NAM A BANK
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SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 2345/2026/NQQT-NHNA

Ho Chi Minh City, November 6th, 2026

RESOLUTION OF THE BOARD OF DIRECTORS

Ref: Supplement to the Plan for the Private Placement of Shares of Nam A Commercial Joint Stock Bank in 2026

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 July 25th, 2026;

Pursuant to the Decision No. 1642/2024/QDQT-NHNA dated October 28th, 2024 of the Board of Directors on the promulgation of the Regulations on the Organizational Structure, Management and Operation of Nam A Commercial Joint Stock Bank;

Pursuant to the Official Dispatch No. 3118/NHNN-QLGS dated April 20th, 2026 of the State Bank of Vietnam approving the 2026 charter capital increase of Nam A Commercial Joint Stock Bank;

Pursuant to the Resolution No. 590/2026/NQQT-NHNA dated March 27th, 2026 of the Board of Directors on implementing the 2026 Charter Capital Increase Plan of Nam A Commercial Joint Stock Bank;

Pursuant to the Resolution No. 2250/2026/NQQT-NHNA dated October 23rd, 2026 of the Board of Directors on the approval of the Plan for the Private Placement of Shares of Nam A Commercial Joint Stock Bank in 2026;

Pursuant to the Proposal No. 2338/2026/TTr-NHNA-VPHĐQT dated November 5th, 2026 of the Office of the Board of Directors and the Investor Relations Department regarding the supplement to the Plan for the Private Placement of Shares of Nam A Commercial Joint Stock Bank in 2026;

Pursuant to the Minutes of Voting unanimously approved by the members of the Board of Directors;

Pursuant to the Power of Attorney No. 806/2026/UQQT-NHNA dated April 10th, 2026 issued by the Chairman of the Board of Directors authorizing the Vice Chairwoman of the Board of Directors – Mrs. Vo Thi Tuyet Nga.

HEREBY RESOLVES:

Article 1. To approve the supplement to the Plan for the Private Placement of Shares of Nam A Commercial Joint Stock Bank (Nam A Bank) in 2026, with the details as follows:

- Contents:

1. Offering plan:

+ Purpose of the offering: To strengthen the financial capacity and supplement capital for the business operations of Nam A Bank.

+ Number of shares proposed to be offered: 100,000,000 shares.
+ Issuance ratio: 4.632% (100,000,000 shares ÷ 2,158,822,282 shares).
+ Total value of shares proposed to be offered (at par value): VND 1,000,000,000,000.
+ Investor selection criteria: Domestic and/or foreign organizations and individuals having financial capacity and satisfying the criteria and conditions of professional securities investors as prescribed by the Law on Securities.
+ Number of investors: Fewer than 100 investors.
+ Transfer restriction: 100% of the privately placed shares shall be subject to a transfer restriction for a period of 01 (one) year from the completion date of the offering, except for transfers between professional securities investors or transfers made pursuant to a legally effective judgment or decision of a Court, an arbitral award, or inheritance in accordance with the law.
+ Plan for handling undistributed shares: Any privately placed shares not fully distributed to investors (if any) shall continue to be offered by the Board of Directors (BOD) to other parties satisfying the investor selection criteria approved by the General Meeting of Shareholders, at an offering price not lower than the offering price approved by the BOD, provided that this private placement does not exceed the initial scope of the private placement and complies with the regulations on shareholding limits prescribed by law.

  In the event that the shares have not been fully distributed upon expiry of the distribution period prescribed by law, such undistributed shares shall be cancelled and the offering shall be closed.
+ Expected issuance time: Q4/2026, upon receipt of the written approvals of the State Bank of Vietnam and the State Securities Commission of Vietnam.
+ Expected completion time: As stipulated in the License/Written Approval of the competent State authorities, expected in Q4/2026 or Q1/2027.

2. The list of professional securities investors proposed to participate in the 2026 private placement of shares of Nam A Bank is set out in **Appendix 01** attached hereto.

3. Offering price: VND 13,200 per share.

   Principles for determining the offering price: In accordance with the principles approved by the General Meeting of Shareholders of Nam A Bank under the 2026 Charter Capital Increase Plan: *"The specific offering price shall be determined through direct negotiation with investors but shall not be lower than: (i) par value and (ii) the book value per share of NAB at the most recent time (based on the latest quarterly consolidated financial statements of Nam A Bank immediately preceding the offering)".*

4. The list of documents for the 2026 private placement of Nam A Bank is set out in **Appendix 02** attached hereto.

5. The plan to ensure compliance with the foreign ownership limit applicable to Nam A Bank in connection with the share issuance is set out in **Appendix 03** attached hereto.

6. The proposed capital utilization plan and timeline are set out in **Appendix 04** attached hereto.

- The supplement to the Plan for the 2026 private placement of shares of Nam A Bank is in compliance with the law, the Charter of Nam A Bank and the matters approved by the 2026 Annual General Meeting of Shareholders of Nam A Bank.

