

No.: 11/2026/NQ-CLX-HĐQT

Ho Chi Minh City, July 6, 2026

RESOLUTION

**On the approval of the investment loan policy
For the “L10 Rental Factory Construction Investment” Project
Invested by Vinh Loc Industrial Park One Member Limited Liability Company**

BOARD OF DIRECTORS

CHO LON INVESTMENT AND IMPORT EXPORT CORPORATION (CHOLIMEX)

Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020, and Law No. 76/2025/QH15, the Law amending and supplementing a number of articles of the Law on Enterprises, passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2025;

Pursuant to the Charter of Organization and Operation of Cho Lon Investment and Import Export Corporation (Cholimex) approved by the General Meeting of Shareholders of Cho Lon Investment and Import Export Corporation (Cholimex) on April 15, 2026;

Pursuant to the Operating Regulations of the Board of Directors of Cho Lon Investment and Import Export Corporation (Cholimex) approved by the General Meeting of Shareholders of Cho Lon Investment and Import Export Corporation (Cholimex) on April 15, 2026;

Pursuant to the Financial Management Regulations of Cho Lon Investment and Import Export Corporation (Cholimex) issued under Decision No. 14/QĐ-CHOLIMEX-HĐQT dated July 30, 2021, of the Board of Directors of Cho Lon Investment and Import Export Corporation (Cholimex);

Considering Proposal No. 125/TTr-CHOLIMEX-TGD dated June 11, 2026, of the General Director of Cho Lon Investment and Import Export Corporation (Cholimex) regarding the approval of the investment loan policy for the “L10 Rental Factory Construction Investment” Project invested by Vinh Loc Industrial Park One Member Limited Liability Company;

Pursuant to the Minutes of the Board of Directors meeting dated July 6, 2026.

RESOLVED:

Article 1. Unanimously approve the policy for Vinh Loc Industrial Park One Member Limited Liability Company to borrow capital from the Ho Chi Minh City Finance and Investment State-Owned Company (HFIC) to invest in the “L10 Rental Factory Construction Investment” project with the following main contents:

- Maximum loan amount: 38,335,000,000 VND, to be used for construction cost items (excluding value-added tax) but not exceeding 70.3% of the total construction costs (excluding value-added tax).

- Loan term: 7 years, including a 6-month grace period.

- Interest rate: According to the HFIC interest rate in effect at the time of signing the credit agreement.

- Loan security measures:

+ Mortgage of assets formed from the project, which are factory buildings attached to the land at Lot II.4-8 (formerly Lot B8/II – B9/II), Street 2A, Vinh Loc Industrial Park, Binh Tan Ward, Ho Chi Minh City, according to the Certificate of Land Use Rights and Ownership of Assets Attached to Land No. AA 02525499 issued by the Ho Chi Minh City Land Registration Office on August 25, 2025.

+ Use of assets (existing factory buildings that are assets attached to land at the lots according to the Certificates of Land Use Rights and Ownership of Houses and Assets Attached to Land No. BK 704991, BK 704992, BK 704994 issued by the Ho Chi Minh City Department of Natural Resources and Environment on November 1, 2012) to secure the loan obligation (these assets are currently being used to secure the loan obligation for the Project “Expansion and capacity upgrade of the centralized wastewater treatment system of Vinh Loc Industrial Park by an additional capacity of 2,500m³/day and night” at HFIC under Credit Agreement No. 93/2020/HĐTD-ĐTTC-TD dated October 26, 2020, and Mortgage Agreement No. 104/2020/HĐTC-ĐTTC-TD dated November 26, 2020).

+ Mortgage of existing factory buildings that are assets attached to the land lot according to the Certificate of Land Use Rights and Ownership of Houses and Assets Attached to Land No. CV 240044 issued by the Ho Chi Minh City Department of Natural Resources and Environment on July 8, 2020.

- Fulfillment of loan conditions:

+ The project shall be approved by competent authorities regarding investment policy and project approval in accordance with the financial plan proposed for the loan at HFIC. Vinh Loc Industrial Park One Member Limited Liability Company shall be responsible for fully performing legal procedures regarding construction investment and operation in accordance with current regulations.

+ Vinh Loc Industrial Park One Member Limited Liability Company shall be responsible for contributing sufficient equity to participate in the project and using such equity before utilizing the loan capital in items where loan capital is used.

+ Vinh Loc Industrial Park One Member Limited Liability Company shall purchase all-risk insurance at an insurance enterprise legally operating in Vietnam for assets formed from the loan capital and maintain such insurance throughout the project's loan term with a minimum level of 110% of the outstanding principal balance, in which HFIC shall be the irrevocable beneficiary. At the same time, Vinh Loc Industrial Park One Member Limited Liability Company shall be responsible for paying insurance premiums fully and on time throughout the loan term.

Article 2. Assign the General Director of Cho Lon Investment and Import Export Corporation (Cholimex) to direct the implementation.

Article 3. This Resolution shall be effective from the date of signing. The General Director of Cho Lon Import Export and Investment Corporation (Cholimex), the Board of Members of Vinh Loc Industrial Park One Member Limited Liability Company, and relevant departments shall be responsible for executing this Resolution./.

Recipients:

- As per Article 3;
- Board of Directors;
- Supervisory Board;
- Archived: Admin Office, Secretariat.

ON BEHALF OF THE BOARD OF DIRECTORS 
CHAIRWOMEN



Tran Thi Thanh Nhan