

NAM A BANK

DIGITALIZATION - GREEN TRANSFORMATION

A JOURNEY TOWARDS SUSTAINABILITY



2023

SUSTAINABILITY REPORT

TABLE OF CONTENTS

Message from the Chairman of the Board of Directors	03				
Message from the Chief Executive Officer	05				
2023 Key Highlights	09				
OVERVIEW OF THE SUSTAINABILITY REPORT	13				
Reporting Principles	13				
Reporting Scope	13				
Contact Information	14				
Independent Limited Assurance	14				
		01	02	03	04
		GENERAL INFORMATION ABOUT THE BANK	DEVELOPING FOR A SUSTAINABLE FUTURE	ENVIRONMENT (E): CHOOSING GREEN LIVING FOR SUSTAINABLE GROWTH	SOCIETY (S): BUILDING A COMPETENT WORKFORCE
		15	35	81	109
		Basic Information	Sustainability Amid Political and Energy Crises	Green Finance – Accompanying the Nation's Net Zero Journey	Investment in and Development of Human Resources
		17	37	85	113
		Journey Towards Becoming Vietnam's Leading Green Bank	Nam A Bank's Sustainability Orientation	Emissions Reduction – Towards a Low-Carbon Economy	Employee Welfare and Benefits
		27	45	99	125
			Stakeholders Engagement	Environmental Impact Management	Customer Data and Information Security and Confidentiality
			50	103	135
			Material Topics		
			61		
			Sustainability Governance		
			68		
					GOVERNANCE (G): TRANSPARENT AND EFFECTIVE GOVERNANCE
					141
					Digital Transformation and Information Security
					145
					Transparent and Effective Governance
					153
					Prevention of Corruption, Bribery, and Money Laundering
					164
					ESG Risk Management
					167
					NAM A BANK'S COMMITMENT TO THE COMMUNITY
					169
					APPENDIX – GRI CONTENT INDEX
					175

LIST OF ABBREVIATIONS

AML	Anti-Money Laundering	GRI	Global Reporting Initiative
BOD	Board of Directors	IFC	International Finance Corporation
CEO	Chief Executive Officer	IT	Information Technology
CSR	Corporate Social Responsibility	JSC	Joint Stock Company
E&S	Environmental and Social	Ltd	Company Limited
ESG	Environmental, Social and Governance	Nam A Bank	Nam A Commercial Joint Stock Bank
ESMS	Environmental and Social Management System	PRA	Pacific Risk Advisors Ltd – ESG risk consulting firm
GCPF	Global Climate Partnership Fund	SBV	The State Bank of Vietnam
GHG	Greenhouse Gas	SD	Sustainable Development
		SDGs	Sustainable Development Goals



MESSAGE FROM THE CHAIRMAN OF THE BOARD OF DIRECTORS

**Dear Our Esteemed Shareholders, Investors, Partners,
Customers, and All Nam A Bank Employees,**

First and foremost, on behalf of Nam A Commercial Joint Stock Bank (Nam A Bank), I would like to express my sincere gratitude and deep appreciation to our esteemed Shareholders, Investors, Partners, Customers, and all Employees for your understanding, support, and continued companionship in the implementation of Nam A Bank's development strategies and business objectives over the past years.

Over the past 30 years of formation and development, Nam A Bank is dedicated to becoming one of Vietnam's leading banks, driven by a strategy of safe and sustainable growth while continuously contributing to the overall socio-economic development of the nation. In doing so, we aim to participate in realizing the 17 Sustainable Development Goals (SDGs) of the United Nations. Nam A Bank considers our contribution to national sustainability as a core responsibility. The Bank is committed to delivering an exceptional experience through our products and services – providing genuine value to Customers, ensuring a balance of interests among Shareholders, Employees, and the Community, and creating sustainable value for Shareholders, Partners, and all other Stakeholders.

Amid increasingly severe climate change, lingering impacts of the COVID-19 pandemic and the global shift toward a low-carbon economy, businesses in general, and Nam A Bank in particular, are progressively adopting a sustainable and socially responsible business model. At the same time, we are actively promoting environmental protection programs, heading towards Vietnam's Net-Zero commitment. This transition will have profound impacts on all sectors and business activities that Nam A Bank is engaged in, requiring a highly capable workforce that meets the 3C standard **"Competent – Technology Driven – Green Oriented"** along with the collective effort and collaboration of all stakeholders.

To achieve this, stakeholders demands and expectations remain our top priority:

- **For Customers,** Nam A Bank is committed to delivering best-in-class financial services and superior customer experience through cutting-edge technology platforms.
- **For the national economy and natural environment,** we pledge to promote green lending and finance environmentally friendly business sectors while fostering green consumption habits in pursuit of long-term carbon neutrality.
- **For our workforce,** Nam A Bank ensures competitive welfare and benefits compared to peer institutions, invests in professional development, and prioritizes workplace safety while minimizing occupational health risks for employees.
- **For Shareholders, Investors, and Strategic Partners,** we leverage technology applications to enhance operational efficiency through a digital banking model, build a transparent governance system, and ensure optimal benefits for all stakeholders.
- **For the Community,** Nam A Bank consistently allocates resources to maintain environmental protection initiatives, supports broader access to healthcare and education, develops infrastructure, and ensures social welfare in economically disadvantaged regions.

In the upcoming years, we will maintain our focus on climate change-related issues and integrating E&S considerations into our core business operations. In collaboration with our Customers and Partners, we aim to construct meaningful contributions toward national and global SDGs. Nam A Bank remains steadfast in pursuing a fair and effective transition toward Net-Zero, actively participating in the carbon credit market, and fostering a dynamic digital ecosystem that supports creative and sustainable solutions. We firmly believe that, with the collective efforts of all stakeholders, Nam A Bank's workforce can fulfill our sustainability commitments, contribute to the national green growth journey, and deliver a better quality of life for both current and future generations.

Once again, on the occasion of Nam A Bank's first-ever standalone Sustainability Report, I would like to extend, on behalf of the Board of Directors, our heartfelt appreciation to all stakeholders. Thank you to our Customers, Shareholders, Investors, Partners, Employees, and all Stakeholders, for your continued trust and support of Nam A Bank.

Wishing you good health and success!

On behalf of the Board of Directors of Nam A Commercial
Joint Stock Bank

Chairman of the Board of Directors

TRAN NGO PHUC VU



MESSAGE FROM THE CHIEF EXECUTIVE OFFICER

In 2023, Nam A Bank began measuring, monitoring, and disclosing total energy and fuel consumption as well as GHG emissions. These efforts serve as the foundation for building a performance evaluation database and for adjusting and supplementing programs and initiatives aligned with real-world practices.



Dear Our Esteemed Shareholders, Investors, Partners, Customers, and all Nam A Bank Employees,

In 2023, armed conflicts worldwide continued to escalate and became increasingly complex. Alongside the lingering impact of the COVID-19 pandemic, the global economy has been facing numerous challenges, with inflation rates remaining high in several countries and regions. Amidst this backdrop, the Asian economy in general and Vietnam’s economy in particular have shown resilience with a few positive achievements as its GDP growth reached 5.05% in 2023 compared to 2022 and positive growth prospects are projected for the upcoming years. However, climate change remains a critical and unpredictable threat. The frequency and severity of natural disasters in 2023 significantly exceeded the historical average, seriously impacting people’s livelihoods and perpetuating social inequality.

To address these urgent concerns, aside from executing business development solutions, Nam A Bank has actively pursued a strategy toward becoming a Green Bank, aligning with international green finance standards, and implementing initiatives to reduce greenhouse gas emissions, aiming toward the Net-Zero target by 2050. The Bank has issued Regulations

on the Environmental & Social Risk Management System (ESMS) in credit activities and launched Green Credit programs with preferential policies for individuals and businesses adopting energy-efficient, low-emission, and environmentally friendly practices. Simultaneously, Nam A Bank continues to focus on developing digital banking to meet the diverse needs of customers and position itself as a leading digital bank in Vietnam.

Promoting the Carbon Neutrality Goal

Recognizing the critical role of emissions reduction in climate and natural environment, Nam A Bank has partnered with the Global Climate Partnership Fund (GCPF) and reputable international advisory organizations to develop a mandate for the Green Credit Portfolio and related policies and procedures. Since 2018, the Bank has been funding projects that generate positive environmental impacts while promoting green consumption behaviors. Throughout the 2021–2023 period, green projects predominantly focused on renewable energy, accounting for more than 96% of the portfolio. Nam A Bank is actively expanding our Green Lending to additional sectors in the coming years.



MESSAGE FROM THE CHIEF EXECUTIVE OFFICER (continued)

Since 2023, the Bank has commenced measuring, monitoring, and disclosing total energy and fuel consumption as well as Scope 1 and 2 GHG emissions. This enables the Bank to build a performance evaluation database to refine and expand sustainability programs and initiatives. Efforts to minimize material waste, enhance recycling, and ensure proper waste and sewage treatment in compliance with regulations continue to be rigorously implemented. Thanks to these initiatives, Nam A Bank was honored as one of the **Top 10 Sustainable and Green Enterprises 2023** by the Vietnam Environmental Industry Association.

Nam A Bank continues to prioritize digital banking development to meet the diverse needs of our clients and advance toward becoming a leading Digital Bank in Vietnam.

Growth with Responsibility Toward Employees

As we foster a professional working environment and competitive benefits policies, Nam A Bank has successfully attracted high-caliber talent, ensuring a workforce with both quality and quantity suitable for scale growth and operating network expansion. In 2023, Nam A Bank was recognized as Best Companies to Work for in Asia for the third consecutive year by HR Asia and received the “Digital Transformation of Asia Award”. These achievements stem from Nam A Bank’s relentless efforts in building and maintaining a modern, professional work environment while developing diverse content and curricula for the training programs to equip employees with the essential knowledge, skills, and innovative mindset to thrive in the new era.

For over 30 years, guided by the motto “Beautiful Bank – Excellent Services,” Nam A Bank has consistently enhanced service quality and deployed cutting-edge IT security systems to ensure fast, convenient, and secure customer experiences available anytime and anywhere. According to our annual customer satisfaction survey, 99.2% of respondents expressed satisfaction with Nam A Bank’s service quality. This invaluable recognition serves as a strong motivation for our entire workforce.

The year 2023 also marked the comprehensive enhancement of the Bank’s governance system to ensure transparency and improve operational efficiency.

Responsible, Transparent, and Efficient Business Practices

Aligning with the National Digital Transformation Strategy, Nam A Bank views digital banking as a strategic priority and a fundamental platform for advancing SDGs. In 2023, Nam A Bank continued expanding the ONEBANK digital ecosystem, which integrates 365+ automated transaction points, a modern Open Banking platform, and AI-powered financial transaction solutions. The deployment of the OPBA Robot Assistant into transaction services has enhanced customer engagement, while the adoption of Oracle Cloud Exadata Cloud@Customer database servers has comprehensively accelerated the digitization of products and services. These innovations have earned Nam A Bank prestigious accolades, such as the Most Innovative Digital Banking Ecosystem in Vietnam 2023 awarded by Asian Banking & Finance and Outstanding Digital Transformation Enterprise 2023 from the Vietnam Digital Communications Association.

Furthermore, 2023 marked a comprehensive enhancement of the governance system to ensure transparency and improve operational efficiency. The establishment of policies and practices related to the prevention of corruption, bribery, and money laundering, conflict of interest prevention, and risk governance has positioned Nam A Bank as the only bank stock approved for listing in 2023.

Nam A Bank acknowledges that our success today would not have been possible without the collective support and cooperation of our esteemed Shareholders, Investors, Partners, Customers, and Employees. We firmly believe that the unity of our employees and the trust of our stakeholders have served as the solid foundation for Nam A Bank to successfully execute our sustainability strategy and fulfill our mission. Despite numerous challenges ahead, with the unwavering confidence of our Shareholders, Investors, Partners, and Customers, combined with the strong determination of our employees, we will work together to build a more prosperous and sustainable future for generations to come.

With best regards,

Chief Executive Officer

TRAN NGOC TAM



2023 KEY HIGHLIGHTS

Awards and Recognitions in Sustainable Development in 2023

TOP 10 GREEN AND SUSTAINABLE ENTERPRISES

by the Vietnam
Environmental Industry
Association.

BEST COMPANIES TO WORK FOR IN ASIA 2023 AWARD,

recognized by HR Asia.

RISK INITIATIVE OF THE YEAR 2023,

awarded by Asian Banking &
Finance.

OPEN BANKING INITIATIVE OF THE YEAR 2023,

awarded by
Asian Banking
& Finance.

VDCA 2023 DIGITAL TRANSFORMATION AWARD FOR THE ONEBANK 365+ AUTOMATED DIGITAL TRANSACTION POINT,

presented by Vietnam Digital
Communications Association.

DIGITAL TRANSFORMATION OF HR ASIA AWARD 2023,

recognized by HR Asia.

INSPIRATIONAL BRAND AWARD 2023,

presented by Asia Pacific
Enterprise Awards (APEA).

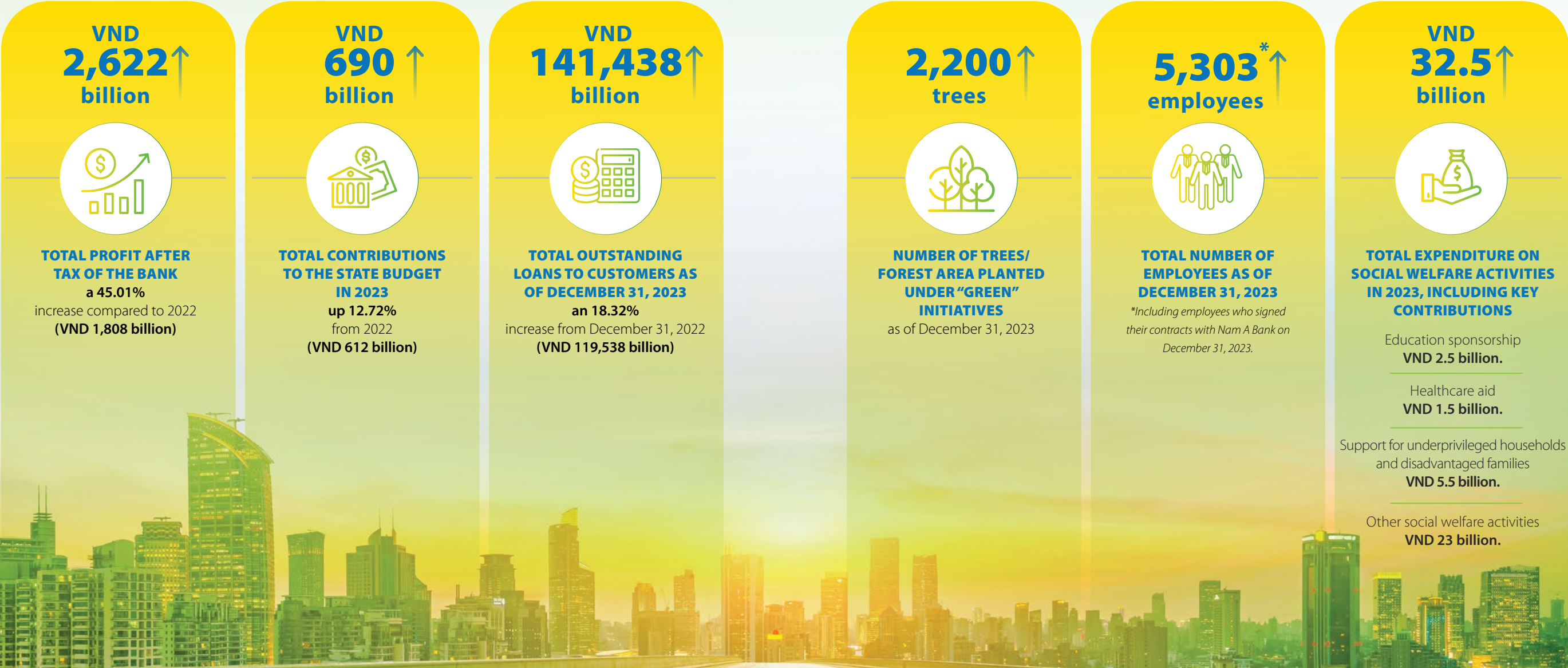
MOST INNOVATIVE RETAIL BANK IN VIET NAM 2023,

awarded by World
Economic Magazine.

BEST BANK IN INTERNATIONAL PAYMENT SERVICES VIET NAM 2023,

awarded by World
Economic Magazine.







OVERVIEW OF THE SUSTAINABILITY REPORT

01 REPORTING PRINCIPLES

GRI 2-3

The report is prepared to present and disclose official information regarding Nam A Bank's strategic orientation, objectives, and the implementation results of our sustainability initiatives and programs. The content is developed based on the latest universal standards framework issued by the Global Reporting Initiative (GRI) Universal Standards 2021 and the 17 United Nations Sustainable Development Goals (SDGs).

This report is published annually, and 2023 marks the first year that Nam A Bank has developed a comprehensive standalone Sustainability Report. The reporting period for all information and data presented covers the fiscal year starting from January 1, 2023 and ending on December 31, 2023.

02 REPORTING SCOPE

GRI 2-2

The information and data in the 2023 Sustainability Report are aggregated from Nam A Bank's affiliated units, including: (01) Headquarters, (01) Representative Office, (01) Business Center, 139 Branches (139) and Transaction Offices nationwide. Since 2023 is the first year Nam A Bank has developed a standalone sustainability report, the data and information presented are based on the existing internal database, excluding information and data from one (01) subsidiary 100% owned by Nam A Bank, which is Nam A Bank Asset Management Company Limited. Nam A Bank is actively improving and expanding the ESG data governance system across the organization and plans to provide a more comprehensive overview, including data from subsidiaries, in future sustainability reports, as we aim to better address the rapidly evolving and diverse needs of stakeholders.

Report Release Date: November 11, 2024.

03 CONTACT INFORMATION

GRI 2-3

For any contributions, feedback, or inquiries regarding the report's content, please contact the responsible members via email at: quanhecodong@namabank.com.vn, esg@namabank.com.vn

04 INDEPENDENT LIMITED ASSURANCE

GRI 2-5

Nam A Bank recognizes the importance of ensuring the reliability, accuracy, and completeness of the information disclosed in the sustainability report. Therefore, certain data and information presented in this report have been independently verified by external organizations, which include:

- ★ Financial information audited by Ernst & Young Vietnam Ltd.
- ★ Post-treatment sewage quality at the Headquarters building, independently tested quarterly by Phuong Nam Science, Technology and Environmental Analysis Co., Ltd and Hai Au Environmental Consultant Services Joint Stock Company



01

GENERAL INFORMATION ABOUT THE BANK

Basic Information	17
Journey Towards Becoming Vietnam's Leading Green Bank	27





BASIC INFORMATION

GRI 2-1, GRI 2-2, GRI 2-6

Overview of the
Sustainability Report

General Information
about the Bank

Developing for a
Sustainable Future

Environment (E): Choosing Green
Living for Sustainable Growth

Society (S): Building a
Competent Workforce

Governance (G): Transparent
and Effective Governance



Official Name in Vietnamese:
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN NAM Á

Official Name in English:
NAM A COMMERCIAL JOINT STOCK BANK

Abbreviated Name: **NAM A BANK**

Headquarters Address:
**201-203 Cach Mang Thang Tam, Ward 4,
District 3, Ho Chi Minh City**

Telephone: **(+84 28) 3929 6699**

Fax: **(+84 28) 3929 6688**

Website: **www.namabank.com.vn**

Charter Capital: **VND 10,580 billion**

Tax Code: **0300872315**

Ticker Symbol: **NAB**

Moody's Credit Rating:
Outlook – "Stable"



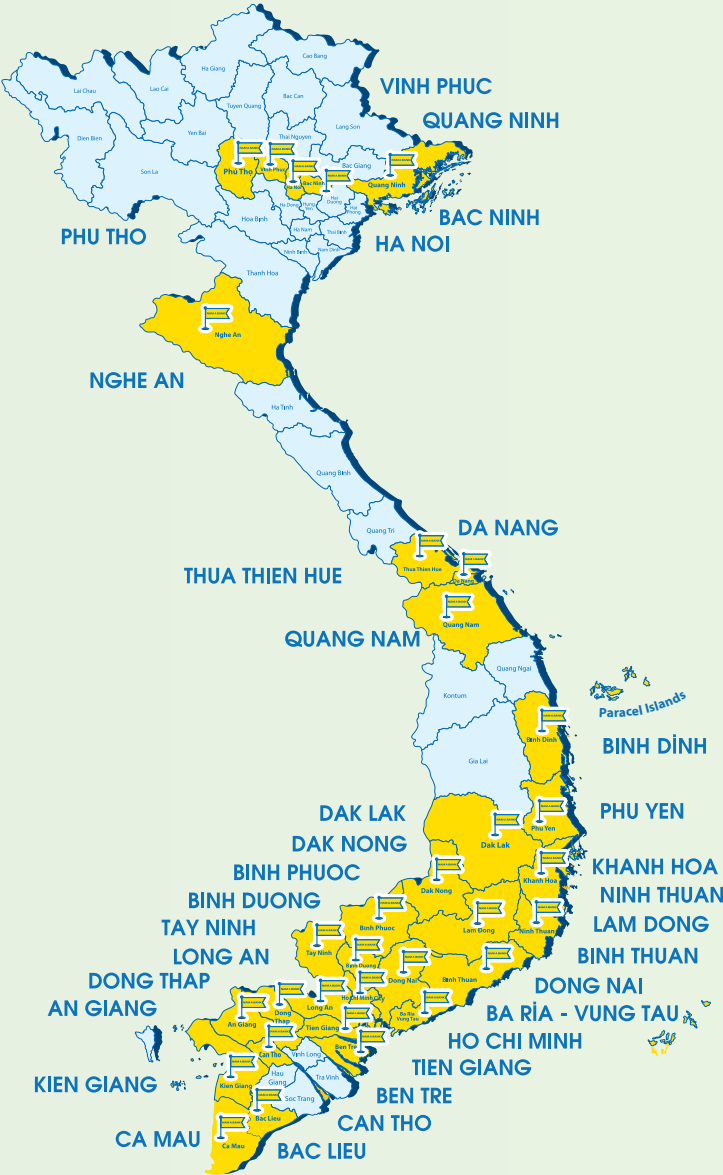


BASIC INFORMATION (continued)

GRI 2 -1, GRI 2 -2, GRI 2 -6



Region	Branches	Transaction Offices	OneBank	Representative Office
Business Center	1		3	
Ho Chi Minh City	7	21	26	
Northern Region	7	15	21	1
Central & Central Highlands	9	23	20	
Southeastern Region	6	18	15	
Mekong Delta Region	9	24	15	
Total	39	101	100	1



BUSINESS NETWORK SPANNING ACROSS

32

Provinces and Cities Nationwide

NAM A BANK HAS ESTABLISHED PARTNERSHIPS WITH

166

correspondent banks across

34

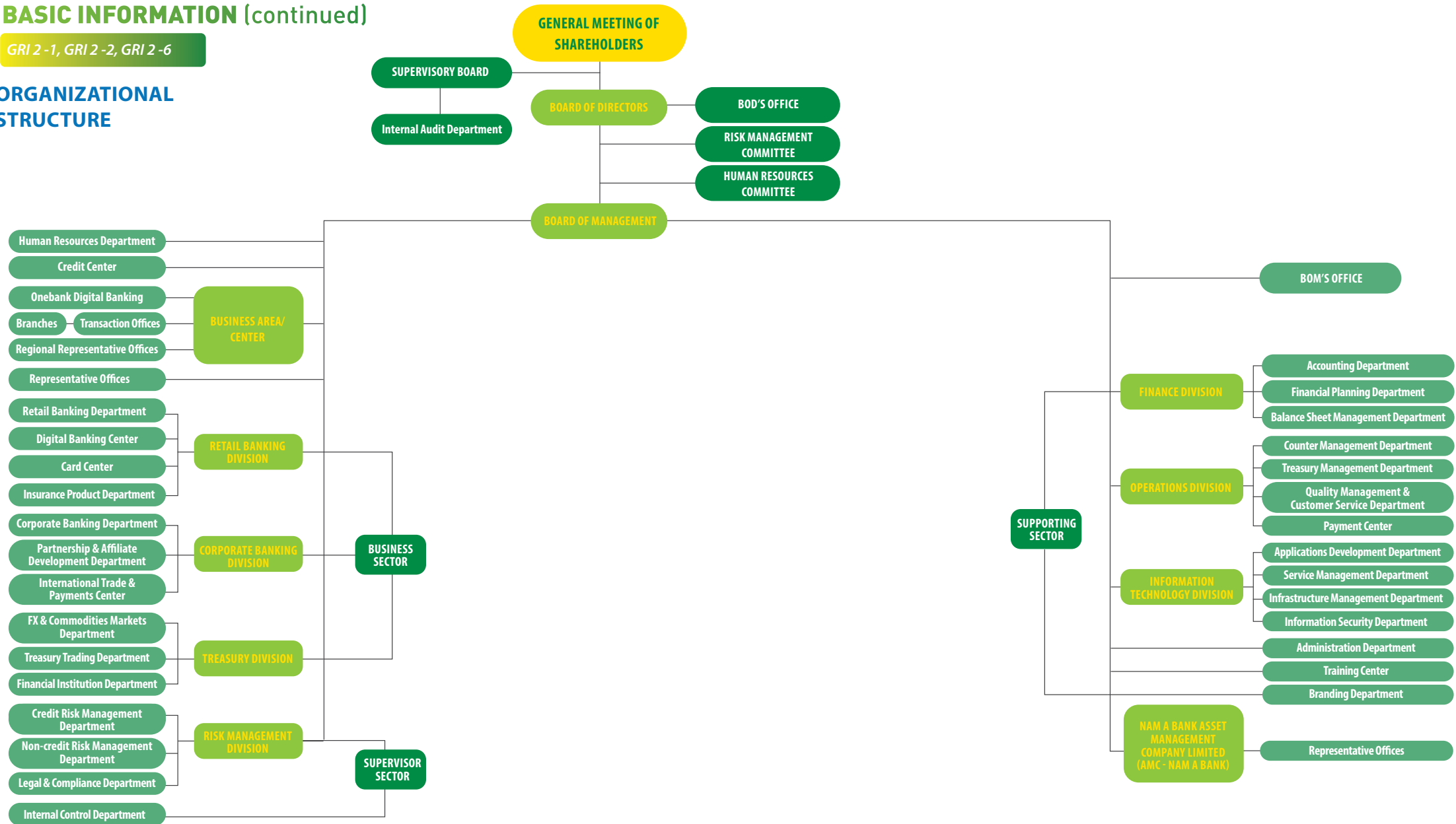
countries and territories worldwide



BASIC INFORMATION (continued)

GRI 2 -1, GRI 2 -2, GRI 2 -6

ORGANIZATIONAL STRUCTURE



As of December 31, 2023, there is one subsidiary under Nam A Bank, detailed as follows:

Full Name in Vietnamese:

Công ty TNHH MTV Quản lý Nợ và Khai thác Tài sản - Ngân hàng TMCP Nam Á

Abbreviated Name:

AMC - NAM A BANK

Headquarters Address:

SR18-SR19 Quy Nhon Trade Center, 07 Nguyen Tat Thanh Street, Ly Thuong Kiet Ward, Quy Nhon City, Binh Dinh Province

Representative Office Address:

6th Floor, 489 Ly Thuong Kiet Street, Ward 8, Tan Binh District, Ho Chi Minh City

Tax Identification Number: 0304691951

Charter Capital: VND 500 billion

Ownership by Nam A Bank: 100%

Business Activities: Asset Management



BASIC INFORMATION (continued)

GRI 2 -1, GRI 2 -2, GRI 2 -6

CORE PRODUCTS AND SERVICES



Short-term, medium-term, and long-term capital mobilization

- ✓ Demand deposits
- ✓ Term deposits
- ✓ Certificates of deposit
- ✓ Receiving development investments
- ✓ Borrowings from other credit institutions



Short-term, medium-term, and long-term lending

- ✓ Loans to organizations, businesses, and individuals (business activities, consumer loans, etc.)
- ✓ Due from and loans to other credit institutions
- ✓ Entrusted lending
- ✓ Guarantees
- ✓ Debt purchase



Payment intermediation and foreign exchange trading

- ✓ Collection authorization
- ✓ Payment authorization
- ✓ International payments
- ✓ Foreign exchange and bullion trading
- ✓ Correspondent banking



Investment

- ✓ Securities investment
- ✓ Joint venture and affiliate capital contribution
- ✓ Trading of government and corporate bonds



Asset management

- ✓ Cash management
- ✓ Financial and banking service consulting
- ✓ Asset custody
- ✓ Leasing unused bank-owned business premises
- ✓ Safe deposit boxes and vault rentals



Discounting of commercial papers, bonds, and valuable papers



Insurance agency



MISSION

“The Happy Bank” – Accompanying and Empathizing in our relationships with Customers, Employees, Shareholders, and the Community.



VISION

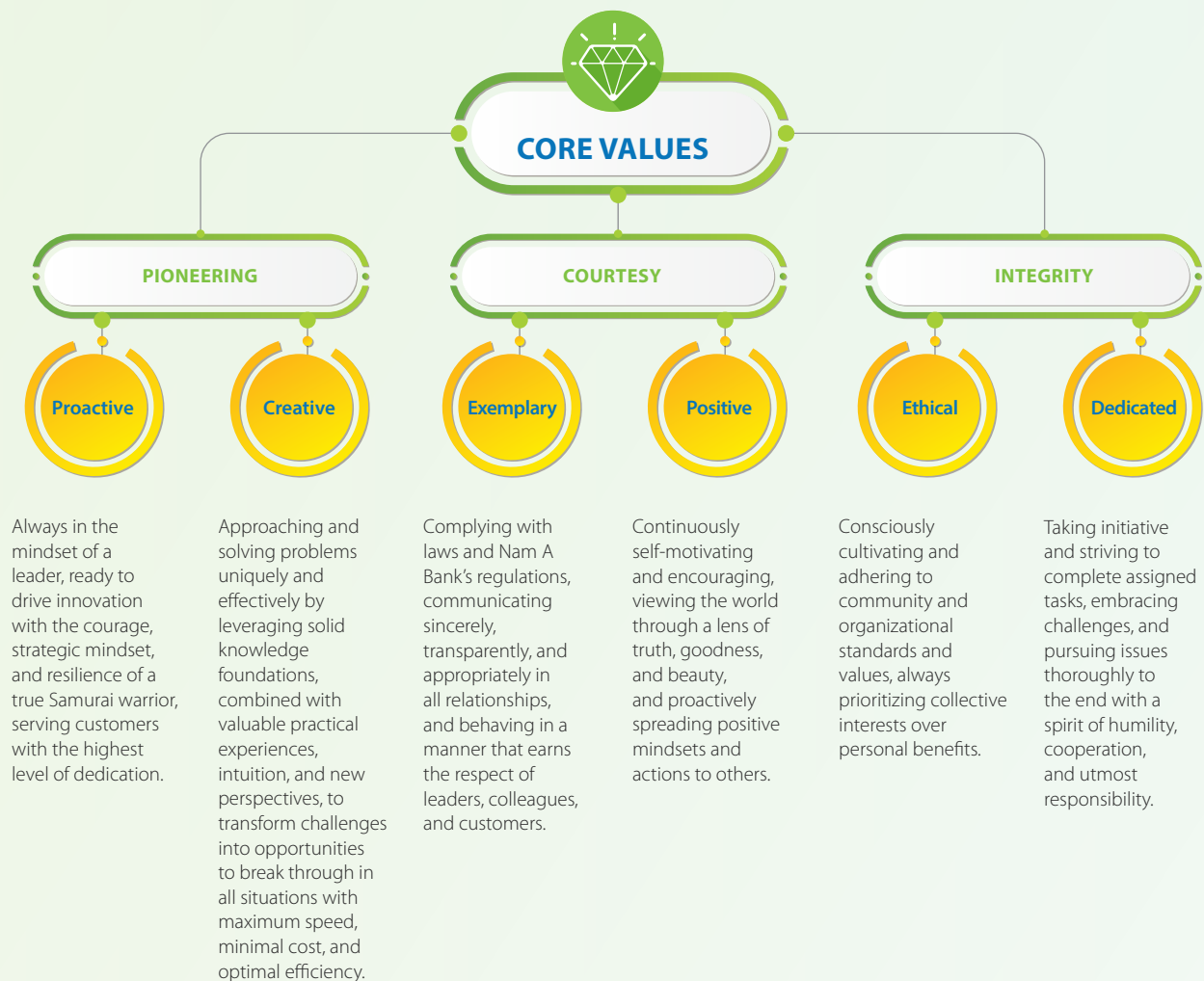
To become a leading commercial bank in Vietnam, pioneering a comprehensive financial model with two core pillars: Green Banking and Digital Banking.





