**BAB: Board Resolution**

On January 19, 2024, Bac A Commercial Joint Stock Bank announced Resolution No. 09/2024/NQ-HDQT on approving the results of share issuance to pay dividends in 2022 to existing shareholders and handling fractional shares and undistributed shares as follows:

Article 1: Approve the results of issuing shares to pay dividends in 2022 to existing shareholders of BAC A BANK according to the list of shareholders exercising the rights dated January 12, 2024 provided by VSDC as follows:

* The total number of shares expected to be issued under the new charter capital increase plan - Phase 1 of 2023 approved by the General Meeting of Shareholders is: 62,506,998 shares;
* Number of shares distributed to pay 2022 dividends to existing shareholders according to the list of shareholders exercising the rights: 62,506,442 shares;
* Fractional shares, undistributed shares (number of shares missing compared to the number of shares expected to be issued 62,506,998 shares) according to the list of shareholders exercising the rights: 556 shares;
* Source for implementation: from BAC A BANK's accumulated undistributed profits in 2022 after appropriation for funds, ensuring compliance with legal regulations and being approved by the General Meeting of Shareholders.

Article 2: Approve the content of handling fractional shares and undistributed shares when issuing shares to pay dividends of BAC A BANK. Specifically as follows:

Based on the new charter capital increase plan - Phase 1 of 2023 approved by the Annual General Meeting of Shareholders of BAC A BANK, the Board of Directors decided to distribute all fractional shares and undistributed shares as stated in Section 1, which is 556 shares to Bac A Commercial Joint Stock Bank's Union, with the following information:

* Information about the organization receiving shares: Bac A Commercial Joint Stock Bank's Union
* Decision No. 131/ToC-CDNH dated May 22, 1997 of Vietnam Banking Union.
* Representative: Ms. Thai Thi Nga - President of the Trade Union
* All of these shares are freely transferable.

Article 3. The Board of Directors assigns:

Assign the Vice Chair of the Board of Directors-cum-General Manager of BAC A BANK to direct/organize the implementation of the contents according to the plan for handling fractional shares and undistributed shares approved by the Board of Directors, and at the same time, implement other related work contents in accordance with current legal regulations.

Article 4. This Resolution takes effect from the date of its signing.

Members of the Board of Directors, the Board of Management, related departments and individuals are responsible for the implementation of this Resolution.