

NAM A BANK – HEAD OFFICE

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No. : 460/2026/TTQT -NHNA

Ho Chi Minh City, March 20th, 2026

PROPOSAL
ON THE SELECTION OF THE INDEPENDENT AUDIT FIRM FOR 2027

To: THE 2026 ANNUAL GENERAL 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 Law on Securities No. 54/2019/QH14 dated November 26th, 2019 and the implementing, amending and supplementing documents;
- Pursuant to Circular No. 51/2024/TT-NHNN dated November 29th, 2024, issued by the State Bank of Vietnam (SBV) on prescribing independent audit of commercial banks, non-bank credit institutions, microfinance institutions, and foreign bank branches;
- Pursuant to the list of approved auditing firms authorized to perform audits for public interest entities in the securities sector as announced by the State Securities Commission;

Following the list of auditing firms approved by the 2025 Annual General Meeting of Shareholders (AGM), the Board of Directors (BOD) has decided to select Ernst & Young Vietnam Limited Company to conduct the review of the interim Financial Statements, audit the Financial Statements, the internal control system activities regarding the internal evaluation of capital adequacy and for the preparation and presentation of financial statements at Nam A Commercial Joint Stock Bank (Nam A Bank) in 2026.

For the 2027 fiscal year, the BOD respectfully submits to the AGM for approval the selection of KPMG Vietnam Limited Liability Company as the independent audit firm to perform the review of the interim financial statements, the audit of the annual financial statements, and the assurance services over the effectiveness of the internal control system relating to the preparation and presentation of the financial statements of Nam A Bank, ensuring full compliance with current legal requirements.

The BOD further requests that the AGM authorize and empower the BOD to take all necessary actions to effectively coordinate with KPMG Vietnam Limited Liability Company in conducting the audit, in accordance with applicable laws, the Bank's Charter, and ensuring the financial efficiency of Nam A Bank

The BOD will report the results of the selection at the next AGM.

Respectfully submitted./.

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

Recipients:

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

(signed)

Tran Ngo Phuc Vu