



**BUILDING MATERIALS JSC AND  
DONG NAI FUEL**

No. 240/2026/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 the Bank  
One Member of Shinhan Vietnam Phu My Hung 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 Shinhan Bank Vietnam Co., Ltd., Phu My Hung Branch. Specific contents are as follows:

- a. Maximum total amount of credit in Vietnam dong: **60,000,000,000 VND (Sixty billion VND)**.
- b. Purpose: Working capital loans, issuance of guarantees to serve the needs of the Company's production and business activities.
- c. 12-month credit line contract, loan term: Maximum 2 months/debt receipt 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. Loan interest rate and loan conditions: According to the Bank's regulations and the agreement between the Company and Shinhan Bank Vietnam Co., Ltd., Phu My Hung Branch at the time of debt receipt.
- e. Guarantee measure: the savings deposit account at Shinhan Bank Vietnam Limited Phu My Hung Branch ensures to meet the ratio required by the Bank.

**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 borrow capital, mortgage and pledge assets at Shinhan Bank Vietnam Co., Ltd., Phu My Hung 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 Shinhan Bank Vietnam Co., Ltd., Phu My Hung 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**