**BSP: Board Decision**

On December 20, 2023, Sai Gon - Phu Tho beer JSC announced Decision No. 32/2023/QD-HDQT on borrowing capital from banks to serve production and business in 2024 as follows:

Article 1: Approve the proposal to borrow capital from banks to serve production and business in 2024:

1. Borrow capital at Vietnam Joint Stock Commercial Bank for Industry and Trade - Quang Minh Branch - with the highest outstanding balance of VND 124,000,000,000, in which:

* Medium and long-term loan: VND 40,000,000,000
* Short-term loan: VND 84,000,000,000.

1. Term of the loan:

* Maximum short-term loan: 12 months.
* Maximum medium and long-term loan: 84 months.

1. Collateral: assets owned/used by the Company to secure the credit contracts signed by the Company with the bank.

Article 2: The Board of Directors authorizes the Company's Manager to be the legal representative to implement signing credit contracts, loan security contracts, and other related documents with Vietnam Joint Stock Commercial Bank for Industry and Trade - Quang Minh Branch in 2024.

Article 3: Members of the Board of Directors, the Executive Board, the Chief Accountant, Heads of Departments, and relevant individuals of Sai Gon - Phu Tho beer JSC are responsible for the implementation of this Decision.