

No.: 1108/NQ-HĐQT

Hue, September 11, 2026

RESOLUTION

(Regarding borrowing capital from the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Hue Branch)

**BOARD OF DIRECTORS
HUE TEXTILE AND GARMENT JOINT STOCK COMPANY**

- Pursuant to Enterprise Law No. 59/2020/QH14;
- Pursuant to the Charter on organization and operation of Hue Textile and Garment Joint Stock Company;
- Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders No. 472/BB-ĐHĐCĐ dated April 20, 2026 and the Resolution of the 2026 Annual General Meeting of Shareholders No. 473/NQ-ĐHĐCĐ dated April 20, 2026, which approved the 2026 business production plan;
- Pursuant to the Minutes of the Board of Directors Meeting No. 1107/BB-HĐQT dated September 11, 2026

RESOLVES:

Article 1. To approve the borrowing of capital by Hue Textile Garment Joint Stock Company from the Bank to serve business production activities in the form of a credit limit. Specifically as follows:

- 2026-2027 Credit Limit: VND 250,000,000,000 (In words: Two hundred and fifty billion Vietnamese Dong)
- Purpose: To supplement working capital, issue L/Cs, provide guarantees, and discount export document sets to serve the production and business activities of yarn – dyeing – garment manufacturing.
- Limit Term: 12 months from the date of signing the credit agreement
- Loan interest rate and loan conditions: As per the Bank's regulations and the agreement in the credit agreement signed between the Company and BIDV Hue.

Article 2. To approve the pledging and mortgaging of assets under the right of use and ownership of Hue Textile Garment Joint Stock Company at the Bank to secure the Company's payment obligations to the Bank for the aforementioned loan.

During the loan process, the Company may add assets under its legal ownership and use to secure the Company's obligations to the Bank.

Article 3. To designate the representative of Hue Textile Garment Joint Stock Company to negotiate, discuss, approve, and sign contracts with the Bank

To designate Ms. Nguyen Hong Lien – the legal representative, currently holding the position of Member of the Board of Directors, General Director of the

Company, as the representative of Hue Textile Garment Joint Stock Company to: Negotiate, discuss, approve, sign, and execute contracts and documents related to borrowing capital, mortgaging, pledging assets, and handling secured assets at the Bank, including: Loan application form; Credit limit agreement; Guarantee issuance agreement; Capital withdrawal schedule/Specific credit agreement; Disbursement request form; Disbursement plan breakdown; Secured transaction registration form; Minutes of receipt and delivery of documents related to each disbursement; Asset valuation minutes; Authorization agreement for handling secured assets with BIDV; handover of secured assets to BIDV for handling when a secured asset handling event arises; method of handling and sale price of assets, and other related documents;

Ms. Nguyen Hong Lien is authorized to re-authorize another person to represent the Company in performing the aforementioned tasks. This authorization shall be made in a separate written document.

Article 4. Ms. Nguyen Hong Lien – Legal Representative, Member of the Board of Directors, General Director of the Company, shall be responsible before the Board of Directors and before the law for all documents, contracts, and records signed by Ms. Nguyen Hong Lien or by a person re-authorized by Ms. Nguyen Hong Lien to represent Hue Textile Garment Joint Stock Company with the Bank, in accordance with the contents stated in this Resolution.

Article 5. Members of the Board of Directors, the Company's Executive Board, and relevant affiliated units are responsible for implementing this Resolution.

Recipients:

- As per Article 5;
- Company's Board of Directors;
- BIDV Hue Branch;
- For filing at the Office.

**ON BEHALF OF BOD
CHAIRMAN**



NGUYEN DUC TRI