

Da Nang City, January 20, 2026

RESOLUTION

On approval of borrowing capital from Asia Commercial Joint Stock Bank
- Da Nang Branch

BOARD OF DIRECTORS

HOA THO TEXTILE & GARMENT JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the 14th National Assembly of the Socialist Republic of Viet Nam on June 17, 2020;
- Pursuant to the current Charter on organization and operation of Hoa Tho Textile & Garment Joint Stock Company;
- Pursuant to the Minutes of the Meeting of the Board of Directors of Hoa Tho Textile & Garment Joint Stock Company dated January 20, 2026.

RESOLVES

Article 1. To approve the borrowing of capital from Asia Commercial Joint Stock Bank – Da Nang Branch (hereinafter referred to as the “Bank”) with the following details:

1. Total credit limit: VND 600,000,000,000 or equivalent foreign currency (in words: Six hundred billion Vietnamese dong or equivalent foreign currency), including:

- Short-term working capital credit limit: VND 500,000,000,000 or equivalent foreign currency (in words: Five hundred billion Vietnamese dong or equivalent foreign currency);

- Guarantee limit, including various forms of guarantees, including issuance of Letters of Credit (L/C): VND 100,000,000,000 or equivalent foreign currency (in words: One hundred billion Vietnamese dong or equivalent foreign currency).

2. In case the credit facilities granted by ACB are secured:

- The security measures may include mortgage, pledge of part or all of the Company’s assets, guarantees by individuals or other organizations, or deposits. The specific security measures and details of secured assets shall be agreed and executed with ACB by the legal representative or authorized representative of the Company as stipulated in Clause 2 of this Resolution.

- For secured assets under the ownership/use rights of the Company (including but not limited to land use rights and existing assets attached to land or assets attached to land formed in the future), in the event that ACB enforces the security in accordance with the security agreement and relevant documents, the Company agrees to authorize ACB to carry out procedures related to the enforcement of the secured assets.

Article 2. To authorize the General Director – the legal representative of Hoa Tho Textile & Garment Joint Stock Company – to organize the implementation of the contents approved by the

Board of Directors and to carry out procedures for signing credit agreements, mortgage agreements, loan plans and other relevant documents with the Bank in accordance with the provisions of law.

- In case the General Director is absent, he/she may authorize a Deputy General Director or other individuals to perform the above tasks, and such authorization must be made in writing.

- The General Director shall be fully responsible before the Board of Directors and the law for all documents, contracts and materials signed with the Bank by the General Director or the person authorized by the General Director on behalf of Hoa Tho Textile & Garment Joint Stock Company in accordance with the contents stated in these Minutes.

Article 3. The General Director of the Company and Heads of relevant departments shall be responsible for the implementation of this Resolution.

This Resolution shall take effect from the date of signing. *2/2/2018*

Recipients:

- Members of the Board of Directors;
- Executive Board;
- Supervisory Board;
- Finance and Accounting Department;
- Archives.

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



Nguyen Van Hai