BASIC INFORMATION (continued)

GRI 2 -1, GRI 2 -2, GRI 2 -6



MEDIUM- AND LONG-TERM DEVELOPMENT STRATEGY

01

Seizing and capitalizing on market opportunities to accelerate scale growth, increase profits, and capture market share, based on the grounds of sustainability, safety, and efficiency.

02

Fully digitizing business operations and procedures to swiftly integrate with global trends.

03

Strengthening partnerships with large-scale ecosystems to expand our high-quality customer portfolio.

04

Developing a tailored product chain aligned with ecosystem characteristics to provide comprehensive services to customers.

05

Implementing a flexible business policy that aligns with Vietnam's sustainable growth objectives and global trends.

06

Ensuring business efficiency and increasing income proportions from services.

07

Enhancing specialized risk management and proactively implementing system strengthening programs based on international standards and best practices.

08

Systematically and comprehensively developing human resources, building a professional workforce, and fostering young talent to ensure succession.

09

Deeply and extensively strengthening corporate culture through building a civilized, professional, safe, and transparent work environment, fostering long-term engagement between the Bank and our employees.





JOURNEY TO BECOMING THE LEADING GREEN BANK IN VIETNAM

GRI 2 -6, GRI 2 -28

NAM A BANK’S SUSTAINABLE DEVELOPMENT JOURNEY: KEY MILESTONES AND ACHIEVEMENTS

1992

- ✦ Established on October 21, 1992, with the operating motto: “Development, Efficiency, Safety, and Sustainability.”

1994

- ✦ Entered the Interbank market.

1995

- ✦ Became a member of the Treasury bill auction market

1996

- ✦ Certified to operate in the gold trading business.

1999

- ✦ Joined the Vietnam Banks Association.

2000

- ✦ Implemented the Western Union system.

2006

- ✦ Established Nam A Bank Asset Management Company Limited (AMC-NAB).

2011

- ✦ Increased charter capital to VND 3,000 billion.
- ✦ Opened a new headquarters at 201-203 Cach Mang Thang Tam, Ward 4, District 3, Ho Chi Minh City.

2013

- ✦ Achieved ISO/IEC 27001:2005 certification for Information Security Management System (ISMS).

2015

- ✦ Ranked among Top 50 Enterprises with Outstanding Achievements (2011-2015).
- ✦ Enterprises meeting security and compliant standards 2015.

2018

- ✦ Credit rating of B2 by Moody’s Investors Service.
- ✦ Certified Customer Satisfaction Index (CSI:2018)
- ✦ Partnered with GCPF to implement the “Green Credit” program.
- ✦ Launched the community project “I Choose Green Living.”

2019

- ✦ Increased charter capital to VND 3,890 billion.
- ✦ Successfully implemented Circular 41 (Basel II).
- ✦ Obtained ISO 10002:2018 certification for Quality Management and Customer Satisfaction.
- ✦ Awarded a Certificate of Merit from the Governor of the State Bank of Vietnam for outstanding contributions in the banking sector (2017-2018).
- ✦ Recognized as Outstanding Bank for Green Credit 2019.
- ✦ Honored at the Vietnam Digital Awards 2019.

2020

- ✦ Increased charter capital to VND 4,564 billion.
- ✦ Officially traded NAB shares on UPCOM.
- ✦ Recognized as Outstanding Bank for Green Credit 2020.
- ✦ Received CEN/TS 16880:2015 certification for excellent service quality.
- ✦ Became the only bank in Vietnam with the Most Innovative Retail Banking Application 2020.

2021

- ✦ Increased charter capital to VND 5,134 billion.
- ✦ Launched the OneBank digital ecosystem.
- ✦ Implemented VietQR payment on the National Public Service Portal.
- ✦ Awarded Best New Digital Bank in Vietnam 2021.
- ✦ Recognized as Best Banking Technology Implementation in Vietnam 2021.
- ✦ Received the Excellence In Risk Management Bank Vietnam 2021.
- ✦ Certified with ISO 16880:2015 for Excellent Service Quality Standards 2021.
- ✦ Recognized as Outstanding Bank for the Community Vietnam 2021.
- ✦ Named Best Companies to work for in Asia 2021.
- ✦ Awarded Vietnam Golden Star Award 2021.

2022

- ✦ Increased charter capital to VND 8,464 billion.
- ✦ Completed the Basel III-compliant risk management system.
- ✦ Recognized as Best Digital Innovation Bank Vietnam 2022.
- ✦ Honored as Most Beautiful Banking Experience Vietnam 2022.
- ✦ Awarded Excellence In Risk Management Bank Vietnam 2022.
- ✦ Recognized as Most Socially Responsible Bank Vietnam 2022.
- ✦ Named Best Companies to work for in Asia 2022.
- ✦ Awarded Asia’s Inspiring Brand 2022.
- ✦ Recognized as Master Entrepreneur Award 2022.

2023

- ✦ Increased charter capital to VND 10,580 billion.
- ✦ Approved for stock listing on HOSE.
- ✦ Completed the implementation of the credit risk component according to the Basel II internal credit rating method – FIRB and is continuing to develop methodologies and tools in accordance with Basel III – Reforms standard.
- ✦ Ranked among the Top 20 Banks with the Largest Total Assets in the Vietnamese banking system.
- ✦ Recognized among the Top 10 Green and Sustainable Enterprises by the Vietnam Environmental Industry Association (VEIA).
- ✦ Ranked in the Top 10 Most Impressive Growth Brands 2023.
- ✦ Awarded the Second Class Labor Order by the President of Vietnam.
- ✦ Named Best Companies to work for in Asia 2023.
- ✦ Honored as Excellence In Risk Management Bank Vietnam 2023.
- ✦ Recognized as Vietnam’s Most Innovative Digital Banking Ecosystem 2023.
- ✦ Honored at the Vietnam Digital Awards 2023.
- ✦ Recognized as Vietnam’s Strong National Brand 2022-2023.



JOURNEY TO BECOMING THE LEADING GREEN BANK IN VIETNAM (continued)

GRI 2 -6, GRI 2 -28

BRAND STORY: “BEAUTIFUL BANK – EXCELLENT SERVICES”

With over 30 years of operation, Nam A Bank has gradually made significant marks carved out a distinct identity in the minds of its customers, establishing the brand image of **“Beautiful Bank – Excellent Services”**. Nam A Bank is constantly evolving our mindset to embrace the world’s remarkable advancements, integrating cutting-edge technologies and aligning with prevailing trends in global financial product and service to effectively serve a diverse customer base with varying needs. Guided by a sustainable development strategy associated with **“Digital”** and **“Green,”** Nam A Bank consistently listens, empathizes and walks alongside stakeholders in overcoming challenges and striving for enduring success. To ensure that Nam A Bank’s image among partners and stakeholders extends beyond merely “a place for financial transaction,” Nam A Bank persistently adheres to its direction of integrating advanced infrastructure with optimal services across all branches and transaction offices.

After more than 30 years of operation, Nam A Bank has continuously left a lasting impression, firmly embedding the brand image of “A Beautiful Bank – Excellent Service” in the minds of our customers.



01

Nam A Bank aims to provide an exceptional and distinctive experience for customers by investing in a **“Beautiful Bank”** with facilities that meet modern banking standards. Nam A Bank curates luxurious transaction spaces, integrates modern technological utilities and maintains a team of friendly, dedicated, and professional employees.

02

Nam A Bank is customer-centric, committed to provide **“Excellent Services”** with maximized efforts, ensuring convenience and optimization for customers anytime, anywhere, while meeting the diverse needs of all customer segments. Nam A Bank’s dedicated staff constantly learns and innovates to improve and diversify financial products and services with high flexibility, ensuring information security throughout the transaction process while maintaining competitive service fees.

03

Remaining steadfast in the journey of creating meaningful and sustainable values, Nam A Bank pioneers in digital transformations and applies advanced banking technologies to our core business operations. All operational policies are aligned with the goal of reinforcing Nam A Bank’s brand as a symbol of an elite, convenient bank associated with trust and top-quality services, serving as a source of pride for each employee working at Nam A Bank.



JOURNEY TO BECOMING THE LEADING GREEN BANK IN VIETNAM (continued)

GRI 2 -6, GRI 2 -28

CORPORATE CULTURE AND CHARACTERISTICS OF “NAM A BANK PEOPLE”

01

Nam A Bank recognizes that a solid foundation for fulfilling the Bank's strong commitment to delivering long-term value to stakeholders is built upon a unified corporate culture throughout the organization. Each employee, imbued with the core elements of corporate culture, is a key factor in ensuring Nam A Bank's long-term sustainable development.

02

At Nam A Bank, mutual respect and trust are consistently upheld, fostering an environment where employees are empowered to proactively share perspectives and operational initiatives to enhance overall business efficiency. We cultivate a work environment built on trust and collaboration, aiming toward shared goals not only among employees but also in the relationships between the Bank and our customers and business partners. Nam A Bank believes that all sustainable relationships must be grounded in transparency and integrity.



03

Nam A Bank continuously strives to enhance service quality and deliver advanced financial solutions to customers through strategic investments in modern technology and human resource development. In relation to that, we place great emphasis on cultivating a culture of continuous learning, updating knowledge on international standards and best practices, and encouraging employees to proactively propose creative ideas suitable for the context of the Fourth Industrial Revolution. Therefore, Nam A Bank remains open to seize opportunities and adapt to external market challenges.

04

Nam A Bank's business activities are always accompanied by a strong sense of responsibility and commitment to the community. Beyond focusing on enhancing the effectiveness of our comprehensive risk management system to ensure sustainable growth and long-term value creation, Nam A Bank and our employees actively participate in charitable activities and contribute to social welfare programs. These efforts aim to improve livelihood and increase access to education and healthcare services for disadvantaged groups in the community. We aspire for every Nam A Bank employee to further contribute meaningfully to building a better future for society.





JOURNEY TO BECOMING THE LEADING GREEN BANK IN VIETNAM (continued)

GRI 2 -6, GRI 2 -28

CORE BUSINESS AREAS AND VALUE CHAIN OF NAM A BANK

As a financial intermediary within the economy, Nam A Bank does not directly engage in production activities, which means our direct impacts on the environment are minimal. Most concerns arise from indirect impacts through the Bank's value chain. Therefore, Nam A Bank aims to regularly update and continuously refine the environmental and social (E&S) impact assessment system, covering both Nam A Bank's direct business activities and the indirect activities of organizations, enterprises, and individuals within our credit portfolio. In the context of increasingly complex climate change and rising global attention on social issues, Nam A Bank strives to manage and mitigate potential E&S risks across the value chain. This effort contributes to Vietnam's sustainable growth objectives and the United Nations' Millennium Development Goals. Nam A Bank understands and clearly defines how the value chain components impact the economy, environment and society, human rights included.





02

DEVELOPING FOR A SUSTAINABLE FUTURE

Sustainability Amid Political and Energy Crises	37
Nam A Bank's Sustainability Orientation	45
Stakeholders Engagement	50
Material Topics	59
Sustainability Governance	68



SUSTAINABILITY AMID POLITICAL AND ENERGY CRISES

GENERAL ECONOMIC AND SOCIAL CONTEXT

GLOBAL CONTEXT

In 2023, the journey towards sustainability across nations took place in a context filled with challenges and uncertainties. The ongoing Russia-Ukraine political crisis and war has raised concerns about energy supply shortages, severely impacting many countries economically, socially, and environmentally. In addition to the lasting negative effects of the COVID-19 pandemic, the depletion of gas and energy supplies led to soaring energy prices, contributing significantly to economic downturns and rising unemployment rates. Consequently, businesses faced difficulties in keeping up with their sustainability initiatives as they prioritized resources for securing business survival and efficiency.

However, sustainability goals and ESG (Environmental, Social, and Governance) issues remain key agenda items for intergovernmental organizations and are a major concern for many governments. Numerous new ESG-related regulations continued to be introduced with increasingly stringent requirements for information disclosure and reporting. The 2023 United Nations Climate Change Conference (COP28), held in December



2023, resulted in multiple agreements signed, prompting countries to accelerate the transition from fossil fuels to renewable and environmentally friendly energy sources. Furthermore, the European Union's Carbon Border Adjustment Mechanism (CBAM), which entered a transition phase starting October 1, 2023, and will be fully implemented by 2026, aims to promote carbon emission management, monitoring, and reporting throughout the supply chains of various industries worldwide.

VIETNAM'S CONTEXT

The economy of Vietnam has been significantly affected by the aforementioned global factors. Many businesses engaged in the global supply chains experienced disruptions due to a decline in consumer demand. People's livelihoods were further impacted by increasingly severe natural disasters caused by climate change, while household income suffered greatly due to job losses. These challenges have escalated risks and negatively affected the banking sector's overall performance.

In the 2023 Voluntary National Review (VNR) report on Sustainable Development Goals (SDGs), Vietnam highlighted key achievements from the efforts to implement programs and policies supporting the 17 SDGs. Notable progress was made in poverty reduction, education quality improvements, and enhancement in public health. However, environmental pollution, climate change risks, and inequalities in access to services

remain pressing concerns. The number of enterprises conducting greenhouse gas (GHG) inventory checks and publicly disclosing emissions data is still limited, making it difficult to compile nationwide emission reports. In response, the Prime Minister has mandated a list of high-emission entities to conduct periodic inventories and submit emission reports every two years. This initiative aims to accelerate progress toward achieving Net-Zero emissions by 2050, reaffirming the nation's commitment at COP26.



BANKING INDUSTRY CONTEXT

ESG issues impact nearly all aspects of the banking industry, both directly and indirectly, through credit portfolios. Financial institutions worldwide recognize the significance of sustainability initiatives in improving financial efficiency, generating long-term value, and meeting stakeholder expectations. Moreover, in line with global, regional, and national sustainability objectives, there has been an increasing demand for financial support in energy transition programs and climate resilience efforts, particularly in developing countries. This necessitates close collaborations between local financial institutions and global funding organizations. Accordingly, green finance, social finance, and sustainability-linked finance are gaining

substantial attention from businesses with projects that can generate positive E&S impacts.

In Vietnam, the year 2023 witnessed several commercial banks introducing sustainable finance frameworks and disbursing green loans to facilitate the Net-Zero transition.

Between 2020 and 2023, various global and regional regulatory bodies such as the European Central Bank (ECB), the European Banking Authority (EBA), the Basel Committee on Banking Supervision (BIS), and national financial supervisory agencies issued numerous guidelines and regulations on climate, environmental, and

social risk management, as well as ESG risk reporting in credit activities. In response, the State Bank of Vietnam (SBV) issued the 2022 Environmental Risk Management Guidelines for Credit Institutions (Circular No. 17/2022/NHNN) and the Banking Sector Action Plan for National Green Growth Strategy Implementation (Decision No. 1408/QĐ-NHNN) for the 2021-2030 period. These legal frameworks play a crucial role in the rapid expansion of the total green credit balance and enhancement of ESG risk management effectiveness in commercial banks, thereby contributing to the acceleration of the national energy transition. Decision No. 1408/QĐ-NHNN also emphasizes the importance of digital transformation and advanced technology adoption

in the sustainable development progress of Vietnam's banking sector.

Under SBV's orientation, commercial banks are encouraged and supported in gaining access to international funding for emissions reduction projects and environmentally beneficial initiatives. Based on the recently introduced policies facilitating green credit flows, SBV estimates that green credit growth will reach approximately 26% per year, focusing on renewable energy, clean energy, and sustainable agriculture projects. In 2023, there has been a total of 43 financial institutions in Vietnam that have participated in green credit financing, including Nam A Bank.



SUSTAINABILITY AMID POLITICAL AND ENERGY CRISES (continued)

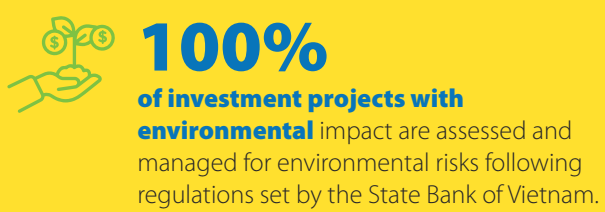
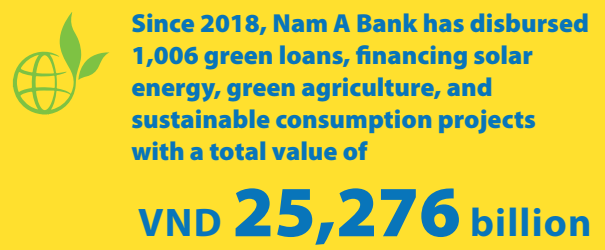
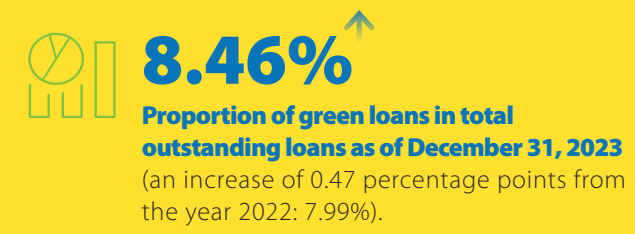
NAM A BANK'S EFFORTS ON THE JOURNEY TOWARDS SUSTAINABILITY

The global, national, and banking sector contexts in sustainable development (SD) have presented Nam A Bank with numerous new opportunities while also posing challenges that require appropriate response strategies.

PIONEERING GREEN TRANSITION

With a pioneering spirit, Nam A Bank recognizes our critical role in contributing to the broader sustainable development goals in general and Vietnam's Net-Zero goal by 2050 in particular. Since 2018, Nam A Bank has been the first bank in Vietnam to sign the agreement with GCPF to implement the "Green Credit" program, offering preferential capital to finance environmentally and socially friendly consumer and business initiatives. Additionally, Nam A Bank has signed a memorandum of understanding with responsAbility – a Swiss-based fund management company – to promote sustainability practices and green credit in Vietnam.

On our green transition journey, Nam A Bank continues to seek opportunities to increase funding for eco-friendly business projects and foster green consumption behaviors within the community. Early adoption of green credit has enabled the Bank to leverage concessional funding sources effectively, expanding the credit scale while aligning with SDGs and contributing to environmental protection.



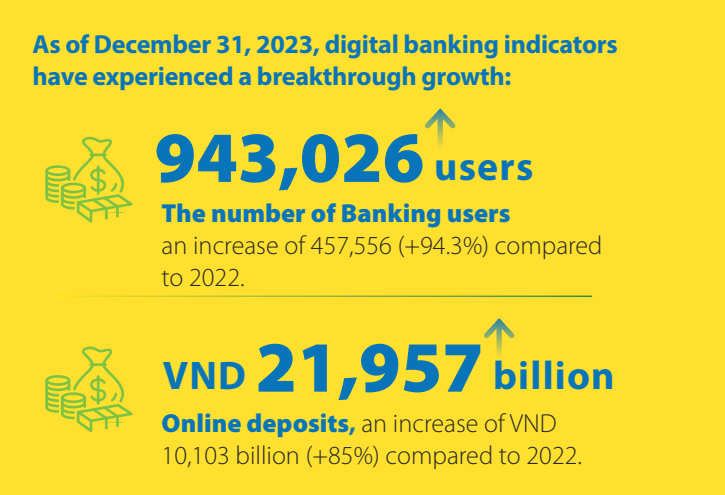
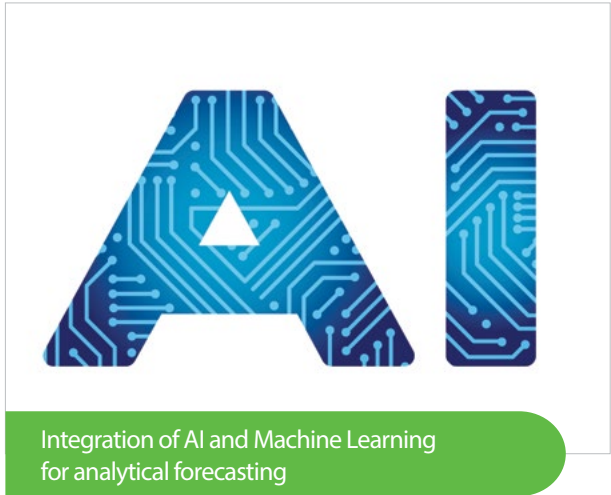
NAM A BANK’S EFFORTS ON THE JOURNEY TOWARDS SUSTAINABILITY (continued)

LEADING DIGITAL INNOVATION

In addition, the global Fourth Industrial Revolution and Vietnam’s comprehensive digital transformation strategy have posed significant challenges for banks heavily reliant on traditional services. Seizing these challenges as an opportunity, Nam A Bank has been implementing comprehensive digital transformation initiatives, integrating advanced technologies into our digital ecosystem to enhance internal operational efficiency. This transformation aims to enhance internal operational efficiency while delivering optimal customer experiences through financial services that are flexible, convenient, fast, and highly secure.

Nam A Bank’s efforts have been recognized through multiple prestigious domestic and international awards for digital banking and advanced technology applications. These achievements serve as a testament to the Bank’s relentless pursuit of digital transformation.

The following key initiatives have been implemented to accelerate Nam A Bank’s digital transformation:





NAM A BANK'S SUSTAINABILITY ORIENTATION

GRI 2-22, GRI 2-23, GRI 2-24

THE IMPORTANCE OF SUSTAINABLE DEVELOPMENT AT NAM A BANK

With a pioneering mindset in adopting advanced trends in banking operations, Nam A Bank identifies sustainability as a guiding principle in creating value and sharing prosperity with all our customers and partners. By upholding integrity, professionalism, and the dedication and passion of our employees, the Bank continuously embraces learning and takes the lead in mastering new technologies to meet the increasingly diverse financial service needs.

The Bank consistently enhances service quality while aligning with standardized and global sustainable banking growth models. All business mechanisms and policies undergo careful balancing between economic benefits and environmental and social impacts, as well as ensuring transparency and efficiency. Nam A Bank's innovative spirit serves as a foundation for maximizing benefits for key stakeholders while contributing to Vietnam's and the United Nations' Millennium Development Goals.



Mr. Vo Hoang Hai – Deputy CEO of Nam A Bank (far right) – participating in a panel discussion at the Ho Chi Minh City Economic Forum (HEF).



Nam A Bank's leadership remains committed to collaborating with the government, organizations, and the broader economic community in the collective pursuit of the Net-Zero target by 2050. To achieve this, the Bank aims to introduce a range of financial instruments tailored to the capital mobilization needs for green projects in Vietnam. Simultaneously, the Bank is promoting training programs and awareness campaigns to transform employees' mindsets towards a carbon-neutral lifestyle, fostering

productivity in an eco-friendly working environment, and engaging business partners in mitigating negative environmental and climate impacts. In the future, Nam A Bank will conduct research and implement ecological balance initiatives, pursuing a dual objective of achieving financial growth in harmony with carbon neutrality. This effort is expected to significantly contribute to the development of a low-carbon economy and active participation in Vietnam's carbon credit market.



NAM A BANK'S SUSTAINABILITY ORIENTATION (continued)

GRI 2-22, GRI 2-23, GRI 2-24

COMMITMENT TO SUSTAINABILITY – CREATING VALUE AND TRUST

Nam A Bank understands that sustainability is not merely a goal but a long-term journey that presents opportunities to strengthen the Bank's position in the market, create greater intangible value for investors and shareholders, reinforce customer and community trust in the Nam A Bank brand, and share prosperity with all stakeholders.

Nam A Bank's efforts towards sustainability focus on three key pillars: Environment, Society, and Governance–Economy. With the mission to become a "Happy Bank," Nam A Bank continuously evaluates and comprehensively improves our impact on the economy, environment, and society. This commitment is reflected in our prioritization of key ESG (Environmental, Social, and Governance) areas, the adoption of international standards aligned with the banking sector's action plans, national sustainability programs, and the 17 United Nations Sustainable Development Goals (SDGs).



Three Pillars of Nam A Bank's Sustainability Strategy:

	COMMITMENT	GOALS
 Environment	<ul style="list-style-type: none">✓ Nam A Bank believes that climate and the natural environment are the foremost factors in ensuring a long-term journey towards sustainability. The Bank implements internal initiatives and provides green financial solutions to contribute to reducing greenhouse gas emissions and enhancing resilience to climate change impacts. Additionally, Nam A Bank commits to selecting environmentally friendly and energy-efficient technologies as part of the green banking digitalization journey, addressing both direct and indirect environmental impacts in every business operation.	<ul style="list-style-type: none">✓ Reduce greenhouse gas emissions (Scope 1 and 2).✓ Greenify business operations and banking activities.✓ Increase the scale of credit for renewable energy, clean energy, and sustainable agriculture projects.✓ Expand credit products for low-carbon production and consumption activities.✓ Minimize the environmental impact of the credit portfolio.✓ Participate in the carbon credit market in accordance with regulations in Vietnam.✓ Promote sustainable procurement.
 Social	<ul style="list-style-type: none">✓ Nam A Bank continuously innovates, pioneers, and creates value to share prosperity with stakeholders, aiming for a cohesive society where "no one is left behind." With a core philosophy prioritizing service quality throughout our formation and development, Nam A Bank strives to provide convenient, safe, and efficient financial services. The Bank consistently listens to and understands both internal and external stakeholders, working together towards a better quality of life.	<ul style="list-style-type: none">✓ High employee satisfaction level with a healthy, long-term working environment✓ Merit-based talent development programs with clear, transparent career paths regardless of age.✓ Respect for diversity and equality.✓ Guarantee of safety and good health for employees and customers.✓ Continuous upskilling and reskilling to enhance employee capabilities.✓ 100% customer satisfaction and trust in data security and transaction safety.✓ An increase in the number of community members benefiting from Nam A Bank's shared values, who will see improvements in their quality of life and access to essential services.
 Governance - Economy	<ul style="list-style-type: none">✓ Sustainable development is inseparable from transparency, accountability, and zero tolerance for corruption, bribery, or money laundering., It also entails secure application of digital technologies in financial transactions. Understanding these principles, Nam A Bank remains steadfast in adopting advanced corporate governance models, establishing and operating an effective risk management system, maintaining corporate culture, and fostering ethical business partnerships to contribute to a clean and healthy economy.	<ul style="list-style-type: none">✓ Contribute to the nation's economic growth and development.✓ Safeguard the rights of minority shareholders.✓ Full compliance with applicable legal regulations related to business operations.✓ Maintain zero incidents of information security and cybersecurity violations.✓ Increase the level of digitalization in financial transactions and business operations.✓ Prevent any severe consequences from ESG-related risk events.



NAM A BANK'S SUSTAINABILITY ORIENTATION (continued)

GRI 2-22, GRI 2-23, GRI 2-24

INTEGRATING SUSTAINABILITY ORIENTATION INTO BUSINESS OPERATIONS

From the early stages of researching and formulating our sustainability orientation, Nam A Bank's leadership has consistently ensured that sustainability commitments and goals are fully aligned with the strategic business objectives. In periodic business planning and policy decision-making, the management prioritizes balancing economic-financial objectives with environmental-social impacts, while sustainability commitments are closely monitored alongside business goals.

Amidst an increasingly complex and unpredictable global and domestic sustainability landscape, Nam A Bank recognizes both the challenges and opportunities it presents in maintaining effective business operations... The Bank's proactive approach to ESG risk management significantly enhances our ability to seize emerging opportunities and respond to potential challenges. The Bank's comprehensive digital transformation of operational and business processes facilitates



deeper integration into global banking sustainability trends while maximizing our ability to meet the diverse needs of different stakeholder groups, ensuring service quality and customer satisfaction.

Nam A Bank recognizes that sustainable growth requires collaboration and commitment from business partners, customers, and employees. Therefore, beyond

business concerns, Nam A Bank also actively seeks feedback on ESG-related issues from stakeholders. These insights form a valuable resource that serves as the foundation for decision-making. Sustainable business partnerships are a key driver for Nam A Bank's long-term economic growth strategy, contributing to the development of a more prosperous and sustainable society.

STAKEHOLDER ENGAGEMENT

GRI 2-29



PROCESS OF IDENTIFYING AND ASSESSING STAKEHOLDER CONCERNS

Nam A Bank prioritizes the development of sustainable partnerships with stakeholders, maintaining engagement and credibility to foster mutual understanding and value creation. The Bank places great importance on listening to the expectations and concerns of stakeholders, ensuring that dedicated teams proactively engage through various interaction channels and communication methods.

By gathering stakeholder needs, expectations, and aspirations, Nam A Bank can develop specific, practical plans catering for each group, thereby strengthening relationships and creating shared value.





STAKEHOLDER ENGAGEMENT (continued)

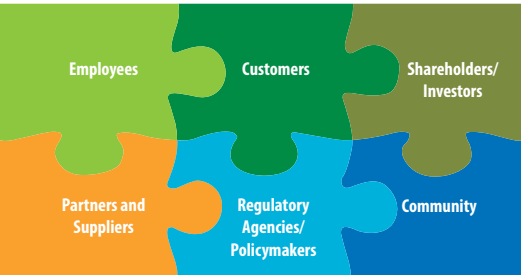
GRI 2-29

PROCESS OF IDENTIFYING AND ASSESSING STAKEHOLDER CONCERNS

Step 01 Identifying Key Stakeholders

Nam A Bank identifies stakeholders who may be directly or indirectly affected by the Bank's activities, decisions, and business outcomes. The Bank understands that while each stakeholder plays a critical role in Nam A Bank's sustainability journey, the level of impact and influence varies depending on the nature of the relationship. Therefore, identifying key stakeholders allows Nam A Bank to categorize impact levels and define our responsibilities, ensuring appropriate engagement strategies.

