NAM A COMMERCIAL JOINT STOCK BANK

CAPITAL ADEQUACY RATIO DISCLOSURES AS OF JUNE 2026

(Issued in accordance with Circular No. 14/2025/TT-NHNN dated June 30, 2025, of the State Bank's Governor on prescribing the capital adequacy ratio for banks and foreign bank branches)

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1. Capital Adequacy Ratio

1.1. Information on Capital Adequacy Ratio

This disclosure relates to the Capital Adequacy Ratio of Nam A Commercial Joint Stock Bank ("Nam A Bank") and its subsidiariy as of June 30, 2026. The disclosure complies with Circular No. 14/2025/TT-NHNN dated June 30, 2025, *Regulating the capital adequacy ratio for banks and foreign bank branches* (Appendix 5 – Contents of Information Disclosure on Capital Adequacy Ratio).

a. Qualitative disclosures

- Nam A Bank has established its automatic system to calculate the Capital Adequacy Ratio, and issued provisions on the organization, assigned functions and tasks to each department and person and implemented the Process of Capital Adequacy Ratio calculation according to the following steps:
    + Collecting, reviewing, and synthesizing the input data for the calculation system, ensuring that data is provided in an accurate and timely manner;
    + Making the Capital Adequacy Ratio calculation;
    + Verifying the Capital Adequacy Ratio calculation findings to make sure they are computed correctly using the input data and recommended procedures;
    + Utilizing the verified Capital Adequacy Ratio findings for reporting and analysis
- In order to maintain the Capital Adequacy Ratio at the target level in accordance with Nam A Bank's Risk Appetite and simultaneously comply with the State Bank's regulations, Nam A Bank has established its Capital Management Council with an operating mechanism in accordance with the requirements in Circular No. 83/2025/TT-NHNN and other internal governance requirements with the following main contents:
    + Implementing, reviewing, and performing internal capital adequacy assessment, ensuring compliance with SBV regulations and Nam A Bank's regulations on capital adequacy ratios
    + Maintaining the target capital adequacy ratio under both under normal operating scenarios and stress scenarios
    + Ensuring that Capital management and internal capital adequacy assessment align with the business environment, risk appetite, and developments of material risks, while promptly proposing measures to formulate and adjust Nam A Bank's business plan
    + Organizing the implementation of the Board of Directors' directives in:
        • Addressing and rectifying deficiencies and limitations in the internal capital adequacy assessment as requested, recommended by the SBV, independent audit firms, and competent authorities;
        • Monitoring compliance with capital adequacy ratios and relevant limits as prescribed by the SBV and regulations of Nam A Bank from time to time.

b. Quantitative disclosures

As of June 30, 2026, the standalone and consolidated Capital Adequacy Ratio of Nam A Bank is as follows:

Unit: Million VND

Item	Indicator	Standalone	Consolidated
A	**Capital Base (A1+A2)**	**39,609,867**	**39,643,586**
A1.1	Tier 1 core capital	25,464,965	25,498,684
A1	Tier 1 Capital	25,464,965	25,498,684
A2	Tier 2 Capital	14,144,902	14,144,902
B	**Total risk-weighted assets**	**364,669,339**	**362,303,427**
C	**Capital adequacy ratio = C3+C4**	**11.49%**	**11.57%**
C1	Tier 1 core capital ratio = (A1.1 / B) x 100%	6.98%	7.04%
C2	Tier 1 capital ratio = (A1 / B) x 100%	6.98%	7.04%
C3	Capital adequacy ratio = (A / B) x 100%	10.86%	10.94%
C4	Countercyclical capital buffer (CCB)	0.625%	0.625%

1.2. Scope of consolidation for capital adequacy ratio calculation

a. Qualitative disclosures

As of June 30, 2026, Nam A Bank has only one subsidiary, which is Nam A Bank Asset Managemnet Company Limited (AMC), operating in the field of debt management and asset exploitation.

b. Quantitative disclosures

Nam A Bank has the following subsidiary consolidated when calculating the Consolidated Capital Adequacy Ratio:

