DOCUMENT NO. 15

NAM A BANK

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SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No.: 469/2026/TTQT -NHNA

Ho Chi Minh City, March 20th, 2026

PROPOSAL
ON THE ELECTION REGULATIONS FOR MEMBERS OF THE BOARD OF DIRECTORS AND THE BOARD OF SUPERVISORS OF NAM A COMMERCIAL JOINT STOCK BANK FOR TERM IX (2026–2031)

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 Law on Enterprises No. 59/2020/QH14 dated June 17th, 2020 and the implementing, amending and supplementing documents;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26th, 2019 and the implementing, amending and supplementing documents;*
- *Pursuant to the Charter of Nam A Commercial Joint Stock Bank.*

Nam A Commercial Joint Stock Bank (Nam A Bank) is currently carrying out the procedures for nomination/self-nomination and election of candidates for the Board of Directors and the Board of Supervisors for the IX Term (2026–2031). To ensure that the election of members of the Board of Directors and the Board of Supervisors for the IX Term (2026–2031) is conducted in accordance with proper order and procedures as prescribed by law and the Charter of Nam A Bank, the BOD respectfully submits to the 2026 Annual General Meeting of Shareholders for approval the Election Regulations for Members of the Board of Directors and the Board of Supervisors for the IX Term (2026–2031), attached hereto.

Respectfully submitted./.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

(signed)

Tran Ngo Phuc Vu

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

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Ho Chi Minh City, March 20th, 2026

ELECTION REGULATIONS

(Attached to Proposal No. 469/2026/TTQT-NHNA
on the election regulations for members of the Board of Directors and the Board of Supervisors of Nam A Commercial Joint Stock Bank for the IX Term (2026–2031))

The Election Regulations for members of the Board of Directors and the Board of Supervisors of Nam A Commercial Joint Stock Bank for the IX Term (2026–2031) (hereinafter referred to as the "Regulations") are detailed as follows:

1. Purpose, subjects, and scope of Application:

- These Regulations apply to the election of members of the Board of Directors (BOD) and the Board of Supervisors (BOS) of Nam A Commercial Joint Stock Bank (Nam A Bank) for the IX Term (2026–2031) at the 2026 Annual General Meeting of Shareholders (AGM) of Nam A Bank, ensuring the principles of transparency and compliance with applicable laws.
- Shareholders, the BOD, the BOS of Nam A Bank, and other relevant parties shall comply with the provisions set forth in these Regulations.

2. Election Method at the AGM:

– Each shareholder (including a legally authorized representative attending the AGM on behalf of a shareholder) shall be provided by the AGM Organizing Committee with two ballots to vote for positions of BOD members (including independent BOD members) and BOS members (collectively, the " Election Ballots"), comprising:

  + The Election Ballot for electing members of the BOD of Nam A Bank for the IX Term (2026 – 2031);
  + The Election Ballot for electing members of the BOS of Nam A Bank for the IX Term (2026 – 2031).

– Shareholders who do not attend the AGM and/or do not lawfully authorize another person to attend the AGM in accordance with the law and the Charter of Nam A Bank shall not be entitled to participate in the election.

– A valid Election Ballot shall contain the following information:

+ Shareholder number; shareholder's full name (and legal identification document number); number of shares owned; authorized representative's full name (and legal identification document number) and number of authorized shares (if any); total number of votes (calculated in accordance with the cumulative voting method).

+ List of nominated candidates for each position (BOD member, BOS member) based on the list approved by the State Bank of Vietnam (SBV), and a column to record the number of votes for each candidate.

+ Notes to guide shareholders on the calculation and allocation of total votes.

– A Election Ballot shall be considered valid when all of the following conditions are satisfied:

(i) The Election Ballot is issued by Nam A Bank and provided directly to shareholders at the AGM;

(ii) The Election Ballot is not torn, erased, altered, or amended in any way from the original format issued by Nam A Bank;

(iii) The Election Ballot is completed in accordance with **Section 3 — Instructions for Completing the Ballots** of these Regulations.

– Election Ballots that do not meet the above conditions shall be deemed invalid.

