

REPORT ON CORPORATE GOVERNANCE 2024

- To:** - State Securities Commission of Vietnam
- Vietnam Exchange
- Ho Chi Minh Stock Exchange

- Company's name: **Nam A Commercial Joint Stock Bank (Nam A Bank)**
- Head office address: **201- 203 Cach Mang Thang Tam Str., Ward 4, Dist. 3, Ho Chi Minh City**
- Telephone: **(84-28) 3929 6699** Fax: **(84-28) 3929 6688**
- Charter capital: **VND 13.725.505.530.000**
- Stock code: **NAB**
- Corporate governance model: **General Meeting of Shareholders, Board of Directors, Board of Supervisors and Chief Executive Officer.**
- Implementation of internal audit function: **Implemented.**

I. Activities of The General Meeting of Shareholders (GMS):

In 2024, the first Nam A Bank's Annual General Meeting of Shareholders 2024 (AGM) took place on Mar 29th 2024 and the second AGM was organized in the form of collecting shareholders' written opinions on Jul 29th 2024 to approve matters under the authority of GMS. The AGM approved the following main contents:

Resolutions	Date	Contents
Resolutions of the Annual General Meeting of Shareholders in 2024	Mar 29 th 2024	<ol style="list-style-type: none">1. Approval of the Report on 2023 governance operations and orientations for 2024 of the Board of Directors (BOD).2. Approval of the Report on 2023 business results and 2024 business plan.3. Approval of the Board of Supervisors' full report on 2023 (BOS).4. Approval of Nam A Bank's audited consolidated financial statements in fiscal year 2023.5. Approval of the 2023 profit distribution plan.6. Approval of the list of the Bank's independent audit companies in 2025.7. Approval of the remuneration and the operating budget of the Nam A Bank's BOD and BOS in fiscal year 2024.

Resolutions	Date	Contents
		<p>8. Approval of the amendments and supplements to the Charter of Nam A Bank and Business Lines listed in the Certificate of Enterprise Registration.</p> <p>9. Approval of the Proposal of charter capital increase in 2024.</p> <p>10. Approval of the plan to issue private convertible Bonds.</p> <p>11. Approval of the listing of Nam A Bank's bonds issued to the public.</p> <p>12. Approval of the capital contributions and share acquisitions.</p> <p>13. Approval of the policy of participating in restructuring the People's Credit Fund.</p> <p>14. Approval of expanding the business network to international markets.</p> <p>15. Approval of Regulation on nominating/electing of personnel to the BOD and BOS of Nam A Bank for term VIII (2021-2026).</p> <p>16. Approval of the additional candidates to participate in the BOD for term VIII (2021-2026).</p> <p>17. Approval of electing the additional candidates to participate in the Board of Directors for term VIII (2021-2026).</p>
Resolutions of the GMS (Collecting shareholders' written opinions in 2024)	Jul 29 th 2024	Approving the Proposal to amend and supplement the Charter; Regulation on Corporate Governance, Regulation on the Operations of the Board of Directors, Regulation on the Operations of the Board of Supervisors of Nam A Bank.

II. The Board of Directors:

2.1 Information on the BOD Members:

No.	BOD Members	Position	The date of becoming/no longer the BOD Member	
			Becoming BOD Member Date	No longer BOD Member Date
1	Mr. Tran Ngo Phuc Vu	Chairman (Non-executive members)	Apr 15 th 2016 (Started as BOD Member for Term VII 2016–2021)	-
2	Mr. Tran Ngoc Tam	Permanent Vice Chairman (Non-executive members)	Dec 09 th 2022 (Started as BOD Member for Term VIII 2021–2026)	-

No.	BOD Members	Position	The date of becoming/no longer the BOD Member	
			Becoming BOD Member Date	No longer BOD Member Date
3	Mrs. Vo Thi Tuyet Nga	Vice Chairwoman (Non-executive members)	Mar 25 th 2011 (Started as BOD Member for Term VI 2011–2016)	-
4	Mr. Tran Khai Hoan	Member cum Acting Chief Executive Officer (Executive member)	Mar 29 th 2024 (Started as BOD Member for Term VIII 2021–2026)	-
5	Mr. Nguyen Duc Minh Tri	Member (Non-executive member)	Dec 09 th 2022 (Started as BOD Member for Term VIII 2021–2026)	-
6	Mrs. Nguyen Thi Thanh Dao	Member (Non-executive member)	Dec 09 th 2022 (Started as BOD Member for Term VIII 2021–2026)	-
7	Mrs. Le Thi Kim Anh	Independent member	Dec 09 th 2022 (Started as BOD Member for Term VIII 2021–2026)	-

2.2 Meetings of the BOD:

In 2024, the BOD held meetings to evaluate business performance, provide orientations, direct operations and consider decisions on matters under the BOD's authority with the following number of meetings:

No.	Member	No. of meetings attended	Attendance rate	Reasons for absence
1	Mr. Tran Ngo Phuc Vu	7/7	100%	-
2	Mr. Tran Ngoc Tam	7/7	100%	-
3	Mrs. Vo Thi Tuyet Nga	7/7	100%	-
4	Mr. Tran Khai Hoan	6/6	100%	Started as BOD Member for Term VIII 2021–2026 on Mar 29 th 2024

No.	Member	No. of meetings attended	Attendance rate	Reasons for absence
5	Mr. Nguyen Duc Minh Tri	7/7	100%	-
6	Mrs. Nguyen Thi Thanh Dao	7/7	100%	-
7	Mrs. Le Thi Kim Anh	7/7	100%	-

2.3 Supervising the Board of Management (BOM) by the BOD

The BOD has supervised the BOM in properly performing its functions and duties compliance with the provisions of law, Nam A Bank's Charter, Regulation on Corporate Governance and Regulation on the Operations of the Board of Directors as follows:

- Directing and supervising the implementation of Resolutions, Decisions of GMS, BOD; supervising risk management and the BOM to achieve outstanding results, while ensuring transparency and creating favorable conditions for Shareholders, Investors and State management agencies to effectively perform their functions of supervision, inspection and management
- Supervising the BOD implementing the orientation of the bank's restructuring plan for the 2021 - 2025 period with the approval of the State Bank of Vietnam, which has drastically improved credit quality and step-by-step optimized asset portfolios, increased profitability.
- Establishing a mechanism for quarterly meetings with the BOM and other management directors to evaluate the operating situation and promptly resolve the issues under the authority of the BOD to facilitate the smooth functioning of the BOM and the successful achievement of its business objectives.

