

# NAM A BANK

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Số/No.: 322 /2025/CBTT-NHNA

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

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

TP.HCM/HCMC, ngày/date 25 tháng/month 03 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 4, Quận 3, TP. Hồ Chí Minh/  
201-203 Cach Mang Thang Tam Street, Ward 4, District 3, 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 2024/Capital Adequacy Ratio Disclosures As Of December 2024.

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 <sup>ĐKH</sup>

NGƯỜI ĐƯỢC ỦY QUYỀN CBTT/

*Person authorized to disclose information*

**PHÓ CHỦ TỊCH HĐQT/**

*Vice Chairwoman*

*Nơi nhận/To:*

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



**Võ Thị Tuyết Nga**

# NAM A COMMERCIAL JOINT STOCK BANK

## CAPITAL ADEQUACY RATIO DISCLOSURES AS OF DECEMBER 2024

*(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 December 31, 2024. 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 December 31, 2024, 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 December 31, 2024, Nam A Bank has only one subsidiary, Nam A Commercial Joint Stock Bank Debt Management & Asset Exploitation Company Limited (AMC), operating in Asset Management.

## 2. Capital Structure and Capital Adequacy Ratio

### 2.1. Capital Structure

#### a. Qualitative disclosures

As of December 31, 2024, 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 December 31, 2024, is as follows:

Unit: Million VND

Item	Index	Separated	Consolidated
<b>I</b>	<b>Tier 1 Capital (I.1 - I.2)</b>	<b>19,259,998</b>	<b>19,288,508</b>
I.1	Tier 1 Capital Components	19,259,998	19,288,508
I.2	Deductions from Tier 1 Capital	-	-
<b>II</b>	<b>Tier 2 Capital (II.1 - II.2)</b>	<b>10,382,334</b>	<b>10,382,334</b>
II.1	Tier 1 Capital Components	10,382,334	10,382,334
II.2	Deductions from Tier 2 Capital	-	-
<b>III.</b>	<b>Deductions from capital</b>	<b>216,997</b>	<b>-</b>
<b>TOTAL CAPITAL = (I) + (II) - (III)</b>		<b>29,425,335</b>	<b>29,670,842</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 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 persons 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 the 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, 2024, the separated and consolidated Capital Adequacy Ratio of Nam A Bank is as follows:

Unit: Million VND

Item	Index	Separated	Consolidated
A	Capital (A1+A2-A3)	29.425.335	29.670.842
A1	Tier 1 Capital	19.259.998	19.288.508
A2	Tier 2 Capital	10.382.334	10.382.334
A3	Deductions from Capital	216.997	-
B	Credit Risk Weighted Assets (B1+B2)	217.830.551	217.445.235
B1	Credit Risk	217.701.979	217.316.663
B2	Counterparty credit risk	128.572	128.572
C	Required Capital for market risk	85.561	85.561
D	Required Capital for operation risk	1.261.719	1.266.978
E	Capital Adequacy Ratio = $\{A / [B+12,5 (C+D)]\} \times 100\%$	12,54%	12,66%
E1	Tier 1 Capital Adequacy Ratio = $\{A1 / [B+12,5 (C+D)]\} \times 100\%$	8,21%	8,23%

## 3. Risk Management

### 3.1. Credit Risk

#### a. Qualitative disclosures

##### ❖ Credit Risk Policy

- The credit risk management policy is outlined at every step of the credit review, appraisal, approval, and management process to guarantee adherence to legal requirements and to be in line with the Bank's overall business plan, risk management plan, and risk appetite. In particular, in order to prevent conflicts of interest between the appraisal division and other functional units like customer relations, approval, credit risk limit control, debt management, provisioning for risks, and the use of provisions to address risks, the policy specifically calls for a clear delineation of the roles, responsibilities, and authority of individuals and departments involved in the credit risk management process. Among the managerial principles are:
  - + The principle of identification and classification of existing and potential client groups with varying levels of risk.
  - + The principle of measuring credit risk through an internal credit rating system, establishing limits to ensure compliance with regulations and the risk appetite of Nam A Bank.
  - + The principle of monitoring credit risk for each individual credit facility as well as the entire credit portfolio by analyzing the outcomes of debt classification, assessing of the adequacy of risk provisions, and managing group 2 debts and bad debts.

- + The principle of credit risk control is to adhere to credit limit laws, credit risk thresholds, and to take action when credit quality declines.
- + The principle of collateral asset management.
- + The principle of internal management and reporting on credit risk.
- Nam A Bank implements various measures to mitigate risks associated with its credit portfolio while 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. In the event that 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:

- Mitigating risks through secured assets:
  - + Cash, securities, savings certificates issued by Nam A Bank;
  - + Cash, securities, savings certificates issued by other credit institutions;
  - + Gold (standard gold, physical gold, jewelry gold with a value convertible to 99.99 gold);
  - + 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.
- Mitigating risk through the netting of on-balance sheet positions.
- Mitigating risk through third-party guarantees.
- Mitigating risk through credit derivatives.

