**BAB: Board Resolution**

On August 21, 2024, Bac A Commercial Joint Stock Bank announced Resolution No. 122/2024/NQ-HDQT on adjusting the plan on using capital obtained from the public offering of 89,593,364 shares; approving the contents and list of registration dossiers for the offering as follows:

‎‎Article 1. Adjust the Plan on using capital obtained from the public offering of 89,593,364 shares as stated in Section II. Appendix 1 detailing the public offering plan promulgated with Resolution No. 65/2024/NQ-HDQT dated April 24, 2024, of the Board of Directors are as follows:

“II. The plan on using capital obtained from the offering.

The expected amount of proceeds from the share offering for existing shareholders is VND895,933,640,000, and will be used for the following purposes:

|  |  |  |  |
| --- | --- | --- | --- |
| No.  | Plan on using capital | Expected amount | Expected progress of using capital |
| 1 | Customer loans (Customer business loans, High-tech agricultural loans, Medium and long-term loans) | 895,933,640,000 | During 2024 |
| Total: |  | 895,933,640,000 |  |

* The capital use plan is based on the Bank's successful issuance plan, the expected amount used for each of the above purposes may change depending on the actual results of the second capital increase in 2023, offering shares to existing shareholders. The above capital use plan may be flexibly adjusted according to the actual time of completion of the offering, to serve the Bank's products/services, pursuant to the market situation and actual needs of customers for each product/service, ensuring the Bank's effective use of capital in each period.
* Assign/authorize the Vice Chair of the Board of Directors of Bac A Commercial Joint Stock Bank, depending on the actual situation and time of completion of the offering, to decide and adjust the amount and progress of use for each of the above purposes.
* The Board of Directors will report to the Bank's shareholders on the actual progress of capital use at the nearest General Meeting of Shareholders.”

‎‎Article 2. Approve the contents and List of registration dossiers for the additional public offering of Bac A Commercial Joint Stock Bank, including:

1. Registration Certificate for additional public offering;
2. Prospectus for additional public offering;
3. Annual General Mandate No. 02/2023/NQ-DHDCD dated April 22, 2023, of Bac A Commercial Joint Stock Bank on approving the issuance plan, the plan on using capital obtained from the offering, and approving the listing of additional shares on the securities trading system;
4. Board Resolution of Bac A Commercial Joint Stock Bank on implementing the offering plan of 89,593,364 shares for existing shareholders according to the new Plan to increase charter capital Phase 2 in 2023 approved by the General Meeting of Shareholders of Bac A Commercial Joint Stock Bank;
5. Board Resolution of Bac A Commercial Joint Stock Bank on approving the adjustment to the plan on using capital obtained from the offering, and approving the dossiers for public offering for existing shareholders;
6. Official Dispatch No. 9629/NHNN-TTGSNH dated December 04, 2023, of the State Bank of Vietnam on approving charter capital increase of Bac A Commercial Joint Stock Bank;
7. Financial Statements of Bac A Commercial Joint Stock Bank:
* (Separate and Consolidated) Audited Financial Statements 2023
* (Separate and Consolidated) Audited Financial Statements 2022
* Reviewed (Separate and Consolidated) Semi-annual Financial Statements 2024
1. Audited Report on using capital obtained from the most recent offering;
2. Confirmation document from the commercial bank on opening a blocked account to receive money to purchase shares of the offering;
3. Document of the Board of Directors of Bac A Commercial Joint Stock Bank committing to implementing share listing;
4. Document of Bac A Commercial Joint Stock Bank committing not to be under criminal prosecution or having been convicted of one of the crimes of violating economic management order without having had the criminal record cleared;
5. Consulting Contract for public offering;
6. Business Registration Certificate; License for Establishment and Operation of Bac A Commercial Joint Stock Bank;
7. Current Charter of Bac A Commercial Joint Stock Bank;

‎‎Article 3. The Board of Directors assigned/authorized the Vice Chair of the Board of Directors-cum- General Manager: To direct affiliated Groups/Divisions/Centers to coordinate with the issuance consultancy unit to carry out procedures to request the State Securities Commission to approve the registration dossier for additional public offering Bac A Commercial Joint Stock Bank, so that the Bank's share offering can be carried out as soon as possible.

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

1. The content in Article 1 of this Resolution replaced the content in Section II. Appendix 1 promulgated with Resolution No. 65/2024/NQ-HDQT, other contents approved by the Board of Directors in Resolution No. 65/2024/NQ-HDQT dated April 24, 2024, and Appendix 1 promulgated with it shall continue to be effective;
2. The content in Article 2 of this Resolution replaced Decision No. 71/2024/QD-HDQT dated May 16, 2024, on approving the Registration Dossier for additional public offering;
3. Members of the Board of Directors, the General Manager, Groups/Divisions/Centers at the Headquarters, and affiliated Units/Individuals are responsible for implementing this Resolution./.