2.4 Activities of sub-committees under the BOD:

The sub-committees under the BOD includes: Human Resources Committee and Risk Management Committee. These sub-committees operating in accordance with the provisions of the BOD's regulations, researching and advising the BOD on matters under their competence, related to the governance and operations, specifically as follows:

- **Human Resources Committee (HRMC):** including members assigned by the BOD, advising the BOD on issues related to organizational structure, human resources management under the authority of the BOD with outstanding activities in 2024 as follows:
 - (i) *Participate in consulting on the orientation of Nam A Bank's organizational and operational model, as a basis for adjusting the organizational structure in accordance with the conditions and business needs in each period;*
 - (ii) *Advise and supervise the planning and implementation of human resources management strategies and remuneration policy for the employees of Nam A Bank and its subsidiaries in accordance with the business development orientation of Nam A Bank;*

- (iii) Review and evaluate the adequacy and effectiveness of Nam A Bank's current Human Resources Management Regulations, Procedures, Rules and Policies; Propose necessary improvement solutions;
- (iv) Advise the BOD on the recruitment, appointment, reappointment, and dismissal of the management directors according to the regulations of Nam A Bank and its subsidiaries based on the proposal of Nam A Bank's Chief Executive Officer and/or the Chairman of the subsidiaries.
- **Risk Management Committee:** perform the role of helping the BOD to monitor and manage risks during operations to ensure compliance with the provisions of the law. In 2024, the Risk Management Committee has successfully completed its functions and tasks, focusing on the following main contents:
- (i) Advise the BOD on implementing risk management strategies in the Nam A Bank system related to liquidity risk, market risk, operational risk, credit risk; Build and establish a systematic, effective risk management system that is appropriate to the scale of Nam A Bank's operations;
- (ii) Assist the Board in the implementation of the ESG Risk Management Project through the advisory unit KPMG Tax and Advisory Company Limited. Accordingly, Nam A Bank has completed the Sustainable Development Report in accordance with the GRI international standard, further developing a risk management framework that integrates ESG factors with the target of sustainable development;
- (iii) Review and evaluate the suitability and effectiveness of Nam A Bank's Regulations, Procedures, Rules and Risk Management Policies, and recommend the BOD to make appropriate and timely adjustments and changes. Analyze and provide warnings about the Bank's safety level against risks and potential risks that may affect Nam A Bank's operation;
- (iv) Advise the Board of Directors on implementing the development of the internal credit rating regulation in Nam A Bank according to the Basel II FIRB in order to improve the quality of risk management; Monitor compliance with the risk indicators in the Risk Appetite Statement and indicators of the Risk Management Strategy indicators at each specific stage.

2.5 Resolutions/Decisions of the BOD (related to GMS, network, personnel, securities, shareholders):

Stt	Date	Resolutions/ Decisions no.	Contents
1	Jan 19 th 2024	86/2024/NQQT-NHNA	Resolution on the planned cancellation of the listing of Nam A Bank's shares at the Hanoi Stock Exchange and the expected first trading day at the Hochiminh Stock Exchange
2	Jan 31 st 2024	141/2024/NQQT-NHNA	Resolution on the establishment of a committee to appraise the election of personnel to the Board of Directors and Board of Supervisors of Nam A Bank for term VIII (2021-2026)

Stt	Date	Resolutions/ Decisions no.	Contents
3	Jan 31 st 2024	142/2024/QĐQT-NHNA	Decision on the establishment of a committee to appraise the nomination/election of personnel to the Board of Directors and Board of Supervisors of Nam A Bank for term VIII (2021-2026)
4	Jan 31 st 2024	144/2024/NQQT-NHNA	Resolution on the implementation of personnel arrangements for supplementing the Board of Directors and Board of Supervisors of Nam A Bank for the term VIII (2021-2026).
5	Jan 31 st 2024	145/2024/NQQT-NHNA	Resolution on finalizing the list of shareholders to implement the right to nominate/elect the candidates to participate in the Board of Directors and Board of Supervisors of Nam A Bank for the term VIII (2021-2026)
6	Feb 01 st 2024	150/2024/NQQT-NHNA	Resolution on approving to cancel the listing of Nam A Bank's shares at the Hanoi Stock Exchange and the expected first trading day at the Ho Chi Minh Stock Exchange
7	Feb 01 st 2024	156/2024/NQQT-NHNA	Resolution on the establishment of the organizing committee for the 2024 AGM of Nam A Bank
8	Feb 01 st 2024	157/2024/QĐQT-NHNA	Decision on the establishment of the organizing committee for the 2024 AGM of Nam A Bank
9	Feb 01 st 2024	159/2024/NQQT-NHNA	Resolution on the implementing the plan to organize the 2024 AGM of Nam A Bank
10	Feb 01 st 2024	161/2024/NQQT-NHNA	Resolution on establishing Shareholders' Eligibility Examination Committee at the 2024 AGM of Nam A Bank
11	Feb 01 st 2024	162/2024/QĐQT-NHNA	Decision on establishing Shareholders' Eligibility Examination Committee at the 2024 AGM of Nam A Bank
12	Feb 02 nd 2024	164/2024/QĐQT-NHNA	Decision on the reappointment of Mrs Ho Nguyen Thuy Vy - Deputy Chief Executive Officer cum Treasury Business Division Director
13	Feb 07 th 2024	180/2024/NQQT-NHNA	Resolution on finalizing the list of shareholders for participation in the 2024 AGM of Nam A Bank
14	Feb 26 th 2024	237/2024/NQQT-NHNA	Resolution on approving the list of proposed personnel for election to the Board of Directors and Supervisory Board of Nam A Commercial Joint Stock Bank for the 8th term (2021 – 2026), to be

Stt	Date	Resolutions/ Decisions no.	Contents
			submitted to the State Bank of Vietnam for approval before presenting it to the AGM for election.
15	Feb 29 th 2024	247/2024/NQQT-NHNA	Resolution on approving the first trading day and reference price on the first trading day of Nam A Bank shares at Hochiminh Stock Exchange
16	Mar 08 th 2024	347/2024/NQQT-NHNA	Resolution on approving credit approvals, contracts, and transactions between Nam A Bank and internal persons and their affiliated persons
17	Mar 13 th 2024	374/2024/QĐQT-NHNA	Decision on the appointment of Mrs Huynh Thi Thanh Tuyen – Acting Director of Ca Mau Branch
18	Mar 21 st 2024	405/2024/QĐQT-NHNA	Decision on the appointment of Mrs Doan Thi My Linh - Director of Quang Trung Branch
19	Mar 22 th 2024	415/2024/NQQT-NHNA	Resolution on approving the materials of the 2024 AGM of Nam A Bank
20	Mar 26 th 2024	449/2024/NQQT-NHNA	Resolution on repurchasing bonds issued by Nam A Bank in 2022
21	Mar 29 th 2024	477/2024/QĐQT-NHNA	Decision on assigning the position of Permanent Vice Chairman of the BOD and terminating the concurrent position of Chief Executive Officer of Nam A Bank
22	Mar 29 th 2024	478/2024/QĐQT-NHNA	Decision on the appointment of Acting Chief Executive Officer of Nam A Bank
23	Apr 04 th 2024	532/2024/NQQT-NHNA	Resolution on approving the consulting firm to increase charter capital by issuing shares from owner's equity and issuing shares under the employee stock option program (ESOP) of Nam A Bank in 2024
24	Apr 11 th 2024	584/2024/NQQT-NHNA	Resolution on implementing the Proposal of charter capital increase in 2024.
25	Apr 16 th 2024	613/2024/QĐQT-NHNA	Decision on the appointment of Mr Luong Trong Chanh - Deputy Director and in charge of Ly Thuong Kiet Branch
26	Apr 25 th 2024	667/2024/NQQT-NHNA	Resolution on repurchasing bonds issued by Nam A Bank in 2023
27	May 14 th 2024	740/2024/NQQT-NHNA	Resolution on changing of location – Go Cong Sub - Branch
28	May 22 nd 2024	780/2024/QĐQT-NHNA	Decision on the appointment of Mrs Tran Thi Hong - Deputy Director and in charge of Dak Lak Branch
29	May 30 th 2024	815/2024/NQQT-NHNA	Resolution on approving the 1st private bonds issuance plan of Nam A Bank in 2024