Company name	Charter capital (million VND)	Business sectors	Percentage of shareholding and voting rights
Nam A Bank Asset Managemnet Company Limited (AMC)	500,000	Debt management and asset exploitation	100%

1.3. Capital Base Structure

a. Qualitative disclosures

As of June 30, 2026, Nam A Bank issues financial instruments, including debt instruments and equity instruments, with tenors and conditions as disclosed on Nam A Bank's website at the following link: https://www.namabank.com.vn/cong-bo-thong-tin-phat-hanh-giay-to-co-gia

b. Quantitative disclosures

Information regarding Tier 1 core capital, Tier 1 capital, Tier 2 capital, and deductions applied when calculating the standalone and consolidated capital base of Nam A Bank as of June 30, 2026 is as follows:

Unit: Million VND

Item	Indicator	Standalone	Consolidated
A	**Tier 1 Capital (A1 + A2)**	**25,464,965**	**25,498,684**
A1	Tier 1 core capital (A11-A12)	25,464,965	25,498,684
A11	Tier 1 core capital before deductions	25,858,774	25,892,493
A12	Deductions from Tier 1 core capital	393,809	393,809
A2	Additional Tier 1 capital (A21-A22)	-	-
A21	Additional Tier 1 capital before deductions	-	-
A22	Deductions from Additional Tier 1 capital	-	-
B	**Tier 2 Capital (B1 - B2)**	**14,144,902**	**14,144,902**
B1	Tier 2 Capital before deductions	14,144,902	14,144,902
B2	Deductions from Tier 2 Capital	-	-
	Of which: Financial instruments eligible for Tier 2 capital	6,009,000	6,009,000
TOTAL CAPITAL BASE (C= A+B)		**39,609,867**	**39,643,586**

On December 30, 2025, Nam A Bank issued private placement bonds to the public for the first time to increase Tier 2 capital sources. Specific financial instrument issuances are detailed in Point a of this Clause.

1.4. Quantitative disclosures on total credit risk-weighted assets, capital requirements for market risk and operational risk

Unit: Million VND

Item	Indicator	Stanalone	Consolidated
A	**Credit risk-weighted assets (B1+B2)**	**344,339,351**	**341,872,640**
A1	Customer Credit risk	344,056,844	341,590,133
A2	Counterparty credit risk	282,506	282,506
B	**Capital requirement for market risk**	**90,941**	**90,941**
C	**Capital requirement for operational risk**	**1,535,458**	**1,543,522**

2. Credit Risk

2.1. Qualitative disclosures

- Credit risk management is carried out throughout the process of reviewing, appraisal, decision and credit administration to ensure compliance with SBV regulations and relevant laws.
- Based on its credit risk appetite, Nam A Bank closely monitors operations to achieve strategic goals (business strategy, risk management strategy).
- Clear segregation of functions and duties in the credit granting process is enforced to prevent and control conflicts of interest; ensuring that no single individual dominates the entire credit granting process; avoiding concurrent assignment to an individual of tasks that may give rise to conflicts of interest; and establishing control principles prior to, during, and after credit granting activities. Credit granting activities must control conflicts of interest under the principle that individuals or units with independent credit appraisal functions are separate from those performing the following functions:
  + Credit proposal;
  + Re-appraisal (if any);
  + Credit approval;
  + Credit risk limit control; problem credit management; making risk provisions and utilizing provisions to handle credit risks.
- Nam A Bank implements various measures to mitigate risks associated with its credit portfolio and continuously improves its credit extension processes, and security measures for credit extensions, portfolio management and alerts, early warning systems, risk-based approval authority criteria in alignment with the titles, product characteristics, and customers, ensuring diversity in credit activities and adherence to credit limit regulations. The results related to credit risk management activities are periodically reported to the Risk Council, the Executive Board, the Risk Management Committee, and the Board of Directors.
- Nam A Bank utilizes the credit ratings provided by three independent credit rating agencies, namely Moody's, Standard & Poor's, and Fitch Ratings, to assess the risk coefficient for receivables from Financial institutions. If a Financial institution possesses more than one independent credit rating, Nam A Bank shall adopt the lowest credit rating.

