**MCF: Board Resolution**

On October 9, 2024, Mechannics Construction and Foodstuff JSC announced Resolution No. 43/NQ-MCF-HDQT on approving the credit regranting and mortgage of assets at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Long An Branch, as follows:

Article 1: Approve on regranting credit and mortgaging assets at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Long An Branch with main contents as follows:

1. Credit granting limit: VND100,000,000,000. In which:
* Short-term loan limit: VND100,000,000,000.
* Short-term guarantee limit: VND20,000,000,000.
1. Credit granting term: 12 months from the date of signing the contract.
2. Credit granting currency: VND or equivalent foreign currency
3. Interest rate: The loan interest rate is approved on and regulated according to each Acknowledgment of Debt in accordance with each period of the Bank.
4. Purpose: To finance short-term, legal, reasonable, and valid credit needs serving the production and business of the Company, but not including short-term needs serving fixed asset investment activities.
5. Specific security measures are as follows:
* Approve on continuing to mortgage assets, machinery, equipment, and means of transport listed in the List of assets attached to Meeting Minutes of the Board of Directors of Mechannics Construction and Foodstuff JSC No. 42/BB-MCF-HDQT dated October 9, 2204 to secure the credit facilities mentioned in Section a above and other payment obligations of the Company at the Bank, specifically as follows:
* Assets are land use rights, land-attached assets, machinery, equipment, means of transport, securities, goods in circulation during the production and business process/property rights incurred from commercial business contracts/debt collection rights from partners/contracts, and other assets under the ownership and/or legal use right of the Company.
* Assets are land use rights, land-attached assets, machinery, equipment, means of transport, securities, and other assets under the ownership and/or legal use rights of the Third Party in accordance with the provisions of law.
* Or request the Bank to grant credit without collateral to the Company.
* Approve this mortgage of assets, the Toyota car with license plate No. 62A-396.67 owned by the Company.
* In case the Company mortgages other assets in the future, it must be approved by the Board of Directors of the Company.

Article 2: Assign the Legal Representative of Mechannics Construction and Foodstuff JSC to implement the contents in Article 1 of this Resolution mentioned and implement procedures to sign agreements, contracts, and relevant documents with the Bank in accordance with the provisions of law.

Article 3: The Legal Representative of the Company is allowed to prepare a document to authorize another individual to sign one or more of the contents in Article 2 mentioned above. The authorized person may not authorize anyone.

Article 4: This resolution takes effect from October 16, 2024.