

**PROPOSAL**

**ON THE OPERATING BUDGET OF THE BOARD OF DIRECTORS  
AND THE BOARD OF SUPERVISORS FOR THE FISCAL YEAR 2026**

**To: THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18<sup>th</sup>, 2024 and the implementing, amending and supplementing documents;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17<sup>th</sup>, 2020 and the implementing, amending and supplementing documents;*
- *Pursuant to the Charter of Nam A Commercial Joint Stock Bank;*

In 2025, both the global and domestic economies continued to face unpredictable fluctuations arising from heightened uncertainties and systemic risks. These challenges exerted significant pressure on socio-economic activities, particularly in the financial–banking sector, directly affecting the recovery process and the sustainable growth targets of many economies. In this context, financial institutions were required to proactively adapt, enhance risk management capabilities, and maintain stability to effectively support economic development.

With determination and a strong sense of responsibility, the Board of Directors (BOD) and the Board of Supervisors (BOS) continued to manage and oversee the operations of Nam A Bank in a stable, safe, and efficient manner. The operating budget and remuneration of the BOD and the BOS were utilized for the aforementioned purposes and did not exceed the plan approved by the 2025 Annual General Meeting of Shareholders (AGM).

Entering the fiscal year 2026, the economic outlook is expected to remain volatile, complex, and difficult to predict, thereby increasing pressure on macroeconomic management. To achieve the objectives entrusted by the AGM, strengthening macroeconomic analysis and forecasting capabilities, improving governance quality, and enhancing supervisory effectiveness remain key priorities of the BOD and the BOS in 2026. Therefore, the BOD respectfully submits to the 2026 AGM for approval:

- The operating budget (including remuneration, bonuses, benefits, and other expenses) of the BOD and the BOS for the fiscal year 2026 shall be 3% of the consolidated profit before tax of 2026, with a minimum amount of VND 20 billion.

- The accounting treatment of the operating budget shall comply with prevailing laws and regulations.

This serves as an essential basis enabling the BOD and the BOS to fulfill their assigned duties, ensuring that Nam A Bank continues to operate safely, efficiently, and sustainably, while safeguarding the best interests of shareholders.

Respectfully submitted./.

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

***Recipients:***

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

*(signed)*

**Tran Ngo Phuc Vu**