

REPORT ON CORPORATE GOVERNANCE 2024

- To:**
- State Securities Commission of Vietnam
 - Vietnam Exchange
 - Ho Chi Minh Stock Exchange

- Company's name: **Nam A Commercial Joint Stock Bank (Nam A Bank)**
- Head office address: **201- 203 Cach Mang Thang Tam Str., Ward 4, Dist. 3, Ho Chi Minh City**
- Telephone: **(84-28) 3929 6699** Fax: **(84-28) 3929 6688**
- Charter capital: **VND 13.725.505.530.000**
- Stock code: **NAB**
- Corporate governance model: **General Meeting of Shareholders, Board of Directors, Board of Supervisors and Chief Executive Officer.**
- Implementation of internal audit function: **Implemented.**

I. Activities of The General Meeting of Shareholders (GMS):

In 2024, the first Nam A Bank's Annual General Meeting of Shareholders 2024 (AGM) took place on Mar 29th 2024 and the second AGM was organized in the form of collecting shareholders' written opinions on Jul 29th 2024 to approve matters under the authority of GMS. The AGM approved the following main contents:

| Resolutions | Date | Contents |
|---|---------------------------|---|
| Resolutions of the Annual General Meeting of Shareholders in 2024 | Mar 29 th 2024 | <ol style="list-style-type: none">1. Approval of the Report on 2023 governance operations and orientations for 2024 of the Board of Directors (BOD).2. Approval of the Report on 2023 business results and 2024 business plan.3. Approval of the Board of Supervisors' full report on 2023 (BOS).4. Approval of Nam A Bank's audited consolidated financial statements in fiscal year 2023.5. Approval of the 2023 profit distribution plan.6. Approval of the list of the Bank's independent audit companies in 2025.7. Approval of the remuneration and the operating budget of the Nam A Bank's BOD and BOS in fiscal year 2024. |

| Resolutions | Date | Contents |
|--|---------------------------|---|
| | | 8. Approval of the amendments and supplements to the Charter of Nam A Bank and Business Lines listed in the Certificate of Enterprise Registration. 9. Approval of the Proposal of charter capital increase in 2024. 10. Approval of the plan to issue private convertible Bonds. 11. Approval of the listing of Nam A Bank's bonds issued to the public. 12. Approval of the capital contributions and share acquisitions. 13. Approval of the policy of participating in restructuring the People's Credit Fund. 14. Approval of expanding the business network to international markets. 15. Approval of Regulation on nominating/electing of personnel to the BOD and BOS of Nam A Bank for term VIII (2021-2026). 16. Approval of the additional candidates to participate in the BOD for term VIII (2021-2026). 17. Approval of electing the additional candidates to participate in the Board of Directors for term VIII (2021-2026). |
| Resolutions of the GMS (Collecting shareholders' written opinions in 2024) | Jul 29 th 2024 | Approving the Proposal to amend and supplement the Charter; Regulation on Corporate Governance, Regulation on the Operations of the Board of Directors, Regulation on the Operations of the Board of Supervisors of Nam A Bank. |

II. The Board of Directors:

2.1 Information on the BOD Members:

| No. | BOD Members | Position | The date of becoming/no longer the BOD Member | |
|-----|----------------------|--|--|---------------------------|
| | | | Becoming BOD Member Date | No longer BOD Member Date |
| 1 | Mr. Tran Ngo Phuc Vu | Chairman (Non-executive members) | Apr 15 th 2016 (Started as BOD Member for Term VII 2016–2021) | - |
| 2 | Mr. Tran Ngoc Tam | Permanent Vice Chairman (Non-executive members) | Dec 09 th 2022 (Started as BOD Member for Term VIII 2021–2026) | - |

| No. | BOD Members | Position | The date of becoming/no longer the BOD Member | |
|-----|---------------------------|---|--|---------------------------|
| | | | Becoming BOD Member Date | No longer BOD Member Date |
| 3 | Mrs. Vo Thi Tuyet Nga | Vice Chairwoman (Non-executive members) | Mar 25 th 2011 (Started as BOD Member for Term VI 2011–2016) | - |
| 4 | Mr. Tran Khai Hoan | Member cum Acting Chief Executive Officer (Executive member) | Mar 29 th 2024 (Started as BOD Member for Term VIII 2021–2026) | - |
| 5 | Mr. Nguyen Duc Minh Tri | Member (Non-executive member) | Dec 09 th 2022 (Started as BOD Member for Term VIII 2021–2026) | - |
| 6 | Mrs. Nguyen Thi Thanh Dao | Member (Non-executive member) | Dec 09 th 2022 (Started as BOD Member for Term VIII 2021–2026) | - |
| 7 | Mrs. Le Thi Kim Anh | Independent member | Dec 09 th 2022 (Started as BOD Member for Term VIII 2021–2026) | - |

2.2 Meetings of the BOD:

In 2024, the BOD held meetings to evaluate business performance, provide orientations, direct operations and consider decisions on matters under the BOD's authority with the following number of meetings:

| No. | Member | No. of meetings attended | Attendance rate | Reasons for absence |
|-----|-----------------------|--------------------------|-----------------|--|
| 1 | Mr. Tran Ngo Phuc Vu | 7/7 | 100% | - |
| 2 | Mr. Tran Ngoc Tam | 7/7 | 100% | - |
| 3 | Mrs. Vo Thi Tuyet Nga | 7/7 | 100% | - |
| 4 | Mr. Tran Khai Hoan | 6/6 | 100% | Started as BOD Member for Term VIII 2021–2026 on Mar 29 th 2024 |

| No. | Member | No. of meetings attended | Attendance rate | Reasons for absence |
|-----|---------------------------|--------------------------|-----------------|---------------------|
| 5 | Mr. Nguyen Duc Minh Tri | 7/7 | 100% | - |
| 6 | Mrs. Nguyen Thi Thanh Dao | 7/7 | 100% | - |
| 7 | Mrs. Le Thi Kim Anh | 7/7 | 100% | - |

2.3 Supervising the Board of Management (BOM) by the BOD

The BOD has supervised the BOM in properly performing its functions and duties compliance with the provisions of law, Nam A Bank's Charter, Regulation on Corporate Governance and Regulation on the Operations of the Board of Directors as follows:

- Directing and supervising the implementation of Resolutions, Decisions of GMS, BOD; supervising risk management and the BOM to achieve outstanding results, while ensuring transparency and creating favorable conditions for Shareholders, Investors and State management agencies to effectively perform their functions of supervision, inspection and management
- Supervising the BOD implementing the orientation of the bank's restructuring plan for the 2021 - 2025 period with the approval of the State Bank of Vietnam, which has drastically improved credit quality and step-by-step optimized asset portfolios, increased profitability.
- Establishing a mechanism for quarterly meetings with the BOM and other management directors to evaluate the operating situation and promptly resolve the issues under the authority of the BOD to facilitate the smooth functioning of the BOM and the successful achievement of its business objectives.

2.4 Activities of sub-committees under the BOD:

The sub-committees under the BOD includes: Human Resources Committee and Risk Management Committee. These sub-committees operating in accordance with the provisions of the BOD's regulations, researching and advising the BOD on matters under their competence, related to the governance and operations, specifically as follows:

- **Human Resources Committee (HRMC):** including members assigned by the BOD, advising the BOD on issues related to organizational structure, human resources management under the authority of the BOD with outstanding activities in 2024 as follows:
 - (i) *Participate in consulting on the orientation of Nam A Bank's organizational and operational model, as a basis for adjusting the organizational structure in accordance with the conditions and business needs in each period;*
 - (ii) *Advise and supervise the planning and implementation of human resources management strategies and remuneration policy for the employees of Nam A Bank and its subsidiaries in accordance with the business development orientation of Nam A Bank;*

- (iii) Review and evaluate the adequacy and effectiveness of Nam A Bank's current Human Resources Management Regulations, Procedures, Rules and Policies; Propose necessary improvement solutions;
 - (iv) Advise the BOD on the recruitment, appointment, reappointment, and dismissal of the management directors according to the regulations of Nam A Bank and its subsidiaries based on the proposal of Nam A Bank's Chief Executive Officer and/or the Chairman of the subsidiaries.
- **Risk Management Committee:** perform the role of helping the BOD to monitor and manage risks during operations to ensure compliance with the provisions of the law. In 2024, the Risk Management Committee has successfully completed its functions and tasks, focusing on the following main contents:
- (i) Advise the BOD on implementing risk management strategies in the Nam A Bank system related to liquidity risk, market risk, operational risk, credit risk; Build and establish a systematic, effective risk management system that is appropriate to the scale of Nam A Bank's operations;
 - (ii) Assist the Board in the implementation of the ESG Risk Management Project through the advisory unit KPMG Tax and Advisory Company Limited. Accordingly, Nam A Bank has completed the Sustainable Development Report in accordance with the GRI international standard, further developing a risk management framework that integrates ESG factors with the target of sustainable development;
 - (iii) Review and evaluate the suitability and effectiveness of Nam A Bank's Regulations, Procedures, Rules and Risk Management Policies, and recommend the BOD to make appropriate and timely adjustments and changes. Analyze and provide warnings about the Bank's safety level against risks and potential risks that may affect Nam A Bank's operation;
 - (iv) Advise the Board of Directors on implementing the development of the internal credit rating regulation in Nam A Bank according to the Basel II FIRB in order to improve the quality of risk management; Monitor compliance with the risk indicators in the Risk Appetite Statement and indicators of the Risk Management Strategy indicators at each specific stage.

