

NAM A BANK

NAM A BANK – HỘI SỞ/HEAD OFFICE

201-203 Cách Mạng Tháng Tám, Phường Bàn Cờ, TP.HCM
 201-203 Cach Mang Thang Tam Street, Ban Co Ward, HCMC
 [T] 028 3929 6699 - [F] 028 3929 6688
 [Hotline] 1900 6679 - [W] www.namabank.com.vn

Số/No.: 166 /2026/CBTT-NHNA

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

Độc lập – Tự do – Hạnh phúc

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

TP. Hồ Chí Minh, ngày 30 tháng 01 năm 2026

Ho Chi Minh City, January 30th, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ

PERIODICALLY INFORMATION DISCLOSURE

Kính gửi/To: - Ủy ban Chứng khoán Nhà nước/State Securities Commission of Vietnam

- Sở Giao dịch Chứng khoán Việt Nam/Vietnam Exchange

- Sở Giao dịch Chứng khoán TP. Hồ Chí Minh/HoChiMinh Stock Exchange

1. Tên tổ chức phát hành/Name of organization: Ngân hàng Thương mại cổ phần Nam Á/
Nam A Commercial Joint Stock Bank.

- Mã chứng khoán/Stock code: NAB.
- Địa chỉ/Address: 201-203 Cách Mạng Tháng Tám, Phường Bàn Cờ, TP. Hồ Chí Minh/
201-203 Cach Mang Thang Tam Street, Ban Co Ward, Ho Chi Minh City.
- Email: namabank@namabank.com.vn

2. Nội dung thông tin công bố/Contents of disclosure:

Ngày 30/01/2026, Ngân hàng TMCP Nam Á ban hành Báo cáo tình hình quản trị công ty năm 2025. Để thực hiện công bố thông tin theo đúng quy định, Ngân hàng TMCP Nam Á kính gửi đến Ủy ban Chứng khoán Nhà nước, Sở Giao dịch Chứng khoán Việt Nam và Sở Giao dịch Chứng khoán TP. Hồ Chí Minh văn bản sau:

On January 30th, 2026, Nam A Commercial Joint Stock Bank has promulgated the Report on corporate governance in 2025. To disclose the information in accordance with the regulations, Nam A Commercial Joint Stock Bank respectfully sends to the State Securities Commission of Vietnam, the Vietnam Exchange and the HoChiMinh Stock Exchange the documents as listed below:

- + Báo cáo tình hình quản trị công ty năm 2025/Report on corporate governance in 2025.

**3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng TMCP Nam Á:
[https://www.namabank.com.vn.](http://www.namabank.com.vn)**

This information has been published on the company's website as in the link: [https://www.namabank.com.vn.](http://www.namabank.com.vn)

Chúng tôi cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

NGÂN HÀNG TMCP NAM Á/NAM A BANK

NGƯỜI ĐƯỢC ỦY QUYỀN CBTT/

Authorized Person to disclose information

PHÓ CHỦ TỊCH HĐQT/

Vice Chairwoman



Noi nhận/Tó:

- Nhu Kính gửi/As the Greetings part;
- Lưu/Archived: VPHĐQT/Office of BOD.

Võ Thị Tuyết Nga

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No.: 165/2026/BCQT-NHNA

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Ho Chi Minh City, January 30th, 2026

REPORT ON CORPORATE GOVERNANCE IN 2025

To:

- State Securities Commission of Vietnam
- Vietnam Exchange
- HoChiMinh Stock Exchange

- Company's name: **Nam A Commercial Joint Stock Bank (Nam A Bank)**
- Head office address: **201 – 203 Cach Mang Thang Tam, Ban Co Ward, Ho Chi Minh City**
- Telephone: **(84-28) 3929 6699** Fax: **(84-28) 3929 6688**
- Charter capital: **17,156,864,800,000 VND**
- Stock code: **NAB**
- Corporate governance model: **General Meeting of Shareholders, Board of Directors, Board of Supervisors and Chief Executive Officer**
- Implementation of internal audit function: **Implemented**

I. Activities of the General Meeting of Shareholders (GMS):

On March 28th, 2025, Nam A Bank's Annual General Meeting of Shareholders 2025 (AGM) took place to approve matters under the authority of GMS. The AGM approved the following main contents:

| Resolutions | Date | Contents |
|---|-----------------------------|--|
| Resolutions of the Annual General Meeting of Shareholders in 2025 | Mar 28 th , 2025 | <ol style="list-style-type: none">1. Approval of the Board of Directors's Report on bank operation management results in 2024 and management orientation for 20252. Approval of the Report on business performance in 2024 and business plan for 2025.3. Approval of the Report on the activities of the Board of Supervisors and the results of Financial Statement review for 2024.4. Approval of Nam A Bank's the Independently audited Consolidated Financial Statements for 2024.5. Approval of the 2024 Profit distribution and distribution of shares from the equity capital source Plan.6. Approval of the independent auditing firms for the year 2026. |

| Resolutions | Date | Contents |
|-------------|------|--|
| | | <p>7. Approval of the operating budget for the Board of Directors and the Board of Supervisors for the fiscal year 2025.</p> <p>8. Approval of the Proposal on the increase of charter capital in 2025.</p> <p>9. Approval of the Plan for private placement of convertible bonds.</p> <p>10. Approval of the listing of Nam A Bank's bonds issued to the public.</p> <p>11. Approval of the capital contributions and share acquisitions.</p> <p>12. Approval of the policy of participating in restructuring the People's Credit Funds.</p> <p>13. Approval of the policy to expand business network into international markets.</p> <p>14. Approval of remedial plan in case of early intervention at Nam A Bank.</p> |

II. Board of Directors:

2.1 Information on the Board of Directors (BOD) Members:

| No. | BOD Members | Position | The date of becoming/no longer the BOD Member | |
|-----|-----------------------|--|---|---------------------------|
| | | | Becoming BOD Member Date | No longer BOD Member Date |
| 1 | Mr. Tran Ngo Phuc Vu | Chairman <i>(Non-executive members)</i> | Apr 15 th , 2016 <i>(Started as BOD Member for Term VII)</i> | - |
| 2 | Mr. Tran Ngoc Tam | Permanent Vice Chairman <i>(Non-executive members)</i> | Dec 9 th , 2022 <i>(Started as BOD Member for Term VIII)</i> | - |
| 3 | Mrs. Vo Thi Tuyet Nga | Vice Chairwoman <i>(Non-executive members)</i> | Mar 25 th , 2011 <i>(Started as BOD Member for Term VI)</i> | - |
| 4 | Mr. Tran Khai Hoan | Member cum Acting Chief Executive Officer <i>(Executive member)</i> | Mar 29 th , 2024 <i>(Started as BOD Member for Term VIII)</i> | - |

| No. | BOD Members | Position | The date of becoming/no longer the BOD Member | |
|-----|---------------------------|----------------------------------|---|---------------------------|
| | | | Becoming BOD Member Date | No longer BOD Member Date |
| 5 | Mr. Nguyen Duc Minh Tri | Member (Non-executive member) | Dec 9 th , 2022 (Started as BOD Member for Term VIII) | - |
| 6 | Mrs. Nguyen Thi Thanh Dao | Member (Non-executive member) | Dec 9 th , 2022 (Started as BOD Member for Term VIII) | - |
| 7 | Mrs. Le Thi Kim Anh | Independent Member | Dec 9 th , 2022 (Started as BOD Member for Term VIII) | - |

2.2 Meetings of the BOD:

In 2025, the BOD held meetings to evaluate business performance, provide orientations, direct operations and consider decisions on matters under the BOD's authority with the following number of meetings:

| No. | BOD Members | Meetings attended | Attendance rate | Reasons for absence |
|-----|---------------------------|-------------------|-----------------|---------------------|
| 1 | Mr. Tran Ngo Phuc Vu | 4/4 | 100% | - |
| 2 | Mr. Tran Ngoc Tam | 4/4 | 100% | - |
| 3 | Mrs. Vo Thi Tuyet Nga | 4/4 | 100% | - |
| 4 | Mr. Tran Khai Hoan | 4/4 | 100% | - |
| 5 | Mr. Nguyen Duc Minh Tri | 4/4 | 100% | - |
| 6 | Mrs. Nguyen Thi Thanh Dao | 4/4 | 100% | - |
| 7 | Mrs. Le Thi Kim Anh | 4/4 | 100% | - |

2.3 Supervising the Board of Management (BOM) by the BOD:

In 2025, the BOD has supervised the BOM in properly performing its functions and duties compliance with the provisions of law, Nam A Bank's Charter, Regulation on Corporate Governance and Regulation on the Operations of the Board of Directors as follows:

- Directing and supervising the implementation of Resolutions, Decisions of GMS, BOD; supervising risk management and the BOM to achieve outstanding results, while ensuring transparency and creating favorable conditions for Shareholders, Investors and State management agencies to effectively perform their functions of supervision, inspection and management.
- Supervising the BOM implementing the orientation of the bank's Plan for restructuring in conjunction with handling non-performing loans for the 2021 - 2025 period with the approval of the State Bank of Vietnam, which has drastically improved credit quality and step-by-step optimized asset portfolios, increased profitability.
- Establishing a mechanism for quarterly meetings with the BOM and other management directors (if necessary) to evaluate the operating situation, promptly direct and resolve the issues under the authority of the BOD to facilitate the smooth functioning of the BOM and the successful achievement of its business objectives.

