**MBS: Board Resolution No.68**

On September 19, 2024, MB Securities Joint Stock Company announced Resolution No. 68/NQ-MBS-HDQT on establishing a line of credit with Vietnam International Commercial Joint Stock Bank, as follows:

‎‎Article 1. The Board of Directors agreed to establish a line of credit with Vietnam International Commercial Joint Stock Bank (VIB), specifically as follows:

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| --- | --- |
| Type | Short-term loan: |
| Loan limit: | Total loan limit: maximum VND1,800 billion, of which: * A line of credit without collateral: maximum VND1,000 billion
* A line of credit with collateral: maximum VND1,800 billion
 |
| Loan purpose | Supplement working capital for investment, trading in securities, government bonds, government-guaranteed bonds, municipal bonds and serving production and business activities |
| Maximum period for each disbursement | 12 months |
| Interest rate, principal and interest repayment period | According to the Acknowledgment of Debt for each disbursement. |
| Collateral | Deposits, Deposit contracts of MB Securities Joint Stock Company at VIB and credit institutions, securities issued by VIB and credit institutions, Government bonds, Government-guaranteed bonds and other assets in accordance with the provisions of law. |

‎‎Article 2. The Board of Directors authorized the General Manager/person authorized by the General Manager to:

* Decide on the form of loaning; time, period and value of each disbursement; interest rate/expenses related to each period in accordance with the actual situation to ensure optimal costs of MB Securities Joint Stock Company; collateral coefficient of the loan; the specific purpose of using capital for each disbursement; loan principal and interest payment period; Issuer, type, term, value and interest rate of deposit contracts, securities and other assets in accordance with the provisions of law used as collateral for these loans (if any); other commitments of MBS to implement the loan plan (commitment on cash flow to the bank, provision of information, coordination of post-loan inspection, coordination of procedural dossiers according to the bank's regulations) extension/renewal/termination of the loan based on the above approval framework; selection of a bank to issue a loan guarantee letter (if any). The Company's representative signed the Credit Contract and other documents/dossiers related to the implementation of the Loan Plan.

‎‎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.