

RESOLUTION OF THE BOARD OF DIRECTORS

THE BOARD OF DIRECTORS

**ACC BINH DUONG INVESTMENT AND CONSTRUCTION JOINT STOCK
COMPANY**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Charter of ACC Binh Duong Investment and Construction Joint Stock Company;
- Pursuant to the Internal Regulation on Corporate Governance of ACC Binh Duong Investment and Construction Joint Stock Company;
- Pursuant to the Minutes of the Board of Directors Meeting dated June 16, 2026.

RESOLUTION

Article 1

1. To approve the real estate investment and business plan for 91 townhouse units located in Vietsing Square Urban Area, within the VSIP Bac Ninh Industrial, Urban and Service Complex, Tu Son Ward, Bac Ninh Province.
2. To approve that Binh Duong ACC Investment and Construction Joint Stock Company establishes a credit relationship with MB Bank – Hoan Kiem Branch for the purpose of obtaining financing to serve the Company's business needs, with the following details:
 - Maximum loan amount: VND 344,000,000,000 (In words: Three hundred forty-four billion Vietnamese Dong);
 - Purpose of the loan:
 - (1) Up to VND 167,000,000,000 (One hundred sixty-seven billion Vietnamese Dong) for refinancing the loan facility financing the business plan for a land area of 5,572 m² (69 land lots) at the VSIP Bac Ninh Urban Area and Service Project (commercially known as “VIETSING SQUARE Urban Area”), pursuant to Credit Agreement No. 01/2023/2451719/HĐTD dated March 8, 2023 between Binh Duong ACC Investment and Construction Joint Stock Company (hereinafter referred to as “ACC Company”) and the Joint Stock Commercial Bank for Investment and Development of Vietnam – Tay Ho Branch;
 - (2) Up to VND 94,000,000,000 (Ninety-four billion Vietnamese Dong) for payment of transfer acquisition costs of 91 land lots at VIETSING SQUARE Urban Area under 91 Sale and Purchase Agreements for off-plan residential properties and related appendices entered into between ACC Company and Binh Duong Trading and Investment Joint Stock Company (hereinafter referred to as “ITC Company”);
 - (3) Up to VND 83,000,000,000 (Eighty-three billion Vietnamese Dong) for reimbursement of expenses incurred in acquiring the transfer rights to 91 land lots at VIETSING SQUARE Urban Area under the aforesaid 91 Sale and Purchase Agreements for off-plan residential properties and related appendices between ACC Company and ITC Company.



- Source of repayment: All revenues generated from the real estate business activities under this investment plan and other lawful sources of income.
- 3. To approve the use of the following assets as collateral securing the Company's payment obligations, debt repayment obligations, and other financial obligations to MB Hoan Kiem, including but not limited to:
 - 91 real estate properties located in Vietsing Square Urban Area, within the VSIP Bac Ninh Industrial, Urban and Service Complex, Tu Son Ward, Bac Ninh Province;
 - Other assets owned by the Company or third parties in accordance with applicable laws and the Bank's regulations.
- 4. The Board of Directors authorizes Mr. Ngo Anh Quan – Chairman of the Board of Directors (Date of Birth: December 30, 1985; Citizen Identity Card No. 001085012679 issued by the Ministry of Public Security on December 22, 2025), or Ms. Nguyen Thi Thuy Van – Deputy General Director in charge of Finance (Date of Birth: October 22, 1978; Citizen Identity Card No. 074178003483 issued by the Police Department for Administrative Management of Social Order on March 4, 2022), to represent the Company in carrying out procedures for obtaining medium-term loans, signing Credit Agreements, Authorization Agreements, Mortgage and Pledge Agreements securing the loan, executing all related documents with Military Commercial Joint Stock Bank in accordance with the approved contents above, and deciding on other matters arising in relation to MB Hoan Kiem, with a maximum financing amount of VND 344,000,000,000 (In words: Three hundred forty-four billion Vietnamese Dong).
- 5. Priority shall be given to repayment obligations owed to MB Hoan Kiem over those owed to other credit institutions and creditors, in compliance with applicable laws.
- 6. Any amendment to the authorization granted under this Resolution must be specifically notified by ACC Company to MB Hoan Kiem in writing.
- 7. This Resolution shall take effect from the date of signing and shall remain irrevocably valid until Binh Duong ACC Investment and Construction Joint Stock Company has fully performed all obligations owed to Military Commercial Joint Stock Bank – Hoan Kiem Branch under the agreements and documents executed between the parties.



Article 2:

Members of the Board of Directors, the Board of Management, Mr. Ngo Anh Quan, Mrs. Nguyen Thi Thuy Van and the relevant departments are responsible for implementing this Resolution.

This Resolution takes effect from the date of signing.

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



NGO ANH QUAN