In 2023, Nam A Bank identified the following key stakeholder groups:



Step 02 Conducting Engagement Activities to Understand Stakeholder Concerns

Nam A Bank engages with stakeholders through various methods, namely proactive surveys, interviews, periodic dialogues, seminars, and annual conferences, etc. Additionally, stakeholders can submit feedback through Nam A Bank's official website <https://www.namabank.com.vn/>. The Bank also operates an automated chatbot system to assist with customer guidance, service registration, and feedback collection on Nam A Bank's products and services. The information collected at this stage is received and consolidated by relevant departments as a foundation for the next steps.

Step 03 Identifying the Priority Levels of Stakeholder Concerns

Nam A Bank analyzes the information gathered in Step 2 to identify key topics, trends, and common stakeholder concerns. This process includes evaluating factors, such as: the significance of each issue, their impact on Nam A Bank and stakeholders, the urgency of the issue, and Nam A Bank's ability to address the concern.

Based on this analysis, Nam A Bank identifies the priority levels of stakeholder concerns and expectations, then develops appropriate strategies and action plans to effectively respond to stakeholder needs and expectations.

Step 04 Developing an Action Plan

Once priority concerns have been identified, Nam A Bank formulates and implements action plans to address these issues. This includes setting clear objectives, defining strategies, establishing specific timelines, assigning responsibilities to different departments, and ensuring proper resource allocation for effective execution.

Step 06 Monitoring and Evaluation

Nam A Bank continuously monitors and evaluates the effectiveness of action programs and progress in addressing prioritized stakeholder concerns. The Bank assesses key performance indicators and gathers stakeholder feedback to ensure that sustainability initiatives align with stakeholder needs and expectations. This ongoing evaluation allows Nam A Bank to make timely adjustments on action plans, thereby enhancing effectiveness and stakeholder satisfaction throughout the engagement process.

Step 05 Action Engagement and Communication

Nam A Bank is committed to transparent and continuous communication with stakeholders regarding the prioritization of concerns and the implementation of action plans. This ensures consistency between stakeholder expectations and Nam A Bank's sustainability objectives.



STAKEHOLDER ENGAGEMENT (continued)

GRI 2-29

STAKEHOLDER ENGAGEMENT ACTIVITIES

STAKEHOLDER	NAM A BANK'S COMMITMENT TO STAKEHOLDERS	INTERACTION METHODS	INTERACTION FREQUENCY	INTERACTION CONTENT	ACHIEVEMENTS IN 2023	NAM A BANK'S ACTIONS
Employees	Ensuring a working environment ranked among the top 5 banks in Vietnam in terms of innovative thinking, operational dynamism, objective evaluation, and transparency in appointments. Nam A Bank's leadership actively listens to employees feedback, ensures their rights, and strengthens trust so they can confidently contribute and build a sustainable career with the Bank.	Regular meetings and internal seminars	Monthly	✓ Workplace and employee satisfaction evaluation	✓ 97.4% of employees feel happy working at Nam A Bank	✓ Improving HR policies based on employee feedback
		Employee satisfaction surveys	Annually	✓ Career development opportunities and training	✓ 83.6% of employees rate the working environment as satisfactory	✓ Organizing training courses to meet career growth needs
		Informal meetings to encourage idea exchange	As needed	✓ Information on new policies and procedures		✓ Implementing initiatives to enhance employee satisfaction and engagement
		Internal communication channels such as emails, newsletters, and internal social media	Frequently	✓ Feedback on work experience and improvement suggestions		✓ Encouraging employee participation in key organizational decisions
Shareholders/ Investors	Ensuring the lawful and long-term interests for shareholders by increasing investment value over time and maintaining an annual dividend increase at least twice the 12-month savings rate of four state-owned commercial banks. Commitment to strict compliance with current legal regulations and international corporate governance and risk management standards.	Annual General Meeting	Annually	✓ Business and financial performance updates	✓ 87.78% of shareholder participation in the Annual General Meeting in March 2024	✓ Ensuring transparency in financial reports and corporate information
		Periodic financial reports	Quarterly	✓ Development plans and long-term strategies	✓ 100% of financial reports were published on time with complete information as required, including mid-year reviewed reports and year-end audited reports by a globally reputable auditing firm - 100% of mandatory disclosures were updated on Nam A Bank's website within 24 hours of occurrence	✓ Implementing necessary measures to strengthen corporate governance
		Press releases and newsletters on the official website	Monthly or as needed	✓ Corporate governance and potential risk issues		✓ Enhancing communication processes with shareholders and investors based on feedback
		Social media channels and email for quick updates	Frequently	✓ Feedback and questions from shareholders and investors		✓ Making strategic decisions based on shareholder and investor interests
						✓ Identifying potential issues and making timely adjustments



STAKEHOLDER ENGAGEMENT (continued)

GRI 2-29

STAKEHOLDER ENGAGEMENT ACTIVITIES (continued)

STAKEHOLDER	NAM A BANK'S COMMITMENT TO STAKEHOLDERS	INTERACTION METHODS	INTERACTION FREQUENCY	INTERACTION CONTENT	ACHIEVEMENTS IN 2023	NAM A BANK'S ACTIONS
Customers	Being a reliable, professional, and exemplary financial partner by providing a comprehensive, fully digitized suite of banking products and financial services that are fully digitized through modern sales channels that transcend time and space constraints.	Online surveys and customer interviews	Frequently	<ul style="list-style-type: none"> ✓ Assessment of customers satisfaction on products and services - Specific financial needs and how Nam A Bank can support them - Information on new products and policy changes ✓ Customer feedback and suggestions for improvement 	<ul style="list-style-type: none"> ✓ 100% of customers conducting transactions at branches were surveyed on satisfaction ✓ 99.2% of customers expressed satisfaction with Nam A Bank's service quality at branches ✓ 100% of customer calls were received and responded to 	<ul style="list-style-type: none"> ✓ Adjusting policies and processes related to product and service delivery based on customer feedback ✓ Organizing training programs for employees to improve service quality and customer satisfaction index ✓ Implementing initiatives to enhance customer experience and strengthen long-term relationships ✓ Identifying and addressing potential issues in a timely manner
		Customer meetings and events	At least twice a year			
		Customer support calls and online services	24/7			
		Social media and other online platforms	24/7			
Partners and Suppliers	Committing to building sustainable and mutually beneficial relationships with suppliers and business partners, with zero tolerance for corruption, bribery, and money laundering.	Regular meetings to discuss progress and collaboration issues	Quarterly or as per contract agreement	<ul style="list-style-type: none"> ✓ Supplier performance and service quality evaluation ✓ Opportunities for collaboration and development of new products/services ✓ Information on Nam A Bank's requirements and expectations for suppliers ✓ Partner feedback on processes and emerging issues 	<ul style="list-style-type: none"> ✓ New initiatives implemented based on business partner feedback 	<ul style="list-style-type: none"> ✓ Adjusting/updating work processes and requirements based on supplier feedback ✓ Requiring partners to implement improvement measures to enhance performance and service quality ✓ Encouraging creativity and innovation from business partners ✓ Identifying and resolving supply chain issues promptly ✓ Organizing training programs to raise supplier awareness on sustainability-related issues
		Negotiation meetings on service and product terms	As needed			
		Email and project management platforms	Frequently			
		Networking events and seminars to strengthen relationships	As needed			



STAKEHOLDER ENGAGEMENT (continued)

GRI 2-29

STAKEHOLDER ENGAGEMENT ACTIVITIES (continued)


STAKEHOLDER	NAM A BANK'S COMMITMENT TO STAKEHOLDERS	INTERACTION METHODS	INTERACTION FREQUENCY	INTERACTION CONTENT	ACHIEVEMENTS IN 2023	NAM A BANK'S ACTIONS
Regulatory Agencies and Policymakers	Committing to compliance with legal regulations and policies issued by regulatory authorities, providing transparent and accurate information about the Bank's operations, and closely cooperating with regulators to promote sustainable development goals.	Regular meetings and seminars to discuss policies and regulations	Quarterly or as required	✓ Business activities and regulatory compliance updates	✓ No legal violations recorded	✓ Improving internal processes to ensure compliance with new regulations
		Submitting periodic reports and necessary documents as required	Monthly/Quarterly/Annually	✓ Policy changes and their impact on Nam A Bank's operations	✓ 100% of tax declarations submitted on time	✓ Implementing necessary measures to enhance transparency and accountability
		Participating in surveys and providing input during policy formulation	As needed	✓ Proposals and recommendations on regulations to improve the business environment	✓ Promoting policy initiatives beneficial to the industry and community	✓ Actively participating in policy development activities and sharing experiences
		Attending industry-related forums and events	As needed	✓ Feedback from regulatory authorities on Nam A Bank's operations		✓ Regularly reviewing and updating internal policies as per regulatory requirements
Community	Actively supporting the green economy initiative by pioneering investments in renewable energy sectors, while also promoting corporate cultural values through social welfare programs and charitable activities.	Sponsorship and community support programs	As needed	✓ Information on Nam A Bank's community initiatives	✓ Total expenditure on social welfare and community support activities reached 32.5 billion VND	✓ Actively initiating and participating in community support programs, social activities, and charity work
		Participating in volunteer activities and community events	Frequently	✓ Community needs and issues		
		Organizing seminars and conferences to gather community feedback	Quarterly or as needed	✓ Feedback from the community on programs and projects	✓ Residents in 25 provinces nationwide benefited from these programs and activities	✓ Developing initiatives that positively impact the community
		Social media and website updates for information and feedback	Frequently	✓ Proposing solutions to address emerging community issues		✓ Providing transparent reports on Nam A Bank's activities and impacts on the community
						✓ Identifying and addressing specific social issues






STAKEHOLDER ENGAGEMENT (continued)

GRI 2-29

TOPICS OF INTEREST TO STAKEHOLDERS

STAKEHOLDERS	TOPICS OF INTEREST
 Employees	<ul style="list-style-type: none">» Safe and healthy working environment» Salary, benefits, and compensation policies» Talent attraction policies» Career development and training opportunities» Fairness and equality in performance evaluation» Encouragement of diversity and non-discrimination
 Shareholders / Investors	<ul style="list-style-type: none">» Profit growth and dividend policy» Improving financial efficiency» Overall risk and ESG risk management» Effective corporate governance» Timely and transparent reporting» Conflict of interest prevention» Sustainability strategy
 Customers	<ul style="list-style-type: none">» Quality of products and services» Customer service and issue resolution» Product innovation and improvement» Data and information security and confidentiality» Fair competition

STAKEHOLDERS	TOPICS OF INTEREST
 Partners and Suppliers	<ul style="list-style-type: none">» Quality and reliability of products/services» Fair contract terms and transactions» Fair and transparent supplier evaluation» Long-term and sustainable partnerships» Effective management of environmental and social (E&S) impacts
 Regulatory Agencies/ Policymakers	<ul style="list-style-type: none">» Compliance with laws and regulations» Fulfilling tax obligations to the government» Effective management of environmental and social(E&S) impacts» Fair competition» Accountability and transparency in reporting» Green and sustainable finance development» Emissions reduction and carbon neutrality» Digital transformation strategy and digitalization programs» Prevention of corruption, bribery, and money laundering
 Community	<ul style="list-style-type: none">» Effective management of environmental and social(E&S) impacts» Corporate social responsibility (CSR)» Support for local community development» Climate change and emissions reduction» Promoting environmental protection initiatives and community engagement

METHOD FOR IDENTIFYING AND ASSESSING MATERIAL TOPICS

Identifying and assessing material topics are not only aimed at meeting reporting requirements based on international standards and best practices but also helps Nam A Bank allocate and focus resources on areas that can generate the most significant impact in alignment with the Bank’s sustainability strategy. The assessment process for material ESG (Environmental, Social, and Governance) topics at Nam A Bank follows the guidelines in Standard GRI 3 of the GRI Universal Standards 2021 and is reviewed annually to properly adjust and supplement based on national and industry trends.

THIS PROCESS IS SUMMARIZED INTO FOUR KEY STEPS:

01

Context Analysis

To identify a list of environmental, social, governance, and economic aspects that impact Nam A Bank’s business operations and SD journey, we have initiated:

- ✓ Analysis of internal context and short-, medium-, and long-term business strategies approved for implementation.
- ✓ Research, review and analysis of global and Vietnamese socio-economic information, as well as domestic and international trends in the banking industry.
- ✓ Collection of information from industry associations and relevant press releases.
- ✓ Compilation of sustainability -oriented policies from intergovernmental documents and legal regulations issued by the government.
- ✓ Aggregation of evaluation results and surveys regarding material topics of stakeholder, including customers, employees, business partners, shareholders, and local communities.
- ✓ Identification of sustainability -related issues, particularly opportunities and challenges within the industry that directly affect Nam A Bank’s value chain.
- ✓ Adoption and study of successful SD initiatives implemented by both domestic and international businesses in the same industry.
- ✓ Consultation with internal expert groups and independent advisory firms.
- ✓ Reference to the progress of action programs toward 17 SDGs and relevant international frameworks, standards, and best practices related to sustainable banking.



02

Identification of Actual and Potential Impacts

Based on the context analysis in Step 1 and Nam A Bank’s periodic business development strategy, the Bank assesses both actual and potential impacts across environmental, social, governance, and economic aspects, including both positive and negative effects. To ensure the most accurate and relevant assessment, Nam A Bank also consults stakeholders, internal and external experts to understand the importance of each area from their perspective, accumulating inputs to form a basis for the next step.

03

Evaluation of Materiality of Impacts

The results gathered from Step 2 help Nam A Bank rank the most critical sustainability factors for both internal and external stakeholders. This serves as a foundation for setting sustainability-oriented objectives in the short term and helps assess the Bank’s current performance based on sustainability criteria. To evaluate the materiality of each impact, Nam A Bank considers the level of control and influence across the value chain while analyzing interconnections among key topics. The materiality assessment takes into account: the scale and scope of impacts in both financial and non-financial aspects. For potential impacts, evaluation depends on the likelihood of occurrence under specific circumstances. The final assessment ensures a balanced view between Nam A Bank’s perspective and stakeholders’ concerns, ranking material topics from Highly Important to Less Important and visualizing them in a two-dimensional materiality matrix.

04

Confirmation of Key Topics for Reporting

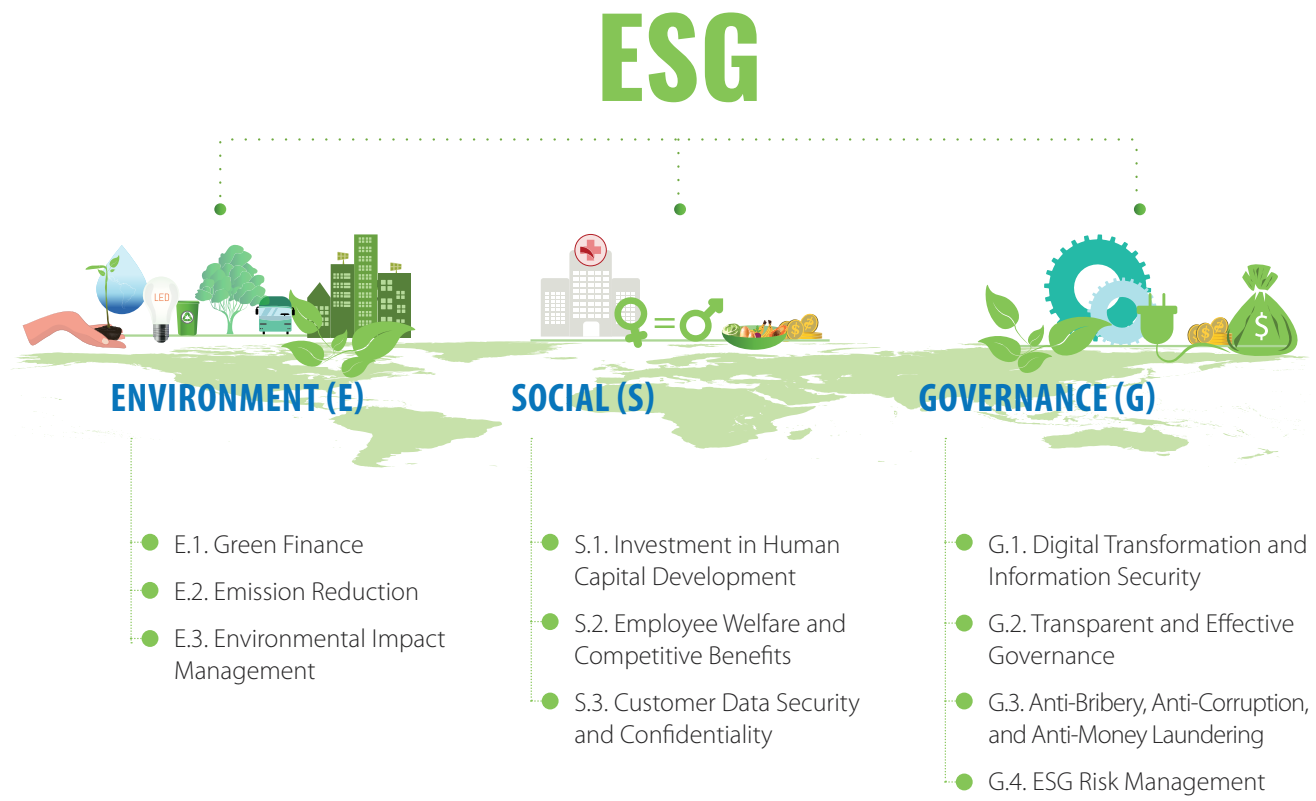
Following Step 3, Nam A Bank obtains a priority ranking of material topics and selects those of high priority that must be reported. The Bank then seeks approval from leaders, experts, and key information users while ensuring that the selected topics align with industry standards and global sustainability trends. Upon final approval of the proposed content, Nam A Bank’s dedicated team monitors, manages, and prepares sustainability reports for each fiscal year.



MATERIAL TOPICS (continued)

GRI 3-1, GRI 3-2

LIST OF MATERIAL TOPICS AND CORRESPONDING SDGs



Category	Material Topic	Description	SDGs
ENVIRONMENT (E)	E.1. Green Finance	Nam A Bank focuses on developing green financial products, assessing, and financing projects that have positive environmental impacts, contribute to energy transition, environmental protection, and the national and global emissions reduction targets.	<div><div>6 CLEAN WATER AND SANITATION</div><div>7 AFFORDABLE AND CLEAN ENERGY</div><div>11 SUSTAINABLE CITIES AND COMMUNITIES</div><div>13 CLIMATE ACTION</div><div>14 MARINE RESOURCES AND ENVIRONMENT</div><div>15 TERRESTRIAL RESOURCES AND ENVIRONMENT</div></div>
	E.2. Emission Reduction	Nam A Bank prioritizes implementing initiatives and solutions for efficient energy use, increases investments in renewable energy systems to transition away from fossil fuels, and aims to reduce greenhouse gas emissions (Scope 1 and Scope 2) towards achieving Net Zero Carbon by 2050.	<div><div>11 SUSTAINABLE CITIES AND COMMUNITIES</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div><div>13 CLIMATE ACTION</div></div>
	E.3. Environmental Impact Management	Throughout the nationwide business operations, Nam A Bank emphasizes managing environmental impacts, implementing initiatives and measures to use natural resources efficiently, and ensuring proper sewage/waste collection and treatment in accordance with regulations to prevent harm to human health.	<div><div>6 CLEAN WATER AND SANITATION</div><div>7 AFFORDABLE AND CLEAN ENERGY</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div><div>13 CLIMATE ACTION</div><div>14 MARINE RESOURCES AND ENVIRONMENT</div><div>15 TERRESTRIAL RESOURCES AND ENVIRONMENT</div></div>



MATERIAL TOPICS (continued)

GRI 3-1, GRI 3-2

LIST OF MATERIAL TOPICS AND CORRESPONDING SDGs (continued)

Category	Material Topic	Description	SDGs
SOCIAL (S)	S.1. Investment in Human Capital Development	People are a key factor in the Bank's success. Nam A Bank prioritizes investment in human resources development programs to ensure the capability to execute business strategies, seize new opportunities, and quickly adapt to challenges in the ever-changing socio-economic environment.	
	S.2. Employee Welfare and Competitive Benefits	The Bank places great importance on ensuring employee welfare, maintaining a competitive benefits package and establishing appropriate policies to attract and retain talent, strengthening our competitive advantage in the financial market.	
	S.3. Customer Data Security and Confidentiality	As a financial service provider, the Bank holds vast amounts of personal and financial information of individuals and businesses. Thus, Nam A Bank always prioritizes research, development, and enhancement of information security systems and processes to prevent risks and damages from data breaches.	

Category	Material Topic	Description	SDGs
GOVERNANCE (G)	G.1. Digital Transformation and Information Security	Amid the ongoing Fourth Industrial Revolution worldwide, Nam A Bank aims to build and implement a digital transformation strategy while prioritizing cybersecurity measures and initiatives. The Bank regularly organizes training sessions to enhance awareness of digitalizing process, data governance, mitigate risks, and prevent cyberattacks on core banking systems that could disrupt customer transactions. AI applications are also leveraged in data analytics and to strengthen IT infrastructure resilience.	
	G.2. Transparent and Effective Governance	Nam A Bank focuses on strengthening corporate governance capabilities to ensure efficient, transparent operations in compliance with current legal regulations and international best practices in corporate governance and risk management.	
	G.3. Anti-Bribery, Anti-Corruption, and Anti-Money Laundering	The Bank strictly enforces a zero-tolerance policy towards corruption, bribery, and money laundering. It emphasizes training programs to raise anti-corruption & anti-bribery awareness, disseminate AML regulations, and establish mechanisms for detection, reporting, investigation, and disciplinary action against violations.	
	G.4. ESG Risk Management	Nam A Bank is committed to developing methodologies, organizational structures, and implementing a system of policies & processes for ESG risk management, particularly in lending activities, to minimize negative impacts and enhance positive contributions to the economy, environment, and society. The Bank also takes preventive measures against potential financial losses due to ESG-related risks.	



MATERIAL TOPICS (continued)

GRI 3-1, GRI 3-2

SUSTAINABILITY GOVERNANCE

GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-16, GRI 3-3, GRI 201-2



MATERIALITY MATRIX OF KEY AREAS



GOVERNANCE STRUCTURE FOR SUSTAINABILITY ACTIVITIES

Nam A Bank remains steadfast in our commitment to transparent business operations and responsibility with economic, environmental, and social factors. With the mission to become a “Happy Bank”, Nam A Bank aims to build trust among stakeholders and create a sustainable future through digitalization and greening initiatives. To achieve this objective, Nam A Bank has developed a governance structure for sustainability activities that is streamlined yet robust and efficient. The functions of planning, monitoring, coordinating, and execution are systematically implemented in alignment with strategic directions set by the Leadership over different periods. Additionally, communication efforts are prioritized to ensure that all relevant departments understand their roles and collaborate effectively in implementing ESG action programs and initiatives.





SUSTAINABILITY GOVERNANCE (continued)

GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-16, GRI 3-3, GRI 201-2

GOVERNANCE STRUCTURE FOR SUSTAINABILITY ACTIVITIES (continued)

FUNCTION	DEPARTMENT	ROLES AND RESPONSIBILITIES
Developing and Approving Sustainability Strategies	Board of Directors (BoD)	<ul style="list-style-type: none">✓ Provides overall direction on sustainability to ensure responsible and transparent business operations.✓ Formulates and approves policies, guidelines, and strategic declarations for medium- and long-term sustainable development.✓ Oversees the formulation and implementation of action plans to execute the sustainability strategy.
	Chief Executive Officer (CEO)	<ul style="list-style-type: none">✓ Drives the implementation of the sustainability strategy in accordance with the BoD's approved roadmap.✓ Ensures the effectiveness of action programs aimed at sustainable development in accordance with the BoD's approved orientation.✓ Develops specific plans, policies, and objectives for short- and medium-term sustainability goals.✓ Communicates objectives and plans across the entire system.



FUNCTION	DEPARTMENT	ROLES AND RESPONSIBILITIES
Managing and Coordinating the Implementation of the Sustainability Strategy	Green Bank Implementation Committee	<ul style="list-style-type: none">✓ Receives and executes sustainability action plans from the BoD and CEO.✓ Reviews initiatives related to environmental and economic aspects and aligns them with the Bank's operational framework and corporate culture while also being highly practical.✓ Implements green finance solutions, green banking initiatives, and enhances environmental risk management in credit activities.✓ Monitors and supervises the execution of sustainability initiatives, to timely propose adjustments for effectiveness and continuous improvement.✓ Ensures timely reporting and submission of implementation results, maintaining high data accuracy.✓ Conducts training sessions to enhance employee awareness of sustainability, green growth, green credit, and green banking.
Executing ESG Action Programs and Initiatives	Functional Departments and Business Units	<ul style="list-style-type: none">✓ Implements approved sustainability initiatives within their areas of expertise.✓ Prepares and submits reports on implementation outcomes to senior management for review and approval.
Monitoring Strategy Execution	Internal Audit Department	<ul style="list-style-type: none">✓ Ensures that the governance structure for implementing sustainability action plans & initiatives aligns with approved strategic goals.✓ Oversees and applies timely measures to enhance the effectiveness of sustainability action programs and ESG initiatives.✓ Aggregates data from departments to compile comprehensive sustainability reports for leadership review.✓ Develops and implements training programs on general sustainability topics and specific global and national sustainability trends at each specific stage.✓ Manages the preparation and dissemination of periodic sustainability reports in accordance with international standards and best practices.



SUSTAINABILITY GOVERNANCE (continued)

GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-16, GRI 3-3, GRI 201-2

MANAGEMENT OF SUSTAINABLE DEVELOPMENT RISKS

As the global economy and society are facing unpredictable fluctuations from geopolitical issues, energy crises and climate change, as well as the lasting consequences of the Covid-19 pandemic, achieving sustainable development goals (SDGs) poses significant challenges for countries worldwide, including Vietnam. The commitments made by the Vietnamese Government regarding greenhouse gas emissions and resource mobilization plans for energy transition programs, along with frequently updated legal regulations on environmental impact management, require enterprises like Nam A Bank to implement truly effective risk management activities. To minimize negative impacts and ensure the feasibility and consistency of long-term sustainable development goals, Nam A Bank focuses on identifying and managing sustainability-related risks, particularly emerging risks that may arise during the Bank's business operations.

Overall, risk management related to sustainable development at Nam A Bank is integrated into the bank-wide Risk Management Framework. Risks are identified and assessed based on their probability of occurrence and the severity of their impact on Nam A Bank's business operations and financial position. Based on the determined risk appetite, Nam A Bank ranks and filters high-risk issues to devise appropriate management methods, aiming to mitigate impacts and ensure the effective implementation of business strategies and sustainability orientations.



The identified risks are categorized based on impact aspects and relevant legal regulations, guidelines, or international practices. Currently, Nam A Bank classifies sustainability-related risks into four groups as follows:

ENVIRONMENTAL RISKS

Risks that impact the climate and natural environment, which may arise during the business operations of the Bank and/or enterprises receiving loans from Nam A Bank. Factors in this category include greenhouse gas emissions, water pollution, air pollution, effects on natural ecosystems, encroachment on conservation areas, impacts on biodiversity and the habitat of rare species, and increasing scarcity of clean water resources.

SOCIAL RISKS

Risks that affect society and local communities where Nam A Bank and/or our borrowers conduct business activities. Factors considered include the potential increase in social inequality, human rights violations, child labor or forced labor, and infringement on indigenous people's rights.

ECONOMIC RISKS

Risks impacting the economy in general and the financial situation of Nam A Bank and/or our borrowers. Factors considered include interest rate fluctuations, exchange rate volatility, supply chain disruptions, etc.

GOVERNANCE RISKS

Risks related to corporate governance that may affect the transparency and accountability of Nam A Bank towards stakeholders, as well as the efficiency of business operations management. Factors considered include governance structures that may not fully comply with current legal regulations and/or global best practices, unclear roles and responsibilities among functional departments, and gaps in control and oversight activities.










SUSTAINABILITY GOVERNANCE (continued)

GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-16, GRI 3-3, GRI 201-2

MANAGEMENT OF SUSTAINABLE DEVELOPMENT RISKS (continued)

In 2023, Nam A Bank identified, managed, and effectively controlled several key sustainability-related risks at the system-wide level, as detailed below:

Risk Type	Identification	Monitoring and Management
 Strategic Risk	Risks arising during business operations that may impact the progress of Nam A Bank's sustainable development goals (failure to achieve set targets or action plans deviating from approved strategies) due to inadequate identification of ESG-related issues and/or information security concerns in digital transformation and financial service automation.	<ul style="list-style-type: none">✓ Sustainability considerations are prioritized in business strategy decisions.✓ Monthly and quarterly analytical reports track key performance indicators of sustainable initiatives.✓ Regular updates on industry trends and competitors' sustainability strategies.✓ Investments in IT infrastructure and applications following international ESG monitoring, measurement, and reporting standards.
 Credit Risk	Risks arising when borrowers incur penalties for violating environmental or labor regulations or have their licenses revoked, preventing them from meeting their debt obligations on time, potentially resulting in financial losses or asset devaluation for Nam A Bank.	<ul style="list-style-type: none">✓ Development and refinement of internal policies, regulations, and procedures on Environmental and Social Management Systems (ESMS).✓ Classification of environmental and social (E&S) risks.✓ Borrowers are required to submit environmental impact assessment reports and internal policies on community and social impact management during appraisal and periodically - monitoring after disbursement.✓ Regular monitoring after disbursement and conducting periodic field assessments to timely identify and address potential risks.

Risk Type	Identification	Monitoring and Management
 Market Risk	Risks arising from external economic fluctuations, including global and Vietnamese market conditions, interest rate volatility, exchange rate fluctuations, and gold price variations, affecting Nam A Bank's business operations and our borrowers.	<ul style="list-style-type: none">✓ Close monitoring of macroeconomic developments and regular updates from reputable domestic and international economic experts.✓ Rigorous impact assessments using sensitivity analysis models under different scenarios to develop proactive response strategies when risks occur.
 Compliance Risk	Risks from non-compliance with internal regulations and/or applicable laws governing banking operations or other business contracts, potentially affecting the rights and interests of stakeholders.	<ul style="list-style-type: none">✓ Continuous updates on newly issued legal documents relevant to banking activities.✓ Strict adherence to current legal regulations and enforcement of compliance commitments from business partners, with strict penalties for violations.✓ Updates and communication on new legal requirements affecting borrowers' operations.✓ The Internal Audit Department regularly reviews compliance within the Bank, and business units regularly assess borrowers' compliance levels.
 Reputation Risk	Risks arising when unfavorable media coverage about Nam A Bank's sustainability efforts and/or ESG-related issues of business partners or borrowers negatively impacts Nam A Bank's brand and reputation.	<ul style="list-style-type: none">✓ Ensuring compliance with legal disclosure requirements.✓ Guaranteeing transparency, reliability, and accuracy of sustainability-related disclosures.✓ Developing crisis communication guidelines, procedures, and training for responsible personnel.✓ Continuous media monitoring and proactive response strategies for unfavorable news about Nam A Bank.



