**AAV: Board Resolution**

On July 08, 2024, AAV Group JSC announced Resolution No. 0807/2024/NQ/HDQT-AAV on Approving Capital Loans at Joint Stock Commercial Bank for Investment and Development of Vietnam - Bac Hai Duong Branch as follows:

Article 1: Approve the capital loan at the Joint Stock Commercial Bank for Investment and Development of Vietnam - Bac Hai Duong Branch of AAV Group JSC.

1. Purpose and capital loan plan: Implementing Investment in the Residential Area Project in the East of Tran Hung Dao Street, Sao Do Ward, Chi Linh City, Hai Duong Province.
2. Borrowing amount: VND280,000,000,000
3. Loan term: 36 months
4. Guarantee assets Mortgage all assets and property rights related to the project that are eligible for mortgage according to the provisions of law and Joint Stock Commercial Bank for Investment and Development of Vietnam

Article 2: Approve appointing a representative to implement loan procedures at the Joint Stock Commercial Bank for Investment and Development of Vietnam:

1. AAV Group JSC appoints the following members as the representatives to implement loan procedures at the Joint Stock Commercial Bank for Investment and Development of Vietnam - Bac Hai Duong Branch:

* Mr. Pham Thanh Tung – the Chair of the Board of Directors, and the Legal Representative of AAV Group JSC
* Date of birth: March 15, 1989
* Ethnicity: Kinh
* Nationality: None
* ID No. : 030089009252, issued by the Police Department for Administrative Management of Social Order on July 10, 2021
* Permanent address: TV Tower Building, Duc Thuong, Hoai Duc, Hanoi
* Contact address: Bau Village, Kim Chung Commune, Dong Anh District, Hanoi

1. Mr. Pham Thanh Tung has the right to sign necessary documents and papers on behalf of AAV Group JSC and to implement procedures related to the implementation of bank loans.

Article 3: Terms of enforcement

1. This Resolution takes effect from the date of its signing
2. Members of the Board of Directors, the Board of Management, and Heads of related departments, individuals are responsible for implementing this Resolution.