
No: 689/NQ-HDQT

Thai Nguyen, December 03, 2025

RESOLUTION

Regarding approval of loan plan at Vietnam – Russia Joint Venture Bank

BOARD OF DIRECTOR

TNG INVESTMENT AND TRADING JOINT STOCK COMPANY

Pursuant to the Law on Enterprises 2020;

Pursuant to the Charter of TNG Investment and Trading Joint Stock Company;

*Pursuant to the Minutes of the Board of Directors Meeting No. 689A/BB-HDQT
dated 03/12/2025 of the Board of Directors of TNG Investment and Trading Joint Stock
Company.*



RESOLVED:

Article 1. Approving the loan plan at the Vietnam – Russia Joint Venture Bank to supplement working capital for business operations, with assets owned by the Company or a third party used as collateral for the loan.

- Loan limit: USD 8,000,000 (Eight million US dollars)
- Loan term: 12 months
- Purpose: To supplement working capital for business operations.

Article 2. Approving of authorizing Mr. Nguyen Van Thoi – Chairman of the Board of Directors – to represent the Company in negotiating and signing the Credit Contract, Mortgage Contract, and/or any necessary and related documents between the Company and the Vietnam – Russia Joint Venture Bank. Mr. Nguyen Van Thoi is authorized to delegate the above-mentioned obligations to another person in accordance with the provisions of law and the Company's regulations.

Term of authorization: Until all agreements and documents signed are terminated and the Company has fulfilled all obligations arising with the Vietnam – Russia Joint Venture Bank.

Article 3. Validity and enforcement

This Resolution takes effect from the date of signing.

Members of the Board of Directors, the Board of General Directors and relevant departments and individuals are responsible for the implementation of this Resolution.

Recipients:

- *As in Article 3;*
- *Save in office.*

**ON BEHALF OF THE BOD
CHAIRMAN**



NGUYEN VAN THOI



**MINUTES OF BOARD OF DIRECTORS MEETINGS
TNG INVESTMENT AND TRADING JOINT STOCK COMPANY**

**Company name: TNG INVESTMENT AND TRADING JOINT STOCK
COMPANY**

Enterprise code/Tax code: 4600305723

Head Office Address: No. 434/1, Bac Kan Street, Phan Dinh Phung Ward, Thai
Nguyen Province, Vietnam

Organizing a meeting of the Company's Board of Directors:

I. TIME AND PLACE OF THE MEETING

-Time: At 09:00, December 03, 2025

- Meeting location: At the head office of TNG Investment and Trading Joint Stock
Company (No. 434/1, Bac Kan Street, Phan Dinh Phung Ward, Thai Nguyen Province,
Vietnam).

II. PURPOSE, PROGRAM AND CONTENTS

The Board of Directors (hereinafter referred to as "the Board of Directors") of TNG
Investment and Trading Joint Stock Company held a meeting to approve the loan plan at
Vietnam – Russia Joint Venture Bank.

III. PARTICIPANTS

- Members of the Board of Directors attending the meeting:

No	Board Members	Position
1	Mr. Nguyen Van Thoi	Chairman of the BOD
2	Mr. Nguyen Duc Manh	Vice Chairman of the BOD
3	Mr. Nguyen Hoang Giang	Member of the BOD
4	Ms. Ha Thi Tuyet	Member of the BOD
5	Ms. Doan Thi Thu	Member of the BOD
6	Mr. Dao Duc Thanh	Member of the BOD

- Method to attend the meeting: Attend and vote directly at the meeting.

- Number of members not attending the meeting: 1/7 members (Mr. Nguyen Manh Linh)
- The number of members attending the meeting reaches 6/7 members of the Council, eligible to conduct the meeting.
- The members unanimously elect:
 - + Chairman of the meeting: Mr. **Nguyen Van Thoi** - Chairman of the Board of Directors
 - + Meeting secretary: Ms. **Nguyen Thuy Ngan**.

IV. ISSUES TO BE DISCUSSED, VOTED AND COMMENTED ON AT THE MEETING

The Board of Directors discussed and voted to approve the contents of:

1. Approving the loan plan at the Vietnam – Russia Joint Venture Bank to supplement working capital for business operations, with assets owned by the Company or a third party used as collateral for the loan.

- Loan limit: USD 8,000,000 (Eight million US dollars)
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- Purpose: To supplement working capital for business operations.

2. Approving of authorizing Mr. Nguyen Van Thoi – Chairman of the Board of Directors – to represent the Company in negotiating and signing the Credit Contract, Mortgage Contract, and/or any necessary and related documents between the Company and the Vietnam – Russia Joint Venture Bank. Mr. Nguyen Van Thoi is authorized to delegate the above-mentioned obligations to another person in accordance with the provisions of law and the Company's regulations.

Term of authorization: Until all agreements and documents signed are terminated and the Company has fulfilled all obligations arising with the Vietnam – Russia Joint Venture Bank..

Other comments of each member attending the meeting: None

Voting results:

- Members approving: 6/6 members attended the meeting, reaching 100% of the total votes with voting rights.
- Members disapproving: 0/6 members attending the meeting, reaching 0% of the total votes with voting rights.
- Members who have no opinions: 0/6 members attend the meeting, reaching 0% of the total votes with voting rights.

V. ISSUES PASSED AND VOTE RATE PASSED

The Board of Directors has approved the issues stated in Section (IV) of this Minutes.

Voting rate approved: 6/6 members attending the meeting approved, reaching 100% of the total votes of members attending the meeting.

VI. CLOSING OF THE MEETING

The secretary of the meeting reads the draft Resolution of the Board of Directors for the members of the Board of Directors to listen to and unanimously approve the draft Resolution.

The meeting ended at 10:00 a.m. on the same day. The minutes were read again for everyone to hear and unanimously approved.

CHAIRMAN


NGUYEN VAN THOI

SECRETARY



NGUYEN THUY NGAN