SUSTAINABILITY GOVERNANCE (continued)

GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-16, GRI 3-3, GRI 201-2



NAM A BANK’S CONTRIBUTIONS TO GLOBAL SUSTAINABLE DEVELOPMENT GOALS

1. Poverty Eradication End poverty in all its forms everywhere.

VND 5.462 billion

- ✓ Implemented programs and contributed to the “For the Poor” funds, supporting disadvantaged families in underdeveloped economic areas and regions affected by natural disasters, with a total contribution of VND 5.462 billion in 2023.

End hunger, achieve food security, improve nutrition, and promote sustainable agriculture.

VND 437 billion

- ✓ Implemented programs and contributed to funds supporting disadvantaged families in underdeveloped economic areas and disaster-affected regions.
- ✓ Prioritized lending for green, clean, and circular agricultural projects with preferential funding sources, with total outstanding loans of VND 437 billion as of 31/12/2023.

Ensure healthy lives and promote well-being for all at all ages.

VND 1.515 billion

- ✓ Ensured 100% of Nam A Bank employees received mandatory health insurance.
- ✓ Provided additional health insurance benefits for specific employee groups based on particular periods.
- ✓ Promoted awareness and encouraged employees to avoid alcohol consumption, especially during working hours.
- ✓ Introduced tea culture to employees for health benefits.
- ✓ Sponsored medical facilities with a total sponsorship value of VND 1.515 billion in 2023.



SUSTAINABILITY GOVERNANCE (continued)

GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-16, GRI 3-3, GRI 201-2

NAM A BANK'S CONTRIBUTIONS TO GLOBAL SUSTAINABLE DEVELOPMENT GOALS (continued)

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.



152 training hours
per employee

VND 2.515 billion

- ✓ Focused on training employees in professional skills, with an average of 152 training hours per employee in 2023.
- ✓ Provided scholarships to underprivileged students and funded educational infrastructure in economically challenged areas, with a total sponsorship value of VND 2.515 billion in 2023.

Achieve gender equality and empower all women and girls.



Women accounted
54.1%

3/6

- ✓ Women accounted for 54.1% of Nam A Bank's workforce.
- ✓ 3 out of 6 BOD members were women

Ensure availability and sustainable management of water and sanitation for all.



- ✓ Regularly organized activities and initiatives to conserve and protect water resources.
- ✓ Sewage from major buildings was tested and reported to meet environmental standards periodically.

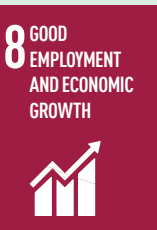
Ensure access to affordable, reliable, sustainable, and modern energy for all.



VND 11,509 billion

- ✓ Prioritized lending for green and clean energy investment projects with preferential funding sources, with total outstanding loans of VND 11,509 billion as of 31/12/2023.

Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all.



Profit ↑ **45%**
Total assets ↑ **18.2%**

- ✓ Profit increased by over 45%, and total assets grew by 18.2% compared to 2022.
- ✓ Maintained continuous growth in average employee income.
- ✓ Prioritized financing projects that create jobs for local communities in underdeveloped areas.

Make cities & residential areas inclusive, resilient, safe and sustainable.



100 Onebank 365+

constructing 13
bridges nationwide

- ✓ Focused on digitalization and banking transformation, with 100 OneBank 365+ branches opened by 2023.
- ✓ Provided financial support for constructing 13 bridges nationwide, contributing to the development of safe and sustainable communities.

Reduce inequality within and among countries.



- ✓ Nam A Bank's starting salary had no gender or regional disparities and exceeded the legal minimum wage requirements.



SUSTAINABILITY GOVERNANCE (continued)

GRI 2-12, GRI 2-13, GRI 2-14, GRI 2-16, GRI 3-3, GRI 201-2

NAM A BANK'S CONTRIBUTIONS TO GLOBAL SUSTAINABLE DEVELOPMENT GOALS (continued)

Make cities and residential areas inclusive, safe, resilient, and sustainable.



- ✓ Funded infrastructure development projects in underdeveloped areas.

Ensure sustainable consumption and production models.



- ✓ Focused on building a sustainable value chain with strict compliance with environmental and social impact regulations.
- ✓ Promoted green consumption behavior, energy-saving practices, and waste reduction.
- ✓ Ensured customer data security through internationally standardized safety systems.

Take urgent action to combat climate change and its impacts.



- ✓ Developed and implemented an ESG risk management framework across the entire value chain.
- ✓ Mobilized green financing for Green Credit programs.
- ✓ Encouraged and applied energy-saving initiatives and reduced greenhouse gas emissions from fossil fuel consumption.

Conserve and sustainably use the oceans, seas, and marine resources for sustainability.



- ✓ Actively supported and participated in coastal forest conservation and development projects.
- ✓ Conducted environmental impact assessments for marine resource utilization projects.

Protect, restore, and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, halt and reverse land degradation and biodiversity loss.



planted **2,200** trees

- ✓ Actively supported and participated in tree planting and forest development projects, planted 2,200 trees in Lam Dong province by 2023.
- ✓ Prioritized loans for environmentally friendly projects that do not harm local ecosystems and biodiversity.

Promote peaceful and inclusive societies for SD, provide access to justice for all, and build effective, accountable, and inclusive institutions at all levels.



- ✓ Maintained a workplace democracy policy to protect employees' rights and encouraged them to report unethical conduct.

Strengthen the means of implementation and revitalize the global partnership for sustainability.



- ✓ Partnered with GCPF and signed an MoU with ResponsAbility Investment AG (Switzerland) to implement Green Credit programs and ESG risk management in credit activities.



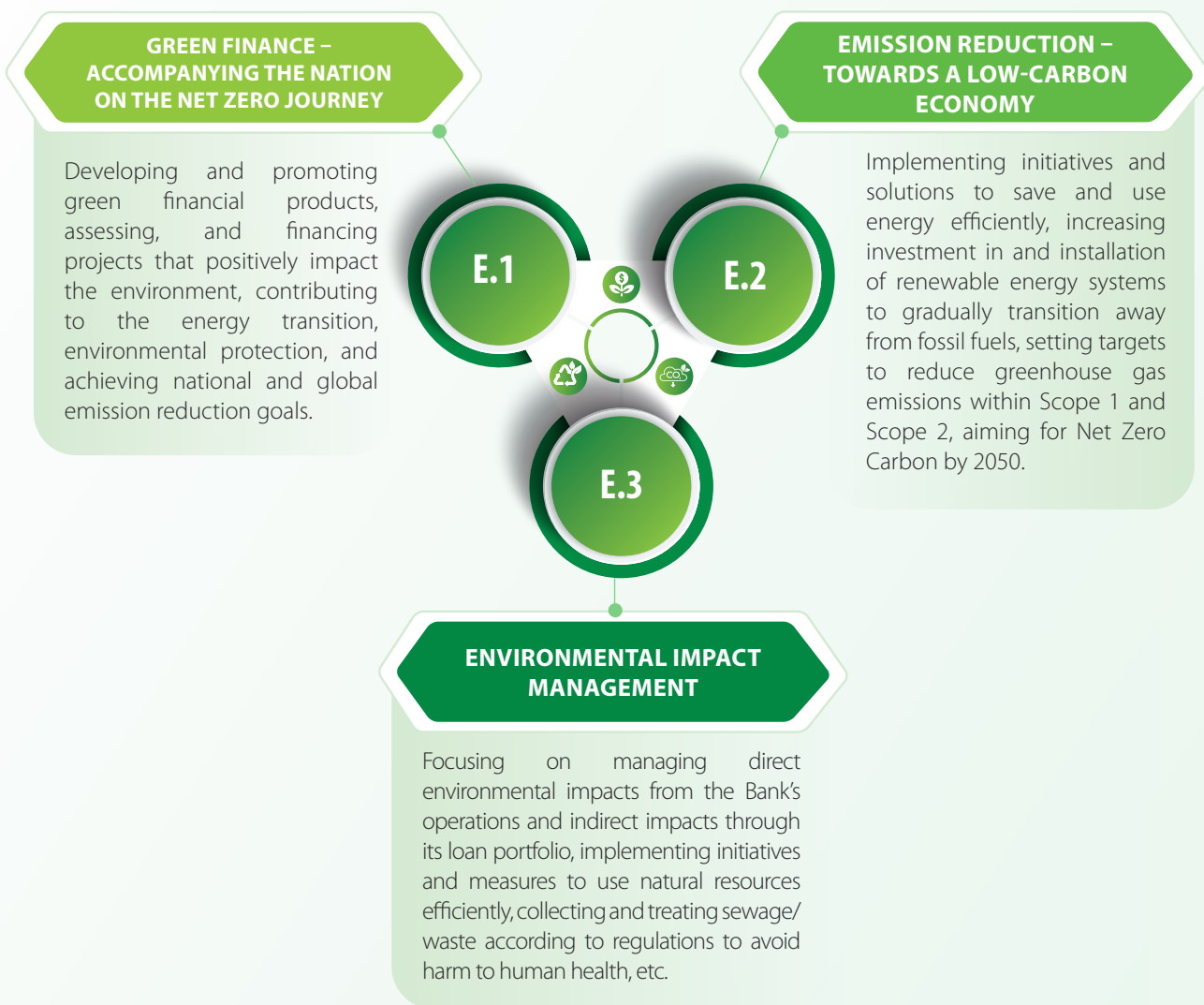
03

ENVIRONMENT (E): CHOOSING GREEN LIVING FOR SUSTAINABLE GROWTH

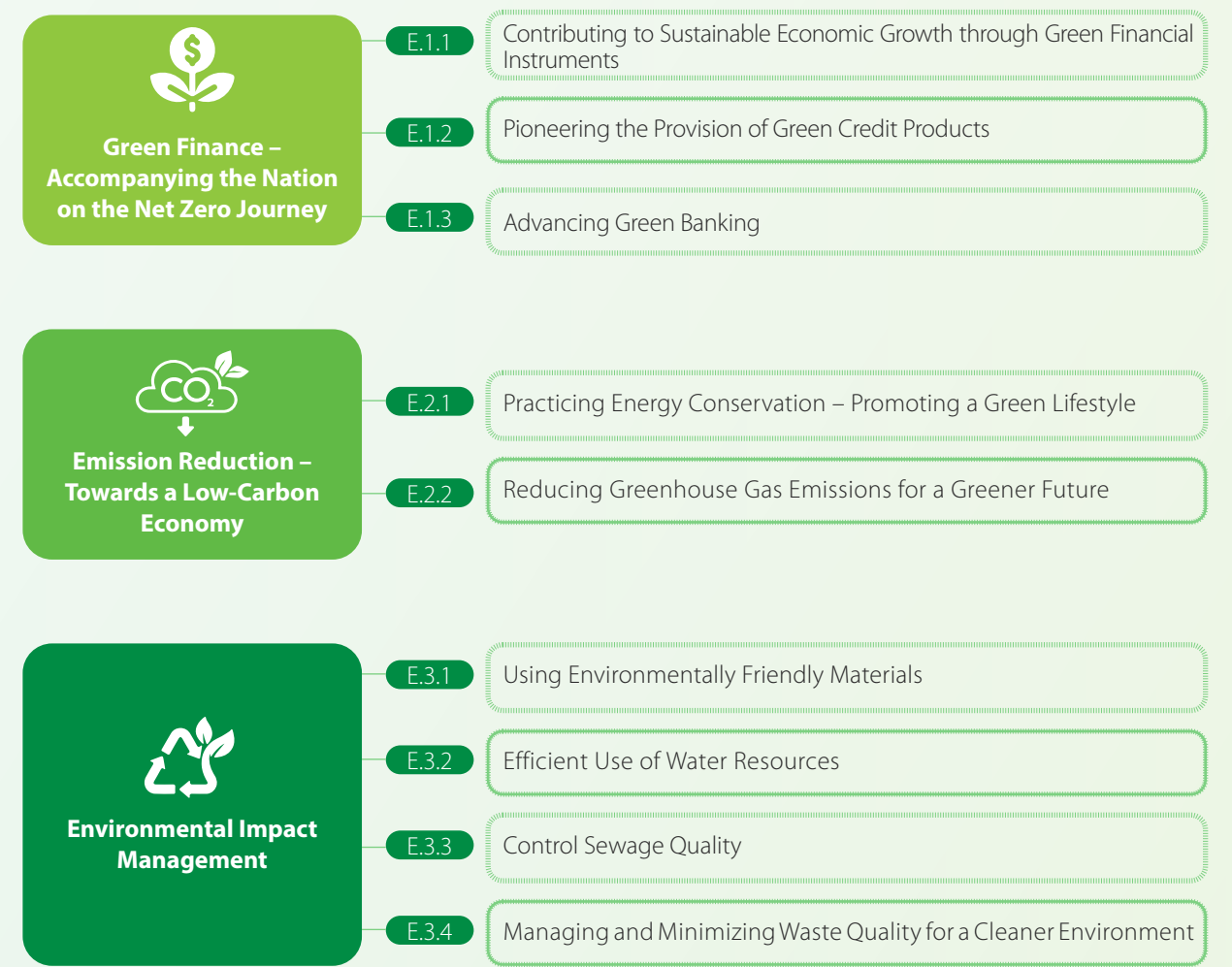
Green Finance – Accompanying the Nation’s Net Zero Journey	85
Emissions Reduction – Towards a Low-Carbon Economy	99
Environmental Impact Management	103



ENVIRONMENT (E): CHOOSING A GREEN LIFESTYLE FOR SUSTAINABLE GROWTH



Nam A Bank implemented each key topic in 2023 through the following actions:





E.1. GREEN FINANCE - ACCOMPANYING THE NATION ON THE NET ZERO JOURNEY

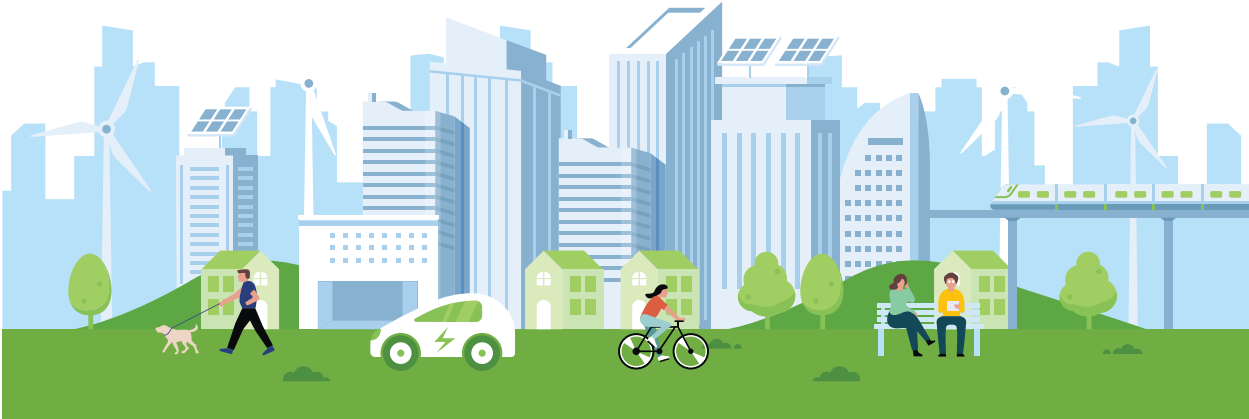
GRI 203-2



E1.1 CONTRIBUTING TO SUSTAINABLE ECONOMIC GROWTH THROUGH GREEN FINANCIAL INSTRUMENTS



a. Since 2015, the Government, the State Bank of Vietnam, and relevant agencies have issued numerous policies and legal documents to promote green growth process and implement sustainability programs on a broad scale. By 2023, the State Bank of Vietnam issued Decision No. 1408/QĐ-NHNN on the Banking Sector Action Plan to implement the national green growth strategy for the 2021-2030 period. This decision emphasized the importance of green credit in achieving the national sustainable development goals and encouraged commercial banks to enhance their policy frameworks and implement diverse solutions to achieve the dual goals of “Digital Transformation” and “Green Transformation.” Acknowledging that risks always come with opportunities, since 2018, Nam A Bank has been the first bank in Vietnam to sign an agreement with GCPF to implement the “Green Credit” program, allocating preferential funds to finance environmentally and socially friendly consumer and business projects. Additionally, Nam A Bank signed a Memorandum of Understanding with ResponsAbility Investment AG (Switzerland) to promote sustainability and green credit in Vietnam. For Nam A Bank, green credit is not only an urgent requirement for long-term sustainability, reducing environmental pollution, and mitigating climate change risks but also a financial intermediary’s responsibility in the transition toward a green and low-carbon economy.



VND 460 billion
Nam A Bank received a Green
Credit package from GCPF



VND 284 billion
Outstanding loans from
the Green Credit package
as of 31/12/2023

Nam A Bank’s approach to managing Green Finance is based on risk management principles and responsible lending principles. In banking operations, the most significant impact Nam A Bank can make is not through direct activities but through lending to and financing businesses, organizations, and individuals in the economy. Nam A Bank understands that continuously strengthening and enhancing internal capabilities is crucial in building a more sustainable, fair, and prosperous society. In other words, Nam A Bank needs a team of professionals with sufficient expertise and experience to identify and assess various physical and transition risks associated with climate

change and potential impacts on customers in the Bank’s credit portfolio. The main objective of Nam A Bank’s Green Finance products and services is to navigate carefully and mitigate climate-related risks, enhance resilience against unpredictable challenges, and provide commitments and guidance for customers in transitioning to a low-carbon economy. Through these programs and initiatives, Nam A Bank not only fulfills our responsibilities to the society, the local community but also contributes significantly to accelerating climate action, minimizing environmental risks that directly affect the Bank, and protecting long-term asset values throughout the value chain.



E.1. GREEN FINANCE - ACCOMPANYING THE NATION ON THE NET ZERO JOURNEY (continued)

GRI 203-2



E1.2 PIONEERING THE PROVISION OF GREEN CREDIT PRODUCTS

GREEN CREDIT PORTFOLIO AT NAM A BANK

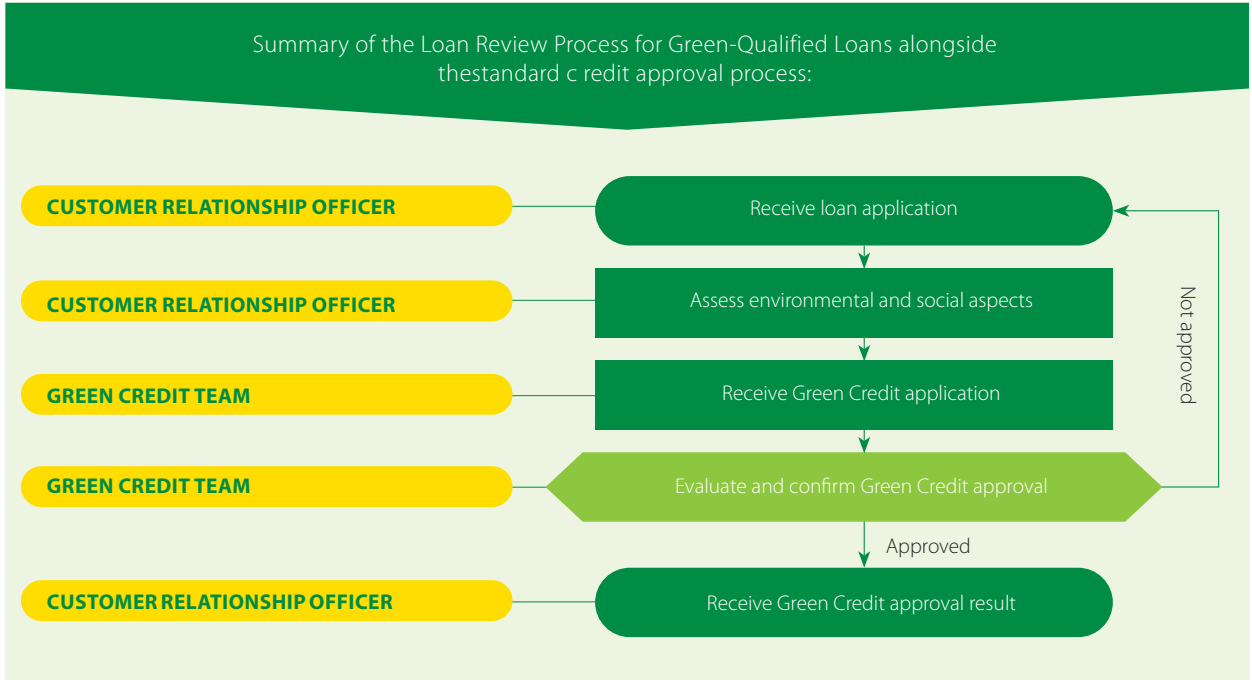
To promote the transition from traditional credit products to green credit products, with consultation from GCPF, Nam A Bank has developed a Green Credit Portfolio in accordance with international standards. This portfolio aims to offer the market products that contribute to environmental protection while meeting international

standards to access Green funding. The Green Credit Portfolio sets specific criteria and conditions for various sectors, enabling Nam A Bank to provide an increasingly diverse range of green credit products that meet customer needs while making it easier for customers to access and fulfill product conditions.

Sector	Eligible Measures
Consumer	Purchasing energy-saving household appliances (air conditioners, refrigerators, freezers, washing machines, and televisions) with an energy label of at least 3 stars, or electric/hybrid vehicles.
Renewable Energy	Investments in solar panel systems with a capacity of up to 500kW that meet all conditions of the ESMS Regulations issued by Nam A Bank.
Agriculture	Investments/upgrading of drip irrigation systems or integration of drip irrigation with greenhouse systems.
Construction	Projects using environmentally friendly materials such as non-fired bricks and heat-reflective coated glass.
Textile & Garment	Investments in upgrading production equipment, compressed air systems, heating systems, lighting systems, and ventilation systems according to the Eligible Upgrade Measures List issued by Nam A Bank.
Green Housing	Purchasing apartments with a Certificate of Land Use Rights, Ownership of Houses, and Other Assets attached to land that belong to the Green Building List issued and updated by Nam A Bank periodically.

Besides the Green Credit Portfolio that meets international standards for accessing green funding, Nam A Bank has proactively developed and classified loan purposes, integrating specific environmental criteria into Green Credit products and detailing documentation

requirements to simplify customer access. Additionally, Nam A Bank continuously researches and updates global and regional green classification lists to timely adjust and supplement our green project portfolio in line with market developments and sustainable banking trends.



Nam A Bank continues to research and implement solutions to promote green credit, gradually increasing the proportion of green credit in the Bank's loan portfolio by focusing on low-greenhouse-gas-emission production and consumption

sectors, supporting industries, and high-tech industries. Additionally, Nam A Bank has developed policies to support businesses that export products to markets with stringent emission requirements such as the US and Europe.



E.1. GREEN FINANCE - ACCOMPANYING THE NATION ON THE NET ZERO JOURNEY (continued)

GRI 203-2



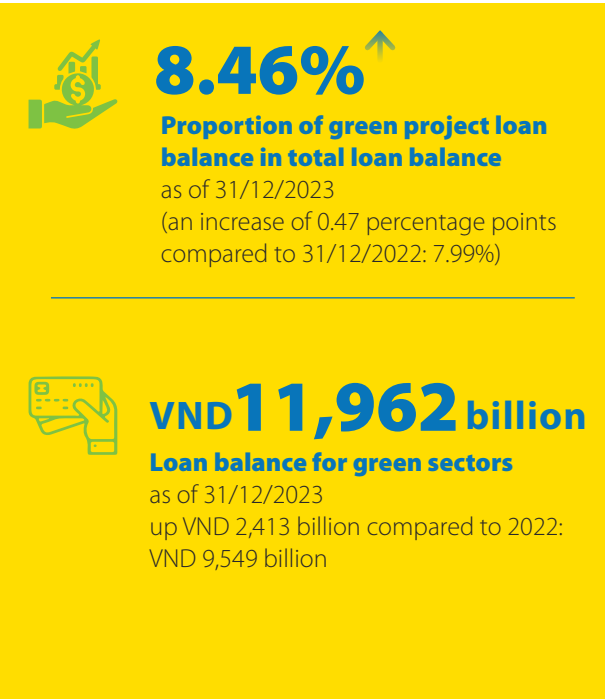
E1.2 PIONEERING THE PROVISION OF GREEN CREDIT PRODUCTS (continued)

GRADUAL EXPANSION OF THE GREEN CREDIT PORTFOLIO

Over the past three years, Nam A Bank has consistently maintained the total outstanding loans for green projects at nearly VND 12,000 billion, **ranking among the top 10 commercial banks with the largest green credit loan portfolios in the entire banking system.** The proportion

of green credit granted to renewable and clean energy investment projects has always accounted for over 96% during the 2021-2023 period. Some other projects related to sustainable forestry and green agriculture have been financed but remain small in scale and short-term, thus have not yet generated a significant positive impact.

Nam A Bank has been implementing the greening of our credit portfolio; with support from GCPF, Nam A Bank continues to develop green credit products and finance Green Projects in the future, because Nam A Bank sees this as a long-term investment for sustainable development.



Green Sector	Loan Balance (Billion VND)	
	2023	2022
Green Agriculture	437	44
Sustainable Forestry	8	11
Renewable Energy and Clean Energy	11,509	9,472
Waste Treatment and Pollution Prevention	8	22

Participants in the Green Credit program include both new and existing corporate and individual customers seeking financing for business production, consumer loans, or investment in “green” assets. Nam A Bank is committed to strictly complying with current credit granting regulations and will not continue to fund any entity on the Exclusion List and/or when the Bank obtains credible evidence of irremediable negative economic, environmental, and social impacts caused by loan recipients. Customers who violate national laws or policies issued by local regulatory authorities will also be ineligible for loans at Nam A Bank. Effectively enforcing these core principles will help Nam A Bank increase our ability to achieve environmental protection goals across the entire value chain.

Furthermore, to ensure the effective implementation of the Green Credit program, Nam A Bank continuously enhances specialized professional training programs for our employees. At the same time, Nam A Bank proactively organizes online and in-person workshops, participates in green finance media events, and promotes carbon footprint reduction initiatives to raise awareness about climate change and environmental impacts among bank customers and the broader community.

ENVIRONMENTAL AND SOCIAL RISK ASSESSMENT AND MANAGEMENT IN CREDIT ACTIVITIES

From the early days of implementing green credit products, Nam A Bank has recognized the importance of prioritizing the effective management of Environmental & Social (E&S) risks across all financial activities. Nam A Bank has committed to complying with environmental laws and E&S standards through our Environmental and Social Policy, approved by the Board of Directors in 2020. Nam A Bank’s credit products also reflect this commitment by ensuring that sustainable E&S aspects are identified, addressed, and managed throughout the entire lifecycle of our credit products, in line with regulations issued by the State Bank of Vietnam at each stage.

Nam A Bank has developed internal regulations, processes, and implemented ESMS regulations in practice since 2021, making us one of the first banks to establish dedicated internal regulations for E&S risk management according to international standards. Since then, we have continuously updated and improved these regulations to comply with legal requirements, including those set by the State Bank of Vietnam. During the development of the ESMS regulations, with professional consultation from PRA, we carefully reviewed policies and processes based on IFC Performance Standards and GCPF’s E&S requirement framework, ensuring responsible social and environmental activities throughout Nam A Bank’s lending cycle.



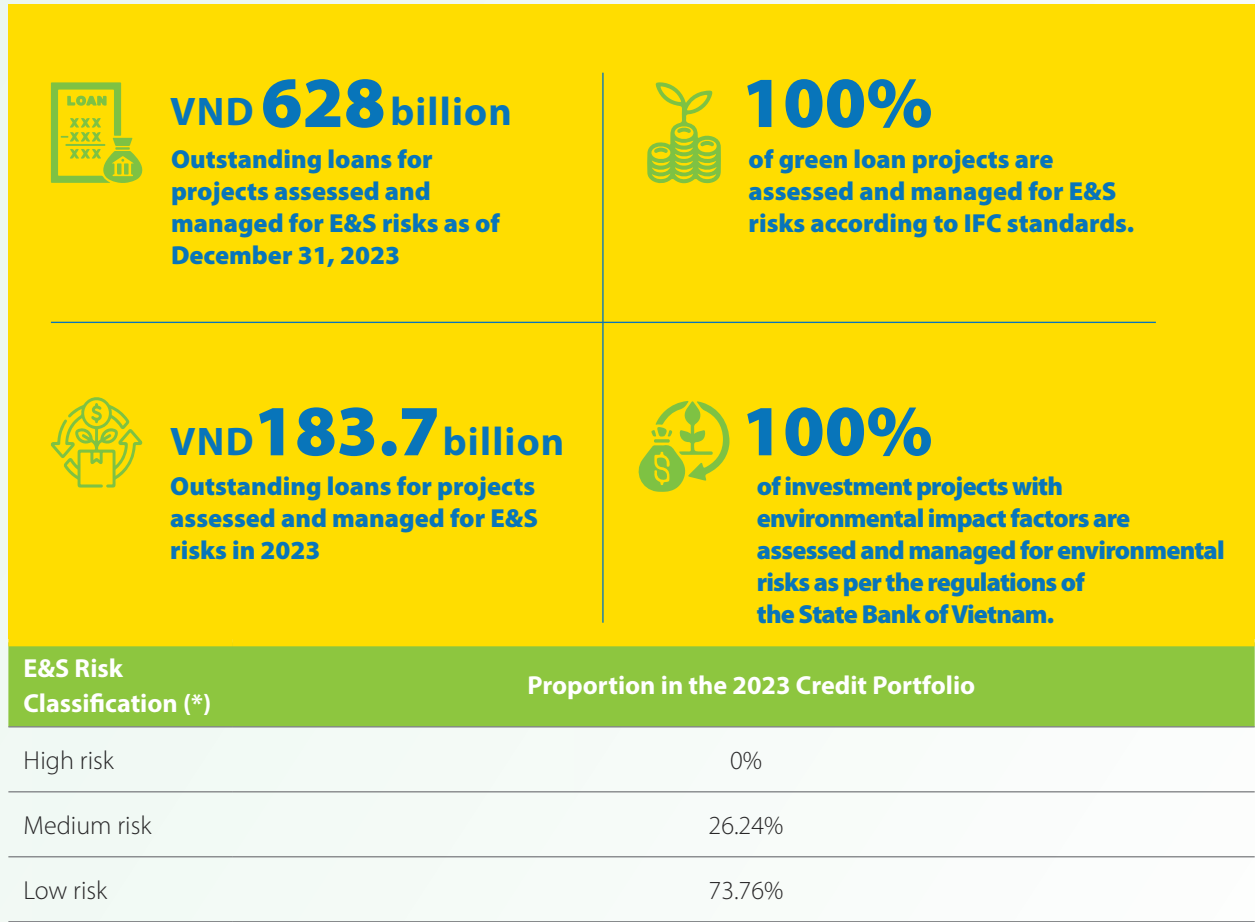
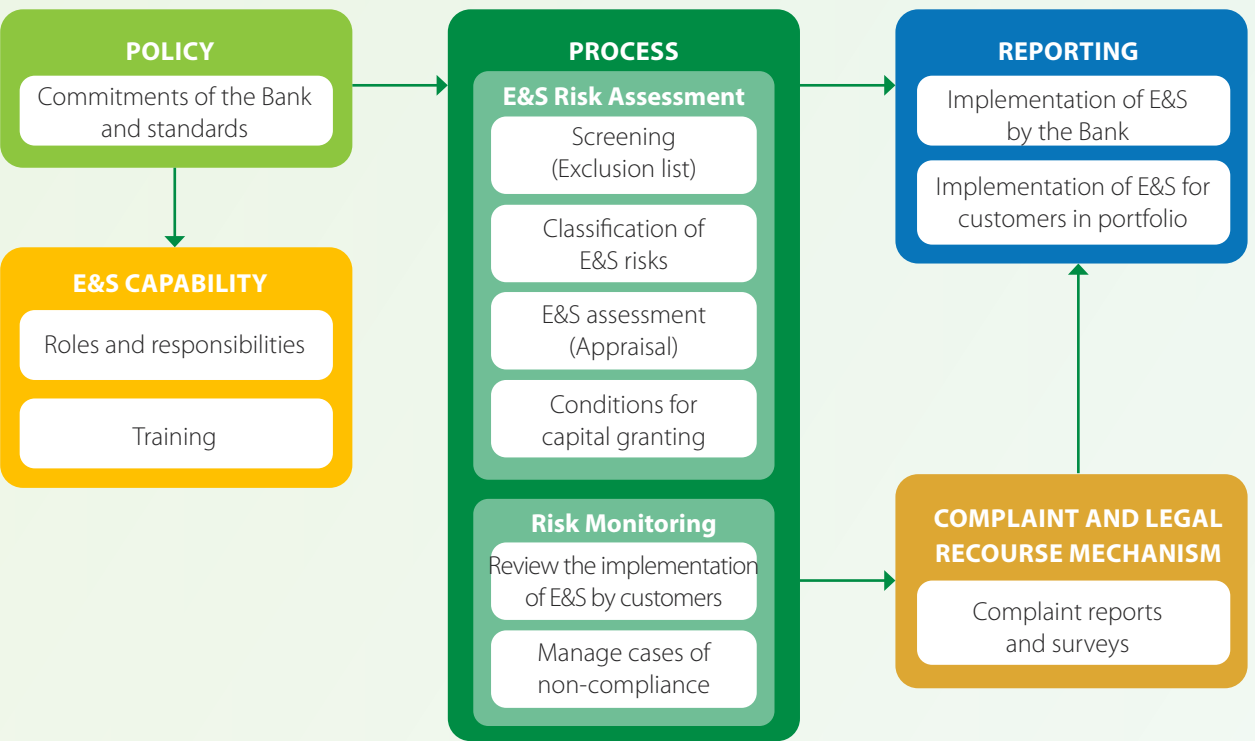
E.1. GREEN FINANCE - ACCOMPANYING THE NATION ON THE NET ZERO JOURNEY (continued)



E1.2 PIONEERING THE PROVISION OF GREEN CREDIT PRODUCTS (continued)

ENVIRONMENTAL AND SOCIAL RISK ASSESSMENT AND MANAGEMENT IN CREDIT ACTIVITIES (continued)

ESMS Structure



* E&S risk classification follows Nam A Bank's internal regulations.



