



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

No. 345/2026/NQ-HDQT

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Dong Nai, October 12, 2026

**CÔNG TY CỔ PHẦN
VẬT LIỆU XÂY
DỰNG VÀ CHẤT
ĐÓT ĐỒNG NAI**

Digitally signed by CÔNG TY CỔ PHẦN VẬT LIỆU
XÂY DỰNG VÀ CHẤT ĐÓT ĐỒNG NAI
DN: C=VN, S=Đồng Nai, L=255B Phạm Văn Thuận,
Phường Tân Mai, Thành Phố Biên Hòa, Tỉnh Đồng
Nai, CN=CÔNG TY CỔ PHẦN VẬT LIỆU XÂY DỰNG
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RESOLUTION

*Re: Approving the policy of continuing to borrow capital and guarantee
at Joint Stock Commercial Bank for Foreign 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. 344/2026/BB-HDQTCD dated 12/10/2026.

RESOLUTION

Article 1. Approving the policy of continuing to borrow capital and guarantee at the Joint Stock Commercial Bank for Foreign Trade of Vietnam, Dong Nai branch. Specific contents are as follows:

1. Credit limit in Vietnam dong: VND 170,000,000,000 (*In words: One hundred and seventy billion VND*). In which, the loan limit: VND 170,000,000,000; the margin exemption guarantee limit: VND 10,000,000,000.
2. Purpose: To finance lawful, reasonable and valid short-term credit needs for the Company's production and business activities, excluding short-term needs for fixed asset investment activities.
3. Credit extension term: (i) Loans: Up to 3 months/debt repayment; (ii) Guarantee opening: up to 12 months/guarantee.
4. Loan interest rate and loan conditions: According to the Bank's regulations and the agreement between the Company and the Joint Stock Commercial Bank for Foreign Trade of Vietnam, Dong Nai Branch at the time of disbursement according to each debt receipt.
5. Source of payment/debt repayment: Revenue from the Company's business activities.
6. Security measures: Continue to mortgage existing collateral at the Bank:
 - Mortgage of land use rights at land plot No. 628, map sheet No. 17, Dau Giay town, Thong Nhat district, Dong Nai province according to the Land Use License No. BU 619740 issued by the Department of Natural Resources and Environment of Dong Nai province on 11/11/2015 owned by the

Company to ensure all financial obligations of the Company at the Bank.

- Mortgage of land use rights at land plot No. 58, map sheet No. 17, Dau Giay town, Thong Nhat district, Dong Nai province according to the Land Use Permit No. CD 646446 the Department of Natural Resources and Environment of Dong Nai province issued on 06/04/2016 owned by the Company to ensure all financial obligations of the Company at the Bank.

- Mortgage of land use rights at land plot No. 3, map sheet No. 30, Hung Loc commune, Thong Nhat district, Dong Nai province according to the Land Use Permit No. 900627 issued by the Department of Natural Resources and Environment of Dong Nai province on 07/02/2012 owned by the Company to ensure all financial obligations of the Company at the Bank.

- Mortgage deposits at the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Nai Branch of the Company to ensure that the Company's financial obligations meet the minimum guarantee ratio required by the Bank.

- Implement other appropriate security measures at the request of the Bank.

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 borrowing, mortgage, pledge assets, debt settlement at the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Nai Branch to complete the procedures for loan and guarantee at the Bank, 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 borrowing capital, deposits, mortgages, pledging assets, and settling debts at the Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Nai Branch. This authorization is 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