Stt	Date	Resolutions/ Decisions no.	Contents
30	Jun 13 th 2024	890/2024/NQQT-NHNA	Resolution on approving the 2nd private bonds issuance plan of Nam A Bank in 2024
31	Jun 17 th 2024	905/2024/NQQT-NHNA	Resolution on the Regulation on issuing shares under ESOP of Nam A Bank in 2024
32	Jun 17 th 2024	906/2024/QĐQT-NHNA	Decision on the Regulation on issuing shares under ESOP of Nam A Bank in 2024
33	Jun 17 th 2024	909/2024/NQQT-NHNA	Resolution on establishing the Organizing Committee to implement collecting shareholders' written opinion plan of Nam A Bank in 2024
34	Jun 17 th 2024	910/2024/QĐQT-NHNA	Decision on establishing the Organizing Committee to implement collecting shareholders' written opinion plan of Nam A Bank in 2024
35	Jun 18 th 2024	917/2024/NQQT-NHNA	Resolution on the implementation of collecting shareholders' written opinions plan of Nam A Bank in 2024
36	Jun 18 th 2024	918/2024/NQQT-NHNA	Resolution on finalizing the list of shareholders for participation in collecting shareholders' written opinions of Nam A Bank in 2024
37	Jun 29 th 2024	990/2024/NQQT-NHNA	Resolution on finalizing the list of shareholders to increase charter capital by issuing shares from owner's equity in 2024
38	Jul 01 st 2024	1002/2024/QĐQT-NHNA	Decision on the appointment of Mr Nguyen Hai Dang - Deputy Chief Executive Officer of Nam A Commercial Joint Stock Bank
39	Jul 10 th 2024	1056/2024/NQQT-NHNA	Resolution on establishment of Phu Xuan Sub - Branch
40	Jul 10 th 2024	1057/2024/NQQT-NHNA	Resolution on establishment of Huong Thuy Sub - Branch
41	Jul 16 th 2024	1109/2024/NQQT-NHNA	Resolution on the results of increasing charter capital by issuing shares from owner's equity in 2024
42	Jul 25 th 2024	1144/2024/NQQT-NHNA	Resolution on the Regulations for issuing shares under ESOP of Nam A Commercial Joint Stock Bank in 2024.
43	Jul 25 th 2024	1145/2024/QĐQT-NHNA	Decision on the Regulations for issuing shares under ESOP of Nam A Commercial Joint Stock Bank in 2024.

Stt	Date	Resolutions/ Decisions no.	Contents
44	Jul 29 th 2024	1161/2024/NQQT-NHNA	Resolution on the additional transaction in increasing charter capital by issuing shares from owner's equity in 2024
45	Jul 29 th 2024	1169/2024/QĐQT-NHNA	Decision on approving procedures for establishing Nam A Bank's Branch in Ha Noi City (North Ha Noi Branch)
46	Jul 29 th 2024	1172/2024/NQQT-NHNA	Resolution on approving the 3rd private bonds issuance plan of Nam A Bank in 2024
47	Aug 06 th 2024	1218/2024/NQQT-NHNA	Resolution on approving the List of employees entitled to purchase stock issued under ESOP in 2024
48	Aug 12 th 2024	1254/2024/NQQT-NHNA	Resolution on issuing the Charter; Regulation on Corporate Governance, Regulation on the Operations of the BOD of Nam A Bank.
49	Aug 12 th 2024	1255/2024/QĐQT-NHNA	Decision on issuing Nam A Bank's Regulation on Internal Governance
50	Aug 12 th 2024	1256/2024/QĐQT-NHNA	Decision on issuing the Nam A Bank's Regulation on the Operations of the BOD
51	Aug 15 th 2024	1291/2024/NQQT-NHNA	Resolution on the first trading date for additional listed shares to increase charter capital by issuing shares from the owners's equity of Nam A Bank in 2024 at Hochiminh Stock Exchange
52	Aug 23 rd 2024	1339/2024/NQQT-NHNA	Resolution on procedures for registration and payment to buy shares under ESOP of Nam A Bank in 2024
53	Aug 26 th 2024	1350/2024/NQQT-NHNA	Resolution on the establishment of Huong Tra Sub-branch
54	Aug 30 th 2024	1384/2024/QĐQT-NHNA	Decision on the appointment of Ms. Tran Kieu Thuong - Director of the Ho Chi Minh City Region cum Director of Thu Duc Branch
55	Sep 12 th 2024	1434/2024/NQQT-NHNA	Resolution on adjustment of time for registration and payment to buy shares under ESOP of Nam A Bank in 2024
56	Sep 24 th 2024	1491/2024/NQQT-NHNA	Resolution on the results of the 1 st round of allocating shares under ESOP of Nam A Bank in 2024 and plan to handle undistributed shares



Stt	Date	Resolutions/ Decisions no.	Contents
57	Oct 04 th 2024	1551/2024/QĐQT-NHNA	Decision on the reappointment of Mr. Le Anh Tu - Deputy Chief Executive Officer cum Director of the Northern Region cum Head of the Representative Office in Ha Noi City
58	Oct 08 th 2024	1554/2024/NQQT-NHNA	Resolution on the final results of allocating shares under ESOP of Nam A Bank
59	Oct 16 th 2024	1594/2024/QĐQT-NHNA	Decision on mobilizing and appointing Mr. Chu Van Tuan - Director of Tay Ninh Branch
60	Oct 25 th 2024	1632/2024/NQQT-NHNA	Resolution on the registration of additional securities in the share's issuance under ESOP of Nam A Bank in 2024
61	Oct 28 th 2024	1636/2024/QĐQT-NHNA	Decision on mobilizing and appointing Mr. Ly Tai Hung - Director of Ben Tre Branch
62	Oct 28 th 2024	1637/2024/QĐQT-NHNA	Decision on the appointment of Mr. Huynh The Lan - Deputy Director of the Western Region cum Director of Long An Branch
63	Oct 31 st 2024	1664/2024/QĐQT-NHNA	Decision on mobilizing and appointing Ms. To Thi Le - Director of Long Khanh Branch
64	Nov 01 st 2024	1671/2024/QĐQT-NHNA	Decision on the appointment of Ms. Le Thuy Tien - Deputy Director of the Western Region cum Director of Dong Thap Branch
65	Nov 06 th 2024	1690/2024/NQQT-NHNA	Resolution on changing the transaction location of Long Khanh Branch
66	Nov 08 th 2024	1700/2024/NQQT-NHNA	Resolution on repurchasing bonds of Nam A Bank issued in 2023
67	Nov 20 th 2024	1783/2024/QĐQT-NHNA	Decision on the appointment of Ms. Nguyen Thi Nhan - Deputy Director in charge of Tien Giang Branch
68	Nov 21 st 2024	1791/2024/QĐQT-NHNA	Decision on the appointment of Mr. Luong Trong Chanh - Deputy Director in charge of Ly Thuong Kiet Branch
69	Nov 25 th 2024	1801/2024/NQQT-NHNA	Resolution on changing the location of Ninh Thuan Branch
70	Nov 26 th 2024	1806/2024/NQQT-NHNA	Resolution on establishment of Ha Nam Branch
71	Nov 27 th 2024	1813/2024/QĐQT-NHNA	Decision on the reappointment of Mr. Tran Huy Khang - the Person in charge of the bank governance

