

NAM A BANK – HEAD OFFICE

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No.: 459/2026/PAQT-NHNA

Ho Chi Minh City, March 20th, 2026**THE 2025 PROFIT DISTRIBUTION AND DISTRIBUTION OF SHARES FROM THE EQUITY CAPITAL SOURCE PLAN****To: THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

The Board of Directors respectfully submits to the 2026 Annual General Meeting of Shareholders (AGM) for consideration and approval of the 2025 profit distribution and distribution of shares from the equity capital source Plan, details as follows:

No.	CRITERIA	Amount (VND)
I	THE 2025 PROFIT DISTRIBUTION PLAN	
1	Profit before corporate income tax	5,253,534,207,959
2	Corporate income tax to be paid	1,071,300,143,221
3	Profit after corporate income tax [(3)=(1)-(2)]	4,182,234,064,738
4	Establishment of funds in accordance with regulations	794,624,472,300
4.1	- Capital supplementary reserve fund	418,223,406,474
4.2	- Financial contingency fund	376,401,065,826
5	Other funds	67,528,021,316
5.1	- Development investment fund	3,764,010,658
5.2	- Scientific research and training fund	3,764,010,658
5.3	- Reward fund	50,000,000,000
5.4	- Welfare fund	10,000,000,000
6	Undistributed profits in 2025 [(6)=(3)-(4)-(5)]	3,320,081,571,122
7	Form of profit distribution	Shares
II	DISTRIBUTION OF SHARES FROM THE EQUITY CAPITAL SOURCE PLAN	
	Equity capital_ Undistributed accumulated profits:	
1	Undistributed accumulated profits on 31/12/2025 (consolidated separately audited Financial Statements for 2025) (after fund allocations)	3,628,084,581,245
1.1	Undistributed accumulated profits used to distribute shares (*)	3,320,072,960,000
1.2	Remaining undistributed accumulated profits	308,011,621,245

No.	CRITERIA	Amount (VND)
	Equity capital_ Additional reserve fund of charter capital:	
2	Capital supplementary reserve fund on 31/12/2025 (consolidated separately audited Financial Statements for 2025)	850,475,627,177
2.1	Capital supplementary reserve fund to distribute shares	111,300,000,000
2.2	Remaining additional reserve fund of charter capital	739,175,627,177
3	THE TOTAL AMOUNT OF SHARES DISTRIBUTION [(3)=(1.1)+(2.1)]	3,431,372,960,000
=>	Shares Distribution Ratio	20.00%

Note:

- (*) The profit from the stock distribution is the actual amount used after rounding the number of shares as per regulations (lower than the expected amount of VND 3,320,072,960,000).
- Consolidated audited financial statements for 2025:
 - Accumulated profits (after deducting other funds): VND 3,628,084,581,245.
 - Capital supplementary reserve fund: VND 859,979,038,222.

Respectfully submitted./.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

Recipients:

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

(signed)

Tran Ngo Phuc Vu