**MBS: Board Resolution**

On June 21, 2024, MB Securities Joint Stock Company announced Resolution No. 49/NQ-MBS-HDQT on the establishment of a line of credit at MB Shinsei Finance Limited Liability Company as follows:

‎‎Article 1. The Board of Directors agreed to establish a line of credit at MB Shinsei Finance Limited Liability Company(Mcredit), specifically as follows:

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| Type | Short-term loan |
| Loan limit | Maximum VND140 billion |
| Loan purpose | Supplement working capital to support the activities of investment and business of Government bonds. |
| Loan term for each disbursement | Up to 6 months |
| Interest rate, Principal interest repayment terms | According to the Acknowledgement of Debt for each disbursement. |
| Form of collateral | Valuable papers and deposit contracts issued by credit institutions approved by Mcredit periodically. |
| Terms and conditions of the contract and transactions. | Based on the template contract and related loan documents provided by Mcredit and agreed upon with MBS. |

‎‎Article 2. The Board of Directors authorized the General Manager or authorized person to organize the implementation according to the approved contents by the Board of Directors for loans from credit institutions, including:

* Approve the borrowing form; timing, duration, and value of each disbursement; interest/expense related to each period's funding suitable for ensuring liquidity and optimization based on actual circumstances; collateral coefficient of the loan; specific purpose on using capital of each disbursement; loan principal and interest payment term; deposit banks, value, term and interest rates of deposit contracts and certificates of deposit; use 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 MB Securities Joint Stock Company to implement the borrowing plan (including but not limited to commitments regarding cash flow with banks, information provision commitments, etc.); extension/renewal/termination of the loan based on the approved framework mentioned above; selection of a bank to provide loan guarantee letters (if any).
* The representative of the Company was authorized to (i) negotiate, decide, and approve detailed contents of each Contract/Transaction, related documents, and appendices concerning the aforementioned borrowing plan, and (ii) execute, amend, adjust, supplement terms and conditions of the Contract/Transaction with Mcredit (including the cancellation, termination, liquidation, etc.) in accordance with the borrowing plan according to this Resolution.

‎‎Article 3. This Resolution takes effect from the date of its signing. Members of the Board of Directors, the Executive Board, and relevant units and individuals of MB Securities Joint Stock Company are responsible for implementing this Resolution.