E.1. GREEN FINANCE - ACCOMPANYING THE NATION ON THE NET ZERO JOURNEY (continued)



E1.2 PIONEERING THE PROVISION OF GREEN CREDIT PRODUCTS (continued)

ENVIRONMENTAL AND SOCIAL RISK ASSESSMENT AND MANAGEMENT IN CREDIT ACTIVITIE (continued)

ESMS Structure (continued)

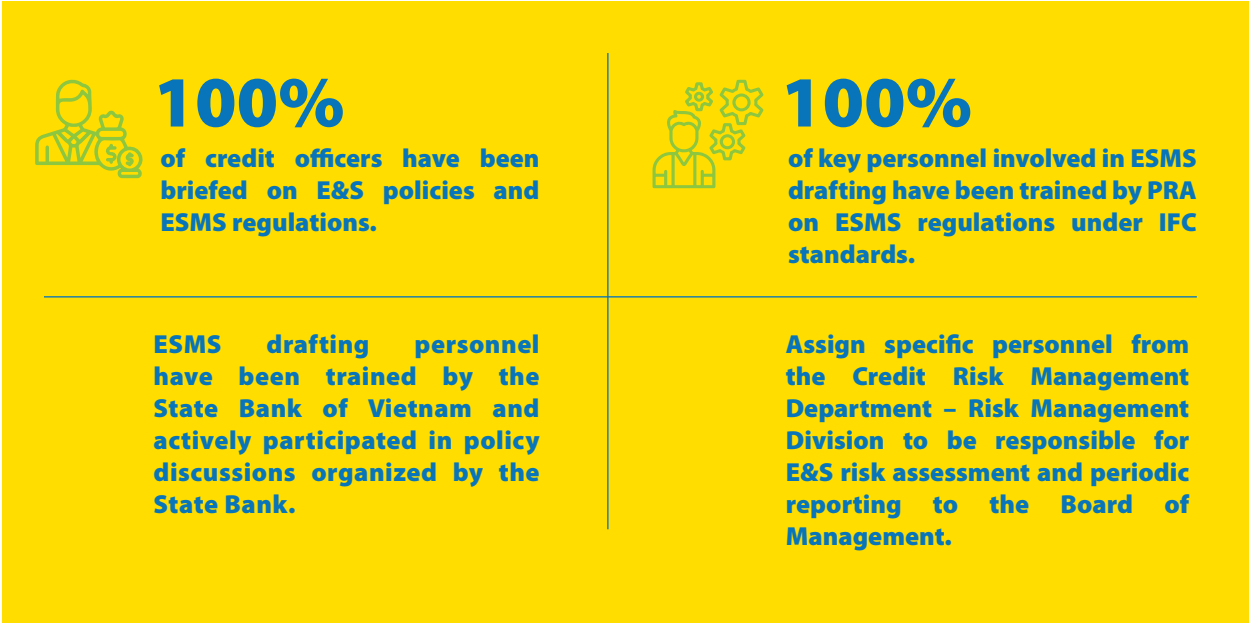
The ESMS framework enables Nam A Bank to proactively identify, manage, and mitigate E&S risks in lending activities. The knowledge and techniques embedded in this ESMS system serve as evidence of Nam A Bank's commitment to providing financing in a responsible manner. In 2023, Nam A Bank independently conducted E&S assessments, E&S due diligence (ESDD), and

prepared action plans (ESAP), monitoring post-credit E&S compliance for Green Building Projects. This exemplified Nam A Bank's continuous efforts in implementing the ESMS Regulation in practice and achieving significant results through the Tea Resort Prenn Dalat project, which received green financing and was assessed and managed by Nam A Bank under international standards.

Nam A Bank is committed to managing risks impacted by E&S factors, continuously maintaining, implementing and improving ESMS regulations based on 11 implementation principles across the product lifecycle. The Bank aims to enhance the ESMS framework to align with realities of customers and projects with environmental impacts.

To equip staff with essential to advanced knowledge in E&S risk assessment and management in lending, Nam A Bank has collaborated with PRA to organize training

programs, ensuring employees understand and apply ESMS regulations per State Bank of Vietnam policies, international standards, and best practices; specialized training on IFC Performance Standards for E&S has been conducted. Through training programs by PRA and GCPF, Nam A Bank has actively built a skilled workforce capable of independently assessing and evaluating E&S risks for green loan projects without external consultants. This initiative establishes a solid foundation for expanding ESMS application across the Bank's entire credit portfolio.





E.1. GREEN FINANCE - ACCOMPANYING THE NATION ON THE NET ZERO JOURNEY (continued)

GRI 203-2



E1.2 PIONEERING THE PROVISION OF GREEN CREDIT PRODUCTS (continued)

ENVIRONMENTAL AND SOCIAL RISK ASSESSMENT AND MANAGEMENT IN CREDIT ACTIVITIE (continued)

2023 Green Project Highlight – Tea Resort Prens

Tea Resort Prens, located on National Highway 20, at the gateway to Dalat City, is a unique eco-tourism destination nestled amid pristine nature, surrounded by the Phuong Hoang Mountains and poetic pine forests. With a design that embraces rich cultural heritage, Tea Resort Prens is not only an attractive tourist destination but also a site for preserving cultural and ecological values. Spanning 12 hectares, Tea Resort Prens is designed and operated as an eco-tourism area, ensuring minimal impact on natural resources while preserving biodiversity around the Prens Waterfall area. The Tea Resort Prens project has been recognized with the EDGE certification, a globally respected green building standard. The project achieved 22% reduction in energy consumption, significant reduction in water consumption and 44% reduction in embodied carbon in building materials.

Sustainability Initiatives at Tea Resort Prens that the investors implemented to achieve the above results:



Optimized architectural design to reduce energy consumption



Solar energy system for electricity generation



Electric shuttle vehicles for tourists within the resort



Water-saving devices installed throughout the resort



Rainwater recycling system for landscape irrigation



Eco-friendly building materials used in construction



Beyond environmental benefits, Tea Resort Prens also contributes to social development. The project has created numerous job opportunities for the local community, with 60%-70% of employees being recruited from nearby areas. Employees receive continuous professional training and environmental awareness education, fostering a culture

of sustainability and responsible tourism. The success of Tea Resort Prens reflects Nam A Bank's commitment to providing green financing, proactively conducting E&S assessments under international standards, and contributing to the development of Vietnam's sustainable tourism industry.

E1.3 ADVANCING GREEN BANKING

MATURITY LEVELS IN THE GREEN BANKING TRANSITION

Pursuant to Decision No. 1604/QĐ-NHNN dated August 7, 2018, which approved the Green Banking Development Framework in Vietnam, credit institutions focus on developing a strategic framework for green banking in alignment with their business strategies and defining a development roadmap at appropriate levels based on a reference to the five-level system, which includes:

LEVEL 1

Engagement in green initiatives through sponsorships and participation in environmental and sustainability-focused public events.

LEVEL 2

Development of separate project and business operations, in which Nam A Bank is dedicated to green financial products and services, complementing conventional banking offerings.

LEVEL 3

A systemic business approach, in which most banking processes, products and services adhere to environmental sustainability principles. The Bank's operational objectives, guiding principles, personnel, organizational structure, and operational processes are aligned to support green banking objectives.

LEVEL 4

Strategic ecological sustainability initiatives, expanding beyond individual banking operations to foster networks, alliances, and stakeholder engagement, driving broader environmental, social, and financial sustainability.

LEVEL 5

Proactive ecological balance initiatives, in which green banking activities are similar to those at level 4, characterized by a deliberate and holistic approach to sustainability, moving beyond reactive adaptation to external environmental and regulatory changes.



E.1. GREEN FINANCE - ACCOMPANYING THE NATION ON THE NET ZERO JOURNEY (continued)



E1.3 ADVANCING GREEN BANKING (continue)

NAM A BANK CONSISTENTLY STRIVES IN EVERY ACTION AND STEP TO GREEN THE BANK

Nam A Bank is steadfast in our commitment to integrating sustainability into every facet of the operations, focusing on:



In 2023, building upon the results of the Sustainable Development (SD) Action Programs, Nam A Bank successfully surpassed the requirements of Level 3 by implementing:

- Regulatory frameworks for green credit products.
- Environmental & Social (E&S) policies.
- Environmental & Social Management System (ESMS) policies.
- Establishment of the Green Bank Implementation Committee.
- ISO 31000:2018 certification for risk management in green credit products.

Theoretically, as the Bank progresses toward higher levels, the stringency of sustainability standards and requirements increase, posing significant challenges. This is particularly evident in Vietnam, where corporate awareness of sustainable development, carbon reduction, and climate risk mitigation remains limited. Achieving Level 5 demands transformative efforts from both the leadership and the entire workforce. Moving forward, Nam A Bank will remain committed to accelerating our green banking transition, leveraging a strategic synergy between sustainability and digitalization to advance toward Levels 4 and 5.



A representative of Nam A Bank receives the Top 10 Green and Sustainable Business Award 2023



E.2. EMISSION REDUCTION – TOWARDS A LOW-CARBON ECONOMY

GRI 302, GRI 305



E.2.1 PRACTICING ENERGY CONSERVATION – PROMOTING A GREEN LIFESTYLE

The consumption of non-renewable fuels and electricity significantly contributes to global emissions. In alignment with the Vietnamese Government’s commitment to achieving Net Zero and increasing global integration, Nam A Bank is resolute in implementing initiatives to progressively reduce electricity and fuel consumption. This effort aims to protect the environment and mitigate climate change impacts. Starting in 2023, Nam A Bank has been measuring and reporting energy consumption data








annually to evaluate the effectiveness of our initiatives and refine our carbon neutrality roadmap.

In 2023, Nam A Bank’s primary energy sources included electricity, diesel for business operations, and gasoline for company-owned transportation. Electricity consumption is monitored through actual kWh usage as per invoices from Vietnam Electricity (EVN) across all offices and branches. Fuel consumption is tracked based on the actual liters purchased and consumed, as recorded in payment invoices.

Year	Electricity (kWh)	Gasoline for Vehicles (liters)	Diesel for Premises Operations (liters)
2023	5,765,340	472,800	10,709



Each initiative undertaken in 2023 aims to reduce energy consumption and further integrate a green lifestyle into Nam A Bank’s operations.

- **New construction projects** prioritize the application of advanced technologies and environmentally friendly insulation materials to minimize energy consumption for cooling systems.
- **Existing facilities** have been equipped with temperature sensors that regulate air conditioning based on ambient temperature, ensuring optimal comfort for employees while conserving energy.
- **Lighting systems** exclusively use energy-efficient LED lights, and all newly procured office equipment meets energy-saving certifications (Level 3 or higher). Additionally, smart and modern architectural designs optimize airflow and natural lighting.
- **Centralized air conditioning systems** automatically shut down after 5:30 PM, except for designated areas with authorized overtime work, preventing unnecessary energy consumption.
- **Elevator usage** is restricted for employees moving within a three-floor range, encouraging energy conservation.
- **Green lifestyle awareness campaigns** are actively promoted through training programs, visual reminders across office spaces, and targeted initiatives encouraging employees to switch off electronic devices and lights when not in use.
- **Regular maintenance of transportation vehicles** ensures fuel efficiency and optimal operation.



E.2. EMISSION REDUCTION – TOWARDS A LOW-CARBON ECONOMY (continued)

GRI 302, GRI 305



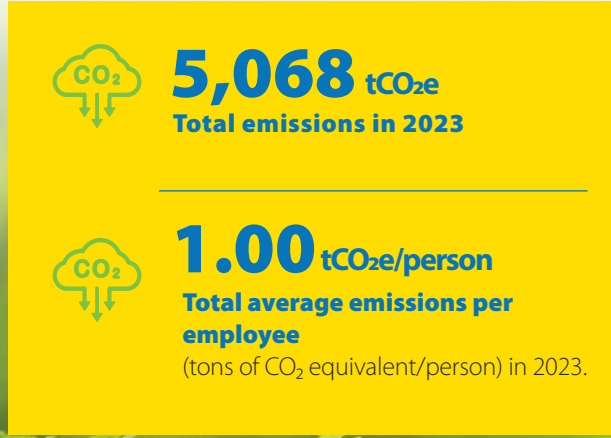
E.2.2 REDUCING GREENHOUSE GAS EMISSIONS FOR A GREENER FUTURE

Reducing greenhouse gas (GHG) emissions is a global mandate, not confined to individual nations. Recognizing this, Nam A Bank prioritizes GHG emission management as a key investment area to achieve carbon neutrality and engage in the future carbon credit market.

In 2023, the main emission sources accounted for by Nam A Bank included direct emissions from fuel consumption for operating transportation vehicles (Scope 1) and indirect emissions from purchased electricity (Scope 2). The CO₂

conversion factors for gasoline and diesel were determined in accordance with Decision No. 2626/QĐ-BTNMT, issued October 10, 2022 by the Ministry of Natural Resources and Environment, combined with guidelines from the Intergovernmental Panel on Climate Change (IPCC). The CO₂ conversion factor for electricity consumption in 2023 was based on the official 2022 national grid emission factor, as specified in Official Letter No. 327/BDKH-PTCBT, issued on March 19, 2024 by the Department of Climate Change, Ministry of Natural Resources and Environment.

2023	Scope 1	Scope 2	Total
Emissions (tCO ₂ e)	1,167	3,901	5,068
Emissions per Employee (tCO ₂ e/person)	0.23	0.77	1.00



Reducing GHG emissions not only mitigates environmental impact and combats climate change but also lowers operational costs, accelerates digital transformation, and aligns with Nam A Bank’s “**I Choose Green Living**” initiative. The following initiatives and actions were implemented in 2023 to further this objective:

- ✓ Development and publication of the Draft White Paper on Carbon Neutrality, outlining milestones aligned with national commitments under COP26 and COP27, including:
 - 1 Deployment of a CO₂ emissions calculator at selected business units.
 - 2 Integration of emission management into banking operations.
 - 3 Incorporation of carbon footprint assessment tools into green credit products for customers.
- ✓ Expansion of solar power systems to increase renewable energy utilization.
- ✓ Tree-planting initiatives aimed at carbon neutrality, environmental enhancement and creating green spaces for the community. By the end of 2023, Nam A Bank had planted 2,200 trees in Lam Dong Province.
- ✓ Digital transformation in daily operations, including the shift from in-person meetings across different office locations to virtual meetings via Webex, significantly reducing Scope 3 emissions associated with business travel.
- ✓ Negotiations with contractors to establish sustainable supply chain practices, targeting reductions in Scope 3 emissions.
- ✓ Internal workshops and communications were conducted to educate employees on the Draft White Paper and GHG calculation methodologies.



E.3. ENVIRONMENTAL IMPACT MANAGEMENT

GRI 301, GRI 303, GRI 306 (2020)



E.3.1 USING ENVIRONMENTALLY FRIENDLY MATERIALS



In banking operations, measuring and controlling material consumption in daily processes is a key focus for effective internal enterprise management. Due to specific requirements regarding information storage and financial transaction instruments, most materials used at Nam A Bank have limited recyclability. To mitigate environmental and climate impacts, we are committed to minimizing the consumption of non-renewable materials in our operations while encouraging employees to propose innovative ideas for recycling and/or reusing common materials.

In 2023, Nam A Bank monitored and recorded key material usage, including rigid plastic for issuing banking cards, employee badges, and parking cards, as well as paper and ink for document storage, in compliance with legal requirements. Material consumption was estimated using the following methodologies:

1,519 kg

Rigid Plastic:

The total number of issued cards multiplied by the average weight per card, based on ISO 7810 standards.

6,492 Ink Cartridges

Ink:

The number of ink cartridges used throughout the year.

35,406 kg

Paper:

The total number of reams consumed, multiplied by the standard weight of the corresponding paper type (e.g., 70GSM, 80GSM).

To reduce material consumption and indirectly minimize waste generation, Nam A Bank implemented the following initiatives in 2023:



Digitalization: Implement digitalization programs in both financial services delivered to customers (electronic banking services) and internal operational processes to reduce the need for printed documents.



Virtual Cards: Researching and developing digital alternatives to replace traditional plastic banking cards.



Optimized Printing Policies: Enforcing double-sided printing for all documents and displaying reminders to review files carefully before printing, minimizing reprints and paper wastage.



Ink Cartridge Optimization: Maximizing the number of permissible refills for each printer model before replacing ink cartridges.



Sustainable Gift Packaging: Replacing plastic gift bags for customers and partners with paper alternatives.



E.3. ENVIRONMENTAL IMPACT MANAGEMENT (continued)

GRI 301, GRI 303, GRI 306 (2020)



E.3.2 EFFICIENT USE OF WATER RESOURCES

 **5,810 m³**
Total Water
Consumption in 2023

Water is a vital natural resource that must be conserved, and it is the responsibility of individuals and organizations to use it efficiently and sustainably. Although banking operations have a negligible impact on natural water sources, and water consumption at Nam A Bank is primarily for basic utility purposes, we proactively implement measures, initiatives to promote water conservation. All water used in Nam A Bank's headquarters and branches nationwide is sourced from local urban water supply companies, ensuring compliance with Vietnam's prevailing legal standards for water quality.

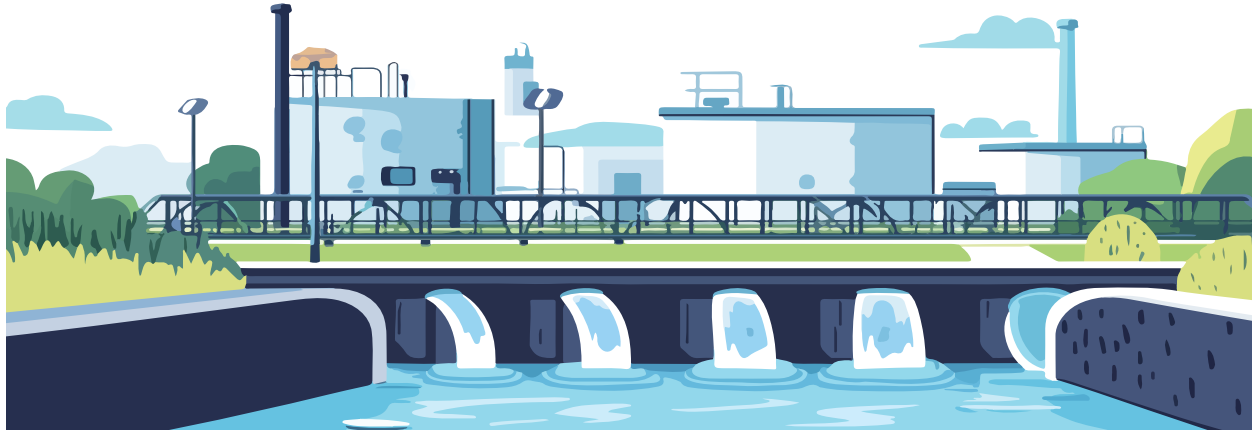
In 2023, Nam A Bank conducted our first comprehensive assessment of water consumption across the entire bank, with data collected from monthly utility invoices reflecting actual cubic meter (m³) usage.

To minimize water consumption and contribute to natural resource conservation, we implemented the following measures in 2023:

- ✓ **Strict Water Monitoring:** Enhancing oversight of water usage across headquarters and large office buildings.
- ✓ **Water-Efficient Infrastructure:** Installing low-flow water fixtures and motion-sensor faucets in restrooms to prevent unnecessary water wastage.
- ✓ **Employee Awareness & Innovation:** Encouraging employees to propose water-saving initiatives, conducting continuous awareness campaigns on sustainable water usage and fostering efficient and sustainable water usage habits.
- ✓ **Community Engagement:** Collaborating with governmental and non-governmental organizations to promote water conservation campaigns within local communities.



E.3.3 CONTROL SEWAGE QUALITY



Nam A Bank recognizes the critical importance of minimizing sewage discharge and ensuring strict quality control to mitigate environmental impacts. By rigorously implementing policies and monitoring measures, we uphold our commitment to environmental stewardship while strengthening our credibility with stakeholders. Sewage waste generated by Nam A Bank is predominantly domestic wastewater, with no hazardous substances discharged into the environment. The Bank has established and operated sewage treatment systems in major office buildings, including the Headquarters, Ly Thuong Kiet Branch, Bac Lieu Branch, and Can Tho Branch, in full compliance with Vietnamese environmental regulations. Sewage from sanitary facilities is channeled into storage tanks and treated onsite before being discharged into municipal sewage systems. At locations with daily sewage volumes below 5m³, direct discharge into urban drainage networks is permitted without additional treatment.

At our Headquarters, we have engaged a specialized third-party contractor for the operation and maintenance of the sewage treatment system. This partnership ensures treated sewage meets national environmental standards (QCVN 14:2008/BTNMT) before being released. Our contractor is responsible for quarterly maintenance, cleaning, and chemical replenishment for filtration systems, as well as assisting Nam A Bank in regulatory compliance audits conducted by environmental authorities. To maintain stringent sewage quality control, we frequently require our contractor to conduct sewage quality evaluations, including testing against TCNVN, HD66, and SMEWW standards. These assessments help identify potential improvements and ensure that discharged water remains within permissible environmental thresholds.



E.3. ENVIRONMENTAL IMPACT MANAGEMENT (continued)

GRI 301, GRI 303, GRI 306 (2020)



E.3.4 MANAGING AND MINIMIZING WASTE QUALITY FOR A CLEANER ENVIRONMENT

Every business operation generates waste, necessitating appropriate management to prevent environmental harm. While the banking sector primarily produces non-hazardous municipal waste, Nam A Bank remains committed to regulatory compliance and proactive waste reduction efforts, reinforcing our sustainability agenda. We have implemented comprehensive waste segregation guidelines

for employees and have formal agreements with licensed waste management firms to ensure responsible collection and disposal, particularly for hazardous waste.

For hazardous waste, Nam A Bank mandates that waste disposal partners provide full documentation, including detailed records of waste quantity (or weight), type, condition, and disposal methods for each waste type. Hazardous waste is collected once per year at our office locations by specialized service providers, enabling robust oversight and accountability in waste management, upholding consumer and community trust in our sustainability commitments.

Regarding non-hazardous solid waste, Nam A Bank maintains daily waste collection services through contracted waste management partners. These partners are required to employ qualified personnel, specialized equipments, and designated vehicles to uphold occupational safety and hygiene standards. Furthermore, they must adhere to waste disposal regulations and ensure immediate cleanup of any spillage during collection.





04

SOCIETY (S): BUILDING A COMPETENT WORKFORCE

Investment in and Development of Human Resources	113
Employee Welfare and Benefits	125
Customer Data and Information Security and Confidentiality	135





SOCIAL (S): DEVELOPING A COMPETENT WORKFORCE

S.1

INVESTMENT IN HUMAN CAPITAL DEVELOPMENT

Nam A Bank prioritizes the implementation of strategic initiatives and programs aimed at investing in and developing human capital. This ensures the organization possesses the necessary competencies to execute our business strategy across different periods, proactively seize emerging opportunities, and swiftly adapt to the dynamic socio-economic environment.

S.3

CUSTOMER DATA SECURITY AND CONFIDENTIALITY

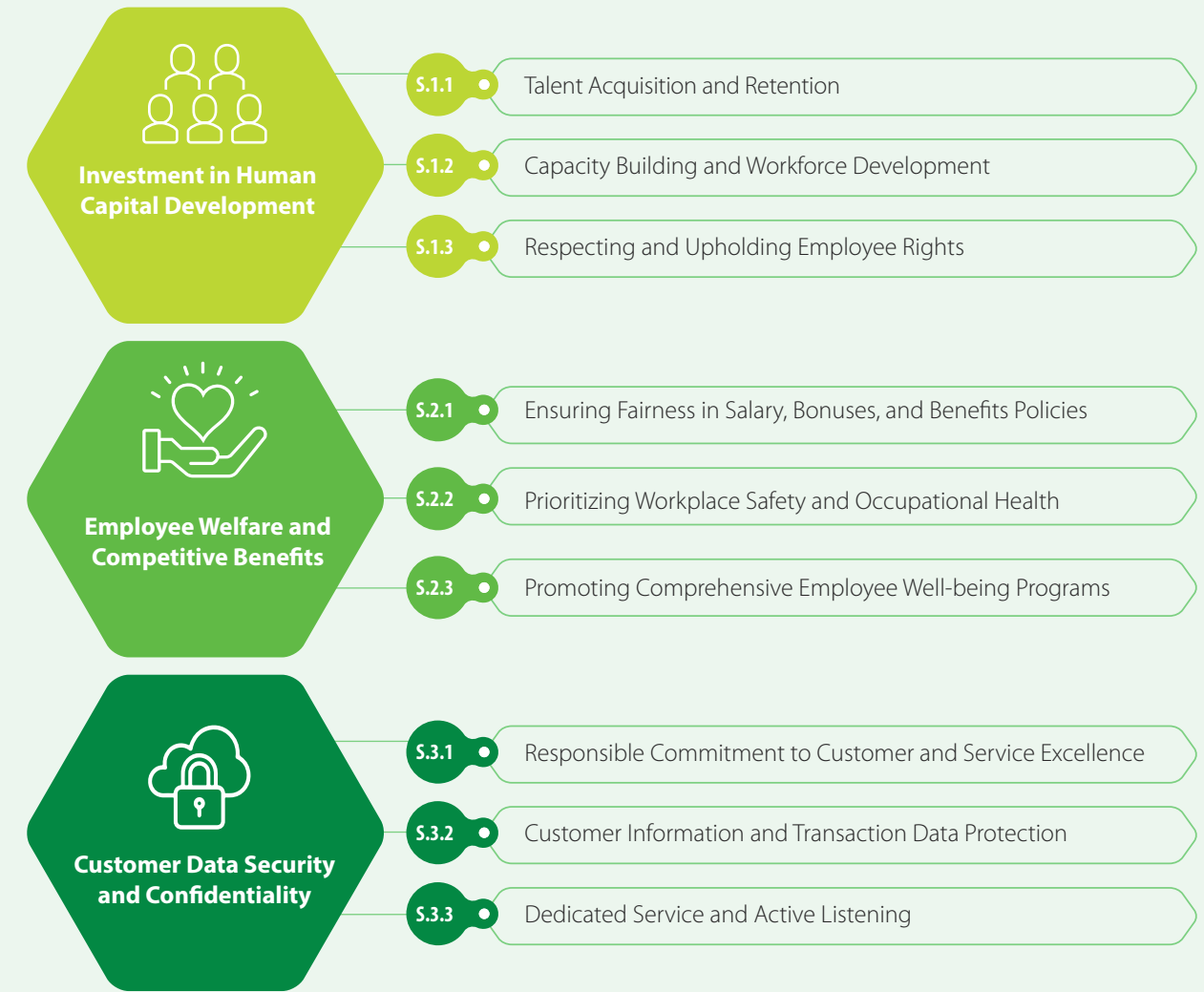
We place the highest priority on investing in, researching, and developing robust information security systems and protocols to safeguard customer data and information. By implementing proactive risk management strategies, we effectively mitigate potential threats and prevent unauthorized data breaches.

S.2

EMPLOYEE WELFARE AND COMPETITIVE BENEFITS

We are committed to ensuring employee welfare and maintaining a competitive benefits framework. Through well-structured policies, Nam A Bank aims to attract and retain top talent, establishing a strong foundation to enhance our competitiveness in the finance sector.

Nam A Bank implemented key focus areas for 2023 with the following details:





S.1. INVESTMENT IN HUMAN CAPITAL DEVELOPMENT

GRI 2-7, GRI 2-8, GRI 2-30, GRI 202, GRI 401-1, GRI 404, GRI 405, GRI 406, GRI 410-1



With over 30 years of continuous growth and value creation, Nam A Bank has firmly established itself as a leading employer, earning the prestigious title of “Best Companies to Work for in Asia” by HR Asia for three consecutive years. Additionally, the Bank was honored with the “Digital Transformation in Human Resources” award, underscoring our unwavering commitment to fostering a modern, professional, and open work environment. These achievements highlight Nam A Bank’s dedication to attracting and developing a high-quality workforce in accordance with our competency framework.

