

Số: 12/2025/NQ-HĐQT

Dong Thap, October 13, 2025

**RESOLUTION OF THE BOARD OF DIRECTORS
SA GIANG IMPORT EXPORT CORPORATION**

*Regarding borrowing capital at Vietnam Joint Stock Commercial Bank for Foreign
Trade - Dong Thap Branch*

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

*Pursuant to the Charter of Sa Giang Import Export Corporation approved by the
General Meeting of Shareholders on May 11, 2023;*

*Pursuant to the Minutes of the Board of Directors Meeting of Sa Giang Import
Export Corporation No. 22/2025/BBHĐQT dated October 7, 2025 on borrowing capital
from the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Thap
Branch.*

**BOARD OF DIRECTORS SA GIANG IMPORT EXPORT CORPORATION
RESOLUTION:**

Article 1: Through borrowing capital from the Joint Stock Commercial Bank for Foreign Trade of Vietnam (hereinafter referred to as "the Bank") with the following basic contents:

a) Total credit limit is 150,000,000,000 VND (In words: One hundred and fifty billion Vietnamese Dong), in which:

- Short-term loan: 150,000,000,000 VND (In words: One hundred and fifty billion Vietnamese Dong);

- Short-term LC: 40,000,000,000 VND (In words: Forty billion Vietnamese Dong);

- Short-term guarantee: 10,000,000,000 VND (In words: Ten billion Vietnamese Dong);

- Corporate credit card: 200,000,000 VND (In words: Two hundred million Vietnamese Dong).

b) The purpose of the loan is:

- To finance legal, reasonable and valid short-term credit needs to serve production and business activities according to the company's loan use plan;

- To issue LC to import machinery and equipment to serve the company's production and business activities. Payment source: From the company's own capital;

- To issue LC to import raw materials to serve the company's production and business activities;

- To issue guarantees to serve the company's production and business activities;

- To issue credit cards to serve the company's production and business activities.

c) The limit maintenance period is: Maximum 12 months from the date of signing the contract and the extension period (if any) if approved by the Bank.



d) The security measure is: Mortgage of the Industrial Park Land Use Rights at plot 20, map sheet 51 and the Shrimp Chips Factory at Area A1 according to the Land Use Rights Certificate, House Ownership Certificate and other assets attached to the land No. CU 706614, Certificate issuance book number: CT08157, issued by the Department of Natural Resources and Environment of Dong Thap province on April 8, 2020.

Article 2: Assign Ms. Le Thi Dieu Thi - legal representative of Sa Giang Import Export Corporation to organize the implementation of the contents approved by the Board of Directors in Article 1 of this Resolution and carry out procedures to sign agreements, contracts and related documents with the Bank in accordance with the provisions of law.

Article 3: This Resolution takes effect from the date of signing. Members of the Board of Directors, Supervisory Board, General Director and relevant functional departments are responsible for implementing this Decision.

CHAIRMAN OF THE BOARD OF DIRECTORS

Recipient:

- As per Article 3;
- Save.



Nguyễn Văn Kiệm

