
Hanoi, Aug 26, 2026

RESOLUTION

Ref: Approving the credit limit at Asia Commercial Joint Stock Bank (ACB)

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

Based on:

- *The Law on Enterprises No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;*
- *The Charter of CMC Investment Joint Stock Company;*
- *The Minutes of the Board of Directors Meeting No. 17/BB-HĐQT dated August 26, 2026, regarding the approval of the credit limit at Asia Commercial Joint Stock Bank (ACB);*
- *The working capital demands for production and business activities of CMC Investment Joint Stock Company*

RESOLUTION

Article 1: Approve that CMC Investment Joint Stock Company shall borrow capital, issue guarantees, open L/Cs, and utilize financial services in the form of a Credit Limit Agreement at ACB Bank, located at 184–186 Ba Trieu, Hai Ba Trung District, Hanoi City with the following details:

- Maximum limit amount: 40,000,000,000 VND (In words: Forty billion Vietnamese Dong exactly).
- Purpose: Supplementing working capital to serve the production and business activities of the company.
- Limit term: 12 months from the date of signing the credit contract.

Article 2: Approve the Company's use of a third party's assets as collateral/pledge to secure all of the aforementioned debt obligations of the company at ACB Bank, including:

- Real estate at: Land plot No. 58 and Land plot No. 59, Map sheet No. 5I-I-10, 8/3 Street, Collective Quarter 201, Group 45B, Minh Khai Ward, Hai Ba Trung District, Hanoi City.
- Owner/User: NGO TRONG VINH, LE THI TUYET NHUNG

Article 3: Assign and authorize Mr. Ngo Anh Phuong, Position: General Director, to represent the Company in signing all documents, credit contracts, and performing related procedures with the Bank."

Article 4: This Resolution takes effect from the date of signing. The Board of General Directors and relevant accounting departments shall be responsible for implementing this Resolution.

Recipient:

- As per Article 4;
- 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**



ĐẠO THI THANH BAN