**NAB: Annual Corporate Governance Report 2023**

On January 30, 2024, Nam A Commercial Joint Stock Bank announced Report No. 120/2024/BCQT-NHNA on the corporate governance 2023 as follows:

Name of Company: Nam A Commercial Joint Stock Bank

Office address: No. 201-203 Cach Mang Thang Tam Street, Ward 4, District 3, Ho Chi Minh City

-Tel: (84-28) 3929 6699 Fax: (84-28) 3929 6688

Charter capital: VND 10,580,416,150,000

Securities code: NAB:

Corporate Governance Model: The General Meeting of Shareholders, the Board of Directors, the Supervisory Board and the General Manager on the implementation of the internal audit function: Executed.

I. Activities of the General Meeting of Shareholders:

On March 17, 2023, Nam A Bank held its Annual General Meeting of Shareholders for the year 2023. On the basis of reports, proposals and discussions, the General Meeting of Shareholders approved the following contents:

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| --- | --- | --- |
| Board Resolutions | Date | Content |
| Annual General Mandate 2023 | March 17, 2023 | 1. Approve Report on the results of banking operations, activities of the Committees under the Board of Directors in 2022 and orientation for governance in 20232. Approve the summary report on the business activities results in 2022 and the business plan for 2023.3. Approve the operation report of the Supervisory Board and the results of appraisal of the financial statements in 20224. Approve the consolidated financial statements for 2022, which have been independently audited5. Approve the profit distribution plan in 2022 and shares distribution from source of owners' equity6. Approve Report on the approval of the list of Independent Auditing Companies in 20247. Approve the Proposal on the operating budget of the Board of Directors and the Supervisory Board in the fiscal year 20238. Approve the Proposal on the amendment and supplementation of the Charter of Nam A Commercial Joint Stock Bank9. Approve the Proposal on increasing charter capital in 2023.10. Approve the Proposal on the listing of shares of Thousands of Nam A Commercial Joint Stock Bank at the Stock Exchange.11. Approve the Proposal on approving the plan for private placement of convertible bonds.12. Approve the Proposal on listing the bonds issued by Nam A Commercial Joint Stock Bank to the public.13. Approve the Proposal on contributing capital, selling, purchasing shares 14. Approve the Proposal on the policy of participating in the restructuring of the People's Credit Fund.15. Approve the Proposal on expanding the business network into international markets. |

II. The Board of Directors:

1. Information about members of the Board of Directors:

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| --- | --- | --- | --- |
| No. | Member of the Board of Directors | Position(independent members of the Board of Directors, non-executive members of the Board of Directors) | Date of appointment/dismissal as members/independent member of the Board of Directors |
| Appointment date | Date of dismissal |
| 1 | Mr. Tran Ngo Phuc Vu | Chair of the Board of Directors (Non-executive member) | April 15, 2016(become memberof the Board of Directors from the 6th term of 2011-2016) | - |
| 2 | Mr. Tran Ngoc Lam | Vice Chair of the Board of Directors-cum-the General Manager (executive) | December 09, 2022(become memberof the Board of Directors from the 6th term of 2011-2016) | - |
| 3 | Ms. Vo Thi Tuyet Nga | Vice Chair of the Board of Directors (Non-executive member) | March 25, 2011 (become memberof the Board of Directors from the 6th term of 2011-2016) | - |
| 4 | Mr. Nguyen Duc Minh Tri | Member of the Board of Directors (Non-executive member) | December 09, 2022(become member of the Board of Directors from the 6th term of 2011-2016) | - |
| 5¬ | Ms. Nguyen Thi Thanh Dao | Member of the Board of Directors (Non-executive member) | December 09, 2022(become memberof the Board of Directors from the 6th term of 2011-2016) | - |
| 6 | Ms. Le Thi Kim Anh | Independent member of the Board of Directors | December 09, 2022(become memberof the Board of Directors from the 6th term of 2011-2016) | - |