The credit ratings and respective conversions are as follows:

Standard & Poor's	Moody's	Fitch Rating	Quy đổi
AAA, AA+, AA, AA-	Aaa, Aa1, Aa2, Aa3	AAA, AA+, AA, AA-	AAA, AA+, AA, AA-
A+, A, A-	A1, A2, A3	A+, A, A-	A+, A, A-
BBB+, BBB, BBB-	Baa1, Baa2, Baa3	BBB+, BBB, BBB-	BBB+, BBB, BBB-
BB+, BB, BB-	Ba1, Ba2, Ba3	BB+, BB, BB-	BB+, BB, BB-
B+, B, B-	B1, B2, B3	B+, B, B-	B+, B, B-
CCC+ and lower rating	Caa1 and lower rating	CCC+ and lower rating	CCC+ and lower rating

2.2. Quantitive disclosures

a. **Total credit risk-weighted assets (including customer credit risk and counterparty credit risk). Therein, customer credit risk is categorized by asset classes as prescribed in Circular No. 14/2025/TT-NHNN, including credit risk-weighted assets and corresponding credit risk weights for each asset class**

Item	Indicator	RW	Risk-Weighted Assets
A1	**Total customer credit risk-weighted assets**		**344,056,844**
1	**Non-performing loans (NPLs)**		**3,762,490**
1.1	NPLs with specific allowance greater than 20%	100%	499,409
1.2	NPLs which are receivables secured by residential property meeting the conditions specified in Clause 1, Article 12 of Circular 14	100%	142,929
1.3	Off-balance sheet commitments classified as Group 3, Group 4, Group 5	100%	-
1.4	NPLs with specific allowance up to 20% specified in Clause 2, Article 12 of Circular 14	150%	3,120,152
2	**Receivables on sovereign, the Government of Vietnam, State Bank of Vietnam, State Treasury, People's Committees of provinces and centrally-run cities, policy banks, international financial institutions, Vietnam Asset Management Company, and Vietnam Debt & Asset Trading Corporation**		-
2.1	Receivables on the Government of Vietnam, State Bank of Vietnam, State Treasury, People's Committees of provinces and centrally-run cities, policy banks	0%	-
2.2	Claims on international financial institutions	0%	-
2.3	Claims on Vietnam Asset Management Company	20%	-
2.4	Claims on Vietnam Debt and Asset Trading Corporation	20%	-
2.5	Claims on foreign sovereigns and Central Banks		-
2.5.a	Credit rating from AAA to AA-		-
2.5.b	Credit rating from A+ to A-		-
2.5.c	Credit rating from BBB+ to BBB-		-
2.5.d	Credit rating from BB+ to BB-		-
2.5.đ	Credit rating below B- or unrated		-
2.6	Claims on foreign public sector entities and local governments		-
3	**Claims on credit institutions and foreign bank branches**		**78,077,061**
3.1	For foreign credit institutions		100,132

