
Hanoi, May 13, 2026

RESOLUTION

(Subject: Proposed plan for using credit at TPBank)

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

Based on:

- *Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and its implementing guidelines;*
- *Based on the Charter of CMC Investment Joint Stock Company;*
- *Based on Business Registration Certificate No. 0100104309, first registered on October 14, 2005, and reissued on September 18, 2025, by the Hanoi Department of Planning and Investment;*
- *Based on the Minutes of the Board of Directors Meeting No. 08/BB-HĐQT dated May 13, 2026, regarding Proposed plan for using credit at TPBank;*
- *Based on the working capital borrowing needs of CMC Investment Joint Stock Company for production and business activities.*

RESOLUTION

Article 1: Approve the plan for using credit at TPBank with a maximum credit value of VND 15,000,000,000 (Fifteen billion Vietnamese Dong) under the forms of lending, guarantees, discounting, factoring, issuance of letters of credit (L/C), and other forms of credit in accordance with legal regulations. Details of the credit method, specific value, purpose, and other contents are specified in the Credit Agreement signed between the Company and TPBank.

Article 2: The Board of Directors agrees to use the asset(s) to secure the Company's credit obligations at TPBank as stated in Section 6.1 of these Minutes and other credit obligations arising after the signing of these Minutes (if any), accordingly: using the assets legally owned or used by the Company or a third party approved by TPBank to secure all of the Company's obligations arising at TPBank. Details of the collateral and security measures are specifically stipulated in the Security Agreements signed between the Company or the third party and TPBank.

Article 3: The Board of Directors has assigned Mr. Ngo Anh Phuong, Citizen Identification Card No. 001094004811 issued by the Public Security Administration on December 18, 2021, as the legal representative of the

Company to: Conduct transactions with the Bank such as: loans, payments, guarantees, LCs, financial commitments, and other transactions serving the Company's business operations; Sign and stamp documents as required by the Bank, such as: guarantee contracts (and proceed with notarization/authentication in accordance with the law/TPBank regulations), credit agreements, and other documents.

Article 4: TPBank has the right to use the content of this Resolution and other resolutions of the Company as the basis for any transactions between TPBank and the Company and related transactions and activities.

Article 5: This resolution takes effect from the date of signing and will only cease to be in effect when TPBank receives another resolution from the Company's Board of Directors notifying the termination of this resolution. Any amendment, supplement, or repeal of this resolution requires the written consent of TPBank.

Article 6: The General Director of the Company - Mr. Ngo Anh Phuong, CMC Investment Joint Stock Company, and all related units and individuals are responsible for implementing this Resolution.

Recipient:

- As per Article 6;
- 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**



NGO TRONG QUANG