

No.: 466/2026/TTQT -NHNA

Ho Chi Minh City, March 20th, 2026

PROPOSAL
ON THE POLICY TO PARTICIPATE IN
RESTRUCTURING PEOPLE'S CREDIT FUNDS

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 Charter of Nam A Commercial Joint Stock Bank.

In the context of continued unpredictable fluctuations in both global and domestic macroeconomic conditions, commercial banks as well as People's credit funds (PCFs) have been facing numerous difficulties and challenges. In response to this situation, the State Bank of Vietnam (SBV) has issued various policies aimed at consolidating, rectifying, reorganizing, and restructuring weak PCFs, while encouraging commercial banks to participate in restructuring these PCFs with the objective of preventing liquidity insecurity, safeguarding monetary stability, and avoiding adverse impacts on the credit institution system.

In line with the policy direction of the Government and the SBV, Nam A Commercial Joint Stock Bank (Nam A Bank) participated in and successfully handled three People's credit funds placed under special control in Dong Nai Province, for which it received high recognition from the SBV. Building on this success, in 2025, Nam A Bank has adopted a policy to continue participating in the resolution of a number of People's credit funds. This has contributed to enhancing Nam A Bank's brand reputation in the financial and monetary market, while also clearly demonstrating its responsibility in joining hands to preserve the stability of the national banking and financial system.

The Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders for consideration and approval the policy for Nam A Bank to continue participating in the restructuring of PCFs, and concurrently authorizes the BOD to select and decide on the restructuring plan to be submitted to the SBV for consideration and approval. The BOD shall report the implementation results at the next Annual General Meeting of Shareholders.

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

