



**DONG NAI BUILDING MATERIAL
AND FUEL JOINT STOCK COMPANY**

No. 347/2026/NQ-HDQT

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Dong Nai, October 12, 2026

RESOLUTION

*"Re: Approving the policy of continuing to borrow capital
at the Bank for Agriculture and Rural Development - Tam Phuoc Dong Nai Branch"*

**CÔNG TY CỔ
PHẦN VẬT LIỆU
XÂY DỰNG VÀ
CHẤT ĐÓT ĐỒNG
NAI**
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**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. 344/2026/BB-HDQTCD dated 12/10/2026.

RESOLUTION

Article 1. Approving the policy of continuing to borrow capital at the Bank for Agriculture and Rural Development – Tam Phuoc Dong Nai Branch. Specific contents are as follows:

- 1.1 Vietnam dong credit limit: VND 40,000,000,000 (*In words: Forty billion VND*).
- 1.2. Purpose: To supplement working capital for the implementation of the Company's production and business plan.
- 1.3. Loan method: Loan according to the limit. Loan term: according to each specific debt receipt.
- 1.4. Sources of payment/debt repayment: Revenues from the Company's business activities.
- 1.5. Loan interest rate and loan conditions: According to the Bank's regulations and the agreement between the Company and the Bank for Agriculture and Rural Development - Tam Phuoc Dong Nai Branch from time to time.
- 1.6. Security measures:
 - The minimum official collateral is a term deposit contract in Vietnam dong issued by Agribank - Tam Phuoc Dong Nai Branch with a minimum value of VND 13,000,000,000.
 - Other collateral (if any).

Article 2: Assign the Director - Legal representative of the Company to organize the implementation of the contents approved by the Board of Directors in Article 1 of this Resolution and represent: negotiate, negotiate, approve, sign and perform contracts and documents related to loans, deposits, mortgages, pledges of assets, debt settlement at the Bank for Agriculture and Rural Development - Tam

Phuoc Dong Nai Branch to complete loan procedures according to the above contents, in accordance with the provisions of law and the Company.

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, pledges of assets, and debt settlement at the Bank for Agriculture and Rural Development – Tam Phuoc Dong Nai Branch. This authorization is made in separate documents.

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