– Shareholders attending the AGM shall cast their Election Ballots by placing them into sealed ballot boxes. After the voting concludes, all sealed ballot boxes shall be transported to the vote-counting area under the supervision of the AGM Security Team for the Vote Counting Committee to conduct the vote counting.

– If a shareholder casts a Election Ballot that does not conform to the prescribed format or contents applicable at the AGM, such Election Ballot shall be invalid and shall not be counted toward the total number of ballots issued nor included in the vote counting results.

– The vote-counting process shall be conducted in the main hall (where the Chairperson of the AGM is presiding) and shall commence immediately after the voting ends. The vote-counting results shall be recorded in the Vote-Counting Minutes, signed by all members of the Vote Counting Committee and the Chairperson of the AGM. The Vote Counting Minutes shall be announced by the Head of the Vote Counting Committee before the closing of the AGM.

– In case a shareholder arrives after the voting session has concluded:

+ The shareholder may still attend the AGM and vote on matters arising after the time of registration.

+ The shareholder shall not be entitled to participate in the election. In this case, the validity of election results conducted earlier shall remain unaffected.

– Election Ballots, after being counted, shall be archived in accordance with regulations.

3. Instructions for Completing the Election Ballots:

3.1. Shareholders shall record the number of votes allocated to each selected candidate in the "NUMBER OF VOTES" column on the Election Ballot. The total number of votes allocated to candidates must not exceed the "Total number of votes" printed on the Election Ballot. The number of votes must be written in natural numbers (digits from 0 to 9), with groups of three digits separated by a period (.). Shareholders shall not record voting numbers in percentage (%) format.

3.2. For candidates not selected, shareholders shall write the number "0" or leave the corresponding "NUMBER OF VOTES" field blank. Shareholders shall not cross out the names of any candidates.

3.3. If a shareholder wishes to amend the number of votes allocated to candidates, the shareholder shall strike through the voting number to be corrected, sign next to the strikethrough, and write the new voting number. Any erasure or alteration of previously written voting numbers is strictly prohibited.

4. Principles of Voting, Election, and Announcement of Successful Candidates to the BOD and BOS:

4.1. Voting Principles:

– The election of BOD and BOS members shall be conducted using the cumulative voting method. The **"Total number of votes"** of each shareholder is pre-calculated and printed on the Election Ballot. Each shareholder has a **"Total number of votes"** equal to the **"Number of shares owned"** or **"Number of authorized shares"**, multiplied by the number of candidates to be elected as approved by the State Bank of Vietnam (SBV), as follows:

(i) For BOD members: **"Total number of votes"** equals **"Number of shares owned"** or **"Number of authorized shares"** multiplied by the number of approved BOD candidates;

(ii) For BOS members: **"Total number of votes"** equals **"Number of shares owned"** or **"Number of authorized shares"** multiplied by the number of approved BOS candidates.

- Shareholders may allocate all of their **“Total number of votes”** to one candidate or distribute them among several candidates at their discretion, provided that the total number of votes allocated does not exceed the **“Total number of votes”**.
- Shareholders may allocate fewer than their entitled **“Total number of votes”**. In such cases, the unallocated votes shall be deemed waived.
- Shareholders attending the AGM but not submitting any Election Ballot shall be considered as having waived their voting rights for all candidates.

4.2. Principles of Election:

- The list of elected BOD and BOS candidates shall be determined in descending order of votes received, starting from the candidate with the highest number of votes, until the required number of BOD or BOS positions is filled. Additionally, each elected candidate must obtain more than 50% of the total voting shares of all shareholders attending the AGM..
- If two or more candidates receive the same number of votes for the last available BOD or BOS position, the AGM shall conduct a re-election among the tied candidates. The candidate receiving the higher number of votes in the re-election shall be elected.

4.3. Announcement of Election Results:

Based on the Vote-Counting Minutes, the Vote-Counting Committee shall announce the election results for BOD and BOS members directly at the AGM. The results shall be recorded in the Minutes of the Meeting and the 2026 AGM Resolution.

Respectfully submitted./.