IPA INVESTMENTS GROUP JOINT STOCK COMPANY

No: 196/CV-IPA
(Re: Notice of the Record Date for Exercising Rights)

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, November 11., 2026

NOTICE

(Regarding the Record Date for Interest Payment of Bond IPAH2429005)

To: Viet Nam Securities Depository and Clearing Corporation

Name of organization : IPA Investments Group Joint Stock Company

Trading name: I.P.A Investment Group Joint Stock Company

Address: No. 1 Nguyen Thuong Hien street, Hai Ba Trung ward, Hanoi city

Tel: 024 3936 5868 Fax: 0243 39365869

We hereby notify the Vietnam Securities Depository and Clearing Corporation (VSDC) of the record date for preparing the list of bondholders for the following securities:

Security name: Bonds of I.P.A Investment Group Joint Stock Company (IPAH2429005)

Securities code: IPA12405

Type of securities: Corporate bonds

Trading par value: VND 100,000,000/bond

Trading venue: Private corporate bond trading system at Hanoi Stock Exchange

Record date: 25/11/2026

1. Reason and Purpose

Payment of corporate bond interest for the 2nd period (from and including 04/12/2025 up to but excluding 04/12/2026).

2. Specific Contents

Interest payment for corporate bonds in cash:

- Interest rate: 9.5% per annum (nine point five percent per year)

- Entitlement ratio: 01 bond receives VND 9,500,000 (In words: Nine million five hundred thousand Vietnamese Dong), details:

+ Interest is calculated as: 100,000,000 x 9,5% = VND 9,500,000;

+ The total actual interest amount payable to each bondholder shall be rounded to the nearest unit (if the first decimal digit is equal to or greater than 5, the amount shall be rounded up; if the first decimal digit is less than 5, the decimal fraction shall be disregarded)

- Payment date: 04/12/2026

- Payment method/location:

+ For deposited securities: Bondholders shall receive interest payments through the depository members where their securities accounts are maintained.

+ For non-deposited securities: Interest payments shall be transferred to the bank account registered by the bondholder with I.P.A Investment Group Joint Stock Company on 04/12/2026.

We kindly request VSDC to prepare and send us the list of securities holders as of the above-mentioned record date to the following address:

- Mailing address for hard copy: No. 01 Nguyen Thuong Hien Street, Hai Ba Trung Ward, Hanoi City.

- Email address for electronic data file: congbothongtinipa@ipa.com.vn

We commit that the information of securities holders in the above-mentioned list shall be used for the proper purposes and in compliance with VSDC's regulations. Our Company shall be fully responsible before the law for any violations.

ISSUING ORGANIZATION
GENERAL DIRECTOR

(Signed)

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Recipients:
- As above;
- HNX;
- Archived.

***Attached documents**
- Copy of the document evidencing information disclosure regarding the record date for exercising bondholder rights at least 10 days prior to the record date.