**MBS: Board Resolution**

On June 18, 2024, MB Securities Joint Stock Company announced Resolution No. 37/NQ-MSB-HDQT on the establishment of a line of credit with Joint Stock Commercial Bank for Investment and Development of Vietnam as follows:

‎‎Article 1. The Board of Directors agrees to establish a line of credit with the Joint Stock Commercial Bank for Investment and Development of Vietnam, specifically as follows:

|  |  |
| --- | --- |
| Type | Loans, guarantees, overdrafts, interest rate derivative transactions, or other forms as prescribed by law |
| Loan limit | Maximum VND2,300 Billion (In which the limit for derivative transactions such as interest rate derivative transactions, exchange rates, etc., is: VND100 billion) |
| Purpose | Supplement working capital to serve investment and business activities of public debt instruments, valuable papers, and other purposes following the provisions of law.Guarantee purpose: BIDV guarantees loans for MB Securities Joint Stock Company under credit contracts signed between MB Securities Joint Stock Company and foreign banks.Perform interest rate derivative transactions such as CCS, AIRS, IRS, etc. according to BIDV's regulations on interest rate derivative products. |
| Guarantee form | The assets following the law and are approved by the bank. |
| Limit term | Maximum 12 months from the date of signing of the credit contract |
| Capital loan term | According to each debt contract, BIDV regulations from time to time |
| Guarantee period for each term | As agreed by the parties in the foreign loan contract |

‎‎Article 2. The Board of Directors authorizes General Manager/person authorized by the General Manager to decide on the form of a loan; time, duration, and value of each disbursement; Interest rates/costs related to mobilization for each period in line with the actual situation to ensure liquidity and optimization; collateral coefficient of the loan; Specific purposes of capital use for each disbursement; Loan principal and interest payment term; deposit banks, value, term and interest rates of deposit contracts and certificates of deposit; Use of deposit contracts, certificates of deposit, types and values ​​of shares, bonds, house lease rights, etc. as collateral for these loans (if any); Other commitments of MBS to implement the loan plan (including but not limited to cash flow commitments to the bank, commitment to providing information, etc.), extension/renewal/ terminate the loan based on the above approval framework; selection of a bank to issue a loan guarantee letter (if any).

Article 3. This Resolution takes effect from the date of its signing. The Board of Directors, the Executive Board, and related units and individuals of MBS are responsible for implementing this Resolution.