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| <b>Code</b>         | <b>NVT</b>  |
| <b>Company name</b> | Ninh Van Bay Travel Real Estate Joint Stock Company |
| <b>Date</b>         | 10/11/2023  |
| <b>Subject</b>      | Interest rate adjustment                            |

**Content:**

The Board resolution dated October 09, 2023, the BOD of Ninh Van Bay Travel Real Estate Joint Stock Company approved the adjustment of bond interest rate as follows:

1. Adjusting the reference interest rate:

“The reference interest rate”

- For each interest period within 12 months from the issue date until August 17, 2023, the reference interest for loans with a term of  $T > 12$  months, it is determined by the account management organization and payment at the date of interest rate determination.
- For each interest period from August 18, 2023 to August 17, 2024, the reference interest rate for loans with terms  $T > 60$  months will be applied to CIB Customers and be published on the MBB’s website.
- For each interest period from August 18, 2024 until the maturity date, reference interest rate for loans with terms  $T > 60$  months will be applied to CIB Customers and be published on the MBB’s website.

2. Adjusting the interest rate:

- For the first four interest periods (within 12 months from the issue date) (the first interest year) is 9.5%/year; and
- For next interest periods from the end of the first interest period until August 17, 2023, sum of 3.5%/year and the reference interest rate will be determined by the account management organization for that interest period.
- For the interest period from August 18, 2023 until August 17, 2024, sum of 3.0%/year and the reference interest rate will be determined by the account management organization for that interest period.
- For the interest period from August 18, 2024 until the maturity date, sum of 3.5%/year and the reference interest rate will be determined by the account management organization for that interest period.