Article 2. To assign and authorize:

1. The Chief Executive Officer - Legal Representative of Nam A Bank to carry out all necessary procedures related to the completion of the offering, ensuring compliance with applicable laws, the Charter of Nam A Bank, and the approvals granted by the Board of Directors.
2. The Head of Investor Relations – Deputy Chief Executive Officer to execute Contracts, Notices, Agreements, etc. and other documents with investors in connection with the offering, ensuring compliance with applicable laws, the Charter of Nam A Bank, and the approvals granted by the Board of Directors.

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

The contents relating to the implementation of the 2026 private placement of shares of Nam A Bank under the following Resolutions shall cease to be effective:

1. Resolution No. 590/2026/NQQT-NHNA dated March 27th, 2026 of the Board of Directors on implementing the 2026 Charter Capital Increase Plan of Nam A Commercial Joint Stock Bank;
2. Resolution No. 2250/2026/NQQT-NHNA dated October 23rd, 2026 of the Board of Directors on the approval of the Plan for the Private Placement of Shares of Nam A Commercial Joint Stock Bank in 2026;

Members of the Board of Directors, the Board of Supervisors, the Board of Management, and relevant units and individuals are responsible for the implementation of this Resolution./.

ON BEHALF OF THE BOARD OF DIRECTORS
POWER OF ATTORNEY OF CHAIRMAN
VICE CHAIRWOMAN

(signed)

Vo Thi Tuyet Nga

Recipients:
- BOD members;
- BOS;
- CEO;
- Archived: Office of BOD, Investor Relations Department.

APPENDIX 01

The list of professional securities investors
proposed to participate in the 2026 private placement of shares of Nam A Bank

(Attached to Resolution No. 2345/2026/NQQT-NHNA dated November 6th, 2026)

No.	Investors	Proposed Number of Shares to be Allocated (Shares)
1	**KIM Vietnam Fund Management Co., Ltd**	**44,890,000**
1.1		*13,930,000*
1.2		*9,840,000*
1.3		*5,930,000*
1.4		*2,220,000*
1.5		*2,220,000*
1.6		*1,480,000*
1.7		*1,480,000*
1.8		*1,480,000*
1.9		*1,130,000*
1.10		*1,110,000*
1.11		*1,110,000*
1.12		*1,110,000*
1.13		*740.000*
1.14		*370.000*
1.15		*370.000*
1.16		*370.000*
2	**KIM Vietnam Growth Equity Fund**	**7,500,000**
3	**KITMC Worldwide Vietnam RSP Balance Fund**	**4,650,000**
4	**TMAM Vietnam Equity Fund**	**6,780,000**
5	**MB Capital Management Joint Stock Company**	**15,150,000**
5.1		*15,150,000*
6	**KIS Vietnam Securities Corporation**	**7,570,000**
7	**FPT Capital Fund Management Joint Stock Company**	**13,460,000**
7.1		*13,460,000*
	TOTAL	**100,000,000**

APPENDIX 02

The list of documents for the 2026 private placement of Nam A Bank

(Attached to Resolution No. 2345/2026/NQQT-NHNA dated November 6th, 2026)

1. Application for the 2026 Private Placement of Shares No. 2346/2026/CVQT-NHNA dated November 6th, 2026 of Nam A Commercial Joint Stock Bank;
2. Establishment and Operation License No. 18/GP-NHNN issued by the State Bank of Vietnam on April 13th, 2023; Decision No. 2082/QD-NHNN dated September 22nd, 2026 on the amendment to the Charter Capital stated in the Establishment and Operation License of Nam A Commercial Joint Stock Bank;
3. Enterprise Registration Certificate with enterprise code 0300872315 issued by the Department of Planning and Investment of Ho Chi Minh City (now the Department of Finance of Ho Chi Minh City), 45th amendment dated August 3rd, 2023;
4. Resolution of the 2026 Annual General Meeting of Shareholders dated March 20th, 2026;
5. Proposal No. 463/2026/TTQT-NHNA dated March 20th, 2026 on the increase of charter capital in 2026 attached with the 2026 Charter Capital Increase Plan as approved by the General Meeting of Shareholders;
6. Official Dispatch No. 3118/NHNN-QLGS dated April 20th, 2026 of the State Bank of Vietnam approving the 2026 charter capital increase of Nam A Commercial Joint Stock Bank;
7. Resolution No. 2345/2026/NQQT-NHNA dated November 6th, 2026 of the Board of Directors on the supplement to the Plan for the Private Placement of Shares of Nam A Commercial Joint Stock Bank in 2026;
8. Official Letter No. 2251/2026/CVQT-NHNA on the commitment to comply with the cross-ownership provisions of the Law on Enterprises in connection with the 2026 private placement of shares;
9. Official Letter No. 2252/2026/CVQT-NHNA dated October 23rd, 2026 regarding the voting information of shareholders and members of the Board of Directors having interests related to the 2026 private placement of shares;
10. Document No. 3254/BIDV.TPHCM-KHDN3 dated September 23rd, 2026 of Joint Stock Commercial Bank for Investment and Development of Vietnam – Ho Chi Minh City Branch confirming the information of the escrow account designated to receive subscription proceeds from the 2026 private placement of shares of Nam A Commercial Joint Stock Bank;
11. Power of Attorney No. 806/2026/UQQT-NHNA dated April 10th, 2026 issued by the Chairman of the Board of Directors authorizing the Vice Chairwoman of the Board of Directors – Mrs. Vo Thi Tuyet Nga;
12. Power of Attorney No. 817/2026/UQQT-NHNA dated April 10th, 2026 issued by the Legal Representative authorizing the Vice Chairwoman of the Board of Directors – Mrs. Vo Thi Tuyet Nga.

