



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

No. 346/2026/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 Military Commercial Joint Stock Bank, Dong Nai Branch"*

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

PHẦN VẬT LIỆU XÂY DỰNG VÀ
CHẤT ĐÓT ĐỒNG NAI
DN: C=VN, S=Đồng Nai, L=2558
Phạm Văn Thuận, Phường Tân Mai,
Thị trấn Biên Hòa, Tỉnh Đồng Nai,
CN=CÔNG TY CỔ PHẦN VẬT LIỆU
XÂY DỰNG VÀ CHẤT ĐÓT ĐỒNG
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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-HDQTCĐ dated 12/10/2026.

RESOLUTION

Article 1. Approving the policy of continuing to borrow capital at Military Commercial Joint Stock Bank – 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*).
2. Purpose: To supplement working capital for the Company's business activities.
3. Loan interest rate and loan conditions: According to the Bank's regulations and the agreement between the Company and Military Commercial Joint Stock Bank – Dong Nai Branch from time to time.
4. Source of payment/debt repayment: Revenue from the Company's business activities.
5. Guarantee measures:
 - Independent collateral includes: Savings books/deposit contracts/valuable papers issued by the Military Commercial Joint Stock Bank/credit institution accepted by the Military Commercial Joint Stock Bank.
 - 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 the Company to negotiate, negotiate, approve, sign and perform contracts and documents related to borrowing, mortgage, pledge of assets, and debt settlement at Military Commercial Joint Stock Bank -

Dong Nai Branch until the signed contracts and documents are terminated and the Company fulfills its obligations arising with the Military Commercial Joint Stock Bank - Dong Nai Branch.

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 Military Commercial Joint Stock Bank - 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