2.5 Resolutions/Decisions of the BOD (related to GMS, network, personnel, securities, shareholders):

| Stt | Date | Resolutions/ Decisions no. | Contents |
|-----|---------------------------|-------------------------------|---|
| 1 | Jan 19 th 2024 | 86/2024/NQQT-NHNA | Resolution on the planned cancellation of the listing of Nam A Bank's shares at the Hanoi Stock Exchange and the expected first trading day at the Hochiminh Stock Exchange |
| 2 | Jan 31 st 2024 | 141/2024/NQQT-NHNA | Resolution on the establishment of a committee to appraise the election of personnel to the Board of Directors and Board of Supervisors of Nam A Bank for term VIII (2021-2026) |

| Stt | Date | Resolutions/ Decisions no. | Contents |
|-----|---------------------------|-------------------------------|---|
| 3 | Jan 31 st 2024 | 142/2024/QĐQT-NHNA | Decision on the establishment of a committee to appraise the nomination/election of personnel to the Board of Directors and Board of Supervisors of Nam A Bank for term VIII (2021-2026) |
| 4 | Jan 31 st 2024 | 144/2024/NQQT-NHNA | Resolution on the implementation of personnel arrangements for supplementing the Board of Directors and Board of Supervisors of Nam A Bank for the term VIII (2021-2026). |
| 5 | Jan 31 st 2024 | 145/2024/NQQT-NHNA | Resolution on finalizing the list of shareholders to implement the right to nominate/elect the candidates to participate in the Board of Directors and Board of Supervisors of Nam A Bank for the term VIII (2021-2026) |
| 6 | Feb 01 st 2024 | 150/2024/NQQT-NHNA | Resolution on approving to cancel the listing of Nam A Bank's shares at the Hanoi Stock Exchange and the expected first trading day at the Ho Chi Minh Stock Exchange |
| 7 | Feb 01 st 2024 | 156/2024/NQQT-NHNA | Resolution on the establishment of the organizing committee for the 2024 AGM of Nam A Bank |
| 8 | Feb 01 st 2024 | 157/2024/QĐQT-NHNA | Decision on the establishment of the organizing committee for the 2024 AGM of Nam A Bank |
| 9 | Feb 01 st 2024 | 159/2024/NQQT-NHNA | Resolution on the implementing the plan to organize the 2024 AGM of Nam A Bank |
| 10 | Feb 01 st 2024 | 161/2024/NQQT-NHNA | Resolution on establishing Shareholders' Eligibility Examination Committee at the 2024 AGM of Nam A Bank |
| 11 | Feb 01 st 2024 | 162/2024/QĐQT-NHNA | Decision on establishing Shareholders' Eligibility Examination Committee at the 2024 AGM of Nam A Bank |
| 12 | Feb 02 nd 2024 | 164/2024/QĐQT-NHNA | Decision on the reappointment of Mrs Ho Nguyen Thuy Vy - Deputy Chief Executive Officer cum Treasury Business Division Director |
| 13 | Feb 07 th 2024 | 180/2024/NQQT-NHNA | Resolution on finalizing the list of shareholders for participation in the 2024 AGM of Nam A Bank |
| 14 | Feb 26 th 2024 | 237/2024/NQQT-NHNA | Resolution on approving the list of proposed personnel for election to the Board of Directors and Supervisory Board of Nam A Commercial Joint Stock Bank for the 8th term (2021 – 2026), to be |

| Stt | Date | Resolutions/ Decisions no. | Contents |
|-----|---------------------------|-------------------------------|---|
| | | | submitted to the State Bank of Vietnam for approval before presenting it to the AGM for election. |
| 15 | Feb 29 th 2024 | 247/2024/NQQT-NHNA | Resolution on approving the first trading day and reference price on the first trading day of Nam A Bank shares at Hochiminh Stock Exchange |
| 16 | Mar 08 th 2024 | 347/2024/NQQT-NHNA | Resolution on approving credit approvals, contracts, and transactions between Nam A Bank and internal persons and their affiliated persons |
| 17 | Mar 13 th 2024 | 374/2024/QĐQT-NHNA | Decision on the appointment of Mrs Huynh Thi Thanh Tuyen – Acting Director of Ca Mau Branch |
| 18 | Mar 21 st 2024 | 405/2024/QĐQT-NHNA | Decision on the appointment of Mrs Doan Thi My Linh - Director of Quang Trung Branch |
| 19 | Mar 22 th 2024 | 415/2024/NQQT-NHNA | Resolution on approving the materials of the 2024 AGM of Nam A Bank |
| 20 | Mar 26 th 2024 | 449/2024/NQQT-NHNA | Resolution on repurchasing bonds issued by Nam A Bank in 2022 |
| 21 | Mar 29 th 2024 | 477/2024/QĐQT-NHNA | Decision on assigning the position of Permanent Vice Chairman of the BOD and terminating the concurrent position of Chief Executive Officer of Nam A Bank |
| 22 | Mar 29 th 2024 | 478/2024/QĐQT-NHNA | Decision on the appointment of Acting Chief Executive Officer of Nam A Bank |
| 23 | Apr 04 th 2024 | 532/2024/NQQT-NHNA | Resolution on approving the consulting firm to increase charter capital by issuing shares from owner's equity and issuing shares under the employee stock option program (ESOP) of Nam A Bank in 2024 |
| 24 | Apr 11 th 2024 | 584/2024/NQQT-NHNA | Resolution on implementing the Proposal of charter capital increase in 2024. |
| 25 | Apr 16 th 2024 | 613/2024/QĐQT-NHNA | Decision on the appointment of Mr Luong Trong Chanh - Deputy Director and in charge of Ly Thuong Kiet Branch |
| 26 | Apr 25 th 2024 | 667/2024/NQQT-NHNA | Resolution on repurchasing bonds issued by Nam A Bank in 2023 |
| 27 | May 14 th 2024 | 740/2024/NQQT-NHNA | Resolution on changing of location – Go Cong Sub - Branch |
| 28 | May 22 nd 2024 | 780/2024/QĐQT-NHNA | Decision on the appointment of Mrs Tran Thi Hong - Deputy Director and in charge of Dak Lak Branch |
| 29 | May 30 th 2024 | 815/2024/NQQT-NHNA | Resolution on approving the 1st private bonds issuance plan of Nam A Bank in 2024 |

| Stt | Date | Resolutions/ Decisions no. | Contents |
|------------|---------------------------|---------------------------------------|--|
| 30 | Jun 13 th 2024 | 890/2024/NQQT-NHNA | Resolution on approving the 2nd private bonds issuance plan of Nam A Bank in 2024 |
| 31 | Jun 17 th 2024 | 905/2024/NQQT-NHNA | Resolution on the Regulation on issuing shares under ESOP of Nam A Bank in 2024 |
| 32 | Jun 17 th 2024 | 906/2024/QĐQT-NHNA | Decision on the Regulation on issuing shares under ESOP of Nam A Bank in 2024 |
| 33 | Jun 17 th 2024 | 909/2024/NQQT-NHNA | Resolution on establishing the Organizing Committee to implement collecting shareholders' written opinion plan of Nam A Bank in 2024 |
| 34 | Jun 17 th 2024 | 910/2024/QĐQT-NHNA | Decision on establishing the Organizing Committee to implement collecting shareholders' written opinion plan of Nam A Bank in 2024 |
| 35 | Jun 18 th 2024 | 917/2024/NQQT-NHNA | Resolution on the implementation of collecting shareholders' written opinions plan of Nam A Bank in 2024 |
| 36 | Jun 18 th 2024 | 918/2024/NQQT-NHNA | Resolution on finalizing the list of shareholders for participation in collecting shareholders' written opinions of Nam A Bank in 2024 |
| 37 | Jun 29 th 2024 | 990/2024/NQQT-NHNA | Resolution on finalizing the list of shareholders to increase charter capital by issuing shares from owner's equity in 2024 |
| 38 | Jul 01 st 2024 | 1002/2024/QĐQT-NHNA | Decision on the appointment of Mr Nguyen Hai Dang - Deputy Chief Executive Officer of Nam A Commercial Joint Stock Bank |
| 39 | Jul 10 th 2024 | 1056/2024/NQQT-NHNA | Resolution on establishment of Phu Xuan Sub - Branch |
| 40 | Jul 10 th 2024 | 1057/2024/NQQT-NHNA | Resolution on establishment of Huong Thuy Sub - Branch |
| 41 | Jul 16 th 2024 | 1109/2024/NQQT-NHNA | Resolution on the results of increasing charter capital by issuing shares from owner's equity in 2024 |
| 42 | Jul 25 th 2024 | 1144/2024/NQQT-NHNA | Resolution on the Regulations for issuing shares under ESOP of Nam A Commercial Joint Stock Bank in 2024. |
| 43 | Jul 25 th 2024 | 1145/2024/QĐQT-NHNA | Decision on the Regulations for issuing shares under ESOP of Nam A Commercial Joint Stock Bank in 2024. |