**b. Quantitative disclosures:**

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

*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	28,405,298	-	28,405,298	28,405,298	-	28,405,298
Business receivables	157,616,221	2,692,631	155,537,739	157,616,221	2,692,631	155,537,739
Real estate secured receivables	8,647,579	-	8,647,579	8,647,579	-	8,647,579

Receivables for home mortgage loans	714,345	-	714,345	714,345	-	714,345
Receivables under retail category	5,181,001	780,542	4,595,595	5,181,001	780,542	4,595,595
Other receivables	20,215,224	329,814	19,929,995	19,829,908	329,814	19,544,679
<b>Total</b>	<b>220,779,668</b>	<b>3,802,987</b>	<b>217,830,551</b>	<b>220,394,352</b>	<b>3,802,987</b>	<b>217,445,235</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%	41,572	3,326
A+, A, A-, BBB+, BBB, BBB-	50%	23,900	1,912
BB+, BB, BB-, B+, B, B-	100%	-	-
Under B - or no rating	150%	19,286	1,543
<b>Total</b>		<b>84,758</b>	<b>6,781</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%	102	8
	BB+, BB, BB-	40%	5,298,658	423,893
	B+, B, B-	50%	8,205,876	656,470
	Under B - or no rating	70%	4,107,576	328,606
	<b>Total</b>		<b>17,612,212</b>	<b>1,408,977</b>
Initial term over 3 months	AAA, AA+, AA, AA-	20%	-	-
	A+, A, A-, BBB+, BBB, BBB-	50%	-	-
	BB+, BB, BB-	80%	1,690,608	135,249
	B+, B, B-	100%	2,763,515	221,081
	Under B - or no rating	150%	6,254,206	500,336
	<b>Total</b>		<b>10,708,329</b>	<b>856,666</b>

**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	28,405,298	2,272,424	28,405,298	2,272,424
Business receivables	155,537,739	12,443,019	155,537,739	12,443,019
Real estate secured receivables	8,647,579	691,806	8,647,579	691,806
Receivables for home mortgage loans	714,345	57,148	714,345	57,148
Receivables under retail category	4,595,595	367,648	4,595,595	367,648
Other receivables	19,929,995	1,594,400	19,544,679	1,563,574
<b>Total</b>	<b>217,830,551</b>	<b>17,426,445</b>	<b>217,445,235</b>	<b>17,395,619</b>

**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	82,650,354	6,612,028
Accommodation and food services	32,101,705	2,568,136
Real estate business	22,037,094	1,762,968
Construction	13,688,082	1,095,047
Service activities at home	8,309,698	664,776
Agriculture, forestry and fisheries	6,985,921	558,874
Manufacturing and distribution of electricity, gas and water	6,394,006	511,520
Processing and manufacturing industry	3,564,009	285,121
Others	8,452,147	676,172
<b>Total</b>	<b>184,183,016</b>	<b>14,734,642</b>

## **3.2. Operation Risk**

### **a. Qualitative disclosures**

#### **❖ Operation Risk Management Policy**

- The management of operational risk is the responsibility of all individuals, departments/units within the entire Nam A Bank system. The managers at all units and departments shall be the primary and ultimate accountable persons for the management of operational risk within their respective units.
- Nam A Bank determines, assesses, and controls operational risks across all its products and operational processes, including outsourcing activities and processes related to new products and operations in new markets.
- The organizational structure of Nam A Bank is clearly established, ensuring the separation of responsibilities and authorities of individuals and relevant departments/units. Policies, regulations, processes, and systems are implemented in a coordinated manner and maintained consistently to ensure that the operational risk management activities align with the operational risk appetite specified for each period.
- Nam A Bank establishes an operational risk limit that includes thresholds for financial loss and thresholds for non-financial loss (including but not limited to reputation, goodwill, and the incurrence of legal obligations).
- Nam A Bank establishes a three-line defense model to emphasize the role and responsibility of each line in the identification, measurement, monitoring, and control of risks; while also delineating the responsibilities and authorities of each defense line in managing operational risks.

#### **❖ Continuous Operational Plan**

- Nam A Bank has established its infrastructure, completed regulations for a business continuity plan, and periodically adjusted these to align with changes and real-world circumstances in its operations. This ensures that employees are thoroughly equipped with knowledge and experience and are prepared to respond to various scenarios; restore any interrupted business activities to a normal state, and maintain its continuous operation.
- The continuous operation plan ensures a clear delineation of the roles and responsibilities of each individual, department, or unit in the event of a crisis; it identifies the primary contact unit for receiving information related to each crisis event and mandates the regular updating of contact information following any changes.
- In addition, Nam A Bank has developed and implemented plans for the IT Sector, such as: Designating disaster recovery processes to ensure the continuity of IT systems supporting business operations; Designating alternative operational processes to carry on with the recovery and restoration that have not been completed; Established an independent framework for business continuity planning to ensure consistency across plans and consistently assess information security requirements while identifying priority tasks in the inspection and maintenance process.

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

As of December 31, 2024, the required capital for operation risk is as follows:

*Unit: Million VND*

Business Index	Average value over three years		Required Capital	
	Seperated	Consolidated	Seperated	Consolidated
IC	6,537,650	6,569,313	980,648	985,397
SC	1,689,828	1,693,225	253,474	253,984
FC	183,983	183,983	27,597	27,597
<b>Total</b>	<b>8,411,461</b>	<b>8,446,521</b>	<b>1,261,719</b>	<b>1,266,978</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 December 31, 2024: Status of foreign currency trading transactions.

❖ **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);

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- 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	9
2	Required Capital for stock price risk	-
3	Required Capital for foreign exchange risk	85,551
4	Required Capital for commodity price risk	-
5	Required Capital for Options	-
<b>Total</b>		<b>85,561</b>

Dated *March 25<sup>th</sup>* 2025

**ACTING GENERAL DIRECTOR**



**Trần Khải Hoàn**