NAM A BANK
NAM A BANK – HỘI SỞ/*HEAD OFFICE*
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Số/*No.*: 630 /2026/CBTT-NHNA

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

TP.Hồ Chí Minh, ngày 01 tháng 04 năm 2026
Ho Chi Minh City, April 1st, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODICALLY INFORMATION DISCLOSURE

Kính gửi/*To*: - **Ủy ban Chứng khoán Nhà nước**/*State Securities Commission of Vietnam*
- **Sở giao dịch Chứng khoán Việt Nam**/*Vietnam Exchange*
- **Sở giao dịch Chứng khoán TP. Hồ Chí Minh**/*HoChiMinh Stock Exchange*

1. **Tên tổ chức phát hành**/*Name of organization:* **Ngân hàng Thương mại cổ phần Nam Á**/ *Nam A Commercial Joint Stock Bank.*

- Mã chứng khoán/*Stock code:* NAB.
- Địa chỉ/*Address:* 201-203 Cách Mạng Tháng Tám, Phường Bàn Cờ, TP. Hồ Chí Minh/ *201-203 Cach Mang Thang Tam Street, Ban Co Ward, Ho Chi Minh City.*
- Email: namabank@namabank.com.vn

2. **Nội dung thông tin công bố**/*Contents of disclosure:*

Để thực hiện công bố thông tin theo đúng quy định, Ngân hàng TMCP Nam Á kính gửi đến Ủy ban Chứng khoán Nhà nước, Sở giao dịch Chứng khoán Việt Nam và Sở giao dịch Chứng khoán TP. Hồ Chí Minh văn bản sau:

To disclose the information in accordance with the regulations, Nam A Commercial Joint Stock Bank respectfully sends to the State Securities Commission of Vietnam, the Vietnam Exchange and the HoChiMinh Stock Exchange the documents as listed below:

+ **Công bố thông tin về Tỷ lệ an toàn vốn tháng 12 năm 2025**/*Capital Adequacy Ratio Disclosures As Of December 2025.*

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng TMCP Nam Á: **https://www.namabank.com.vn.**

This information was published on the company's website as in the link: https://www.namabank.com.vn.

Chúng tôi cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

NGÂN HÀNG TMCP NAM Á/*NAM A BANK*
NGƯỜI ĐƯỢC ỦY QUYỀN CBTT/
Authorized Person to disclose information
PHÓ CHỦ TỊCH HĐQT/
Vice Chairwoman

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

Võ Thị Tuyết Nga

Nơi nhận*/To:*
- Như Kính gửi/*As the Greetings part*;
- Lưu/*Archived*: VPHĐQT/*Office of BOD*.

NAM A COMMERCIAL JOINT STOCK BANK

CAPITAL ADEQUACY RATIO DISCLOSURES AS OF DECEMBER 2025

(Issued in accordance with Circular No. 41/2016/TT-NHNN dated December 30, 2016, of the State Bank's Governor on prescribing the capital adequacy ratio for banks and foreign bank branches)

Contents **Page**

1. Scope of Measurement of 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 December 31, 2025. The disclosure complies with Circular No. 41/2016/TT-NHNN dated December 30, 2016, *Regulating the capital adequacy ratio for banks and foreign bank branches* (Appendix 5 – Disclosures) and amendments and supplements.

As of December 31, 2025, Nam A Bank has a consolidated subsidiary when calculating the Consolidated Capital Adequacy Ratio below:

Name of Company	Charter Captial (Million VND)	Business Scope	Share Capital Ratio and Voting Rights
Nam A Bank Asset Management Company Limited (AMC)	500,000	Debt management and asset exploitation	100%

As of December 31, 2025, Nam A Bank has only one subsidiary, Nam A Bank Asset Management Company Limited (AMC), operating in Debt management and Asset exploitation.

