**HFB: Board Resolution**

On August 1, 2024, Ho Chi Minh City Ferry Bridge Construction Joint Stock Company announced Resolution No. 59 /NQ-CTCP-HDQT on assigning the Managing Director to sign a credit contract with Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch as follows:

Article 1. Approve on borrowing capital, guarantee, opening L/C.

1. Approve on borrowing capital, guarantee, opening L/C of Ho Chi Minh City Ferry Bridge Construction Joint Stock Company at Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch to serve the production and business activities in the form of a line of credit, specifically as follows:

* Maximum line of credit: VND350,000,000,000, in which outstanding loans, payment guarantees and issuance of L/C not exceeding VND100,000,000,000.
* Purpose: Borrowing working capital, issuing guarantee, opening L/C to serve the needs of production and business activities of Ho Chi Minh City Ferry Bridge Construction Joint Stock Company.
* Loan interest rate and loan conditions: According to the Bank's regulations and agreements in the Credit Contract signed between the Company and Joint Stock Commercial Bank for Investment and Development of Vietnam.
* The collateral for the line of credit at Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch is the right to claim construction debt from construction contracts funded by the Bank.
* The term of the contract is 01 year from the date the credit contract is signed with the bank.

1. The Board of Directors assigned Mr. Le Huu Chau, currently holding the position of General Manager - legal representative of Ho Chi Minh City Ferry Bridge Construction Joint Stock Company to: Sign credit contracts to implement loans, request guarantees (prepayment guarantee, contract implementation guarantee, payment guarantee), request confirmation of credit provision with the line of credit approved by the bank. Negotiate, decide, sign, and implement all credit contracts, guarantee granting contracts, guarantee contracts, request documents, Acknowledgment of Debt, and all dossiers and documents related to the company's credit relations at the Bank. Decide on using loans, guarantees, and credit commitments incurred from the aforementioned contracts and documents.

‎‎Article 2. The Managing Director is responsible before the law and the Board of Directors for implementing the contents stated in Article 1 under applicable laws and the Company's Charter.

‎‎Article 3. Members of the Board of Directors, Managing Director, Chief Accountant, and relevant individuals are responsible for implementing this Resolution under applicable laws and the Company’s Charter.