2.4 Activities of sub-committees under the BOD:

The sub-committees under the BOD include: Human Resources Committee và Risk Management Committee. The Committees operate in accordance with the regulations of the BOD and advise the BOD on matters within its authority related to the governance and management of the bank, specifically as follows::

- **Human Resources Committee:** including members assigned by the BOD, advise and provide consultation to the BOD in the formulation and implementation of policies on corporate governance and the development of human resources, personnel management, salaries, bonuses and remuneration; to propose matters for consideration and review, as well as other issues related to organizational structure, functions and duties, and human resource governance falling under the authority of the BOD, with several notable activities in 2025 as follows:
 - (i) *Participate in consulting on the orientation of Nam A Bank's organizational and operational model, as a basis for adjusting the organizational structure in accordance with the conditions and business needs in each period;*
 - (ii) *Advise strategic planning and supervise the planning and implementation of human resources management strategies and remuneration policy for the employees of Nam A Bank and its subsidiaries in accordance with the business development orientation of Nam A Bank;*
 - (iii) *Review and evaluate the adequacy and effectiveness of Nam A Bank's current Human Resources Management Regulations, Procedures, Rules and Policies; Propose necessary improvement solutions;*
 - (iv) *Advise the BOD on the recruitment, appointment, reappointment, and dismissal of the management directors according to the regulations of Nam A Bank and its subsidiaries based on the proposal of Nam A Bank's Chief Executive Officer and/or the Chairman of the subsidiaries.*
- **Risk Management Committee:** Performing an advisory and consultative role to support the BOD in supervising and managing risks in the course of operations, ensuring compliance with applicable laws and regulations, thereby enhancing the effectiveness of the risk management system in pursuit of safe and efficient business objectives and fostering a risk management culture across the entire Nam A Bank system, with several notable activities in 2025 as follows:

- (i) Strictly supervise risks related to information technology, cybersecurity, digital technology, and fraud, in order to ensure that the objective of developing a “digital bank” is achieved in a safe and sustainable manner;
- (ii) Advise the BOD on the implementation of a risk management framework at Nam A Bank, integrating environmental, social, and corporate governance (ESG) risk factors. Supervise the development of ESG risk management policies at Nam A Bank;
- (iii) Review and evaluate the appropriateness and effectiveness of policies, regulations, and rules on risk management at Nam A Bank; recommend timely adjustments and modifications to the BOD where necessary;
- (iv) Analyze and identify early warning signs regarding Nam A Bank's safety levels against potential and existing risks that may affect operations, and propose preventive measures to minimize risks in both the short and long term.

2.5 Resolutions/Decisions of the BOD (related to GMS, network, personnel, securities, shareholders, shares):

| No. | Date | Resolutions/ Decisions No. | Contents |
|-----|-----------------------------|-------------------------------|--|
| 1 | Jan 10 th , 2025 | 37/2025/NQQT-NHNA | Resolution on the establishment of the Organizing Committee for the 2025 AGM |
| 2 | Jan 10 th , 2025 | 38/2025/QĐQT-NHNA | Decision on the establishment of the Organizing Committee for the 2025 AGM |
| 3 | Jan 23 rd , 2025 | 80/2025/NQQT-NHNA | Resolution on the implementing the plan to organize the 2025 AGM |
| 4 | Jan 23 rd , 2025 | 81/2025/NQQT-NHNA | Resolution referring finalizing the list of shareholders for participating in the 2025 AGM of Nam A Bank |
| 5 | Feb 18 th , 2025 | 119/2025NQQT-NHNA | Resolution on the establishing Shareholders' Eligibility Examination Committee at the 2025 AGM |
| 6 | Feb 18 th , 2025 | 120/2025/QĐQT-NHNA | Decision on the establishment of the Shareholder's Eligibility Verification Committee for the 2025 AGM |
| 7 | Feb 21 st , 2025 | 147/2025/QĐQT-NHNA | Decision on the appointment of Mr. Le Hoang Lam - Deputy Director in charge of An Dong Branch |
| 8 | Feb 25 th , 2025 | 156/2025/QĐQT-NHNA | Decision on the reappointment of Mr. Ha Huy Cuong - Deputy Chief Executive Officer |
| 9 | Mar 5 th , 2025 | 212/2025/NQQT-NHNA | Resolution on the draft contents of documents to be submitted to the 2025 AGM of Nam A Bank |

| No. | Date | Resolutions/ Decisions No. | Contents |
|-----|--------------------------------|-------------------------------|--|
| 10 | Mar 10 th , 2025 | 236/2025/NQQT- NHNA | Resolution on the adjustment of stock classification for shares of Nam A Bank's internal persons in the listing period on the HoChiMinh Stock Exchange |
| 11 | Apr 11 th , 2025 | 415/2025/NQQT- NHNA | Resolution on the 2025 charter capital increase plan of Nam A Commercial Joint Stock Bank |
| 12 | Apr 22 nd , 2025 | 462/2025/NQQT- NHNA | Resolution on early redemption of bonds |
| 13 | May 8 th , 2025 | 506/2025/QĐQT- NHNA | Decision on the reappointment of Mr. Nguyen Vinh Tuyen - Deputy Chief Executive Officer |
| 14 | May 9 th , 2025 | 515/2025/NQQT- NHNA | Resolution regarding supplementing information and clarifying the 2025 Charter Capital Increase Plan according to the Resolution of the 2025 AGM of Nam A Bank |
| 15 | May 13 th , 2025 | 545/2025/NQQT- NHNA | Resolution on the amendment of contents related to charter capital increase in the Charter of Nam A Bank |
| 16 | May 19 th , 2025 | 565/2025/NQQT- NHNA | Resolution regarding the trading date for additional listing shares from issuing shares under the 2024 Employee Stock Ownership Plan of Nam Bank at the HoChiMinh Stock Exchange |
| 17 | May 19 th , 2025 | 576/2025/QĐQT- NHNA | Decision on the appointment of Mr. Dao Duy Nam - Deputy Director of the Northen Region cum Director of Vinh Phuc Branch |
| 18 | May 20 th , 2025 | 600/2025/QĐQT- NHNA | Decision on the appointment of Mr. Luong Trong Chanh - Director of Ly Thuong Kiet Branch |
| 19 | Jun 24 th , 2025 | 807/2025/NQQT- NHNA | Resolution on the approval of the private bond issuance plan of Nam A Bank – First issuance 2025 |
| 20 | Jun 25 th , 2025 | 816/2025/NQQT- NHNA | Resolution on the approval of the private bond issuance plan of Nam A Bank – Second issuance 2025 |
| 21 | Jun 30 th , 2025 | 840/2025/NQQT- NHNA | Resolution regarding finalizing the list of shareholders for receiving shares issued to increase share capital from equity capital of Nam A Bank in 2025 |

| No. | Date | Resolutions/ Decisions No. | Contents |
|-----|--------------------------------|-------------------------------|---|
| 22 | Jul 1st, 2025 | 867/2025/NQQT- NHNA | Resolution on the issuance of a new corporate seal at Nam A Commercial Joint Stock Bank |
| 23 | Jul 14 th , 2025 | 911/2025/QĐQT- NHNA | Decision on the issuance of a new corporate seal at Nam A Commercial Joint Stock Bank |
| 24 | Jul 17 th , 2025 | 945/2025/NQQT- NHNA | Resolution on the approval of the share issuance results for increasing share capital from equity capital of Nam A Commercial Joint Stock Bank in 2025 |
| 25 | Aug 11 th , 2025 | 1094/2025/NQQT- NHNA | Resolution on the trading date for additional listing shares from issuing shares to increase share capital from equity capital of Nam A Commercial Joint Stock Bank in 2025 at the HoChiMinh Stock Exchange |
| 26 | Aug 13 th , 2025 | 1108/2025/NQQT- NHNA | Resolution on the approval of the Private Bond Issuance Plan of Nam A Commercial Joint Stock Bank – Third Issuance in 2025 |
| 27 | Aug 25 th , 2025 | 1173/2025/NQQT- NHNA | Resolution on approving the List of Documents for Registration of the 2025 Public Bond Offering |
| 28 | Sep 10 th , 2025 | 1226/2025/QĐQT- NHNA | Decision on the recruitment and appointment of Mr. Hoang Hai Vuong to the position of Deputy Chief Executive Officer. |
| 29 | Sep 24 th , 2025 | 1286/2025/NQQT- NHNA | Resolution on the approval of the Private Bond Issuance Plan of Nam A Commercial Joint Stock Bank – Fourth Issuance in 2025 |
| 30 | Oct 28 th , 2025 | 1466/2025/QĐQT- NHNA | Decision on the reappointment of Mr. Hoang Viet Cuong – Deputy Chief Executive Officer |
| 31 | Nov 28 th , 2025 | 1631/2025/QĐQT- NHNA | Decision on the reappointment of Mr. Tran Huy Khang – Corporate Governance Director |
| 32 | Dec 31 st , 2025 | 1779/2025/NQQT- NHNA | Resolution on the approval of credit extensions, contracts, and transactions between Nam A Commercial Joint Stock Bank and its internal persons, affiliated persons of internal persons, or affiliated persons of Nam A Commercial Joint Stock Bank |

III. Board of Supervisors:

3.1 Information on the Board of Supervisors (BOS) Members:

| No. | BOS Members | Position | The date of becoming/no longer BOS Member | | Qualification |
|-----|-----------------------|---------------|--|---------------------------|-----------------------------------|
| | | | Becoming BOS Member Date | No longer BOS Member Date | |
| 1 | Mr. Nguyen Vinh Loi | Head of BOS | Dec 9 th , 2022 <i>(Started as BOS Member for term VIII)</i> | - | Bachelor of Economics |
| 2 | Mrs. Do Thi Hong Tram | Member of BOS | Dec 9 th , 2022 <i>(Started as BOS Member for term VIII)</i> | - | Master of Business Administration |
| 3 | Mrs. Nguyen Thuy Van | Member of BOS | Apr 17 th , 2015 <i>(Started as BOS Member for term VI)</i> | - | Bachelor of Economics |

3.2 Meetings of the BOS:

In the 2025, the BOS's meetings were held as follows:

| No. | BOS Members | Meetings attended | Attendance rate | Reason for absence |
|-----|-----------------------|-------------------|-----------------|-------------------------|
| 1 | Mr. Nguyen Vinh Loi | 6/6 | 100% | - |
| 2 | Mrs. Do Thi Hong Tram | 6/6 | 100% | - |
| 3 | Mrs. Nguyen Thuy Van | 4/6 | 66% | Being on business trips |

3.3 Supervisory activities of the BOS toward the BOD, BOM and shareholders:

The BOS performs its oversight function over the activities of the BOD, the BOM and shareholders in accordance with its functions and duties as stipulated in the Law on Credit Institutions, the Law on Enterprises, the Law on Securities, and the relevant Decrees and Circulars guiding corporate governance of public companies; as well as the Charter, internal corporate governance regulations, and the BOS's operating regulations, specifically as follows:

- Supervising the BOD, the BOM has complied with the provisions of the Law on Credit Institutions on the restrictions to ensure safety in the operation of Nam A Bank.
- Supervising the financial status, audits the financial statements of the semi-annual and the annual financial statements of Nam A Bank.
- The BOD and the BOM have carried out the management of Nam A Bank in accordance with the functions, duties and authority under the Law, Charter, Regulation on internal governance and Regulation on Operation of the BOD of Nam A Bank.

