

NAM A BANK – HEAD OFFICE

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No. : .../2025/TTQT -NHNA

Ho Chi Minh City, March ... 2025

PROPOSAL**ON THE OPERATING BUDGET FOR THE BOARD OF DIRECTORS
AND THE BOARD OF SUPERVISORS FOR THE FISCAL YEAR 2025****To: THE 2025 ANNUAL GERNAL MEETING OF SHAREHOLDERS**

- 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 Charter of Nam A Commercial Joint Stock Bank (“Nam A Bank”).

In 2024, the global economy has shown numerous signs of positive transformation; however, it continues to face unpredictable challenges. This situation presents significant risks to the momentum of economic recovery and growth.

With unwavering determination and a strong sense of responsibility, the Board of Directors (BOD) and the Board of Supervisors (BOS) managed and supervised Nam A Bank's operations in a stable, safe, and efficient manner. The operating budget and remuneration of the BOD and the BOS were utilized for these purposes and remained within the limits approved by the 2024 Annual General Meeting of Shareholders (AGM).

Moving into the fiscal year 2025, the economy is expected to remain volatile and unpredictable, increasing the pressure on macroeconomic management. To achieve the objectives assigned by the AGM, key priorities for the BOD and the BOS in 2025 will include enhancing macroeconomic analysis and forecasting, improving management quality, and strengthening the efficiency of oversight activities. Therefore, the BOD respectfully submits the following proposals to the 2025 AGM for approval:

- The operating budget (including remuneration, bonuses, benefits, and other expenses) for the BOD and the BOS in the fiscal year 2025 shall be equivalent to 3% of the consolidated profit before tax for 2025, with a minimum amount of 20 billion dong.
- The accounting of the operating budget will comply with applicable laws.

This is a necessary condition to support the BOD and the BOS in fulfilling their assigned duties, ensuring that Nam A Bank operates in a safe, efficient and sustainable manner while maximizing shareholder benefits.

Respectfully submitted./.

Recipients:

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

**FOR BOARD OF DIRECTORS
CHAIRMAN****Tran Ngo Phuc Vu**