Item	Indicator	RW	Risk-Weighted Assets
3.1.a	Credit rating from AAA to AA-	20%	80,303
3.1.b	Credit rating from A+ to BBB-	50%	4,275
3.1.c	Credit rating from BB+ to B-	100%	-
3.1.d	Credit rating below B- or unrated	150%	15,554
3.2	Foreign bank branches operating in Vietnam, foreign bank branches operating in other countries, foreign branches of Vietnamese banks	≥10%	2,947
3.3	Claims on domestic credit institutions with original maturity of 03 months or more (excluding claims specified in items 3.5 and 3.6)		18,954,921
3.3.a	Credit rating from AAA to AA-	20%	-
3.3.b	Credit rating from A+ to BBB-	50%	159
3.3.c	Credit rating from BB+ to BB-	80%	5,812,758
3.3.d	Credit rating from B+ to B-	100%	12,532,774
3.3.đ	Credit rating below B- or unrated	150%	609,231
3.4	Claims on domestic credit institutions with original maturity under 03 months (excluding claims specified in items 3.5 and 3.6)		59,019,060
3.4.a	Credit rating from AAA to AA-	10%	-
3.4.b	Credit rating from A+ to BBB-	20%	-
3.4.c	Credit rating from BB+ to BB-	40%	21,569,220,29
3.4.d	Credit rating from B+ to B-	50%	26,895,668,03
3.4.đ	Credit rating below B- or unrated	70%	10,554,171,97
3.5	Loans, guarantees, deposits of the mandatory transferee and other credit institutions to the commercial bank subject to mandatory transfer	0%	-
3.6	Loans, deposits of the supporting credit institution at the credit institution under special control	0%	-
4	**Loans for securities trading**	**150%**	**-**
5	**Real estate claims**		**55,467,491**
5.1	Real estate claims secured by residential property for social housing		30
5.1.1	Customer's debt repayment source not derived from the collateral		30
5.1.1.a	Loan-to-Value (LTV) ratio: under 40%	20%	30
5.1.1.b	Loan-to-Value (LTV) ratio: from 40% to under 60%	25%	-
5.1.1.c	Loan-to-Value (LTV) ratio: from 60% to under 80%	30%	-

Item	Indicator	RW	Risk-Weighted Assets
5.1.1.d	Loan-to-Value (LTV) ratio: from 80% to under 90%	35%	-
5.1.1.đ	Loan-to-Value (LTV) ratio: from 90% to under 100%	40%	-
5.1.1.e	Loan-to-Value (LTV) ratio: 100% or higher	45%	-
5.1.2	Customer's debt repayment source derived from the collateral		-
5.1.2.a	Loan-to-Value (LTV) ratio: under 40%	25%	0
5.1.2.b	Loan-to-Value (LTV) ratio: from 40% to under 60%	30%	0
5.1.2.c	Loan-to-Value (LTV) ratio: from 60% to under 80%	35%	0
5.1.2.d	Loan-to-Value (LTV) ratio: from 80% to under 90%	40%	0
5.1.2.đ	Loan-to-Value (LTV) ratio: from 90% to under 100%	45%	0
5.1.2.e	Loan-to-Value (LTV) ratio: 100% or higher	50%	0
5.2	Eligible real estate claims secured by residential property		1,248,922
5.2.1	Customer's debt repayment source not derived from the collateral		1,034,257
5.2.1.a	Loan-to-Value (LTV) ratio: under 40%	25%	65,041
5.2.1.b	Loan-to-Value (LTV) ratio: from 40% to under 60%	30%	118,006
5.2.1.c	Loan-to-Value (LTV) ratio: from 60% to under 80%	40%	294,091
5.2.1.d	Loan-to-Value (LTV) ratio: from 80% to under 90%	50%	272,232
5.2.1.đ	Loan-to-Value (LTV) ratio: from 90% to under 100%	60%	259,369
5.2.1.e	Loan-to-Value (LTV) ratio: 100% or higher	80%	25,517
5.2.2	Customer's debt repayment source derived from the collateral		214,665
5.2.2.a	Loan-to-Value (LTV) ratio: under 40%	30%	11,397
5.2.2.b	Loan-to-Value (LTV) ratio: from 40% to under 60%	40%	32,088
5.2.2.c	Loan-to-Value (LTV) ratio: from 60% to under 80%	50%	15,368
5.2.2.d	Loan-to-Value (LTV) ratio: from 80% to under 90%	70%	141,759
5.2.2.đ	Loan-to-Value (LTV) ratio: from 90% to under 100%	80%	6,029
5.2.2.e	Loan-to-Value (LTV) ratio: 100% or higher	100%	8,025
5.3	Eligible real estate claims secured by commercial real estate		1,575,718

