**NCG: Board Resolution**

On December 15, 2023, Nova Consumer Group Joint Stock Company announced Board Resolution No. 22/2023/NQ/HDQT-NCG as follows:

Article 1: Approve the issuance of a Letter of Guarantee to guarantee the credit granting of Thanh Nhon Corporation (Business code: 0305054306) at Bank for Foreign Trade of Vietnam - Ho Chi Minh City branch (hereinafter referred to as the "Bank”) as follows:

1. The total amount to guarantee the credit granting: VND 70,000,000,000. Credit granting information:

* Credit granting value: VND 70,000,000,000 (maximum).
* Credit granting term: 12 months (minimum) and be renewed annually
* Purposes for granting credit: Supplement working capital for the Thanh Nhon Corporation's business activities

1. Guarantee purpose:

* Ensure debt repayment obligations in full and on time including all principal, loan interest, fees and other financial obligations (if any) related to the Credit Granting of Thanh Nhon Corporation arising from the Credit Granting Contract at the Bank, including but not limited to: Credit Contract, Guarantee contracts, documents related to the issuance of L/C, other credit granting contracts and amended and supplemented documents (if any) that Thanh Nhon Corporation signed with Bank for Foreign Trade of Vietnam - Ho Chi Minh City Branch
* The guarantee period is from the date of issuance of the Letter of Guarantee until Thanh Nhon Corporation fulfills debt repayment obligations to the Bank.

Article 2: Assign the legal representative of the Company to decide on content and issues related to the guarantee and commitment for the credit of Thanh Nhon Corporation with the Bank, organize the implementation of the contents approved in Article 1 above and carry out procedures to sign the agreement, contracts and related documents with the Bank in accordance with the provisions of law and regulations of the Company.

Article 3: This Board Resolution takes effect from the date of its signing.