CÔNG TY CỔ PHẦN
CÀ PHÊ GIA LAI
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GIA LAI COFFEE JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence □ Freedom □ Happiness

No.: 06/NQ-FGL-HĐQT

Gia Lai, October 29, 2026

RESOLUTION OF THE BOARD OF DIRECTORS OF GIA LAI COFFE JOINT STOCK COMPANY

"Re: Approval of Borrowings from Vietnam Bank for Agriculture and Rural Development - East Gia Lai Branch"

Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;

Pursuant to the Charter of Gia Lai Coffee Joint Stock Company as amended and approved on April 17, 2025;

Pursuant to Minutes No.08/BB- FGL-HĐQT dated October 29,2026 regarding "Approval of Borrowings from Vietnam Bank for Agriculture and Rural Development - East Gia Lai Branch".

HEREBY RESOLVES:

Article 1:

1. To approve the 2026 - 2027 Loan Utilization Plan of Gia Lai Coffee Joint Stock Company.

2. To approve the borrowings from the Vietnam Bank for Agriculture and Rural Development (Agribank) – East Gia Lai Branch as follows:

No.	Item	Unit	Amount	Remarks
	*** Total area of coffee under production in the plan year**	**Ha**	**378,49**	
	Average yield	Tons of green coffee beans/Ha	2,88	
	Average contract coffee quota yield	Tons of green coffee beans	369	- Average contract quota submission: 4,56 tons of fresh yield/ha - Conversion coefficient: 4,7
	Volume of non-contract coffee procurement	Tons of green coffee beans	1.105	
A	**Total production and business costs**		**156.922.388.291**	
I	**Cost of goods sold**		**145.406.160.755**	

No.	Item	Unit	Amount	Remarks
1	**Total coffee cultivation and maintenance costs**	VND	**35.272.221.668**	**Calculated for 378,49 ha**
-	Average cost per hectare of coffee under production	VND	35.272.221.668	The cost norm excludes depreciation expenses
-	Total investment costs incurred by the company	VND	5.081.719.494	
-	Total investment costs incurred by contract workers	VND	30.190.502.173	
+	Of which: Investment costs that the Company is required to advance to workers.	VND	30.190.502.173	
2	**Total non-contract coffee procurement costs**	VND	**102.765.000.000**	
-	Purchase volume	Tons of green coffee beans	1.105,00	
-	Purchase price per unit	VND	93.000.000	
3	**Processing costs**	VND	**7.368.939.087**	
II	**Depreciation expenses**		**3.726.227.536**	
1	Depreciation of coffee plantations	VND	3.102.883.646	
2	Depreciation of other fixed assets	VND	623.343.890	
III	**Estimated loan interest expenses**		**7.790.000.000**	
1	Interest on Agribank loans		**7.650.000.000**	
	Estimated interest rate	**%/year**	8,5%	
	Loan amount	**VND**	90.000.000.000	
2	**Estimated interest on advances from the Corporation and customers**		**140.000.000**	
	Interest rate	**%/year**	*8,4%*	
	+ Loans from major shareholders	**VND**	5.000.000.000	
B	**Total estimated revenue**		**170.236.082.121**	
1	**Contracted coffee products**	**VND**	**66.366.082.121**	
	Revenue from the sale of contracted coffee products	VND	34.666.054.839	

No.	Item	Unit	Amount	Remarks
	Recovery of advances provided to contract workers	VND	30.190.502.173	
	Interest on advances provided to workers	VND	1.509.525.109	
2	**Revenue from processing and purchase of non-contract coffee**	**VND**	**103.870.000.000**	
	Sales volume	Tons of green coffee beans	1.105	
	Sales unit price	VND	94.000.000	
C	**Estimated profit before tax**	**VND**	**13.313.693.830**	
D	**Loan Plan**			
I	**Total funding requirements for coffee cultivation and maintenance**	VND	**35.272.221.668**	
1	Capital turnover for coffee cultivation and maintenance	Turns/year	1	
2	Capital requirement per turnover	VND	35.272.221.668	
2.1	Loan capital	VND	35.000.000.000	
	Agribank		35.000.000.000	
2.2	Counterpart capital	VND	272.221.668	
II	**Total funding requirements for coffee purchase and processing**	VND	**110.133.939.087**	
1	Capital turnover for non-contract coffee purchase and processing	Turns/year	2	
2	Capital requirement per turnover	VND	55.066.969.544	
2.1	Loan capital	VND	55.000.000.000	
	Agribank		55.000.000.000	
2.2	Counterpart capital	VND	66.969.544	

- Loan purpose: to supplement working capital for the production and business activities during the 2026 - 2027 crop season.

