

**NAM A BANK****NAM A BANK – HEAD OFFICE**

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No.: 338/2025/TTQT-NHNA

**SOCIALIST REPUBLIC OF VIETNAM****Independence – Freedom – Happiness***Ho Chi Minh City, March 26<sup>th</sup>, 2025*

**PROPOSAL**

**ON THE POLICY TO PARTICIPATE IN**

**RESTRUCTURING PEOPLE'S CREDIT FUNDS**

**To: THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18<sup>th</sup>, 2024 and the implementing, amending and supplementing documents;
- Pursuant to the Charter of Nam A Commercial Joint Stock Bank.

In recent years, the world economy has experienced unpredictable fluctuations due to the impact of natural disasters, epidemics and conflicts between nations around the world. This has negatively affected the development of the banking system in general and the People's Credit Fund in particular. Faced with that situation, the State Bank of Vietnam (SBV) has taken many decisions to strengthen, adjust, arrange, restructure the weak People's Credit Funds and at the same time encourage commercial banks to participate in restructuring People's Credit Funds with the aim of not causing insecurity, monetary security, negatively affecting the system of credit institutions.

Implementing the policy of the Government and SBV, Nam A Commercial Joint Stock Bank (Nam A Bank) has participated and successfully processed 03 Specially Controlled People's Credit Funds in Dong Nai province and has been highly appreciated by SBV. The participation in the restructuring of the People's Credit Fund contributes to enhancing the reputation of the Nam A Bank in the financial market and also clearly demonstrates the responsibility of Nam A Bank in jointly maintaining the stability of the national banking and financial system.

Following the success of the above, the Board of Directors (BOD) respectfully submits to the 2025 Annual General Meeting of Shareholders for consideration and approval of the initiative of the Nam A Bank to continue participating in restructuring People's Credit Funds and at the same time authorizing the BOD in selecting and deciding on the option to participate under the review and approval of SBV. The BOD will report the implementation results at the next AGM.

Respectfully submitted./.

**Recipients:**

- Shareholders of Nam A Bank;
- BOD, BOS;
- Archived: Office of BOD.

**FOR BOARD OF DIRECTORS  
CHAIRMAN**

*(Signed)*

**Tran Ngo Phuc Vu**