**BAB123007: Board Resolution**

On December 04, 2023, Bac A Commercial Joint Stock Bank announced Resolution No. 146/2023/NQ-HDQT on approving the registration dossiers of Bonds in the second public offering as follows:

Article 1: Approve the registration dossiers for offering Bonds issued the second time by the Bank, including but not limited to the following documents:

* Public offering registration;
* Business Registration Certificate No. 2900325526 first issued by the Department of Planning and Investment of Nghe An Province on October 10, 1995 and updates;
* License on Operations No. 47/GP-NHNN changed and issued by the State Bank of Vietnam on April 16, 2019 and Decisions on adjustment to contents of charter capital;
* Resolution No. 141/2023/NQ-HDQT dated November 30, 2023 of the Board of Directors of Bac A Commercial Joint Stock Bank on approving the second bond issuance plan;
* Resolution No. 146/2023/NQ-HDQT dated December 14, 2023 of the Board of Directors on approving the registration dossier for the second public offering of bonds;
* Prospectus for the public offering of bonds;
* Current charter of the Bank
* The separate and consolidated Financial Statements for 2021, 2022 (audited) and the separate and consolidated Financial Statements Q3/2023;
* Written commitment of the Board of Directors of the Bank on the implementation of the listing of bonds on the Stock Exchange No. 143/2023/CV-HDQT dated December 01, 2023;
* The written commitment No. 448/2023/CV-BBAB dated December 01, 2023 on not being prosecuted for criminal liability or having been convicted of one of the crimes of infringing upon the economic management order but the criminal record has not been expunged.
* Written commitment No. 447/2023/CV-BACABANK dated December 01, 2023 on performing the obligations of the Bank towards investors;
* Written confirmation of Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) on the opening of an escrow account to receive the payment for share purchase of the offering.
* Contract on consultancy services for public offering, centralized registration and listing No. 0412/HDDV/ACBS-BAB dated December 04, 2023 between ACB Securities Ltd., Co and the Bank.
* Authorization documents of the Issuer; Consulting organization; Audit company and other relevant documents at the request of the SSC in the process of approving the dossier (if any).

Article 2: Assign the General Manager to direct the relevant units to implement the offering and carry out relevant procedures, ensuring compliance with the approved contents of the Board of Directors and regulations of the current law. The General Manager can authorize other persons within the scope and authority to implement the above tasks.

Article 3: This Resolution takes effect from the date of its signing. Members of the Board of Directors, the Board of Management, Heads of units and relevant individuals are responsible for implementing this Resolution.