2.. Board Resolutions/Board Decisions(related to the General Meeting of Shareholders, network, human resources, securities, shareholders, shares):

|  |  |  |  |
| --- | --- | --- | --- |
| No. | Date | Board Resolution/Decision No. | Content |
| 1 | January 11, 2023 | 26/2023/NQQT-NHNA | Resolution on the establishment of Nam A Commercial Joint Stock Bank - Ben Luc Transaction Office and signing of lease contract for business location |
| 2 | January 11, 2023 | 27/2023/NQQT-NHNA | Resolution on changing the business location of Nam A Commercial Joint Stock Bank - Quy Nhon Branch - Bong Son Transaction Office |
| 3 | January 16, 2023 | 42/2023/NQQT-NHNA | Resolution on changing the business location of Nam A Commercial Joint Stock Bank - Ly Thuong Kiet Branch |
| 4 | January 19, 2023 | 50/2023/NQQT-NHNA | Resolution on approving the addition of activities to the Operating License of Nam A Commercial Joint Stock Bank |
| 5 | January 31, 2023 | 59/2023/NQQT-NHNA | Resolution on approving the establishment of the Organizing Committee for the 2023 Annual General Meeting of Shareholders of Nam A Commercial Joint Stock Bank |
| 6 | January 31, 2023 | 59A/2023/QDQT-NHNA | Resolution on establishing the Organizing Committee for the 2023 Annual General Meeting of Shareholders of Nam A Commercial Joint Stock Bank |
| 7 | February 01, 2023 | 66/2023/NQQT-NHNA | Resolution on approving the implementation plan for organizing the Annual General Meeting of Shareholders 2023 of Nam A Commercial Joint Stock Bank |
| 8 | February 01, 2023 | 67/2023/NQQT-NHNA | Resolution on the record list of shareholders exercising the rights to attend the Annual General Meeting of Shareholders 2023 of Nam A Commercial Joint Stock Bank |
| 9 | February 02, 2023 | 74/2023/NQQT-NHNA | Resolution on appointing Ho Nguyen Thuy Vy as Deputy General Manager -cum-Head of Business Development Division |
| 10 | February 02, 2023 | 75/2023/QDQT-NHNA | Decision on appointing Ho Nguyen Thuy Vy as Deputy General Manager -cum- Head of Business Development Division |
| 11 | February 02, 2023 | 76/2023/NQQT-NHNA | Resolution on the transfer and appointment of Nguyen Danh Thiet Truong to the network development committee -cum- chair of AMC |
| 12 | February 02, 2023 | 77/2023/QDQT-NHNA | Decision on the transfer and appointment of Nguyen Danh Thiet Truong to the network development committee -cum-chair of AMC |
| 13 | February 06, 2023 | 85/2023/NQQT-NHNA | Resolution on approving the establishment of the Shareholder's Eligibility Verification Committee at the Annual General Meeting of Shareholders 2023 of Nam A Commercial Joint Stock Bank |
| 14 | February 06, 2023 | 86/2023/QDQT-NHNA | Decision on establishing the Shareholder's Eligibility Verification Committee at the Annual General Meeting of Shareholders 2023 of Nam A Commercial Joint Stock Bank |
| 15 | February 08, 2023 | 92/2023/NQQT-NHNA | Resolution on the transfer and appointment of Nguyen Hai Dang as Manager of the Science and Technology Division |
| 16 | February 08, 2023 | 93/2023/QDQT-NHNA | Decision on the transfer and appointment of Nguyen Hai Dang as Manager of the Science and Technology Division |
| 17 | February 08, 2023 | 94/2023/NQQT-NHNA | Resolution on the appointment of personnel, Mr. Hoang Viet Cuong, currently Deputy General Manager-cum-Manager of the Risk Management Division |
| 18 | February 08, 2023 | 95/2023/QDQT- NHNA | Decision on the appointment of personnel, Mr. Hoang Viet Cuong, currently Deputy General Manager-cum-Manager of the Risk Management Division |
| 19 | February 13, 2023 | 105/2023/NQQT-NHNA | Resolution on the transfer and appointment of personnel, Mr. Le Quang Quang |
| 20 | February 13, 2023 | 106/2023/QDQT-NHNA | Decision on the transfer and appointment of personnel, Mr. Le Quang Quang |
| 21 | February 20, 2023 | 122/2023/NQQT-NHNA | Resolution on the establishment of Nam A Commercial Joint Stock Bank - Dak R'Lap Transaction Office and signing of lease contract for business location |
| 22 | February 21, 2023 | 124/2023/NQQT-NHNA | Resolution on the establishment of Nam A Commercial Joint Stock Bank - Yen Thanh Transaction Office and signing of lease contract for business location |
| 23 | February 22, 2023 | 132/2023/NQQT-NHNA | Resolution on adjusting the type of securities of individual investors who are shareholders of Nam A Commercial Joint Stock Bank |
| 24 | February 23, 2023 | 138/2023/QDQT-NHNA | Decision on the transfer and appointment of personnel, Mr. Huynh Thanh Phong |
| 25 | February 23, 2023 | 139/2023/QDQT-NHNA | Decision on the transfer and appointment of personnel, Mr. Ho Viet Trung |