S.1.1 TALENT ACQUISITION AND RETENTION

At Nam A Bank, human capital is regarded as the most valuable asset and the driving force behind the Bank’s sustainable development. Recognizing this, the Bank has consistently prioritized investing in workforce development by fostering a professional, dynamic work environment with a clear career advancement roadmap. Nam A Bank’s talent development strategy is built upon three core pillars:

01

PEOPLE-CENTRIC APPROACH

Nam A Bank is committed to offering competitive compensation and benefits packages, alongside substantial investments in training and skill development. Employees are provided with well-defined career progression paths, empowering them to contribute wholeheartedly to the Bank’s success.

02

CLEAR CAREER DEVELOPMENT PATHWAYS

With transparent and well-structured short-, medium-, and long-term development goals, Nam A Bank encourages employees to innovate, enhance their capabilities, and seize career growth opportunities. This structured approach ensures fairness and motivation, enabling employees to elevate their careers to higher levels.

03

SUPPORTIVE AND DYNAMIC WORK ENVIRONMENT

Equipped with state-of-the-art facilities, cutting-edge technology, and robust security systems, Nam A Bank offers a professional, secure, and dynamic workplace. The Bank places strong emphasis on fostering collegial relationships, cultivating a friendly, inclusive, and vibrant corporate culture.

Under the guidance of senior leadership, Nam A Bank has proactively implemented initiatives to attract and nurture young talent through comprehensive collaborations with leading universities across Vietnam. These partnerships range from curriculum development and internship opportunities to scholarship funding for underprivileged students. This initiative not only helps the Bank cultivate a pipeline of potential talent but also contributes to raising the overall professional competency of future generations. In alignment with our digital transformation objectives, Nam A Bank has actively developed a young workforce specializing in technology while reinforcing the succession planning framework to prepare high-potential employees for senior management roles. With their innovative mindset, commitment to continuous learning, and adaptability to emerging technologies, these young talents are expected to be pivotal in advancing the Bank’s dual strategic pillars of Digitalization and Green Banking for sustainable development.



Nam A Bank values employee feedback and engagement, conducting annual satisfaction surveys to gauge perspectives on corporate policies, workplace culture, and overall work environment.

Survey results consistently indicate strong commitment that the percentage of employees wishing to stay with the Bank for more than five years remains high, with over 97% of employees expressing happiness at Nam A Bank. A significant majority also feel respected, empowered, and provided with career development opportunities. Each year, 100% of employees undergo a structured performance evaluation based on internal policies that ensure fairness, transparency, and merit-based recognition. This evaluation content is designed to objectively reflect each individual’s capability and performance, including technical expertise, training progress, work performance, and in alignment with individual career goals. Based on periodic performance evaluation results, the Bank’s leadership will implement appropriate reward policies to improve employee motivation for personal development and foster long-term dedication to Nam A Bank.



> 97%

of employees expressing
happiness at Nam A Bank



100%

of employees undergo a structured
performance evaluation based on
internal policies



S.1. INVESTMENT IN HUMAN CAPITAL DEVELOPMENT (continued)

GRI 2-7, GRI 2-8, GRI 2-30, GRI 202, GRI 401-1, GRI 404, GRI 405, GRI 406, GRI 410-1



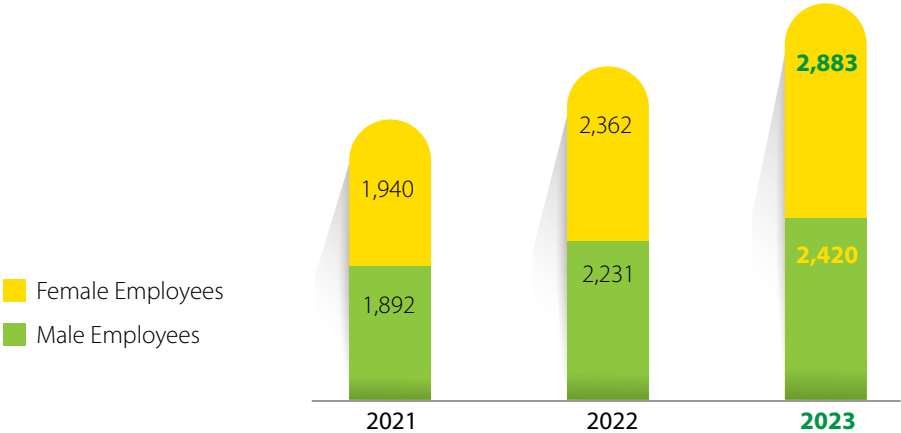
S.1.1 TALENT ACQUISITION AND RETENTION (continued)

Nam A Bank actively enhances our employer brand through multi-channel communication strategies, promoting a compelling image of a dynamic and attractive workplace, attracting various interested parties. The Bank's recruitment announcements are publicly shared across various platforms, including traditional media, professional recruitment agencies, and digital job portals. Nam A Bank upholds ethical recruitment standards, ensuring honesty, transparency, objectivity, and cost-free application processes for all candidates. The Bank strictly prohibits child labor and adheres to fair hiring practices, emphasizing diversity, inclusivity, and

equal opportunities. Thanks to the strategic workforce expansion, Nam A Bank has achieved significant human capital growth over the past three years, supporting our business expansion. As of December 31, 2023, the Bank's total workforce stood at 5,303 employees, including both full-time and probationary staff. With a talent acquisition and recruitment policy based on respect for diversity and inclusivity—without discrimination based on gender, religion, or region—while ensuring fairness and transparency throughout the recruitment process, Nam A Bank has consistently maintained a female employee ratio of over 50% over the years.



Total Employees over the years





S.1. INVESTMENT IN HUMAN CAPITAL DEVELOPMENT (continued)

GRI 2-7, GRI 2-8, GRI 2-30, GRI 202, GRI 401-1, GRI 404, GRI 405, GRI 406, GRI 410-1

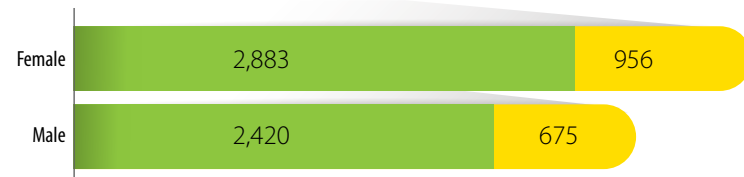


S.1.1 TALENT ACQUISITION AND RETENTION (continued)

In 2023, Nam A Bank continued to expand operations, leading to increased demand for new hires across both staff-level positions (aged ≤ 35 years) and management roles (aged ≤ 45 years). The Bank's business expansion is primarily in Southern Vietnam, resulting in a significant rise in recruitment in Ho Chi Minh City and the Mekong Delta region. Higher recruitment of female employees

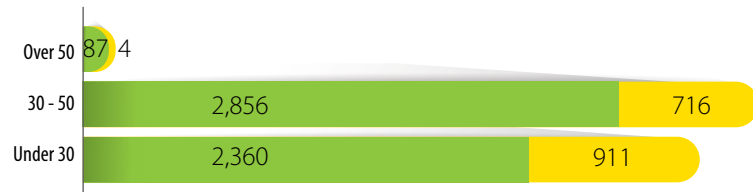
reflects the meticulous, detail-oriented nature of banking operations, which align with the inherent strengths of female professionals. Lower female representation in management roles is a natural outcome as many female employees face challenges in balancing career advancement and family responsibilities beyond the age of 30.

New Hires by Gender in 2023



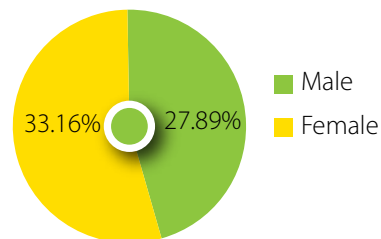
■ Total Employees (End of Year)
■ New Hires During the Year

New Hires by Age in 2023



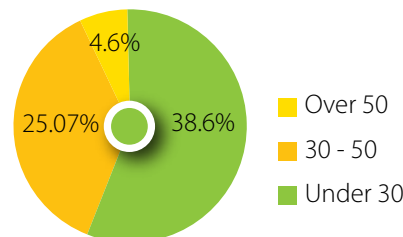
■ Total Employees (End of Year)
■ New Hires During the Year

Hiring Rate by Gender in 2023



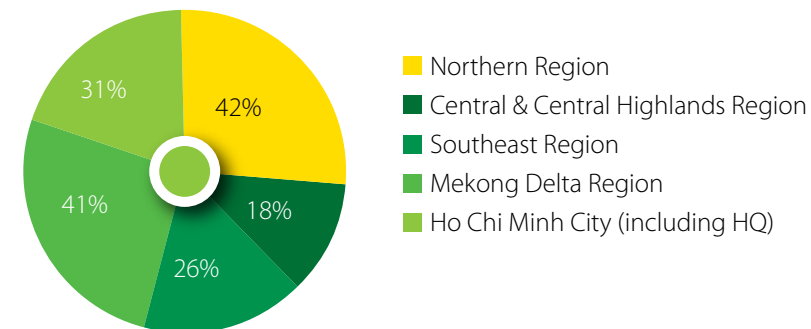
■ Male
■ Female

Hiring Rate by Age in 2023



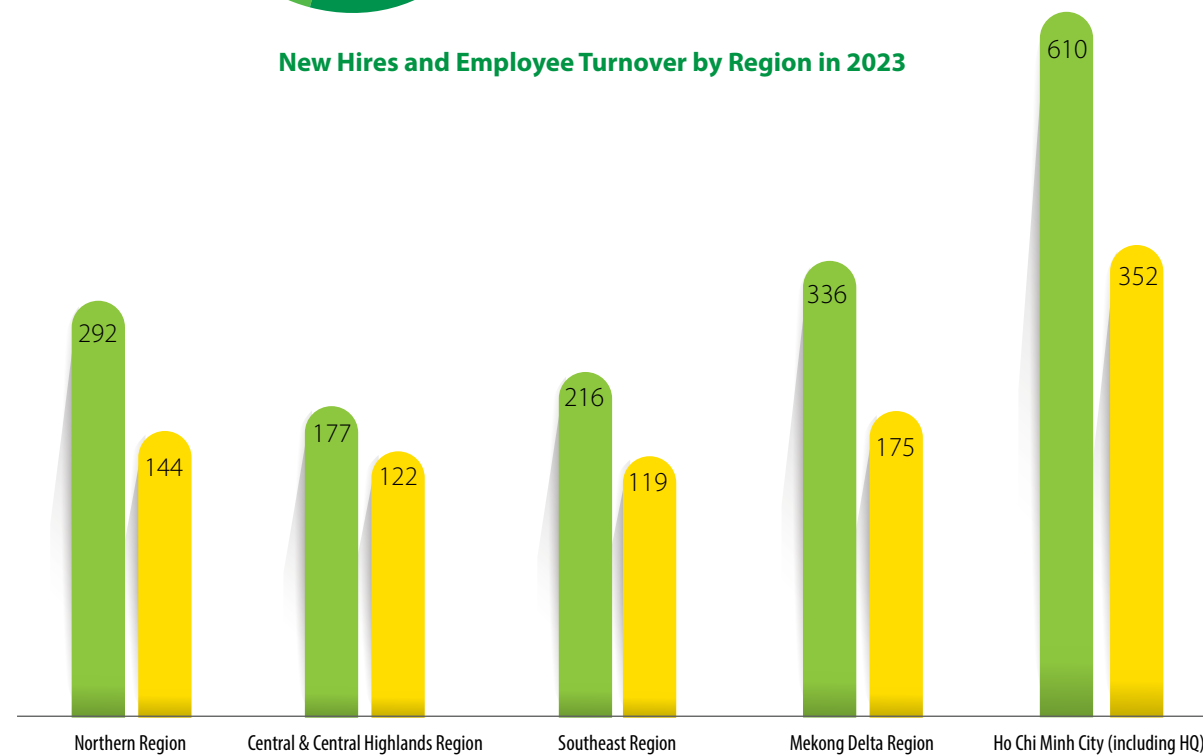
■ Over 50
■ 30 - 50
■ Under 30

New Hiring Rate by Region in 2023



■ Northern Region
■ Central & Central Highlands Region
■ Southeast Region
■ Mekong Delta Region
■ Ho Chi Minh City (including HQ)

New Hires and Employee Turnover by Region in 2023



■ New Hires During the Year
■ Employee Departures During the Year



S.1. INVESTMENT IN HUMAN CAPITAL DEVELOPMENT (continued)

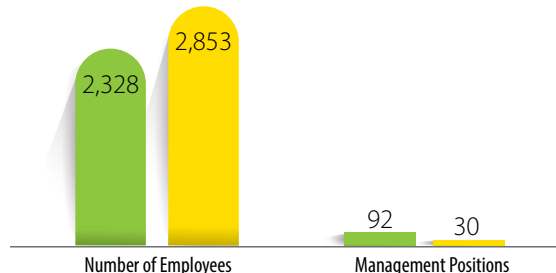
GRI 2-7, GRI 2-8, GRI 2-30, GRI 202, GRI 401-1, GRI 404, GRI 405, GRI 406, GRI 410-1



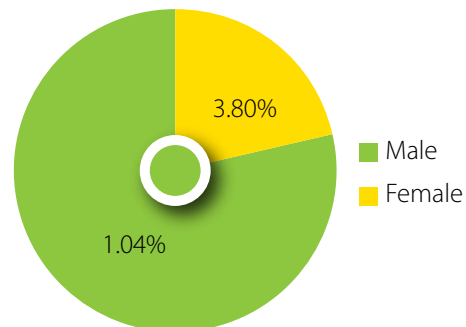
S.1.1 TALENT ACQUISITION AND RETENTION (continued)

Management Roles and Number of Employees by Gender in 2023

■ Male ■ Female

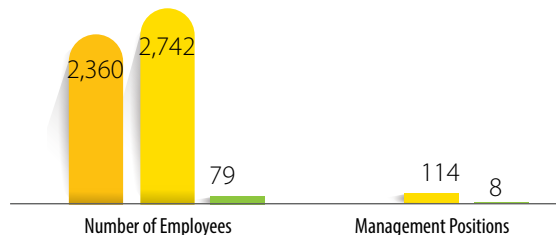


Management Representation by Gender in 2023

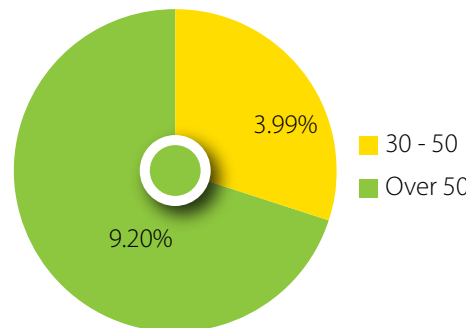


Management Roles and Number of Employees by Age in 2023

■ Under 30 ■ 30-50 ■ Over 50



Management Representation by Age in 2023



Additionally, to enhance motivation and provide employees with opportunities to showcase their capabilities and push their limits, Nam A Bank regularly organizes talent competitions, encouraging participation from all employees across the Bank. Two notable initiatives in 2023 included:

TRANG NGUYEN 2023

An annual program presented in a more dynamic and competitive format, attracting talented individuals who embody the three key qualities of "Loyalty - Intelligence - Bravery." This initiative aims to identify and nurture future leaders for Nam A Bank. Trang Nguyen is not merely a competition but a transformative journey of self-discovery and professional growth, offering participants significant career advancement opportunities.



NAM A BANK - OPENBANKING INNOVATION

Nam A Bank launched the most extensive science, technology, and innovation competition to date, focusing on Open Banking technology, open finance, Digital Marketing applications, digital transformation, and other key topics aligned with the Bank's strategic digitalization goals. Supported by esteemed technology associations, prestigious institutes, and leading industry experts, the competition created a platform for exchange, creativity, and knowledge sharing on emerging technological trends. It also served as an incubator for young tech enthusiasts, particularly in banking technology innovation.





S.1. INVESTMENT IN HUMAN CAPITAL DEVELOPMENT (continued)

GRI 2-7, GRI 2-8, GRI 2-30, GRI 202, GRI 401-1, GRI 404, GRI 405, GRI 406, GRI 410-1



S.1.2 CAPACITY BUILDING AND WORKFORCE DEVELOPMENT

Talent development is inseparable from continuous education and training activities. Nam A Bank is committed to providing optimal conditions for employees to enhance their professional skills, acquire, update cutting-edge knowledge, and be well-prepared to embrace challenges and seize new career opportunities. To achieve this objective, the Bank continuously develops quarterly and annual training plans that accurately reflect market demands and employee expectations, while simultaneously exploring innovative solutions to enhance training quality. Specifically, training programs are designed with diverse methodologies, scientifically structured content, and the

application of advanced, flexible learning techniques tailored to both current competencies and individual development potential. Course materials are regularly updated in alignment with business strategies, labor market trends, and Nam A Bank's human resource development policies. Post-training, participants undergo assessment tests to evaluate knowledge retention and provide feedback surveys to improve training methodologies and formats. Employee learning progress and training quality assessments are meticulously tracked and managed through a combination of traditional monitoring and an integrated Learning Management System (LMS).



In addition to in-house training programs, Nam A Bank encourages employees to participate in external training programs established by reputable organizations and obtain internationally recognized professional certifications. Training methods encompass both in-person (centralized) and online learning via the exclusive Webex application, e-learning, or blended learning approaches. The training content includes mandatory modules, such as updating and advancing technical knowledge and skills suited to each individual's career progression from foundational to advanced levels. It

also covers roles, responsibilities, duties of each position; corporate culture; and labor regulations in accordance with the State Bank of Vietnam's policies and Nam A Bank's internal guidelines. Training programs are clearly categorized by job titles, and their scheduling is optimized to ensure minimal disruption to employees' work performance. Nam A Bank also leads the way in implementing facial recognition technology for trainee attendance tracking, ensuring professionalism and transparency in training programs while enhancing the accuracy of statistical reports and training hour tracking.

In 2023, Nam A Bank's training and education efforts achieved remarkable results:





S.1. INVESTMENT IN HUMAN CAPITAL DEVELOPMENT (continued)

GRI 2-7, GRI 2-8, GRI 2-30, GRI 202, GRI 401-1, GRI 404, GRI 405, GRI 406, GRI 410-1



S.1.2 CAPACITY BUILDING AND WORKFORCE DEVELOPMENT (continued)

To further strengthen workforce development and professional competency enhancement, Nam A Bank will continue implementing educational & training initiatives that align with our long-term strategic goals:

- ✓ Staying at the forefront of industry trends by actively participating in and organizing in-depth discussions on topics such as opportunities & challenges of carbon credit trading mechanisms, operational frameworks of carbon markets, and international sustainability standards and certifications across various business sectors.
- ✓ Upgrading the LMS to meet growing training demands, while also integrating new features for more effective knowledge acquisition.
- ✓ Closely monitoring individual training hours to ensure full participation and engagement in learning activities.
- ✓ Establishing incentive mechanisms to encourage employees to complete training programs.
- ✓ Developing a real-time, interactive training dashboard for comprehensive data visualization. By integrating with other management systems via Application Programming Interfaces (APIs), Nam A Bank automates data collection, processing, and analysis, thereby improving training management efficiency and quality assessment.



S.1.3 RESPECTING AND UPHOLDING EMPLOYEE RIGHTS

Nam A Bank is firmly committed to strict compliance with Vietnam's labor policies, as reflected in our Labor Regulations, Collective Bargaining Agreement, and Human Resources Policy. The Bank ensures transparency in employment contracts, enabling every employee to fully understand their rights and obligations before signing. All employment decisions at Nam A Bank are made voluntarily, without any form of coercion or intimidation. Moreover, Nam A Bank values diversity and upholds equal opportunities for all employees, regardless of rank, gender, age, region, religion, cultural background, or professional experience. This commitment fosters a dynamic, innovative, and productive work environment, encouraging individuals to develop holistically and contribute meaningfully to the Bank's overall success.

At Nam A Bank, the Labor Union plays a crucial role as a bridge between employees and management, representing workers' voices in all corporate activities. Through the union's support, employee rights are safeguarded with fairness and transparency, following democratic principles and in strict adherence to labor conference regulations. In addition to official communication channels such as the internal portal and feedback mailbox, employees are encouraged to express their opinions and contribute to workplace improvements through periodic surveys and forums organized by the Labor Union and Youth Union. The Bank's leadership actively listens to employee feedback and provides appropriate responses to specific concerns. Any changes related to employee rights are formally communicated at least three business days before taking effect.

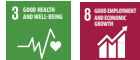


Furthermore, Nam A Bank pledges not to implement any decisions impacting employee rights without collective employee consensus, demonstrating a firm commitment to respecting and protecting the workforce's rights. In 2023, Nam A Bank recorded no complaints regarding violations or suspected violations of fundamental employee rights, including rights to complain about harassment, threats, or intimidation. Should any complaints or allegations arise in the future, the Bank's dedicated department will conduct thorough investigations and take prompt action to safeguard the rights of complainants. Nam A Bank remains steadfast in our mission to uphold a fair, respectful, and empowering work environment, reinforcing the reputation as a responsible employer committed to sustainable human capital development.



S.2. EMPLOYEE WELFARE AND COMPETITIVE BENEFITS

GRI 2, GRI 2-30, GRI 401-2, GRI 401-3, GRI 402-1, GRI 403



A work environment that fosters long-term commitment among employees is not only built on dynamism, transparency, respect, and opportunities for personal growth but must also ensure a competitive welfare and benefits policy that upholds the quality of life for each employee. Hence, Nam A Bank prioritizes establishing stable and competitive salary and benefits policies fitting with individual competencies and contributions while adhering to the current labor and social insurance regulations. Additionally, Nam A Bank places great emphasis on maintaining a safe and healthy working environment by implementing preventive measures to minimize occupational health risks.

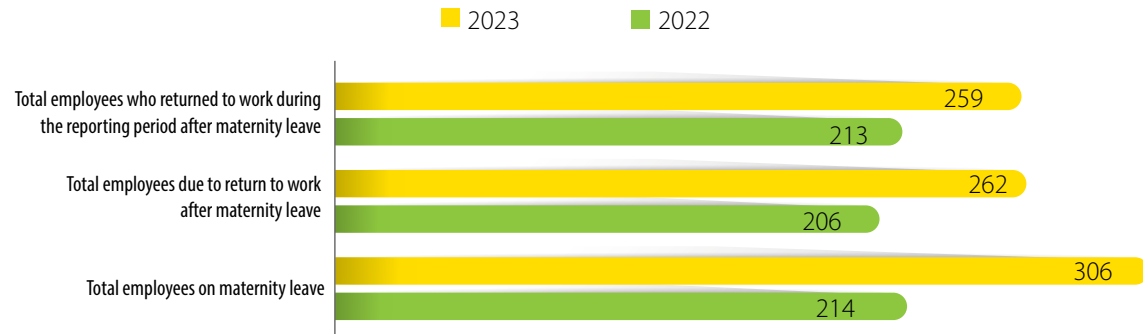
S.2.1 ENSURING FAIRNESS IN SALARY, BONUSES, AND BENEFITS POLICIES

Nam A Bank adheres to the principle of fairness and strict compliance with Vietnamese labor laws in formulating salary scales, as stipulated in the Bank's Salary Regulations, applicable to each specific period. Salaries are determined based on individual capabilities and periodic performance evaluations. Salary and bonus policies are explicitly defined in employment contracts and are transparently communicated to all employees. In cases of job transfers or after comprehensive annual evaluations, employees receive adjusted salaries corresponding to their new position, work productivity, job quality, and overall performance. For employees who make exceptional contributions to the Bank's overall performance, Nam A Bank's leadership considers early salary adjustments as a timely recognition and incentive to continue excellent performance in the long term.

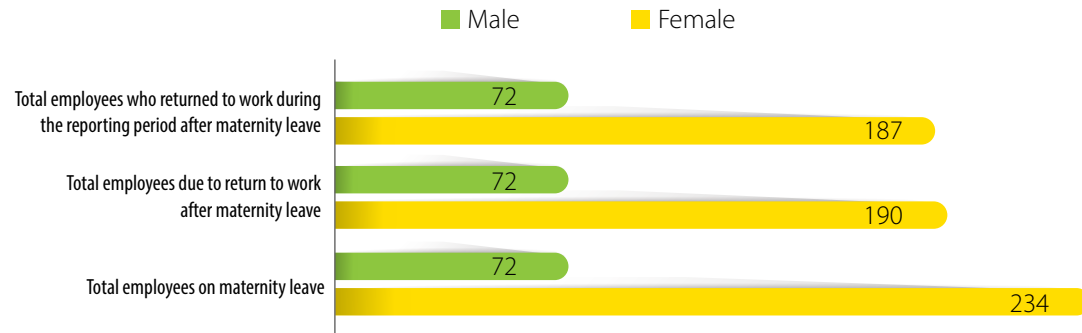
Similar to the recruitment and talent acquisition policies, Nam A Bank's salary structure does not discriminate based on gender. Employees with equivalent competencies and backgrounds are offered the same initial salary. However, over time, basic salary levels at each rank and age group may differ due to specific societal gender-related constraints when balancing family responsibilities and professional commitments.

At Nam A Bank, employees are entitled to full maternity leave benefits as stipulated by current labor laws and are always given the opportunity to return to work after their leave. According to statistical data, 99% of employees who took maternity leave in 2023 returned to work on schedule, with the majority continuing their employment for at least one subsequent year.

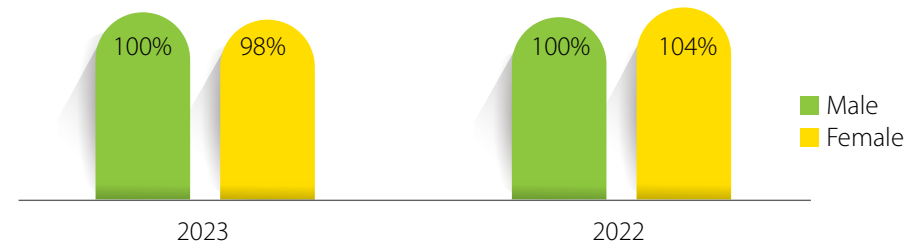
Number of Employees on Maternity Leave by Year



Number of Employees on Maternity Leave by Gender in 2023



Return-to-work rate of employees on maternity leave by Gender





S.2. EMPLOYEE WELFARE AND COMPETITIVE BENEFITS (continued)

GRI 2, GRI 2-30, GRI 401-2, GRI 401-3, GRI 402-1, GRI 403



S.2.1 ENSURING FAIRNESS IN SALARY, BONUSES, AND BENEFITS POLICIES (continued)

The employee benefits policy at Nam A Bank is clearly defined in the Collective Labor Agreement and Internal Labor Regulations, covering the following areas:

Category	Details
Healthcare Benefits	Insurance
	Health Insurance
	Unemployment Insurance
	Health insurance for employees who achieve "Outstanding Employee" status or hold deputy-level positions at headquarters/branches
	Life insurance for positions from Deputy Director of Division and above, with an estimated contract value of VND 30 billion
	Periodic health check-ups for employees
Employee Welfare	Uniform expenses
	Team-building activities
	Annual trips and vacations
	Gifts for illness recovery, condolences, and wedding celebrations
	International Children's Day gifts
	Birthday gifts for employees
Female Employee Welfare	International Women's Day gifts
	Maternity allowances
Support & Rewards	Lunch allowances
	Recognition and rewards for outstanding employees
	Periodic performance-based bonuses for teams and individuals
	Incentives for employees with outstanding initiatives, scientific research, and technological innovations
	Employee Stock Option Plan (ESOP) as per specific periods
	Preferential loan policies in accordance with the Bank's regulations

S.2.2 PRIORITIZING WORKPLACE SAFETY AND OCCUPATIONAL HEALTH

Nam A Bank places high priority on ensuring occupational safety and health for our employees. The Bank's operations strictly adhere to current labor safety regulations, and health protection policies are outlined in the Internal Labor Regulations and the Collective Labor Agreement, applicable to all employees working at Nam A Bank. Periodic and mandatory training programs enhance awareness and equip employees with drills on emergency response, first aid skills, fire prevention and handling of dangerous situations. Potential risks to employee safety and health within office premises and workplaces are proactively identified, assessed, and mitigated through preventive measures.

In 2023, Nam A Bank implemented several initiatives to create a safe working environment for our employees as committed:

SECURITY MEASURES

To ensure security and effectively respond to unexpected situations, Nam A Bank regularly conducts inspections, raises awareness, and promotes preparedness. The Bank encourages close cooperation between security personnel and all employees. In case of an incident, timely reporting to the Unit Head, Administration Department, and Security Team is required for prompt resolution. Additionally, security measures are communicated to all employees, and internal materials are developed to enhance vigilance.





S.2. EMPLOYEE WELFARE AND COMPETITIVE BENEFITS (continued)

GRI 2, GRI 2-30, GRI 401-2, GRI 401-3, GRI 402-1, GRI 403



S.2.2 PRIORITIZING WORKPLACE SAFETY AND OCCUPATIONAL HEALTH (continued)

FIRE PREVENTION AND CONTROL

Nam A Bank strictly complies with legal regulation on fire prevention and collaborates with security forces and local authorities to ensure safety. Monthly inspections of fire detection and suppression systems are conducted to ensure compliance with technical standards and maintain operational readiness at all times. The Bank also invests in frequent and practical training programs combining theory and practice, enabling employees to effectively handle emergencies and operate firefighting equipment.

TRANSPORTATION SECURITY

Nam A Bank enforces strict security measures for the transport of special goods. Employees adhere to established protocols, and in case of an incident, the security team promptly notifies the Unit Head, Administration Department, and internal security personnel to deploy necessary reinforcements from nearby units for prompt and efficient problem solving.



DISASTER RESPONSE

Nam A Bank has developed disaster response protocols for the headquarters and business units, enabling effective management of natural disasters. These protocols are designed based on actual conditions, ensuring proactive responses to minimize damage to assets and safeguard personnel. Clearly defined administrative, operational, and asset protection tasks facilitate a coordinated and professional approach to disaster response.

PERIODIC HEALTH CHECK-UPS

The Bank organizes annual health check-ups at reputable medical institutions, with a special focus on female employees and those exposed to hazardous environments. Additionally, Nam A Bank offers preferential health insurance packages for employees and their families.

OCCUPATIONAL HEALTH SERVICES

Nam A Bank partners with Rehabilitation Hospitals to provide prompt and efficient emergency medical services for employees.



S.2. EMPLOYEE WELFARE AND COMPETITIVE BENEFITS (continued)

GRI 2, GRI 2-30, GRI 401-2, GRI 401-3, GRI 402-1, GRI 403



S.2.2 PRIORITIZING WORKPLACE SAFETY AND OCCUPATIONAL HEALTH (continued)

REGULAR INSPECTIONS

Specialized teams conduct periodic assessments of workplace hazards and ensure the provision of appropriate safety equipment, tailored to the needs of each employee and ensuring safety and peace of mind at the workplace. The Bank also invests in infrastructure improvements, ensuring optimal lighting, temperature control, and a conducive work environment for employee well-being and performance.