3.4 The BOS's coordination with the BOD, BOM and other managers:

- The coordination between the BOS, the BOD, the BOM, and other managers is conducted regularly and smoothly, with information exchanged in line with the roles and responsibilities of each relevant level, unit, and individual.
- With risk-based audit orientation, the BOS instructed the Internal Audit Department to develop and fully implement the audit contents in accordance with the 2025 audit plan and the requirements and instructions of the State Bank of Vietnam and other State management agencies.
- The internal audit reports, recommendations of the BOS have been transmitted to the BOD and the BOM timely and that have been reviewed, directing the relevant departments to implement in order to limit risks, contribute to improving efficiency and operational safety by the BOD and the BOM.

IV. Board of Management:

On Dec 31st, 2025, The BOM of Nam A Bank consists of the following members:

| No. | Full name | Title | Day of birth | Academic qualifications | Appointment date |
|-----|------------------------|--------------------------------|-----------------------------|-----------------------------------|-----------------------------|
| 1 | Mr. Tran Khai Hoan | Acting Chief Executive Officer | Oct 16 th , 1978 | Master of Business Administration | Mar 30 th , 2024 |
| 2 | Mr. Hoang Viet Cuong | Deputy Chief Executive Officer | Feb 20 th , 1977 | Master of Business Administration | Nov 1 st , 2019 |
| 3 | Mr. Ha Huy Cuong | Deputy Chief Executive Officer | Jun 20 th , 1978 | Master of Business Administration | Aug 25 th , 2020 |
| 4 | Mr. Le Anh Tu | Deputy Chief Executive Officer | Sep 29 th , 1973 | Master of Economics | Oct 6 th , 2020 |
| 5 | Mr. Nguyen Vinh Tuyen | Deputy Chief Executive Officer | Dec 25 th , 1984 | Master of Project Management | Nov 11 th , 2021 |
| 6 | Mr. Vo Hoang Hai | Deputy Chief Executive Officer | Feb 2 nd , 1984 | Master of Finance | Dec 8 th , 2022 |
| 7 | Mrs. Ho Nguyen Thuy Vy | Deputy Chief Executive Officer | Sep 17 th , 1977 | Master of Business Administration | Feb 2 nd , 2023 |
| 8 | Mr. Huynh Thanh Phong | Deputy Chief Executive Officer | Jan 10 th , 1980 | Master of Business Administration | Dec 5 th , 2024 |
| 9 | Mr. Nguyen Minh Tuan | Deputy Chief Executive Officer | Nov 2 nd , 1978 | Master of Business Administration | Dec 5 th , 2024 |
| 10 | Mrs. Lam Kim Khoi | Deputy Chief Executive Officer | Feb 21 st , 1977 | Master of Finance - Banking | Dec 5 th , 2024 |

| No. | Full name | Title | Day of birth | Academic qualifications | Appointment date |
|-----|---------------------|--------------------------------|-----------------------------|-------------------------|-----------------------------|
| 11 | Mr. Hoang Hai Vuong | Deputy Chief Executive Officer | Aug 24 th , 1976 | Master of Economics | Sep 11 th , 2025 |

V. Chief Accountant:

| Full name | Day of birth | Academic qualifications | Appointment date |
|------------------------|-----------------------------|---|-----------------------------|
| Mrs. Nguyen Thi My Lan | Nov 12 th , 1979 | Bachelor of Finance - Currency - Credit | Mar 22 th , 2016 |

VI. Training courses on corporate governance:

Members of the BOD, the BOS, the BOM and other management directors have appropriate professional qualifications, have participated in many seminar programs, training in business administration; at the same time they have extensive experience in business administration and management in general as well as in credit institutions in particular.

VII. List of Nam A Bank's affiliated persons and transactions of Nam A Bank's affiliated persons:

- 7.1 List of Nam A Bank's affiliated persons: Details are set out in the attached **Annex 01**.
- 7.2 Transactions between Nam A Bank and Nam A Bank's affiliated persons or Transactions between Nam A Bank and major shareholders, internal persons and their affiliated persons: Details are set out in the attached **Annex 02**.
- 7.3 Transaction between internal persons of Nam A Bank, affiliated persons of internal persons and Nam A Bank's subsidiaries or companies which Nam A Bank takes controlling power: **none**.
- 7.4 Transactions between Nam A Bank and other entities:
 - a. Transactions between Nam A Bank and the company that its BOD member, BOS member, BOM member and other managers have been or are Nam A Bank's founding members, BOD member or BOM members, for the last three (03) years: **none**.
 - b. Transactions between Nam A Bank and the company that its affiliated persons with members of the BOD, the BOM, the BOS and other managers are Nam A Bank's BOD member or BOM members: **none**.
 - c. Other transactions of Nam A Bank (if any) may bring material or non-material benefits for members of the BOD, the BOM, the BOS and other management directors: **none**.

VIII. Share transactions of internal persons and their affiliated persons:

- 8.1 The list of internal persons and their affiliated persons: Details are set out in the attached **Annex 03**.

8.2 Transactions of internal persons and affiliated persons with shares of Nam A Bank:
Details are set out in the attached **Annex 04**.

IX. Other significant issues: *none.*

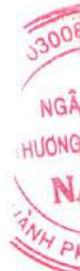
PL
Recipients:

- As the Greetings part;
- Archived: BOD's Office.

**FOR BOARD OF DIRECTORS
CHAIRMAN**



Tran Ngo Phuc Vu



Appendix 01: LIST OF NAM A BANK'S AFFILIATED PERSONS
(Until December 31st, 2025)

| No. | Name of individual/organization | Transaction account (if any) | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Head office address/ Contact address | The date of becoming affiliated persons | The date of ceasing affiliated persons | Reasons | Related relationships with the bank |
|--------------------------------|---------------------------------|------------------------------|-------------------------------------|---|---------------------------------------|--------------------------------------|---|--|---|-------------------------------------|
| I Board of Directors | | | | | | | | | | |
| 1 | Tran Ngo Phuc Vu | | | Chairman | | | Apr 15th 2016 | | Started as BOD Member for Term VII | |
| 2 | Tran Ngoc Tam | | | Permanent Vice Chairman | | | Apr 21st 2016 | | Started as Deputy Chief Executive Officer | |
| 3 | Vo Thi Tuyet Nga | | | Vice Chairwoman | | | Apr 01st 2006 | | Started as Deputy Chief Executive Officer | |
| 4 | Tran Khai Hoan | | | Member cum Acting Chief Executive Officer | | | Apr 09th 2018 | | Started as Deputy Chief Executive Officer | |
| 5 | Nguyen Duc Minh Tri | | | Member | | | Dec 09th 2022 | | Started as BOD Member for Term VIII | |
| 6 | Nguyen Thi Thanh Dao | | | Member | | | Dec 09th 2022 | | Started as BOD Member for Term VIII | |
| 7 | Le Thi Kim Anh | | | Independent Member | | | Dec 09th 2022 | | Started as BOD Member for Term VIII | |
| II Board of Supervisors | | | | | | | | | | |
| 1 | Nguyen Vinh Loi | | | Head of Board of Supervisors | | | Dec 09th 2022 | | Started as BOS Member for term VIII | |
| 2 | Do Thi Hong Tram | | | Member | | | Dec 09th 2022 | | Started as BOS Member for term VIII | |
| 3 | Nguyen Thuy Van | | | Member | | | Apr 17th 2015 | | Started as BOS Member for term VI | |
| III Board of Management | | | | | | | | | | |
| 1 | Tran Khai Hoan | | | BOD member cum Acting Chief Executive Officer | Clause I.4. | | | | | |
| 2 | Hoang Viet Cuong | | | Deputy Chief Executive Officer | | | Nov 01st 2019 | | Started as Deputy Chief Executive Officer | |
| 3 | Ha Huy Cuong | | | Deputy Chief Executive Officer | | | Aug 25th 2020 | | Started as Deputy Chief Executive Officer | |
| 4 | Le Anh Tu | | | Deputy Chief Executive Officer | | | Oct 06th 2020 | | Started as Deputy Chief Executive Officer | |
| 5 | Nguyen Vinh Tuyen | | | Deputy Chief Executive Officer | | | Nov 11st 2021 | | Started as Deputy Chief Executive Officer | |
| 6 | Vo Hoang Hai | | | Deputy Chief Executive Officer | | | Dec 08th 2022 | | Started as Deputy Chief Executive Officer | |
| 7 | Ho Nguyen Thuy Vy | | | Deputy Chief Executive Officer | | | Feb 02nd 2023 | | Started as Deputy Chief Executive Officer | |