| 26 | February 23, 2023 | 141/2023/QDQT-NHNA | Decision on the transfer and appointment of personnel Mr. Nguyen Viet Hoi |
| 27 | February 23, 2023 | 142/2023/QDQT-NHNA | Decision on the transfer and appointment of personnel Ms. Tran Kieu Thuong |
| 28 | March 10, 2023 | 251/2023/NQQT-NHNA | Resolution on unifying the change of business location of Quang Ninh Branch |
| 29 | March 10, 2023 | 252/2023/NQQT-NHNA | Resolution on the establishment of Nam A Commercial Joint Stock Bank - Phan Thiet Transaction Office (Binh Thuan Branch) and signing a lease contract for business premises |
| 30 | March 15, 2023 | 267/2023/NQQT-NHNA | Resolution on the appointment of personnel Mr. Huynh Thanh Phuong to hold the position of Branch Manager of Tay Ninh Branch |
| 31 | March 15, 2023 | 268/2023/QDQT-NHNA | Decision on the appointment of personnel Mr. Huynh Thanh Phuong to hold the position of Branch Manager of Tay Ninh Branch |
| 32 | March 15, 2023 | 273/2023/NQQT-NHNA | Resolution on unifying the content of the Annual General Meeting documents of shareholders of Nam A Commercial Joint Stock Bank in 2023 |
| 33 | March 17, 2023 | 286/2023/QDQT-NHNA | Decision on increasing charter capital and amending Article 11 of the Charter of Nam A Commercial Joint Stock Bank according to the Resolution passed at the Annual General Meeting of Shareholders of Nam A Commercial Joint Stock Bank on March 17, 2023 |
| 34 | March 22, 2023 | 305/2023/NQQT-NHNA | Resolution on approving the request for amendments and supplements to the activities in the Operating License No. 0026/NH-GP dated August 22, 1992 of Nam A Commercial Joint Stock Bank |
| 35 | March 23, 2023 | 317/2023/NQQT-NHNA | Resolution on recruitment and appointment of personnel Mr. Pham Trung Kien to hold the position of Branch Manager of Thu Duc Branch |
| 36 | March 23, 2023 | 318/2023/QDQT-NHNA | Decision on recruitment and appointment of personnel Mr. Pham Trung Kien to hold the position of Branch Manager of Thu Duc Branch |
| 37 | March 23, 2023 | 319/2023/NQQT-NHNA | Resolution on recruitment and appointment of personnel Mr. Le Thai Bich to hold the position of Branch Manager of Quang Trung Branch |
| 38 | March 23, 2023 | 320/2023/QDQT-NHNA | Decision on recruitment and appointment of personnel Mr. Le Thai Bich to hold the position of Branch Manager of Quang Trung Branch |
| 39 | March 24, 2023 | 325/2023/QDQT-NHNA | Decision on the establishment of a Branch of Nam Á Commercial Joint Stock Bank in Bac Ninh Province |
| 40 | March 24, 2023 | 331/2023/NQQT-NHNA | Resolution on the charter capital increase plan for 2023 of Nam Á Commercial Joint Stock Bank |
| 41 | March 27, 2023 | 333/2023/NQQT-NHNA | Resolution on supplementing information on the capital source issued in the capital increase plan for 2023 attached to Proposal No. 279/2023/TTQT-NHNA dated March 17, 2023 approved at the Annual General Mandate in 2023 |
| 42 | March 29, 2023 | 341/2023/NQQT-NHNA | Resolution on implementing the capital increase plan for 2023 of Nam A Commercial Joint Stock Bank |
| 43 | March 31, 2023 | 350/2023/NQQT-NHNA | Resolution on the selection of the Stock Listing Advisory Unit for Nam A Commercial Joint Stock Bank at the Stock Exchange |
| 44 | April 27, 2023 | 429/2023/NQQT-NHNA | Resolution on approving the plan to list shares of Nam A Commercial Joint Stock Bank on the Stock Exchange |
| 45 | April 27, 2023 | 430/2023/NQQT-NHNA | Resolution on approving the registration dossier to list shares of Nam A Commercial Joint Stock Bank on the Ho Chi Minh City Stock Exchange |
| 46 | May 12, 2023 | 512/2023/QDQT-NHNA | Decision on the transfer and appointment of Mr. Le Ngoc Hieu to hold the position of Branch Manager of Binh Duong Branch |
| 47 | May 12, 2023 | 513/2023/QDQT-NHNA | Decision on the appointment of Mr. Dang Van Hoa as Branch Manager of Dong Nai Branch |
| 48 | June 20, 2023 | 801/2023/QDQT-NHNA | Decision on the transfer of personnel Mr. Nguyen Hoang Minh - Branch Manager of Can Tho Branch |
| 49 | June 20, 2023 | 802/2023/QDQT-NHNA | Decision on the appointment of personnel Mr. Trinh Minh Thoi - Branch Manager of Bac Lieu Branch |
| 50 | June 21, 2023 | 812/2023/NQQT-NHNA | Resolution on approving the plan for the 1st issuance of private bonds in 2023 |
| 51 | June 22, 2023 | 817/2023/NQQT-NHNA | Resolution on approving the shareholder list for the issuance of shares to increase capital from owner's equity |
| 52 | June 27, 2023 | 842/2023/NQQT-NHNA | Resolution on approving the plan for the 2nd issuance of private bonds in 2023 (2nd issuance) |
| 53 | July 13, 2023 | 931/2023/NQQT-NHNA | Resolution on approving the results of the share issuance to increase capital from owner's equity in 2023 |