Stt	Date	Resolutions/ Decisions no.	Contents
72	Nov 28 th 2024	1824/2024/QĐQT-NHNA	Decision on the appointment of Mr. Huynh Thanh Phong - Deputy Chief Executive Officer
73	Nov 28 th 2024	1825/2024/QĐQT-NHNA	Decision on the appointment of Mr. Nguyen Minh Tuan - Deputy Chief Executive Officer
74	Nov 28 th 2024	1827/2024/QĐQT-NHNA	Decision on the appointment of Ms. Lam Kim Khoi - Deputy Chief Executive Officer
75	Dec 02 nd 2024	1846/2024/QĐQT-NHNA	Decision on the appointment of Mr. Nguyen Van Luong - Deputy Director in charge of Ha Nam Branch
76	Dec 10 th 2024	1863/2024/QĐQT-NHNA	Decision on the appointment of Mr. Nguyen Tan Tai - Director of Thu Duc Branch
77	Dec 11 th 2024	1869/2024/QĐQT-NHNA	Decision on the appointment of Mr. Huynh Kim Ty - Director of Ninh Thuan Branch

III. The Board of Supervisors (BOS):

3.1 Information on the Board of Supervisors Members:

No.	Member	Position	The date of becoming/no longer BOS Member		Qualification
			Becoming BOS Member Date	No longer BOS Member Date	
1	Mr. Nguyen Vinh Loi	Head of BOS	Dec 09 th 2022 (Started as BOS Member for term VIII 2021–2026)	-	Bachelor of Economics
2	Mrs. Do Thi Hong Tram	Member of BOS	Dec 09 th 2022 (Started as BOS Member for term VIII 2021–2026)	-	Master of Business Administration
3	Mrs. Nguyen Thuy Van	Member of BOS	Apr 17 th 2015 (Started as BOS Member for term VI 2011-2016)	-	Bachelor of Economics

3.2 The BOS's meetings:

In 2024, the BOS's meetings were held as follows:

No.	Member	Number of attended meetings	Attendance	Reason for absence
1	Mr. Nguyen Vinh Loi	6/6	100%	-
2	Mrs. Do Thi Hong Tram	6/6	100%	-
3	Mrs. Nguyen Thuy Van	6/6	100%	-

3.3 Supervisory activities of the BOS toward the BOD, BOM and shareholders:

Performing supervisory functions over the activities of the BOD, BOM, and shareholders in accordance with the Law on Credit Institutions, the Law on Enterprises, the Law on Securities and relevant laws as well as the Charter, Regulation on Corporate Governance, and Regulation on the Operations of the BOS of Nam A Bank, as follows:

- Supervising the BOD, the BOM has complied with the provisions of the Law on Credit Institutions on the restrictions to ensure safety in the operation of Nam A Bank.
- Supervising the financial status, audits the financial statements of the first 06 months of 2024 and the annual financial statements of Nam A Bank.

The BOD and the BOM have carried out the management of Nam A Bank in accordance with the functions, duties and authority under the Law, Charter, Regulation on internal governance and Regulation on Operation of the BOD of Nam A Bank.

3.4 The BOS's coordination with the BOD, BOM and other managers:

- The BOS has regularly, transparently coordinated with the BOD, BOM. The information was discussed according to the position, functional role and tasks of each relevant level, department, and individual. The meetings of the BOD were attended by representatives of the BOS. The opinions of the BOS were recorded by the BOD/CEO and considered for each content arising during the meetings.
- With risk-based audit orientation, the BOS instructed the Internal Audit Department to develop and fully implement the audit contents in accordance with the 2024 audit plan and the requirements and instructions of the State Bank of Vietnam and other State management agencies.
- The internal audit reports, recommendations of the BOS have been transmitted to the BOD and the BOM timely and that have been reviewed, directing the relevant departments to implement in order to limit risks, contribute to improving efficiency and operational safety by the BOD and the BOM.

IV. Board of Management:

On Dec 31st 2024, The Board of Management of Nam A Bank consists of the following members:

No.	Full name	Position	Date of birth	Qualification	Date of appointment
1	Mr. Tran Khai Hoan	Acting Chief Executive Officer	Oct 16 th 1978	Master of Business Administration	Mar 30 th 2024
2	Mr. Hoang Viet Cuong	Deputy Chief Executive Officer	Feb 20 th 1977	Master of Business Administration	Nov 01 st 2019
3	Mr. Ha Huy Cuong	Deputy Chief Executive Officer	Jun 20 th 1978	Master of Business Administration	Aug 25 th 2020
4	Mr. Le Anh Tu	Deputy Chief Executive Officer	Sep 29 th 1973	Master of Economics	Oct 06 th 2020
5	Mr. Nguyen Vinh Tuyen	Deputy Chief Executive Officer	Dec 25 th 1984	Master of Project Management	Nov 11 th 2021
6	Mr. Vo Hoang Hai	Deputy Chief Executive Officer	Feb 02 nd 1984	Master of Finance	Dec 08 th 2022
7	Mrs. Ho Nguyen Thuy Vy	Deputy Chief Executive Officer	Sep 17 th 1977	Master of Business Administration	Feb 02 nd 2023
8	Mr. Huynh Thanh Phong	Deputy Chief Executive Officer	Jan 10 th 1980	Master of Business Administration	Dec 05 th 2024
9	Mr. Nguyen Minh Tuan	Deputy Chief Executive Officer	Nov 02 nd 1978	Bachelor of Business Administration	Dec 05 th 2024
10	Mrs. Lam Kim Khoi	Deputy Chief Executive Officer	Feb 21 st 1977	Bachelor of Economics	Dec 05 th 2024

V. Chief Accountant:

Họ và tên	Date of birth	Qualification	Date of appointment
Mrs. Nguyen Thi My Lan	Nov 12 th 1979	Bachelor of Finance - Currency - Credit	Mar 22 th 2016

VI. Training courses on corporate governance:

Members of the BOD, the BOS, the BOM and other management directors have appropriate professional qualifications, have participated in many seminar programs, training in business administration; at the same time they have extensive experience in business administration and management in general as well as in credit institutions in particular.

VII. List of Nam A Bank's affiliated persons and transactions between Nam A Bank's affiliated persons and Nam A Bank:

7.1 List of Nam A Bank's affiliated persons (Appendix 01).

7.2 Transactions between Nam A Bank and Nam A Bank's affiliated persons or Transactions between Nam A Bank and major Shareholders, internal persons and their affiliated persons: (Appendix 02).

7.3 Transaction between internal persons of Nam A Bank, affiliated persons of internal persons and Nam A Bank's subsidiaries or companies which Nam A Bank takes controlling power: *none*.

