



**40 INVESTMENT AND CONSTRUCTION
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIET NAM

Independence – Freedom – Happiness

No.: 02/2026/NQ-HĐQT/L40

Da Nang, 31 January, 2026

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RESOLUTION

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

THE BOARD OF DIRECTORS

40 INVESTMENT AND CONSTRUCTION JOINT STOCK COMPANY

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 of the Socialist Republic of Viet Nam;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 of the Socialist Republic of Viet Nam;*
- *Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities;*
- *Pursuant to the Charter on Organization and Operation of 40 Investment and Construction Joint Stock Company;*
- *Pursuant to the Minutes of the Meeting of the Board of Directors No. 02A/BB-HĐQT/L40 dated January 31, 2026;*

RESOLUTION:

Article 1. 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.

Article 2. 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.

Article 3. Implementation:

Members of the Board of Directors, the Board of Management, and relevant departments and individuals shall be responsible for the implementation of this Resolution. This Resolution shall take effect from the date of signing./.

Recipients:

- *Shareholders;*
- *Members of the Board of Directors,
Board of Management, and Board of
Supervisors;*
- *Filed*

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OBO. THE BOARD OF DIRECTORS

CHAIRMAN

