



No.: 39/NQ-MBS-HĐQT

Hanoi, 16 April 2026

## RESOLUTION

**Re: Establishment of a credit limit with Asia Commercial Joint Stock Bank (ACB)**  
**BOARD OF DIRECTORS OF MB SECURITIES JOINT STOCK COMPANY**

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- 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. 37/BB-MBS-HĐQT dated 16/04/2026.

## RESOLVES

**Article 1.** The Board of Directors approves the establishment of a credit limit with Asia Commercial Joint Stock Bank (ACB), with the following details:

<b>Type</b>	Short-term borrowing
<b>Credit limit</b>	Up to VND 3,500 billion
<b>Purpose of borrowing</b>	<ul style="list-style-type: none"><li>• To supplement working capital for operating expenses: payment of staff salaries, payment of operating expenses (electricity, water, etc.)</li><li>• Investment in / purchase of Government Bonds</li><li>• Reimbursement for transactions involving the purchase/investment in Government Bonds within a maximum of 10 working days from the payment date</li></ul>
<b>Collateral</b>	<ul style="list-style-type: none"><li>• Term deposit contracts at ACB / securities (certificates of deposit / bonds issued by ACB)</li><li>• Deposit contracts at other credit institutions accepted by ACB as collateral</li><li>• Securities (certificates of deposit / bonds) issued by other credit institutions accepted by ACB as collateral</li><li>• Government bonds</li></ul>
<b>Interest rate and repayment terms</b>	As stipulated in each loan agreement for each disbursement
<b>Credit facility term</b>	12 months

<b>Maximum loan tenor per disbursement</b>	06 months
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**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**