**BMF: Board Resolution**

On July 22, 2024, Dong Nai Building Material and Fuel Joint Stock Company announced Resolution No.504/2024/NQ-HDQTCD on approving the policy of continuing to borrow capital and guarantee at BIDV - Nam Dong Nai Branch as follows:

‎‎Article 1. Approve the policy of continuing to borrow capital and guarantee at BIDV- Nam Dong Nai Branch with the following contents:

1. Maximum total credit amount in VND: VND200,000,000,000, including loan balance and guarantee,
2. Purpose: Borrow working capital and issue guarantees to serve the Company's production and business needs.
3. 12-month line of credit contract and will continue to re-sign the contract according to the Company's loan needs, guarantees, and the bank's credit extension ability in the following years.
4. Loan interest rates and loan conditions: According to the Bank's regulations and the agreement between the Company and BIDV- Nam Dong Nai Branch at the time of debt receipt.
5. Use assets as a security measure:

* Mortgage the Company's deposits at BIDV- Nam Dong Nai Branch to secure the Company's financial obligations, meeting the minimum security rate required by the Bank.
* Implement measures to secure assets with real estate and other deposits according to the agreement between the Company and the Bank.

Article 2: Agree to authorize the Manager, the legal representative of the Company, to discuss, negotiate, approve, sign, and implement contracts and documents related to loans, deposits, mortgages, and pledge assets at BIDV- Nam Dong Nai Branch to complete loan procedures at the Bank according to the above contents.

The Company's Manager is allowed to authorize another person to represent the Company to sign contracts and documents related to loans, deposits, mortgages, and pledges assets at BIDV - Nam Dong Nai Branch according to the above content. This authorization is made in a separate document.

Article 3: Members of the Board of Directors, the Board of Managers, and relevant functional departments are responsible for implementing this Resolution.

This Resolution takes effect from the date of its signing until there is another Resolution to replace it./.