**MBS: Board Resolution**

On September 20, 2024, MB Securities Joint Stock Company announced Resolution No. 70/NQ-MBS-HDQT on establishing the line of credit with the Bank for Foreign Trade of Vietnam as follows:

‎‎Article 1. The Board of Directors approved on establishing the line of credit with the Bank for Foreign Trade of Vietnam, specifically as follows:

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| Loan type | Borrow and/or Issue Guarantees |
| Purpose of capital use | Supplement working capital for business operations, and finance the trading of securities (including government bonds). |
| Limit value | Maximum VND3,000 billion |
| Limit term | Maximum 12 months from the date of signing the limit Contract |
| Loan term | According to each Acknowledgment of Debt. Maximum 6 months/Acknowledgment of Debt |
| Principal and interest payment time | According to the Acknowledgment of Debt each disbursement |

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

* Decide on the form of the loan; time, term, and value of each disbursement; interest rate/cost related to each period in accordance with the actual situation to ensure the optimal cost 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 term; Issuer, type, term, value and interest rate of deposit Contracts, securities and other assets as prescribed by law used as collateral for these loans (if any); other commitments of MB Securities Joint Stock Company to implement the loan plan (commitment on cash flow to the bank, provision of information, coordination of post-loan inspection, coordination of procedural documents according to bank regulations) to extend/renew/terminate the loan based on the above approval framework; select a bank to issue the loan guarantee letter (if any).
* The Representative of the Company signed the Credit Contract and other documents/dossiers related to implementing 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 related units and individuals of MB Securities Joint Stock Company are responsible for implementing this Resolution.