

**NORTHERN TEXTILES  
AND GARMENTS  
JOINT STOCK COMPANY**

No: 01./CBTT-VSMMMB

**THE SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**

*Hanoi, January 05, 2026*

## **INFORMATION DISCLOSURE**

**To: - State Securities Commission  
- Hanoi Stock Exchange**

1. Name of organization: Northern Textiles and Garments Joint Stock Company

- Stock code: TET
- Address: 79 Lac Trung Street, Vinh Tuy Ward, Hanoi City
- Phone: 024 39360808/ 0914463550      Fax: 024 39360909
- Email: [hoaltk63@gmail.com](mailto:hoaltk63@gmail.com)
- Person responsible for disclosing information: Pham Hoang Long

Position: Member of the Board of Directors/Authorized Person for Information Disclosure

Type of information disclosed:  Periodic  Irregular  24-hour  On-demand

2. Content of the published information:

Board of Directors Resolutions No. 12/2026/NQ-HĐQT and No. 13/2026/NQ-HĐQT dated January 5, 2026, on Providing a Loan.

3. This information was published on the company's website on January 5, 2026, at the following link: [textaco.vn](http://textaco.vn)

We hereby declare that the information published above is true and accurate, and we assume full legal responsibility for the content of the information we have published.

**\*Attached document:**

Resolution No. 12&13/2026/NQ-HĐQT

**Organization representative**

Authorized Person for Information Disclosure



Pham Hoang Long

**NORTHERN TEXTILES  
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No: 12/2026/NQ-HĐQT

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*Hanoi, January 05, 2026*

**RESOLUTION OF THE BOARD OF DIRECTORS  
On Providing a Loan**

**BOARD OF DIRECTORS  
NORTHERN TEXTILES AND GARMENTS JOINT STOCK COMPANY**

- Based on the Enterprise Law No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Based on the Securities Law No. 54/2019/QH14 dated November 26, 2019, of the Socialist Republic of Vietnam;
- Based on the Charter of Organization and Operation of Northern Textiles and Garments Joint Stock Company, which was approved by the Annual General Meeting of Shareholders on April 21, 2023;
- Based on the Summary of opinions of major shareholders dated January 5, 2026.

**RESOLUTION**

**Article 1:** Approve the Northern Textiles and Garments Joint Stock Company lending capital to Bao Long Investment, Construction and Trading Joint Stock Company to supplement working capital for the production and business activities of Party B to execute construction contract No. 2810/2025/HĐXD/DELTAV-BL dated October 28, 2025, regarding the renovation of MSB Head Office located at 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi City, Vietnam.

Specifically:

- Loan amount: 25.000.000.000 VND (In words: twenty-five billion VND);
- Currency for lending and repayment: VND;
- Loan interest rate: 8% per year (Interest calculation basis is 365 days)
- Loan term: from January 5, 2026 to December 31, 2026.
- Interest payment term: payable at the end of the term.

**Article 2:** Authorize the General Director of the Northern Textiles and Garments Joint Stock Company to sign and execute the loan agreement mentioned in Article 1 above on behalf of the Company in accordance with the law and the company's charter.

**Article 3:** Members of the Board of Directors, the General Director, functional departments, affiliated units, and relevant individuals are responsible for implementing this Resolution based on their respective functions and responsibilities.

Receipts:

- As Article 3;
- Head of Board of Supervisors;
- Archived: Secretary, Office.

**O/B. BOARD OF DIRECTORS**

**CHAIRMAN**



*Nguyễn Thị Diệu Thúy*

**RESOLUTION OF THE BOARD OF DIRECTORS  
On Providing a Loan**

**BOARD OF DIRECTORS  
NORTHERN TEXTILES AND GARMENTS JOINT STOCK COMPANY**

- Based on the Enterprise Law No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;
- Based on the Securities Law No. 54/2019/QH14 dated November 26, 2019, of the Socialist Republic of Vietnam;
- Based on the Charter of Organization and Operation of Northern Textiles and Garments Joint Stock Company, which was approved by the Annual General Meeting of Shareholders on April 21, 2023;
- Based on the Summary of opinions of major shareholders dated January 5, 2026.

**RESOLUTION**

**Article 1:** Approve the Northern Textiles and Garments Joint Stock Company lending capital to Thai Minh Civil Construction and Trading Company Limited to supplement working capital for the production and business activities of Party B to execute construction contract No. 1811/2025/HĐXDHDXD/DELTAV-TM dated November 18, 2025, regarding the construction, plastering, and waterproofing of townhouses and villas in the Minh Tan New Rural Residential Area project in Minh Tan Commune, Kien Thuy District, Hai Phong. Specifically:

- Loan amount: 30.000.000.000 VND (In words: Thirty billion VND);
- Currency for lending and repayment: VND;
- Loan interest rate: 8% per year (Interest calculation basis is 365 days)
- Loan term: from January 5, 2026 to December 31, 2026.
- Interest payment term: payable at the end of the term.

**Article 2:** Authorize the General Director of the Northern Textiles and Garments Joint Stock Company to sign and execute the loan agreement mentioned in Article 1 above on behalf of the Company in accordance with the law and the company's charter.

**Article 3:** Members of the Board of Directors, the General Director, functional departments, affiliated units, and relevant individuals are responsible for implementing this Resolution based on their respective functions and responsibilities.

Recipients:

- As Article 3;
- Head of Board of Supervisors;
- Archived: Secretary, Office.