7.4 Transactions between Nam A Bank and other entities:

- a. Transactions between Nam A Bank and the company that its BOD member, BOS member, BOM member and other managers have been or are Nam A Bank's founding members, BOD member or BOM members, for the last three (03) years: *none*.
- b. Transactions between Nam A Bank and the company that its affiliated persons with members of the BOD, the BOM, the BOS and other managers are Nam A Bank's BOD member or BOM members : *none*.
- c. Other transactions of Nam A Bank (if any) may bring material or non-material benefits for members of the BOD, the BOM, the BOS and other management directors: *none*.

VIII. Share transactions of internal persons and their affiliated persons:

8.1 The list of internal persons and their affiliated persons: **(Appendix 03)**.

8.2 Transactions of internal persons and affiliated persons with shares of Nam A Bank: **(Appendix 04)**.

IX. Other significant issues: *none.*

nl
Recipients:

- As the Greetings part;
- Archived: Office of BOD.

**FOR BOARD OF DIRECTORS
CHAIRMAN**



Mr. Tran Ngo Phuc Vu

**Appendix 01: LIST OF NAM A BANK'S AFFILIATED PERSONS
(Until Dec 31st2024)**

No.	Name of individual/organization	Transaction account (if any)	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Head office address/ Contact address	The date of becoming affiliated persons	The date of ceasing affiliated persons	Reasons	Related relationships with the bank
I Board of Directors										
1	Tran Ngo Phuc Vu			Chairman			Apr 15th 2016		Started as BOD Member for Term VII (2016–2021)	
2	Tran Ngoc Tam			Permanent Vice Chairman			Apr 21st 2016		Started as Deputy Chief Executive Officer	
3	Vo Thi Tuyet Nga			Vice Chairwoman			Apr 01st 2006		Started as Deputy Chief Executive Officer	
4	Tran Khai Hoan			Member cum Acting Chief Executive Officer			Apr 09th 2018		Started as Deputy Chief Executive Officer	
5	Nguyen Duc Minh Tri			Member			Dec 09th 2022		Started as BOD Member for Term VIII (2021–2026)	
6	Nguyen Thi Thanh Dao			Member			Dec 09th 2022		Started as BOD Member for Term VIII (2021–2026)	
7	Le Thi Kim Anh			Independent Member			Dec 09th 2022		Started as BOD Member for Term VIII (2021–2026)	
II Board of Supervisors										
1	Nguyen Vinh Loi			Head of Board of Supervisors			Dec 09th 2022		Started as BOS Member for term VIII (2021–2026)	
2	Do Thi Hong Tram			Member			Dec 09th 2022		Started as BOS Member for term VIII (2021–2026)	
3	Nguyen Thuy Van			Member			Apr 17th 2015		Started as BOS Member for term VI (2011–2016)	
III Board of Management										
1	Tran Khai Hoan			BOD member cum Acting Chief Executive Officer	Clause I.4.					
2	Hoang Viet Cuong			Deputy Chief Executive Officer			Nov 01st 2019		Started as Deputy Chief Executive Officer	
3	Ha Huy Cuong			Deputy Chief Executive Officer			Aug 25th 2020		Started as Deputy Chief Executive Officer	
4	Le Anh Tu			Deputy Chief Executive Officer			Oct 06th 2020		Started as Deputy Chief Executive Officer	
5	Nguyen Vinh Tuyen			Deputy Chief Executive Officer			Nov 11st 2021		Started as Deputy Chief Executive Officer	
6	Vo Hoang Hai			Deputy Chief Executive Officer			Dec 08th 2022		Started as Deputy Chief Executive Officer	
7	Ho Nguyen Thuy Vy			Deputy Chief Executive Officer			Feb 02nd 2023		Started as Deputy Chief Executive Officer	
8	Huynh Thanh Phong			Deputy Chief Executive Officer			Dec 05th 2024		Started as Deputy Chief Executive Officer	
9	Nguyen Minh Tuan			Deputy Chief Executive Officer			Dec 05th 2024		Started as Deputy Chief Executive Officer	
10	Lam Kim Khoi			Deputy Chief Executive Officer			Dec 05th 2024		Started as Deputy Chief Executive Officer	



No.	Name of individual/organization	Transaction account (if any)	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Head office address/ Contact address	The date of becoming affiliated persons	The date of ceasing affiliated persons	Reasons	Related relationships with the bank
IV Director of Finance Division										
1	Nguyen Thi My Lan			Director of Finance Division cum Chief Accountant			Mar 22nd 2016		Started as cum Chief Accountant	
VI Chief Accountant										
1	Nguyen Thi My Lan			Director of Finance Division cum Chief Accountant	Clause IV.1					
VII Legal Representative										
1	Tran Ngo Phuc Vu			BOD Chairman	Clause I.1					
VIII Authorized persons to disclose information										
1	Vo Thi Tuyet Nga			BOD Vice Chairwoman	Clause I.3					
IX The Person in charge of the bank governance										
1	Tran Huy Khang			Chief of Staff to the Board of Directors cum The person in charge of the bank governance			Aug 20th 2020		Started as The person in charge of the bank governance	
X Other affiliated persons										
1	Nam A Bank Asset Management Company Limited			Subsidiary company			Nov 01st 2006		Started as Subsidiary company	
2	Rong Thai Binh Duong Company Limited			Shareholder that owns 05% or more of the voting shares			Oct 02nd 2012		Started as Shareholder that owns 05% or more of the voting shares	

**Appendix 02: Transactions between Nam A Bank and affiliated persons of Nam A Bank;
or between Nam A Bank and its major shareholders, internal persons, internal persons' affiliated persons
(Until Dec 31st2024)**

Unit: VND

No.	Individual/Organization	Relationship	Transaction value	
			Deposit balances	Outstanding balances
1	Board of Directors	Internal persons	19.985.622.948	-
2	Board of Supervisors	Internal persons	2.894.282.503	-
3	Board of Management	Internal persons	15.505.798.300	-
4	Board of Directors members' affiliated persons	Internal persons' affiliated persons	29.140.709.801	1.954.720.000
5	Board of Supervisors members' affiliated persons	Internal persons' affiliated persons	1.162.824.876	-
6	Board of Management members' affiliated persons	Internal persons' affiliated persons	35.905.583.570	57.259.759.519
7	Chief Accountant/ The Person in charge of the bank governance and affiliated persons	Internal persons and affiliated persons	6.270.198.288	8.986.130.288
8	Subsidiary company	Subsidiary company	497.507.107.832	-
9	Major shareholders	Affiliated persons	706.152.546	-

Appendix 03: LIST OF INTERNAL PERSONS AND INTERNAL PERSONS' AFFILIATED PERSONS
(Until Dec 31st2024)

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
I	Board of Directors							
1	Tran Ngo Phuc Vu		Chairman			-	-	
1.1	Tran Vinh					-	-	Father
1.2	Nguyen Thi Kim Sen					-	-	Mother
1.3	Nguyen Thi Bich Lan					-	-	Mother in law
1.4	Le Uyen Phuong					-	-	Wife
1.5	Tran Ngo Que Anh					-	-	Child
1.6	Tran Ngo Minh Anh					-	-	Child
1.7	Tran Ngu Ngon Anh					-	-	Child
1.8	Tran Ngo Phuc Vuong					-	-	Child
1.9	Tran Ngo Anh Thu					-	-	Older sister
1.10	Tran Ngo Anh Thy					-	-	Younger sister
1.11	Vo Thanh Lam					-	-	Younger brother in law
1.12	Tran Ngo Phuc Bao					-	-	Younger brother
1.13	Dang My Quyen					-	-	Younger sister in law
1.14	Tran Ngo Phuc Quan					-	-	Younger brother
1.15	Quach Phuong Nam					-	-	Younger sister in law
1.16	Tran Ngo Phuc Khoa					36.801	0,003	Younger brother
1.17	Vo Thi Tam Dan					-	-	Younger sister in law

