

**VISSAN JOINT STOCK
COMPANY**

No: 220/QD-VISSAN

THE SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

Ho Chi Minh City, 14 May 2026

DECISION

Of short-term borrowings from Banks

**GENERAL DIRECTOR
VISSAN JOINT STOCK COMPANY**

Pursuant to Law on Enterprises;

Pursuant to the Charter of VISSAN Joint Stock Company;

Pursuant to Proposal No. 48 /TTr-CTY dated 13/05/2024 by the Finance and Accounting Department regarding short-term borrowings from banks;

DECIDES:

Article 1. Decision on the short-term borrowings from Vietnam Joint Stock Commercial Bank for Industry and Trade - Branch 7 Ho Chi Minh City (Vietinbank), Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ho Chi Minh City Branch (Vietcombank), Shinhan Bank Vietnam Limited (Shinhan Bank), and Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Nhuan Branch (BIDV) to supplement working capital for business and production activities in 2026 as follows:

Content	Vietinbank	Vietcombank	Shinhan Bank	BIDV
Maximum loan amount	300,000,000,000 VND <i>(In words: Three hundred billion VND)</i>	300,000,000,000 VND <i>(In words: Three hundred billion VND)</i>	100,000,000,000 VND <i>(In words: One hundred billion VND)</i>	300,000,000,000 VND <i>(In words: Three hundred billion VND)</i>
Loan term	Maximum 12 months	Maximum 12 months	Maximum 12 months	Maximum 12 months
Borrowing method	Lines of credit	Lines of credit	Lines of credit	Lines of credit
Form	Granting unsecured credit	Granting unsecured credit	Granting unsecured credit	Granting unsecured credit
Interest rate	Determined at the time of disbursement	Determined at the time of disbursement	Determined at the time of disbursement	Determined at the time of disbursement

Content	Vietinbank	Vietcombank	Shinhan Bank	BIDV
	based on the Bank's interest rate notification in each period and recorded on each Promissory Note	based on the Bank's interest rate notification in each period and recorded on each Promissory Note	based on the Bank's interest rate notification in each period and recorded on each Promissory Note	based on the Bank's interest rate notification in each period and recorded on each Promissory Note
Credit Limit period	Maximum 12 months from the signing date of the credit agreement	Maximum 12 months from the signing date of the credit agreement	Maximum 12 months from the signing date of the credit agreement	Maximum 12 months from the signing date of the credit agreement

The short-term credit limit from Vietinbank, Vietcombank, and BIDV is 300,000,000,000 VND (Three hundred billion VND) each, and from Shinhan Bank is 100,000,000,000 VND (One hundred billion VND). In the event that interest rates at any of the aforementioned Banks are found to be more favorable at specific times, the General Director requests the Finance and Accounting Department to proactively prioritize the utilization of short-term credit limit at such banks to minimize the Company's short-term interest expenses. Nevertheless, it must be ensured that the total short-term loan balance at all times across the aforementioned Banks does not exceed 300,000,000,000 VND (Three hundred billion VND) in accordance with the targeted short-term credit demand.

Article 2. The Finance and Accounting Department is responsible for implementing the necessary procedures related to the short-term borrowings from Vietinbank, Vietcombank, Shinhan Bank, and BIDV in accordance with the Company Charter and legal regulations.

Article 3. This Decision shall be effective from the signing date. Chief Financial Officer is responsible for implementing this Decision./.

Recipients:

- As stated in Article 3;
- Archives: VT, TCKT



GENERAL DIRECTOR

Lê Minh Tuấn