

Lam Dong, March 20th, 2026

RESOLUTION

THE 2026 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 2026 Annual General Meeting of Shareholders dated March 20th, 2026 of Nam A Commercial Joint Stock Bank.

HEREBY RESOLVES:

Article 1. Approve the Report of the Board of Directors on the corporate governance results of Nam A Commercial Joint Stock Bank in 2025 (details according to the Report No. 458/2026/BCQT-NHNA dated March 20th, 2026).

The General Meeting of Shareholders (GMS) assigns and authorizes the Board of Directors (BOD) to exercise full authority in deciding all of the following matters: (i) reviewing and adjusting the business plan as appropriate in accordance with actual circumstances; (ii) approving business plans in each specific case; (iii) deciding on the selection and implementation of business cooperation with domestic and foreign partners and financial institutions; (iv) proactively approving and implementing the business plan for the subsequent fiscal year, based on the proposals of the Board of Management and in alignment with prevailing business conditions and applicable legal regulations, until such plan is officially approved by the Annual GMS; (v) proactively developing, reviewing, and adjusting the proposed remedial plan in the event of early intervention at Nam A Commercial Joint Stock Bank, based on objective actual conditions, regulatory requirements, or at the request of competent State Agencies, and reporting the results to the next Annual GMS; (vi) carrying out all related and necessary tasks in accordance with applicable laws and the Charter of Nam A Commercial Joint Stock Bank.

+ The number of votes of approval of the ratio: **99.99%**.

Article 2. Approve the Report of the Board of Management on the business performance in 2025 & the plan for 2026 (details according to the Report No. 08/2026/BC-NHNA-VP.01 dated March 20th, 2026).

+ The number of votes of approval of the ratio: **99.99%**.

Article 3. Approve the Report of the Board of Supervisors on the operating results for 2025 (details according to the Report No. 08/2026/BCBKS-NHNA dated March 20th, 2026).

+ The number of votes of approval of the ratio: **99.99%**.

Article 4. Approve the Independently audited Separate and Consolidated financial statements for 2025 (details according to the Separate Financial Statements for 2025 No. 11542015/11542015_O-5537365_E-68721031_0000_EL-RL dated February 27th, 2026 and the Consolidated Financial Statements for 2025 No. 11542015/11542015_O-5537365_E-68721031_0000_EL-HN dated February 27th, 2026).

+ The number of votes of approval of the ratio: **99.99%**.

Article 5. Approve the 2025 Profit distribution and distribution of shares from the equity capital source plan (details according to the Plan No. 459/2026/PAQT-NHNA dated March 20th, 2026).

+ The number of votes of approval of the ratio: **99.99%**.

Article 6. Approve the Proposal on the selection of the independent audit firm for 2027 (details according to the Proposal No. 460/2026/TTQT-NHNA dated March 20th, 2026).

The GMS authorizes the BOD to take all necessary actions to effectively coordinate the audit work with KPMG Vietnam Limited Liability Company, in compliance with applicable laws, the Charter of Nam A Commercial Joint Stock Bank, and ensuring the Bank's financial efficiency, and to report to the next Annual GMS.

+ The number of votes of approval of the ratio: **99.86%**.

Article 7. Approve the Proposal on the operating budget of the Board of Directors and the Board of Supervisors for the fiscal year 2026 (details according to the Proposal No. 461/2026/TTQT-NHNA dated March 20th, 2026).

+ The number of votes of approval of the ratio: **99.95%**.

Article 8. Approve the Proposal on the adjustments, supplements to the Charter of Nam A Commercial Joint Stock Bank (details according to the Proposal No. 462/2026/TTQT-NHNA dated March 20th, 2026).

The GMS authorizes the Board of Directors to carry out all necessary procedures in accordance with applicable regulations and to report to the next Annual GMS.

+ The number of votes of approval of the ratio: **99.99%**.

Article 9. Approve the Proposal on the increase of charter capital in 2026 (details according to the Proposal No. 463/2026/TTQT-NHNA dated March 20th, 2026).

The GMS authorizes the BOD to organize the implementation of the charter capital increase contents according to the 2026 Charter Capital Increase Plan attached to the Proposal 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 Annual GMS.

