

No.: 79 /NQ-HĐQT

Vinh Long, 26 January, 2026

RESOLUTION

**Re: Increasing the credit limit of Ben Tre Water Supply And Sewerage
Joint Stock Company at Vietnam Joint Stock Commercial Bank for
Industry and Trade – Ben Tre Branch**

BOARD OF DIRECTORS
**BEN TRE WATER SUPPLY AND SEWERAGE JOINT STOCK
COMPANY**

Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17 June 2020;

Pursuant to the Law on Securities No. 54/2019/QH14 dated 26 November 2019;

Pursuant to the Law amending and supplementing a number of articles of the Law on Securities, the Law on Accounting, the Law on Independent Audit, the Law on the State Budget, the Law on Management and Use of Public Assets, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves, and the Law on Handling of Administrative Violations No. 56/2024/QH15 dated 29 November 2024;

Pursuant to the Law amending and supplementing a number of articles of the Law on Public Investment, the Law on Investment in the Form of Public-Private Partnership, the Law on Investment, the Law on Housing, the Law on Bidding, the Law on Electricity, the Law on Enterprises, the Law on Special Consumption Tax, and the Law on Civil Judgment Enforcement No. 03/2022/QH15 dated 11 January 2022;

Pursuant to the Law amending and supplementing a number of articles of the Law on Enterprises No. 76/2025/QH15 dated 17 June 2025;

Pursuant to the current Charter of Ben Tre Water Supply And Sewerage Joint Stock Company;

Pursuant to the Minutes of Meeting No. 50/BB-HĐQT dated 26 January 2026 of the Board of Directors of Ben Tre Water Supply and Sewerage Joint Stock Company;

RESOLVES:

Article 1. To approve the contents of Submission No. 54A/TTr-CTN dated 21 January 2026 of the General Director regarding the request for approval to increase the credit limit of Ben Tre Water Supply and Sewerage Joint Stock

Company at Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Ben Tre Branch.

Article 2. To authorize Mr. Tran Hung – Chairman of the Board of Directors (the legal representative of the Company) to represent Ben Tre Water Supply and Sewerage Joint Stock Company in carrying out all necessary procedures in accordance with regulations, including signing loan applications, loan plans/schemes, loan contracts, mortgage/security contracts, debt acknowledgment documents, and other related loan documents with Vietnam Joint Stock Commercial Bank for Industry and Trade – Ben Tre Branch, and to be responsible for reporting relevant matters arising during the implementation of the above contents to the Board of Directors.

Article 3. Members of the Board of Directors, the Executive Board, the Board Secretary, and heads/deputy heads of relevant units shall be responsible for implementing this Resolution.

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

Recipients:

- Hanoi Stock Exchange;
- Company's website;
- As stated in Article 3;
- Archives: Administrative Records, Secretariat.

Attachments:

- Submission No. 54A/TTr-CTN.

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



Trần Hùng

**BEN TRE WATER SUPPLY
AND SEWERAGE JOINT
STOCK COMPANY**

No.: 54A/TTr-CTN

SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

Vinh Long, January 21, 2026

SUBMISSION

**Re: Proposal for increasing the credit limit of
Ben Tre Water Supply and Sewerage Joint Stock Company
at Vietnam Joint Stock Commercial Bank for Industry and Trade – Ben Tre
Branch**

To: The Board of Directors of Ben Tre Water Supply and Sewerage Joint Stock Company

Pursuant to the current Charter of Ben Tre Water Supply and Sewerage Joint Stock Company;

Pursuant to the Company's borrowing situation for investment in construction projects in recent periods and the plan for the proposed credit limit in the coming period;

Pursuant to the Company's actual production and business performance and the projected business plan for 2026;

The General Director respectfully submits to the Board of Directors for consideration and approval the proposal to request Vietnam Joint Stock Commercial Bank for Industry and Trade – Ben Tre Branch to grant a credit limit to Ben Tre Water Supply and Sewerage Joint Stock Company, with details as follows:

1. Credit limit:

Unit: VND

| ITEM | TOTAL CREDIT LIMIT GRANTED | ADJUSTED TOTAL CREDIT LIMIT |
|------------------------------------|-------------------------------|--------------------------------|
| Total credit limit, including: | 33.277.000.000 | 31.942.000.000 |
| Short-term loan limit | 0 | 0 |
| Medium and long-term loan limit | 33.277.000.000 | 31.942.000.000 |
| Guarantee, L/C limit | 0 | 0 |

2. Credit facility/ loan:

Proposing the issuance of a long-term loan under the step-by-step disbursement method, specifically:

+ Maximum proposed loan amount: 8,237,000,000 VND (*In words: Eight billion, two hundred thirty-seven million Vietnamese Dong*).

+ Loan term: 84 months (07 years).

+ Repayment source: Fixed asset depreciation and the Company's profit.

+ Loan purpose: Payment of reasonable/legal expenses (including reimbursement of related reasonable costs) to invest in the following projects:

1. Project: Cho Lach water supply pipeline (phase 1/2023). Item: uPVC D114 and HDPE D63 pipes. Location: Son Dinh commune, Cho Lach town, Long Thoi commune - Cho Lach district – Ben Tre province.

