**VBB: Board Resolution**

On November 23, 2023, Viet Nam Thuong Tin Commercial Joint Stock Bank announced Resolution No. 176/2023/NQ-HDQT as follows:

‎‎Article 1. The Board of Directors agrees on the following contents:

1. Approve the transaction between Vietbank and Ms. Nguyen Thi Ba of Hoa Lam - Shangri-La Healthcare Limited Liability Company according to the proposal of the Senior Credit Council in Proposal No. 15/TT/HDTDCC.23 dated November 22, 2023, specifically as follows:
* Transaction of receiving collaterals being land use rights of land plot No. 1-14, map sheet No. 108, Binh Tri Dong B Ward, Binh Tan District, Ho Chi Minh City, Owner: Hoa Lam - Shangri-La Healthcare Limited Liability Company to guarantee a credit contract worth VND 65,570,000,000 of Ms. Nguyen Thi Ba at Vietbank.
* Loan purpose: Pay deposit to buy 6 properties at land plot number 3097; 3267; 388; 2093; 1415, 1417, map sheet No. 5; plot No. 1945 and map sheet No. 2, Thanh My Loi Ward, Thu Duc City, Ho Chi Minh City.
* Loan method: One-time loan.
* Loan term: 12 months.
1. Assign the Managing Director to direct related Division(s)/Center(s)/Department(s) to properly perform procedures related to the information disclosure of the transaction(s) above.
2. Assign the Chair of the Board of Directors to direct the implementation of the contents approved above by the Board of Directors according to the regulations of law, the State Bank and the Charter.

‎‎Article 2. This Board Resolution takes effect from November 23, 2023.

‎‎Article 3. Members of the Board of Directors and Executive Board, Chief Accountant, Office of the Board of Directors, Divisions/Centers/Departments at the Headquarters and other units of Viet Nam Thuong Tin Commercial Joint Stock Bank are responsible for implementing this Resolution.