

No.: 1161/2026/TBQT-NHNA

Ho Chi Minh City, May 25th, 2026

NOTICE OF SHARE ISSUANCE UNDER THE EMPLOYEE STOCK OWNERSHIP PLAN

I. INTRODUCTION TO THE ISSUER

1. Full name of the issuer: **NAM A COMMERCIAL JOINT STOCK BANK**
2. Abbreviated name: **NAM A BANK**
3. Head office address: 201-203 Cach Mang Thang Tam, Ban Co Ward, Ho Chi Minh City.
4. Telephone: (84-28) 3929 6699 Fax: (84-28) 3929 6688
Website: www.namabank.com.vn
5. Charter capital: VND 20,588,222,820,000.

Pursuant to Decision No. 2933/QĐ-NHNN dated August 6th, 2025 of the State Bank of Vietnam regarding the amendment of charter capital in the Establishment and Operation License of Nam A Commercial Joint Stock Bank, the charter capital of Nam A Commercial Joint Stock Bank is VND 17,156,864,800,000. On May 12th, 2026, Nam A Commercial Joint Stock Bank completed the issuance of 343,135,802 shares to increase share capital from owners' equity in 2026 and has been notified by the State Securities Commission of the receipt of the report on the results of the issuance under Official Dispatch No. 4186/UBCK-QLCB dated May 19th, 2026, corresponding to an increase in charter capital of Nam A Commercial Joint Stock Bank of VND 3,431,358,020,000.

6. Stock code: **NAB.**
 7. Place of payment account opening: State Bank of Vietnam.
Account number: 79306001.
 8. Enterprise registration certificate number: 0300872315 issued by the Ho Chi Minh City Department of Planning and Investment, first issued on September 1st, 1992, revised for the 45th time on August 3rd, 2023.
- Main business activities:
- + Other monetary intermediation activities (Code: 6419).
 - + Real estate business, including ownership, use, or lease of land use rights (Code: 6810).

- + Retail sale of other goods in specialized stores (Code: 4773).
 - Main business products/services: Accepting demand deposits, term deposits, savings deposits and other types of deposits; Providing credit in the following forms: (i) loans, (ii) discounting, rediscounting of negotiable instruments and other valuable papers, (iii) bank guarantees, (iv) issuance of credit cards, (v) domestic factoring; Opening payment accounts for customers; Providing domestic payment services: (i) issuing payment instruments, (ii) executing payment services for checks, payment orders, collection orders, collection mandates, letters of credit, bank cards, collection and payment services; Opening accounts at the State Bank of Vietnam, at other credit institutions and foreign bank branches; Organizing internal payments, participating in the national interbank payment system; Cash management services, banking consulting, financial consulting, management services, safekeeping of assets, leasing safes and safe deposit boxes; Consulting on corporate finance, mergers, acquisitions, and investment; Bidding, purchasing, and selling treasury bills, negotiable instruments, government bonds, State Bank of Vietnam bills, and other valuable papers in the money market; Trading government bonds and corporate bonds; Providing currency brokerage services; Issuing certificates of deposit, promissory notes, treasury bills, and bonds to raise capital as per the Law on Credit Institutions, the Securities Law, Government regulations, and State Bank guidelines; Borrowing from the State Bank under refinancing mechanisms as regulated by the Law on the State Bank of Vietnam and related guidelines; Lending, borrowing, depositing, and receiving deposits from credit institutions, foreign bank branches, and financial institutions both domestically and internationally under the law; Contributing capital, purchasing shares as regulated by law and State Bank guidelines; Entrusting, receiving entrustment, and acting as agents in banking-related activities, insurance, and asset management under the law; Trading and providing foreign exchange services in the domestic and international markets within the scope of State Bank regulations; Trading and offering derivative products on interest rates as regulated by law and State Bank guidelines; Gold bullion trading; E-wallet services; Offering derivative products on commodity prices; Investing in government bond futures contracts; Debt trading; Appoint a payment agent in accordance with the regulations of the State Bank of Vietnam; Other activities after approval from the State Bank of Vietnam.
9. Establishment and operation license: License No. 18/GP-NHNN issued by the State Bank of Vietnam on April 13th, 2023 and the Decisions of the State Bank of Vietnam on amending the contents of the establishment and operation license.

II. PURPOSE OF THE ISSUANCE

1. To duly recognize and reward employees with outstanding performance.
2. To align the interests of employees with the business performance of Nam A Commercial Joint Stock Bank.
3. To attract and retain high-performing employees who are part of the talent pipeline for senior leadership positions.

III. ISSUANCE PLAN

1. Name of security: Shares of Nam A Commercial Joint Stock Bank.
2. Type of security: Ordinary shares.
3. Total number of issued shares: 2,058,822,282 shares (*Two billion, fifty-eight million, eight hundred, twenty-two thousand, two hundred eighty-two shares*).
4. Total number of outstanding shares: 2,058,822,282 shares (*Two billion, fifty-eight million, eight hundred, twenty-two thousand, two hundred eighty-two shares*).
5. Treasury shares: 0 shares.
6. Total number of shares expected to be issued: 100,000,000 shares (*One hundred million shares*).
7. Total issuance value at par value: VND 1,000,000,000,000 (*One trillion Vietnamese dong*).
8. Issuance ratio: 4.857% (100,000,000 shares ÷ 2,058,822,282 shares).
9. Transfer restriction period: ESOP shares shall be subject to a transfer restriction of 100% for one (01) year from the end date of the issuance, and 50% for the following year.
10. Issuance price: VND 10,000/share.
11. Escrow account for receipt of subscription proceeds:
 - Account name: Nam A Commercial Joint Stock Bank.
 - Account number: 137000000971.
 - Opened at: Vietnam Joint Stock Commercial Bank for Industry and Trade – Ho Chi Minh City Branch.
12. Period for payment of subscription proceeds: From May 25th to June 3rd, 2026.

**NAM A COMMERCIAL JOINT STOCK BANK
ON BEHALF OF THE LEGAL REPRESENTATIVE
VICE CHAIRWOMAN OF BOD**

Recipients:

- SSC;
- HOSE;
- Archived: Office of BOD.

(signed)

Vo Thi Tuyet Nga