

No.: 02A/BB-HDQT/L40

Da Nang, 31 January, 2026

MINUTES OF MEETING

(Re: Approval of Borrowing to Finance the Company's Production and Business Operations)

THE BOARD OF DIRECTORS

40 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY

Today, at 08:00 a.m. on January 31, 2026, the Board of Directors of 40 Investment and Construction Joint Stock Company, with Enterprise Registration Certificate No. 1800421390, having its head office at 201/58 Nguyen Xi Street, Binh Thanh Ward, Ho Chi Minh City, convened a meeting of the Board of Directors at the following location: No. 359 Nguyen Phuoc Lan Street, Hoa Xuan Ward, Da Nang City.

I. Purpose of the Meeting

To approve the borrowing to finance the Company's production and business operations.

II. Attendance

Members of the Board of Directors present at the meeting included:

- Mr. Do Tan Cuong – Chairman of the Board of Directors, Chairperson of the Meeting
- Mr. Dinh Van Xuan – Member of the Board of Directors
- Mr. Phan Anh – Member of the Board of Directors
- Mr. Nguyen Van Tuan – Member of the Board of Directors
- Mr. Pham Huu Tai – Member of the Board of Directors

The Board of Directors unanimously appointed Mr. Tran Van Hung as the Secretary of the Meeting.

III. Meeting Agenda and Discussions

The Board of Directors heard Mr. Do Tan Cuong – Chairman of the Board of Directors present matters relating to:

Approval of Borrowing for Production and Business Operations

a. Total borrowing amount (denominated in Vietnamese Dong): VND 60,000,000,000 (In words: Sixty billion Vietnamese Dong), including:

- Loan from Mr. Dinh Van Xuan: VND 10,000,000,000 (Ten billion Vietnamese Dong)
- Loan from Mr. Do Tan Cuong: VND 10,000,000,000 (Ten billion Vietnamese Dong)
- Loan from Mr. Tran Van Hung: VND 10,000,000,000 (Ten billion Vietnamese Dong)
- Loan from Mr. Do Tan Vu: VND 10,000,000,000 (Ten billion Vietnamese Dong)



- Loan from Mr. Huynh Van Phat: VND 10,000,000,000 (Ten billion Vietnamese Dong)
- Loan from Mr. Bui Do Linh: VND 10,000,000,000 (Ten billion Vietnamese Dong)

b. Purpose of borrowing:

To supplement working capital for the Company's production and business operations.

Authorization:

The Chairperson of the Board of Directors and the General Director of the Company are hereby authorized, on behalf of the Company, to execute loan agreements and other related documents in accordance with the provisions of applicable laws.

IV. Voting

Members not entitled to vote:

- Mr. Do Tan Cuong – Chairman of the Board of Directors
- Mr. Dinh Van Xuan – Member of the Board of Directors

Voting results:

- In favor: 3/3 votes, representing 100%
- Against: 0/3 votes, representing 0%
- No opinion: 0/3 votes, representing 0%

V. Resolutions Adopted at the Meeting

Based on the voting results, the Board of Directors approved the matters stated in Section III above with a 100% approval rate.

The meeting concluded at 09:30 a.m. on the same day.

These Minutes were approved prior to the adjournment of the meeting, and no further comments were raised. The Minutes were prepared in five (05) originals of equal legal validity.

SECRETARY



TRAN VAN HUNG

CHAIRPERSON



The red circular stamp contains the following text: "M.S.D.N: 1800421390 - C.T.C.P", "CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ XÂY DỰNG", "40", and "HỒ CHÍ MINH".

DO TAN CUONG

