

HOUSING AND URBAN DEVELOPMENT
HOLDINGS CORPORATION LIMITED
HUDLAND REAL ESTATE INVESTMENT
AND DEVELOPMENT JOINT STOCK
COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 913/NQ-HDQT

Hanoi, October 22th, 2026

RESOLUTION

Re: Approve a loan transaction with an insider

BOARD OF DIRECTORS

**HUDLAND REAL ESTATE INVESTMENT AND DEVELOPMENT
JOINT STOCK COMPANY**

Legal basis:

Law on Enterprises No. 59/2020/QH14 adopted on 17 June 2020, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15 dated 17 June 2025;

The Law on Securities No. 54/2019/QH14 adopted by the 14th National Assembly of the Socialist Republic of Vietnam at its 8th session on 26 November 2019, and Law No. 56/2024/QH15 dated 29 November 2024 amending and supplementing a number of articles of the Law on Securities;

The Charter, the Corporate Governance Regulations and the Regulations on the Operation of the Board of Directors of HUDLAND Real Estate Investment and Development Joint Stock Company;

Resolution No. 1053/NQ-HĐQT dated 04/07/2024 and Resolution No. 1618/NQ-HĐQT dated 07/10/2024 approving the plan to borrow funds from organizations (excluding credit institutions) and individuals;

Resolution No. 858/NQ-HĐQT dated 05/10/2026 of the Company's Board of Directors regarding the adjustment of the payment schedule for the 2025 dividend;

Submission No. 1760/BC-HUDLAND dated October 13, 2026 of the Company's Director regarding the proposal for consideration and approval of a borrowing transaction with an internal person;

The Minutes of the Board of Directors' Meeting No. 910/BB-HĐQT dated 22/10/2026 of HUDLAND Real Estate Investment and Development Joint Stock Company;

Pursuant to other relevant legal documents.

HEREBY RESOLVES



Article 1: The Board of Directors of HUDLAND unanimously approves entering into a loan transaction with an insider of the Company, the proposed details are as follows:

1. List of loan transactions

No.	Lender	Relationship	Loan amount (VND)	Interest rate (%)	Loan term (months)
1	Mr. Nguyen Thanh Tu	Member of the Board of Directors	10.000.000.000	In accordance with Resolution No. 1053/NQ-HĐQT dated 4 July 2024 and Resolution No. 1618/NQ-HĐQT dated 7 October 2024	12
Total			10.000.000.000		

(In words: Ten billion Vietnamese dong./.)

2. The loan amount shall be disbursed based on the lender's ability to arrange funding and the Company's actual funding needs. The interest rate under each loan agreement shall be specified in accordance with the Company's applicable regulations.

3. Assign/Authorize the Chairman of the Board of Directors (the Company's legal representative) or a person authorized by the Chairman of the Board of Directors (within the scope of the Chairman's authority) to arrange for the completion of the necessary documents and dossiers and to execute loan agreements within their respective authority, ensuring compliance with applicable laws and regulations, the Company's Charter, and the matters approved by the Board of Directors.

Article 2: Members of the Board of Directors, the Audit Committee, the Board of Management, the Company's functional departments/divisions and related persons shall be responsible for implementing this Resolution.

This Resolution takes effect from the date of signing./.

Recipients:

- As stated in Article 2.
- Filed: Human Resources Department, Economy Department.

ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRMAN



Phạm Cao Sơn

Digitally signed by PHẠM CAO SƠN
DN: C=VN, CN=PHẠM CAO SƠN,
L=Quận Hoàng Mai, OU=Công Ty
Cổ Phần Đầu Tư Và Phát Triển
Bất Động Sản HUDLAND, ST=HÀ
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title=Chu tịch
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