



**BUILDING MATERIALS JSC AND
DONG NAI FUEL**

No. 239/2026/NQ-HDQT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Dong Nai, date 29/06/2026

RESOLUTION

*"Re: Approval of the policy of loans and guarantees at
BIDV Bank Nam Dong Nai Branch"*

BOARD OF DIRECTORS OF JOINT STOCK COMPANIES DONG NAI BUILDING MATERIALS AND FUEL

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;
- Pursuant to the Charter of Dong Nai Building Materials and Fuel Joint Stock Company;
- Pursuant to the Minutes of vote counting for opinions of members of the Board of Directors of Dong Nai Building Materials and Fuel Joint Stock Company No.238/2026/BB-HDQTCDD dated 29/06/2026.



RESOLUTION

Article 1. Approved the policy of loans and guarantees at BIDV Bank Nam Dong Nai Branch with the following contents:

- a. Maximum total amount of credit in Vietnam dong: **VND 200,000,000,000** (*In words: Two hundred billion VND*), including outstanding loans and guarantees.
- b. Purpose: Working capital loans, issuance of guarantees to serve the needs of the Company's production and business activities.
- c. The credit line contract is 12 months and will continue to re-sign the contract according to the needs of loans, the Company's guarantee and the Bank's ability to extend credit in the following years.
- d. Loan interest rate and loan conditions: According to the Bank's regulations and the agreement between the Company and BIDV Bank Nam Dong Nai Branch at the time of receiving the debt.
- e. Use of assets as collateral:
 - Mortgage the Company's deposits at BIDV Bank Nam Dong Nai Branch to secure the Company's financial obligations, meeting the minimum guarantee ratio as required by the Bank.
 - Mortgage of land use rights at land plot No. 88, map sheet No. 42, An Phuoc commune, Long Thanh district, Dong Nai province according to the Land Use Permit No. BB 392725 issued by the People's Committee of Long Thanh District on 06/09/2010 owned by the Company to ensure all financial obligations of the Company at the Bank.

- Implement measures to secure assets with real estate and other deposits as agreed between the Company and the Bank.

Article 2: Agree to authorize the Director - Legal representative of the Company, representative: to negotiate, negotiate, approve, sign and perform contracts and documents related to loans, deposits, mortgages, pledges of assets at BIDV Bank Nam Dong Nai Branch to complete loan procedures at the Bank according to the above contents.

The Director of the Company is allowed to re-authorize another person to represent the Company to sign contracts and documents related to loans, deposits, mortgages, and pledges of assets at BIDV Bank Nam Dong Nai Branch according to the above contents. This authorization shall be made in a separate document.

Article 3.- Members of the Board of Directors, the Board of Directors and relevant functional departments shall be responsible for the implementation of this Decision.

This Resolution takes effect from the date of signing./.



Recipients:

- As in Article 3
- Secretary of the Board of Directors
- Clerical

**TM. BOARD
CHAIRMAN**

Nguyen Thanh Hoa