| 54 | July 13, 2023 | 935/2023/NQQT-NHNA | Resolution on reappointment of the General Manager of Nam A Commercial Joint Stock Bank. |
| 55 | July 13, 2023 | 936/2023/QDQT-NHNA | Decision on the reappointment of the General Manager of Nam A Commercial Joint Stock Bank |
| 56 | July 20, 2023 | 977/2023/NQQT-NHNA | Resolution on registering additional trading transactions with shares of Nam A Commercial Joint Stock Bank in the share issuance to increase capital from owner's equity |
| 57 | July 27, 2023 | 1005/2023/NQQT-NHNA | Resolution on approving amendments to the charter capital from the issuance of shares to increase capital from owner's equity of Nam A Commercial Joint Stock Bank |
| 58 | July 27, 2023 | 1006/2023/QDQT-NHNA | Decision on amending the charter capital from the issuance of shares to increase capital from owner's equity of Nam A Commercial Joint Stock Bank |
| 59 | August 07, 2023 | 1046/2023/NQQT-NHNA | Resolution on approving the first trading date for the additional trading transactions with shares of Nam A Commercial Joint Stock Bank at the Hanoi Stock Exchange |
| 60 | August 14, 2023 | 1073/2023/NQQT-NHNA | Resolution on unifying amendments and supplements to the charter of Nam A Commercial Joint Stock Bank |
| 61 | August 23, 2023 | 1109/2023/NQQT-NHNA | Resolution on approving the additional plan for listing shares of Nam A Commercial Joint Stock Bank at the Ho Chi Minh City Stock Exchange  |
| 62 | August 23, 2023 | 1110/2023/NQQT-NHNA | Resolution on approving the registration dossier for listing 1,058,041,615 shares of Nam A Commercial Joint Stock Bank at the Ho Chi Minh City Stock Exchange  |
| 63 | August 30, 2023 | 1146/2023/QDQT-NHNA | Decision on the appointment of Ms. Tran Thi Thanh Thuyen, currently Deputy Manager of Tan Dinh Branch, as Deputy Manager in charge of Tan Dinh Branch |
| 64 | September 13, 2023 | 1175/2023/NQQT-NHNA | Resolution on approving credit approvals, contracts, transactions with PDMR and related parties of Nam A Commercial Joint Stock Bank |
| 65 | October 16, 2023 | 1274/2023/NQQT-NHNA | Resolution on registering custody at Vietnam Securities Depository and Clearing Corporation (VSDC) and trading registration at the Hanoi Stock Exchange (HNX) for the issuance of private bonds of Nam A Commercial Joint Stock Bank |
| 66 | October 18, 2023 | 1285/2023/NQQT-NHNA | Resolution on the transfer and appointment of Mr. Pham Chi Dung as Acting Manager of Tan Dinh Branch |
| 67 | October 18, 2023 | 1286/2023/QDQT-NHNA | Decision on the transfer and appointment of Mr. Pham Chi Dung as Acting Manager of Tan Dinh Branch |
| 68 | October 25, 2023 | 1315/2023/QDQT-NHNA | Decision on the transfer and appointment of Mr. Huynh The Lan, currently Deputy Regional Manager of the Mekong Delta, as Manager of Ben Tre Branch |
| 69 | November 06, 2023 | 1374/2023/QDQT-NHNA | Decision on the transfer and appointment of Mr. Nguyen Quoc Hung, currently Manager of Ninh Thuan Branch, as Manager of Dong Nai Branch |
| 70 | November 06, 2023 | 1375/2023/QDQT- NHNA | Decision on the appointment of Mr. Huynh Kim Ty, currently Deputy Manager of Ninh Thuan Branch, as Deputy Manager in charge of Ninh Thuan Branch |
| 71 | November 27, 2023 | 1472/2023/NQQT-NHNA | Resolution on reappointment of the person in charge of corporate governance of Nam A Commercial Joint Stock Bank |
| 72 | November 27, 2023 | 1473/2023/QDQT-NHNA | Decision on reappointment of the person in charge of corporate governance of Nam A Commercial Joint Stock Bank |
| 73 | November 30, 2023 | 1500/2023/NQQT-NHNA | Resolution on approving the plan for the issuance of private bonds (3rd issuance) in 2023 |
| 74 | December 06, 2023 | 1519/2023/NQQT-NHNA | Resolution on reappointment of Mr. Vo Hoang Hai - Deputy General Manager and Ms. Nguyen Thi My Lan - Manager of Financial Division -cum- Chief Accountant |
| 75 | December 06, 2023 | 1520/2023/NQQT-NHNA | Decision on reappointment of Mr. Vo Hoang Hai - Deputy General Manager |
| 76 | December 06, 2023 | 1521/2023/NQQT-NHNA | Decision on reappointment of Ms. Nguyen Thi My Lan - Manager of Financial Division-cum- Chief Accountant |
| 77 | December 12, 2023 | 1543/2023/NQQT-NHNA | Resolution on approving the unified reference price calculation method for shares of Nam A Commercial Joint Stock Bank on the first trading day at the Ho Chi Minh City Stock Exchange |
| 78 | December 21, 2023 | 1579/2023/NQQT-NHNA | Resolution on approving the plan for the issuance of private bonds (4th issuance) in 2023 |
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III. The Supervisory Board:

Information about members of the Supervisory Board

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| --- | --- | --- | --- | --- |
| No. | Member of the Board of Directors | Position | Date of appointment/dismissal as member of the Supervisory Board | Qualification |
| Date of appointment | Date of dismissal |
| 1 | Mr. Nguyen Vinh Loi | Chief of the Supervisory Boardthe Supervisory Board | December 09, 2022 | - | Bachelorof Economics |
| 2 | Ms. Do Thi Hong Tram | Member of Supervisory Board | December 09, 2022 | - | Master of Business Administration |
| 3 | Ms. Nguyen Thuy Van | Member of Supervisory Board | April 17, 2015(become member of the Supervisory Board from the 6th term of 2011-2016) | - | Bachelor of Economics |

IV The Board of Management:

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| --- | --- | --- | --- | --- | --- |
| No. | Full name | Position | Date of birth | Qualification | Date of appointment |
| 1 | Tran Ngoc Tam | General Manager; | December 07, 1973 | Master in Business Administration | Re-appointedJuly 13, 2023 |
| 2 | Tran Khai Hoan | Deputy General Manager | October 16, 1978 | Master in Business Administration | November 01, 2019 |
| 3 | Hoang Viet Cuong | Deputy General Manager | February 20, 1977 | Master in Business Administration | November 01, 2019 |
| 4 | Ha Huy Cuong | Deputy General Manager | June 20, 1978 | Master in Business Administration | August 25, 2020 |
| 5 | Le Anh Tu | Deputy General Manager | September 29, 1973 | Master of Economics | October 06, 2020 |
| 6 | Nguyen Vinh Tuyen | Deputy General Manager | December 25, 1984 | Master of Business Administration | November 11, 2021 |
| 7 | Vo Hoang Hai | Deputy General Manager | February 02, 1984 | Master of Finance | December 08, 2022 |
| 8 | Ho Nguyen Thuy Ly | Deputy General Manager | September 17, 1977 | Master in Business Administration | February 02, 2023 |

