
Hanoi, May 13, 2026

RESOLUTION

(Subject: Loan application and use of assets as collateral at the Vietnam Investment and Development Bank (BIDV) – South Hanoi Branch)

**BOARD OF DIRECTORS
CMC INVESTMENT JOINT STOCK COMPANY**

Based on:

- *Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and its implementing guidelines;*
- *Based on the Charter of CMC Investment Joint Stock Company;*
- *Based on Business Registration Certificate No. 0100104309, first registered on October 14, 2005, and reissued on September 18, 2025, by the Hanoi Department of Planning and Investment;*
- *Based on the Minutes of the Board of Directors Meeting No. 07/BB-HĐQT dated May 13, 2026, regarding borrowing capital and using assets as collateral at the Vietnam Investment and Development Bank (BIDV) – Nam Hanoi Branch;*
- *Based on the working capital borrowing needs of CMC Investment Joint Stock Company for production and business activities.*

RESOLUTION

Article 1: Approve loan applications, guarantees, and letter of credit (L/C).

CMC Investment Joint Stock Company will borrow, guarantee, and open Letters of Credit (L/C) from the Bank to support its production and business activities in the form of credit limits/transactions. Specifically as follows:

The loan and guarantee balance limits are not fixed. In case of an increase in the committed guarantee amount, the loan balance (including outstanding payment guarantees and L/C balances) will decrease, ensuring that at all times the total credit limit of the Customer does not exceed VND 15 billion. The maximum loan limit (including outstanding payment guarantees and L/C balances) is VND 15 billion.

- Purpose: To borrow working capital, issue guarantees, and open Letters of Credit (L/C) to meet the production and business needs of CMC Investment Joint Stock Company.
- Loan term: As per each specific loan.

- Interest rate, guarantee fee, and loan conditions: As per the Bank's regulations and the agreement in the Credit Agreement signed between the Company and BIDV Nam Ha Noi.

Article 2: Approve loan security measures.

Through pledging or mortgaging assets under the ownership or use of CMC Investment Joint Stock Company and other assets mobilized from third parties (if any) at the Bank to secure payment obligations to the Bank for the aforementioned loan/guarantee/L/C.

Specifically, the assets include:

- Income from exploiting land use rights at plot number 7 (1P) – Area A and 7 (1P) – Area B, Hoang Liet Ward, Hoang Mai District, Hanoi City.
- Land use rights of the Mortgagor, at the address: Group 39, Hoang Van Thu Ward, Hoang Mai District, Hanoi City (now Group 39, Tuong Mai Ward, Hanoi City) according to "Certificate of land use rights, house ownership and other assets attached to land" number CN 417176; Certificate Registration Number: CS-HM 11688 issued by the Hanoi Department of Natural Resources and Environment on June 12, 2018.
- Land use rights and house ownership rights of the Mortgagor, at the address: Group 39, Hoang Van Thu Ward, Hoang Mai District, Hanoi City, according to "Certificate of Land Use Rights, House Ownership and Other Assets Attached to Land" No. BP 149743; Certificate Registration Number: CH01819/HD 508/2028 issued by the People's Committee of Hoang Mai District, Hanoi City on August 19, 2013.

Other Measures

- Guarantee by 100% of the balance of the company's business operations in VND and foreign currency at BIDV Nam Ha Noi and other credit institutions.
- This guarantee is provided by all revenue from other legitimate sources of the company transferred to the company's deposit account at the Vietnam Investment and Development Bank (BIDV) Nam Hanoi branch.
- We commit to implementing additional security measures as required by the Bank in necessary cases and in accordance with the Bank's customer policy from time to time.

Article 3: Designation of the Representative of CMC Investment Joint Stock Company to Negotiate, Approve, and Sign Contracts with the Bank

1. Mr. Ngo Anh Phuong, currently the General Director and legal representative of the Company, is hereby authorized to represent the Company in: Negotiating, approving, signing, and executing contracts and documents related to borrowing, mortgaging, and pledging assets at the Bank, including but not limited to: Loan application; Application for guarantee issuance, opening of L/C; Credit limit contract; Guarantee issuance contract; Statement of capital withdrawal/Specific credit contract; Disbursement request; Disbursement plan allocation; Application for secured transaction; Minutes of handover of documents related to each disbursement; Minutes of asset valuation and other relevant documents...

2. Mr. Ngo Anh Phuong has the right to delegate the above-mentioned tasks to another person to represent the Company. This authorization is documented in a separate written agreement.

3. The Company's Board of Directors is responsible for all documents, contracts, and materials signed by Mr. Ngo Anh Phuong or a person authorized by Mr. Ngo Anh Phuong to represent CMC Investment Joint Stock Company with the Bank in accordance with the contents stated in this Resolution.

Article 4: This resolution takes effect from May 13, 2026.

Article 5: The General Director of the Company - Mr. Ngo Anh Phuong, CMC Investment Joint Stock Company, and all related units and individuals are responsible for implementing this Resolution.

Recipient:

- As per Article 5;
- State Securities Commission, Hanoi Stock Exchange;
- Supervisory Board;
- Information Disclosure Officer;
- Archives, Accounts, Board of Directors.

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



NGO TRONG QUANG