- Availability period of the credit facility: in accordance with the 2026 - 2027 Loan Utilization Plan.

- Loan security: secured and unsecured loans, with unsecured loans not exceeding 100% of the total credit limit

Article 2:

To unanimously agree to use the assets as collateral for the loan at Agribank – East Gia Lai Branch, including:

1. Coffee plantations located in Ia Hrung Commune, Ia Grai Commune and Chu Se Commune, as detailed below:

Land use rights and ownership & exploitation rights over crops grown on the land for 26 assets of Gia Lai Coffee Joint Stock Company.

1 Land parcel details according to legal dossiers

1.1 Certificate No.: DA 517848
- Land plot No.: -/-
- Address: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province).
- Area (m2): 1.617.223,20
- Form of use: Private
1.2 Certificate No.: DA 517822
- Land plot No.: -/-
- Address: Ia Ba Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province).
- Area (m2): 2.042.419,10
- Form of use: Private
1.3 Certificate No.: DA 517835
- Land plot No.: -/-
- Address: Ia Grang Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province).
- Area (m2): 2.633.146,00
- Form of use: Private
1.4 Certificate No.: DA 517808
- Land plot No.: -/-
- Address: Dun Commune, Chu Se District, Gia Lai Province (currently Chu Se Commune, Gia Lai Province).
- Area (m2): 289.079,10
- Form of use: Private
1.5 Certificate No.: DA 517810
- Land plot No.: -/-
- Address: Ia Pal Commune, Chu Se District, Gia Lai Province (currently Chu Se Commune, Gia Lai Province).
- Area (m2): 3.042.885,30
- Form of use: Private

1.6 Certificate No.: DA 517807	
- Land plot No.: -/-	
- Address: Chu Se Town, Chu Se District, Gia Lai Province (currently Chu Se Commune, Gia Lai Province).	
- Area (m2): 166.352,40	
- Form of use: Private	
2	**Assets attached to land**
2.1	**Certificate No. DA 517848**
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2012 - Area: 44,22ha - Location: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province). - Coordinates: 14.091865, 107.910228 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2014 - Area: 33,45 ha - Location: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province). - Coordinates: 14.091865, 107.910228 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2015 - Area: 47,60 ha - Location: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province). - Coordinates: 14.091865, 107.910228 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2016 - Area: 9,36 ha - Location: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province). - Coordinates: 14.091865, 107.910228 - Condition: Trees develop relatively evenly, currently under harvest

	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2024 - Area: 1,38 ha - Location: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province). - Coordinates: 14.091865, 107.910228 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2025 - Area: 3,32 ha - Location: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province). - Coordinates: 14.091865, 107.910228 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2026 - Area: 0,98 ha - Location: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province). - Coordinates: 14.091865, 107.910228 - Condition: Trees develop relatively evenly, not yet harvested
2.2	**Certificate No.: DA 517822**
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2012 - Area: 16,19 ha - Location: Ia Ba Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 14.015791, 107.830698 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2013 - Area: 46,09 ha - Location: Ia Ba Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 14.015791, 107.830698 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee

	- Plant variety: Coffee TRS1 - Year planted: 2015 - Area: 2,41 ha - Location: Ia Ba Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 14.015791, 107.830698 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2017 - Area: 6,71 ha - Location: Ia Ba Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 14.015791, 107.830698 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2024 - Area: 81,77 ha - Location: Ia Ba Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 14.015791, 107.830698 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2025 - Area: 14,46 ha - Location: Ia Ba Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 14.015791, 107.830698 - Condition: Trees develop relatively evenly, not yet harvested
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2026 - Area: 3,79 ha - Location: Ia Ba Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 14.015791, 107.830698 - Condition: Trees develop relatively evenly, not yet harvested
2.3	**Certificate No. DA 517835**
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2011 - Area: 53,80 ha - Location: Ia Grang Commune, Ia Grai District, Gia Lai Province (currently Ia Grai

	Commune, Gia Lai Province). - Coordinates: 13.962135, 107.753508 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2012 - Area: 7,00 ha - Location: Ia Grang Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province).. - Coordinates: 13.962135, 107.753508 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2013 - Area: 5,43 ha - Location: Ia Grang Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 13.962135, 107.753508 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2015 - Area: 14,98 ha - Location: Ia Grang Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 13.962135, 107.753508 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2017 - Area: 9,25 ha - Location: Ia Grang Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 13.962135, 107.753508 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2024 - Area: 101,09 ha - Location: Ia Grang Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 13.962135, 107.753508 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2025 - Area: 28,78 ha - Location: Ia Grang Commune, Ia Grai District, Gia Lai Province (currently Ia Grai

