**NVB: Board Resolution**

On December 8, 2023, National Citizen Commercial Joint Stock Bank announced Resolution No. 847/2023/NQ-HDQT on authorizing National Citizen Bank Asset Management Company Limited (AMC NCB Company) to manage and collect debt as follows:

‎‎Article 1. Approve the list of authorized debts for AMC NCB to manage and collect.

‎‎Article 2. Approve the list of AMC NCB debts transferred to the Debt Management Center.

‎‎Article 3. Organization and Implementation

1. Authorize the Chair of the Board of Directors to:

* Decide and approve adjustments and changes to the authorization list in each period in accordance with actual debt handling;
* Decide on the commission expense calculation mechanism for AMC NCB.
* Decide on the debt collection plan of AMC NCB and Debt Management Center in accordance with the actual situation as stated in Section III.1 of Proposal No. 78/2023/TT- AMC.

1. Assign the General Manager to issue a coordination process between AMC and NCB in debt handling; organize and direct relevant units, departments, and individuals to implement this Resolution in accordance with the regulations of the NCB, the State Bank, and the Law.
2. This Resolution takes effect from December 08, 2023 within the scope of their powers and responsibilities, relevant units and individuals are responsible for organizing the implementation of this Resolution.