**TET: Board Resolution**

On January 02, 2024, Northern Textiles and Garments Joint stock Company announced Resolution No. 37/2024/NQ-HDQT on giving a loan, as follows:

Article 1: Approve Northern Textiles and Garments Joint stock Company giving a loan to Thai Minh Civil Construction and Trade Company Limited to supplement working capital for production and business activities, and implement the construction contract No. 0811/2023/HDTC/DELTAV-TM dated November 8, 2023 on the construction of the body of the Waterfront City Development project -28-storey Apartment Building in Lot CT4 in Kenh Duong Ward and Vinh Niem Ward, Le Chan District, Hai Phong City. Details:

* Total loan amount: VND 30,000,000,000
* Loan currency and debt repayment currency: VND
* Interest rate: 7%/year (interest basis is 365 days)
* Loan term: From January 3, 2024 to December 31, 2024
* Interest payment period: Payment at the end of the period

Article 2: Authorize the General Manager of Northern Textiles and Garments Joint stock Company to sign and implement the Loan Contract in Article 1 above on behalf of the Company in accordance with the provisions of law and the company's charter.

Article 3: Members of the Board of Directors, the General Manager, functional departments, affiliated units and related individuals are responsible for implementing this Resolution based on their functions and duties./.

On January 02, 2024, Northern Textiles and Garments Joint stock Company announced Resolution No. 36/2024/NQ-HDQT on giving a loan, as follows:

Article 1: Approve Northern Textiles and Garments Joint stock Company giving a loan to Bao Long Trading Business and Construction Investment Joint Stock Company to supplement working capital for production and business activities of Party B, and implement the construction contract No. 3011/2023/ HDTC/DELTAV-BL dated November 30, 2023 on the complete construction of villa area BT01 under Muong Hoa Urban Area project, Sapa in Cau May Ward, Sapa Town, Lao Cai Province.

Specifically:

* Total loan amount: VND 25,000,000,000
* Loan currency and debt repayment currency: VND
* Interest rate: 7%/year (interest basis is 365 days)
* Loan term: From January 3, 2024 to December 31, 2024
* Interest payment period: Payment at the end of the period

Article 2: Authorize the General Manager of Northern Textiles and Garments Joint stock Company to sign and implement the Loan Contract in Article 1 above on behalf of the Company in accordance with the provisions of law and the company's charter.

Article 3: Members of the Board of Directors, the General Manager, functional departments, affiliated units and related individuals are responsible for implementing this Resolution based on their functions and duties./.