

# NAM A BANK

NAM A BANK – HỘI SỞ/HEAD OFFICE  
201-203 Cách Mạng Tháng Tám, P. Bàn Cờ, TP.HCM  
201-203 Cách Mạng Tháng Tám Street, Ban Co Ward, HCMC  
[T] 028 3929 6699 - [F] 028 3929 6688  
[Hotline] 1900 6679 - [W] www.namabank.com.vn

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM  
THE SOCIALIST REPUBLIC OF VIETNAM

**Độc lập – Tự do – Hạnh phúc**  
*Independence – Freedom – Happiness*

Số/No.: 1307/2025/CBTT-NHNA

TP.HCM/HCMC, ngày/date 23 tháng/month 09 năm/year 2025

## CÔNG BỐ THÔNG TIN ĐỊNH KỲ PERIODIC 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 Cách Mạng Tháng Tám 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 6 năm 2025/Capital Adequacy Ratio Disclosures As Of June 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.

**Nơi nhận/To:**

- Như Kính gửi/*As the Greetings part*;
- Lưu/Archived: VP HĐQT/*Office of BOD*.

**NGÂN HÀNG TMCP NAM Á/NAM A BANK**

**NGƯỜI ĐƯỢC ỦY QUYỀN CBTT/**

*Person authorized to disclose information*

**PHÓ CHỦ TỊCH HĐQT/**

*Vice Chairwoman*



**Võ Thị Tuyết Nga**

# **NAM A COMMERCIAL JOINT STOCK BANK**

## **CAPITAL ADEQUACY RATIO DISCLOSURES AS OF JUNE 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)*

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## 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 subsidiary as of June 30, 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).

As of June 30, 2025, Nam A Bank has a consolidated subsidiary when calculating the Consolidated Capital Adequacy Ratio below:

Name of Company	Charter Capital (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 June 30, 2025, Nam A Bank has only one subsidiary, Nam A Commercial Joint Stock Bank Debt Management & Asset Exploitation 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 June 30, 2025, Nam A Bank's Charter Capital is VND 13,725,506 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 June 30, 2025, is as follows:

Unit: Million VND

Item	Index	Separated	Consolidated
I	Tier 1 Capital (I.1 - I.2)	21,201,948	21,239,791
I.1	Tier 1 Capital Components	21,201,948	21,239,791
I.2	Deductions from Tier 1 Capital	-	-
II	Tier 2 Capital (II.1 - II.2)	9,532,735	9,532,735

II.1	Tier 2 Capital Components	9,532,735	9,532,735
II.2	Deductions from Tier 2 Capital	-	-
III.	Deductions from capital	216,997	-
<b>TOTAL CAPITAL = (I) + (II) - (III)</b>		<b>30,517,686</b>	<b>30,772,526</b>

## 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 accurately and promptly;
  - + 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 June 30, 2025, the separated and consolidated Capital Adequacy Ratio of Nam A Bank is as follows:

*Unit: Million VND*

Item	Index	Separated	Consolidated
<b>A</b>	<b>Capital (A1+A2-A3)</b>	<b>30,517,686</b>	<b>30,772,526</b>
A1	Tier 1 Capital	21,201,948	21,239,791
A2	Tier 2 Capital	9,532,735	9,532,735
A3	Deductions from Capital	216,997	-
<b>B</b>	<b>Credit Risk Weighted Assets (B1+B2)</b>	<b>263,657,342</b>	<b>263,410,848</b>
B1	Credit Risk	263,398,722	263,152,228
B2	Counterparty credit risk	258,620	258,620
<b>C</b>	<b>Required Capital for market risk</b>	<b>-</b>	<b>-</b>
<b>D</b>	<b>Required Capital for operation risk</b>	<b>1,383,275</b>	<b>1,390,385</b>
<b>E</b>	<b>Capital Adequacy Ratio = <math>\{A / [B+12,5(C+D)]\} \times 100\%</math></b>	<b>10.86%</b>	<b>10.96%</b>
<b>E1</b>	<b>Tier 1 Capital Adequacy Ratio = <math>\{A1 / [B+12,5(C+D)]\} \times 100\%</math></b>	<b>7.55%</b>	<b>7.56%</b>

### 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; re-appraisal; 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 improving its credit approval processes, collateral assurance measures, portfolio management, and alerts, an early warning system, criteria for approval authority based on risk, and in alignment with the roles, characteristics of products, and customers, ensuring diversity in lending 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 Risk

Nam A Bank provides a range of measures to mitigate credit risk, 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 risk:**

*Unit: Million VND*

Credit Risk Weighted Assets	Risky Assets before mitigating credit risk	Separated		Consolidated		
		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	44,040,368	-	44,040,368	44,040,368	-	44,040,368
Business receivables	181,592,789	3,632,330	178,180,752	181,592,789	3,632,330	178,180,752

Real estate secured receivables	12,297,310	-	12,297,310	12,297,310	-	12,297,310
Receivables for home mortgage loans	862,605	-	862,605	862,605	-	862,605
Receivables under retail category	5,232,038	980,819	4,496,424	5,232,038	980,819	4,496,424
Other receivables	24,260,219	484,969	23,779,882	24,013,725	484,969	23,533,388
<b>Total</b>	<b>268,285,329</b>	<b>5,098,118</b>	<b>263,657,342</b>	<b>268,038,835</b>	<b>5,098,118</b>	<b>263,410,848</b>