| No. | Name of individual/organization | Transaction account (if any) | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Head office address/ Contact address | The date of becoming affiliated persons | The date of ceasing affiliated persons | Reasons | Related relationships with the bank |
|---|---|------------------------------|-------------------------------------|--|---------------------------------------|--------------------------------------|---|--|---|-------------------------------------|
| 8 | Huynh Thanh Phong | | | Deputy Chief Executive Officer | | | Dec 05th 2024 | | Started as Deputy Chief Executive Officer | |
| 9 | Nguyen Minh Tuan | | | Deputy Chief Executive Officer | | | Dec 05th 2024 | | Started as Deputy Chief Executive Officer | |
| 10 | Lam Kim Khoi | | | Deputy Chief Executive Officer | | | Dec 05th 2024 | | Started as Deputy Chief Executive Officer | |
| 11 | Hoang Hai Vuong | | | Deputy Chief Executive Officer | | | Sep 11th 2025 | | Started as Deputy Chief Executive Officer | |
| IV Director of Finance Division | | | | | | | | | | |
| 1 | Nguyen Thi My Lan | | | Director of Finance Division cum Chief Accountant | | | Mar 22nd 2016 | | Started as cum Chief Accountant | |
| VI Chief Accountant | | | | | | | | | | |
| 1 | Nguyen Thi My Lan | | | Director of Finance Division cum Chief Accountant | Clause IV.1 | | | | | |
| VII Legal Representative | | | | | | | | | | |
| 1 | Tran Ngo Phuc Vu | | | BOD Chairman | Clause I.1 | | | | | |
| VIII Authorized Person to disclose information | | | | | | | | | | |
| 1 | Vo Thi Tuyet Nga | | | BOD Vice Chairwoman | Clause I.3 | | | | | |
| IX Corporate Governance Director | | | | | | | | | | |
| 1 | Tran Huy Khang | | | Chief of Staff to the Board of Directors cum The person in charge of the bank governance | | | Aug 20th 2020 | | Started as The person in charge of the bank governance | |
| X Other affiliated persons | | | | | | | | | | |
| 1 | Nam A Bank Asset Management Company Limited | | | Subsidiary company | | | Nov 01st 2006 | | Started as Subsidiary company | |
| 2 | Rong Thai Binh Duong Company Limited | | | Shareholder that owns 05% or more of the voting shares | | | Oct 02nd 2012 | | Started as Shareholder that owns 05% or more of the voting shares | |

**Appendix 02: Transactions between Nam A Bank and affiliated persons of Nam A Bank;
or between Nam A Bank and its major shareholders, internal persons, internal persons' affiliated persons
(Until December 31st, 2025)**