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
1.18	Tran Ngo Ngoc Ha					-	-	Younger sister
2	Tran Ngoc Tam		Permanent Vice Chairman			3.381.665	0,320	
2.1	Tran Ngoc Phu					-	-	Father
2.2	Kieu Thi Vui					-	-	Mother
2.3	Tran Ngoc Xuan An					-	-	Child
2.4	Tran Vo An Khang					-	-	Child
2.5	Tran Ngoc Tri					-	-	Older brother
2.6	Le Thi Huyen					-	-	Older sister in law
2.7	Tran Ngoc Toan					-	-	Younger brother
2.8	Le Thi Thanh Van					-	-	Younger sister in law
2.9	Tran Kieu Thuong					36.797	0,003	Younger sister
2.10	Nguyen Thanh Luan					-	-	Younger brother in law
2.11	Kieu Thi Quang Vinh					-	-	Aunt
2.12	Kieu Thi Ve					-	-	Aunt
2.13	Nguyen Tran Minh Khoi					-	-	Nephew
2.14	Nguyen Tran Minh Khoa					-	-	Nephew
2.15	Tran Le Dan Thu					-	-	Niece
2.16	Tran Le Huy					-	-	Nephew
3	Vo Thi Tuyet Nga		Vice Chairwoman			253.646	0,018	
3.1	Ho Van Quang					-	-	Husband

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
3.2	Ho Quang Huy					-	-	Child
3.3	Bui Le Truc Huynh					-	-	Daughter in law
3.4	Ho Minh Anh					-	-	Child
3.5	Vo Minh Phung					-	-	Older brother
3.6	Tran Thi Kim Lan					-	-	Older sister in law
3.7	Vo Hoàng Minh					-	-	Older brother
3.8	Vo Thi Kim Loan					-	-	Older sister
3.9	Vo Thi Tuyet Mai					-	-	Older sister
3.10	Vo Thi Tuyet Hong					-	-	Older sister
3.11	Nguyen Viet Canh					-	-	Older brother in law
3.12	Vo Thi Tuyet Trinh					-	-	Older sister
3.13	Vo Van Minh					-	-	Older brother in law
3.14	Vo Anh Tuan					-	-	Younger brother
3.15	Vo Thi Tuyet Nhung					-	-	Younger sister
3.16	Vo Thi Kim Ngan					-	-	Younger sister
3.17	Hoàng Vinh Phuc					-	-	Younger brother in law
3.18	Vo Anh Tuyet					-	-	Younger sister
3.19	Hoang Cam Giang					-	-	Younger brother in law
3.20	Ho Thi Kim Dung					-	-	Younger sister in law
3.21	Ho Van Khanh					-	-	Younger brother in law
3.22	Ho Van Duong					-	-	Younger brother in law



No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
3.23	Vo Hoàng Thịnh					-	-	Nephew
3.24	Vo Nguyen Tram Anh					-	-	Niece
3.25	Nguyen Vo Hoàng Long					-	-	Nephew
3.26	Vo Nguyen Phuc An					-	-	Nephew
4	Tran Khai Hoàn		BOD Member cum Acting Chief Executive Officer			3.688.497	0,269	
4.1	Tran Binh Dong Nghi					-	-	Child
4.2	Tran Hoang Bao Nghi					-	-	Child
4.3	Tran Thi Khuong					-	-	Older sister
4.4	Nguyen Dinh Hung					-	-	Older brother in law
5	Nguyen Duc Minh Tri		Member			-	-	
5.1	Do Thi Huong					-	-	Mother
5.2	Nguyen Duc Thuy Trang					-	-	Younger sister
6	Nguyen Thi Thanh Dao		Member			164.518	0,012	
6.1	Nguyen Xong					-	-	Father
6.2	Nguyen Thi Hong Thuy					-	-	Mother
6.3	Nguyen Tho Quang					-	-	Father in law
6.4	Nguyen Thi Ty					-	-	Mother in law
6.5	Nguyen Tho Vinh					-	-	Husband
6.6	Nguyen Ngoc Van Anh					-	-	Child
6.7	Nguyen Tho Huy Anh					-	-	Child

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
6.8	Nguyen Thi Thanh Dieu					-	-	Younger sister
6.9	Le Viet Trieu					-	-	Younger brother in law
6.10	Nguyen Thi Tuyen Quy					-	-	Younger sister
6.11	Tran Van Chuong					-	-	Younger brother in law
6.12	Nguyen Thanh Tuan					-	-	Younger brother
6.13	Le Thi Thu Huyen					-	-	Younger sister in law
6.14	Nguyen Thi Nhung					-	-	Older sister in law
6.15	Nguyen Tho Tiep					-	-	Younger brother in law
7	Le Thi Kim Anh		Independent member			-	-	
7.1	Bui Ngoc Diep					-	-	Mother
7.2	Nguyen Chau Anh					-	-	Child
7.3	Le Nguyen Hoàng					-	-	Child
7.4	Le Thi Nam Phuong					-	-	Older sister
7.5	Le Hong Phong					-	-	Older brother
7.6	Nguyen Thi Thu Trang					-	-	Older sister in law
7.7	Le Van Tuyen					-	-	Older brother
7.8	Ho Thi Thanh Loan					-	-	Older sister in law
7.9	Le Thi Nhan					-	-	Older sister
7.10	Le Van Han					-	-	Older brother in law
7.11	Le Thi Lo					-	-	Aunt

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
7.12	Le Thi Tho					-	-	Aunt
7.13	Le Trong Bang					-	-	Uncle
7.14	Bui Ngoc Mai					-	-	Aunt
7.15	Bui Ngoc Lan					-	-	Aunt
7.16	Bui Thanh Hai					-	-	Uncle
7.17	Bui Thanh Long					-	-	Uncle
7.18	Le Van Hai					-	-	Nephew
7.19	Le Ngoc Hien					-	-	Niece
7.20	Le Ho Hoàng Nguyen					-	-	Nephew
7.21	Tran Le Ngan Linh					-	-	Niece
7.22	Le Hai Lam					-	-	Nephew
7.23	Le Nguyen Yen Nhien					-	-	Niece
7.24	Le Nguyen An Nhien					-	-	Niece
7.25	Le Nguyen Thao Nhien					-	-	Niece
II	Board of Supervisors							
1	Nguyen Vinh Loi		Head of BOS			-	-	
1.1	Nguyen Van Siem					-	-	Father
1.2	Van Cung Minh					-	-	Father in law
1.3	Hoang Thi So					-	-	Mother in law
1.4	Van Thi Quynh Linh					-	-	Wife