**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%	41,984	3,359
A+, A, A-, BBB+, BBB, BBB-	50%	9,920	794
BB+, BB, BB-, B+, B, B-	100%	-	-
Under B - or no rating	150%	15,541	1,243
<b>Total</b>		<b>67,445</b>	<b>5,396</b>

- 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%	135	11
	BB+, BB, BB-	40%	12,579,827	1,006,386
	B+, B, B-	50%	11,167,589	893,407
	Under B - or no rating	70%	5,716,949	457,356
<b>Total</b>			<b>29,464,500</b>	<b>2,357,160</b>



Initial term over 3 months	AAA, AA+, AA, AA-	20%	-	-
	A+, A, A-, BBB+, BBB, BBB-	50%	1,623,960	129,917
	BB+, BB, BB-	80%	3,158,264	252,661
	B+, B, B-	100%	2,349,883	187,991
	Under B - or no rating	150%	7,376,315	590,105
Total			14,508,422	1,160,674

**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	44,040,368	3,523,229	44,040,368	3,523,229
Business receivables	178,180,752	14,254,460	178,180,752	14,254,460
Real estate secured receivables	12,297,310	983,785	12,297,310	983,785
Receivables for home mortgage loans	862,605	69,008	862,605	69,008
Receivables under retail category	4,496,424	359,714	4,496,424	359,714
Other receivables	23,779,882	1,902,391	23,533,388	1,882,671
Total	263,657,342	21,092,587	263,410,848	21,072,867

**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, auto and motorcycle repair	77,833,077	6,226,646
Real estate business	37,156,119	2,972,490
Accommodation and food services	22,566,481	1,805,318
Financial, banking and insurance activities	18,327,358	1,466,189
Construction	14,623,083	1,169,847
Arts, entertainment and recreation	12,732,477	1,018,598
Service activities at home	11,040,438	883,235
Agriculture, forestry and fisheries	6,393,640	511,491
Others	13,120,187	1,049,615
<b>Total</b>	<b>213,792,860</b>	<b>17,103,429</b>

### 3.2. Operational Risk

#### a. Qualitative disclosures

##### ❖ Operational Risk Management Policy

- Nam A Bank has developed and established a comprehensive Operational Risk Management (ORM) system that standardizes principles, processes for identifying, measuring, monitoring, and controlling operational risks across Nam A Bank, as well as the information and reporting system related to ORM at the bank.
- Nam A Bank's risk management strategy is designed to align with its business objectives and development plans and embedded into policies, regulations, and processes, which are regularly reviewed and adjusted to ensure compliance with Circular 13 and Basel standards.
- Operational risk limits are defined for both financial and non-financial exposures (including reputational impact and potential legal liabilities), ensuring that ORM practices remain consistent with Nam A Bank's risk appetite from time to time.
- The ORM governance framework follows the Three Lines of Defense model, complying with Circular 13. This model clearly defines responsibilities and authorities, while implementing information sharing and coordination across functions to enhance overall risk governance effectiveness.
- Nam A Bank maintains a well-structured organization with clear segregation of duties and authorities of individuals and departments/units involved. The policies,

regulations, processes, and systems are consistently implemented and aligned with Nam A Bank's operational risk appetite from time to time.

- Nam A Bank is also leveraging digital technologies in risk management operations, including automated alert systems, embedded controls in business processes and services/products, and data-driven forecasting and risk classification tools. These initiatives help reduce operational risks, particularly in forecasting, early identification and management of risk signs.

#### ❖ Business Continuity Plan

- Nam A Bank has implemented a range of measures, internal Notices/Guidelines and communication activities to enhance staff awareness, ensuring stable, safe, and seamless banking operations.
- Purchasing operational risk insurance is one of Nam A Bank's key risk control and mitigation tools. Through the risk identification and assessment process for operations/products, Business units may propose insurance purchase plans to comply with legal regulations and minimize reduce risks.
- Nam A Bank has developed infrastructure, issued and maintained a business continuity plan, and periodically updated it to align with practical changes in business operations.
- Employees are trained and equipped with the necessary knowledge and skills to respond to incidents, restore business operations in the shortest time possible, and ensure business continuity.
- The Business Continuity Plan clearly defines the roles and responsibilities of individuals, departments/Units in the event of a crisis; designates Focal points for receiving information for each type of incident; and maintains up-to-date contact information in case of changes.

#### b. Quantitative disclosures: Required capital for operation risk

As of June 30, 2025, the required capital for operation risk is as follows:

*Unit: Million VND*

Business Index	Average value over three years		Required Capital	
	Separated	Consolidated	Separated	Consolidated
IC	7,160,158	7,200,901	1,074,024	1,080,135
SC	1,860,229	1,866,887	279,034	280,033
FC	201,445	201,445	30,217	30,217
<b>Total</b>	<b>9,221,832</b>	<b>9,269,233</b>	<b>1,383,275</b>	<b>1,390,385</b>



### **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 June 30, 2025: Status of foreign currency trading transactions (not eligible for calculating the required capital for foreign exchange risk).

##### **❖ 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	-
4	Required Capital for commodity price risk	-
5	Required Capital for Options	-
<b>Total</b>		-

Dated September 29, 2025

**ACTING GENERAL DIRECTOR**



**Trần Khải Hoàn**