Unit: million VND

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|-----|---------------------------------|---|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-------------|
| I | Board of Directors | | | | | | 321 | |
| 1 | Tran Ngo Phuc Vu | Chairman | | | | | - | |
| 2 | Tran Ngoc Tam | Permanent Vice Chairman | | | | | - | |
| 3 | Vo Thi Tuyet Nga | Vice Chairwoman | | | | | - | |
| 4 | Tran Khai Hoan | Member cum Acting Chief Executive Officer | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 321 | Credit Card |
| 5 | Nguyen Duc Minh Tri | Member | | | | | - | |
| 6 | Nguyen Thi Thanh Dao | Member | | | | | - | |
| 7 | Le Thi Kim Anh | Independent Member | | | | | - | |
| II | Board of Supervisors | | | | | | - | |
| 1 | Nguyen Vinh Loi | Head of Board of Supervisors | | | | | - | |
| 2 | Do Thi Hong Tram | Member | | | | | - | |
| 3 | Nguyen Thuy Van | Member | | | | | - | |
| III | Board of Management | | | | | | 1.148 | |
| 1 | Tran Khai Hoan | BOD member cum Acting Chief Executive Officer | Clause I.4 | | | | | |
| 2 | Hoang Viet Cuong | Deputy Chief Executive Officer | | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|-----|---|--------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-------------|
| 3 | Ha Huy Cuong | Deputy Chief Executive Officer | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 441 | Credit Card |
| 4 | Le Anh Tu | Deputy Chief Executive Officer | | | | | - | |
| 5 | Nguyen Vinh Tuyen | Deputy Chief Executive Officer | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 324 | Credit Card |
| 6 | Vo Hoang Hai | Deputy Chief Executive Officer | | | | | - | |
| 7 | Ho Nguyen Thuy Vy | Deputy Chief Executive Officer | | | | | - | |
| 8 | Huynh Thanh Phong | Deputy Chief Executive Officer | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 300 | Credit Card |
| 9 | Nguyen Minh Tuan | Deputy Chief Executive Officer | | | | | - | |
| 10 | Lam Kim Khoi | Deputy Chief Executive Officer | | | | | - | |
| 11 | Hoang Hai Vuong | Deputy Chief Executive Officer | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 83 | Credit Card |
| IV | Board of Directors members' affiliated persons | | | | | | 1.033 | |
| 1 | Tran Ngo Phuc Vu | Chairman | Clause I.1 | | | | - | |
| 1.1 | Tran Vinh | Father | | | | | - | |
| 1.2 | Nguyen Thi Kim Sen | Mother | | | | | - | |
| 1.3 | Nguyen Thi Bich Lan | Mother in law | | | | | - | |
| 1.4 | Le Uyen Phuong | Wife | | | | | - | |
| 1.5 | Tran Ngo Que Anh | Child | | | | | - | |
| 1.6 | Tran Ngo Minh Anh | Child | | | | | - | |
| 1.7 | Tran Ngo Ngan Anh | Child | | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|------|---------------------------------|--------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-------------|
| 1.8 | Tran Ngo Phuc Vuong | Child | | | | | - | |
| 1.9 | Tran Ngo Anh Thu | Older sister | | | | | - | |
| 1.10 | Tran Ngo Anh Thy | Younger sister | | | | | - | |
| 1.11 | Vo Thanh Lam | Younger brother in law | | | | | - | |
| 1.12 | Tran Ngo Phuc Bao | Younger brother | | | | | - | |
| 1.13 | Dang My Quyen | Younger sister in law | | | | | - | |
| 1.14 | Tran Ngo Phuc Quan | Younger brother | | | | | - | |
| 1.15 | Quach Phuong Nam | Younger sister in law | | | | | - | |
| 1.16 | Tran Ngo Phuc Khoa | Younger brother | | | | | - | |
| 1.17 | Vo Thi Tam Dan | Younger sister in law | | | | | - | |
| 1.18 | Tran Ngo Ngoc Ha | Younger sister | | | | | - | |
| 2 | Tran Ngoc Tam | Permanent Vice Chairman | Clause I.2 | | | | - | |
| 2.1 | Tran Ngoc Phu | Father | | | | | - | |
| 2.2 | Kieu Thi Vui | Mother | | | | | - | |
| 2.3 | Tran Ngoc Xuan An | Child | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 21 | Credit Card |
| 2.4 | Tran Vo An Khang | Child | | | | | - | |
| 2.5 | Tran Ngoc Tri | Older brother | | | | | - | |
| 2.6 | Le Thi Huyen | Older sister in law | | | | | - | |
| 2.7 | Tran Ngoc Toan | Younger brother | 2025 * d 01 | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|------|---------------------------------|-------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-----------------|
| 2.8 | Le Thi Thanh Van | Younger sister in law | | | | | - | |
| 2.9 | Tran Kieu Thuong | Younger sister | | | | | - | |
| 2.10 | Nguyen Thanh Luan | Younger brother in law | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 912 | Credit granting |
| 3 | Vo Thi Tuyet Nga | Vice Chairwoman | Clause I.3 | | | | - | |
| 3.1 | Ho Van Quang | Husband | | | | | - | |
| 3.2 | Ho Quang Huy | Child | | | | | - | |
| 3.3 | Bui Le Truc Huynh | Daughter in law | | | | | - | |
| 3.4 | Ho Minh Anh | Child | | | | | - | |
| 3.5 | Vo Minh Phung | Older brother | | | | | - | |
| 3.6 | Tran Thi Kim Lan | Older sister in law | | | | | - | |
| 3.7 | Vo Hoang Minh | Older brother | | | | | - | |
| 3.8 | Vo Thi Kim Loan | Older sister | | | | | - | |
| 3.9 | Vo Thi Tuyet Mai | Older sister | | | | | - | |
| 3.10 | Vo Thi Tuyet Hong | Older sister | | | | | - | |
| 3.11 | Nguyen Viet Canh | Older brother in law | | | | | - | |
| 3.12 | Vo Thi Tuyet Trinh | Older sister | | | | | - | |
| 3.13 | Vo Van Minh | Older brother in law | | | | | - | |
| 3.14 | Vo Anh Tuan | Younger brother | | | | | - | |
| 3.15 | Vo Thi Tuyet Nhung | Younger sister | | | | | - | |
| 3.16 | Vo Thi Kim Ngan | Younger sister | | | | | - | |
| 3.17 | Hoang Vinh Phuc | Younger brother in law | | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|------|---------------------------------|--|---------------------------------------|--------------------------------------|---------------------------------------|---|---|------|
| 3.18 | Vo Anh Tuyet | Younger sister | | | | | - | |
| 3.19 | Hoang Cam Giang | Younger brother in law | | | | | - | |
| 4 | Tran Khai Hoan | BOD Member cum Acting Chief Executive Officer | Clause I.4 | | | | - | |
| 4.1 | Tran Binh Dong Nghi | Child | | | | | - | |
| 4.2 | Tran Hoang Bao Nghi | Child | | | | | - | |
| 4.3 | Tran Thi Khuong | Older sister | | | | | - | |
| 4.4 | Nguyen Dinh Hung | Older brother in law | | | | | - | |
| 5 | Nguyen Duc Minh Tri | Member | Clause I.5 | | | | - | |
| 5.1 | Do Thi Huong | Mother | | | | | - | |
| 5.2 | Nguyen Duc Thuy Trang | Younger sister | | | | | - | |
| 6 | Nguyen Thi Thanh Dao | Member | Clause I.6 | | | | - | |
| 6.1 | Nguyen Xong | Father | | | | | - | |
| 6.2 | Nguyen Thi Hong Thuy | Mother | | | | | - | |
| 6.3 | Nguyen Tho Quang | Father in law | | | | | - | |
| 6.4 | Nguyen Thi Ty | Mother in law | | | | | - | |
| 6.5 | Nguyen Tho Vinh | Husband | | | | | - | |
| 6.6 | Nguyen Ngoc Van Anh | Child | | | | | - | |
| 6.7 | Nguyen Tho Huy Anh | Child | | | | | - | |
| 6.8 | Nguyen Thi Thanh Dieu | Younger sister | | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|------|---------------------------------|-------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-------------|
| 6.9 | Le Viet Trieu | Younger brother in law | | | | | - | |
| 6.10 | Nguyen Thi Tuyen Quy | Younger sister | | | | | - | |
| 6.11 | Tran Van Chuong | Younger brother in law | | | | | - | |
| 6.12 | Nguyen Thanh Tuan | Younger brother | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 100 | Credit Card |
| 6.13 | Le Thi Thu Huyen | Younger sister in law | | | | | - | |
| 7 | Le Thi Kim Anh | Independent member | Clause I.7 | | | | - | |
| 7.1 | Bui Ngoc Diep | Mother | | | | | - | |
| 7.2 | Nguyen Chau Anh | Child | | | | | - | |
| 7.3 | Le Nguyen Hoang | Child | | | | | - | |
| 7.4 | Le Thi Nam Phuong | Older sister | | | | | - | |
| 7.5 | Le Hong Phong | Older brother | | | | | - | |
| 7.6 | Nguyen Thi Thu Trang | Older sister in law | | | | | - | |
| 7.7 | Le Van Tuyen | Older brother | | | | | - | |
| 7.8 | Ho Thi Thanh Loan | Older sister in law | | | | | - | |
| 7.9 | Le Thi Nhan | Older sister | | | | | - | |
| 7.10 | Le Van Han | Older brother in law | | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|------|--|-------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-------------|
| V | Board of Supervisors members' affiliated persons | | | | | | 270 | |
| 1 | Nguyen Vinh Loi | Head of BOS | Clause II.1 | | | | - | |
| 1.1 | Nguyen Van Siem | Father | | | | | - | |
| 1.2 | Van Cung Minh | Father in law | | | | | - | |
| 1.3 | Hoang Thi So | Mother in law | | | | | - | |
| 1.4 | Van Thi Quynh Linh | Wife | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 176 | Credit Card |
| 1.5 | Nguyen Phuc Quang Lam | Child | | | | | - | |
| 1.6 | Nguyen Phuc Quang Bao | Child | | | | | - | |
| 1.7 | Nguyen Thi Nhan | Older sister | | | | | - | |
| 1.8 | Nguyen Thi Kim Loan | Older sister | | | | | - | |
| 1.9 | Nguyen Van Tai | Older brother | | | | | - | |
| 1.10 | Nguyen Duc Tuan | Younger brother | | | | | - | |
| 1.11 | Nguyen Van Tu | Younger sister | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 94 | Credit Card |
| 2 | Do Thi Hong Tram | Member | Clause II.2 | | | | - | |
| 2.1 | Do Van Thao | Father | | | | | - | |
| 2.2 | Tran Minh Nghia | Husband | | | | | - | |
| 2.3 | Tran Do Minh Khoa | Child | | | | | - | |
| 2.4 | Tran Do Khanh Ngan | Child | | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|-----|--|---|---------------------------------------|--------------------------------------|---------------------------------------|---|---|------|
| 3 | Nguyen Thuy Van | Member | Clause II.3 | | | | | |
| 3.1 | Truong Thi Nga | Mother in law | | | | | | - |
| 3.2 | Nguyen Thanh Hai | Husband | | | | | | - |
| 3.3 | Nguyen Nhat Quang | Child | | | | | | - |
| 3.4 | Nguyen Ngoc Linh | Child | | | | | | - |
| 3.5 | Nguyen Hung | Older brother | | | | | | - |
| 3.6 | Tran Thi Dau | Older sister in law | | | | | | - |
| VI | Board of Management members' affiliated persons | | | | | | 57 | |
| 1 | Tran Khai Hoan | Member cum Acting Chief Executive Officer | Clause IV.4 | | | | | - |
| 2 | Hoang Viet Cuong | Deputy Chief Executive Officer | Clause III.2 | | | | | - |
| 2.1 | Hoang Truong Phuong | Father | | | | | | - |
| 2.2 | Luong Thi Duong | Mother | | | | | | - |
| 2.3 | Giang Ngoc Anh | Wife | | | | | | - |
| 2.4 | Hoang Bao Giang | Child | | | | | | - |
| 2.5 | Hoang Thi Hong Phi | Younger sister | | | | | | - |
| 2.6 | Hoang Thi Phuong | Younger sister | | | | | | - |
| 3 | Ha Huy Cuong | Deputy Chief Executive Officer | Clause III.3 | | | | | - |
| 3.1 | Ha Huy Ky | Father | | | | | | - |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|------|---------------------------------|-------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-------------|
| 3.2 | Huynh Thu Quyen | Mother in law | | | | | - | |
| 3.3 | Ho Thuy Dung | Wife | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 10 | Credit Card |
| 3.4 | Ha Kim Phung Athena | Child | | | | | - | |
| 3.5 | Ha Kim Yen Aislinn | Child | | | | | - | |
| 3.6 | Ha Kim Anh Daylene | Child | | | | | - | |
| 3.7 | Ha Huy Richey | Child | | | | | - | |
| 3.8 | Ha Huy An | Older brother | | | | | - | |
| 3.9 | Ha Huy Tho | Older brother | | | | | - | |
| 3.10 | Ha Thi Lan | Younger sister | | | | | - | |
| 3.11 | Ha Thi Anh | Younger sister | | | | | - | |
| 3.12 | Ha Thi Huy Giang | Younger sister | | | | | - | |
| 3.13 | Ha Thi Phuong Vi | Younger sister | | | | | - | |
| 3.14 | Dao Van Bang | Younger brother in law | | | | | - | |
| 3.15 | Dao Quang Tuan | Younger brother in law | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 45 | Credit Card |
| 3.16 | Ho Duc Loc | Younger brother in law | | | | | - | |
| 3.17 | Duong Thi Loan | Older sister in law | | | | | - | |
| 3.18 | Dang Thi Bich Thuy | Older sister in law | | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|------|---------------------------------|---------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|------|
| 4 | Le Anh Tu | Deputy Chief Executive Officer | Clause III.4 | | | | | |
| 4.1 | Le Trong An | Father | | | | | | - |
| 4.2 | Phan Thi Hong | Mother | | | | | | - |
| 4.3 | Nguyen Khai | Father in law | | | | | | - |
| 4.4 | Dang Thi Thinh | Mother in law | | | | | | - |
| 4.5 | Nguyen Thi Thu Hang | Wife | | | | | | - |
| 4.6 | Le Nguyen Anh Tho | Child | | | | | | - |
| 4.7 | Le Minh Hien | Child | | | | | | - |
| 4.8 | Le Nguyen Chau Anh | Child | | | | | | - |
| 4.9 | Le Anh Tuan | Older sister | | | | | | - |
| 4.10 | Hoang Kim Giang | Older brother in law | | | | | | - |
| 4.11 | Le Chinh Trung | Younger brother | | | | | | - |
| 4.12 | Nguyen Thi Thanh Tuyen | Younger sister in law | | | | | | - |
| 4.13 | Le Duc Anh | Younger brother | | | | | | - |
| 4.14 | Tran Thi Hoang Lien | Younger sister in law | | | | | | - |
| 5 | Nguyen Vinh Tuyen | Deputy Chief Executive Officer | Clause III.5 | | | | | |
| 5.1 | Nguyen Sam | Father | | | | | | - |
| 5.2 | Vo Thi Tuyet Nhung | Mother | | | | | | - |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|------|---------------------------------|---------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-------------|
| 5.3 | Nguyen Thj Huong Tra | Younger sister | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 1 | Credit Card |
| 5.4 | Nguyen Huong Uyen | Younger sister | | | | | - | |
| 6 | Vo Hoang Hai | Deputy Chief Executive Officer | Clause III.6 | | | | - | |
| 6.1 | Nguyen Thi Kim Loan | Mother | | | | | - | |
| 6.2 | Bui Dang Phiet | Father in law | | | | | - | |
| 6.3 | Vu Thi Van | Mother in law | | | | | - | |
| 6.4 | Bui Thanh Xuan | Wife | | | | | - | |
| 6.5 | Vo Hoang An Khanh | Child | | | | | - | |
| 6.6 | Vo Hoang Anh Quan | Child | | | | | - | |
| 6.7 | Vu Hoang Anh Thu | Child | | | | | - | |
| 6.8 | Vo Thi Ly Na | Older sister | | | | | - | |
| 6.9 | Vo Thi Tuong Vy | Older sister | | | | | - | |
| 6.10 | Bui Xuan Muot | Older brother in law | | | | | - | |
| 6.11 | Dao Ngoc Xuan | Older brother in law | | | | | - | |
| 6.12 | Tran Nguyen The Vinh | Older brother in law | | | | | - | |
| 6.13 | Tran Thanh Hung | Older brother in law | | | | | - | |
| 7 | Ho Nguyen Thuy Vy | Deputy Chief Executive Officer | Clause III.7 | | | | - | |
| 7.1 | Ho Trong Chau | Father | | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|-----|---------------------------------|---------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|------|
| 7.2 | Nguyen Thi Thuy Ai | Mother | | | | | | |
| 7.3 | Truong Thi Meo | Mother in law | | | | | | |
| 7.4 | Nguyen Van Hau | Husband | | | | | | |
| 7.5 | Ho Huy Hai | Younger brother | | | | | | |
| 7.6 | Ho Nguyen Thuy Quynh | Younger sister | | | | | | |
| 7.7 | Truong Minh Tung | Younger brother in law | | | | | | |
| 7.8 | Nguyen Ho Minh Anh | Child | | | | | | |
| 8 | Huynh Thanh Phong | Deputy Chief Executive Officer | Clause III.8 | | | | | |
| 8.1 | Kang Thi Sanh | Mother | | | | | | |
| 8.2 | Le Nguyen Minh Thao | Wife | | | | | | |
| 8.3 | Le Thang | Father in law | | | | | | |
| 8.4 | Nguyen Thi Minh Nguyet | Mother in law | | | | | | |
| 8.5 | Huynh Thao Tien | Child | | | | | | |
| 8.6 | Huynh Kim Ngan | Child | | | | | | |
| 8.7 | Huynh Gia Huy | Child | | | | | | |
| 9 | Nguyen Minh Tuan | Deputy Chief Executive Officer | Clause III.9 | | | | | |
| 9.1 | Tran Thi Cuc | Mother | | | | | | |
| 9.2 | Nguyen Van Huynh | Father in law | | | | | | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|-----------|---------------------------------|---------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-------------|
| 9.3 | Nguyen Thi Hoang Phuong | Mother in law | | | | | - | |
| 9.4 | Nguyen Minh Thong | Older brother | | | | | - | |
| 9.5 | Nguyen Hoang Tuong Nhi | Wife | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 1 | Credit Card |
| 9.6 | Nguyen Tuan Kiet | Child | | | | | - | |
| 9.7 | Nguyen Hoang Nhu Y | Child | | | | | - | |
| 9.8 | Nguyen Hoang Cat Tuong | Child | | | | | - | |
| 10 | Lam Kim Khoi | Deputy Chief Executive Officer | Clause III.10 | | | | - | |
| 10.1 | Lam Van Sinh | Father | | | | | - | |
| 10.2 | Huynh Thi Tien | Mother | | | | | - | |
| 10.3 | Lam Kim Trang | Older sister | | | | | - | |
| 10.4 | Quach Van Phu | Older brother in law | | | | | - | |
| 10.5 | Lam Kim Cuong | Younger sister | | | | | - | |
| 10.6 | Lam Dong Huong | Younger brother | | | | | - | |
| 10.7 | Nguyen Truong Khoa | Younger brother in law | | | | | - | |
| 10.8 | Tran Hanh Thao | Younger sister in law | | | | | - | |
| 10.9 | Chau Lam Gia Hung | Child | | | | | - | |
| 11 | Hoang Hai Vuong | Deputy Chief Executive Officer | Clause III.11 | | | | | |
| 11.1 | Pham Thi Hai | Mother | | | | | - | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|-------|--|--|---------------------------------------|--------------------------------------|---------------------------------------|---|---|-----------------|
| 11.2 | Vu Thi Hoa | Mother in law | | | | | | |
| 11.3 | Hoang Van Thang | Father in law | | | | | | |
| 11.4 | Hoang Thi Anh | Wife | | | | | | |
| 11.5 | Hoang Gia Khanh | Child | | | | | | |
| 11.6 | Hoang Thuy Binh | Child | | | | | | |
| 11.7 | Hoang Duc Viet | Younger brother | | | | | | |
| 11.8 | Dang Thi Minh Phuong | Younger sister in law | | | | | | |
| 11.9 | Hoang Thi Lan | Younger sister | | | | | | |
| 11.10 | Ngo Van Thang | Younger brother in law | | | | | | |
| VII | Chief Accountant/Corporate Governance Director and their affiliated persons | | | | | | 13.406 | |
| 1 | Nguyen Thi My Lan | Director of Finance Divison cum Chief Accountant | | | | | | |
| 1.1 | Nguyen Ngoc Chau | Father | | | | | | |
| 1.2 | Nguyen Thi The | Mother | | | | | | |
| 1.3 | Le Thi Thoa | Mother in law | | | | | | |
| 1.4 | Tran Hoang An | Husband | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 7.037 | Credit granting |
| 1.5 | Tran Hoang Duy Minh | Child | | | | | | |
| 1.6 | Nguyen Thi My Trang | Older sister | | | | | | |
| 1.7 | Nguyen Minh Hai | Younger brother | | | | | | |