| Stt | Date | Resolutions/ Decisions no. | Contents |
|-----|---------------------------|-------------------------------|--|
| 44 | Jul 29 th 2024 | 1161/2024/NQQT-NHNA | Resolution on the additional transaction in increasing charter capital by issuing shares from owner's equity in 2024 |
| 45 | Jul 29 th 2024 | 1169/2024/QĐQT-NHNA | Decision on approving procedures for establishing Nam A Bank's Branch in Ha Noi City (North Ha Noi Branch) |
| 46 | Jul 29 th 2024 | 1172/2024/NQQT-NHNA | Resolution on approving the 3rd private bonds issuance plan of Nam A Bank in 2024 |
| 47 | Aug 06 th 2024 | 1218/2024/NQQT-NHNA | Resolution on approving the List of employees entitled to purchase stock issued under ESOP in 2024 |
| 48 | Aug 12 th 2024 | 1254/2024/NQQT-NHNA | Resolution on issuing the Charter; Regulation on Corporate Governance, Regulation on the Operations of the BOD of Nam A Bank. |
| 49 | Aug 12 th 2024 | 1255/2024/QĐQT-NHNA | Decision on issuing Nam A Bank's Regulation on Internal Governance |
| 50 | Aug 12 th 2024 | 1256/2024/QĐQT-NHNA | Decision on issuing the Nam A Bank's Regulation on the Operations of the BOD |
| 51 | Aug 15 th 2024 | 1291/2024/NQQT-NHNA | Resolution on the first trading date for additional listed shares to increase charter capital by issuing shares from the owners's equity of Nam A Bank in 2024 at Hochiminh Stock Exchange |
| 52 | Aug 23 rd 2024 | 1339/2024/NQQT-NHNA | Resolution on procedures for registration and payment to buy shares under ESOP of Nam A Bank in 2024 |
| 53 | Aug 26 th 2024 | 1350/2024/NQQT-NHNA | Resolution on the establishment of Huong Tra Sub-branch |
| 54 | Aug 30 th 2024 | 1384/2024/QĐQT-NHNA | Decision on the appointment of Ms. Tran Kieu Thuong - Director of the Ho Chi Minh City Region cum Director of Thu Duc Branch |
| 55 | Sep 12 th 2024 | 1434/2024/NQQT-NHNA | Resolution on adjustment of time for registration and payment to buy shares under ESOP of Nam A Bank in 2024 |
| 56 | Sep 24 th 2024 | 1491/2024/NQQT-NHNA | Resolution on the results of the 1 st round of allocating shares under ESOP of Nam A Bank in 2024 and plan to handle undistributed shares |



| Stt | Date | Resolutions/ Decisions no. | Contents |
|-----|---------------------------|-------------------------------|--|
| 57 | Oct 04 th 2024 | 1551/2024/QĐQT-NHNA | Decision on the reappointment of Mr. Le Anh Tu - Deputy Chief Executive Officer cum Director of the Northern Region cum Head of the Representative Office in Ha Noi City |
| 58 | Oct 08 th 2024 | 1554/2024/NQQT-NHNA | Resolution on the final results of allocating shares under ESOP of Nam A Bank |
| 59 | Oct 16 th 2024 | 1594/2024/QĐQT-NHNA | Decision on mobilizing and appointing Mr. Chu Van Tuan - Director of Tay Ninh Branch |
| 60 | Oct 25 th 2024 | 1632/2024/NQQT-NHNA | Resolution on the registration of additional securities in the share's issuance under ESOP of Nam A Bank in 2024 |
| 61 | Oct 28 th 2024 | 1636/2024/QĐQT-NHNA | Decision on mobilizing and appointing Mr. Ly Tai Hung - Director of Ben Tre Branch |
| 62 | Oct 28 th 2024 | 1637/2024/QĐQT-NHNA | Decision on the appointment of Mr. Huynh The Lan - Deputy Director of the Western Region cum Director of Long An Branch |
| 63 | Oct 31 st 2024 | 1664/2024/QĐQT-NHNA | Decision on mobilizing and appointing Ms. To Thi Le - Director of Long Khanh Branch |
| 64 | Nov 01 st 2024 | 1671/2024/QĐQT-NHNA | Decision on the appointment of Ms. Le Thuy Tien - Deputy Director of the Western Region cum Director of Dong Thap Branch |
| 65 | Nov 06 th 2024 | 1690/2024/NQQT-NHNA | Resolution on changing the transaction location of Long Khanh Branch |
| 66 | Nov 08 th 2024 | 1700/2024/NQQT-NHNA | Resolution on repurchasing bonds of Nam A Bank issued in 2023 |
| 67 | Nov 20 th 2024 | 1783/2024/QĐQT-NHNA | Decision on the appointment of Ms. Nguyen Thi Nhan - Deputy Director in charge of Tien Giang Branch |
| 68 | Nov 21 st 2024 | 1791/2024/QĐQT-NHNA | Decision on the appointment of Mr. Luong Trong Chanh - Deputy Director in charge of Ly Thuong Kiet Branch |
| 69 | Nov 25 th 2024 | 1801/2024/NQQT-NHNA | Resolution on changing the location of Ninh Thuan Branch |
| 70 | Nov 26 th 2024 | 1806/2024/NQQT-NHNA | Resolution on establishment of Ha Nam Branch |
| 71 | Nov 27 th 2024 | 1813/2024/QĐQT-NHNA | Decision on the reappointment of Mr. Tran Huy Khang - the Person in charge of the bank governance |

| Stt | Date | Resolutions/ Decisions no. | Contents |
|-----|---------------------------|-------------------------------|--|
| 72 | Nov 28 th 2024 | 1824/2024/QĐQT-NHNA | Decision on the appointment of Mr. Huynh Thanh Phong - Deputy Chief Executive Officer |
| 73 | Nov 28 th 2024 | 1825/2024/QĐQT-NHNA | Decision on the appointment of Mr. Nguyen Minh Tuan - Deputy Chief Executive Officer |
| 74 | Nov 28 th 2024 | 1827/2024/QĐQT-NHNA | Decision on the appointment of Ms. Lam Kim Khoi - Deputy Chief Executive Officer |
| 75 | Dec 02 nd 2024 | 1846/2024/QĐQT-NHNA | Decision on the appointment of Mr. Nguyen Van Luong - Deputy Director in charge of Ha Nam Branch |
| 76 | Dec 10 th 2024 | 1863/2024/QĐQT-NHNA | Decision on the appointment of Mr. Nguyen Tan Tai - Director of Thu Duc Branch |
| 77 | Dec 11 th 2024 | 1869/2024/QĐQT-NHNA | Decision on the appointment of Mr. Huynh Kim Ty - Director of Ninh Thuan Branch |

III. The Board of Supervisors (BOS):

3.1 Information on the Board of Supervisors Members:

| No. | Member | Position | The date of becoming/no longer BOS Member | | Qualification |
|-----|-----------------------|---------------|--|---------------------------|-----------------------------------|
| | | | Becoming BOS Member Date | No longer BOS Member Date | |
| 1 | Mr. Nguyen Vinh Loi | Head of BOS | Dec 09 th 2022 (Started as BOS Member for term VIII 2021–2026) | - | Bachelor of Economics |
| 2 | Mrs. Do Thi Hong Tram | Member of BOS | Dec 09 th 2022 (Started as BOS Member for term VIII 2021–2026) | - | Master of Business Administration |
| 3 | Mrs. Nguyen Thuy Van | Member of BOS | Apr 17 th 2015 (Started as BOS Member for term VI 2011-2016) | - | Bachelor of Economics |

