**KSF: Board Resolution**

On December 22, 2023, REAL TECH GROUP JOINT STOCK COMPANY announced Resolution No. 2212/2023/RTG/NQ-HDQT as follows:

‎‎Article 1. Approve guaranteeing the obligations of the Company’s subsidiary, Sunshine Sky Villa Joint Stock Company, at Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank), specifically as follows:

* Information about the party with guaranteed obligations: Sunshine Sky Villa Joint Stock Company (Business Registration Certificate No. 0108359563) (“Guaranteed Party”);
* Details of assets used for guarantee: 18,400,000 shares of Sunshine Sky Villa Joint Stock Company (“Collateral”).
* Obligations that are guaranteed: Include the entire principal amount, interest, fees, penalties and other payables according to:
* Credit Contract No. 20280/22MB/HDTD dated August 16, 2022, and attached Appendices/Contract of amendments and supplements (if any);
* Guarantee Contract No. 23154/22MB/HDTD and attached Appendices/Contract of amendments and supplements (if any);
* Documents related to credit extension that the Guaranteed Party signs with HDBank.

Guaranteed obligations are limited and do not exceed the value of the Collateral in any case. In addition to the Collateral, the Company does not have any other guarantee obligations to the Guaranteed Party.

* Relationship between the Guaranteed Party and the Company: The Guaranteed Party is a subsidiary of the Company. Ms. Do Thi Dinh - General Manager of the Company is the authorized person to manage the Company's shares.

‎‎Article 2. Assign/authorize the General manager of the Company to negotiate, decide, sign, and implement appropriate contracts and related documents after being approved by the Board of Directors in accordance with the provisions of the Law.

‎‎Article 3. Terms of enforcement:

Members of the Board of Directors, the Board of Management, the Supervisory Board, and affiliated departments and individuals are responsible for implementing this Resolution in accordance with the provisions of current law and the Company's Charter.