

Ho Chi Minh City, March 28th, 2025

RESOLUTION
THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
NAM A COMMERCIAL JOINT STOCK BANK

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18th, 2024 and the implementing, amending and supplementing documents;

Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17th, 2020 and the implementing, amending and supplementing documents;

Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26th, 2019 and the implementing, amending and supplementing documents;

Pursuant to the Charter of Nam A Commercial Joint Stock Bank;

Pursuant to the Minutes of Meeting of the 2025 Annual General Meeting of Shareholders dated March 28th, 2025 of Nam A Commercial Joint Stock Bank.

HEREBY RESOLVES:

Article 1. Approve the Board of Directors' Report on bank operation management results in 2024 and management orientation for 2025 (details according to the Report No./2025/BCQT-NHNA dated March ..., 2025).

The Annual General Meeting of Shareholders (AGM) authorize the Board of Directors: (i) Organize the implementation (including reviewing and adjusting the business plan in accordance with the actual situation); (ii) Approving the business plan in each specific case; (iii) Deciding on business cooperation with domestic and international partners and financial institutions; (iv) Proactively approve and implement the business plan of the next fiscal year based on the CEO's proposal until officially approved by the Annual General Meeting; (v) Carry out necessary related tasks in compliance with legal regulations and the Charter of Nam A Bank.

+ The number of votes of approval of the ratio:%.

Article 2. Approve the Report on Business Performance in 2024 and Business Plan for 2025 (details according to the Report No./2025/BC-NHNA-03 March ..., 2025).

+ The number of votes of approval of the ratio:%.

Article 3. Approve the Report on the activities of the Board of Supervisors and the results of Financial Statement review for 2024 (details according to the Report No./2025/BCBKS-NHNA March ..., 2025).

+ The number of votes of approval of the ratio:%.

Article 4. Approve the Independently audited Consolidated Financial Statements for 2024 (details according to the audited Consolidated Financial Statements for 2024 No. 60758135/68418664-HN dated February 28th, 2025).

+ The number of votes of approval of the ratio:%.

Article 5. Approve the 2024 Profit distribution and distribution of shares from the equity capital source plan (details according to the Plan No./2025/PAQT-NHN dated March ..., 2025).

+ The number of votes of approval of the ratio:%.

Article 6. Approve the Proposal on the independent auditing firms for the year 2026 (details according to the Proposal No./2025/TTQT-NHNA dated March ..., 2025).

The Annual General Meeting of Shareholders authorize the Board of Directors to organize the implementation and report the results at the next AGM.

+ The number of votes of approval of the ratio:%.

Article 7. Approve the Proposal on the operating budget for the Board of Directors and the Board of Supervisors for the fiscal year 2025 (details according to the Proposal No./2025/TTQT-NHNA dated March, 2025).

+ The number of votes of approval of the ratio:%.

Article 8. Approve the Proposal on the increase of charter capital in 2025 (details according to the Proposal No./2025/TTQT-NHNA dated March, 2025).

The Annual General Meeting of Shareholders authorize the Board of Directors to organize the implementation of the charter capital increase contents according to the 2025 Charter Capital Increase Plan attached to the Proposal and proactively adjust and change related contents in accordance with legal regulations; at the same time, carry out procedures to submit to the competent State Agencies for approval of the charter capital increase according to regulations and report the results at the next AGM.

+ The number of votes of approval of the ratio:%.

Article 9. Approve the Proposal on the approval of the Plan for private placement of convertible bonds (details according to the Proposal No./2025/TTQT-NHNA dated March, 2025).

The Annual General Meeting of Shareholders authorize the Board of Directors to decide on all matters related to the convertible bond placement plan and the plan for issuing shares to convert the bonds, in accordance with legal regulations; at the same time, carry out procedures to submit to the competent State Agencies for approval of the convertible bond placement plan according to regulations and report the results at the next AGM.

+ The number of votes of approval of the ratio:%.

Article 10. Approve the Proposal on the listing of bonds issued to the public by Nam A Commercial Joint Stock Bank (details according to the Proposal No./2025/TTQT-NHNA dated March, 2025).

The Annual General Meeting of Shareholders authorize the Board of Directors to direct, execute and make necessary decisions related to the implementation of the bond listing ensuring compliance with legal regulations and report the results at the next AGM.

+ The number of votes of approval of the ratio:%.

Article 11. Approve the Proposal on capital contribution and share acquisition (details according to the Proposal No./2025/TTQT-NHNA dated March, 2025).

The Annual General Meeting of Shareholders authorize the Board of Directors to decide the form, method, sequence, percentage of capital contribution, share acquisition; establishment, acquisition of subsidiaries or affiliated companies in accordance with current legal regulations and report the results at the next AGM.

+ The number of votes of approval of the ratio:%.

Article 12. Approve the Proposal on the policy to participate in restructuring People's Credit Funds (details according to the Proposal No./2025/TTQT-NHNA dated March, 2025).

The Annual General Meeting of Shareholders authorize the Board of Directors to select and decide on the option to participate under the review and approval of the State Bank of Vietnam and report the results at the next AGM.

+ The number of votes of approval of the ratio:%.

Article 13. Approve the Proposal on the policy to expand business network into international markets (details according to the Proposal No./2025/TTQT-NHNA dated March, 2025).

The Annual General Meeting of Shareholders authorize the Board of Directors to determine the timing, form, location and scope of operations, as well as to undertake necessary legal procedures in accordance with the law to expand the business network in line with the direction approved by the AGM and report the results at the next AGM.

+ The number of votes of approval of the ratio:%.

Article 14. Approve the Proposal on the approval of remedial plan in case of early intervention at Nam A Commercial Joint Stock Bank (details according to the Proposal No./2025/TTQT-NHNA dated March, 2025).

The Annual General Meeting of Shareholders authorize the Board of Directors to: (i) Directing the research, development and approval of the "Remedial plan in case of early intervention at Nam A Commercial Joint Stock Bank"; (ii) Proactively adjust, change the contents related to the Remedial Plan depending on the objective reality or at the request of the competent State Agencies and report the results at the next AGM.

+ The number of votes of approval of the ratio:%.

This Resolution was approved by the 2025 Annual General Meeting of Shareholders of Nam A Commercial Joint Stock Bank at the meeting on March 28th, 2025.

Members of the Board of Directors, Board of Supervisors and Board of Management are responsible for implementing this Resolution and organizing its implementation according to their authorities and duties in accordance with the provisions of law and the Charter of Nam A Commercial Joint Stock Bank.

**FOR THE ANNUAL GENERAL MEETING
OF SHAREHOLDERS
CHAIRMAN OF THE MEETING**

Recipients:

- AGM;
- SBV, SSC;
- BOD;
- BOS;
- BOM;
- Archived: Office of the BOD.

Tran Ngo Phuc Vu