3.2 The BOS's meetings:

In 2024, the BOS's meetings were held as follows:

| No. | Member | Number of attended meetings | Attendance | Reason for absence |
|-----|-----------------------|-----------------------------|------------|--------------------|
| 1 | Mr. Nguyen Vinh Loi | 6/6 | 100% | - |
| 2 | Mrs. Do Thi Hong Tram | 6/6 | 100% | - |
| 3 | Mrs. Nguyen Thuy Van | 6/6 | 100% | - |

3.3 Supervisory activities of the BOS toward the BOD, BOM and shareholders:

Performing supervisory functions over the activities of the BOD, BOM, and shareholders in accordance with the Law on Credit Institutions, the Law on Enterprises, the Law on Securities and relevant laws as well as the Charter, Regulation on Corporate Governance, and Regulation on the Operations of the BOS of Nam A Bank, as follows:

- Supervising the BOD, the BOM has complied with the provisions of the Law on Credit Institutions on the restrictions to ensure safety in the operation of Nam A Bank.
- Supervising the financial status, audits the financial statements of the first 06 months of 2024 and the annual financial statements of Nam A Bank.

The BOD and the BOM have carried out the management of Nam A Bank in accordance with the functions, duties and authority under the Law, Charter, Regulation on internal governance and Regulation on Operation of the BOD of Nam A Bank.

3.4 The BOS's coordination with the BOD, BOM and other managers:

- The BOS has regularly, transparently coordinated with the BOD, BOM. The information was discussed according to the position, functional role and tasks of each relevant level, department, and individual. The meetings of the BOD were attended by representatives of the BOS. The opinions of the BOS were recorded by the BOD/CEO and considered for each content arising during the meetings.
- With risk-based audit orientation, the BOS instructed the Internal Audit Department to develop and fully implement the audit contents in accordance with the 2024 audit plan and the requirements and instructions of the State Bank of Vietnam and other State management agencies.
- The internal audit reports, recommendations of the BOS have been transmitted to the BOD and the BOM timely and that have been reviewed, directing the relevant departments to implement in order to limit risks, contribute to improving efficiency and operational safety by the BOD and the BOM.

IV. Board of Management:

On Dec 31st 2024, The Board of Management of Nam A Bank consists of the following members:

| No. | Full name | Position | Date of birth | Qualification | Date of appointment |
|-----|------------------------|--------------------------------|---------------------------|-------------------------------------|---------------------------|
| 1 | Mr. Tran Khai Hoan | Acting Chief Executive Officer | Oct 16 th 1978 | Master of Business Administration | Mar 30 th 2024 |
| 2 | Mr. Hoang Viet Cuong | Deputy Chief Executive Officer | Feb 20 th 1977 | Master of Business Administration | Nov 01 st 2019 |
| 3 | Mr. Ha Huy Cuong | Deputy Chief Executive Officer | Jun 20 th 1978 | Master of Business Administration | Aug 25 th 2020 |
| 4 | Mr. Le Anh Tu | Deputy Chief Executive Officer | Sep 29 th 1973 | Master of Economics | Oct 06 th 2020 |
| 5 | Mr. Nguyen Vinh Tuyen | Deputy Chief Executive Officer | Dec 25 th 1984 | Master of Project Management | Nov 11 th 2021 |
| 6 | Mr. Vo Hoang Hai | Deputy Chief Executive Officer | Feb 02 nd 1984 | Master of Finance | Dec 08 th 2022 |
| 7 | Mrs. Ho Nguyen Thuy Vy | Deputy Chief Executive Officer | Sep 17 th 1977 | Master of Business Administration | Feb 02 nd 2023 |
| 8 | Mr. Huynh Thanh Phong | Deputy Chief Executive Officer | Jan 10 th 1980 | Master of Business Administration | Dec 05 th 2024 |
| 9 | Mr. Nguyen Minh Tuan | Deputy Chief Executive Officer | Nov 02 nd 1978 | Bachelor of Business Administration | Dec 05 th 2024 |
| 10 | Mrs. Lam Kim Khoi | Deputy Chief Executive Officer | Feb 21 st 1977 | Bachelor of Economics | Dec 05 th 2024 |

V. Chief Accountant:

| Họ và tên | Date of birth | Qualification | Date of appointment |
|------------------------|---------------------------|--|---------------------------|
| Mrs. Nguyen Thi My Lan | Nov 12 th 1979 | Bachelor of Finance - Currency - Credit | Mar 22 th 2016 |

VI. Training courses on corporate governance:

Members of the BOD, the BOS, the BOM and other management directors have appropriate professional qualifications, have participated in many seminar programs, training in business administration; at the same time they have extensive experience in business administration and management in general as well as in credit institutions in particular.

VII. List of Nam A Bank's affiliated persons and transactions between Nam A Bank's affiliated persons and Nam A Bank:

7.1 List of Nam A Bank's affiliated persons (Appendix 01).

7.2 Transactions between Nam A Bank and Nam A Bank's affiliated persons or Transactions between Nam A Bank and major Shareholders, internal persons and their affiliated persons: (Appendix 02).

7.3 Transaction between internal persons of Nam A Bank, affiliated persons of internal persons and Nam A Bank's subsidiaries or companies which Nam A Bank takes controlling power: *none*.

7.4 Transactions between Nam A Bank and other entities:

- a. Transactions between Nam A Bank and the company that its BOD member, BOS member, BOM member and other managers have been or are Nam A Bank's founding members, BOD member or BOM members, for the last three (03) years: *none*.
- b. Transactions between Nam A Bank and the company that its affiliated persons with members of the BOD, the BOM, the BOS and other managers are Nam A Bank's BOD member or BOM members : *none*.
- c. Other transactions of Nam A Bank (if any) may bring material or non-material benefits for members of the BOD, the BOM, the BOS and other management directors: *none*.

VIII. Share transactions of internal persons and their affiliated persons:

8.1 The list of internal persons and their affiliated persons: **(Appendix 03)**.

8.2 Transactions of internal persons and affiliated persons with shares of Nam A Bank: **(Appendix 04)**.

IX. Other significant issues: *none.*

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Recipients:

- As the Greetings part;
- Archived: Office of BOD.

**FOR BOARD OF DIRECTORS
CHAIRMAN**



Tran Ngo Phuc Vu

Mr. Tran Ngo Phuc Vu

**Appendix 01: LIST OF NAM A BANK'S AFFILIATED PERSONS
(Until Dec 31st2024)**

| No. | Name of individual/organization | Transaction account (if any) | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Head office address/ Contact address | The date of becoming affiliated persons | The date of ceasing affiliated persons | Reasons | Related relationships with the bank |
|--------------------------------|---------------------------------|------------------------------|-------------------------------------|---|---------------------------------------|--------------------------------------|---|--|---|-------------------------------------|
| I Board of Directors | | | | | | | | | | |
| 1 | Tran Ngo Phuc Vu | | | Chairman | | | Apr 15th 2016 | | Started as BOD Member for Term VII (2016–2021) | |
| 2 | Tran Ngoc Tam | | | Permanent Vice Chairman | | | Apr 21st 2016 | | Started as Deputy Chief Executive Officer | |
| 3 | Vo Thi Tuyet Nga | | | Vice Chairwoman | | | Apr 01st 2006 | | Started as Deputy Chief Executive Officer | |
| 4 | Tran Khai Hoan | | | Member cum Acting Chief Executive Officer | | | Apr 09th 2018 | | Started as Deputy Chief Executive Officer | |
| 5 | Nguyen Duc Minh Tri | | | Member | | | Dec 09th 2022 | | Started as BOD Member for Term VIII (2021–2026) | |
| 6 | Nguyen Thi Thanh Dao | | | Member | | | Dec 09th 2022 | | Started as BOD Member for Term VIII (2021–2026) | |
| 7 | Le Thi Kim Anh | | | Independent Member | | | Dec 09th 2022 | | Started as BOD Member for Term VIII (2021–2026) | |
| II Board of Supervisors | | | | | | | | | | |
| 1 | Nguyen Vinh Loi | | | Head of Board of Supervisors | | | Dec 09th 2022 | | Started as BOS Member for term VIII (2021–2026) | |
| 2 | Do Thi Hong Tram | | | Member | | | Dec 09th 2022 | | Started as BOS Member for term VIII (2021–2026) | |
| 3 | Nguyen Thuy Van | | | Member | | | Apr 17th 2015 | | Started as BOS Member for term VI (2011–2016) | |
| III Board of Management | | | | | | | | | | |
| 1 | Tran Khai Hoan | | | BOD member cum Acting Chief Executive Officer | Clause I.4. | | | | | |
| 2 | Hoang Viet Cuong | | | Deputy Chief Executive Officer | | | Nov 01st 2019 | | Started as Deputy Chief Executive Officer | |
| 3 | Ha Huy Cuong | | | Deputy Chief Executive Officer | | | Aug 25th 2020 | | Started as Deputy Chief Executive Officer | |
| 4 | Le Anh Tu | | | Deputy Chief Executive Officer | | | Oct 06th 2020 | | Started as Deputy Chief Executive Officer | |
| 5 | Nguyen Vinh Tuyen | | | Deputy Chief Executive Officer | | | Nov 11st 2021 | | Started as Deputy Chief Executive Officer | |
| 6 | Vo Hoang Hai | | | Deputy Chief Executive Officer | | | Dec 08th 2022 | | Started as Deputy Chief Executive Officer | |
| 7 | Ho Nguyen Thuy Vy | | | Deputy Chief Executive Officer | | | Feb 02nd 2023 | | Started as Deputy Chief Executive Officer | |
| 8 | Huynh Thanh Phong | | | Deputy Chief Executive Officer | | | Dec 05th 2024 | | Started as Deputy Chief Executive Officer | |
| 9 | Nguyen Minh Tuan | | | Deputy Chief Executive Officer | | | Dec 05th 2024 | | Started as Deputy Chief Executive Officer | |
| 10 | Lam Kim Khoi | | | Deputy Chief Executive Officer | | | Dec 05th 2024 | | Started as Deputy Chief Executive Officer | |



