

*Hue, January 29, 2026*

**RESOLUTION**

*Re: Borrowing capital from Joint Stock Commercial Bank for Foreign Trade of Vietnam – Hue Branch*

**BOARD OF DIRECTORS OF HUE TEXTILES GARMENT JSC**

- Pursuant to the Enterprise Law No. 59/2020/QH14;
- Pursuant to the Charter Company of Hue Textiles Garment JSC;
- Pursuant to the Board of Directors Minutes No. 131 /BB-HĐQT dated 29/01/2026.

**RESOLVES:**

**Article 1:** Unanimously approve the borrowing of capital from the Joint Stock Commercial Bank for Foreign Trade of Vietnam – Hue Branch (hereinafter referred to as the Bank) as follows:

a) The total loan amount denominated in Vietnamese Dong is: 200,000,000,000 VND (In words: Two hundred billion Vietnamese Dong).


b) The purpose of the loan is: To finance legitimate, reasonable, and valid short-term credit needs serving production and business activities, and to issue import letters of credit for raw materials, discounting, and guarantees.

c) The loan term is: A maximum of 12 months from the Date of signing the Credit Agreement.

d) The security measure is: Assets attached to land, machinery and equipment, inventory, accounts receivable, and other assets (If any) of the company currently mortgaged at the Bank.

**Article 2:** The Company's legal representative, Ms. Nguyen Hong Lien, shall represent the Company or authorize a third party to represent the Company to sign Credit Agreements, Security Agreements, and all necessary related documents between the Company and the Bank; and shall be responsible before the Board of Directors and before the law for all documents, contracts, and materials signed by the General Director or the person re-authorized by the General Director.

**Article 3:** Board of Directors' members, the Company's Board of Management, the Chief Accountant, and Heads of affiliated units are responsible for implementing this Resolution.

This Resolution takes effect from the signing Date. 

**Recipients:**

- Board of Directors;
- Vietcombank Hue Branch;
- Archive: clerical.

**ON BEHALF OF THE BOARD OF DIRECTORS**  
**CHAIRMAN**



**NGUYEN DUC TRI**