**BNA: Board Resolution**

On August 27, 2024, Bao Ngoc Investment Production Corporation announced Resolution No. 17/2024/NQHDQT – BN on the Credit Limit at Joint Stock Commercial Bank for Investment and Development of Vietnam – ​​Hanoi Branch as follows:

‎‎Article 1. Approve the extension of the credit contract between Bao Ngoc Investment Production Corporation and Joint Stock Commercial Bank for Investment and Development of Vietnam – ​​Hanoi Branch (“BIDV”), the credit limit is: VND100,000,000,000. Using purpose: Supplement working capital;

Article 2: Approve the policy of using collateral for the loan in Article 1, including: assets of PDMRs, affiliated persons of PDMRs (the Chair of the Board of Directors and affiliated persons); Inventory, products, etc. of the Company;

In addition, the Company commits to:

* Ensure the transfer of money to the borrower's deposit account at BIDV at least equal to the Bank's loan turnover;
* Ensure all revenue from other legal sources of the Company is transferred to the Company's deposit account at BIDV;
* Ensure 100% of the balance of the deposit account from the Company's production and business activities in VND and foreign currency on the Company's deposit account at BIDV and other credit institutions;
* Commit to implement other additional security measures as required by BIDV in necessary cases in accordance with BIDV's credit policy in each period. Customers commit to repay the debt before the due date if they cannot implement security measures with assets as required by the Bank.
* Do not mortgage inventories or receivables formed from BIDV's credit granting at other credit institutions.

Article 3: Fully authorize Mr. Le Duc Thuan, Position: The Chair of the Board of Directors to carry out loan procedures and to bring the Company's assets or guarantee receiving from the third parties to borrow capital and sign the Credit Contracts, the Mortgage Contracts, and documents related to the loan issue at BIDV.

‎‎Article 4. 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.