



No.: 35/NQ-MBS-HĐQT

Hanoi, 16 April 2026

RESOLUTION

Re: Establishment of a credit limit with Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)

BOARD OF DIRECTORS OF MB SECURITIES JOINT STOCK COMPANY

- Pursuant to the Charter on organization and operation of MB Securities Joint Stock Company ("MBS");
- Pursuant to the functions and duties of the Board of Directors ("BOD") of MBS;
- Pursuant to Submission No. 188/TTr-MBS-NV of the Executive Board;
- Pursuant to the Minutes of the collection of opinions of BOD members No. 33/BB-MBS-HĐQT dated 16/04/2026.

RESOLVES

Article 1. The Board of Directors approves the establishment of a credit limit with Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), with the following details:

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|-----------------------------|---|
| Type | Lending, guarantees, overdrafts, interest rate derivative transactions, or other forms in accordance with applicable laws |
| Credit limit | Up to VND 3,500 billion |
| Purpose of borrowing | To provide loans for supplementing working capital for investment and trading in public debt instruments, securities, and other purposes in accordance with applicable laws Guarantee purpose: BIDV provides guarantees for borrowings of MB Securities Joint Stock Company with domestic and foreign banks To conduct interest rate derivative transactions such as CCS, AIRS, IRS, etc., in accordance with BIDV's regulations on interest rate derivative products |
| Collateral | Assets in accordance with applicable laws and accepted by the bank |
| Credit facility term | 12 months |
| Loan tenor | As specified in each loan agreement, in accordance with BIDV's regulations from time to time |
| Guarantee tenor | As agreed by the parties in the loan agreement |

Article 2. The Board of Directors authorizes the Legal Representative or a person authorized by the Legal Representative to:

- Decide on the borrowing structure; the timing, tenor and amount of each disbursement; applicable interest rates/costs from time to time in line with actual conditions to ensure cost optimization for MBS; collateral ratio of the loan; specific purpose of use of funds for each disbursement; principal and interest repayment schedule; the issuing institution, type, tenor, value and interest rate of deposit contracts, securities and other assets in accordance with law to be used as collateral for such loans (if any); other commitments of MBS to implement the borrowing plan (including commitments on cash flows to banks, information provision, post-disbursement inspection cooperation, and coordination on documentation in accordance with bank requirements); extension/rollover/termination of the loan based on the approved framework; and selection of the bank issuing a loan guarantee (if any).
- Represent the Company in signing credit agreements and other documents/dossiers related to the implementation of the borrowing plan.

Article 3. This Resolution shall take effect from the date of signing. Members of the Board of Directors, the Executive Board, and relevant units and individuals of MBS shall be responsible for implementing this Resolution.

Recipients:

- *As stated in Article 3;*
- *Supervisory Board;*
- *Filed at the Board of Directors' Office.*

**MB SECURITIES JOINT STOCK
COMPANY
ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRMAN**

(Signed)

PHAN PHUONG ANH