

NAM A BANK

NAM A BANK – HỘI SỞ/HEAD OFFICE
201-203 Cách Mạng Tháng Tám, Phường Bàn Cờ, TP.HCM
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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

- 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
- 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.**

- Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng TMCP Nam Á:
<https://www.namabank.com.vn>.

This information has been published on the company's website as in the link: <https://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

Nơi nhận/Tổ:

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



Võ Thị Tuyết Nga

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">Approval of the Board of Directors's Report on bank operation management results in 2024 and management orientation for 2025Approval of the Report on business performance in 2024 and business plan for 2025.Approval of the Report on the activities of the Board of Supervisors and the results of Financial Statement review for 2024.Approval of Nam A Bank's the Independently audited Consolidated Financial Statements for 2024.Approval of the 2024 Profit distribution and distribution of shares from the equity capital source Plan.Approval of the independent auditing firms for the year 2026.

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

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 (Non-executive members)	Apr 15 th , 2016 (Started as BOD Member for Term VII)	-
2	Mr. Tran Ngoc Tam	Permanent Vice Chairman (Non-executive members)	Dec 9 th , 2022 (Started as BOD Member for Term VIII)	-
3	Mrs. Vo Thi Tuyet Nga	Vice Chairwoman (Non-executive members)	Mar 25 th , 2011 (Started as BOD Member for Term VI)	-
4	Mr. Tran Khai Hoan	Member cum Acting Chief Executive Officer (Executive member)	Mar 29 th , 2024 (Started as BOD Member for Term VIII)	-

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 warnings 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 reffering 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 Northern 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 1 st , 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 (Started as BOS Member for term VIII)	-	Bachelor of Economics
2	Mrs. Do Thi Hong Tram	Member of BOS	Dec 9 th , 2022 (Started as BOS Member for term VIII)	-	Master of Business Administration
3	Mrs. Nguyen Thuy Van	Member of BOS	Apr 17 th , 2015 (Started as BOS Member for term VI)	-	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.* ✓

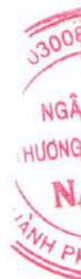
Recipients:

- 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	

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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 1.2				-	
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					-	

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 Hoàng 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	Hoàng 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 Hoàng 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 Tuyen 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 Thi 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 Hoàng 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 Division 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 Hoàng 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	Hoàng 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 Hoàng					-	-	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 Quyen					-	-	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 Tuyen 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 Hoàng 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 Hoàng 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 Division 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 Division 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	- 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.