Item	Indicator	RW	Risk-Weighted Assets
5.3.1	Customer's debt repayment source not derived from the collateral		779,661
5.3.1.1	Individual claims		0
5.3.1.1.a	Loan-to-Value (LTV) ratio: under 60%	60%	-
5.3.1.1.b	Loan-to-Value (LTV) ratio: 60% or higher		0
5.3.1.1.b1	Total credit exposure of real estate claims not exceeding VND 8 billion	75%	0
5.3.1.1.b2	Others	100%	0
5.3.1.2	Corporate claims		779,661
5.3.1.2.a	Loan-to-Value (LTV) ratio: under 60%		180,610
5.3.1.2.a1	Credit risk weight determined above 60%	60%	180,610
5.3.1.2.a2	Credit risk weight determined from 60% or lower	50%	-
5.3.1.2.b	Loan-to-Value (LTV) ratio: 60% or higher	≥ 50%	599,051
5.3.2	Customer's debt repayment source derived from the collateral		796,056
5.3.2.a	Loan-to-Value (LTV) ratio: under 60%	75%	355,449
5.3.2.b	Loan-to-Value (LTV) ratio: from 60% to under 75%	100%	-
5.3.2.c	Loan-to-Value (LTV) ratio: 75% or higher	120%	440,608
5.4	Real estate claims specified in Point b(i), Clause 2, Article 16 of Circular 14		4,435,279
5.4.1	Customer's debt repayment source not derived from the collateral		4,030,149
5.4.1.1	Individual claims		2,000,235
5.4.1.1.a	Total credit exposure of real estate claims not exceeding VND 8 billion	75%	2,000,235
5.4.1.1.b	Others	100%	-
5.4.1.2	Corporate claims	≥ 50%	2,029,914
5.4.2	Customer's debt repayment source derived from the collateral	150%	405,130
5.5	Other real estate claims specified in Point b(ii), Clause 2, Article 16 of Circular 14		48,207,543
5.5.1	Individual claims	100%	3,187,068
5.5.2	Corporate claims	≥ 150%	45,020,475
6	**Specialized lending facilities for corporates**		-
6.1	Specialized lending facilities failing to meet requirements specified in Clause 4, Article 18 of Circular 14	200%	0
6.2	Project finance facilities and machinery, equipment finance facilities		0
6.2.a	Pre-operational phase	160%	0
6.2.b	Operational phase	100%	0

Item	Indicator	RW	Risk-Weighted Assets
6.3	Commodities finance facilities	100%	0
7	**Other corporate claims**		**180,701,360**
7.1	Small and medium enterprises	85%	83,969,193
7.2	Other corporates (excluding cases specified in item 7.1)		96,732,167
7.2.1	Corporates with leverage ratio under 25%		12,445,156
7.2.1.a	Revenue under VND 100 billion	100%	10,100,826
7.2.1.b	Revenue from VND 100 billion to under VND 400 billion	80%	1,105,568
7.2.1.c	Revenue from VND 400 billion to under VND 1,500 billion	60%	1,235,622
7.2.1.d	Revenue over VND 1,500 billion	50%	3,141
7.2.2	Corporates with leverage ratio from 25% to 50%		5,514,124
7.2.2.a	Revenue under VND 100 billion	125%	7,324
7.2.2.b	Revenue from VND 100 billion to under VND 400 billion	110%	623,500
7.2.2.c	Revenue from VND 400 billion to under VND 1,500 billion	95%	3,828,697
7.2.2.d	Revenue over VND 1,500 billion	80%	1,054,603
7.2.3	Corporates with leverage ratio over 50%		53,342,211
7.2.3.a	Revenue under VND 100 billion	160%	15,903,171
7.2.3.b	Revenue from VND 100 billion to under VND 400 billion	150%	1,973,851
7.2.3.c	Revenue from VND 400 billion to under VND 1,500 billion	140%	26,408,970
7.2.3.d	Revenue over VND 1,500 billion	120%	9,056,220
7.2.4	Corporates failing to provide Financial Statements to the bank (excluding corporates in item 7.2.5)	200%	1,766,719
7.2.5	Corporates with negative or zero equity	200%	13,896,384
7.2.6	Newly established corporates operating for less than 01 year, or newly established corporates operating under 15 months but electing a full-year accounting period under the Law on Accounting	150%	9,767,573
8	**Individual loans for agricultural and rural development**	**50%**	**5,494,908**
9	**Retail claims**	**75%**	**3,027,215**
10	**Other claims**	**100%**	**1,281,938**
11	**Cash, gold, and cash equivalents of the bank**	**0%**	**-**
12	**Corporate equity instruments, margin lending loans of securities companies**	**150%**	**40,159**

