

**TNG INVESTMENT AND TRADING
JOINT STOCK COMPANY**

**SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

No: 14/NQ-HDQT

Thai Nguyen, January 13, 2026

RESOLUTION

***Regarding approval of loan plan at
Vietnam International Commercial Joint Stock Bank***

BOARD OF DIRECTOR

TNG INVESTMENT AND TRADING JOINT STOCK COMPANY

Pursuant to the Law on Enterprises 2020;

Pursuant to the Charter of TNG Investment and Trading Joint Stock Company;

*Pursuant to the Minutes of the Board of Directors Meeting No. 14A/BB-HDQT
dated 13/01/2026 of the Board of Directors of TNG Investment and Trading Joint Stock
Company.*

RESOLVED:

Article 1. Approving a loan plan at Vietnam International Commercial Joint Stock Bank (VIB) to supplement working capital, issue Letters of Credit (L/C), and issue guarantees to support the production and business activities of the textile and garment industry and garment processing.

- Loan limit: VND 150,000,000,000/foreign currency equivalent (One hundred and fifty billion Vietnamese Dong)

- Interest rate: As VIB regulations and agreement between the two parties

- Purpose: Supplementing working capital, issuing L/Cs, and issuing guarantees

Article 2. Assign and authorize Mr. Nguyen Van Thoi - Position: Chairman of the Board of Directors of the Company to represent the Company in negotiating, signing and deciding all contents of the Credit Contract and documents when transacting with the Vietnam International Commercial Joint Stock Bank and relevant competent authorities within the authority of the Board of Directors.

Authorization period: Until the contracts and signed documents are terminated and the Company fulfills its obligations arising with the Joint Vietnam International Commercial Joint Stock Bank

This document is published simultaneously in Vietnamese and English. In case of any discrepancy or different interpretation between Vietnamese and English information, information in Vietnamese shall prevail



Article 3. Validity and enforcement

This Resolution takes effect from the date of signing.

Members of the Board of Directors, the Board of General Directors and relevant departments and individuals are responsible for the implementation of this Resolution.

Recipients:

- *As in Article 3;*
- *Save in office.*

ON BEHALF OF THE BOD

CHAIRMAN



NGUYEN VAN THOI



**MINUTES OF BOARD OF DIRECTORS MEETINGS
TNG INVESTMENT AND TRADING JOINT STOCK COMPANY**

**Company name: TNG INVESTMENT AND TRADING JOINT STOCK
COMPANY**

Enterprise code/Tax code: 4600305723

**Head Office Address: No. 434/1, Bac Kan Street, Phan Dinh Phung Ward, Thai
Nguyen Province, Vietnam**

Organizing a meeting of the Company's Board of Directors:

I. TIME AND PLACE OF THE MEETING

-Time: At 09:00, January 13, 2026

- Meeting location: At the head office of TNG Investment and Trading Joint Stock
Company (No. 434/1, Bac Kan Street, Phan Dinh Phung Ward, Thai Nguyen Province,
Vietnam).

II. PURPOSE, PROGRAM AND CONTENTS

The Board of Directors (hereinafter referred to as "the Board of Directors") of TNG
Investment and Trading Joint Stock Company held a meeting to approve the loan plan at
Vietnam International Commercial Joint Stock Bank.

III. PARTICIPANTS

- Members of the Board of Directors attending the meeting:

No	Board Members	Position
1	Mr. Nguyen Van Thoi	Chairman of the BOD
2	Mr. Nguyen Duc Manh	Vice Chairman of the BOD
3	Mr. Nguyen Hoang Giang	Member of the BOD
4	Ms. Ha Thi Tuyen	Member of the BOD
5	Ms. Doan Thi Thu	Member of the BOD
6	Mr. Dao Duc Thanh	Member of the BOD

- Method to attend the meeting: Attend and vote directly at the meeting.

- Number of members not attending the meeting: 1/7 members (Mr. Nguyen Manh Linh)
- The number of members attending the meeting reaches 6/7 members of the Meeting, eligible to conduct the meeting.
- The members unanimously elect:
 - + Chairman of the meeting: Mr. **Nguyen Van Thoi** - Chairman of the Board of Directors
 - + Meeting secretary: Ms. **Nguyen Thuy Ngan**.

IV. ISSUES TO BE DISCUSSED, VOTED AND COMMENTED ON AT THE MEETING

The Board of Directors discussed and voted to approve the contents of:

1. Approving a loan plan at Vietnam International Commercial Joint Stock Bank (VIB) to supplement working capital, issue Letters of Credit (L/C), and issue guarantees to support the production and business activities of the textile and garment industry and garment processing.

- Loan limit: VND 150,000,000,000/foreign currency equivalent (One hundred and fifty billion Vietnamese Dong)

- Interest rate: As per VIB regulations and agreement between the two parties

- Purpose: Supplementing working capital, issuing L/Cs, and issuing guarantees

2. Assign and authorize Mr. Nguyen Van Thoi - Position: Chairman of the Board of Directors of the Company to represent the Company in negotiating, signing and deciding all contents of the Credit Contract and documents when transacting with the Vietnam International Commercial Joint Stock Bank and relevant competent authorities within the authority of the Board of Directors.

Authorization period: Until the contracts and signed documents are terminated and the Company fulfills its obligations arising with the Joint Vietnam International Commercial Joint Stock Bank

Other comments of each member attending the meeting: None

Voting results:

- Members approving: 6/6 members attended the meeting, reaching 100% of the total votes with voting rights.

- Members disapproving: 0/6 members attending the meeting, reaching 0% of the total votes with voting rights.

- Members who have no opinions: 0/6 members attend the meeting, reaching 0% of

the total votes with voting rights.

V. ISSUES PASSED AND VOTE RATE PASSED

The Board of Directors has approved the issues stated in Section (IV) of this Minutes.

Voting rate approved: 6/6 members attending the meeting approved, reaching 100% of the total votes of members attending the meeting.

VI. CLOSING OF THE MEETING

The secretary of the meeting reads the draft Resolution of the Board of Directors for the members of the Board of Directors to listen to and unanimously approve the draft Resolution.

The meeting ended at 10:00 a.m. on the same day. The minutes were read again for everyone to hear and unanimously approved.



CHAIRMAN

NGUYEN VAN THOI

SECRETARY

NGUYEN THUY NGAN