2. Project: Sludge storage pond at Son Dong water plant. Location: Son Dong commune, Ben Tre city, Ben Tre province.

3. Project: Relocation and installation of RO salt filtration system at Luong Quoi water plant. Location: Luong Quoi WTP, Giong Trom district, Ben Tre province.

4. Project: Water supply pipeline from Ben Tre bridge to An Thuan bridge. Item: HDPE D225 pipe. Location: Ben Tre city, Ben Tre province.

5. Project: Sludge storage pond at Luong Quoi water plant. Location: Chau Hoa commune, Giong Trom district, Ben Tre province.

6. Project: Sludge storage pond at Cho Lach water supply station. Location: Cho Lach district, Ben Tre province.

7. Project: Capacity upgrade of the station from 250kVA to 630kVA for Ben Tre Water Supply and Sewerage Joint Stock Company. Location: New Ba Lai bridge, Chau Thanh district, Ben Tre province.

8. Project: Ben Tre City water supply network phase 1/2024. Item: Various water supply pipes. Location: Ben Tre city and surrounding areas, Ben Tre province.

9. Project: Construction of the fence for Phu Tan water supply branch. Location: Ben Tre city, Ben Tre province.

10. Project: Cho Lach water supply network 2024. Item: Various pipes. Location: Cho Lach town, Hoa Nghia commune and Long Thoi commune, Cho Lach district.

11. Project: Mo Cay district water supply network 2024. Item: Various water supply pipes. Location: Mo Cay Nam and Mo Cay Bac districts, Ben Tre province.

12. Project: Chau Thanh district water supply network 2024. Item: Various water supply pipes. Location: Huu Dinh commune, Chau Thanh district, Ben Tre province.

13. Project: Chau Thanh district water supply network 2025. Item: Various water supply pipes. Location: Chau Thanh district, Ben Tre province.

14. Project: Ben Tre City and surrounding areas water supply network 2025. Item: Various water supply pipes. Location: Ben Tre city and surrounding areas, Ben Tre province.

15. Project: Mo Cay Bac and Mo Cay Nam districts water supply network 2025. Item: HDPE D63 branch pipes. Location: Mo Cay Bac and Mo Cay Nam districts, Ben Tre province.

3. Loan security measures for the above credit facility:

Mortgage of all assets formed from the loan capital, specifically:

1. Project: Cho Lach water supply pipeline (phase 1/2023). Item: uPVC D114 and HDPE D63 pipes. Location: Son Dinh commune, Cho Lach town, Long Thoi commune - Cho Lach district – Ben Tre province.

2. Project: Sludge storage pond at Son Dong water plant. Location: Son Dong commune, Ben Tre city, Ben Tre province.
3. Project: Relocation and installation of RO salt filtration system at Luong Quoi water plant. Location: Luong Quoi WTP, Giong Trom district, Ben Tre province.
4. Project: Water supply pipeline from Ben Tre bridge to An Thuan bridge. Item: HDPE D225 pipe. Location: Ben Tre city, Ben Tre province.
5. Project: Sludge storage pond at Luong Quoi water plant. Location: Chau Hoa commune, Giong Trom district, Ben Tre province.
6. Project: Sludge storage pond at Cho Lach water supply station. Location: Cho Lach district, Ben Tre province.
7. Project: Capacity upgrade of the station from 250kVA to 630kVA for Ben Tre Water Supply and Sewerage Joint Stock Company. Location: New Ba Lai bridge, Chau Thanh district, Ben Tre province.
8. Project: Ben Tre City water supply network phase 1/2024. Item: Various water supply pipes. Location: Ben Tre city and surrounding areas, Ben Tre province.
9. Project: Construction of the fence for Phu Tan water supply branch. Location: Ben Tre city, Ben Tre province.
10. Project: Cho Lach water supply network 2024. Item: Various pipes. Location: Cho Lach town, Hoa Nghia commune and Long Thoi commune, Cho Lach district.
11. Project: Mo Cay district water supply network 2024. Item: Various water supply pipes. Location: Mo Cay Nam and Mo Cay Bac districts, Ben Tre province.
12. Project: Chau Thanh district water supply network 2024. Item: Various water supply pipes. Location: Huu Dinh commune, Chau Thanh district, Ben Tre province.
13. Project: Chau Thanh district water supply network 2025. Item: Various water supply pipes. Location: Chau Thanh district, Ben Tre province.
14. Project: Ben Tre City and surrounding areas water supply network 2025. Item: Various water supply pipes. Location: Ben Tre city and surrounding areas, Ben Tre province.
15. Project: Mo Cay Bac and Mo Cay Nam districts water supply network 2025. Item: HDPE D63 branch pipes. Location: Mo Cay Bac and Mo Cay Nam districts, Ben Tre province.

Respectfully submitted to the Board of Directors for consideration and approval as a basis for implementation during the year.

Respectfully submitted./.

Recipients:

- As above;
- Filed: Admin-HR, Finance-Accounting.



GENERAL DIRECTOR

Trần Thanh Bình