



**BUILDING MATERIALS JSC AND
DONG NAI FUEL**

No. 241/2026/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
Joint Stock Commercial Bank for Industry and Trade of Vietnam 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-HDQTCD dated 29/06/2026.



RESOLUTION

Article 1. Approved the policy of loans and guarantees at the Joint Stock Commercial Bank for Industry and Trade of Vietnam, Dong Nai Branch. The specific contents are as follows:

a/ The maximum total amount of credit granted in Vietnam dong: **VND 55,000,000,000** (Fifty five billion VND).

b. Purpose: Working capital loan, guarantee issuance or other forms of credit to serve the needs of the Company's production and business activities.

c. 12-month credit line contract and will continue to re-sign the contract according to the Company's loan needs, guarantees and the Bank's ability to extend credit in the following years.

d. Interest rate: According to the Bank's regulations and the agreement between the Company and Vietinbank Dong Nai Branch at the time of debt receipt.

e. Security measures: Agree to mortgage assets that are real estate, machinery and equipment, deposit contracts,... are mortgaged at Vietinbank Dong Nai Branch and/or other assets that meet the regulations on receiving guarantee of Vietinbank Dong Nai Branch in each period.

f. Commitment to debt repayment obligation: During the credit relationship with the Bank, Dong Nai Building Materials and Fuel Joint Stock Company ensures and commits to:

- Acknowledging the debt repayment obligation for all credits (loans, guarantees, L/C openings, discounts, factoring, etc.) arising and currently unpaid between the Company and Vietinbank Dong Nai Branch before this time even if such credits are approved, signed correctly or improperly;

- Agree that, if the Company breaches its payment obligations as stipulated in the Credit Extension Agreements, the Bank has the right to request and deduct money from the Company's deposit account or current account at any credit institution to pay debts at the Bank.

- The legal representative or authorized by the Company is responsible for using the loan for the right purposes in accordance with the provisions of law and the Company's charter.

Article 2: Agree to authorize the Director - Legal representative of the representative company to: negotiate, negotiate, approve, sign and perform contracts and documents related to the borrowing, mortgage and pledge of assets at the Joint Stock Commercial Bank for Industry and Trade of Vietnam, Dong Nai Branch to complete loan procedures 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 the Joint Stock Commercial Bank for Industry and Trade of Vietnam, 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

