

RESOLUTION OF THE BOARD OF DIRECTORS

**Re: Approving the Credit Facilities from An Binh Commercial Joint Stock Bank for the
2026-2030 Period**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and its amendments and supplements dated June 17, 2025;
- Pursuant to the Charter of An Binh Securities Joint Stock Company dated September 20, 2021, as updated on March 18, 2026;
- Pursuant to the Financial Management Regulations of ABS issued under Decision No. 61/QĐ-HĐQT22 dated August 09, 2022, by the Board of Directors of An Binh Securities Joint Stock Company;
- Pursuant to the Minutes of the Board of Directors' Meeting No.: 49/BB-HĐQT2026 dated June 25 2026;
- Based on the actual capital mobilization needs of An Binh Securities Joint Stock Company (ABS) and the current potential for cooperation between ABS and its market partners;

HEREBY RESOLVES:

Article 1: Approve the credit facilities from An Binh Commercial Joint Stock Bank (ABBANK) for the 2026 – 2030 period, with the following details:

- **Maximum Total Credit Limit: 2.350.000.000.000 VND** (In words: Two thousand three hundred and fifty billion Vietnamese Dong).
- **Purpose of Loan Utilization:** To finance, offset, or reimburse: Working capital; operational expenses; business capital for Government bonds, Treasury bills, local government bonds, Government-guaranteed bonds, certificates of deposit; and other purposes in accordance with ABBANK's credit approvals.
- **Tenor of the Credit Limit:** Year 2026 – 2030
- **Collateral / Security Assets include:**
 - (1) Deposit balances on payment accounts/Deposit contracts/Certificates of deposit of customers at ABBANK or at other entities accepted by ABBANK;
 - (2) Property rights arising from purchase and sale contracts of Government bonds, Treasury bills, local government bonds, Government-guaranteed bonds, certificates of deposit (including bonds purchased using the loan proceeds);



(3) Corporate bonds issued by Van Huong Investment and Tourism Joint Stock Company;
(4) Property rights arising from corporate bond purchase and sale contracts where such bonds are 100% secured by a payment guarantee issued by a credit institution, complying with ABBANK's regulations; (Note: Removed the redundant repeated phrase from the Vietnamese draft)

(5) Listed shares and unlisted shares.

- **Loan Interest Rate:** As agreed upon by both parties.
- **Other Terms and Conditions:** As agreed upon by both parties and in accordance with ABBANK's policies in each period.

Article 2: Assign and authorize the General Director to perform the following tasks:

- To negotiate, decide on the implementation details, and execute loan documents and disbursement dossiers with ABBANK in accordance with the approved total credit limit.
- To proactively organize the implementation, utilize the loan for the proper purposes, and ensure compliance with borrowing restrictions/limits as well as financial safety ratios as prescribed by law and ABS's internal regulations in each period.
- To perform information disclosure in accordance with the provisions of law (if applicable).

Article 3: This Resolution shall take effect from the date of signing and supersedes/annuls Resolution No. 41/NQ-HĐQT dated November 29, 2024, of the Board of Directors.

The General Director, relevant departments, and individuals are responsible for the execution of this Resolution.

**ON BEHALF OF THE BOARD OF DIRECTORS,
CHAIRMAN,**

Recipients:

- *As per Article 3;*
- *Archived: Treasury, Company Secretary ./.*

(Signed)

Trần Việt Dũng