

RESOLUTION OF THE BOARD OF DIRECTORS

VINA2 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY

*Re: Approval of the financing plan with Vietnam Prosperity Joint Stock Commercial Bank
(VPBank) for the 2026 - 2027*

THE BOARD OF DIRECTORS

VINA2 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises No. 59/2020/QH14 adopted by the 14th National Assembly of the Socialist Republic of Vietnam on June 17th, 2020;
- Pursuant to the Company's Charter as amended and supplemented and approved by the General Meeting of Shareholders on April 28th, 2025;
- Pursuant to the Regulation on organization and operation of the Board of Directors approved by the General Meeting of Shareholders on April 28th, 2021;
- Pursuant to the Minutes of the Board of Directors Meeting No. 54/2026/BB-HĐQT dated August 26, 2026;

RESOLVES:

Article 1: Approval of the financing plan with Vietnam Prosperity Joint Stock Commercial Bank (VPBank) for the 2026 - 2027 period as follows:

a) Forms of credit granting:

- ☒ Loans
- ☒ Bank guarantees
- ☐ Letters of Credit (L/C) issuance
- ☐ Discounting

b) Maximum loan/credit granting amount: VND 350,000,000,000

- Loans and loan equivalents: VND 160,000,000,000
- Overdraft: VND 5,000,000,000
- Guarantees: VND 350,000,000,000

c) Purpose of the loan/credit utilization:

To supplement working capital for commercial operations, construction execution, and installation

d) Expected loan/credit granting term: 12 months

This term is tentative and subject to change based on the Bank's assessment and appraisal.



e) Security measures/collateral to secure the Company's repayment obligations at VPBank:

- [x] Mortgage of receivables arising from the Construction Contract No. 244/2025/HDXD/MIK-VINA2 dated November 28, 2025.
- [x] Mortgage of receivables arising from the Construction Contract No. 1804/2025/HDTC/MYNGHE-VINA2 dated April 25, 2025.
- [x] Mortgage of receivables arising from the Construction Contract No. 06/2025/HDTC/EVD-VINA2 dated March 19, 2025.
- [x] Collateral for the credit limit includes: cash deposits, valuable papers issued by VPBank/certificates of deposit issued by VPBank Securities (VPBS) or SMBC, real estate, and existing receivables.
- [x] Mortgage of receivables from Group A project owners/investors.
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Article 2: Implementation

The Board of Directors hereby authorizes Mr. Vu Trong Hung (Citizen ID Card No. 036080000312) – Board Member – General Director – Legal Representative, to act on behalf of the Company to execute, discuss, negotiate, and decide on all matters regarding the credit granting at VPBank, including:

(i) Matters related to the specific loan/credit granting amount, specific loan/credit granting term, interest rates, fees, drawdown/disbursement conditions, debt acknowledgment, repayment schedules, rights and obligations, and all other relevant transaction terms and conditions;

(ii) Matters related to collateral, such as the rights and obligations of the parties, secured amount, scope of security, security term, cases and methods of collateral disposal, dispute resolution methods, and executing procedures for notarization and registration of secured transactions; and

(iii) Signing, executing, and entering into the Credit Granting Framework Agreement, Loan Agreements, Credit Line Agreements, and other transaction contracts/documents related to the credit granting; Mortgage/Pledge/Escrow Agreements, other Security Agreements, and all contracts, agreements, and documents arising out of or in connection with these Agreements with VPBank.

The Legal Representative of the Company is entitled to sub-authorize other individuals to perform the aforementioned tasks. All contents established, signed, executed, and entered into with VPBank by the Legal Representative or the sub-authorized person shall be legally binding upon the Company.

Article 3: Effectiveness:

- This Resolution shall take effect from the date of signing.

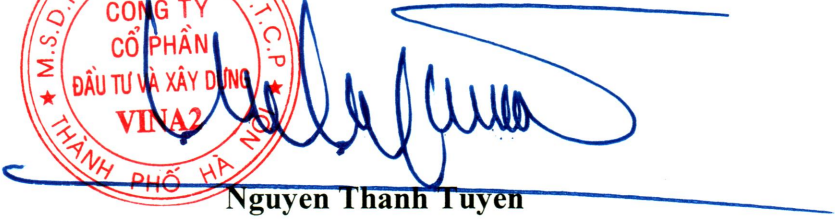
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- Member of the Board of Directors, the Board of Management, the Chief Accountant, relevant departments of the company are responsible for implementing this Resolution./.

Recipients:

- As provided in Article 3;
- Supervisory Board (for information);
- Archived at: admin, HR dept, Clerical section.

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



Nguyen Thanh Tuyen