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
1.5	Nguyen Phuc Quang Lam					-	-	Child
1.6	Nguyen Phuc Quang Bao					-	-	Child
1.7	Nguyen Thi Nhan					-	-	Older sister
1.8	Nguyen Thi Kim Loan					-	-	Older sister
1.9	Nguyen Van Tài					-	-	Older brother
1.10	Nguyen Duc Tuan					-	-	Younger brother
1.11	Nguyen Van Tu					-	-	Younger sister
2	Do Thi Hong Tram		Member			23.203	0,002	
2.1	Do Van Thao					-	-	Father
2.2	Tran Minh Nghia					62	0,000	Husband
2.3	Tran Do Minh Khoa					-	-	Child
2.4	Tran Do Khanh Ngan					-	-	Child
3	Nguyen Thuy Van		Member			1.649.935	0,120	
3.1	Truong Thi Nga					-	-	Mother in law
3.2	Nguyen Thanh Hai					-	-	Husband
3.3	Nguyen Nhat Quang					-	-	Child
3.4	Nguyen Ngoc Linh					-	-	Child
3.5	Nguyen Hung					-	-	Older brother

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
3.6	Tran Thi Dau					-	-	Older sister in law
3.7	Nguyen Thi Minh Ngoc					-	-	Older sister in law
3.8	Nguyen Thai Son					-	-	Older brother in law
III	Board of Management							
1	Tran Khai Hoan		BOD Member cum Acting Chief Executive Officer					
2	Hoang Viet Cuong		Deputy Chief Executive Officer			5.719.200	0,417	
2.1	Hoang Truong Phuong					-	-	Father
2.2	Luong Thi Duong					-	-	Mother
2.3	Giang Ngoc Anh					-	-	Wife
2.4	Hoang Bao Giang					-	-	Child
2.5	Hoang Thi Hong Phi					-	-	Younger sister
2.6	Hoang Thi Phuong					-	-	Younger sister
3	Ha Huy Cuong		Deputy Chief Executive Officer			3.932.966	0,287	
3.1	Ha Huy Ky					-	-	Father
3.2	Nguyen Thi Lanh					-	-	Stepmother
3.3	Ho Minh Duong					-	-	Father in law
3.4	Huynh Thu Quyen					-	-	Mother in law
3.5	Ho Thuy Dung					-	-	Wife
3.6	Ha Kim Phung Athena					-	-	Child

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
3.7	Ha Kim Yen Aislinn					-	-	Child
3.8	Ha Kim Anh Daylene					-	-	Child
3.9	Ha Huy Richey					-	-	Child
3.10	Ha Huy An					-	-	Older brother
3.11	Ha Huy Tho					-	-	Older brother
3.12	Ha Thi Lan					3.692	0,000	Younger sister
3.13	Ha Thi Anh					-	-	Younger sister
3.14	Ha Thi Huy Giang					-	-	Younger sister
3.15	Ha Thi Phuong Vi					15.823	0,001	Younger sister
3.16	Dao Van Bang					-	-	Younger brother in law
3.17	Dao Quang Tuan					-	-	Younger brother in law
3.18	Ho Duc Loc					-	-	Younger brother in law
3.19	Duong Thi Loan					-	-	Older sister in law
3.20	Dang Thi Bich Thuy					-	-	Older sister in law
3.21	Ho Nguyen Khoi					-	-	Nephew
3.22	Dao Xuan Mai					-	-	Niece
3.23	Dao Dong Nhi					-	-	Niece
4	Le Anh Tu		Deputy Chief Executive Officer			3.944.229	0,287	
4.1	Le Trong An					-	-	Father
4.2	Phan Thi Hong					-	-	Mother

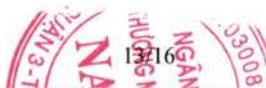
No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
4.3	Nguyen Khai					-	-	Father in law
4.4	Dang Thi Thinh					-	-	Mother in law
4.5	Nguyen Thi Thu Hang					-	-	Wife
4.6	Le Nguyen Anh Tho					-	-	Child
4.7	Le Minh Hien					-	-	Child
4.8	Le Nguyen Chau Anh					-	-	Child
4.9	Le Anh Tuan					-	-	Older sister
4.10	Hoang Kim Giang					-	-	Older brother in law
4.11	Le Chinh Trung					-	-	Younger brother
4.12	Nguyen Thi Thanh Tuyen					-	-	Younger sister in law
4.13	Le Duc Anh					-	-	Younger brother
4.14	Tran Thi Hoàng Lien					-	-	Younger sister in law
4.15	Nguyen Thi Thu Hong					-	-	Younger sister in law
4.16	Le Thi Ngoc Chau					-	-	Aunt
4.17	Le Thi Ngoc Bau					-	-	Aunt
4.18	Phan Dinh Vinh					-	-	Uncle
4.19	Phan Thi Lac					-	-	Aunt
4.20	Phan Xuan Hoai					-	-	Uncle
4.21	Phan Xuan Hiep					-	-	Uncle
4.22	Phan Xuan Thang					-	-	Uncle

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
4.23	Le Trong Nghia					-	-	Nephew
4.24	Lo Tran Minh Ngoc					-	-	Niece
4.25	Le Quynh Chi					-	-	Niece
4.26	Le Quynh Anh					-	-	Niece
4.27	Le Nguyen Diep Quynh					-	-	Niece
4.28	Le Duc Tri					-	-	Nephew
4.29	Hoang Gia Bao Tran					-	-	Niece
4.30	Hoang Gia Bao					-	-	Nephew
5	Nguyen Vinh Tuyen		Deputy Chief Executive Officer			3.964.687	0,289	
5.1	Nguyen Sam					-	-	Father
5.2	Vo Thi Tuyet Nhung					-	-	Mother
5.3	Nguyen Thi Huong Tra					-	-	Younger sister
5.4	Nguyen Huong Uyen					-	-	Younger sister
5.5	Vo Thi Tuyet Le					-	-	Aunt
5.6	Vo Thi Tuyet Hanh					-	-	Aunt
5.7	Vo Thi Tuyet Le					-	-	Aunt
5.8	Vo Trong Le					-	-	Uncle
5.9	Nguyen Nhon					-	-	Uncle
5.10	Nguyen Hoa					-	-	Uncle
6.6	Vo Hoang Hai		Deputy Chief Executive Officer			3.932.966	0,287	



No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
6.1	Nguyen Thi Kim Loan					-	-	Mother
6.2	Bui Dang Phiet					-	-	Father in law
6.3	Vu Thi Van					-	-	Mother in law
6.4	Bui Thanh Xuan					-	-	Wife
6.5	Vo Hoang An Khanh					-	-	Child
6.6	Vo Hoang Anh Quan					-	-	Child
6.7	Vu Hoàng Anh Thu					-	-	Child
6.8	Vo Thi Ly Na					-	-	Older sister
6.9	Vo Thi Tuong Vy					-	-	Older sister
6.10	Bui Thi Phuong					-	-	Older sister in law
6.11	Bui Dieu Thuy					-	-	Older sister in law
6.12	Bui Xuan Muot					-	-	Older brother in law
6.13	Dao Ngoc Xuan					-	-	Older brother in law
6.14	Tran Nguyen The Vinh					-	-	Older brother in law
6.15	Tran Vu Hoang My					-	-	Niece
6.16	Tran Sac Phuc					-	-	Nephew
6.17	Tran Thanh Hung					-	-	Older brother in law
6.18	Tran Vu Gia Huy					-	-	Nephew
7	Ho Nguyen Thuy Vy		Deputy Chief Executive Officer			4.081.351	0,297	
7.1	Ho Trong Chau					-	-	Father

