

No. 06 /CPTS/NQ-HĐQT

An Giang, May 18th, 2026

RESOLUTION

(Re: Loan borrowing and use of assets as collateral at the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – HCMC Branch)

BOARD OF DIRECTORS OF NG FISHERIES IMPORT & EXPORT JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises 2020;
- Pursuant to the Charter of An Giang Fisheries Import Export Joint Stock Company issued in 2024;
- Pursuant to the Enterprise Registration Certificate of An Giang Fisheries Import and Export Joint Stock Company, Enterprise Code No. 1600583588, first issued by the Department of Planning and Investment of An Giang Province/City on August 10, 2001, and amended for the 21st time on March 10, 2023
- Pursuant to the Minutes of the Board of Directors Meeting No 116/CPTS/BB-HĐQT dated May 18th 2026 regarding loan borrowing and use of assets as collateral at the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – HCMC Branch
- Based on the demand for working capital loans to support the business operations of An Giang Fisheries Import Export Joint Stock Company;

HEREBY RESOLVES:

Article 1. Approval of the 2026 Business Plan. The Board approves the 2026 business plan with the following key targets:

- Revenue: VND 525,000,000,000
- Profit before tax: VND 5,000,000,000

Article 2. Approval of Loan Borrowing, Guarantees, and L/C Opening

The Board approves the borrowing of loans, issuance of guarantees, and opening of L/Cs by An Giang Fisheries Import Export Joint Stock Company at BIDV – HCMC Branch (hereinafter referred to as the “Bank”) for business operations under credit line and/or individual loan facilities, specifically as follows:

Credit limit: VND 270,000,000,000 (In words: Two hundred seventy billion Vietnam Dong), including outstanding loans and guarantees.



- Purpose: Working capital loans, issuance of guarantees, and opening of L/Cs serving the production and business activities of An Giang Fisheries Import Export Joint Stock Company.

- Loan term: 12 months.

- Interest rate and lending conditions: Subject to the Bank's regulations and agreements stipulated in the credit agreements signed between the Company and BIDV HCMC.

Article 3. Approval of Loan Security Measures

The Board approves the pledge and mortgage of assets under the Company's ownership/use rights and other assets provided by third parties (if any) at the Bank as security for payment obligations related to the above-mentioned loans/guarantees/L/Cs.

Specific assets include:

- Assets of Factory No. 8:

- + Land Use Right Certificate No. T00235aG (Lot 61, Map Sheet 32), An Chau, Chau Thanh, An Giang
- + Land Use Right Certificate No. T00238aG (Lot 244, Map Sheet 33), An Chau, Chau Thanh, An Giang
- + Land Use Right Certificate No. T00236aG (Lot 235, Map Sheet 33), An Chau, Chau Thanh, An Giang
- + Land Use Right Certificate No. T00237aG (Lot 236, Map Sheet 33), An Chau, Chau Thanh, An Giang
- + Land Use Right Certificate No. T00239aG (Lot 245, Map Sheet 33), An Chau, Chau Thanh, An Giang
- + Land use rights for Lot 38, Map Sheet 10 (No. 00210QSDĐ/Ca) and Lot 3, Map Sheet 33 (No. H.00158/aĐ dated 23/06/2005)
- + Land Use Right Certificate No. 00447QSDĐ/aG dated 14/05/1994 (Lots 1970, 1971 – Map Sheet 02)
- + Land use rights for Lot 155, Map Sheet 32 (No. CH07642), Lot 2102, Map Sheet 02 (No. 01633QSDĐ/aG), Lots 2097–2101, Map Sheet 02 (No. 00448QSDĐ/aG)
- + Shenzen flake ice machine – AGF8
- + Fish processing production line – AGF8
- + Machinery and equipment of Factory No. 8
- + Factory buildings of AGF8

- Assets of Factory No. 7 and Factory 360:

- + Construction works of AGF7 Factory + Enterprise 360 under Certificate No. CE162228-ANGIANG
- + Machinery and equipment of Factory No. 7
- + Rights arising from Land Lease Contract No. 132 and appendix to the land lease agreement No. 22/HĐTĐ dated 24/06/2015



- Inventory and receivables
- Property rights of My Thoi Logistics Enterprise
- Property rights arising from 13 land use rights certificates in An Thanh Trung farming area.

The Board of Directors unconditionally and irrevocably undertakes and agrees that, in the event An Giang Fisheries Import Export Joint Stock Company fails to repay debts to the Bank in accordance with the Credit Agreement and the Bank issues a notice for collateral enforcement pursuant to the Security Agreement, the Company shall hand over the collateral assets upon the Bank's request without any delay. The Bank shall have full authority to seize and dispose of the assets for debt recovery purposes. The Board agrees and undertakes not to lodge any complaint, lawsuit, or engage in any acts obstructing or affecting the Bank's seizure and disposal of the assets.

Article 4. Appointment of Representative of An Giang Fisheries Import Export Joint Stock Company to Negotiate and Execute Agreements with the Bank

1. Mr. Nguyễn Văn Ký, currently holding the position of General Director and being the legal representative of the Company, is authorized to represent the Company in negotiating, discussing, approving, signing, and implementing contracts and documents related to borrowing loans, mortgaging, and pledging assets at the Bank, including but not limited to: Loan application forms; Applications for guarantee issuance and L/C opening; Credit line agreements; Guarantee agreements; Disbursement schedules/specific credit agreements; Disbursement requests; Disbursement plans; Security transaction registration applications; Minutes of handover of dossiers/documents related to each disbursement; Asset valuation minutes; And other related documents and materials.

2. Mr. Nguyễn Văn Ký is authorized to further delegate another person to represent the Company in performing the above-mentioned tasks. Such authorization must be made in a separate written document.

3. The Board of Directors shall be fully responsible for all documents, contracts, and materials signed with the Bank by Mr. Nguyễn Văn Ký or his authorized representative on behalf of An Giang Fisheries Import Export Joint Stock Company in accordance with this Resolution.

Article 5. Effectiveness

This Resolution takes effect from the date of signing.

Article 6. The General Director, Mr. Nguyễn Văn Ký, An Giang Fisheries Import Export Joint Stock Company, and all relevant organizations and individuals shall be responsible for implementing this Resolution.

of Directors;

- BIDVDV HCMC Branch;
- Lưu VP. Archived at Office.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



Châu Duy Cường