



SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 11 /2026/NQ-HĐQT - BN

Ha Noi, date 13 month 01 year 2026

MEETING MINUTES BOARD OF CHAIRMAN

(About: borrowing at Wooribank Viet Nam – Bac Ninh Branch)

THE BOARD OF DIRECTORS

BAO NGOC INVESTMENT GROUP JOINT STOCK COMPANY

Pursuant to:

- The Law on Enterprises (2020);
- Other relevant legal documents;
- Pursuant to the Charter of Organization and Operation of Bao Ngoc Investment Group Joint Stock Company (“the Company”);
- Pursuant to the Minutes of the Board of Directors’ Meeting No. .../2026/BBH-HĐQT-BN dated May 13, 2026.

RESOLVES

Article 1. Approving loan/credit line/issuing guarantee/opening letter of credit and perform related transactions at Wooribank Vietnam – Bac Ninh Branch (hereinafter referred to as “the Bank”) with the following basic contents:

- 1.1. Amount of credit request: 50,000,000,000 VND (by word: Fifty billion dong only./.)
- 1.2. Purpose: Supplement working capital for trading flour products and other confectionery products.
- 1.3. Period: 364 days
- 1.4. Loan security:

No.	Describing collateral	Guarantor	Note
1	Demand deposit balance at Woori Bank – Bac Ninh Branch	Le Duc Thuan	5,000,000,000 VND
2	Letter of Guarantee	Le Duc Thuan	60,000,000,000 VND

Article 2. Assign Mr. Le Duc Thuan, position: Chairman of the Board of Directors, ID number: 001076087226 issued by the Administrative Management Police Department for Social Order on 08/11/2021, as the Company’s representative to sign with the Bank (and other related parties, if any) loan contracts/guarantee-issuance contracts/LC issuance contracts/contract or other credit documents, Indebtedness Agreement, Mortgage/Pledge contracts or other security contracts



Handwritten signature

and other documents arising in connection with loan transaction, credit extension, loan security, transactions about E-Banking accounts and services.

Article 3. The Chairman of the Board of Directors is authorized to delegate authority to the General Directors/Deputy General Directors/Chief Accountant to execute contracts and documents and carry out the transactions referred to in Article 2 above.

Article 4. This Resolution takes effect from the date of signing. Members of the Board of Directors, the General Director, relevant departments, divisions, and individuals are responsible for implementing this Resolution.

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

Recipients:

- As stated in Article 4;
- Office archive.



LE DUC THUAN

