

No: 10/2026/NQ/CEO-HĐQT

Hanoi, June 08, 2026

RESOLUTION

Regarding: Approval of the total investment amount, loan borrowing, and the use of assets as collateral at the Vietnam Bank for Agriculture and Rural Development (Agribank) – Dong Hai Phong Branch and Me Linh Branch by C.E.O International Company Limited.

**THE BOARD OF DIRECTORS
C.E.O GROUP JOINT STOCK COMPANY**

- Pursuant to the Law on Enterprises 2020;
- Pursuant to the Charter of C.E.O Group Joint Stock Company;
- Pursuant to the Charter of C.E.O International Company Limited;
- Pursuant to the Minutes of the Board of Directors' Meeting No. 10/BB/CEO-HĐQT dated 08/06/2026 of C.E.O Group Joint Stock Company ("The Group");

RESOLVED:

Article 1. Approval of the total investment capital for the project portion of C.E.O International Company Limited as follows:

- 1.1. Project name: Technical infrastructure works, low-rise housing, and apartment buildings CT-01 and CT-02 under the CEO Me Linh New Urban Area Project.
- 1.2. Project location: Me Linh Commune, Dai Thinh Commune, Trang Viet Commune, and Van Khe Commune, Me Linh District, Hanoi City (currently: Quang Minh Commune, Hanoi City).
- 1.3. Investor: C.E.O International Company Limited ("CEO International").
- 1.4. Land area: 203.066 m².
- 1.5. Estimated total investment capital: 4.245.995.000.000 VND (*In words: Four trillion two hundred forty-five billion nine hundred ninety-five million Vietnamese dong*).

Including:

- Technical infrastructure works and low-rise housing: 3.093.392.000.000 VND (*In words: Three trillion ninety-three billion three hundred ninety-two million Vietnamese dong*);
- Apartment buildings CT-01 and CT-02: 1.152.603.000.000 VND (*In words: One trillion one hundred fifty-two billion six hundred three million Vietnamese dong*).

Article 2. Approval of Borrowings and the Use of Assets as Security at the Vietnam Bank for Agriculture and Rural Development (Agribank) by C.E.O International Company Limited

2.1. Technical Infrastructure Works and Low-Rise Housing

- Loan amount: 2.045.000.000.000 VND (*In words: Two trillion forty-five billion Vietnamese dong*), including:

- + Agribank Dong Hai Phong Branch (Lead Branch): up to 1.022.500.000.000 VND (*In words: One trillion twenty-two billion five hundred million Vietnamese dong*);
- + Agribank Me Linh Branch: up to VND 1,022,500,000,000 VND (*In words: One trillion twenty-two billion five hundred million Vietnamese dong*).
- Purpose of the loan: To finance payments of costs incurred in the implementation of the technical infrastructure works and low-rise housing under the CEO Me Linh New Urban Area Project.
- Loan term: Up to five (05) years (sixty (60) months) from the day immediately following the date of the first disbursement.

2.2. Apartment Buildings CT-01 and CT-02

- Loan amount: 695.000.000.000 VND (*In words: Six hundred ninety-five billion Vietnamese dong*), including:
 - + Agribank Dong Hai Phong Branch (Lead Branch): up to VND 347,500,000,000 VND (*In words: Three hundred forty-seven billion five hundred million Vietnamese dong*);
 - + Agribank Me Linh Branch: up to 347.500.000.000 VND (*In words: Three hundred forty-seven billion five hundred million Vietnamese dong*).
- Purpose of the loan: To finance payments of costs incurred in the implementation of Apartment Buildings CT-01 and CT-02 under the CEO Me Linh New Urban Area Project.
- Loan term: Up to five (05) years (60 months) from the day immediately following the date of the first disbursement.

2.3. Security Arrangements

- Loan security structure: The loans shall be secured by collateral, with a collateralization ratio of 100% of the loan obligations.
- Collateral assets include:
 - + The entire CEO Me Linh New Urban Area Project and all assets forming part of and/or arising from the project;
 - + The Group's capital contribution in C.E.O International Company Limited and all rights, interests, and benefits arising therefrom.



Article 3. Approve the authorization of the Legal Representative and Director of CEO International to negotiate, discuss, approve, execute and implement contracts, agreements and other documents relating to borrowings, mortgages, pledges of assets, and banking transactions with the Bank, including but not limited to: Loan Application Forms; Applications for Issuance of Guarantees and Opening of Letters of Credit (L/C); Credit Agreements; Disbursement Requests; Disbursement Schedules; Applications for Registration of Security Interests; Asset Valuation Minutes; Payment Orders; Cash Withdrawal Documents; Deposit Agreements; Mortgage Agreements; Agreements on Authorization for Disposal of Collateral; and any other relevant documents and instruments, ensuring compliance with applicable laws, the Charter of The Group and the Charter of CEO International.

Article 4. Approve the following commitments of The Group to the Bank:

- Not to pledge or mortgage The Group's capital contribution in C.E.O International Company Limited to any other individual or organization during the loan term with the Bank.
- To maintain a minimum capital contribution of VND 630 billion in CEO International throughout the loan term with the Bank.
- To undertake to repay the debts on behalf of C.E.O International Company Limited in the event that revenues generated from the project portion referred to above are insufficient to meet debt repayment obligations, or if C.E.O International Company Limited fails to make full and timely repayments, until C.E.O International Company Limited has fully discharged all of its financial obligations to the Bank.

Article 5. Approve the authorization of the Legal Representative and General Director of The Group to negotiate, discuss, approve, execute and implement contracts, agreements and other documents relating to the mortgage and/or pledge of The Group's capital contribution in CEO International, and to execute documents relating to banking transactions with the Bank, including but not limited to: Applications for Registration of Security Interests; Asset Valuation Minutes; Mortgage Agreements; Agreements on Authorization for Disposal of Collateral; and any other relevant documents and instruments, ensuring compliance with applicable laws and the Charter of The Group.

Article 6. This Resolution shall take effect as from the date of signing. Members of the Board of Directors, the Board of Management of The Group, the Director of C.E.O International Company Limited, and relevant departments, units and individuals shall be responsible for the implementation of this Resolution.

Recipients:

- As Article 6;
- Agribank Dong Hai Phong Branch;
- Agribank Me Linh Branch;
- Archives./.

**O/B THE BOARD OF DIRECTORS
CHAIRMAN**



Doan Van Binh