V. The Chief Accountant

|  |  |  |  |
| --- | --- | --- | --- |
| Full name | Date of birth | Qualification | Appointment date |
| Nguyen Thi My Lan | November 12, 1979 | Bachelor of Finance - Currency - Credit | March 22, 2016 |

VI Training on corporate governance

VII Affiliated person and transactions of affiliated person with Nam A Commercial Joint Stock Bank.

1. Transactions between Nam A Bank and affiliated persons of Nam A Bank; or between Nam A Bank and major shareholders, PDMR, or affiliated persons of PDMR:

Unit: VND

|  |  |  |  |
| --- | --- | --- | --- |
| No. | Name of institution/individual | Relations | Transaction value: |
| Deposit amount | Loan amount |
| 1 | The Board of Directors | PDMR | 9,435,324,327 | - |
| 2 | The Supervisory Board | PDMR | 14,610,890,058 | 15,566,666 |
| 3 | The Board of Management | PDMR | 5,177,909,666 | - |
| 4 | Entities/individuals related\* to the member of the Board of Directors. | Affiliated person of PDMR | 33,845,966,203 | 2,535,565,000 |
| 5 | Entities/individuals related\* to the member of the Supervisory Board. | Affiliated person of PDMR | 797,291,915 | - |
| 6 | Entities/individuals related\* to the member of the Board of Management. | Affiliated person of PDMR | 24,771,891,407 | 51,634,983,922 |
| 7 | Chief accountant/ Person in charge of corporate governance/ Head of internal audit and affiliated persons | PDMR and affiliated persons | 2,166,814,517 | 12,394,685,268 |
| 8 | Subsidiary | Subsidiary | 182,089,928,837 | - |
| 9 | Major shareholder | Affiliated persons: | 4,181,842,725 | - |

\*Organizations/individuals related as regulated in Clause 46 Article 4 of the Securities Law No. 54/2019/QH14, approved by the National Assembly on November 26, 2019.

2. Transactions between PDMR of Nam A Bank, affiliated persons of PDMR with subsidiary companies, companies controlled by Nam A Bank: None.

3. Transactions between Nam A Bank and other entities:

3.1. Transactions between Nam A Bank and companies where members of the Board of Directors, members of the Supervisory Board, General Manager, and other managers have been or are currently founding members, members of the Board of Directors, or executive Manager (General Manager) within the last three (03) years: None.

3.2. Transactions between Nam A Bank and the companies whose affiliated persons of members of the Board of Directors, the Supervisory Board, the General Manager and other managers are members of the Board of Directors, the Executive Manager (General Manager): None.

3.3. Other transactions of Nam A Bank (if any) that can bring about material or non-material benefits to the members of the Board of Directors, the members of the Supervisory Board, the General Manager and other managers: None.

VIII. Share transactions between PDMR and affiliated persons of PDMR:

Transactions of PDMR and affiliated persons exchanging with Nam A Bank's shares:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Transaction conductor | PDMR | Relations with PMDR | Number of shares owned at the beginning of the period | Number of shares owned at the end of the period | Reason for increase, decrease |
| Number of shares | Rate (%) | Number of shares | Rate (%) |
| 1 | Mr. Nguyen Thanh Hai | Nguyen Thuy Van (Member of the Supervisory Board) | Husband | 81,291 | 0.010 | - | - | On December 21, 2023, the shareholder successfully traded to sell 101,613 NAB shares for personal financial needs, including; (i) 81,921 original shares and (ii) 20,322 bonus shares distributed by Nam A Commercial Joint Stock Bank to increase share capital from owner's equity sources on July 7, 2023.(Transaction information has been published on the information system of the Hanoi Stock Exchange within 5 working days - December 26, 2023) |