



CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Số: 16 /CNT
No: 16 /CNT

TP. Hồ Chí Minh, ngày 20 tháng 01 năm 2026
Ho Chi Minh City, January 20, 2026

Kính gửi: - Ủy Ban Chứng Khoán Nhà Nước;

- Sở Giao Dịch Chứng Khoán Hà Nội

Respectfully to: - *State Securities Commission of Vietnam;*

- *Hanoi Stock Exchange*

1. Tên tổ chức: Công ty Cổ phần Tập đoàn CNT

1. Name of organization: CNT Group Corporation

- Mã chứng khoán: CNT

- *Stock code: CNT*

- Trụ sở chính: 9-19 (lầu 2) Hồ Tùng Mậu, phường Sài Gòn, TP Hồ Chí Minh

- *Address: 9-19 (2nd Floor) Ho Tung Mau Street, Nguyen Thai Binh Ward, District 1, Ho Chi Minh City.*

- Điện thoại: 028 3829 5488

- *Tel: 028 3829 5488*

- Email: info@cnt.com.vn

- *Information disclosure type: ☐24 hours ☒irregular ☐on demand ☐periodic*

2. Nội dung thông tin công bố/*Content of information disclosure:*

Công ty Cổ phần Tập đoàn CNT xin công bố Quyết định HĐQT về việc vay vốn, phát hành bảo lãnh, thế chấp tài sản đảm bảo để thực hiện các thủ tục cấp tín dụng tại Ngân hàng TMCP Ngoại thương Việt Nam – Chi nhánh Tây Sài Gòn.

CNT Group Corporation respectfully announce the Decision of the Board of Directors on approving of loans, issuance of guarantees, and collateral mortgage for the purpose of carrying out credit facilities procedures at Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – West Saigon Branch.

3. Thông tin này đã được công bố thông tin trên trang điện tử của công ty vào ngày 20/01/2026 tại đường dẫn: <https://cnt.com.vn/quan-he-co-dong/cong-bo-thong-tin.html>.

3. This information was published on the company's website on January 20, 2026, as in the link <https://cnt.com.vn/quan-he-co-dong/cong-bo-thong-tin.html>



Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố./.

We hereby certify that the information provided is true and correct; we bear the full responsibility to the law./.

Nơi nhận/Recipients:

- Như trên/As above;
- Lưu: HĐQT/Archives: the BOD.

Tài liệu đính kèm/Attached documents:

Quyết định số 3 /QĐ-HĐQT ngày 21/01/2026
Decision No 3 /QD-HDQT dated
January 21, 2026

ĐẠI DIỆN CÔNG TY CP TẬP ĐOÀN CNT
CNT GROUP REPRESENTATIVE

Người được UQ CBTT

Person authorized to disclose information



PHÓ CHỦ TỊCH
HỘI ĐỒNG QUẢN TRỊ
TRẦN CÔNG QUÝ





THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No: 03 /QD-HDQT

Ho Chi Minh City, January 20, 2026

DECISION

Re: loans, issuance of guarantees, and collateral mortgage for the purpose of carrying out credit facilities procedures at Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – West Saigon Branch

THE BOARD OF DIRECTORS OF CNT GROUP CORPORATION

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

Based of Business Registration Certificate No. 0301460120 first registered on March 04, 2003 for the first time and the 20th amendment on July 30, 2025 issued by the Department of Planning and Investment of Ho Chi Minh City (currently the Department of Finance of Ho Chi Minh City).

Pursuant to the GSM Resolution No. 02/NQ-ĐHĐCĐ dated December 1, 2025, the GMS of CNT Group;

Pursuant to CNT Group Corporation's Charter;

Pursuant to the functions, duties and powers of the Company's Board of Directors ("BOD");

Pursuant to the Minutes of the BOD meeting dated January 20, 2026 regarding loans, issuance of guarantees, and collateral mortgage for the purpose of carrying out credit facilities procedures at Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – West Saigon Branch

DECIDED:

Article 1: Approving of loans, issuance of guarantees, and collateral mortgage for the purpose of carrying out credit facilities procedures at Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – West Saigon Branch, with details as follows:

- Forms:

- + Short-term loan for production and business activities.
- + Medium and long-term loan, long-term guarantees for investment activities in the Commercial Apartment Complex along Huynh Tan Phat Street, Dong Da Ward, Quy Nhon City, Binh Dinh (currently Quy Nhon Ward, Gia Lai Province) (including the purpose of compensation loans).



- Credit limit:

- + Short-term loan: maximum 10 billion VND.
- + Medium and long-term loan, long-term guarantees for investment activities in the Commercial Apartment Complex along Huynh Tan Phat Street, Dong Da Ward, Quy Nhon City, Binh Dinh (currently Quy Nhon Ward, Gia Lai Province) (including the purpose of compensation loans): maximum 150 billion VND
- + Guarantees for off-the-plan houses: maximum 286 billion VND.