+ The number of votes of approval of the ratio: **99.75%**.

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. 464/2026/TTQT-NHNA dated March 20th, 2026).

The GMS authorizes the BOD 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 Annual GMS.

+ The number of votes of approval of the ratio: **99.99%**.

Article 11. Approve the Proposal on capital contribution, share acquisition and the establishment of a wholly owned single-member limited liability commercial bank under Nam A Commercial Joint Stock Bank at the Vietnam International Financial Center (VIFC) (details according to the Proposal No. 465/2026/TTQT-NHNA dated March 20th, 2026).

The GMS authorizes the BOD to decide on the form, method, procedures, and ratio of capital contribution and share acquisition; the establishment or acquisition of subsidiaries and associates; and to determine the name, charter capital, personnel (including the legal representative), and organizational structure of the Member Bank. The BOD is further authorized to study and direct the implementation of an appropriate charter-capital plan in accordance with legal regulations and the requirements of VIFC; to prepare and complete the application dossier and carry out all procedures for obtaining the Establishment and Operation License in compliance with the law and VIFC requirements; and to proceed with subsequent steps related to the establishment and operation of the Member Bank as required by law and VIFC, and to report to the next Annual GMS.

+ The number of votes of approval of the ratio: **99.88%**.

Article 12. Approve the Proposal on the policy to participate in restructuring People's Credit Funds (details according to the Proposal No. 466/2026/TTQT-NHNA dated March 20th, 2026).

The GMS authorizes the BOD 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 Annual GMS.

+ The number of votes of approval of the ratio: **99.88%**.

Article 13. Approve the Proposal on the policy to expand operational network into international markets (details according to the Proposal No. 467/2026/TTQT-NHNA dated March 20th, 2026).

The GMS authorizes the BOD 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 operational network in line with the direction approved by the GMS and report the results at the next Annual GMS.

+ The number of votes of approval of the ratio: **99.88%**.

Article 14. Approve the Proposal on the number of members of the Board of Directors and the Board of Supervisors of Nam A Commercial Joint Stock Bank for Term IX (2026 – 2031) (details according to the Proposal No. 468/2026/TTQT-NHNA dated March 20th, 2026).

+ The number of votes of approval of the ratio: **99.99%**.

Article 15. Approve the Proposal on the election regulations for members of the Board of Directors and the Board of Supervisors of Nam A Commercial Joint Stock Bank for Term IX (2026 – 2031) (details according to the Proposal No. 469/2026/TTQT-NHNA dated March 20th, 2026).

+ The number of votes of approval of the ratio: **99.88%**.

Article 16. The results of the election of members of the Board of Directors of Nam A Commercial Joint Stock Bank for Term IX (2026 – 2031).

No.	BOD Members	Number of votes achieving the rate of	Results
1	Mr. Tran Ngo Phuc Vu	155,21%	Elected
2	Mr. Tran Ngoc Tam	122,95%	Elected
3	Mrs. Vo Thi Tuyet Nga	106,27%	Elected
4	Mr. Tran Khai Hoan	96,09%	Elected
5	Mr. Nguyen Duc Minh Tri	80,84%	Elected
6	Mrs. Ngo Thi Hong Van – the independent member of the BOD	71,07%	Elected
7	Mr. Pham Cong Tuan Ha – the independent member of the BOD	63,70%	Elected

Article 17. The results of the election of members of the Board of Supervisors of Nam A Commercial Joint Stock Bank for Term IX (2026 - 2031).

No.	BOS Members	Number of votes achieving the rate of	Results
1	Mr. Nguyen Minh Tuan	128.63%	Elected
2	Mrs. Nguyen Thi My Lan	110.51%	Elected
3	Mrs. Nguyen Thi Bich Phuong	82.69%	Elected
4	Mr. Tran Van Ngung	76.05%	Elected

This Resolution was approved by the 2026 Annual General Meeting of Shareholders of Nam A Commercial Joint Stock Bank at the meeting on March 20th, 2026.

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.

**ON BEHALF OF THE ANNUAL GENERAL MEETING
OF SHAREHOLDERS
CHAIRMAN OF THE MEETING**

Recipients:

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

(signed)

Tran Ngo Phuc Vu