	Commune, Gia Lai Province). - Coordinates: 13.962135, 107.753508 - Condition: Trees develop relatively evenly, currently under harvest
2.4	**Certificate No. DA 517808**
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2026 - Area: 26,5 ha - Location: Ia Grang Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province). - Coordinates: 13.681937, 108.098034 - Condition: Trees develop relatively evenly, not yet harvested
2.5	**Certificate No. DA 517810**
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2011 - Area: 32,09 ha - Location: Ia Pal Commune, Chu Se District, Gia Lai Province (currently Chu Se Commune, Gia Lai Province). - Coordinates: 13.661378, 108.099947 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2013 - Area: 88,31 ha - Location: Ia Pal Commune, Chu Se District, Gia Lai Province (currently Chu Se Commune, Gia Lai Province). - Coordinates: 13.661378, 108.099947 - Condition: Trees develop relatively evenly, currently under harvest
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2026 - Area: 16 ha - Location: Ia Pal Commune, Chu Se District, Gia Lai Province (currently Chu Se Commune, Gia Lai Province). - Coordinates: 13.661378, 108.099947 - Condition: Trees develop relatively evenly, not yet harvested
2.6	**Certificate No. DA 517807**
	- Plantation: Coffee - Plant variety: Coffee TRS1 - Year planted: 2026 - Area: 16 ha - Location: Chu Se Town, Chu Se District, Gia Lai Province (currently Chu Se Commune, Gia Lai Province). - Coordinates: 13.715877, 108.062709 - Condition: Trees develop relatively evenly, not yet harvested

(2). Ownership rights of construction works on land located in Ia Hrung Commune, Ia Grai Commune, and Chu Se Commune, specifically:

+ Ownership rights to the construction works on land parcel No. 26; map sheet No.: Survey Extract 03-2020; located at: Ia Ba Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province) *(Certificate No.: DA 517834);*

+ Ownership rights to the construction works on land parcel No. 16; map sheet No.: Survey Extract 01-2020; located at: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province) *(Certificate No.: DA 517851);*

+ Ownership rights to the construction works on land parcel No. 221; map sheet No.: 106; located at: Residential Group 2, Thong Nhat Ward, Pleiku City, Gia Lai Province (currently Thong Nhat Ward, Gia Lai Province) *(Certificate No.: DA 517854);*

+ Ownership rights to the construction works on land parcel No. 13; map sheet No.: Survey Extract 02-2020; located at: Ia Pal Commune, Chu Se District, Gia Lai Province (currently Chu Se Commune, Gia Lai Province) *(Certificate No.: DA 517901);*

+ Ownership rights to the construction works on land parcel No. 15; map sheet No.: Survey Extract 02-2020; located at: Ia Pal Commune, Chu Se District, Gia Lai Province (currently Chu Se Commune, Gia Lai Province) *(Certificate No.: DA 517902);*

+ Ownership rights to the construction works on land parcel No. 27; map sheet No.: Survey Extract 03-2020; located at: Ia Bă Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province) *(Certificate No.: DA 517905);*

+ Ownership rights to the construction works on land parcel No. 24; map sheet No.: Survey Extract 03-2020; located at: Ia Grăng Commune, Ia Grai District, Gia Lai Province (currently Ia Grai Commune, Gia Lai Province) *(Certificate No.: DA 517906);*

+ Ownership rights to the construction works on land parcel No. 15; map sheet No.: Survey Extract 01-2020; located at: Ia Yok Commune, Ia Grai District, Gia Lai Province (currently Ia Hrung Commune, Gia Lai Province) *(Certificate No.: DA 517909).*

It is assigned that Mr. Nguyen Van Quan, the legal representative of Gia Lai Coffee Joint Stock Company, shall organise the implementation of the matter

approved by the Board of Directors in **Article 1** of this Resolution and carry out the procedures to execute agreements, contracts and other relevant documents with Agribank – East Gia Lai Branch in accordance with applicable laws.

Article 3: This resolution shall take effect from the date of signing.

Recipients:

- *BoD, BoS;*
- *Agribank -East Gia Lai Branch;*
- *Saved at: Clerk.*

ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN



Trinh Quang Hung