

NAM A BANK

NAM A BANK – HEAD OFFICE

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SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

No.: 2250/2026/NQQT-NHNA

Ho Chi Minh City, October 23rd, 2026

RESOLUTION OF THE BOARD OF DIRECTORS

Ref: 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 Organizational and Operational Regulations 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 Official Dispatch No. 3118/NHNN-QLGS dated April 20th, 2026 of the State Bank of Vietnam on Nam A Commercial Joint Stock Bank's charter capital increase in 2026;

Pursuant to the Proposal No. 2243/2026/TTr-NHNA-VPHEQT dated October 22nd, 2026 of the Office of the Board of Directors and the Investor Relations Department regarding the approval of 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 – Mrs. Vo Thi Tuyet Nga.

HEREBY RESOLVES:

Article 1. To approve 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:

1. 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.

2. 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 immediately preceding the offering).*

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



4. 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.
5. The proposed capital utilization plan and timeline are set out in **Appendix 04** attached hereto.
6. All other matters relating to the 2026 private placement of shares of Nam A Bank as stipulated in Resolution No. 590/2026/NQQT-NHNA dated March 27th, 2026 of the Board of Directors on the implementation of the 2026 Charter Capital Increase Plan of Nam A Commercial Joint Stock Bank shall remain unchanged and continue to be valid and effective.

Article 2. To authorize and delegate:

1. To authorize 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. To authorize the Head of Investor Relations - Deputy Chief Executive Officer to execute Agreements, Notices, Undertakings and other relevant 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.

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

Recipients:

- BOD;
- BOS;
- CEO;
- Archived: Office of BOD,
Investor Relations Departments.

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



Vo Thi Tuyet Nga

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. 2250/2026/NQQT-NHNA dated October 23rd, 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

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APPENDIX 02

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

(Attached to Resolution No. 2250/2026/NQQT-NHNA dated October 23rd, 2026)

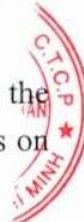
1. Application for the Private Placement of Shares;
2. The Establishment and Operation License of Nam A Commercial Joint Stock Bank and the Decision of the State Bank of Vietnam regarding the amendment to the Charter Capital stated in the Establishment and Operation License of Nam A Commercial Joint Stock Bank;
3. Resolution of the 2026 Annual General Meeting of Shareholders dated March 20th, 2026;
4. Proposal No. 463/2026/TTQT-NHNA dated March 20th, 2026 on the increase of charter capital in 2026 attached with the Charter Capital Increase Plan in 2026 as approved by the General Meeting of Shareholders;
5. Pursuant to the Official Dispatch No. 3118/NHNN-QLGS dated April 20th, 2026 of the State Bank of Vietnam on Nam A Commercial Joint Stock Bank's charter capital increase in 2026;
6. Resolution of the Board of Directors on the implementation of the 2026 Charter Capital Increase Plan of Nam A Commercial Joint Stock Bank;
7. Resolution of the Board of Directors on the Approval of the Sequence of Share Offerings and Share Issuances for Charter Capital Increase in 2026;
8. Resolution of the Board of Directors on the Plan for the Private Placement of Shares of Nam A Commercial Joint Stock Bank in 2026;
9. Letter regarding the voting information of shareholders and members of the Board of Directors having interests related to the 2026 private placement of shares;
10. Letter confirming compliance with the cross-ownership provisions of the Law on Enterprises in connection with the 2026 private placement of shares;
11. Confirmation letter issued by Joint Stock Commercial Bank for Investment and Development of Vietnam – Ho Chi Minh City Branch regarding the escrow account designated to receive subscription proceeds from the 2026 private placement of shares of Nam A Commercial Joint Stock Bank;
12. Power of Attorney from the Chairman of the Board of Directors authorizing Mrs. Vo Thi Tuyet Nga, Vice Chairwoman of the Board of Directors;
13. Power of Attorney from the Legal Representative authorizing Mrs. Vo Thi Tuyet Nga, Vice Chairwoman of the Board of Directors.

APPENDIX 03

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

(Attached to Resolution No. 2250/2026/NQQT-NHNA dated October 23rd, 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: **20,488,950 shares**, representing **0.949%** of Nam A Bank's charter capital (based on the securities holders list of Nam A Bank as of September 30th, 2026, provided by the Vietnam Securities Depository and Clearing Corporation (VSDC)).
 - + Aggregate foreign ownership expected to participate 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).
 - + Aggregate foreign ownership expected after completion of the 2026 private placement: **91,878,950 shares**, representing **4,068%** of Nam A Bank's charter capital [91,878,950 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 compliance 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 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 negotiate with the relevant investors to ensure that the foreign ownership ratio of NAB shares following the private placement remains within the maximum limit prescribed by law.
 - + In the event that the professional securities investors designated for allocation under this Plan do not subscribe for all shares allocated to them, the Board of Directors, when reallocating the unsubscribed 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. 2250/2026/NQQT-NHNA dated October 23rd, 2026)

The total gross proceeds expected to be raised from the private placement amount to VND 1,320 billion. The Board of Directors of Nam A Bank shall allocate and utilize such proceeds for the Bank's business activities in accordance with the use of proceeds approved by the General Meeting of Shareholders, with a view to maximizing benefits for the Bank's shareholders, in the following order of priority:

No.	Capital Utilization Plan	Proposed Amount (VND billion)	Proposed Timeline
1	Acquisition of fixed assets and working tools; construction and development of facilities for existing and future business units.	660	2026 - 2027
2	Supplementing capital for business operations, including: + Extension of credit to individual customers for living and consumer purposes, etc.; + Extension of credit to institutional customers for production and business activities, etc.; + Extension of credit to other eligible borrowers and through other forms in compliance with applicable laws.	660	
Total		1,320	

Subject to the approval of the General Meeting of Shareholders, the Board of Directors may decide to amend the capital utilization plan and reallocate the proceeds from the private placement as deemed appropriate, and shall report any such amendments (if any) to the General Meeting of Shareholders at its nearest meeting.

