

No.: 465/2026/TTQT-NHNA

*Ho Chi Minh City, March 20th, 2026***PROPOSAL****ON CAPITAL CONTRIBUTION, SHARE ACQUISITION AND THE ESTABLISHMENT OF A WHOLLY OWNED SINGLE-MEMBER LIMITED LIABILITY COMMERCIAL BANK UNDER NAM A COMMERCIAL JOINT STOCK BANK AT THE VIETNAM INTERNATIONAL FINANCIAL CENTER****To: THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18th, 2024 and the implementing, amending and supplementing documents;*
- *Pursuant to the Decree No. 329/2025/NĐ-CP dated December 18th, 2025 on licensing for establishment and operation of banks, foreign exchange management, anti-money laundering, counter-terrorist financing, and prevention of financing of proliferation of weapons of mass destruction at the international financial center and the implementing, amending and supplementing documents;*
- *Pursuant to the Charter of Nam A Commercial Joint Stock Bank.*

The Board of Directors (BOD) respectfully submits to the 2026 Annual General Meeting of Shareholders (AGM) for consideration and approval the following matters:

1. Approval in principle for Nam A Commercial Joint Stock Bank (Nam A Bank) to:
 - a) Establish or acquire subsidiaries or associates to conduct the following business activities: securities underwriting, securities brokerage; management and distribution of securities investment fund certificates; securities portfolio management and securities trading; financial leasing; insurance;
 - b) Establish or acquire subsidiaries or associates operating in the fields of: debt management and asset recovery, remittance services, gold trading, factoring, credit card issuance, intermediary payment services, credit information services;
 - c) Contribute capital or purchase shares in enterprises operating in the fields of: insurance, securities, remittance services, gold trading, factoring, credit card issuance, consumer lending, intermediary payment services, credit information services;
 - d) Contribute capital or purchase shares in enterprises operating in other sectors not specified in point (c) above in accordance with the laws promulgated from time to time.
 - e) To establish a wholly owned single-member limited liability commercial bank with 100% domestic capital (Subsidiary Bank) to operate at the Vietnam International Financial Center (VIFC), with the following objectives:

- To implement the Bank’s long-term development strategy, expand its international financial operations, and carry out business activities within the VIFC.
 - To leverage the preferential tax regime, flexible legal framework, and specific operating conditions available at the VIFC in order to optimize business efficiency, enhance competitiveness, and strengthen Nam A Bank’s position in both the domestic and international markets.
 - To enhance access to and mobilization of international capital, thereby supporting Nam A Bank’s international integration strategy and improving its competitive capacity.
 - To diversify financial products, services, and the ecosystem provided to customers (both corporate and individual) with cross-border transaction needs.
2. To assign and authorize the BOD to:
- a) Decide on the form, method, sequence, and ratio of capital contribution and share acquisition; and to establish or acquire subsidiaries and affiliates in accordance with applicable laws.
 - b) With respect to the policy on establishing the Subsidiary Bank to operate at the VIFC, the BOD shall: (i) decide on the name, charter capital, personnel (including the legal representative), and organizational structure of the Subsidiary Bank; (ii) study and direct the implementation of an appropriate charter capital plan in compliance with applicable laws and VIFC regulations; (iii) organize the completion of the application dossier and carry out procedures for obtaining the License for Establishment and Operation in accordance with applicable laws and VIFC regulations; (iv) implement the subsequent steps for the establishment and operation of the Subsidiary Bank in accordance with applicable laws and VIFC regulations.

The BOD shall report the implementation results at the next AGM.

Respectfully submitted./.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

Recipients:

- Shareholders of Nam A Bank;
- BOD, BOS;
- Archived: Office of the BOD.

(signed)

Tran Ngo Phuc Vu