
No. 374/NQ-HDQT

Thai Nguyen, July 6, 2026

RESOLUTION

Approval of plan for short-term loans at Joint Stock Commercial Bank for Investment and Development of Vietnam – Thai Nguyen Branch

BOARD OF DIRECTORS

TNG INVESTMENT AND TRADING JOINT STOCK COMPANY

Pursuant to the Law on Enterprises 2020;
Pursuant to the Charter of TNG Investment and Trading Joint Stock Company;
Pursuant to the Minutes of the Board of Directors Meeting No. 374A/BB-HDQT dated 06/07/2026 of the Board of Directors of TNG Investment and Trading Joint Stock Company.

RESOLUTION:

Article 1. Approved the loan plan at Joint Stock Commercial Bank for Investment and Development of Vietnam – Thai Nguyen Branch, specifically as follows:

- Maximum loan amount: 1,200,000,000,000 VND (*In words: One thousand two hundred billion VND*)

In which:

+ Limit for loans, guarantees, L/C issuance: VND 1,199,500,000,000 (*In words: One thousand one hundred ninety-nine billion five hundred million*)

+ Corporate credit card limit: VND 500,000,000 (*In words: Five hundred million*)

- Currency: VND, USD and other foreign currencies as prescribed

- Purpose: Supplementing working capital, issuing guarantees, discounts, opening LCs, corporate Credit cards, etc. to serve business activities.

Article 2. Approved continue to utilize the Company's inventory, receivables (arising from the loan from BIDV), and third-party assets as collateral for the Company's obligations to the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Thai Nguyen Branch, and by supplementing these with other lawful and valid assets belonging to the Company and/or third parties, in accordance with the outstanding loan balance and the credit policy approved by the Bank.



Article 3. The Board of Directors unanimously authorizes Mr. Nguyen Duc Manh –
Position: The Chairman of the Board of Directors is the legal representative of the
Company to negotiate, sign and decide on all contents of the Mortgage Contract, Credit
Contract and papers when transacting with the Bank and relevant competent agencies.

Within the scope of his authorized responsibilities, Mr. Nguyen Duc Manh is
allowed to authorize others to carry out procedures related to the above loan content.

Article 4. Validity and enforcement

1. This Resolution takes effect from the date of signing.
2. The members of the Board of Directors, the Board of Management and relevant
departments and individuals are responsible for implementing this Resolution.

Recipient:

- As in Article 4;
- Save in office

ON BEHALF OF BOARD OF DIRECTORS
CHAIRMAN


NGUYEN DUC MANH



No. 374A/BB-HDQT

Thai Nguyen, July 6, 2026

**MINUTES OF THE BOARD OF DIRECTORS MEETING
TNG INVESTMENT AND TRADING JOINT STOCK COMPANY**

**Company name: TNG INVESTMENT AND TRADING JOINT STOCK
COMPANY**

Business ID/Tax ID: 4600305723

**Head Office Address: No. 434/1, Bac Kan Street, Hoang Van Thu Ward, Thai
Nguyen City, Thai Nguyen Province, Vietnam**

Organizing the meeting of the Board of Directors of the Company:

I. TIME AND PLACE OF THE MEETING

-Time: At 10:00 a.m., July 6, 2026

- Meeting location: At the head office of TNG Investment and Trading Joint Stock
Company (No. 434/1, Bac Kan Street, Hoang Van Thu Ward, Thai Nguyen City, Thai
Nguyen Province, Vietnam).

II. PURPOSE, AGENDA AND CONTENT

The Board of Directors (hereinafter referred to as the "BOD") of TNG Investment
and Trading Joint Stock Company held a meeting to approve the plan for short-term loan
at the Joint Stock Commercial Bank for Investment and Development of Vietnam – Thai
Nguyen Branch

III. PARTICIPANTS

- Members of the Board of Directors attending the meeting:

STT	Board Member	Position
1	Mr. Nguyen Duc Manh	Chairman of the BOD
2	Mr. Nguyen Van Thoi	Vice Chairman of the BOD
3	Ms. Ha Thi Tuyet	Member of the BOD
4	Ms. Doan Thi Thu	Member of the BOD
5	Mr. Dao Duc Thanh	Member of the BOD
6	Ms. Ha Thi Tuyet	Member of the BOD
7	Ms. Nguyen Thi Phuong	Member of the BOD



- Method to attend the meeting: Attend and vote directly at the meeting.
- Number of members not attending the meeting: 0 members.
 - The number of members attending the meeting reached 7/7 members of the BOD, eligible to conduct the meeting.
- Members unanimously elect:
 - + Chairman of the meeting: **Mr. Nguyen Duc Manh**- Chairman of the Board of Directors
 - + Meeting Secretary: **Mr. Truong Thai An**.

IV. ISSUES TO BE DISCUSSED, VOTED ON AND EXPRESSED AT THE MEETING

The Board of Directors discussed and voted to approve the contents of:

1. Approved the loan plan at Joint Stock Commercial Bank for Investment and Development of Vietnam – Thai Nguyen Branch, specifically as follows:

- Maximum loan amount: 1,200,000,000,000 VND (In words: One thousand two hundred billion VND)

In which:

- + Limit for loans, guarantees, L/C issuance: VND 1,199,500,000,000 (*In words: One thousand one hundred ninety-nine billion five hundred million*)

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- Purpose: Supplementing working capital, issuing guarantees, discounts, opening LCs, corporate Credit cards, etc. to serve business activities.

2. Approved continue to utilize the Company's inventory, receivables (arising from the loan from BIDV), and third-party assets as collateral for the Company's obligations to the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Thai Nguyen Branch, and by supplementing these with other lawful and valid assets belonging to the Company and/or third parties, in accordance with the outstanding loan balance and the credit policy approved by the Bank.

3. The Board of Directors unanimously authorizes Mr. Nguyen Duc Manh – Position: The Chairman of the Board of Directors is the legal representative of the Company to negotiate, sign and decide on all contents of the Mortgage Contract, Credit Contract and papers when transacting with the Bank and relevant competent agencies. Within the scope of his authorized responsibilities, Mr. Nguyen Duc Manh is allowed to authorize others to carry out procedures related to the above loan content.

Other comments of each member attending the meeting: None

Voting results:



- Members approve: 7/7 members attended the meeting, reaching 100% of the total number of votes with voting rights.

- Members disagreed: 0/7 members attended the meeting, reaching 0% of the total number of votes with voting rights.

- Members have no opinions: 0/7 members attend the meeting, reaching 0% of the total number of votes with voting rights.

V. ISSUES PASSED AND VOTE RATE APPROVED

The Board of Directors approved the following issues:

1. Approval of the loan plan at Joint Stock Commercial Bank for Investment and Development of Vietnam – Thai Nguyen Branch in section (IV) of this Memorandum

Approval voting rate: 7/7 members attending the meeting agreed, reaching 100% of the total voting votes of members attending the meeting.

VI. MEETING CONCLUSION

The meeting secretary reads the draft Resolution of the Board of Directors for members of the Board of Directors to listen to and unanimously approve the draft Resolution.

The meeting ended at 11:00 a.m. on the same day. The minutes were read again for everyone to listen to and unanimously approved.



NGUYEN DUC MANH

SECRETARY

TRUONG THAI AN