- Credit tenor:

- + Short-term loan: maximum: maximum 6 months/Indebtedness Certificate
- + Medium and long-term loan for project investment: maximum 60 months/Indebtedness Certificate.
- + Guarantees for medium and long-term loan for project investment: maximum 60 months.

- Collateral mortgage:

- + Land use rights and assets attached to land at: Land Lots No. 143–144, Map Sheet No. 47, Lots B-32 and B-33, Street No. 6, Ha Tien New Urban Area, Ha Tien Ward, An Giang Province (Former administrative address: The land use rights and assets attached to land at Land Lots No. 143–144, Map Sheet No. 47, Lots B-32 and B-33, Street No. 6, Ha Tien New Urban Area, Phao Dai Ward, Ha Tien City, Kien Giang Province).
- + Land use rights and assets attached to land at: Land Lots No. 31, Map Sheet No. 49, Lots A 1 - 3, Street No. 26, Ha Tien New Urban Area, Ha Tien Ward, An Giang Province (Former administrative address: Land Lots No. 31, Map Sheet No. 49, Lots A 1 - 3, Street No. 26, Ha Tien New Urban Area, Phao Dai Ward, Ha Tien City, Kien Giang Province).
- + Land use rights and assets attached to land at: Land Lots No. 36, Map Sheet No. 49, Lots A 2 - 3, Street No. 5B, Ha Tien New Urban Area, Ha Tien Ward, An Giang Province (Former administrative address: Land Lots No. 36, Map Sheet No. 49, Lots A 2 - 3, Street No. 5B, Ha Tien New Urban Area, Phao Dai Ward, Ha Tien City, Kien Giang Province).
- + Land use rights and assets attached to land at: Land Lots No. 63, Map Sheet No. 47, Lots F 7 - 22, Street No. 2, Ha Tien New Urban Area, Ha Tien Ward, An Giang Province (Former administrative address: Land Lots No. 63, Map Sheet No. 47, Lots F 7 - 22, Street No. 2, Ha Tien New Urban Area, Phao Dai Ward, Ha Tien City, Kien Giang Province).
- + Land use rights and assets attached to land at: Land Lots No. 133 - 134 - 135, Map Sheet No. 50, Lots A4-4-25, Lots A4-4-26, Lots A4-4-27, Street No. 6, Ha Tien New Urban Area, Ha Tien Ward, An Giang Province (Former administrative address: Land use rights and assets attached to land at: Land Lots No. 133 - 134 - 135,



Map Sheet No. 50, Lots A4-4-25, Lots A4-4-26, Lots A4-4-27, Street No. 6, Ha Tien New Urban Area, Phao Dai Ward, Ha Tien City, Kien Giang Province).

+ Ford-brand car, license plate no. 51K-709.90

+ Land use rights and assets attached to land at: Land Lots No. 377, Map Sheet No. 28, address: Commercial Apartment Complex along Huynh Tan Phat Street, Quy Nhon Ward, Gia Lai Province (Former administrative address: Land Lots No. 377, Map Sheet No. 28, address: Commercial Apartment Complex along Huynh Tan Phat Street, Dong Da Ward, Quy Nhon City, Binh Dinh Ward).

+ All property rights arising from the Project, including but not limited to: insurance beneficiary rights (excluding third-party liability insurance contracts) arising from the assets of the Project/project components; ownership rights and interests of the Borrower under construction and materials contracts relating to the assets of the Project; ownership rights and interests of the Borrower under sale, lease, and other service provision contracts generating revenue from the Project in relation to the assets of the Project; rights to conduct business, develop, and exploit future assets of the Project; and rights arising from land lease contracts between customers and competent authorities (if any).

Article 2. Mr. Pham Quoc Khanh - the legal representative of CNT Group, is authorized to organize the implementation of the contents approved by the Board of Directors as stated above and to carry out procedures for executing agreements, contracts, and other relevant documents with the Bank in accordance with applicable laws. Mr. Pham Quoc Khanh is entitled to further delegate the above authority to other persons.

Article 3. This Decision shall be effective from the signing date.

The BOD, General Directors, Vice General Directors, Chief Accountant, Directors/Vice Directors of departments, Heads/Vice Heads of functional divisions, and all relevant individuals are responsible for implementing this Decision./.

Recipients:

- As Article 3;
- Vietcombank – West Saigon Branch
- Archive: the BOD office.

ON BEHALF OF THE BOD

PRESIDENT 



PHAM QUOC KHANH