

**VNSTEEL - NHA BE STEEL
JOINT STOCK COMPANY**

No. 48 /NQ-HĐQT

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Dong Nai City, June 08, 2026

RESOLUTION

**(Regarding the approval of the policy on borrowing capital at Military
Commercial Joint Stock Bank – Vung Tau Branch)**

BOARD OF DIRECTORS OF

VNSTEEL - NHA BE STEEL JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises;
- Pursuant to the Company Charter;
- Pursuant to the actual needs and business operation situation of the entity;

RESOLUTION

**Article 1. Approve the policy on credit granting at Military Commercial Joint
Stock Bank – Vung Tau Branch (MB) with the specific contents as follows:**

- Purpose: Credit granting to serve the Company's production and business activities.
- Credit limit 2026-2027: 150,000,000,000 Billion VND (In words: One hundred and fifty billion VND)
- Loan term: 12 months from the date of signing the credit contract.
- Loan interest rate: According to the Bank's regulations at the time of disbursement.

Article 2. Approve security measures:

According to the regulations of MB Bank for each period and the agreement in the credit contract signed between the Company and the bank.

**Article 3. The Company's Board of Directors unanimously designates one of the
following gentlemen to discuss, negotiate, approve, and sign contracts with the
bank:**

- Mr.: Nguyen Minh Tinh - Position: Board of Directors' members/ General
Director



ID card number: 051072000267 issued by the Police Department for Administrative Management of Social Order on December 21, 2021.

- Mr. Nguyen Huu Khanh – Position: Board of Directors’ members/ Deputy General Director

ID card number: 019076000339 issued by the Police Department for Administrative Management of Social Order on November 29, 2021.

to act as the Company's legal representative to carry out all loan procedures. The authorized person has the right to negotiate and sign credit contracts, asset mortgage contracts, and related documents with the Bank.

Article 4. Implementation

This Resolution takes effect from the date of signing. The Board of Directors’ members, the Board of Management, and relevant departments are responsible for implementing this Resolution.

ON BEHALF OF THE BOARD OF DIRECTORS

(Signed, sealed, and full name stated)



Duong Trung Toan



**VNSTEEL - THEP NHA BE
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No. 204/TTr-TNB

Dong Nai City, June 04, 2026

**PROPOSAL
Board of Directors**

**Re: Borrowing capital and using assets as security measures at Military Commercial
Joint Stock Bank (MBBANK) – Vung Tau Branch**

To: Board of Directors of VNSTEEL - Nha Be Steel Joint Stock Company

Pursuant to the regulations on decentralization of authority to approve credit limits and mortgage assets to continue the credit loan contract with MB Bank, VNSTEEL - Nha Be Steel JSC proposes that the Board of Directors approve the following Content:

- The credit limit of the working capital loan contract with Vietcombank is 150,000,000,000 VND (One hundred and fifty billion dong).
- Continue using the Company's assets as security measures
- Authorize the General Director and Deputy General Director to conduct negotiations, discussions, and sign contracts with MB Bank.

Respectfully submit to the Board of Directors for consideration and approval of the above Content.

Thank you!

Recipients:

- Board of Directors' members;
- Archive: Clerk, Person in charge of the Company's administration



GENERAL DIRECTOR

Nguyen Minh Tinh