Item	Indicator	RW	Risk-Weighted Assets
13	Finance lease receivables		-
14	Recourse purchased receivables of finance companies and financial leasing companies		-
15	Non-recourse purchased receivables of finance companies and financial leasing companies		-
16	Receivables arising from bad debt sales	200%	-
17	Other assets on the Statement of Financial Position, excluding assets classified in items 1 to 16	100%	16,204,222
A2	Total counterparty credit risk-weighted assets		282,506
18	Proprietary trading transactions		199,858
19	Repo and reverse repo transactions		82,648
20	Derivative hedging transactions		-
21	Foreign exchange and financial asset trading transactions serving customer and counterparty needs as specified in Point d, Clause 24, Article 2 of Circular 14		-
	Total credit risk-weighted assets (A1+A2)		344,339,351

b. Total credit risk-weighted assets by Level 1 economic sectors under the Vietnam Standard Industrial Classification (VSIC)

Unit: Million VND

Business lines	Risk-weighted assets
Wholesale and retail trade; repair of motor vehicles and motorcycles	101,392,484
Real estate activities	61,231,128
Accomadentation and food services	24,266,434
Arts, entertainment, and recreation	14,336,175
Construction	13,907,294
Agriculture, forestry and fisheries	6,917,306
Electricity, gas, steam and air conditioning supply	5,479,399
Processing and anufacturing	4,646,712
Others	16,329,642
Total	**248,506,576**

c. **Total credit risk-weighted assets (including on-balance sheet and off-balance sheet items) eligible for credit risk mitigation (values before and after credit risk mitigation). Therein, including values categorized by each credit risk mitigation measure specified in this Circular (eligible collateral, third-party guarantees, on-balance sheet netting, and eligible credit derivatives for credit risk mitigation recognition).**

- Total on-balance sheet customer credit risk-weighted assets before and after credit risk mitigation, specifically:

Customer credit risk-weighted assets	Off-balance sheet					
	Risk-weighted assets before credit risk mitigation	Credit risk mitigation				Risk-weighted assets after credit risk mitigation
		Collateral	Third-party guarantees	On-balance sheet netting	Credit derivatives	
Claims on sovereign, Government of Vietnam, SBV, Vietnam Asset Management Company (VAMC), and Vietnam Debt & Asset Trading Corporation (DATC)	-	-	-	-	-	-
Claims on financial institutions	81,115,254	-	-	3,038,193	-	78,077,061
NPL claims	4,358,932	596,442	-	-	-	3,762,490
Real estate claims	55,325,148	19,976	-	-	-	55,305,172
Corporate claims	174,514,298	2,577,572	-	-	-	171,936,726
Claims on agriculture and rural development	5,509,123	14,214	-	-	-	5,494,908
Retail claims	3,290,810	268,095	-	-	-	3,022,715
Other claims	1,330,216	115,152	-	-	-	1,215,065
Other assets	16,244,380	-	-	-	-	16,244,380
Total	**341,688,161**	**3,591,451**	-	**3,038,193**	-	**335,058,517**

- Total off-balance sheet customer credit risk-weighted assets before and after credit risk mitigation, specifically:

Customer credit risk-weighted assets	Off-balance sheet					
	Risk-weighted assets before credit risk mitigation	Credit risk mitigation				Risk-weighted assets after credit risk mitigation
		Collateral	Third-party guarantees	On-balance sheet netting	Credit derivatives	
Claims on sovereign, Government of Vietnam, SBV, Vietnam Asset Management Company (VAMC), and Vietnam Debt & Asset Trading Corporation (DATC)	-	-	-	-	-	-
Claims on financial institutions	-	-	-	-	-	-
NPL claims	-	-	-	-	-	-
Real estate claims	188.150	25.830	-	-	-	162.320
Corporate claims	8.188.073	652.266	-	-	-	7.535.807
Claims on agriculture and rural development	-	-	-	-	-	-
Retail claims	18.300	13.800	-	-	-	4.500
Other claims	172.840	105.967	-	-	-	66.873
Other assets	-	-	-	-	-	-
Total	**8.567.363**	**797.863**	-	-	-	**7.769.500**

d. Total credit risk-weighted assets, corresponding credit risk weights by credit rating grade and selected independent credit rating agencies.

Item	Indicator	RW	Risk-weighted assets
Claims on credit institutions, foreign bank branches			**78,077,061**
1	For foreign credit institutions		100,132
1.a	Credit rating from AAA to AA-	20%	80,303
1.b	Credit rating from A+ to BBB-	50%	4,275
1.c	Credit rating from BB+ to B-	100%	-

Item	Indicator	RW	Risk-weighted assets
1.d	Credit rating below B- or unrated	150%	15,554
2	Foreign bank branches operating in Vietnam, foreign bank branches operating in other countries, foreign branches of Vietnamese banks	≥10%	2,947
3	Claims on domestic credit institutions with original maturity of 03 months or more (excluding claims specified in items 3.5 and 3.6)		18,954,921
3.a	Credit rating from AAA to AA-	20%	-
3.b	Credit rating from A+ to BBB-	50%	159
3.c	Credit rating from BB+ to BB-	80%	5,812,758
3.d	Credit rating from B+ to B-	100%	12,532,774
3.đ	Credit rating below B- or unrated	150%	609,231
4	Claims on domestic credit institutions with original maturity under 03 months (excluding claims specified in items 3.5 and 3.6)		59,019,060
4.a	Credit rating from AAA to AA-	10%	-
4.b	Credit rating from A+ to BBB-	20%	-
4.c	Credit rating from BB+ to BB-	40%	21,569,220,29
4.d	Credit rating from B+ to B-	50%	26,895,668,03
4.đ	Credit rating below B- or unrated	70%	10,554,171,97

3. Operational Risk

3.1. Qualitative disclosures

❖ **Operational risk management policy**

- Operational risk management is the responsibility of all individuals, departments/units throughout the Nam A Bank system; wherein management levels at each unit, department are directly responsible for the Operational risk management within their scope of management.
- Nam A Bank organizes the operational risk management based on the 03 (Three) lines of Defense model, in which the functions, tasks, powers, and responsibilities of each line

are clearly defined, ensuring the independence of risk management function and internal auditing as regulated.

- Operational risk is fully and regularly identified, measured, monitored and controlled for:
- Existing products, services, activities, processes, and systems.
- New or planned products, services, activities, processes, and systems.
- Organizational structure, functions, tasks and powers of individuals, departments/units shall be clearly defined; policies, regulations, processes and systems must be implemented synchronously to ensure operational risk management aligns with Nam A Bank's risk appetite.
- Nam A Bank manages operational risks arising from outsourcing, third parties, and technology applications; and identifies, assesses, monitors dependency levels, and establishes control measures appropriate to the nature and risk level of each activity.
- Operational risk limits are established to in accordance with the approved credit risk appetite, serving as a basis for monitoring the risk levels and providing early warning. The establishment and monitoring of limits facilitate early warning of abnormal signs, assisting Units in the timely implementation of control, prevention, and mitigation measures, thereby contributing to safe and efficient operations.

