

EXTRAORDINARY INFORMATION DISCLOSURE

To: - **HO CHI MINH STOCK EXCHANGE (HOSE)**

1. Organization name: **PHAT DAT REAL ESTATE DEVELOPMENT CORPORATION**
 - Stock code: PDR
 - Head office: 8th & 9th Floors, Tower B, Viettel Complex Building, 285 Cach Mang Thang Tam Street, Ward 12, District 10, HCMC
 - Telephone: (028) 2226 6868 Fax: (028) 2226 8686
 - Email: info@phatdat.com.vn

2. Content of information disclosure:

To approve Subsidiaries' loans at Military Commercial Joint Stock Bank (“**MBBank**”)

3. This information was published on the Company's website on November 15, 2023 at <https://www.phatdat.com.vn/en/announcements/>.

We hereby declare that the abovementioned information is true and correct, and we shall be legally responsible for the information disclosed.

Attachments:

- BOD Resolution No. 43/2023/HDQT-QD.

**Representative of the organization
Legal Representative**

(Signed and stamped)

BUI QUANG ANH VU

No.: 43/2023/HDQT-QD

HCMC, November 14, 2023

RESOLUTION OF THE BOARD OF DIRECTORS

Re: Approving loan initiatives of Subsidiaries of Phat Dat Corporation

THE BOARD OF DIRECTORS

PHAT DAT REAL ESTATE DEVELOPMENT CORPORATION

Pursuant to:

- *The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and guiding documents;*
- *The Charter of Phat Dat Real Estate Development Corporation (“Phat Dat Corporation”);*
- *Meeting Minutes No. 25/2023/HDQT-BBH of the Board Meeting dated November 14, 2023.*

RESOLVED

Article 1: To approve the two Subsidiaries of Phat Dat Corporation, namely Thien Long Building Investment and Development Real Estate JSC (ERC No. 3703021584, hereinafter referred to as "**Thien Long Company**") and Hoa Phu Building Investment and Development Real Estate JSC (ERC No. 3703021577, hereinafter referred to as "**Hoa Phu Company**"), to carry out loan procedures and issue guarantees at the Military Commercial Joint Stock Bank - Saigon Branch ("MBBank") to finance the implementation of Thuan An 1 & Thuan An 2 high-rise residential projects in Thuan Giao Ward, Thuan Giao City, Binh Duong Province, with Thien Long Company and Hoa Phu Company as the investors.

Total maximum credit/loan limit: VND 3,200,000,000,000 (three trillion two hundred billion VND)

Purposes:

- Pay compensation for land use right transfer fees.
- Pay fees for converting land use purposes.
- Pay investment costs for construction.

Total maximum guarantee amount: VND 2,154,225,986,792 (Two trillion, one hundred fifty-four billion, two hundred twenty-five million, nine hundred eighty-six thousand, seven hundred ninety-two VND)

Purposes:

- Guarantee obligations to sign the project implementation deposit.
- Guarantee in the sale, lease, and purchase of off-plan residential properties.

(The total credit/loan limit mentioned above does not include the amount that MB Saigon has disbursed to Thien Long Company and Hoa Phu Company, totaling VND 699,319,464,969 (Six hundred ninety-nine billion, three hundred nineteen million, four hundred sixty-four thousand, nine hundred sixty-nine VND)).

Article 2: To approve the use of assets as collateral, including all shares owned by Phat Dat Corporation owned in Binh Duong Real Estate Investment and Development JSC ("COBD Company"), land use rights of Thien Long Company and Hoa Phu Company at Thuan An 1 and Thuan An 2 Projects, and assets of third parties to secure all loan obligations of Thien Long Company and Hoa Phu Company at MB Saigon as mentioned above.

[NOTICE: This document is a translation of the Vietnamese language original for convenience purposes only, and in the event of any discrepancy, the Vietnamese language original shall prevail.]

Article 3: Phat Dat Corporation commits to (i) Through COBD, contribute additional capital to Thien Long Company and Hoa Phu Company to implement Thuan An 1 and Thuan An 2 Projects when there is a shortage of funding (if any); (ii) Support Thien Long Company and Hoa Phu Company in implementing Thuan An 1 and Thuan An 2 projects; (iii) Complete the private offering of 67,164,621 PDR shares in 2023 and use the proceeds to settle bond obligations of Phat Dat Corporation; and (iv) use surplus funds from business operations, share issuance, etc. (if any) to contribute self-owned capital to the development of the two projects.

Article 4: Delegate/authorize Mr. Nguyen Van Dat – Board Chairman, and/or Mr. Bui Quang Anh Vu - CEO of Phat Dat Corporation, on behalf of and representing Phat Dat Corporation to carry out the following tasks: Draft, approve, and sign contracts, transactions, documents, and other relevant materials related to the loan and guarantee of Thien Long Company and Hoa Phu Company at MB Saigon as approved in this Resolution (if any). Within the authorized scope, Mr. Nguyen Van Dat and/or Mr. Bui Quang Anh Vu may delegate authority to any other individual to perform all or part of the above-mentioned tasks. This delegation of authority shall be made in writing.

Article 5: To assign Ms. Tran Thi Huong (Citizenship Identity card No. 051161009721 issued by the Police Department of Administrative Management of Social Security on November 7, 2021), who is the authorized representative of Phat Dat Corporation at COBD Company (a subsidiary with 99.5% of charter capital owned by Phat Dat Corporation), the authorized representative of COBD Company at Thien Long Company and Hoa Phu Company, and the Board Chairwoman of Thien Long Company and Hoa Phu Company, to have full authority to decide, preside over and organize the implementation of all necessary work in accordance with the law and Charters of Phat Dat Corporation, COBD Company, Thien Long Company and Hoa Phu Company to implement the contents approved by the Board of Directors in this Resolution.

Within the scope of authorization, Ms. Tran Thi Huong may reassign/reauthorize another person to represent Thien Long Company and Hoa Phu Company to perform the above tasks.

Article 6: Members of the Board of Directors, Board of Management, and related departments of Phat Dat Real Estate Corporation are responsible for implementing this Resolution.

This Resolution takes effect from the date of signing.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

Recipients:

- As stated in Article 6;
- Company archives

(Signed and stamped)

NGUYEN VAN DAT

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