**BNA: Board Resolution**

On September 24, 2024, Bao Ngoc Investment Production Corporation announced Resolution No. 19/2024/NQ-HDQT on receiving credit extension at An Binh Commercial Joint Stock Bank - Hanoi Branch as follows:

Article 1: Approve the policy of restructuring the Company's loans to receive a line of credit at An Binh Commercial Joint Stock Bank - Hanoi Branch.

The Chair of the Board of Directors is responsible for liquidating and terminating the Credit Contract and other related documents at the Banks that the Company has received credit extension to complete the dossiers for receiving a new line of credit at An Binh Commercial Joint Stock Bank - Hanoi Branch.

Article 2: Approve the policy for Bao Ngoc Investment Production Corporation to receive credit extension at An Binh Commercial Joint Stock Bank - Hanoi Branch with a limit of: VND286,000,000,000.

Article 3: Approve on using assets legally owned by the Company, including real estate/passbook/deposit agreements/cash/means of transport, to ensure the Company's obligations at An Binh Commercial Joint Stock Bank, and the real estate/passbook/deposit agreements/cash/means of transport of the third party that meet the conditions set by An Binh Commercial Joint Stock Bank at each period.

Article 4: Assign Mr. Le Duc Thuan - Position: Chair of the Board of Directors, to negotiate, represent the Company to sign and implement Contracts/documents related to credit transactions and secured transactions with An Binh Commercial Joint Stock Bank - Hanoi Branch.

Article 5: This Resolution takes effect from the date of its signing. Members of the Board of Directors, the General Manager, relevant departments, divisions, and individuals are responsible for the implementation of this Resolution.