APPENDIX 03

The plan to ensure compliance of the share issuance with the foreign ownership limit applicable to Nam A Bank

(Attached to Resolution No. 2345/2026/NQQT-NHNA dated November 6th, 2026)

- Pursuant to Official Letter No. 5887/UBCK-PTTT dated October 5th, 2021 of the State Securities Commission of Vietnam regarding Nam A Bank's notification dossier on foreign ownership ratio, the maximum foreign ownership ratio applicable to Nam A Bank is 30%.
- Information on foreign ownership in Nam A Bank:
  + Current aggregate foreign ownership: **20,385,883 shares**, representing **0.944%** of Nam A Bank's charter capital (based on the consolidated securities holders list of Nam A Bank as of October 31st, 2026, provided by the Vietnam Securities Depository and Clearing Corporation (VSDC)).
  + Aggregate foreign ownership expected in the 2026 private placement: **71,390,000 shares** (including shares proposed to be offered to foreign investors or economic organizations in which foreign investors hold more than 50% of charter capital), specifically:

No.	Investors	Proposed Number of Shares to be Allocated (Shares)
1	KIM Vietnam Fund Management Co., Ltd	44,890,000
2	KIM Vietnam Growth Equity Fund	7,500,000
3	KITMC Worldwide Vietnam RSP Balance Fund	4,650,000
4	TMAM Vietnam Equity Fund	6,780,000
5	KIS Vietnam Securities Corporation	7,570,000
	TOTAL	**71,390,000**

  + Aggregate foreign ownership expected after completion of the 2026 private placement: **91,775,883 shares (20,385,883 shares + 71,390,000 shares)**, representing **4.063%** of Nam A Bank's charter capital [91,775,883 shares ÷ (2,158,822,282 shares + 100,000,000 shares)].
- Foreign ownership data is updated and disclosed daily by the VSDC. Accordingly, the Board of Directors shall implement the plan to ensure that the share issuance complies with regulations on foreign ownership limits as follows:

+ In the event that the number of shares proposed to be allocated to professional securities investors under this Plan results in the ownership of foreign investors and economic organizations in which foreign investors hold more than 50% of charter capital exceeding the maximum foreign ownership ratio, the Board of Directors shall coordinate and renegotiate with the relevant investors to ensure that the foreign ownership ratio of NAB shares following the offering remains within the maximum limit prescribed by law.

+ In the event that the professional securities investors designated for allocation do not subscribe for all shares allocated to them, the Board of Directors, when reallocating the shares to other professional securities investors, shall continue to ensure that such allocation does not cause Nam A Bank's foreign ownership ratio to exceed the maximum limit prescribed by law.

APPENDIX 04

Proposed Capital Utilization Plan and Timeline

for the 2026 Private Placement of Shares of Nam A Bank

(Attached to Resolution No. 2345/2026/NQQT-NHNA dated November 6th, 2026)

The total proceeds expected to be raised from the offering, amounting to VND 1,320 billion, shall be balanced and utilized by the Board of Directors of Nam A Bank for business activities in accordance with the use of proceeds approved by the General Meeting of Shareholders, with a view to bringing benefits to the Bank's shareholders, in the following order of priority:

No.	Capital Utilization Plan	Ratio (%)	Proposed Amount (VND billion)	Proposed Timeline
1	Acquisition of fixed assets and working tools	25%	**300**	2026 - 2027
	Construction of facilities for existing and future business units		**30**	
2	Extension of credit to individuals for living and consumer purposes, etc.	75%	**200**	
	Extension of credit to organizations for production and business activities, etc.		**700**	
	Extension of credit to other borrowers and through other forms in compliance with applicable laws.		**90**	
Total		**100%**	**1,320**	

The Board of Directors of Nam A Bank shall allocate the proceeds expected to be raised from the offering in accordance with the approval of the General Meeting of Shareholders and in compliance with Clause 2, Article 9 of Decree No. 155/2020/ND-CP dated December 31st, 2020 of the Government detailing the implementation of certain articles of the Law on Securities and its amending, supplementing and guiding documents.