bond code TNG124027)	8.175 %/year

Sincerely ./.

**TNG INVESTMENT AND TRADING
JOINT STOCK COMPANY**



PHÓ CHỦ TỊCH HĐQT
Nguyễn Đức Mạnh