2. Capital Structure and Capital Adequacy Ratio

2.1. Capital Structure

a. Qualitative disclosures

As of December 31, 2025, Nam A Bank's Charter Capital is VND 17,156,864.8 million, and no debt-related capital instruments exist.

b. Quantitative disclosures

Information about Tier 1 Capital, Tier 2 Capital, and Deductions from Capital when calculating Nam A Bank's separated and consolidated capital as of December 31, 2025, is as follows:

Unit: Million VND

Item	Index	Separated	Consolidated
I	**Tier 1 Capital (I.1 - I.2)**	23,402,232	23,430,742
I.1	Tier 1 Capital Components	23,402,232	23,430,742
I.2	Deductions from Tier 1 Capital	-	-
II	**Tier 2 Capital (II.1 - II.2)**	**12,766,610**	**12,766,610**
II.1	Tier 2 Capital Components	12,766,610	12,766,610
II.2	Deductions from Tier 2 Capital	-	-
III.	**Deductions from capital**	**(320,366)**	**(103,369)**
TOTAL CAPITAL = (I) + (II) - (III)		35,848,476	36,093,983

On December 30, 2025, Nam A Bank issued its first private placement of bonds to the public to increase Tier 2 capital. The offering volume for the first phase was 10,000,000 bonds, equivalent to VND 1,000 billion under Offering Registration Certificate No. 449/GCN-UBCK issued by the Chairman of the State Securities Commission on November 27, 2025. The bonds are non-convertible, without warrants, and unsecured, with a par value of VND 100,000/bond, a 7-year term, and interest payable once every year.

2.2. 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. 13/2018/TT-NHNN and other internal governance requirements with the following main contents:
  + Regulating the roles, responsibilities, and principles of supervision of senior management, units, and individuals in order to build a robust capital safety management system that ensures effective governance of capital structure, asset portfolio and Capital Adequacy Ratio.
  + Making the calculation of the necessary capital to cover significant risks, including credit risk, market risk, and operation risk.
  + Restructuring capital to optimize the capital structure, which includes the issuance of subordinated debt and the development of a profit distribution plan that is aligned with market conditions.
  + Implementing the management and oversight of the capital adequacy ratio in order to provide early warning thresholds for potential indicators leading to a decline in the Capital Adequacy Ratio, thereby enabling timely actions to rectify and ensure capital adequacy for Nam A Bank's operation.
  + Establishing and implementing a policy for determining loan interest rates based on the risk profile of the borrower to ensure that the profits obtained adequately offset the incurred risks and generate expected surplus.
  + With the involvement of the entire system, perform periodic analysis, forecasting, allocation, and monitoring of the adequacy of capital in compliance with requirements.

b. Quantitative disclosures

As of December 31, 2025, the seperated and consolidated Capital Adequacy Ratio of Nam A Bank is as follows:

Unit: Million VND

Item	Index	Separated	Consolidated
A	**Capital (A1+A2-A3)**	**35,848,476**	36,093,983
A1	Tier 1 Capital	23,402,232	23,430,742
A2	Tier 2 Capital	12,766,610	12,766,610
A3	**Deductions from Capital**	**(320,366)**	**(103,369)**
B	**Credit Risk Weighted Assets (B1+B2)**	**302,682,745**	**302,443,211**
B1	Credit Risk	302,483,226	302,243,693
B2	Counterparty credit risk	199,519	199,519
C	**Required Capital for market risk**	**83,769**	**83,769**
D	**Required Capital for operation risk**	**1,546,191**	**1,554,639**
E	**Capital Adequacy Ratio = {A / [B+12,5 (C+D)]} x 100%**	**11.10%**	**11.18%**
E1	Tier 1 Capital Adequacy Ratio = {A1 / [B+12,5 (C+D)]} x 100%	7.24%	7.26%

3. Risk Management

3.1. Credit Risk

a. Qualitative disclosures

❖ **Credit Risk Policy**

- Credit risk management is carried out throughout the entire credit lifecycle, from proposal, appraisal, approval to credit administration, in strict compliance with legal regulations and in alignment with Nam A Bank's business strategy, risk management strategy, and overall risk appetite. The framework clearly defines the roles, responsibilities, and authorities of individuals/departments involved in the credit process, ensuring the control of conflicts of interest between individuals/departments responsible for appraisal and those responsible for customer relations, reappraisal, credit approval, credit risk limit control, management of non-performing exposures; provisioning of bad debts, and the use of provisions to address 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	Conversion
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

❖ **Measures to Mitigate Credit Risks**

Nam A Bank provides a range of measures to mitigate credit risks, including:

- Risk mitigation through secured assets in compliance with legal regulations, including:
  + Cash, securities, savings certificates issued by Nam A Bank;
  + Cash, securities, savings certificates issued by other credit institutions;
  + Securities issued or guaranteed for payment by the Government of Vietnam, the State Bank of Vietnam;
  + Government bonds issued by countries and public organizations of those countries that are rated by an independent credit rating agency with a rating of BB- or higher;
  + Corporate bonds issued by enterprises that are rated by an independent credit rating agency with a rating of BBB- or higher;
  + Shares listed on the Ho Chi Minh Stock Exchange and the Hanoi Stock Exchange.
- Risk mitigation through the netting of on-balance sheet positions.
- Risk mitigation through third-party guarantees.
- Risk mitigation through credit derivatives.

b. Quantitative disclosures:

b1. Credit risk-weighted assets are mitigated against credit risks:

Unit: Million VND

Credit Risk Weighted Assets	Separated			Consolidated		
	Risky Assets before mitigating credit risk	Mitigating credit risk	Risky Assets after mitigating credit risk	Risky Assets before mitigating credit risk	Mitigating credit risk	Risky Assets after mitigating credit risk
Receivables from the Government of Vietnam, the State Bank of Vietnam, Vietnam Asset Management Company (VAMC), Viet Nam Debt and Asset Trading Corporation (DATC)	-	-	-	-	-	-
Financial Institution Receivables	90,585,861	10,420,966	80,164,895	90,585,861	10,420,966	80,164,895
Business receivables	185,886,187	2,010,398	183,875,789	185,886,187	2,010,398	183,875,789
Real estate secured receivables	12,564,049	-	12,564,049	12,564,049	-	12,564,049
Agricultural and rural receivables	7,013,413	18,816	6,994,597	7,013,413	18,816	6,994,597
Receivables for home mortgage loans	354,147	-	354,147	354,147	-	354,147
Receivables under retail category	5,290,015	465,137	4,824,878	5,290,015	465,137	4,824,878
Other receivables	14,188,100	283,711	13,904,389	13,946,632	281,776	13,664,856
Total	**315,881,772**	**13,199,028**	**302,682,745**	**315,640,304**	**13,197,093**	**302,443,211**

b2. Receivables, the corresponding risk coefficients according to each credit rating, and total assets calculated based on credit risk in accordance with independent credit rating classifications:

- Foreign financial institutions:

Unit: Million VND

Credit rating	Risky Dossier	Risky Assets	Required Capital
AAA, AA+, AA, AA-	20%	50,658	4,053
A+, A, A-, BBB+, BBB, BBB-	50%	9,177	734
BB+, BB, BB-, B+, B, B-	100%	-	-
Under B - or no rating	150%	20,144	1,612
Total		**79,979**	**6,399**

- Local financial institutions:

Unit: Million VND

Term	Credit rating	Risky Dossier	Risky Assets	Required Capital
Initial term under 3 months	AAA, AA+, AA, AA-	10%	-	-
	A+, A, A-, BBB+, BBB, BBB-	20%	2,381	190
	BB+, BB, BB-	40%	30,988,514	2,479,081
	B+, B, B-	50%	18,115,047	1,449,204
	Under B - or no rating	70%	8,186,241	654,899
	Total		**57,292,183**	**4,583,374**
Initial term over 3 months	AAA, AA+, AA, AA-	20%	-	-
	A+, A, A-, BBB+, BBB, BBB-	50%	399	32
	BB+, BB, BB-	80%	8,809,486	704,759
	B+, B, B-	100%	11,521,901	921,752
	Under B - or no rating	150%	2,460,948	196,876
	Total		**22,792,734**	**1,823,419**

b3. Asset structure weighted according to credit risk categorized by subjects (including Government, other credit institutions, economic organizations, individuals):

Unit: Million VND

Credit Risk Weighted Assets	Separated		Consolidated	
	Risky Assets	Required Capital	Risky Assets	Required Capital
Receivables from the Government of Vietnam, the State Bank of Vietnam, Vietnam Asset Management Company (VAM), Viet Nam Debt and Asset Trading Corporation (DATC)	-	-	-	-
Financial Institution Receivables	80,164,895	6,413,192	80,164,895	6,413,192
Business receivables	183,875,789	14,710,063	183,875,789	14,710,063
Real estate secured receivables	12,564,049	1,005,124	12,564,049	1,005,124
Receivables for home mortgage loans	354,147	28,332	354,147	28,332
Agricultural and rural receivables	6,994,597	559,568	6,994,597	559,568
Receivables under retail category	4,824,878	385,990	4,824,878	385,990
Other receivables	13,904,389	1,112,351	13,664,856	1,093,188
Total	**302,682,744**	**24,214,620**	**302,443,211**	**24,195,457**

b4. Asset structure weighted by credit risk by industry for loans to economic organizations and individuals:

Unit: Million VND

Business lines	Risky Assets	Required Capital
Wholesale and retail; repair of automobile, motorcycle, and other motor vehicle	66,768,760	5,341,501
Real estate business	51,094,925	4,087,594
Accomadentation and food services	25,950,200	2,076,016
Fianancial, banking and insurance operations	20,926,936	1,674,155
Construction	14,086,788	1,126,943

Unit: Million VND

Business lines	Risky Assets	Required Capital
Arts, entertainment, and recreation	12,339,462	987,157
Agriculture, forestry and fisheries	6,262,007	500,961
Electricity, gas, steam and air conditioning supply	6,150,658	492,053
Others	18,938,114	1,515,049
Total	**222,517,850**	**17,801,428**

3.2. Operational Risk

a. Qualitative disclosures

❖ **Operational Risk Management Policy**

- Operational risk management is the responsibility of all Employees and units throughout the Nam A Bank system. Within this framework, management at each unit holds primary responsibility, acting as the first and final accountable party for operational risk management within their respective scope of management
- Nam A Bank establishes a Three lines of Defense model to emphasize the roles and responsibilities of each line in identifying, measuring, monitoring, and controlling risks; while simultaneously segregating the responsibilities and authorities of each defense line in operational risk control
- Operational risks are identified comprehensively and promptly across all fields of Nam A Bank's activities, including: products, services, business operations, operational processes, information technology systems, management systems, and changes that may impact risks. Units are responsible for regularly identifying, measuring, monitoring, and assessing operational risk exposures that may affect the objectives and operational efficiency of Nam A Bank to ensure timely detection, control, prevention, and reporting in accordance with regulations.
- Operational risk limits are established to support the tracking and monitoring of risk levels arising from operations against approved thresholds. 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 its Business Continuity Plan in alignment with its business strategy, nature, scale of operations, and risk appetite, while ensuring suitability for the actual conditions at each unit.
- Nam A Bank determines the activities and operations that require prioritized maintenance and recovery, while assessing factors affecting recovery capability and the duration necessary to restore normal operations.

- The Business Continuity Plan is reviewed/adjusted, and tested periodically, with a minimum frequency of once per year, to determine effectiveness and perform *(if necessary)* revisions to align with changes in Nam A Bank's business activities.
- Nam A Bank has developed necessary infrastructure and finalized regulations for its Business Continuity Plan, which are adjusted periodically to reflect practical changes in business operations. This ensures that Employees are fully equipped with the knowledge and experience to respond to contingencies, restore disrupted business activities to their normal state, and maintain the continuity of Nam A Bank's operations
- The Business Continuity Plan ensures a clear segregation of functions and duties for each individual, department/unit when a crisis occurs; clearly identifies the focal point department/unit for information reception regarding each crisis event and ensures that contact information is regularly updated upon any change.
- 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.

b. Quantitative disclosures: Required capital for operation risk

As of December 31, 2025, the required capital for operation risks is as follows:

Unit: Million VND

Business Index	Average value over three years		Required Capital	
	Separated	Consolidated	Separated	Consolidated
IC	7,685,980	7,736,308	1,152,897	1,160,446
SC	2,401,480	2,411,899	360,222	361,785
FC	216,051	216,051	32,408	32,408
Total	**10,303,511**	**10,364,258**	**1,545,527**	**1,554,639**

3.3. Market Risk

a. 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 the 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:**

- Business book portfolio of Nam A Bank as of December 31, 2025: Foreign exchange and gold trading portfolios.

❖ **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.

b. Quantitative disclosures:

Unit: Million VND

No.	Market Risk	Required Capital
1	Required Capital for interest rate risk	-
2	Required Capital for stock price risk	-
3	Required Capital for foreign exchange risk	83,769
4	Required Capital for commodity price risk	-
5	Required Capital for Options	-
	Total	**83,769**

………………………….., 2026

ACTING GENERAL DIRECTOR

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

Trần Khải Hoàn