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
7.2	Nguyen Thi Thuy Ai					-	-	Mother
7.3	Truong Thi Meo					-	-	Mother in law
7.4	Nguyen Van Hau					-	-	Younger brother
7.5	Ho Huy Hai					-	-	Younger brother
7.6	Nguyen Thi Thu Giang					-	-	Younger sister in law
7.7	Ho Nguyen Thuy Quynh					-	-	Younger sister
7.8	Truong Minh Tung					-	-	Younger brother in law
8	Huynh Thanh Phong		Deputy Chief Executive Officer			92.217	0,007	
8.1	Kang Thi Sanh					-	-	Mother
8.2	Le Nguyen Minh Thao					-	-	Wife
8.3	Le Thang					-	-	Father in law
8.4	Nguyen Thi Minh Nguyet					-	-	Mother in law
8.5	Le Nguyen					-	-	Younger brother in law
8.6	Huynh Thao Tien					-	-	Child
8.7	Huynh Kim Ngan					-	-	Child
8.8	Huynh Gia Huy					-	-	Child
9	Nguyen Minh Tuan		Deputy Chief Executive Officer			3.006.343	0,219	
9.1	Tran Thi Cuc					-	-	Mother
9.2	Nguyen Van Huynh					-	-	Father in law
9.3	Nguyen Thi Hoang Phuong					-	-	Mother in law
9.4	Nguyen Minh Thong					-	-	Older brother



No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
9.5	Nguyen Hoang Tuong Nhi					-	-	Wife
9.6	Nguyen Hoang Tuong Anh					-	-	Older sister in law
9.7	Nguyen Hoang					-	-	Younger brother in law
9.8	Nguyen Hoang Thuy Truc					-	-	Younger sister in law
9.9	Nguyen Tuan Kiet					-	-	Child
9.10	Nguyen Hoang Nhu Y					-	-	Child
9.11	Nguyen Hoang Cat Tuong					-	-	Child
10	Lam Kim Khoi		Deputy Chief Executive Officer			2.984.435	0,217	
10.1	Lam Van Sinh					-	-	Father
10.2	Huynh Thi Tien					-	-	Mother
10.3	Lam Kim Trang					-	-	Older sister
10.4	Quach Van Phu					-	-	Older brother in law
10.5	Lam Kim Cuong					-	-	Younger sister
10.6	Lam Dong Huong					-	-	Younger brother
10.7	Nguyen Truong Khoa					-	-	Younger brother in law
10.8	Tran Hanh Thao					-	-	Younger sister in law
10.9	Chau Lam Gia Hung					-	-	Child
IV	Director of Finance Division							
1	Nguyen Thi My Lan		Director of Finance Division cum Chief Accountant			180.911	0,013	
1.1	Nguyen Ngoc Chau					-	-	Father

No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
1.2	Nguyen Thi The					-	-	Mother
1.3	Le Thi Thoa					-	-	Mother in law
1.4	Tran Hoàng An					-	-	Husband
1.5	Tran Hoang Duy Minh					-	-	Child
1.6	Nguyen Thi My Trang					-	-	Older sister
1.7	Nguyen Minh Hai					16.758	0,001	Younger brother
1.8	Tu Le Thanh Suong					-	-	Younger sister in law
V	Chief Accountant							
1	Nguyen Thi My Lan		Director of Finance Divison cum Chief Accountant	Clause IV.1		-	-	
VI	The Person in charge of the bank governance							
1	Tran Huy Khang		Chief of Staff to the Board of Directors			2.362.571	0,172	
1.1	Tran Ngoc Nam					-	-	Father
1.2	Bui Thi Le Nga					-	-	Mother
1.3	Pham Van Kiem					-	-	Father in law
1.4	Le My Le					-	-	Mother in law
1.5	Pham Thi My Nhu					87	0,000	Wife
1.6	Tran Gia Huan					-	-	Child
1.7	Tran Gia An					-	-	Child



No.	Name of individual/organization	Securities trading account (if any)	Position at the bank (if any)	ID No., Date of issue, Place of issue	Contact address	Number of shares held at the end of the period	Proportion of shares held at the end of the period (%)	Relationship with internal persons
1.8	Tran Khanh Hoang					-	-	Younger brother
1.9	Tran Bao Tuyen					-	-	Younger brother
VII	Legal Representative							
1	Tran Ngo Phuc Vu		BOD Chairman	Clause I.1		-	-	
VIII	Authorized persons to disclose information							
1	Vo Thi Tuyet Nga		BOD Vice Chairwoman	Clause I.3		-	-	

**Appendix 04: TRANSACTIONS OF INTERNAL PERSONS AND AFFILIATED PERSONS WITH NAM A BANK'S SHARES
(Until Dec 31st2024)**

No.	Transaction executor	Internal Persons	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing/ decreasing
				Number of shares	Percentage	Number of shares	Percentage	
1	Ha Huy Cuong	Deputy Chief Executive Officer		-	-	3.932.966	0,287	Buying shares under ESOP
2	Hoang Viet Cuong	Deputy Chief Executive Officer		1.563.788	0,148	5.719.200	0,417	Buying shares under ESOP and receiving the dividends 2024
3	Le Anh Tu	Deputy Chief Executive Officer		-	-	3.944.229	0,287	Buying shares under ESOP
4	Nguyen Vinh Tuyen	Deputy Chief Executive Officer		140	0,000	3.964.687	0,289	Buying shares under ESOP and receiving the dividends 2024
5	Vo Hoang Hai	Deputy Chief Executive Officer		-	-	3.932.966	0,287	Buying shares under ESOP
6	Ho Nguyen Thuy Vy	Deputy Chief Executive Officer		109.698	0,010	4.081.351	0,297	Buying shares under ESOP and receiving the dividends 2024
7	Huynh Thanh Phong	Deputy Chief Executive Officer		-	-	92.217	0,007	Buying shares under ESOP
8	Nguyen Minh Tuan	Deputy Chief Executive Officer		77.527	0,007	3.006.343	0,219	Buying shares under ESOP
9	Lam Kim Khoi	Deputy Chief Executive Officer		-	-	2.984.435	0,217	Buying shares under ESOP
10	Tran Huy Khang	The person in charge of the bank governance		26.246	0,002	2.362.571	0,172	Buying shares under ESOP and receiving the dividends 2024
11	Nguyen Thi My Lan	Director of Finance Division cum Chief Accountant		69.480	0,007	180.991	0,013	Buying shares under ESOP and receiving the dividends 2024
12	Nguyen Minh Hai	Nguyen Thi My Lan (Director of Finance Division cum Chief Accountant)	Younger brother	4.143	0,000	16.758	0,001	Buying shares under ESOP and receiving the dividends 2024
13	Ha Thi Phuong Vi	Ha Huy Cuong (Deputy Chief Executive Officer)	Younger sister	-	-	15.823	0,001	Buying shares under ESOP

