



**RESOLUTION**

*Regarding the Borrowing of Funds and the Use of Assets as Collateral  
at the Joint Stock Commercial Bank for Investment and Development of  
Viet Nam (BIDV) – Thai Ha Branch*

**THE BOARD OF DIRECTORS OF THE COMPANY**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 and the Law Amending and Supplementing a Number of Articles of the Law on Enterprises No. 76/2025/QH15 dated 17 June 2025 of the National Assembly of the Socialist Republic of Viet Nam;
- Pursuant to the Charter on the Organization and Operation of Duc Trung Investment Joint Stock Company;
- Pursuant to the Minutes of the Board of Directors' Meeting No. *02* /2026/BB-BOD dated *06/4* /2026,

**HEREBY RESOLVES:**

**Article 1:** Approval of the policy on borrowing capital from BIDV – Thai Ha Branch to serve the Company's business and production operations under the form of a short-term credit line/overdraft facility. Details are as follows:

- Proposed credit limit: VND **400,000,000,000** (*In words: Four hundred billion Vietnamese dong*).
- Purpose: Short-term borrowing to meet the Company's business and production needs.
- Term of the credit line: According to each Credit Agreement/Overdraft Facility Agreement entered into with BIDV – Thai Ha Branch; the maximum term of each Agreement is 12 months from the signing date.
- Loan interest rate and lending conditions: In accordance with BIDV – Thai Ha Branch regulations and the terms agreed in the Credit Agreement/Overdraft Facility Agreement executed between the Company and BIDV – Thai Ha Branch.

**Article 2:** Approval of the pledge and mortgage of assets owned or legally used by the Company and other third-party assets (if any) at BIDV – Thai Ha Branch to secure the Company's payment obligations to BIDV – Thai Ha Branch for the loan and the pledged/mortgaged assets.

**Article 3:** Approval for the Board of Directors to authorize the Company's Legal Representative – the Chairman of the Board of Directors, who is also the holder of the



Company's main bank account, to negotiate, sign, and implement all agreements and documents related to the borrowing, pledging, and mortgaging of assets at BIDV – Thai Ha Branch.

**Article 4:** This Resolution takes effect from the date of signing.

The Board of Directors, the Board of Management, and relevant departments are responsible for the implementation of this Resolution./.

**Recipients:**

- Members of the Board of Directors (for reporting);
- Board of Management;
- Archive: Office.

**ON BEHALF OF THE BOARD OF DIRECTORS**

**CHAIRMAN**



**TRẦN DANG QUAN**



99 - C.T.C.P  
ĐỨC TRUNG  
QUẬN 3 - TP. HỒ CHÍ MINH