

No.: 1779/2025/NQQT-NHNA

*Ho Chi Minh City, Dec 31<sup>st</sup>, 2025*

## **RESOLUTION OF THE BOARD OF DIRECTORS**

**Re: 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**

### **THE BOARD OF DIRECTORS OF NAM A COMMERCIAL JOINT STOCK BANK**

Pursuant to the Charter of Nam A Commercial Joint Stock Bank as amended and supplemented and approved by the General Meeting of Shareholders on Jul 29<sup>th</sup>, 2024;

Pursuant to the Decision No. 1642/2024/QĐQT-NHNA dated Oct 28<sup>th</sup>, 2024 of the Board of Directors on the promulgation of the Regulation on organizational structure, management and administration of Nam A Commercial Joint Stock Bank;

Pursuant to the Proposal No. 64/2025/TTr-NHNA-K.QLRR dated Dec 05<sup>th</sup>, 2025 of the Risk Management Division regarding 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;

Pursuant to the Approval of voting of the members of the Board of Directors.

### **HEREBY RESOLVES:**

**Article 1.** To approve 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 in 2026 (excluding credit extensions, contracts, and transactions under the authority of the General Meeting of Shareholders) when the conditions are satisfied in accordance with the provisions of law and the regulations of Nam A Commercial Joint Stock Bank.

**Article 2.** To authorize the Credit Committee and the Chief Executive Officer to approve credit extensions, execute contracts, and conduct transactions with internal persons, affiliated persons of internal persons, or affiliated persons of Nam A Commercial Joint Stock Bank.

The Chief Executive Officer is empowered to assign, delegate, and re-authorize subordinate levels to approve credit extensions, execute contracts, and conduct transactions with internal persons, affiliated persons of internal persons, or affiliated persons of Nam A Commercial Joint Stock Bank.

All approvals of credit extensions, execution of contracts, and transactions must strictly comply with the provisions of law and the regulations of Nam A Commercial Joint Stock Bank. The delegated levels shall bear full legal responsibility for the documents, contracts, and transactions they approve and execute.

**Article 3.** This Resolution takes effect from the signing date.

Members of the Board of Directors, the Board of Management, Division Directors, Regional Directors, Head of Departments/Units/Offices/Centers/Branches/Transaction Offices/Regional Offices/Representative Offices/Subsidiary Companies of Nam A Commercial Joint Stock Bank and relevant employees are responsible for the implementation of this Resolution./.

**FOR BOARD OF DIRECTORS  
CHAIRMAN**

***Recipients:***

- Board of Directors;
- Board of Supervisors;
- Chief Executive Officer;
- Archived: Office of BOD.

*(Signed)*

**Tran Ngo Phuc Vu**