Due to these efforts, Nam A Bank reported zero occupational accidents or work-related illnesses in 2023, given the nature of its business operations, which mainly take place in an office environment.



S.2.3 PROMOTING COMPREHENSIVE EMPLOYEE WELL-BEING PROGRAMS

Nam A Bank believes that employees' physical and mental well-being must go hand in hand at all times, forming the core foundation for fostering a safe and happy workplace. The Bank continuously implements programs and activities to encourage comprehensive health care, from physical to mental well-being. Sports and wellness initiatives are systematically and effectively organized to promote participation by all employees at the Bank, aiming to build a healthy lifestyle and positive mindset. Key initiatives in 2023 included:

Nam A Bank - Fresh & Green: This initiative added greenery into office spaces, enhancing aesthetics, purifying the air, and creating a pleasant and relaxing atmosphere for employees, contributing to a clean and dynamic workplace that is neat, organized, and professional. This initiative clearly reflects Nam A Bank's strategic vision of improving the quality of life for our employees and building a healthy, dynamic, and efficient corporate culture.



"I Love Vietnam" Golf Tournament: A platform for golf enthusiasts, encouraging physical fitness and fostering a spirit of sportsmanship both within and outside the Bank.





S.2. EMPLOYEE WELFARE AND COMPETITIVE BENEFITS (continued)

GRI 2, GRI 2-30, GRI 401-2, GRI 401-3, GRI 402-1, GRI 403



S.2.3 PROMOTING COMPREHENSIVE EMPLOYEE WELL-BEING PROGRAMS (continued)

Miss Cosmo Vietnam Charity Golf Tournament: A tournament aimed at raising funds to support the elderly and underprivileged children.



Banking Sector Sports Festival: Nam A Bank sent 20 representatives who achieved commendable results, reinforcing the Bank's presence in the sports community.



Happy Run 2023: Nam A Bank encouraged employees to develop exercising habits and improve their physical and mental health. The program also helped promote a healthy lifestyle and spread positive spirit to the broader community.



2023 Sports Festival – The Journey to Aspire: An annual sports event featuring a variety of athletic competitions, providing employees with a platform to showcase their sportsmanship, teamwork, and passion for fitness beyond their daily work routines..



S.3. CUSTOMER DATA SECURITY AND CONFIDENTIALITY

GRI 417, GRI 418



S.3.1 RESPONSIBLE COMMITMENT TO CUSTOMER AND SERVICE EXCELLENCE

With the goal of becoming a reliable, professional financial partner that meets top-tier standards in providing financial products and services, Nam A Bank places great emphasis on building reputation and maintaining customer trust. This trust is considered a key factor in the Bank's successful progress and significant achievements on our journey toward sustainable development. Nam A Bank adopts a customer-centric approach in policy formulation, from product design to service enhancements, ensuring the best possible response to diverse customer needs. The Bank is committed to continuously listening to and incorporating customer feedback on service quality, proactively researching and launching innovative products, and refining processes to deliver the best possible customer experience.

Nam A Bank's employees undergo rigorous training in professional and dedicated customer service, equipping them with comprehensive knowledge of the Bank's products and services. Customers always receive clear, accurate, and up-to-date information through official channels, including the Bank's website, personal emails, hotlines, and social media. The Bank upholds our commitment to excellence through adherence to international service quality standards (CEN/TS 16880:2015) based on the 7P model:



In customer interactions, Nam A Bank emphasizes:

- Transparent and Clear Communication:**
We are committed to communicating with our customers in a clear, transparent, easily understandable, and accessible manner.
- Understanding Customer Needs:**
We take the time to listen and thoroughly understand each customer's needs to provide the most appropriate advice and guidance.
- Providing Suitable Products:**
Nam A Bank offers a diverse range of financial products and services, tailored to meet the specific needs of different customer segments.
- Customer Information Security:**
We are committed to safeguarding all customer-related information, strictly adhering to data privacy regulations.



With a commitment to transparent and responsible business operations, Nam A Bank's leadership has maintained strict control over communication activities and information disclosure related to products and services for customers. The rights and obligations associated with each financial product and service are fully, transparently, and accurately published on the Bank's official website.

In 2023, Nam A Bank did not encounter any violations of legal regulations on communication and advertising, nor did it receive any customer complaints regarding the transparency of our products and services.



S.3. CUSTOMER DATA SECURITY AND CONFIDENTIALITY (continued)

GRI 417, GRI 418



S.3.2 CUSTOMER INFORMATION AND TRANSACTION DATA PROTECTION

Nam A Bank recognizes that respecting and protecting the privacy of personal information and data is one of the most critical factors in building customer trust and loyalty. To that end, the Bank has implemented the highest security measures and standards within our core transaction systems to ensure that customer data remains strictly confidential. Financial products and services incorporating advanced digital technology fully comply with stringent security and information protection standards, ensuring compliance with and responsiveness to customer needs.

To enhance the security of customer information and transaction data, Nam A Bank continuously allocates resources to invest in research and develop cutting-edge technological solutions. The Bank is building a robust digital ecosystem that serves as a central financial connectivity hub, effectively minimizing risks and threats to customer assets. Today, Nam A Bank customers can withdraw cash from ATMs by scanning VietQR code instead of using physical cards, which are susceptible to fraud through tracking devices. Moreover, customers can perform most financial transactions through a unified digital banking ecosystem, ensuring both security and convenience.

Nam A Bank has established and implemented internal regulations to align with legal requirements while also forming a dedicated committee to oversee compliance with Decree No. 13/2023/NĐ-CP on personal data protection issued by the Government. This ensures rigorous compliance monitoring across the Bank's entire system.

Regularly reviewing and updating internal regulations to comply with the guidelines of the State Bank of Vietnam, along with upgrading our banking systems, is a key element of Nam A Bank's customer information protection strategy. These proactive measures help mitigate risks and prevent potential damage caused by data breaches. The Bank's core banking system has been upgraded to fully comply with Decree No. 117/2018/NĐ-CP on confidentiality and disclosure of customer information by credit institutions and foreign bank branches, as well as Decree No. 13/2023/NĐ-CP on personal data protection, which took effect on July 1, 2023..

Employee Awareness Training: Employee awareness is a crucial factor in safeguarding customer information. Nam A Bank regularly conducts training programs on data security and internally communicates the consequences of information disclosure. The Bank also enforces strict disciplinary measures for any non-compliance regarding information security policies. These efforts ensure that employees fully understand the importance of protecting customer data and adhere to the highest standards of confidentiality.

S.3.3 DEDICATED SERVICE AND ACTIVE LISTENING

Nam A Bank has established a formal process for receiving and addressing customer feedback to ensure all concerns are considered and handled promptly and effectively. Complaints and denunciations can be submitted through multiple channels, providing customers with easy access to support:



Hotline: Customers can call the hotline 19006679, operated 24/7 by the Customer Care Department, to receive service consultation, timely support, and satisfactory responses to inquiries. The hotline staff are always ready to listen and provide detailed answers to customers' concerns.



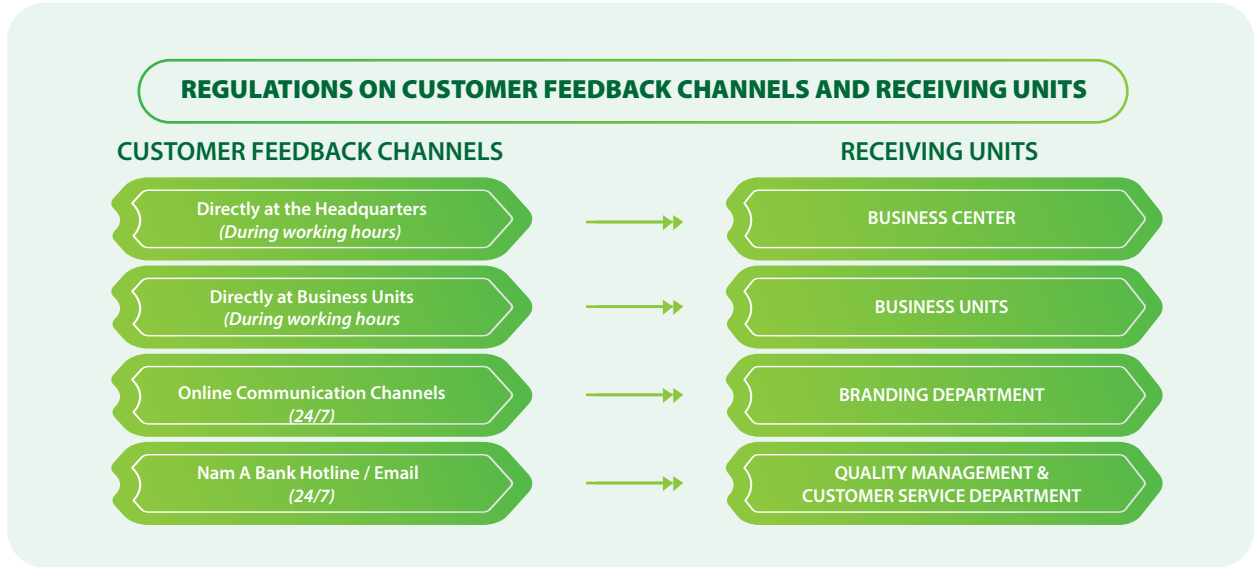
Social Media: Customers can also submit their feedback via social media platforms such as Facebook and Zalo, making communication easier and faster.



Email: The email address dichvukhachhang@namabank.com.vn has been set up to receive customer inquiries and provide support. All email requests will be recorded and processed as soon as possible.



In-Person at Branches: Customers can provide feedback and submit requests directly at all business units across the system.





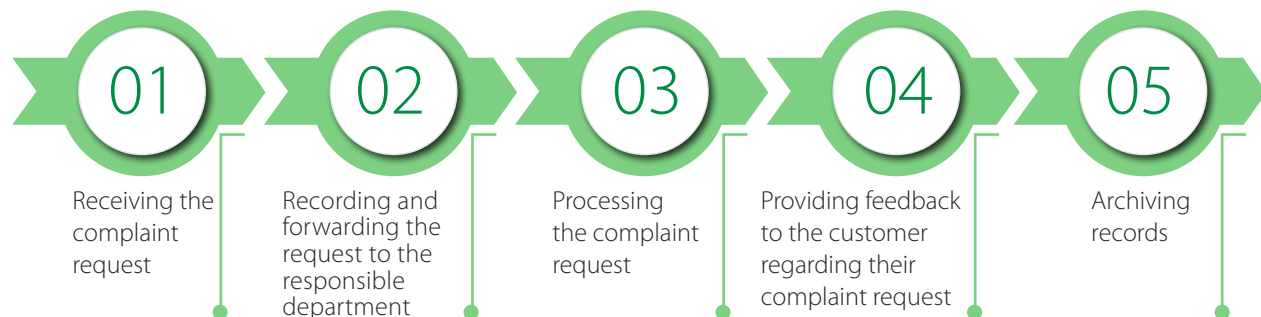
S.3. CUSTOMER DATA SECURITY AND CONFIDENTIALITY (continued)

GRI 417, GRI 418



S.3.3 DEDICATED SERVICE AND ACTIVE LISTENING (continued)

Customer Complaint Handling: All customer complaints are monitored, reviewed, and comprehensively updated in the internal service management system, ensuring compliance with legal regulations and maintaining efficiency and transparency in resolving issues. Nam A Bank's internal complaint resolution process consists of five steps:



CUSTOMER FEEDBACK SURVEY RESULTS

To better understand and meet the increasingly diverse needs of customers, Nam A Bank has proactively implemented a customer feedback survey system across the entire network in 2023 via the OPS channel and QR codes at transaction counters. The survey results indicate a high level of customer satisfaction:



SERVING CUSTOMERS WITH DEDICATION

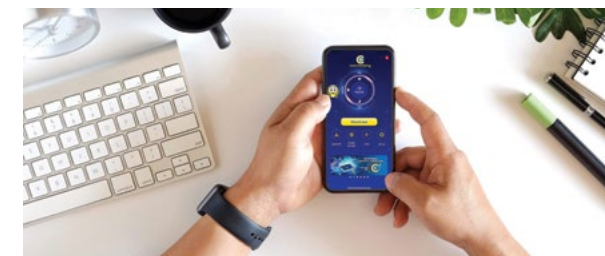
To further enhance customer experience and make financial services more accessible, Nam A Bank continuously updates our website (www.namabank.com.vn) and communication channels with intuitive images to simplify access to credit products and deposit services. Additionally, Nam A Bank proactively warns each customer about scam threats via messages and the Open Banking platform and provides detailed guidelines on handling fraud situations to ensure customer protection.

Understanding customers and serving them with dedication is a core motivation for Nam A Bank to continuously research customer needs from various perspectives. This enables Nam A Bank to improve our products and services, delivering effective financial solutions to customers.

Agricultural and Rural Development Loan and Aquaculture Loan: Outstanding loan balance as of December 31, 2023, reached VND 7,362 billion.



New Features Added to Open Banking: Online overdraft loans, Green account, course booking and service purchases via Golf VGS Booking, Online international money transfer (eTT), Biometric authentication, Transaction review on Open Banking, Electronic invoice query for corporate customers.



05

GOVERNANCE (G): TRANSPARENT AND EFFECTIVE GOVERNANCE

Digital Transformation and Information Security	145
Transparent and Effective Governance	153
Prevention of Corruption, Bribery, and Money Laundering	164
ESG Risk Management	167



GOVERNANCE (G): TRANSPARENT AND EFFECTIVE GOVERNANCE



DIGITAL TRANSFORMATION AND INFORMATION SECURITY

Develop and implement a digital transformation strategy while prioritizing solutions and initiatives to ensure technology security. Regularly conduct training programs to enhance awareness of data governance digitalization, minimize risks, and prevent cyber-attacks on core technology systems that may disrupt customer transactions. Promote the application of artificial intelligence (AI) in data analytics, and strengthen the resilience of IT infrastruc.

G.1



TRANSPARENT AND EFFECTIVE GOVERNANCE

Enhance corporate governance capacity to ensure business operations are conducted efficiently and transparently while complying with current legal regulations and international best practices in corporate governance and comprehensive risk management.

G.2



ANTI-BRIBERY, ANTI-CORRUPTION, AND ANTI-MONEY LAUNDERING

Commit to a zero-tolerance policy on corruption, bribery, and money laundering. Increase training programs to raise awareness of anti-corruption and anti-bribery measures, while disseminating anti-money laundering (AML) regulations. Establish mechanisms for detection, reporting, investigation, and disciplinary actions against violations related to corruption, bribery, or money laundering activities.

G.3



ESG RISK MANAGEMENT

Develop methodologies, organizational structures, and implementation of policy frameworks to manage Environmental, Social, and Governance (ESG) risks in business operations, particularly in credit activities. The goal is to mitigate negative impacts, enhance positive contributions to the economy, environment, and society, and prevent potential financial and business risks related to ESG factors.

G.4

GOVERNANCE (G)

Nam A Bank's Key Strategic Topics and Implementation Areas:



Digital Transformation and Information Security

G1.1

Banking Digitalization Strategy

G1.2

System Security and Customer Data Protection

G1.3

Incident Response to Security and Data Breaches



Transparent and Effective Governance

G2.1

Governance Principles at Nam A Bank

G2.2

Ethical Business Culture and Information Transparency

G2.3

Contributions to Economic Development



Anti-Bribery, Anti-Corruption, and Anti-Money Laundering

G3

Organizational Model for Anti-Corruption, Fraud Prevention, and Crime Mitigation at Nam A Bank.
Implementation of Anti-Corruption, Fraud Prevention, and anti-money laundering (AML) activities.



ESG Risk Management

G4

Development of methodologies, organizational structures, and implementation of policy frameworks for ESG risk management in business operations.



G.1.DIGITAL TRANSFORMATION AND INFORMATION SECURITY

GRI 2-25



Currently, digital transformation is becoming an inevitable trend of the era and. And together with green transformation, they will create a long-term sustainability model that ensures a balance between economic growth, atmospheric protection, and natural environmental preservation while improving the quality of life for communities. Digital transformation helps optimize production processes, streamline business operations, and enhance efficiency by enabling large-scale data-driven decision-making. Additionally, it contributes to environmental protection. Developing and operating a smart and advanced management system is a mandatory requirement for businesses in general and Nam A Bank in particular to adapt to the new era and expand international integration capabilities.

G.1.1 BANKING DIGITALIZATION STRATEGY

Digital Transformation Strategy alongside Green Transformation

Nam A Bank's digital transformation strategy is accompanied with green transformation to contribute positively to the National Strategy on the Fourth Industrial Revolution by 2030 and to well meet the global banking industry's evolving trends. Within Nam A Bank, the "Digital" and "Green" notions are consistently promoted internally to foster a pioneering spirit and corporate culture.

Implemented advanced technologies, expanded connectivity, and developed a digital ecosystem

On our digital transformation journey, Nam A Bank has actively researched and implemented advanced technologies, expanded connectivity, and developed a digital ecosystem to provide seamless and comprehensive financial services throughout the value chain while enhancing customer experience. The Bank continuously seeks and collaborates with leading technology partners such as VGC, Mobifone, VNPOST, VNPAY, and VETC to upgrade and refine our digital ecosystem. Prioritizing the development of high-tech financial products and services enables cost optimization and improves operational efficiency. Given the increasingly sophisticated cyber threats targeting financial data systems, investing in upgrades on cybersecurity systems and customer data protection from leakage remains a top priority at Nam A Bank.

Key Digitalization Initiatives in 2023

✓ ONEBANK Digital Ecosystem – “One Touch, All Experiences”

ONEBANK was introduced by Nam A Bank as a next-generation digital banking system designed for tech-savvy, dynamic, and convenience-seeking customers. ONEBANK is now available across 100 transaction points nationwide, increasing Nam A Bank's total business locations to nearly 250 points. This ecosystem has earned prestigious awards, reinforcing Nam A Bank's pioneering role in banking technology. Key achievements include:

- » **Vietnam ICT Index 2022:** Ranked No.1 by the Ministry of Information and Communications
- » **Open Banking Initiative of the Year 2023:** Awarded by Asian Banking & Finance
- » **VDA 2023 Digital Transformation Award:** Recognized by the Vietnam Digital Communications Association for the ONEBANK 365+ automated digital transaction point

As of December 31, 2023, Nam A Bank's digital transformation indicators showed significant growth:



USER BANKING

943,026 users

↑ 457,556 (+94.3%) ompared to 2022



ONLINE DEPOSITS

21,957 billion VND

↑ 10,103 (+85%) ompared to 2022





G.1.DIGITAL TRANSFORMATION AND INFORMATION SECURITY (continued)

GRI 2-25



Key Digitalization Initiatives in 2023 (continued)

G.1.1 BANKING DIGITALIZATION STRATEGY (continued)

✓ The application of the OPBA Robot in banking service brings an exciting and convenient experience and meets the needs of modern customers. This integration enhances customer interaction by assisting in transactions, answering inquiries, and providing quick and efficient information.



✓ Nam A Bank has implemented Oracle ExaCC, a cloud-based database solution that modernizes our IT infrastructure, accelerates the digital transformation of products and services, and enhances multi-channel transaction experiences for the customers. This ensures a stable, secure, and continuous IT system while enabling digital governance and diversified financial services tailored to different needs of the customers.



✓ Nam A Bank has introduced chip-ID scanning technology via NFC for the eKYC-based Green Account opening on Open Banking, allowing for fast, secure, and flexible account registration anytime, anywhere. This technology streamlines account opening with just “one tap”, reduces processing time, and eliminates fraud and errors risks associated with traditional methods.



✓ Nam A Bank has developed a range of cashless banking solutions, contributing towards a comprehensive digitalization transformation, including:

- » Market 4.0 – Cashless shopping experience
- » Travel 4.0 – Cashless tourism services
- » VietQRcash – QR code-based cash withdrawal





G.1.DIGITAL TRANSFORMATION AND INFORMATION SECURITY (continued)

GRI 2-25



G.1.2 SYSTEM SECURITY AND CUSTOMER DATA PROTECTION

REGULAR SECURITY SYSTEM UPDATES

Nam A Bank continuously updates IT security regulations to keep up with industry changes, operational environments, and the latest technologies, ensuring the systems are always optimally protected. The Bank actively invests in advanced cybersecurity solutions and collaborates with leading experts to assess and enhance system security.

STRICT ACCESS CONTROL

Nam A Bank implements multi-layered access controls, strict user permissions, and minimizes unnecessary data access. Employees accessing core banking data must acquire approval from the CEO and IT Director.

DEVICE SECURITY MANAGEMENT

All network-connected devices are closely monitored to prevent unauthorized access and leaks of customer or internal data.

THREAT DETECTION AND INCIDENT RESPONSE

The Bank invests in automated threat detection and prevention systems to promptly detect and mitigate cyberattacks. Employees receive regular cybersecurity training to improve awareness and response capabilities.

INFORMATION SYSTEM AND DATA CENTER SECURITY

Nam A Bank classifies the online service systems based on Decree No. 85/2016/NĐ-CP of the Government and ensures security of them from public operations to confidential banking information. Its data centers operate 24/7, featuring a multi-layered security architecture designed to ensure proper incident response and data integrity.

COMPLIANCE WITH SECURITY STANDARDS

Nam A Bank's digital banking services comply with Vietnamese Standard TCVN 11930:2017 for system security and adhere to global cybersecurity standards. The Bank also implements advanced security measures towards digital banking services to detect suspicious transactions, unusual activities, and mitigate cyber threats such as Denial of Service (DoS) and Distributed Denial of Service (DDoS) attacks.

PROACTIVE SECURITY ISSUE REPORTING

Employees are required to immediately report any observed or suspected security vulnerabilities to the IT management team for early assessment and risk mitigation.

CUSTOMER CYBERSECURITY AWARENESS INITIATIVES

Aside from stringent internal security measures, Nam A Bank also proactively implements awareness campaigns to inform customers about personal data protection and safe digital banking practices.





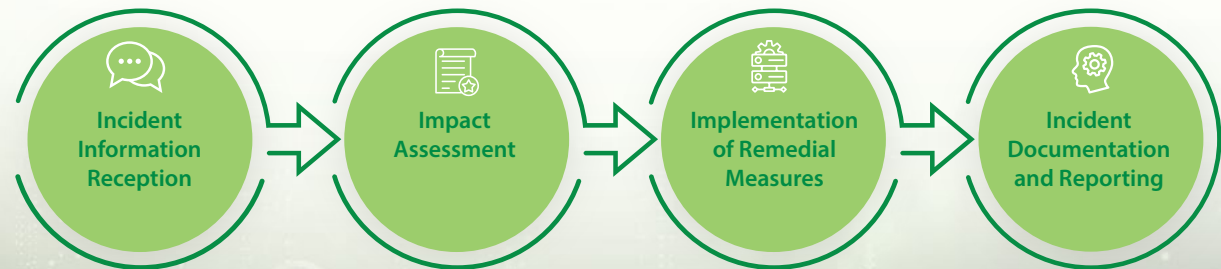
G.1.DIGITAL TRANSFORMATION AND INFORMATION SECURITY (continued)

GRI 2-25



G.1.3 INCIDENT RESPONSE TO SECURITY AND DATA BREACHES

Nam A Bank has established a Comprehensive Incident Response Procedure for information security breaches, ensuring that all departments understand their roles in maintaining core banking system stability and enhancing response capabilities, as well as mitigating risks. The process consists of four key steps:



Incident Information Reception

The dedicated department must be agile, flexible and proactive in gathering information from multiple sources, including user reports, monitoring systems, and third-party data, to swiftly initiate the incident response process.



Impact Assessment

Once the incident information has been received and sufficiently collected, the dedicated department evaluates the severity and scope of impact on information systems to determine the most appropriate response measures. Depending on the level and extent of each incident's impact, the dedicated department must promptly report to the relevant management levels for direction and approval of the necessary resources to implement the response effectively.



Implementation of Remedial Measures

Based on the approved response decision, the dedicated department – leveraging their expertise and experience – executes corrective actions with a flexible yet effective approach to restore system integrity.



Incident Documentation and Reporting

Once the incident has been resolved and normal system operations have been restored, the dedicated department prepares a detailed report outlining the root cause, incident progression, potential impacts, damage incurred and resolution outcomes. This report is then submitted to relevant management levels and archived in the control system for future reference and compliance purposes.



G.2. TRANSPARENT AND EFFECTIVE GOVERNANCE

GRI 2 and GRI 207



As a publicly listed company on the national stock exchange, Nam A Bank remains steadfast in our commitment to transparent governance, responsible business practices, and the protection of shareholder rights. Throughout our formation and development, Nam A Bank has not been involved in any financial or banking violations, nor has the Bank engaged in any anti-competitive behavior or breaches of antitrust laws. The Bank's leadership consistently emphasizes transparency and accountability to stakeholders, ensuring that essential information is disclosed promptly and within the timeframe prescribed by applicable laws.

G.2.1 GOVERNANCE PRINCIPLES AT NAM A BANK

GOVERNANCE MODEL FOR SUSTAINABILITY

The Board of Directors (BOD) is the highest governing body at Nam A Bank, holding full authority on behalf of the Bank to make decisions and execute the rights and obligations, except for those under the jurisdiction of the General Meeting of Shareholders. In 2023, Nam A Bank's BOD comprised six members, all of whom have satisfied the required standards, qualifications, and expertise as stipulated by current laws. The BOD's composition ensures gender balance, with three out of six members being female, aligning with international recommendations for good corporate governance practices.

Name	Position	Experience and Expertise
Mr. Tran Ngo Phuc Vu	Chairman of the BOD	<ul style="list-style-type: none">✓ 25 years of experience in finance and banking, having held various senior management roles in domestic financial institutions and corporations.✓ Chairman of Nam A Bank since 2022.
Mr. Tran Ngoc Tam	Vice Chairman of the BOD cum CEO	<ul style="list-style-type: none">✓ 28 years of experience in finance and banking, having held multiple mid-to-senior management positions at Nam A Bank.✓ Vice Chairman cum CEO of Nam A Bank since 2022.

Name	Position	Experience and Expertise
Ms. Vo Thi Tuyet Nga	Vice Chairwoman of the BOD	<ul style="list-style-type: none">✓ Over 30 years at Nam A Bank, having held senior management positions across various departments.✓ BOD Member since 2011 and Vice Chairwoman since 2022.
Mr. Nguyen Duc Minh Tri	BOD Member	<ul style="list-style-type: none">✓ Extensive experience in senior management roles within Nam A Bank's business divisions.✓ BOD Member since 2022.
Ms. Nguyen Thi Thanh Dao	BOD Member	<ul style="list-style-type: none">✓ Over 18 years of experience in finance and banking, experienced in leadership roles as Branch Director and Regional Director.✓ BOD Member since 2022.
Ms. Le Thi Kim Anh	Independent BOD Member	<ul style="list-style-type: none">✓ Over 18 years of experience in finance and banking at domestic financial institutions.✓ Independent BOD Member since 2022.



G.2. TRANSPARENT AND EFFECTIVE GOVERNANCE (continued)

GRI 2 and GRI 207



G.2.1 GOVERNANCE PRINCIPLES AT NAM A BANK (continued)

GOVERNANCE MODEL FOR SUSTAINABILITY (continued)

The Board of Directors has two affiliated specialized committees, each with clearly defined functions and responsibilities as outlined in internal regulatory documents, ensuring compliance with prevailing legal frameworks.

RISK MANAGEMENT COMMITTEE	
Chairman	Mr. Nguyen Duc Minh Tri
Number of Members	06 members
Functions and Responsibilities	<ul style="list-style-type: none">✓ Advise the BOD on implementing risk management strategies within Nam A Bank, including liquidity risk, market risk, business risk, and credit risk.✓ Develop a unified, structured and effective risk management system aligned with Nam A Bank's operational scale.✓ Propose policies and procedures for identifying, measuring, monitoring, and controlling risks.✓ Oversee the execution of risk management policies and processes in business operations.✓ Recommend investment approvals and equity-related transactions within its authority.✓ Evaluate and enhance risk management policies and procedures to ensure their effectiveness, suitability and recommend appropriate, timely adjustments.✓ Provide analyses and warnings regarding Nam A Bank's risk exposure and proposes preventive measures for both short-term and long-term risk mitigation.✓ Advise the BOD of implementation of Basel II (advanced according to FIRB) and Basel III compliance frameworks.

HUMAN RESOURCES COMMITTEE	
Chairman	Mr. Tran Ngo Phuc Vu
Number of Members	04 members
Functions and Responsibilities	<ul style="list-style-type: none">✓ Develop Nam A Bank's human resource management strategy.✓ Advise on workforce planning and annual human resource strategies.✓ Provide recommendations on labor staffing, salary policies, and develop employment regulations.✓ Research and advise the BOD on policies and procedures related to human resource management.✓ Review and enhance the effectiveness of HR policies, regulations, and procedures to propose appropriate, timely improvement as well as ensure alignment with the Bank's strategic goals.✓ Propose HR management solutions that balance the interests of both Nam A Bank and employees.



G.2. TRANSPARENT AND EFFECTIVE GOVERNANCE (continued)

GRI 2 and GRI 207



G.2.1 GOVERNANCE PRINCIPLES AT NAM A BANK (continued)

PRINCIPLES OF GOVERNANCE IN BANKING

The nomination and selection process for appointing members to the Board of Directors (BOD) of Nam A Bank complies with the current legal regulations and is committed to ensuring efficiency and transparency in execution, aiming to maximize shareholder interests. Nam A Bank strictly adheres to the following stringent requirements:

- The decisions to elect, dismiss, and remove members in the BOD fall under the authority of the General Meeting of Shareholders, executed by voting, and must be reported to the State Bank of Vietnam within 10 days.
- The criteria and conditions for selecting members are clearly and specifically defined in the Bank's Charter, in compliance with the provisions of the Law on Enterprises, the Law on Credit Institutions, and Nam A Bank's Internal Governance Regulations.
- The implementation steps for the nomination and selection process must ensure fairness and transparency, with full and timely disclosure of candidate information to be published on Nam A Bank's official website and the State Bank of Vietnam's website at least 10 days before the commencement of the Annual General Meeting of Shareholders.
- Shareholders elect BOD members through cumulative voting, whereby each shareholder has a total number of votes equivalent to their total owned shares multiplied by the number of members in the BOD to be elected. Shareholders have the right to allocate all their votes to one or more candidates they consider the best choice.
- The elected members to be in the BOD are determined based on the number of votes received in descending order, starting from the candidate with the highest votes until the required number of members, as specified in Nam A Bank's Charter, is met. In the event of two or more candidates receiving the same number of votes for the final position in the BOD, a re-election will be conducted among those candidates.

