



**SCG CONSTRUCTION GROUP
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 11./2026/SCG/NQ-HĐQT

Hanoi, February 11., 2026

RESOLUTION OF THE BOARD OF DIRECTORS

SCG CONSTRUCTION GROUP JOINT STOCK COMPANY

BOARD OF DIRECTORS

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Charter on organization and operation of SCG Construction Group Joint Stock Company ("Company");
- Pursuant to the Minutes of the Meeting of the Board of Directors No: 11./2026/SCG/BBH-HĐQT dated February 11., 2026.

RESOLVES

Article 1. Approval of the receipt of credit facilities from Vietnam Prosperity Joint Stock Commercial Bank ("VPBank"), specifically:

- **Forms of credit facilities:**
 - ☒ **Loan**
 - ☒ **Bank guarantee**
 - ☒ **Issuance of Letter of Credit (L/C)**
 - ☐ **Discounting of bills of exchange accompanied by documents/export documents**
- **Value of the credit facilities:** VND 1,000,000,000,000 (In words: One trillion Vietnamese Dong). Of which:
 - + Loan and loan-equivalent limit: up to VND 1,000,000,000,000 (In words: One trillion Vietnamese Dong).
 - + Guarantee limit = Credit limit – Outstanding loan & loan-equivalent balance – Outstanding L/C balance.
 - + L/C limit = Credit limit – Outstanding loan & loan-equivalent balance – Outstanding guarantee balance.
- **Credit Limit Term:** 24 months from the date of execution of the credit agreement.

- **Purpose of the Loan:** To supplement working capital; to issue Letters of Credit; to issue guarantees for the execution of construction works of the High-rise Residential Complex combined with Commercial Service and Office Project, Lot B4 of the residential area in Tan Phu Ward, District 7 (now Tan My Ward), Ho Chi Minh City (Lot B4 Project), in accordance with the Company's Construction Contracts.

Article 2: Approval of the plan to use assets owned and/or lawfully used by the Company and/or third parties as collateral for the Company's obligations to VPBank, specifically:

Collateral 1: Receivables together with goods arising from Construction Contracts for the execution of construction works of the High-rise Residential Complex combined with Commercial Service and Office Project, Lot B4 / Towers S7, S8 and S9, located in Tan Phu Ward, District 7 (now Tan My Ward), Ho Chi Minh City, specifically:

- Construction Contract No. 01/HDTT/DYNAMIC-SUNSHINE dated December 28, 2018, Appendix No. 09A dated March 5, 2025 and Appendix No. 09A-1 dated December 10, 2025, entered into between Dynamic Innovation Company Limited and Sunshine Saigon Group Joint Stock Company.
- Construction Contract No. 15.03/2025/HĐTC/SSSG-FSI dated March 15, 2025 and Appendix No. 01 dated December 15, 2025, entered into between Sunshine Saigon Group Joint Stock Company and FSI Financial Investment Joint Stock Company.
- Construction Contract No. 103/2025/HĐTC/FSI-YEC dated March 21, 2025 and Appendix No. 01 dated August 1, 2025, entered into between FSI Financial Investment Joint Stock Company and Yamato E&C Joint Stock Company.
- Construction Contract No. 21.03/2025/HĐTC/YEC-MPC dated March 21, 2025 and Appendix No. 01 dated August 1, 2025, entered into between Yamato E&C Joint Stock Company and Meteor PC Company Limited.
- Construction Contract No. 21.03/2025/HĐTC/YEC-THY dated March 21, 2025 and Appendix No. 01 dated August 1, 2025, entered into between Yamato E&C Joint Stock Company and Tuan Huy TMDV Company Limited.
- Construction Contract No. 21.03/2025/HĐTC/YEC-VCC dated March 21, 2025 and Appendix No. 01 dated August 1, 2025, entered into between Yamato E&C Joint Stock Company and Vicenco Investment Trade Company Limited.
- Construction Contract No. 20.12/HĐTC/MPC-MRN1 dated December 24, 2025, entered into between Meteor PC Company Limited and Marina 1 Joint Stock Company .

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- Construction Contract No. 20.12/HĐTC/THY-MRN1 dated December 24, 2025, entered into between Tuan Huy TMDV Company Limited and Marina 1 Joint Stock Company.
- Construction Contract No. 20.12/HĐTC/VCC-MRN1 dated December 24, 2025, entered into between Vicenco Investment Trade Company Limited and Marina 1 Joint Stock Company.

Collateral 2: Receivables together with goods and payment guarantee rights arising from Construction Contract No. 21/HĐTC/MRN1-SCG dated January 21, 2026, entered into between Marina 1 Joint Stock Company and the Company for the execution of construction works of the Lot B4 Project.

Collateral 3: The collateral shall include Cash deposits/blocked funds in payment accounts/savings accounts/deposit contracts/valuable papers/certificates of deposit as approved by VPBank.

Collateral 4: Other lawful assets of the Company and/or third parties accepted by VPBank as collateral by way of mortgage and/or pledge to secure the Company's repayment obligations to VPBank.

Article 3. Assignment/Authorization for implementation

- a. The Board authorizes Mr. Nguyen Xuan Anh – General Director, being the legal representative of the Company, to, on behalf of the Company, negotiate, decide and implement all matters relating to the credit facilities at VPBank, including but not limited to:
- Interest rates, fees, drawdown conditions, disbursement, utilization, repayment schedules, rights and obligations and all other relevant terms and conditions.
 - Handling issues related to collateral such as the rights and obligations of the parties, the amount of the collateral, the scope of the collateral, the term of the collateral, the circumstances and methods of handling the collateral, dispute resolution methods, etc., with VPBank and the owners of the collateral, and carrying out procedures for registering secured transactions.
 - Execution of credit facility agreements, loan agreements, security documents and all other agreements and documents arising from or relating thereto with VPBank.
- b. **Mr. Nguyen Xuan Anh - General Director**, is the legal representative of the Company and has the right to delegate this authority to another individual to carry out the delegated tasks.

Article 4. The Company commits: All payments from Marina 1 Joint Stock Company related to the Construction Contract for Lot B4 No. 21/HĐTC/MRN1-SCG dated

January 21, 2026 (and appendices, if any) shall be credited to the Company's payment account maintained with VPBank. VPBank shall manage the funds in such account and shall only release funds for the following purposes:

- Construction/building and operation/management costs for implementing Project Lot B4. Documents for land clearance and control, such as disbursement documents.
- Repayment of principal, interest and fees (if any) payable by the Company to VPBank during the subsistence of the Company's credit obligations to VPBank.
- Open a deposit contract/certificate of deposit issued by VPBank/VPB SMBC and pledge it as collateral to secure the Company's loan at VPBank. After release from collateral, the deposit contract/certificate of deposit will be transferred to the Company's account and released for the purposes mentioned above.

Article 5. This Resolution takes effect from the date of signing. Members of the Board of Directors, members of the Supervisory Board, the Board of Managements, and relevant departments and individuals are responsible for implementing this Resolution.

Recipients:

- As Article 5;
- SSC, HNX;
- Archives.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



DO VAN TRUONG

CÔNG TY
CỔ PHẦN
TẬP
ĐOÀN
XÂY
DỰNG
SCG

Digitally signed by CÔNG
TY CỔ PHẦN TẬP ĐOÀN
XÂY DỰNG SCG
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Quận Nam Từ Liêm, CN=
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