**PMW: Board Resolution**

On May 29, 2024, Phu My Water Supply Joint Stock Company announced Resolution No. 04/2024/NQ-HDQT on approving loans at Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu My Branch as follows:

‎‎Article 1. Approve on borrowing capital, guaranteeing, opening a Letter of Credit at Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu My Branch with the following basic contents:

1. The maximum total amount of credit converted to VND is: VND 35,000,000,000
2. Purpose of borrowing: Financing legal, reasonable, and valid short-term loan capital needs to serve production and business activities, guarantees, and opens a Letter of Credit.
3. The validity period of the limit is: 12 months
4. Loan period: Up to 4 months.
5. Security measures: unsecured

‎‎Article 2. Assign Mr. Pham Tan Luan - the Manager and legal representative of Phu My Water Supply Joint Stock Company to organize the implementation of the contents approved by the Board of Directors in Article 1 of this Resolution and implement negotiates, discuss, approve, sign and implement contracts and documents related to borrowing capital, mortgaging and pledging assets at the Bank including but not limited to: Loan application form; Application form for issuance of a guarantee, opening Letter of Credit; Credit limit agreement; Guarantee agreement; List of capital withdrawals/specific credit agreement; the Disbursement request form; Disbursement plan distribution table; Application for registration of secured transactions; Minutes of delivery and receipt of documents related to each disbursement; Minutes of asset valuation and other related documents and materials, etc.

Article 3. This Resolution takes effect from the date of its signing. Members of the Board of Directors, the Supervisory Board, the Board of Managers, and other related departments and individuals are responsible for implementing this Resolution.