| No. | Name of individual/organization | Transaction account (if any) | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Head office address/ Contact address | The date of becoming affiliated persons | The date of ceasing affiliated persons | Reasons | Related relationships with the bank |
|--|---|------------------------------|-------------------------------------|--|---------------------------------------|--------------------------------------|---|--|---|-------------------------------------|
| IV Director of Finance Division | | | | | | | | | | |
| 1 | Nguyen Thi My Lan | | | Director of Finance Division cum Chief Accountant | | | Mar 22nd 2016 | | Started as cum Chief Accountant | |
| VI Chief Accountant | | | | | | | | | | |
| 1 | Nguyen Thi My Lan | | | Director of Finance Division cum Chief Accountant | Clause IV.1 | | | | | |
| VII Legal Representative | | | | | | | | | | |
| 1 | Tran Ngo Phuc Vu | | | BOD Chairman | Clause I.1 | | | | | |
| VIII Authorized persons to disclose information | | | | | | | | | | |
| 1 | Vo Thi Tuyet Nga | | | BOD Vice Chairwoman | Clause I.3 | | | | | |
| IX The Person in charge of the bank governance | | | | | | | | | | |
| 1 | Tran Huy Khang | | | Chief of Staff to the Board of Directors cum The person in charge of the bank governance | | | Aug 20th 2020 | | Started as The person in charge of the bank governance | |
| X Other affiliated persons | | | | | | | | | | |
| 1 | Nam A Bank Asset Management Company Limited | | | Subsidiary company | | | Nov 01st 2006 | | Started as Subsidiary company | |
| 2 | Rong Thai Binh Duong Company Limited | | | Shareholder that owns 05% or more of the voting shares | | | Oct 02nd 2012 | | Started as Shareholder that owns 05% or more of the voting shares | |

**Appendix 02: Transactions between Nam A Bank and affiliated persons of Nam A Bank;
or between Nam A Bank and its major shareholders, internal persons, internal persons' affiliated persons
(Until Dec 31st2024)**

Unit: VND

| No. | Individual/Organization | Relationship | Transaction value | |
|-----|--|---|-------------------|----------------------|
| | | | Deposit balances | Outstanding balances |
| 1 | Board of Directors | Internal persons | 19.985.622.948 | - |
| 2 | Board of Supervisors | Internal persons | 2.894.282.503 | - |
| 3 | Board of Management | Internal persons | 15.505.798.300 | - |
| 4 | Board of Directors members' affiliated persons | Internal persons' affiliated persons | 29.140.709.801 | 1.954.720.000 |
| 5 | Board of Supervisors members' affiliated persons | Internal persons' affiliated persons | 1.162.824.876 | - |
| 6 | Board of Management members' affiliated persons | Internal persons' affiliated persons | 35.905.583.570 | 57.259.759.519 |
| 7 | Chief Accountant/ The Person in charge of the bank governance and affiliated persons | Internal persons and affiliated persons | 6.270.198.288 | 8.986.130.288 |
| 8 | Subsidiary company | Subsidiary company | 497.507.107.832 | - |
| 9 | Major shareholders | Affiliated persons | 706.152.546 | - |

Appendix 03: LIST OF INTERNAL PERSONS AND INTERNAL PERSONS' AFFILIATED PERSONS
(Until Dec 31st2024)

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|----------|---------------------------------|-------------------------------------|-------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| I | Board of Directors | | | | | | | |
| 1 | Tran Ngo Phuc Vu | | Chairman | | | - | - | |
| 1.1 | Tran Vinh | | | | | - | - | Father |
| 1.2 | Nguyen Thi Kim Sen | | | | | - | - | Mother |
| 1.3 | Nguyen Thi Bich Lan | | | | | - | - | Mother in law |
| 1.4 | Le Uyen Phuong | | | | | - | - | Wife |
| 1.5 | Tran Ngo Que Anh | | | | | - | - | Child |
| 1.6 | Tran Ngo Minh Anh | | | | | - | - | Child |
| 1.7 | Tran Ngu Ngon Anh | | | | | - | - | Child |
| 1.8 | Tran Ngo Phuc Vuong | | | | | - | - | Child |
| 1.9 | Tran Ngo Anh Thu | | | | | - | - | Older sister |
| 1.10 | Tran Ngo Anh Thy | | | | | - | - | Younger sister |
| 1.11 | Vo Thanh Lam | | | | | - | - | Younger brother in law |
| 1.12 | Tran Ngo Phuc Bao | | | | | - | - | Younger brother |
| 1.13 | Dang My Quyen | | | | | - | - | Younger sister in law |
| 1.14 | Tran Ngo Phuc Quan | | | | | - | - | Younger brother |
| 1.15 | Quach Phuong Nam | | | | | - | - | Younger sister in law |
| 1.16 | Tran Ngo Phuc Khoa | | | | | 36.801 | 0,003 | Younger brother |
| 1.17 | Vo Thi Tam Dan | | | | | - | - | Younger sister in law |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|--------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 1.18 | Tran Ngo Ngoc Ha | | | | | - | - | Younger sister |
| 2 | Tran Ngoc Tam | | Permanent Vice Chairman | | | 3.381.665 | 0,320 | |
| 2.1 | Tran Ngoc Phu | | | | | - | - | Father |
| 2.2 | Kieu Thi Vui | | | | | - | - | Mother |
| 2.3 | Tran Ngoc Xuan An | | | | | - | - | Child |
| 2.4 | Tran Vo An Khang | | | | | - | - | Child |
| 2.5 | Tran Ngoc Tri | | | | | - | - | Older brother |
| 2.6 | Le Thi Huyen | | | | | - | - | Older sister in law |
| 2.7 | Tran Ngoc Toan | | | | | - | - | Younger brother |
| 2.8 | Le Thi Thanh Van | | | | | - | - | Younger sister in law |
| 2.9 | Tran Kieu Thuong | | | | | 36.797 | 0,003 | Younger sister |
| 2.10 | Nguyen Thanh Luan | | | | | - | - | Younger brother in law |
| 2.11 | Kieu Thi Quang Vinh | | | | | - | - | Aunt |
| 2.12 | Kieu Thi Ve | | | | | - | - | Aunt |
| 2.13 | Nguyen Tran Minh Khoi | | | | | - | - | Nephew |
| 2.14 | Nguyen Tran Minh Khoa | | | | | - | - | Nephew |
| 2.15 | Tran Le Dan Thu | | | | | - | - | Niece |
| 2.16 | Tran Le Huy | | | | | - | - | Nephew |
| 3 | Vo Thi Tuyet Nga | | Vice Chairwoman | | | 253.646 | 0,018 | |
| 3.1 | Ho Van Quang | | | | | - | - | Husband |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|-------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 3.2 | Ho Quang Huy | | | | | - | - | Child |
| 3.3 | Bui Le Truc Huynh | | | | | - | - | Daughter in law |
| 3.4 | Ho Minh Anh | | | | | - | - | Child |
| 3.5 | Vo Minh Phung | | | | | - | - | Older brother |
| 3.6 | Tran Thi Kim Lan | | | | | - | - | Older sister in law |
| 3.7 | Vo Hoàng Minh | | | | | - | - | Older brother |
| 3.8 | Vo Thi Kim Loan | | | | | - | - | Older sister |
| 3.9 | Vo Thi Tuyet Mai | | | | | - | - | Older sister |
| 3.10 | Vo Thi Tuyet Hong | | | | | - | - | Older sister |
| 3.11 | Nguyen Viet Canh | | | | | - | - | Older brother in law |
| 3.12 | Vo Thi Tuyet Trinh | | | | | - | - | Older sister |
| 3.13 | Vo Van Minh | | | | | - | - | Older brother in law |
| 3.14 | Vo Anh Tuan | | | | | - | - | Younger brother |
| 3.15 | Vo Thi Tuyet Nhung | | | | | - | - | Younger sister |
| 3.16 | Vo Thi Kim Ngan | | | | | - | - | Younger sister |
| 3.17 | Hoàng Vinh Phuc | | | | | - | - | Younger brother in law |
| 3.18 | Vo Anh Tuyet | | | | | - | - | Younger sister |
| 3.19 | Hoang Cam Giang | | | | | - | - | Younger brother in law |
| 3.20 | Ho Thi Kim Dung | | | | | - | - | Younger sister in law |
| 3.21 | Ho Van Khanh | | | | | - | - | Younger brother in law |
| 3.22 | Ho Van Duong | | | | | - | - | Younger brother in law |



| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|----------|---------------------------------|-------------------------------------|--|---------------------------------------|-----------------|--|--|------------------------------------|
| 3.23 | Vo Hoàng Thịnh | | | | | - | - | Nephew |
| 3.24 | Vo Nguyen Tram Anh | | | | | - | - | Niece |
| 3.25 | Nguyen Vo Hoàng Long | | | | | - | - | Nephew |
| 3.26 | Vo Nguyen Phuc An | | | | | - | - | Nephew |
| 4 | Tran Khai Hoàn | | BOD Member cum Acting Chief Executive Officer | | | 3.688.497 | 0,269 | |
| 4.1 | Tran Binh Dong Nghi | | | | | - | - | Child |
| 4.2 | Tran Hoang Bao Nghi | | | | | - | - | Child |
| 4.3 | Tran Thi Khuong | | | | | - | - | Older sister |
| 4.4 | Nguyen Dinh Hung | | | | | - | - | Older brother in law |
| 5 | Nguyen Duc Minh Tri | | Member | | | - | - | |
| 5.1 | Do Thi Huong | | | | | - | - | Mother |
| 5.2 | Nguyen Duc Thuy Trang | | | | | - | - | Younger sister |
| 6 | Nguyen Thi Thanh Dao | | Member | | | 164.518 | 0,012 | |
| 6.1 | Nguyen Xong | | | | | - | - | Father |
| 6.2 | Nguyen Thi Hong Thuy | | | | | - | - | Mother |
| 6.3 | Nguyen Tho Quang | | | | | - | - | Father in law |
| 6.4 | Nguyen Thi Ty | | | | | - | - | Mother in law |
| 6.5 | Nguyen Tho Vinh | | | | | - | - | Husband |
| 6.6 | Nguyen Ngoc Van Anh | | | | | - | - | Child |
| 6.7 | Nguyen Tho Huy Anh | | | | | - | - | Child |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|-------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 6.8 | Nguyen Thi Thanh Dieu | | | | | - | - | Younger sister |
| 6.9 | Le Viet Trieu | | | | | - | - | Younger brother in law |
| 6.10 | Nguyen Thi Tuyen Quy | | | | | - | - | Younger sister |
| 6.11 | Tran Van Chuong | | | | | - | - | Younger brother in law |
| 6.12 | Nguyen Thanh Tuan | | | | | - | - | Younger brother |
| 6.13 | Le Thi Thu Huyen | | | | | - | - | Younger sister in law |
| 6.14 | Nguyen Thi Nhung | | | | | - | - | Older sister in law |
| 6.15 | Nguyen Tho Tiep | | | | | - | - | Younger brother in law |
| 7 | Le Thi Kim Anh | | Independent member | | | - | - | |
| 7.1 | Bui Ngoc Diep | | | | | - | - | Mother |
| 7.2 | Nguyen Chau Anh | | | | | - | - | Child |
| 7.3 | Le Nguyen Hoàng | | | | | - | - | Child |
| 7.4 | Le Thi Nam Phuong | | | | | - | - | Older sister |
| 7.5 | Le Hong Phong | | | | | - | - | Older brother |
| 7.6 | Nguyen Thi Thu Trang | | | | | - | - | Older sister in law |
| 7.7 | Le Van Tuyen | | | | | - | - | Older brother |
| 7.8 | Ho Thi Thanh Loan | | | | | - | - | Older sister in law |
| 7.9 | Le Thi Nhan | | | | | - | - | Older sister |
| 7.10 | Le Van Han | | | | | - | - | Older brother in law |
| 7.11 | Le Thi Lo | | | | | - | - | Aunt |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|-----------|---------------------------------|-------------------------------------|-------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 7.12 | Le Thi Tho | | | | | - | - | Aunt |
| 7.13 | Le Trong Bang | | | | | - | - | Uncle |
| 7.14 | Bui Ngoc Mai | | | | | - | - | Aunt |
| 7.15 | Bui Ngoc Lan | | | | | - | - | Aunt |
| 7.16 | Bui Thanh Hai | | | | | - | - | Uncle |
| 7.17 | Bui Thanh Long | | | | | - | - | Uncle |
| 7.18 | Le Van Hai | | | | | - | - | Nephew |
| 7.19 | Le Ngoc Hien | | | | | - | - | Niece |
| 7.20 | Le Ho Hoàng Nguyen | | | | | - | - | Nephew |
| 7.21 | Tran Le Ngan Linh | | | | | - | - | Niece |
| 7.22 | Le Hai Lam | | | | | - | - | Nephew |
| 7.23 | Le Nguyen Yen Nhien | | | | | - | - | Niece |
| 7.24 | Le Nguyen An Nhien | | | | | - | - | Niece |
| 7.25 | Le Nguyen Thao Nhien | | | | | - | - | Niece |
| II | Board of Supervisors | | | | | | | |
| 1 | Nguyen Vinh Loi | | Head of BOS | | | - | - | |
| 1.1 | Nguyen Van Siem | | | | | - | - | Father |
| 1.2 | Van Cung Minh | | | | | - | - | Father in law |
| 1.3 | Hoang Thi So | | | | | - | - | Mother in law |
| 1.4 | Van Thi Quynh Linh | | | | | - | - | Wife |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|----------|---------------------------------|-------------------------------------|-------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 1.5 | Nguyen Phuc Quang Lam | | | | | - | - | Child |
| 1.6 | Nguyen Phuc Quang Bao | | | | | - | - | Child |
| 1.7 | Nguyen Thi Nhan | | | | | - | - | Older sister |
| 1.8 | Nguyen Thi Kim Loan | | | | | - | - | Older sister |
| 1.9 | Nguyen Van Tài | | | | | - | - | Older brother |
| 1.10 | Nguyen Duc Tuan | | | | | - | - | Younger brother |
| 1.11 | Nguyen Van Tu | | | | | - | - | Younger sister |
| 2 | Do Thi Hong Tram | | Member | | | 23.203 | 0,002 | |
| 2.1 | Do Van Thao | | | | | - | - | Father |
| 2.2 | Tran Minh Nghia | | | | | 62 | 0,000 | Husband |
| 2.3 | Tran Do Minh Khoa | | | | | - | - | Child |
| 2.4 | Tran Do Khanh Ngan | | | | | - | - | Child |
| 3 | Nguyen Thuy Van | | Member | | | 1.649.935 | 0,120 | |
| 3.1 | Truong Thi Nga | | | | | - | - | Mother in law |
| 3.2 | Nguyen Thanh Hai | | | | | - | - | Husband |
| 3.3 | Nguyen Nhat Quang | | | | | - | - | Child |
| 3.4 | Nguyen Ngoc Linh | | | | | - | - | Child |
| 3.5 | Nguyen Hung | | | | | - | - | Older brother |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------------|---------------------------------|-------------------------------------|--|---------------------------------------|-----------------|--|--|------------------------------------|
| 3.6 | Tran Thi Dau | | | | | - | - | Older sister in law |
| 3.7 | Nguyen Thi Minh Ngoc | | | | | - | - | Older sister in law |
| 3.8 | Nguyen Thai Son | | | | | - | - | Older brother in law |
| III | Board of Management | | | | | | | |
| 1 | Tran Khai Hoan | | BOD Member cum Acting Chief Executive Officer | | | | | |
| 2 | Hoang Viet Cuong | | Deputy Chief Executive Officer | | | 5.719.200 | 0,417 | |
| 2.1 | Hoang Truong Phuong | | | | | - | - | Father |
| 2.2 | Luong Thi Duong | | | | | - | - | Mother |
| 2.3 | Giang Ngoc Anh | | | | | - | - | Wife |
| 2.4 | Hoang Bao Giang | | | | | - | - | Child |
| 2.5 | Hoang Thi Hong Phi | | | | | - | - | Younger sister |
| 2.6 | Hoang Thi Phuong | | | | | - | - | Younger sister |
| 3 | Ha Huy Cuong | | Deputy Chief Executive Officer | | | 3.932.966 | 0,287 | |
| 3.1 | Ha Huy Ky | | | | | - | - | Father |
| 3.2 | Nguyen Thi Lanh | | | | | - | - | Stepmother |
| 3.3 | Ho Minh Duong | | | | | - | - | Father in law |
| 3.4 | Huynh Thu Quyen | | | | | - | - | Mother in law |
| 3.5 | Ho Thuy Dung | | | | | - | - | Wife |
| 3.6 | Ha Kim Phung Athena | | | | | - | - | Child |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 3.7 | Ha Kim Yen Aislinn | | | | | - | - | Child |
| 3.8 | Ha Kim Anh Daylene | | | | | - | - | Child |
| 3.9 | Ha Huy Richey | | | | | - | - | Child |
| 3.10 | Ha Huy An | | | | | - | - | Older brother |
| 3.11 | Ha Huy Tho | | | | | - | - | Older brother |
| 3.12 | Ha Thi Lan | | | | | 3.692 | 0,000 | Younger sister |
| 3.13 | Ha Thi Anh | | | | | - | - | Younger sister |
| 3.14 | Ha Thi Huy Giang | | | | | - | - | Younger sister |
| 3.15 | Ha Thi Phuong Vi | | | | | 15.823 | 0,001 | Younger sister |
| 3.16 | Dao Van Bang | | | | | - | - | Younger brother in law |
| 3.17 | Dao Quang Tuan | | | | | - | - | Younger brother in law |
| 3.18 | Ho Duc Loc | | | | | - | - | Younger brother in law |
| 3.19 | Duong Thi Loan | | | | | - | - | Older sister in law |
| 3.20 | Dang Thi Bich Thuy | | | | | - | - | Older sister in law |
| 3.21 | Ho Nguyen Khoi | | | | | - | - | Nephew |
| 3.22 | Dao Xuan Mai | | | | | - | - | Niece |
| 3.23 | Dao Dong Nhi | | | | | - | - | Niece |
| 4 | Le Anh Tu | | Deputy Chief Executive Officer | | | 3.944.229 | 0,287 | |
| 4.1 | Le Trong An | | | | | - | - | Father |
| 4.2 | Phan Thi Hong | | | | | - | - | Mother |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|-------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 4.3 | Nguyen Khai | | | | | - | - | Father in law |
| 4.4 | Dang Thi Thinh | | | | | - | - | Mother in law |
| 4.5 | Nguyen Thi Thu Hang | | | | | - | - | Wife |
| 4.6 | Le Nguyen Anh Tho | | | | | - | - | Child |
| 4.7 | Le Minh Hien | | | | | - | - | Child |
| 4.8 | Le Nguyen Chau Anh | | | | | - | - | Child |
| 4.9 | Le Anh Tuan | | | | | - | - | Older sister |
| 4.10 | Hoang Kim Giang | | | | | - | - | Older brother in law |
| 4.11 | Le Chinh Trung | | | | | - | - | Younger brother |
| 4.12 | Nguyen Thi Thanh Tuyen | | | | | - | - | Younger sister in law |
| 4.13 | Le Duc Anh | | | | | - | - | Younger brother |
| 4.14 | Tran Thi Hoàng Lien | | | | | - | - | Younger sister in law |
| 4.15 | Nguyen Thi Thu Hong | | | | | - | - | Younger sister in law |
| 4.16 | Le Thi Ngoc Chau | | | | | - | - | Aunt |
| 4.17 | Le Thi Ngoc Bau | | | | | - | - | Aunt |
| 4.18 | Phan Dinh Vinh | | | | | - | - | Uncle |
| 4.19 | Phan Thi Lac | | | | | - | - | Aunt |
| 4.20 | Phan Xuan Hoai | | | | | - | - | Uncle |
| 4.21 | Phan Xuan Hiep | | | | | - | - | Uncle |
| 4.22 | Phan Xuan Thang | | | | | - | - | Uncle |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------------|---------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 4.23 | Le Trong Nghia | | | | | - | - | Nephew |
| 4.24 | Lo Tran Minh Ngoc | | | | | - | - | Niece |
| 4.25 | Le Quynh Chi | | | | | - | - | Niece |
| 4.26 | Le Quynh Anh | | | | | - | - | Niece |
| 4.27 | Le Nguyen Diep Quynh | | | | | - | - | Niece |
| 4.28 | Le Duc Tri | | | | | - | - | Nephew |
| 4.29 | Hoang Gia Bao Tran | | | | | - | - | Niece |
| 4.30 | Hoang Gia Bao | | | | | - | - | Nephew |
| 5 | Nguyen Vinh Tuyen | | Deputy Chief Executive Officer | | | 3.964.687 | 0,289 | |
| 5.1 | Nguyen Sam | | | | | - | - | Father |
| 5.2 | Vo Thi Tuyet Nhung | | | | | - | - | Mother |
| 5.3 | Nguyen Thi Huong Tra | | | | | - | - | Younger sister |
| 5.4 | Nguyen Huong Uyen | | | | | - | - | Younger sister |
| 5.5 | Vo Thi Tuyet Le | | | | | - | - | Aunt |
| 5.6 | Vo Thi Tuyet Hanh | | | | | - | - | Aunt |
| 5.7 | Vo Thi Tuyet Le | | | | | - | - | Aunt |
| 5.8 | Vo Trong Le | | | | | - | - | Uncle |
| 5.9 | Nguyen Nhon | | | | | - | - | Uncle |
| 5.10 | Nguyen Hoa | | | | | - | - | Uncle |
| 6.6 | Vo Hoang Hai | | Deputy Chief Executive Officer | | | 3.932.966 | 0,287 | |



| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 6.1 | Nguyen Thi Kim Loan | | | | | - | - | Mother |
| 6.2 | Bui Dang Phiet | | | | | - | - | Father in law |
| 6.3 | Vu Thi Van | | | | | - | - | Mother in law |
| 6.4 | Bui Thanh Xuan | | | | | - | - | Wife |
| 6.5 | Vo Hoang An Khanh | | | | | - | - | Child |
| 6.6 | Vo Hoang Anh Quan | | | | | - | - | Child |
| 6.7 | Vu Hoàng Anh Thu | | | | | - | - | Child |
| 6.8 | Vo Thi Ly Na | | | | | - | - | Older sister |
| 6.9 | Vo Thi Tuong Vy | | | | | - | - | Older sister |
| 6.10 | Bui Thi Phuong | | | | | - | - | Older sister in law |
| 6.11 | Bui Dieu Thuy | | | | | - | - | Older sister in law |
| 6.12 | Bui Xuan Muot | | | | | - | - | Older brother in law |
| 6.13 | Dao Ngoc Xuan | | | | | - | - | Older brother in law |
| 6.14 | Tran Nguyen The Vinh | | | | | - | - | Older brother in law |
| 6.15 | Tran Vu Hoang My | | | | | - | - | Niece |
| 6.16 | Tran Sac Phuc | | | | | - | - | Nephew |
| 6.17 | Tran Thanh Hung | | | | | - | - | Older brother in law |
| 6.18 | Tran Vu Gia Huy | | | | | - | - | Nephew |
| 7 | Ho Nguyen Thuy Vy | | Deputy Chief Executive Officer | | | 4.081.351 | 0,297 | |
| 7.1 | Ho Trong Chau | | | | | - | - | Father |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|----------|---------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 7.2 | Nguyen Thi Thuy Ai | | | | | - | - | Mother |
| 7.3 | Truong Thi Meo | | | | | - | - | Mother in law |
| 7.4 | Nguyen Van Hau | | | | | - | - | Younger brother |
| 7.5 | Ho Huy Hai | | | | | - | - | Younger brother |
| 7.6 | Nguyen Thi Thu Giang | | | | | - | - | Younger sister in law |
| 7.7 | Ho Nguyen Thuy Quynh | | | | | - | - | Younger sister |
| 7.8 | Truong Minh Tung | | | | | - | - | Younger brother in law |
| 8 | Huynh Thanh Phong | | Deputy Chief Executive Officer | | | 92.217 | 0,007 | |
| 8.1 | Kang Thi Sanh | | | | | - | - | Mother |
| 8.2 | Le Nguyen Minh Thao | | | | | - | - | Wife |
| 8.3 | Le Thang | | | | | - | - | Father in law |
| 8.4 | Nguyen Thi Minh Nguyet | | | | | - | - | Mother in law |
| 8.5 | Le Nguyen | | | | | - | - | Younger brother in law |
| 8.6 | Huynh Thao Tien | | | | | - | - | Child |
| 8.7 | Huynh Kim Ngan | | | | | - | - | Child |
| 8.8 | Huynh Gia Huy | | | | | - | - | Child |
| 9 | Nguyen Minh Tuan | | Deputy Chief Executive Officer | | | 3.006.343 | 0,219 | |
| 9.1 | Tran Thi Cuc | | | | | - | - | Mother |
| 9.2 | Nguyen Van Huynh | | | | | - | - | Father in law |
| 9.3 | Nguyen Thi Hoang Phuong | | | | | - | - | Mother in law |
| 9.4 | Nguyen Minh Thong | | | | | - | - | Older brother |



| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|-----------|-------------------------------------|-------------------------------------|--|---------------------------------------|-----------------|--|--|------------------------------------|
| 9.5 | Nguyen Hoang Tuong Nhi | | | | | - | - | Wife |
| 9.6 | Nguyen Hoang Tuong Anh | | | | | - | - | Older sister in law |
| 9.7 | Nguyen Hoang | | | | | - | - | Younger brother in law |
| 9.8 | Nguyen Hoang Thuy Truc | | | | | - | - | Younger sister in law |
| 9.9 | Nguyen Tuan Kiet | | | | | - | - | Child |
| 9.10 | Nguyen Hoang Nhu Y | | | | | - | - | Child |
| 9.11 | Nguyen Hoang Cat Tuong | | | | | - | - | Child |
| 10 | Lam Kim Khoi | | Deputy Chief Executive Officer | | | 2.984.435 | 0,217 | |
| 10.1 | Lam Van Sinh | | | | | - | - | Father |
| 10.2 | Huynh Thi Tien | | | | | - | - | Mother |
| 10.3 | Lam Kim Trang | | | | | - | - | Older sister |
| 10.4 | Quach Van Phu | | | | | - | - | Older brother in law |
| 10.5 | Lam Kim Cuong | | | | | - | - | Younger sister |
| 10.6 | Lam Dong Huong | | | | | - | - | Younger brother |
| 10.7 | Nguyen Truong Khoa | | | | | - | - | Younger brother in law |
| 10.8 | Tran Hanh Thao | | | | | - | - | Younger sister in law |
| 10.9 | Chau Lam Gia Hung | | | | | - | - | Child |
| IV | Director of Finance Division | | | | | | | |
| 1 | Nguyen Thi My Lan | | Director of Finance Division cum Chief Accountant | | | 180.911 | 0,013 | |
| 1.1 | Nguyen Ngoc Chau | | | | | - | - | Father |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|-----------|--|-------------------------------------|---|---------------------------------------|-----------------|--|--|------------------------------------|
| 1.2 | Nguyen Thi The | | | | | - | - | Mother |
| 1.3 | Le Thi Thoa | | | | | - | - | Mother in law |
| 1.4 | Tran Hoàng An | | | | | - | - | Husband |
| 1.5 | Tran Hoang Duy Minh | | | | | - | - | Child |
| 1.6 | Nguyen Thi My Trang | | | | | - | - | Older sister |
| 1.7 | Nguyen Minh Hai | | | | | 16.758 | 0,001 | Younger brother |
| 1.8 | Tu Le Thanh Suong | | | | | - | - | Younger sister in law |
| V | Chief Accountant | | | | | | | |
| 1 | Nguyen Thi My Lan | | Director of Finance Divison cum Chief Accountant | Clause IV.1 | | - | - | |
| VI | The Person in charge of the bank governance | | | | | | | |
| 1 | Tran Huy Khang | | Chief of Staff to the Board of Directors | | | 2.362.571 | 0,172 | |
| 1.1 | Tran Ngoc Nam | | | | | - | - | Father |
| 1.2 | Bui Thi Le Nga | | | | | - | - | Mother |
| 1.3 | Pham Van Kiem | | | | | - | - | Father in law |
| 1.4 | Le My Le | | | | | - | - | Mother in law |
| 1.5 | Pham Thi My Nhu | | | | | 87 | 0,000 | Wife |
| 1.6 | Tran Gia Huan | | | | | - | - | Child |
| 1.7 | Tran Gia An | | | | | - | - | Child |



| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|-------------|---|-------------------------------------|-------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 1.8 | Tran Khanh Hoang | | | | | - | - | Younger brother |
| 1.9 | Tran Bao Tuyen | | | | | - | - | Younger brother |
| VII | Legal Representative | | | | | | | |
| 1 | Tran Ngo Phuc Vu | | BOD Chairman | Clause I.1 | | - | - | |
| VIII | Authorized persons to disclose information | | | | | | | |
| 1 | Vo Thi Tuyet Nga | | BOD Vice Chairwoman | Clause I.3 | | - | - | |

**Appendix 04: TRANSACTIONS OF INTERNAL PERSONS AND AFFILIATED PERSONS WITH NAM A BANK'S SHARES
(Until Dec 31st2024)**

| No. | Transaction executor | Internal Persons | Relationship with internal persons | Number of shares owned at the beginning of the period | | Number of shares owned at the end of the period | | Reasons for increasing/ decreasing |
|-----|----------------------|--|------------------------------------|---|------------|---|------------|---|
| | | | | Number of shares | Percentage | Number of shares | Percentage | |
| 1 | Ha Huy Cuong | Deputy Chief Executive Officer | | - | - | 3.932.966 | 0,287 | Buying shares under ESOP |
| 2 | Hoang Viet Cuong | Deputy Chief Executive Officer | | 1.563.788 | 0,148 | 5.719.200 | 0,417 | Buying shares under ESOP and receiving the dividends 2024 |
| 3 | Le Anh Tu | Deputy Chief Executive Officer | | - | - | 3.944.229 | 0,287 | Buying shares under ESOP |
| 4 | Nguyen Vinh Tuyen | Deputy Chief Executive Officer | | 140 | 0,000 | 3.964.687 | 0,289 | Buying shares under ESOP and receiving the dividends 2024 |
| 5 | Vo Hoang Hai | Deputy Chief Executive Officer | | - | - | 3.932.966 | 0,287 | Buying shares under ESOP |
| 6 | Ho Nguyen Thuy Vy | Deputy Chief Executive Officer | | 109.698 | 0,010 | 4.081.351 | 0,297 | Buying shares under ESOP and receiving the dividends 2024 |
| 7 | Huynh Thanh Phong | Deputy Chief Executive Officer | | - | - | 92.217 | 0,007 | Buying shares under ESOP |
| 8 | Nguyen Minh Tuan | Deputy Chief Executive Officer | | 77.527 | 0,007 | 3.006.343 | 0,219 | Buying shares under ESOP |
| 9 | Lam Kim Khoi | Deputy Chief Executive Officer | | - | - | 2.984.435 | 0,217 | Buying shares under ESOP |
| 10 | Tran Huy Khang | The person in charge of the bank governance | | 26.246 | 0,002 | 2.362.571 | 0,172 | Buying shares under ESOP and receiving the dividends 2024 |
| 11 | Nguyen Thi My Lan | Director of Finance Division cum Chief Accountant | | 69.480 | 0,007 | 180.991 | 0,013 | Buying shares under ESOP and receiving the dividends 2024 |
| 12 | Nguyen Minh Hai | Nguyen Thi My Lan (Director of Finance Division cum Chief Accountant) | Younger brother | 4.143 | 0,000 | 16.758 | 0,001 | Buying shares under ESOP and receiving the dividends 2024 |
| 13 | Ha Thi Phuong Vi | Ha Huy Cuong (Deputy Chief Executive Officer) | Younger sister | - | - | 15.823 | 0,001 | Buying shares under ESOP |

