

No.: 331/2025/PAQT-NHNA

Ho Chi Minh City, March 26<sup>th</sup>, 2025

## **THE 2024 PROFIT DISTRIBUTION AND DISTRIBUTION OF SHARES FROM THE EQUITY CAPITAL SOURCE PLAN**

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

The Board of Directors respectfully submits to the 2025 Annual General Meeting of Shareholders (AGM) for consideration and approval of the 2024 profit distribution and distribution of shares from the equity capital source Plan, details as follows:

Seq	CRITERIA	Amount (VND)
<b>I</b>	<b>THE 2024 PROFIT DISTRIBUTION PLAN:</b>	
<b>1</b>	<b>Profit before corporate income tax</b>	<b>4,545,398,166,073</b>
<b>2</b>	<b>Corporate income tax to be paid</b>	<b>938,305,686,840</b>
<b>3</b>	<b>Profit after corporate income tax [(3)=(1)-(2)]</b>	<b>3,607,092,479,233</b>
<b>4</b>	<b>Establishment of funds in accordance with regulations</b>	<b>721,418,495,846</b>
4.1	<i>- Capital supplementary reserve fund</i>	360,709,247,923
4.2	<i>- Financial contingency fund</i>	360,709,247,923
<b>5</b>	<b>Other funds</b>	<b>47,214,184,958</b>
5.1	<i>- Development investment fund</i>	3,607,092,479
5.2	<i>- Scientific research and training fund</i>	3,607,092,479
5.3	<i>- Reward fund</i>	30,000,000,000
5.4	<i>- Welfare fund</i>	10,000,000,000
<b>6</b>	<b>Undistributed profits in 2024 [(6)=(3)-(4)-(5)]</b>	<b>2,838,459,798,429</b>
<b>7</b>	<b>Undistributed profits before 2024</b>	<b>502,862,821,694</b>
<b>8</b>	<b>Form of profit distribution</b>	<b>Shares</b>
<b>II</b>	<b>DISTRIBUTION OF SHARES FROM THE EQUITY CAPITAL SOURCE PLAN:</b>	
<b>1</b>	<b>Equity capital_ Undistributed profits:</b>	
1.1	Undistributed profits on consolidated audited Financial Statements in 2024 (after fund allocations)	3,341,322,620,123
1.2	Undistributed profits used to distribute shares	3,033,336,720,000
1.3	Remaining undistributed profits	307,985,900,123

<b>Seq</b>	<b>CRITERIA</b>	<b>Amount (VND)</b>
<b>2</b>	<b>Equity capital_Additional reserve fund of charter capital:</b>	
2.1	Capital supplementary reserve fund on consolidated audited Financial Statements in 2024	839,795,291,748
2.2	Capital supplementary reserve fund to distribute shares	398,039,660,000
2.3	Remaining additional reserve fund of charter capital	441,755,631,748
<b>3</b>	<b>THE TOTAL AMOUNT OF SHARES DISTRIBUTION</b> [(3)=(1.2)+(2.2)]	<b>3,431,376,380,000</b>
=>	<b>Shares Distribution Ratio</b>	<b>25.00%</b>

(\*): The amount of actual shares distribution depends on the Share Capital at the closing date of the shareholder list for the distribution of shares. The remaining amount due to rounding after the distribution of shares will be put into the equity capital according to the regulations.

Respectfully submitted./.

**Recipients:**

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

**FOR BOARD OF DIRECTORS  
CHAIRMAN**

*(Signed)*

**Tran Ngo Phuc Vu**