Regulations on determining and disbursing remuneration for BOD members are detailed in Nam A Bank's Charter and Internal Governance Regulations, based on the following key principles:

- Compensation and allowances are considered based on the Budget Proposal for BOD and Supervisory Board operations, approved at the Annual General Meeting of Shareholders, ensuring transparency and shareholders consensus.
- The operational budget, including remuneration, bonuses, benefits, and other expenses for the BOD and Supervisory Board in the fiscal year 2023 takes up 3% of the consolidated profit before tax of 2023, but not less than VND 20 billion.
- The dedicated departments shall record the aforementioned operational budget in accordance with applicable legal regulations and publicly disclose in detail the total remuneration for each BOD member in the annual Financial Statements, under the "Transactions with Related Parties" section (refer to Page 61, Separate Financial Statements for the fiscal year ending December 31, 2023, audited by Ernst & Young Vietnam Co., Ltd., published on Nam A Bank's official website under the Investor – Financial Statements section).





G.2. TRANSPARENT AND EFFECTIVE GOVERNANCE (continued)

GRI 2 and GRI 207



G.2.2 ETHICAL BUSINESS CULTURE AND INFORMATION TRANSPARENCY

PRACTICING PROFESSIONAL ETHICAL STANDARDS

Nam A Bank places great emphasis on developing our corporate culture. The Bank has issued and widely communicated to employees the code of conduct and ethical standards, ensuring that each employee cultivates and develops themselves, contributing to a solid ethical foundation in Nam A Bank's corporate culture. The Professional Ethics Standards, Code of Conduct, and the Ethical Handbook for Nam A Bank Personnel are regularly reviewed and updated in accordance with relevant legal regulations and the values of Nam A Bank. Every Nam A Bank employee is deeply ingrained with and consistently practices the five core HAPPY ethical standards and the four behavioral principles.



Always Act with Integrity: Always act with integrity and transparency in all finance-related relationships, and be honest, straightforward, and serious with oneself and others. Maintain a strong sense of responsibility to protect Nam A Bank's assets and legitimate interests.



Security and Confidentiality: Strictly comply with regulations on customer information security, internal data protection, and asset safeguarding. Remain vigilant against misconduct and refrain from unauthorized software installation, modification, or copying within the internal network system. Maintain accountability and adhere to regulations to protect Nam A Bank's information and assets.



Always Be Cautious: Be prudent, carefully consider decisions, anticipate and mitigate risks. Follow proper communication and behavioral standards, and be cautious in speech. Avoid negligence and lack of focus that may lead to risks and impact work quality. Maintain a proactive and responsible attitude to prevent errors and oversights in work execution.



Always Be Compliant: Strictly adhere to Nam A Bank's internal regulations, laws, conventions, and international practices. Do not collude or abet unlawful actions, nor misuse personal authority to force others to act against Nam A Bank's internal regulations. Avoid undue influence or interference leading to violations of laws, agreements, and international practices.



Sense of Responsibility: Demonstrate a strong sense of responsibility, self-discipline, and proactivity in work. Continuously seek innovation to enhance productivity, quality, and efficiency while adapting to new environments and evolving requirements. Actively participate in internal and external philanthropic activities, maintain environmental awareness, and contribute to community health initiatives.

04 BEHAVIORAL PRINCIPLES

1

With Superiors -
Show respect and adhere to professional conduct.

2

With Subordinates -
Listen and encourage the expression of viewpoints.

3

With Colleagues -
Cooperate, support, and foster mutual growth.

4

With Customers and Partners -
Treat with fairness and professionalism.



G.2. TRANSPARENT AND EFFECTIVE GOVERNANCE (continued)

GRI 2 and GRI 207



G.2.2 ETHICAL BUSINESS CULTURE AND INFORMATION TRANSPARENCY (continued)

TRANSPARENT INFORMATION DISCLOSURE

Nam A Bank consistently ensures transparency in periodic information disclosure through official communication channels as required by current laws, facilitating easy access for stakeholders. The documents published by Nam A Bank are always clear and comprehensively reflect the Bank's financial status and business operations, including but not limited to:

- General Meeting of Shareholders (GMS) documents
- Annual reports
- Annual financial statements
- Bank charter
- Reports on governance performance
- Reports on annual business operations
- Information on related interests
- Other disclosures as required by law

CONFLICT OF INTEREST PREVENTION

Nam A Bank is committed to strictly adhering to business ethical standards and preventing any conflict of interest. According to the Bank's Operating Regulations and Charter, members of the Board of Directors (BOD), the Supervisory Board, the CEO, and other executives must perform their duties within their assigned authority with honesty and prudence, acting in the best interest of Nam A Bank. Quarterly, members of the BOD and the Board of Management publicly disclose the list of related persons and transactions with related parties on Nam A Bank's website, in full compliance with Article 39 of the Law on Credit Institutions and other relevant legal regulations applicable to listed companies and public enterprises. These disclosures are meticulously reviewed by the Risk Management Department before publication to ensure accuracy, transparency, and accountability.

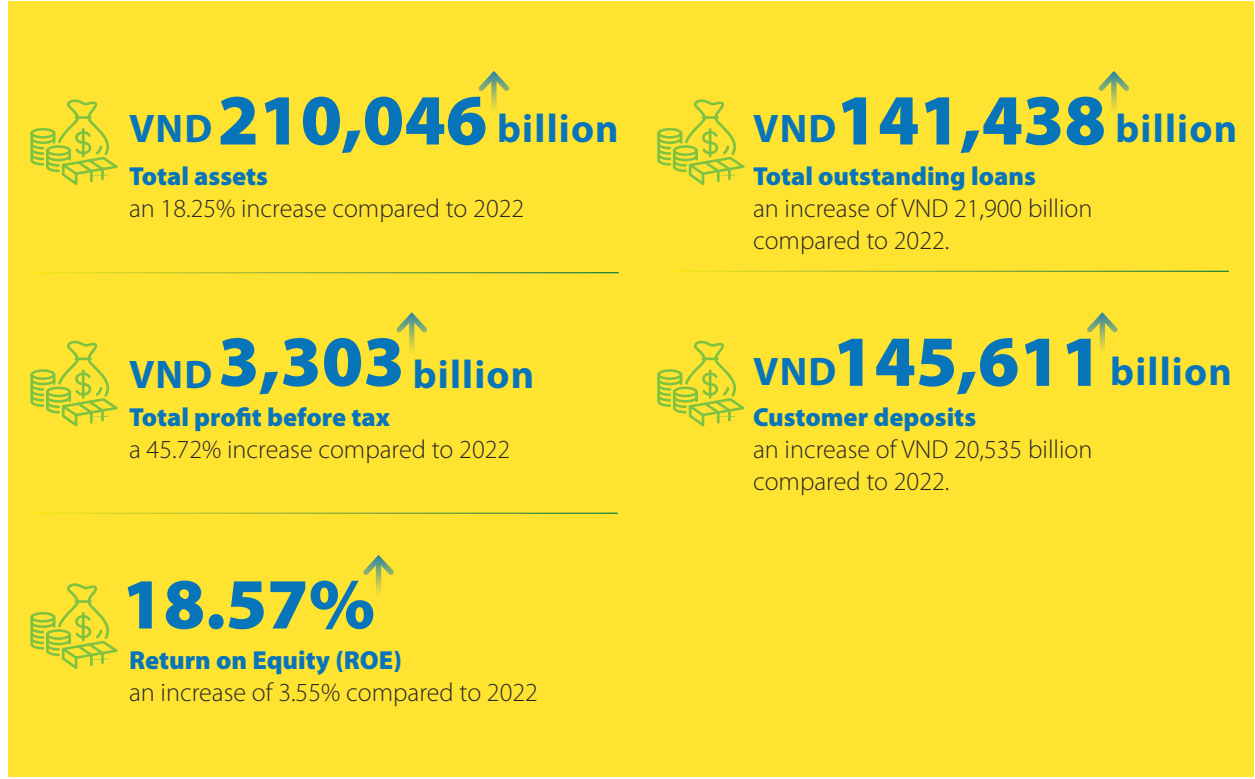
COMPETENCY OF THE BOARD OF DIRECTORS

Nam A Bank implements an annual competency and performance evaluation system for each member of the BOD using a multi-dimensional assessment approach, combining self-assessment and peer evaluation. The evaluation process is conducted in an open, constructive manner, encouraging feedback to maintain objectivity and comprehensiveness. This approach helps each member of the BOD recognize their strengths and weaknesses, allowing them to plan their personal development in alignment with the Bank's future growth objectives. The evaluation results of the BOD are transparently disclosed during the Annual General Meeting of Shareholders.

G.2.3 CONTRIBUTIONS TO ECONOMIC DEVELOPMENT

ECONOMIC VALUE CONTRIBUTION TO THE COUNTRY

Nam A Bank is committed to maintaining stable and sustainable growth by continuously improving services and innovating products to best serve our target customer base. The Bank balances rapid growth while maintaining effective risk management, delivering optimal value to shareholders, customers, and employees.





G.2. TRANSPARENT AND EFFECTIVE GOVERNANCE (continued)

GRI 2 and GRI 207



G.2.3 CONTRIBUTIONS TO ECONOMIC DEVELOPMENT (continued)

CONTRIBUTION TO THE NATIONAL BUDGET

Taxes serve as a crucial revenue source for the national budget, playing an essential role in market stabilization, economic regulation, and establishing a solid foundation for sustainability on a national level. Nam A Bank is committed to complying with all tax-related legal requirements, ensuring timely and accurate tax declaration and payment. In 2023, the Bank fully met the tax obligations, contributing VND 689.5 billion to the national budget, marking a 12.72% increase compared to 2022. The total corporate income tax payable based on Nam A Bank's 2023 financial results was VND 680.9 billion, which was fully settled with the national budget in the first quarter of 2024. Nam A Bank did not record any tax law violations in the 2023 fiscal year.

To ensure compliance with tax regulations in business operations, Nam A Bank prioritizes enhancing tax-related expertise among employees responsible for financial accounting. The Bank frequently collaborates with tax authorities and professional advisory firms to organize training sessions on tax declaration and payment procedures, as well as workshops to update employees on the latest tax regulations and global taxation trends. In 2023, Nam A Bank successfully organized a training program titled "Tax Cost Optimization and Legal Compliance" hosted by the Vietnam Chamber of Commerce and Industry (VCCI), with widespread participation from employees in charge of relevant fields. The knowledge gained from these training sessions will be used to develop internal guidelines, ensuring all relevant employees are well-informed, compliant, and effective in their execution of tax-related responsibilities.



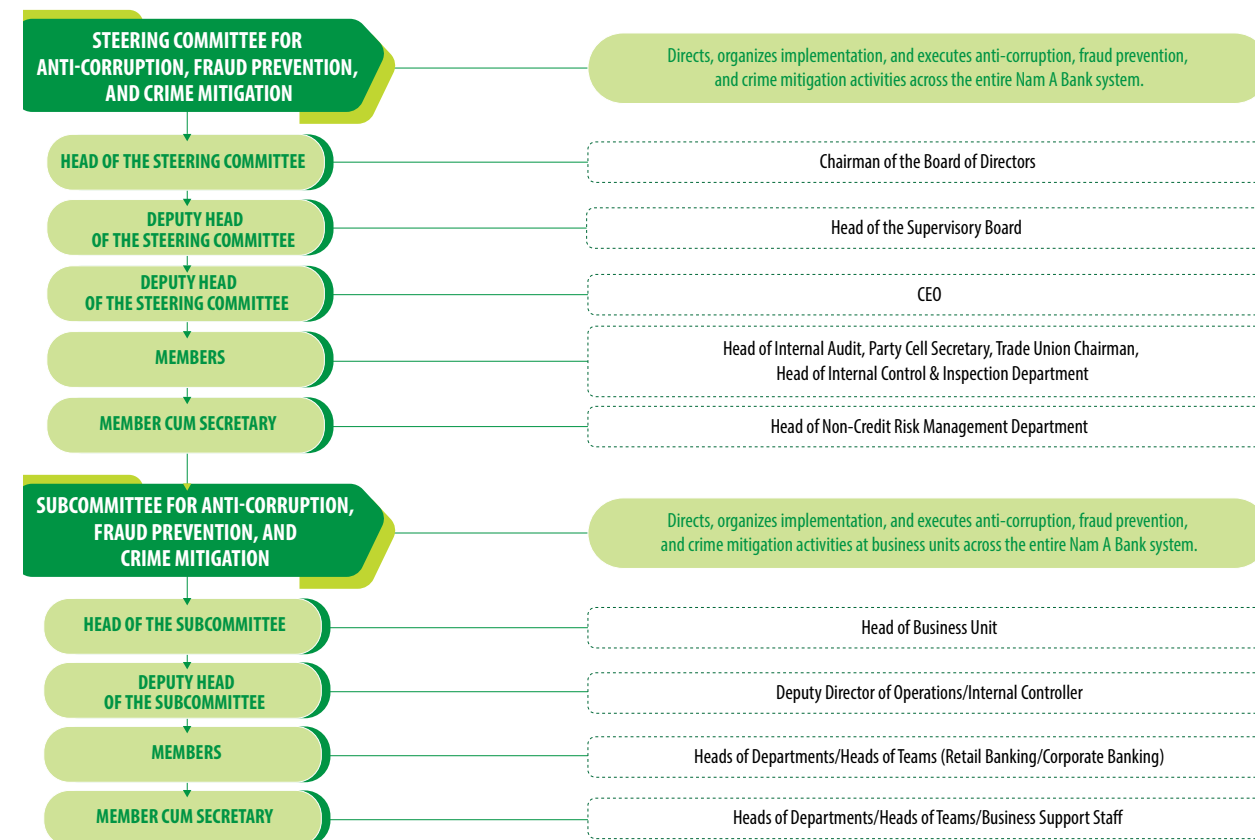
G.3. ANTI-BRIBERY, ANTI-CORRUPTION, AND ANTI-MONEY LAUNDERING

GRI 205



ORGANIZATIONAL MODEL FOR ANTI-CORRUPTION, FRAUD PREVENTION, AND CRIME MITIGATION AT NAM A BANK

The Board of Directors has issued a decision on the operational regulations of the Steering Committee and Subcommittee for Anti-Corruption, Fraud Prevention, and Crime Mitigation at Nam A Bank, with the following organizational model:





G.3. ANTI-BRIBERY, ANTI-CORRUPTION, AND ANTI-MONEY LAUNDERING (continued)

GRI 205



ANTI-CORRUPTION, NEGATIVITY AND CRIME PREVENTION AT NAM A BANK

Corruption, bribery, and money laundering are malicious activities that cause significant harm to the economy and indirectly cause negative impact on a nation's sustainable development progress. Preventing corruption, curbing bribery, and combating money laundering are shared global responsibilities, as well as key objectives of the Vietnamese government, especially in the context of an increasingly complex landscape of the financial transaction system. To maintain transparency in banking operations and extend this across the entire value chain, Nam A Bank strictly adheres to international commitments, conventions, and the prevailing laws and regulations of the Vietnamese government. This commitment contributes to building a healthy financial institution, fostering global integration, and ensuring long-term sustainability. All Nam A Bank's employees unanimously say NO to offering or accepting bribes and actively participate in identifying, assessing, and reporting violations of anti-corruption and anti-money laundering laws.

Nam A Bank's core business activities are regularly reviewed and assessed for risks related to corruption and money laundering. The Specialized Steering Committee at Nam A Bank plays a crucial role in organizing and implementing action programs and corruption and money-laundering risk prevention measures across all operational processes. The Committee also receives, gathers, and consolidates information from relevant departments to promptly assess the current situation and devise effective preventive and corrective measures. Relevant functional departments are responsible for working in a coordinated and synchronized manner to closely monitor the risk of corruption and detect early warning signs of money laundering transactions within Nam A Bank's financial service system. Nam A Bank has also established a risk screening and transaction identification system to detect potential money laundering risks, flag high-risk transactions, and implement enhanced monitoring and verification measures to prevent the negative consequences of successful money laundering attempts. Regular inspections and reports to regulatory authorities are carried out seriously and on time.

In addition to developing regulatory documents, policies, and compliance programs in line with legal requirements, Nam A Bank has proactively launched internal communication plans on anti-corruption, fraud prevention, and anti-money laundering. These efforts aim to promote a culture of integrity throughout the Bank and across the entire value chain. In 2023, 100% of employees were updated on regulations related to anti-corruption, anti-bribery, and anti-money laundering through the following activities:

- ✓ Issuing and disseminating State and Bank regulations to all departments and units via the internal portal and website;
- ✓ Strengthening awareness campaigns across multiple communication channels and proactively organizing mandatory training sessions with flexible topics closely linked to real-world scenarios.

In transactions with business partners, Nam A Bank clearly stipulates specific compliance requirements as well as penalties for legal violations and breaches of responsible business ethics in contracts and agreements. If violations are detected, Nam A Bank is prepared to enforce strict measures, such as rejecting further product or service procurement or unilateral partnership termination. In 2023, Nam A Bank recorded no risks, incidents, or violations related to corruption, bribery, or money laundering within the Bank.



G.4. ESG RISK MANAGEMENT

GRI 2, GRI 308, GRI 400



01 ESG risk management towards sustainability is an integral part of Nam A Bank's daily business operations. The Bank always strives to control Environmental and Social (E&S) risks, both directly from the business activities and indirectly through the operations of customers and partners across the value chain. Recognizing this, Nam A Bank introduced the Environmental and Social Management System (ESMS) Regulations in 2021, initially applied to projects eligible for financing under the Green Credit Program, from which the Bank has continued refining to suit practical application and expanding the system to cover the entire credit portfolio. Nam A Bank's ESMS Regulations include E&S policies while our assessment procedures are integrated into the credit granting process to be compliant with the State Bank of Vietnam's regulations and ensure consistency with international standards and practices. For broader ESG risk management, Nam A Bank collaborates with independent, reputable advisory firms to review and assess gaps, enhance ESG governance structures in accordance with international standards, practices and ensure compliance with global banking trends, current economic situation, climate change, and E&S worldwide.

02 To ensure the readiness for widespread ESMS regulations implementation in the future, Nam A Bank is actively conducting advanced training programs on E&S risk management for credit appraisal officers and relevant departments. Training content covers both fundamental knowledge and specialized topics, including E&S risk management fundamentals, Identifying and assessing E&S risks in credit approvals, Implementation procedures, Environmental and preparing methods for Social Impact Assessment (ESIA) reporting in compliance with ESMS regulations.

03 For customers receiving loans from Nam A Bank, we publicly disclose the E&S risk management and monitoring approach when gathering project-related information from various sources, including: Interviews with business units, On-site project inspections, Third-party complaint data. During their credit relationship with Nam A Bank, borrowers must:

- ✓ Meet Nam A Bank's internal E&S risk management standards.
- ✓ Ensure business operations comply fully with all applicable laws and regulations, particularly those governing E&S impact management in force.

- ✓ Adhere to international E&S standards, including those set by the International Finance Corporation (IFC) and the World Bank Group (WBG).
- ✓ Periodically monitor and promptly report any E&S incidents occurring during project implementation. Borrowers must also submit periodic reports on project-specific E&S impact management performance and compliance with agreed commitments.

04 Nam A Bank also prioritizes and strengthens climate risk management to mitigate adverse impacts, not only on the Bank itself but also on our corporate customers. The Bank actively identifies, updates, and manages various climate risks, including: Physical risks (extreme weather events, natural disasters), Transition risks (policy and regulatory changes), Liability risks (legal implications). For 2023 and the 2024-2025 roadmap, Nam A Bank will proactively promote activities to identify and integrate climate risk assessments into our overall risk management framework, ensuring consistency with global trends and current popular international standards.

05 Regarding social risks, Nam A Bank is committed to absolute compliance with labor regulations, including zero tolerance for using child labor or forced labor in any form, and requiring business partners to comply with these regulations, ensuring employee rights in accordance with current labor laws, upholding workplace safety and occupational health standards and guidelines.

06 Beyond ESG risk management, Nam A Bank is a pioneer in adopting international risk management standards. In October 2022, the Bank successfully implemented the Basel III standards and is now advancing towards reaching Basel III - Reforms, developing methodologies and tools in line with global best practices. By adopting Basel III - Reforms, Nam A Bank demonstrates our commitment to meeting the highest international standards, pioneering in technology application, and elevating the banking operations. The Bank continues to invest heavily in enhancing risk governance, strengthening internal controls and audits, and ensuring financial transparency to safeguard business sustainability, safety, effectiveness and maximize value for customers and shareholders.

NAM A BANK'S COMMITMENT TO THE COMMUNITY

GRI 203-2, GRI 413-1

“We firmly believe that the prosperity of a community is not solely determined by economic growth but must also be built on the foundations of compassion, sharing, and social responsibility.”





NAM A BANK'S COMMITMENT TO THE COMMUNITY (continued)

GRI 203-2, GRI 413-1


Nam A Bank deeply acknowledges our role in fostering a sustainable society where every member of the community has equal access to essential services and a fulfilling life. We firmly believe that the prosperity of a community is not solely determined by economic growth but must also be built on the foundations of compassion, sharing, and social responsibility.

With the spirit of "Joining Hands for the Community," Nam A Bank has been actively engaging in meaningful initiatives aimed at stimulating local economic growth and enhancing the quality of life for the people.



HEALTHCARE: At Nam A Bank, we recognize that good health is the foundation of all prosperous growth. As part of our ongoing commitment to public well-being, we have invested in enhancing medical infrastructure, providing advanced medical equipment to hospitals to enhance access to quality healthcare services and improve the health of the community. In 2023, the Bank sponsored VND 1.5 billion to support the construction and modernization of medical facilities to hospitals and medical centers across various regions. Furthermore, Nam A Bank has sent encouragement gifts to patients facing serious health challenges and donates health insurance cards to individuals with difficult circumstances, helping them receive proper medical care.

For over 12 consecutive years, the Bank has organized the Red Festival, an annual blood donation initiative to promote humanitarian values and kindness within the community. In 2023, 300 blood units were donated from employees, customers and partners, serving as both a symbol of hope and a testament to the power of compassion. These contributions have helped save numerous lives and brought renewed joy to thousands of patients nationwide.

 **VND 2.5 billion**
Costs contributed to various
educational projects and scholarships

EDUCATION: Nam A Bank believes that education is the key to social sustainable development. Therefore, the Bank has devoted substantial resources to educational sponsorship programs for children, particularly those from disadvantaged backgrounds, ensuring that they have access to learning opportunities. In 2023, Nam A Bank contributed VND 2.5 billion to various educational projects and scholarships, enabling students in difficult circumstances to continue their education. Additionally, we actively collaborate with schools to organize engaging educational programs, equipping students with essential knowledge and life skills.

 **VND 1.5 billion**
construction and upgrading
of medical facilities

 **300 blood units**
donated from education
and scholarships



NAM A BANK'S COMMITMENT TO THE COMMUNITY (continued)

GRI 203-2, GRI 413-1

SUPPORT FOR THE POOR AND UNDERPRIVILEGED FAMILIES: In 2023, Nam A Bank partnered with local authorities and social organizations, allocating VND 5.5 billion to support poverty alleviation programs, helping disadvantaged families achieve financial stability. Additionally, we funded the construction of charity houses, expressing deep gratitude to war heroes and veterans who dedicated their lives to the nation's independence and sovereignty.



VND 5.5 billion

Cost of support poverty alleviation programs



The Mid-Autumn Festival is the chance for Nam A Bank to demonstrate its care and affection for children - the nation's future generation. For this 2023 Children's Festival, the Bank allocated VND 500 million to the "Coloring the Golden Moon Painting, Happiness Drawing" program series, spreading joy and bringing a warm lunar season to 2,000 disadvantaged children across Vietnam.





VND 500 million

Allocated to the "Coloring the Golden Moon Painting, Happiness Drawing" program series

SOCIAL WELFARE: Nam A Bank remains steadfast in our commitment to supporting marginalized communities, including persons with disabilities and Agent Orange victims, helping them integrate into society and build better lives. Nam A Bank also contributes to charitable funds, which provide emergency relief during natural disasters and epidemics.

300
Gifts

+

400
million VND

Support expenses for the Association for Victims of Agent Orange in Lam Dong Province





VND 10 billion

Invested to construct 13 rural bridges in Vinh Hung District, Long An Province

INFRASTRUCTURE DEVELOPMENT: In 2023, Nam A Bank invested VND 10 billion to construct 13 rural bridges in Vinh Hung District, Long An Province. This initiative has played a crucial role in boosting local economic development, improving residents' quality of life, and enhancing transportation connectivity, thereby facilitating trade, mobility, and access to essential services.



APPENDIX – GRI CONTENT INDEX

GRI Standard	GRI Disclosure	
Statement of Use	Nam A Bank reports the information cited in the GRI Content Index below for the financial year ending December 31, 2023, with reference to the GRI Standards.	
GRI 1 used	GRI 1: Foundation 2021	
GRI Standard	GRI Disclosure	Page
GRI 2: General Disclosures 2021	2-1 Organizational details	17-26
	2-2 Entities included in the organization's sustainability reporting	13-14, 17-26
	2-3 Reporting period, frequency, and contact point	13-14
	2-4 Restatements of information	Not applicable as this is the first reporting year
	2-5 External assurance	13-14
	2-6 Activities, value chain, and other business relationships	17-34
	2-7 Employees	113-124
	2-8 Workers who are not employees	Not applicable as external workers operate under service contracts managed and supervised by contractors
	2-9 Governance structure and composition	
	2-10 Nomination and selection of the highest governance body	
	2-11 Chair of the highest governance body	
	2-12 Role of the highest governance body in overseeing the management of impacts	68-80
	2-13 Delegation of responsibility for managing impacts	68-80
	2-14 Role of the highest governance body in sustainability reporting	68-80
	2-15 Conflicts of interest	
	2-16 Communication of critical concerns	68-80
	2-17 Collective knowledge of the highest governance body	
	2-18 Evaluation of the performance of the highest governance body	
	2-19 Remuneration policies	
	2-20 Process to determine remuneration	
	2-21 Annual total compensation ratio	Separate financial statements for FY 2023, Page 61
	2-22 Statements on sustainable development strategy	47-49
	2-23 Policy commitments	47-49
	2-24 Embedding policy commitments	47-49
	2-25 Processes to remediate negative impacts	145-152
	2-26 Mechanisms for seeking advice and raising concerns	
	2-27 Compliance with laws and regulations	
	2-28 Membership of associations	27-34
	2-29 Approach to stakeholder engagement	50-60
	2-30 Collective bargaining agreements	113-134



APPENDIX – GRI CONTENT INDEX

GRI Standard	GRI Disclosure	Page
GRI 3: Material Topics 2021	3-1 Process to determine material topics	61-67
	3-2 List of material topics	61-67
	3-3 Management of material topics	68-80
	201-1 Direct economic value generated and distributed	
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	68-80
	201-3 Defined benefit plan obligations and other retirement plans	
	201-4 Financial assistance received from government	Not applicable
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	113-124
	202-2 Proportion of senior management hired from the local community	113-124
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	
	203-2 Significant indirect economic impacts	85-98, 171-174
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	x
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	165-166
	205-2 Communication and training about anti-corruption policies and procedures	165-166
	205-3 Confirmed incidents of corruption and actions taken	Not applicable
GRI 206: Anti-Competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	
GRI 207: Tax 2019	207-1 Approach to tax	153-164
	207-2 Tax governance, control, and risk management	153-164
	207-3 Stakeholder engagement and management of concerns related to tax	153-164
	207-4 Country-by-country reporting	Not applicable as the Bank does not operate outside Vietnam
GRI 301: Materials 2016	301-1 Materials used by weight or volume	103-108
	301-2 Recycled input materials used	103-108
	301-3 Reclaimed products and their packaging materials	Not applicable for financial products and services
GRI 302: Energy 2016	302-1 Energy consumption within the organization	99-102
	302-2 Energy consumption outside of the organization	No data available from supp
	302-3 Energy intensity	X
	302-4 Reduction of energy consumption	X
	302-5 Reductions of energy requirements of products and services	Not applicable for financial products and services

GRI Standard	GRI Disclosure	Page
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	103-108
	303-2 Management of water discharge-related impacts	103-108
	303-3 Water withdrawal	103-108
	303-4 Water discharge	103-108
	303-5 Water consumption	Not measured as it is primarily for essential daily use
GRI 304: Biodiversity 2016	304-1 Operational sites owned, leased, managed in, or adjacent to protected areas and areas of high biodiversity value outside protected areas	Not applicable
	304-2 Significant impacts of activities, products, and services on biodiversity	No data available from borrowers
	304-3 Habitats protected or restored	Not applicable
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	No data available from borrowers
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	99-102
	305-2 Energy indirect (Scope 2) GHG emissions	99-102
	305-3 Other indirect (Scope 3) GHG emissions	Not reported due to incomplete data; Nam A Bank is planning to measure, calculate, and disclose this information in the future.
	305-4 GHG emissions intensity	99-102
	305-5 Reduction of GHG emissions	X
	305-6 Emissions of ozone-depleting substances (ODS)	Not applicable
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Not applicable
GRI 306: Effluents and Waste 2016	306-3 Significant spills	Not applicable
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	103-108
	306-2 Management of significant waste-related impacts	103-108
	306-3 Waste generated	103-108
	306-4 Waste diverted from disposal	Not applicable
	306-5 Waste directed to disposal	Not applicable
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	X
	308-2 Negative environmental impacts in the supply chain and actions taken	Not disclosed due to lack of collected information



APPENDIX – GRI CONTENT INDEX

GRI Standard	GRI Disclosure	Page
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	113-124
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Not applicable
	401-3 Parental leave	125-134
GRI 402: Labor/Management Relations 2016	402-1 Minimum notice periods regarding operational changes	125-134
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	125-134
	403-2 Hazard identification, risk assessment, and incident investigation	125-134
	403-3 Occupational health services	125-134
	403-4 Worker participation, consultation, and communication on occupational health and safety	125-134
	403-5 Worker training on occupational health and safety	125-134
	403-6 Promotion of worker health	125-134
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	125-134
	403-8 Workers covered by an occupational health and safety management system	125-134
	403-9 Work-related injuries	Not applicable
	403-10 Work-related ill health	Not applicable
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	113-124
	404-2 Programs for upgrading employee skills and transition assistance programs	113-124
	404-3 Percentage of employees receiving regular performance and career development reviews	113-124
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	113-124
	5-2 Ratio of basic salary and remuneration of women to men	113-124
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Not applicable
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Not applicable

GRI Standard	GRI Disclosure	Page
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Not applicable
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Not applicable
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	113-124
GRI 411: Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	Not applicable
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	171-174
	413-2 Operations with significant actual and potential negative impacts on local communities	Information not yet collected from borrowers and suppliers
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	X
	414-2 Negative social impacts in the supply chain and actions taken	Not disclosed due to lack of collected information
GRI 415: Public Policy 2016	415-1 Political contributions	Not applicable
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	X
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	Not applicable
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	135-140
	417-2 Incidents of non-compliance concerning product and service information and labeling	Not applicable
	417-3 Incidents of non-compliance concerning marketing communication	Not applicable
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Not applicable

NAM A BANK

NAM A COMMERCIAL JOINT STOCK BANK

[📍]: 201-203 Cach Mang Thang Tam,
Ward 4, District 3, Ho Chi Minh City

[☎]: (+84 - 28) 3929 6699

[☎]: (+84 - 28) 3929 6688

[✉]: dichvukhachhang@namabank.com.vn

[🌐]: www.namabank.com.vn