❖ **Business continuity plan**

- Nam A Bank develops, approves, maintains and regularly updates its Business Continuity Plan in alignment with its business strategy, nature, scale of operations, and risk appetite, financial capacity, business orientation; to ensure the capability to respond, recover, and continue business operations and the provision of banking services upon the occurrence of severe disruption scenarios.
- Nam A Bank determines the critical activities, products, services operational processes that require prioritized maintenance and recovery; assesses factors affecting recovery capability and determines the required time to restore disrupted business operations to normal status.
- Establishing appropriate contingency plans and resources regarding personnel, alternate work locations, information systems, and essential infrastructure to ensure the capability to maintain, respond, and recover operations upon incidents or disruptions.
- The Business Continuity Plan clearly defines the activation authority; the roles and responsibilities of relevant individuals and departments/units; and contact points for receiving, handling, and exchanging information for each event, ensuring timely and effective coordination and communication internally within Nam A Bank and with regulatory authorities, customers, and key partners during disruption scenarios.
- Nam A Bank establishes response measures to mitigate losses and adverse impacts arising from incidents or operational shutdowns; ensuring the restoration of disrupted business operations to normal status within the required timeframe.
- The development and implementation of the Business Continuity Plan involve close coordination among Units throughout the entire system, ensuring synchronization, consistency, and mutual support during the response and recovery process.

3.2. Quantitative disclosures:

As of June 30, 2026, the required capital for operation risks is as follows:

No.	Indicator	Value	
		Standalone	Consolidated
1	ILDC (3-year average)	8,085,445	8,137,089
2	SC (3-year average)	1,995,746	1,997,861
3	FC (3-year average)	275,198	275,198
4	BI	10,356,389	10,410,148
5	BIC	1,535,458	1,543,522
6	ILM	1	1
7	**Required capital for operational risk**	**1,535,458**	**1,543,522**

ILM is determined to be 1 because Nam A Bank's Business Indicators meets the following condition: BI > VND 600 billion and the loss data series for operational risk measurement does not reach the required 05-year length.

4. Market Risk

4.1. Qualitative disclosures

❖ **Market risk management policy**

- The market risk management policy established by Nam A Bank is designed for each period, ensuring alignment with the environment and business strategy of Nam A Bank, in compliance with legal regulations, the regulations of the State Bank, and the internal regulations of Nam A Bank regarding market risk management.
- The policy encompasses principles and mechanisms for managing market risk, ensuring the principle of independence in the division of functions and duties among the departments: direct business operations, risk management, payment, and accounting.
- Nam A Bank has issued regulations guiding the delineation between business ledgers and banking ledgers in accordance with the regulations of the State Bank. Data on transactions in business ledgers and banking ledgers must be recorded accurately, comprehensively, and promptly into the database system.
- Nam A Bank specifically regulates the principles for the identification, measurement, monitoring, and control of market risk under normal conditions and conditions of significant price/exchange rate fluctuations.

❖ **Self-employment strategy**

- The self-employment strategy is formulated based on forecasts of macroeconomic conditions, fluctuations in market variables, the financial situation, as well as the business limits assigned to the trading department.
- The self-employment strategy is a foundational document that comprehensively outlines and directs the proprietary trading activities of Nam A Bank for the year

❖ **Business book portfolio:**

Trading book portfolio of Nam A Bank as of June 30, 2026:

- Foreign exchange and gold trading portfolio.
- Valuable paper investment portfolio.

❖ **Market risk management tools**

Nam A Bank employs the following tools to measure, monitor, and report on market risk:

- Market valuation of portfolios/status (Mark to market);
- Valuation of portfolios/status according to models (Mark to model);
- Value at Risk (VaR);
- Stress testing;
- System of limits regarding market risk management.

4.2. Quantitative disclosures:

Unit: Million VND

No.	Market Risk	Required Capital
1	Required Capital for interest rate risk	90.941
2	Required Capital for stock price risk	-
3	Required Capital for foreign exchange risk	-
4	Required Capital for commodity price risk	-
5	Required Capital for Options	-
	Total	**90.941**

September 10th 2026

GENERAL DIRECTOR

M.S.D.N: 0300872315 - C.T.C.P. NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN NAM Á - THÀNH PHỐ HỒ CHÍ MINH

Trần Khải Hoàn