| No. | Name of individual/organization | Relationship with the Company | ID No., Date of issue, Place of issue | Head office address/ Contact address | Time of transactions with the Company | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any) | Content, quantity, total value of transaction | Note |
|-------------|---|--|---------------------------------------|--------------------------------------|--|---|---|-----------------|
| 1.8 | Tu Le Thanh Suong | Younger sister in law | | | | | | |
| 2 | Tran Huy Khang | Corporate Governance Director | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 187 | Credit Card |
| 2.1 | Tran Ngoc Nam | Father | | | | | | |
| 2.2 | Bui Thi Le Nga | Mother | | | | | | |
| 2.3 | Pham Van Kiem | Father in law | | | | | | |
| 2.4 | Le My Le | Mother in law | | | | | | |
| 2.5 | Pham Thi My Nhu | Wife | | | From Jan 01st, 2025 to Dec 31st, 2025 | (*) | 6.181 | Credit granting |
| 2.6 | Tran Gia Huan | Child | | | | | | |
| 2.7 | Tran Gia An | Child | | | | | | |
| 2.8 | Tran Khanh Hoang | Younger brother | | | | | | |
| 2.9 | Tran Bao Tuyen | Younger brother | | | | | | |
| VIII | Subsidiary companies | | | | | | | |
| 1 | Nam A Bank Asset Management Company Limited | Subsidiary company | | | | | | |
| IX | Major Shareholders | | | | | | | |
| 1 | Rong Thai Binh Duong Company Limited | Shareholder that owns 05% or more of the voting shares | | | | | | |

The contracts and transactions listed in this Appendix between Nam A Bank and internal persons, affiliated persons of internal persons, or affiliated

(*) persons of Nam A Bank are carried out on the basis of the Board of Directors' Resolutions No. 1175/2023/NQQT-NHNA dated September 13th, 2023, No. 347/2024/NQQT-NHNA dated March 8th, 2024, and No. 1975/2024/NQQT-NHNA dated December 31st, 2024.

(**) Transaction value and transaction quantity are determined as of December 31st, 2025.

Note: Affiliated persons are defined in Clause 46, Article 4 of the Law on Securities No. 54/2019/QH14 dated November 26th, 2019 of the National Assembly

Appendix 03: LIST OF INTERNAL PERSONS AND INTERNAL PERSONS' AFFILIATED PERSONS
(Until December 31st, 2025)

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|-----------------------------|---------------------------------|-------------------------------------|-------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| I Board of Directors | | | | | | | | |
| 1 | Tran Ngo Phuc Vu | | Chairman | | | - | - | |
| 1.1 | Tran Vinh | | | | | - | - | Father |
| 1.2 | Nguyen Thi Kim Sen | | | | | - | - | Mother |
| 1.3 | Nguyen Thi Bich Lan | | | | | - | - | Mother in law |
| 1.4 | Le Uyen Phuong | | | | | - | - | Wife |
| 1.5 | Tran Ngo Que Anh | | | | | - | - | Child |
| 1.6 | Tran Ngo Minh Anh | | | | | - | - | Child |
| 1.7 | Tran Ngu Ngon Anh | | | | | - | - | Child |
| 1.8 | Tran Ngo Phuc Vuong | | | | | - | - | Child |
| 1.9 | Tran Ngo Anh Thu | | | | | - | - | Older sister |
| 1.10 | Tran Ngo Anh Thy | | | | | - | - | Younger sister |
| 1.11 | Vo Thanh Lam | | | | | - | - | Younger brother in law |
| 1.12 | Tran Ngo Phuc Bao | | | | | - | - | Younger brother |
| 1.13 | Dang My Quyen | | | | | - | - | Younger sister in law |
| 1.14 | Tran Ngo Phuc Quan | | | | | - | - | Younger brother |
| 1.15 | Quach Phuong Nam | | | | | - | - | Younger sister in law |
| 1.16 | Tran Ngo Phuc Khoa | | | | | 46.001 | 0,003 | Younger brother |
| 1.17 | Vo Thi Tam Dan | | | | | - | - | Younger sister in law |
| 1.18 | Tran Ngo Ngoc Ha | | | | | - | - | Younger sister |



| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|--------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 2 | Tran Ngoc Tam | | Permanent Vice Chairman | | | 5.283.851 | 0,308 | |
| 2.1 | Tran Ngoc Phu | | | | | - | - | Father |
| 2.2 | Kieu Thi Vui | | | | | - | - | Mother |
| 2.3 | Tran Ngoc Xuan An | | | | | 1.150 | 0,000 | Child |
| 2.4 | Tran Vo An Khang | | | | | - | - | Child |
| 2.5 | Tran Ngoc Tri | | | | | - | - | Older brother |
| 2.6 | Le Thi Huyen | | | | | - | - | Older sister in law |
| 2.7 | Tran Ngoc Toan | | | | | - | - | Younger brother |
| 2.8 | Le Thi Thanh Van | | | | | - | - | Younger sister in law |
| 2.9 | Tran Kieu Thuong | | | | | 1.045.996 | 0,061 | Younger sister |
| 2.10 | Nguyen Thanh Luan | | | | | - | - | Younger brother in law |
| 3 | Vo Thi Tuyet Nga | | Vice Chairwoman | | | 317.057 | 0,018 | |
| 3.1 | Ho Van Quang | | | | | - | - | Husband |
| 3.2 | Ho Quang Huy | | | | | - | - | Child |
| 3.3 | Bui Le Truc Huynh | | | | | - | - | Daughter in law |
| 3.4 | Ho Minh Anh | | | | | - | - | Child |
| 3.5 | Vo Minh Phung | | | | | - | - | Older brother |
| 3.6 | Tran Thi Kim Lan | | | | | - | - | Older sister in law |
| 3.7 | Vo Hoang Minh | | | | | - | - | Older brother |
| 3.8 | Vo Thi Kim Loan | | | | | - | - | Older sister |
| 3.9 | Vo Thi Tuyet Mai | | | | | - | - | Older sister |
| 3.10 | Vo Thi Tuyet Hong | | | | | - | - | Older sister |
| 3.11 | Nguyen Viet Canh | | | | | - | - | Older brother in law |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|--|---------------------------------------|-----------------|--|--|------------------------------------|
| 3.12 | Vo Thi Tuyet Trinh | | | | | - | - | Older sister |
| 3.13 | Vo Van Minh | | | | | - | - | Older brother in law |
| 3.14 | Vo Anh Tuan | | | | | - | - | Younger brother |
| 3.15 | Vo Thi Tuyet Nhung | | | | | - | - | Younger sister |
| 3.16 | Vo Thi Kim Ngan | | | | | - | - | Younger sister |
| 3.17 | Hoang Vinh Phuc | | | | | - | - | Younger brother in law |
| 3.18 | Vo Anh Tuyet | | | | | - | - | Younger sister |
| 3.19 | Hoang Cam Giang | | | | | - | - | Younger brother in law |
| 4 | Tran Khai Hoan | | BOD Member cum Acting Chief Executive Officer | | | 4.610.621 | 0,269 | |
| 4.1 | Tran Binh Dong Nghi | | | | | - | - | Child |
| 4.2 | Tran Hoang Bao Nghi | | | | | - | - | Child |
| 4.3 | Tran Thi Khuong | | | | | - | - | Older sister |
| 4.4 | Nguyen Dinh Hung | | | | | - | - | Older brother in law |
| 5 | Nguyen Duc Minh Tri | | Member | | | - | - | |
| 5.1 | Do Thi Huong | | | | | - | - | Mother |
| 5.2 | Nguyen Duc Thuy Trang | | | | | - | - | Younger sister |
| 6 | Nguyen Thi Thanh Dao | | Member | | | 205.647 | 0,012 | |
| 6.1 | Nguyen Xong | | | | | - | - | Father |
| 6.2 | Nguyen Thi Hong Thuy | | | | | - | - | Mother |
| 6.3 | Nguyen Tho Quang | | | | | - | - | Father in law |
| 6.4 | Nguyen Thi Ty | | | | | - | - | Mother in law |
| 6.5 | Nguyen Tho Vinh | | | | | - | - | Husband |
| 6.6 | Nguyen Ngoc Van Anh | | | | | - | - | Child |
| 6.7 | Nguyen Tho Huy Anh | | | | | - | - | Child |
| 6.8 | Nguyen Thi Thanh Dieu | | | | | - | - | Younger sister |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|--------------------------------|---------------------------------|-------------------------------------|-------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 6.9 | Le Viet Trieu | | | | | - | - | Younger brother in law |
| 6.10 | Nguyen Thi Tuyen Quy | | | | | - | - | Younger sister |
| 6.11 | Tran Van Chuong | | | | | - | - | Younger brother in law |
| 6.12 | Nguyen Thanh Tuan | | | | | - | - | Younger brother |
| 6.13 | Le Thi Thu Huyen | | | | | - | - | Younger sister in law |
| 7 | Le Thi Kim Anh | | Independent member | | | - | - | |
| 7.1 | Bui Ngoc Diep | | | | | - | - | Mother |
| 7.2 | Nguyen Chau Anh | | | | | - | - | Child |
| 7.3 | Le Nguyen Hoang | | | | | - | - | Child |
| 7.4 | Le Thi Nam Phuong | | | | | - | - | Older sister |
| 7.5 | Le Hong Phong | | | | | - | - | Older brother |
| 7.6 | Nguyen Thi Thu Trang | | | | | - | - | Older sister in law |
| 7.7 | Le Van Tuyen | | | | | - | - | Older brother |
| 7.8 | Ho Thi Thanh Loan | | | | | - | - | Older sister in law |
| 7.9 | Le Thi Nhan | | | | | - | - | Older sister |
| 7.10 | Le Van Han | | | | | - | - | Older brother in law |
| II Board of Supervisors | | | | | | | | |
| 1 | Nguyen Vinh Loi | | Head of BOS | | | - | - | |
| 1.1 | Nguyen Van Siem | | | | | - | - | Father |
| 1.2 | Van Cung Minh | | | | | - | - | Father in law |
| 1.3 | Hoang Thi So | | | | | - | - | Mother in law |
| 1.4 | Van Thi Quynh Linh | | | | | - | - | Wife |
| 1.5 | Nguyen Phuc Quang Lam | | | | | - | - | Child |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------------|---------------------------------|-------------------------------------|--|---------------------------------------|-----------------|--|--|------------------------------------|
| 1.6 | Nguyen Phuc Quang Bao | | | | | - | - | Child |
| 1.7 | Nguyen Thi Nhan | | | | | - | - | Older sister |
| 1.8 | Nguyen Thi Kim Loan | | | | | - | - | Older sister |
| 1.9 | Nguyen Van Tai | | | | | - | - | Older brother |
| 1.10 | Nguyen Duc Tuan | | | | | - | - | Younger brother |
| 1.11 | Nguyen Van Tu | | | | | - | - | Younger brother |
| 2 | Do Thi Hong Tram | | Member | | | 29.003 | 0,002 | |
| 2.1 | Do Van Thao | | | | | - | - | Cha |
| 2.2 | Tran Minh Nghia | | | | | 77 | 0,000 | Chồng |
| 2.3 | Tran Do Minh Khoa | | | | | - | - | Con |
| 2.4 | Tran Do Khanh Ngan | | | | | - | - | Con |
| 3 | Nguyen Thuy Van | | Member | | | 2.062.418 | 0,120 | |
| 3.1 | Truong Thi Nga | | | | | - | - | Mother in law |
| 3.2 | Nguyen Thanh Hai | | | | | - | - | Husband |
| 3.3 | Nguyen Nhat Quang | | | | | - | - | Child |
| 3.4 | Nguyen Ngoc Linh | | | | | - | - | Child |
| 3.5 | Nguyen Hung | | | | | - | - | Older brother |
| 3.6 | Tran Thi Dau | | | | | - | - | Older sister in law |
| III | Board of Management | | | | | | | |
| 1 | Tran Khai Hoan | | BOD Member cum Acting Chief Executive Officer | Clause I.4 | | | | |
| 2 | Hoang Viet Cuong | | Deputy Chief Executive Officer | | | 4.916.207 | 0,287 | |
| 2.1 | Hoang Truong Phuong | | | | | - | - | Father |
| 2.2 | Luong Thi Duong | | | | | - | - | Mother |



| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|----------|---------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 2.3 | Giang Ngoc Anh | | | | | - | - | Wife |
| 2.4 | Hoang Bao Giang | | | | | - | - | Child |
| 2.5 | Hoang Thi Hong Phi | | | | | - | - | Younger sister |
| 2.6 | Hoang Thi Phuong | | | | | - | - | Younger sister |
| 3 | Ha Huy Cuong | | Deputy Chief Executive Officer | | | 4.916.207 | 0,287 | |
| 3.1 | Ha Huy Ky | | | | | - | - | Father |
| 3.2 | Huynh Thu Quyен | | | | | - | - | Mother in law |
| 3.3 | Ho Thuy Dung | | | | | - | - | Wife |
| 3.4 | Ha Kim Phung Athena | | | | | - | - | Child |
| 3.5 | Ha Kim Yen Aislinn | | | | | - | - | Child |
| 3.6 | Ha Kim Anh Daylene | | | | | - | - | Child |
| 3.7 | Ha Huy Richey | | | | | - | - | Child |
| 3.8 | Ha Huy An | | | | | - | - | Older brother |
| 3.9 | Ha Huy Tho | | | | | - | - | Older brother |
| 3.10 | Ha Thi Lan | | | | | 1.915 | 0,000 | Younger sister |
| 3.11 | Ha Thi Anh | | | | | - | - | Younger sister |
| 3.12 | Ha Thi Huy Giang | | | | | - | - | Younger sister |
| 3.13 | Ha Thi Phuong Vi | | | | | 19.778 | 0,001 | Younger sister |
| 3.14 | Dao Van Bang | | | | | - | - | Younger brother in law |
| 3.15 | Dao Quang Tuan | | | | | - | - | Younger brother in law |
| 3.16 | Ho Duc Loc | | | | | - | - | Younger brother in law |
| 3.17 | Duong Thi Loan | | | | | - | - | Older sister in law |
| 3.18 | Dang Thi Bich Thuy | | | | | - | - | Older sister in law |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 4 | Le Anh Tu | | Deputy Chief Executive Officer | | | 4.930.286 | 0,287 | |
| 4.1 | Le Trong An | | | | | - | - | Father |
| 4.2 | Phan Thi Hong | | | | | - | - | Mother |
| 4.3 | Nguyen Khai | | | | | - | - | Father in law |
| 4.4 | Dang Thi Thinh | | | | | - | - | Mother in law |
| 4.5 | Nguyen Thi Thu Hang | | | | | - | - | Wife |
| 4.6 | Le Nguyen Anh Tho | | | | | - | - | Child |
| 4.7 | Le Minh Hien | | | | | - | - | Child |
| 4.8 | Le Nguyen Chau Anh | | | | | - | - | Child |
| 4.9 | Le Anh Tuan | | | | | - | - | Older sister |
| 4.10 | Hoang Kim Giang | | | | | - | - | Older brother in law |
| 4.11 | Le Chinh Trung | | | | | - | - | Younger brother |
| 4.12 | Nguyen Thi Thanh Tuyen | | | | | - | - | Younger sister in law |
| 4.13 | Le Duc Anh | | | | | - | - | Younger brother |
| 4.14 | Tran Thi Hoang Lien | | | | | - | - | Younger sister in law |
| 5 | Nguyen Vinh Tuyen | | Deputy Chief Executive Officer | | | 4.955.858 | 0,289 | |
| 5.1 | Nguyen Sam | | | | | - | - | Father |
| 5.2 | Vo Thi Tuyet Nhung | | | | | - | - | Mother |
| 5.3 | Nguyen Thi Huong Tra | | | | | - | - | Younger sister |
| 5.4 | Nguyen Huong Uyen | | | | | - | - | Younger sister |
| 6 | Vo Hoang Hai | | Deputy Chief Executive Officer | | | 4.916.207 | 0,287 | |
| 6.1 | Nguyen Thi Kim Loan | | | | | - | - | Mother |
| 6.2 | Bui Dang Phiet | | | | | - | - | Father in law |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 6.3 | Vu Thi Van | | | | | - | - | Mother in law |
| 6.4 | Bui Thanh Xuan | | | | | - | - | Wife |
| 6.5 | Vo Hoang An Khanh | | | | | - | - | Child |
| 6.6 | Vo Hoang Anh Quan | | | | | - | - | Child |
| 6.7 | Vu Hoang Anh Thu | | | | | - | - | Child |
| 6.8 | Vo Thi Ly Na | | | | | - | - | Older sister |
| 6.9 | Vo Thi Tuong Vy | | | | | - | - | Older sister |
| 6.10 | Bui Xuan Muot | | | | | 1.250 | 0,000 | Older brother in law |
| 6.11 | Dao Ngoc Xuan | | | | | - | - | Older brother in law |
| 6.12 | Tran Nguyen The Vinh | | | | | - | - | Older brother in law |
| 6.13 | Tran Thanh Hung | | | | | - | - | Older brother in law |
| 7 | Ho Nguyen Thuy Vy | | Deputy Chief Executive Officer | | | 4.751.688 | 0,277 | |
| 7.1 | Ho Trong Chau | | | | | - | - | Father |
| 7.2 | Nguyen Thi Thuy Ai | | | | | - | - | Mother |
| 7.3 | Truong Thi Meo | | | | | - | - | Mother in law |
| 7.4 | Nguyen Van Hau | | | | | - | - | Husband |
| 7.5 | Ho Huy Hai | | | | | - | - | Younger brother |
| 7.6 | Ho Nguyen Thuy Quynh | | | | | - | - | Younger sister |
| 7.7 | Truong Minh Tung | | | | | - | - | Younger brother in law |
| 7.8 | Nguyen Ho Minh Anh | | | | | - | - | Child |
| 8 | Huynh Thanh Phong | | Deputy Chief Executive Officer | | | 115.271 | 0,007 | |
| 8.1 | Kang Thi Sanh | | | | | - | - | Mother |
| 8.2 | Le Nguyen Minh Thao | | | | | - | - | Wife |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|-----------------|--|--|------------------------------------|
| 8.3 | Le Thang | | | | | - | - | Father in law |
| 8.4 | Nguyen Thi Minh Nguyet | | | | | - | - | Mother in law |
| 8.5 | Huynh Thao Tien | | | | | - | - | Child |
| 8.6 | Huynh Kim Ngan | | | | | - | - | Child |
| 8.7 | Huynh Gia Huy | | | | | - | - | Child |
| 9 | Nguyen Minh Tuan | | Deputy Chief Executive Officer | | | 3.757.928 | 0,219 | |
| 9.1 | Tran Thi Cuc | | | | | - | - | Mother |
| 9.2 | Nguyen Van Huynh | | | | | - | - | Father in law |
| 9.3 | Nguyen Thi Hoang Phuong | | | | | - | - | Mother in law |
| 9.4 | Nguyen Minh Thong | | | | | - | - | Older brother |
| 9.5 | Nguyen Hoang Tuong Nhi | | | | | - | - | Wife |
| 9.6 | Nguyen Tuan Kiet | | | | | - | - | Child |
| 9.7 | Nguyen Hoang Nhu Y | | | | | - | - | Child |
| 9.8 | Nguyen Hoang Cat Tuong | | | | | - | - | Child |
| 10 | Lam Kim Khoi | | Deputy Chief Executive Officer | | | 3.730.543 | 0,217 | |
| 10.1 | Lam Van Sinh | | | | | - | - | Father |
| 10.2 | Huynh Thi Tien | | | | | - | - | Mother |
| 10.3 | Lam Kim Trang | | | | | - | - | Older sister |
| 10.4 | Quach Van Phu | | | | | - | - | Older brother in law |
| 10.5 | Lam Kim Cuong | | | | | - | - | Younger sister |
| 10.6 | Lam Dong Huong | | | | | - | - | Younger brother |
| 10.7 | Nguyen Truong Khoa | | | | | - | - | Younger brother in law |
| 10.8 | Tran Hanh Thao | | | | | - | - | Younger sister in law |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|-------|-------------------------------------|-------------------------------------|---|---------------------------------------|-----------------|--|--|------------------------------------|
| 10.9 | Chau Lam Gia Hung | | | | | - | - | Child |
| 11 | Hoang Hai Vuong | | Deputy Chief Executive Officer | | | - | - | |
| 11.1 | Pham Thi Hai | | | | | - | - | Mother |
| 11.2 | Vu Thi Hoa | | | | | - | - | Mother in law |
| 11.3 | Hoang Van Thang | | | | | - | - | Father in law |
| 11.4 | Hoang Thi Anh | | | | | - | - | Wife |
| 11.5 | Hoang Gia Khanh | | | | | - | - | Child |
| 11.6 | Hoang Thuy Binh | | | | | - | - | Child |
| 11.7 | Hoang Duc Viet | | | | | - | - | Younger brother |
| 11.8 | Dang Thi Minh Phuong | | | | | - | - | Younger sister in law |
| 11.9 | Hoang Thi Lan | | | | | - | - | Younger sister |
| 11.10 | Ngo Van Thang | | | | | - | - | Younger brother in law |
| IV | Director of Finance Division | | | | | | | |
| 1 | Nguyen Thi My Lan | | Director of Finance Divison cum Chief Accountant | | | 216.338 | 0,013 | |
| 1.1 | Nguyen Ngoc Chau | | | | | - | - | Father |
| 1.2 | Nguyen Thi The | | | | | - | - | Mother |
| 1.3 | Le Thi Thoa | | | | | - | - | Mother in law |
| 1.4 | Tran Hoang An | | | | | - | - | Husband |
| 1.5 | Tran Hoang Duy Minh | | | | | - | - | Child |
| 1.6 | Nguyen Thi My Trang | | | | | - | - | Older sister |
| 1.7 | Nguyen Minh Hai | | | | | 20.947 | 0,001 | Younger brother |
| 1.8 | Tu Le Thanh Suong | | | | | - | - | Younger sister in law |

| No. | Name of individual/organization | Securities trading account (if any) | Position at the bank (if any) | ID No., Date of issue, Place of issue | Contact address | Number of shares held at the end of the period | Proportion of shares held at the end of the period (%) | Relationship with internal persons |
|------|---|-------------------------------------|--|---------------------------------------|-----------------|--|--|------------------------------------|
| V | Chief Accountant | | | | | | | |
| 1 | Nguyen Thi My Lan | | Director of Finance Divison cum Chief Accountant | Clause IV.1 | | | | |
| VI | Corporate Governance Director | | | | | | | |
| 1 | Tran Huy Khang | | Chief of Staff to the Board of Directors | | | 2.930.438 | 0,171 | |
| 1.1 | Tran Ngoc Nam | | | | | - | - | Father |
| 1.2 | Bui Thi Le Nga | | | | | - | - | Mother |
| 1.3 | Pham Van Kiem | | | | | - | - | Father in law |
| 1.4 | Le My Le | | | | | - | - | Mother in law |
| 1.5 | Pham Thi My Nhu | | | | | 108 | 0,000 | Wife |
| 1.6 | Tran Gia Huan | | | | | - | - | Child |
| 1.7 | Tran Gia An | | | | | - | - | Child |
| 1.8 | Tran Khanh Hoang | | | | | - | - | Younger brother |
| 1.9 | Tran Bao Tuyen | | | | | - | - | Younger brother |
| VII | Legal Representative | | | | | | | |
| 1 | Tran Ngo Phuc Vu | | BOD Chairman | Clause I.1 | | | | |
| VIII | Authorized Person to disclose information | | | | | | | |
| 1 | Vo Thi Tuyet Nga | | BOD Vice Chairwoman | Clause I.3 | | | | |

Appendix 04: TRANSACTIONS OF INTERNAL PERSONS AND AFFILIATED PERSONS WITH NAM A BANK'S SHARES
 (Until December 31st, 2025)

| No. | Transaction executor | Internal Persons | Relationship with internal persons | Number of shares owned at the beginning of the period | | Number of shares owned at the end of the period | | Reasons for increasing/ decreasing |
|-----|----------------------|--|------------------------------------|---|------------|---|------------|--|
| | | | | Number of shares | Percentage | Number of shares | Percentage | |
| 1 | Hoang Viet Cuong | Deputy Chief Executive Officer | | 5.719.200 | 0,417 | 3.932.966 | 0,287 | Sold 1.786.234 shares on April 15th, 2025 as disclosed in the information announcement dated 21 April 2025 |
| 2 | Tran Kieu Thuong | Tran Ngoc Tam (Permanent Vice Chairman) | Younger sister | 45.996 | 0,003 | 1.045.996 | 0,06 | Purchased 1.000.000 shares from August 8th, 2025 to August 14th, 2025 as disclosed in the information announcement dated August 19th, 2025 |
| 3 | Ho Nguyen Thuy Vy | Deputy Chief Executive Officer | | 5.101.688 | 0,3 | 4.751.688 | 0,277 | <ul style="list-style-type: none"> - Sold 100.000 shares from September 4th, 2025 to September 30th, 2025 as disclosed in the information announcement dated October 3rd, 2025. - Sold 250.000 shares from October 27th, 2025 to November 25th, 2025 as disclosed in the information announcement dated November 26th, 2025. |