

Number: 10/2026/NQ-HĐQT

Ha Noi, 2026-06-23

**RESOLUTION OF THE BOARD OF DIRECTORS
NAM ME KONG GROUP JOINT STOCK COMPANY**

Pursuant to Enterprise Law No. 59/2020/QH14 dated 2020-06-17;

Pursuant to the Charter of organization and operation of Nam Me Kong Group Joint stock company;

Pursuant to Minutes No. 10/2026/BB-HĐQT meeting dated 2026-06-23 of the Board of Directors of Nam Me Kong Group Joint stock company.

Based on the financial capacity of the Company;

RESOLVES:

Article 1: To approve the use of assets owned by the Company as collateral to secure the obligations of Mekong Housing Development Joint stock company at Vietnam Joint Stock Commercial Bank for Industry and Trade – Thanh An Branch, including but not limited to the following assets:

1. Land use rights and housing at parcel No. 1060, map sheet No. 16, address: Ha Thon Hamlet, Bao Ninh Commune, Dong Hoi City, Quang Binh Province according to the Certificate of Land Use Rights, Ownership of Houses and Other Land-Attached Assets No. DP 853555, Certificate entry number: VP 15695 issued by Quang Binh Provincial Land Registration Office dated 2024-12-19.
2. Land use rights and housing at parcel No. 968, map sheet No. 16, address: Ha Thon Hamlet, Bao Ninh Commune, Dong Hoi City, Quang Binh Province according to the Certificate of Land Use Rights, Ownership of Houses and Other Land-Attached Assets No. DP 853537, Certificate entry number: VP 15677 issued by Quang Binh Provincial Land Registration Office dated 2024-12-19.
3. Land use rights and housing at parcel No. 1005, map sheet No. 16, address: Ha Thon Hamlet, Bao Ninh Commune, Dong Hoi City, Quang Binh Province according to the Certificate of Land Use Rights, Ownership of Houses and Other Land-Attached Assets No. DP 853547, Certificate entry number: VP 15687 issued by Quang Binh Provincial Land Registration Office dated 2024-12-19.
4. Land use rights and housing at parcel No. 1041, map sheet No. 16, address: Ha Thon Hamlet, Bao Ninh Commune, Dong Hoi City, Quang Binh Province according to the Certificate of Land

Use Rights, Ownership of Houses and Other Land-Attached Assets No. DN 334691, Certificate entry number: CT 14799 issued by Quang Binh Provincial Land Registration Office dated 2024-04-08.

5. Land use rights and housing at parcel No. 1039, map sheet No. 16, address: Ha Thon Hamlet, Bao Ninh Commune, Dong Hoi City, Quang Binh Province according to the Certificate of Land Use Rights, Ownership of Houses and Other Land-Attached Assets No. DN 334690, Certificate entry number: CT 14798 issued by Quang Binh Provincial Land Registration Office dated 2024-04-08.
6. Land use rights and housing at parcel No. 1038, map sheet No. 16, address: Ha Thon Hamlet, Bao Ninh Commune, Dong Hoi City, Quang Binh Province according to the Certificate of Land Use Rights, Ownership of Houses and Other Land-Attached Assets No. DN 334689, Certificate entry number: CT 14797 issued by Quang Binh Provincial Land Registration Office dated 2024-04-08.

Article 2: To approve the authorization of the Company's legal representative, Mr. Kieu Xuan Nam - Chairman of the Board of Directors or Mr. Dang Minh Hue - Chief Executive Officer, on behalf of the Company, to execute, exchange, negotiate, and decide on banking-related matters, including but not limited to the following issues:

- + Matters related to interest rates, fees, disbursement conditions, debt acknowledgment, debt repayment terms, rights and obligations, and all other relevant transaction terms and conditions.
- + Issues related to collateral such as rights and obligations of the parties, collateral amount, scope of collateral, collateral term, cases and methods of handling mortgaged assets, dispute resolution methods..., performing notarization procedures, registering secured transactions.
- + Signing: Framework agreement on credit extension, Loan agreement, Credit limit agreement, other contracts, transaction documents related to receiving credit extension, Mortgage/Pledge/Escrow agreement, Other security agreements and all contracts, agreements, documents arising from or related to these Agreements with Vietnam Joint Stock Commercial Bank for Industry and Trade.
- + Negotiating, signing commitment letters, guarantees and related documents as required by VietinBank to facilitate credit extension to Mekong Housing Development Joint Stock Company and related parties; including but not limited to commitments on performance of obligations, cash flow management, profit distribution, dividend distribution and other contents as agreed with VietinBank, in accordance with legal provisions.

The Company's legal representative may re-authorize another person to perform the aforementioned tasks of this Content.

Article 3: This Resolution shall be effective from the date of signing. The Board of Directors, Board of Management, relevant departments and individuals are responsible for implementing this Resolution.

The Recipients:

- BOD, BOM, BOS;
- Archive: VT,

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

Kieu Xuan Nam