

NAM A BANK



INNER CALM

SUSTAINABILITY REPORT

2025



RISING STATU

LIST OF ABBREVIATIONS

Abbreviations	Acronym
BOD	Board of Directors
CSR	Corporate Social Responsibility
DFI	Development Finance Institution
ESMS	Environmental and Social Management System
E&S	Environmental and Social
ESAP	Environmental and Social Action Plan
ESG	Environmental, Social, and Governance
GCPF	Global Climate Partnership Fund

Abbreviations	Acronym
GRI	Global Reporting Initiative
HO	Head Office
HR	Human Resources
IFC	International Finance Corporation
KPMG	KPMG Tax and Advisory Limited
NDC	Nationally Determined Contribution
PRA	Pacific Risk Advisors Ltd.
SDGs	Sustainable Development Goals

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OVERVIEW

OF THE SUSTAINABILITY REPORT

01

PRINCIPLES OF SUSTAINABILITY REPORTING

Reference: GRI 2-3

The report provides an overview of official information related to the strategic orientation, goals, and results of implementation of action programs, sustainability initiatives of Nam A Bank. The report content is based on the principles and guidelines of the most updated GRI Standards framework (Universal Standards 2021) and 17 Sustainable Development Goals of the United Nations (17 SDGs).

The report is prepared annually. The reporting period for all information and data presented hereinafter is the fiscal year starting from 01 January 2025 to 31 December 2025.

02

SCOPE OF REPORTING

Reference: GRI 2-2

All information and data presented in the Sustainability Report 2025 are generated from affiliated units of Nam A Bank including: one (01) Headquarter, one (01) Representative Office, one (01) Business Center and 147 branches and transaction offices nationwide. Information and data in the Sustainability Report are based on available data system excluding information and data arising at one (01) subsidiary - a company 100% owned by Nam A Bank, namely Nam A Bank Asset Management Company Limited. Nam A Bank has been completing and supplementing its ESG data management system and expects to fully present information, data of affiliated units and subsidiaries in a separate sustainability report in the following years to better meet the rapidly changing and diverse needs of stakeholders.

Publication date: 26 June 2026.

03

CONTACT INFORMATION

Reference: GRI 2-3

Organizations and/or individuals may send report content-related comments or questions to the specialized team via email at: quanhecodong@namabank.com.vn or esg@namabank.com.vn.

04

INDEPENDENT LIMITED ASSURANCE

Reference: GRI 2-5

Nam A Bank is always aware of the importance of data reliability, accuracy, and completeness presented in the Sustainability Report. Accordingly, some information and data presented in the report have been independently verified by external sources, including:

4.1

Financial information audited by Ernst & Young Vietnam Co., Ltd

4.2

Indicators of treated wastewater at the Headquarter building, inspected quarterly by Phuong Nam Science Technology and Environmental Analysis Co., Ltd.

CEO'S MESSAGE

Dear valued customers and stakeholders,

In 2025, the overall socio-economic environment remained volatile, marked by both challenges and opportunities. Recovery from prolonged shocks over the past years remained uneven across regions and countries despite positive signs. Inflationary pressures, tighter monetary policies, and geopolitical uncertainties continued to profoundly impact international supply chains, capital flows, and long-term growth prospects of the global economy. Worldwide challenges such as climate change, biodiversity loss, and resource depletion have become increasingly evident. Environmental, Social and Governance (ESG) standards are assuming greater importance in assessing competitiveness, access to capital, and

business credibility. Furthermore, the rapid development of science and technology - especially digital transformation and Artificial Intelligence (AI) - is changing the way the global economy and financial system operate. These significant changes create opportunities to improve operational efficiency, service quality, and access to finance, but also pose new challenges to risk management, information security, and sustainable human resource development. In navigating these changes and challenges, aligning business growth objectives with environmental and social responsibilities, as well as responsibilities to stakeholders, is no longer a choice but a strategic pillar of Nam A Bank's sustainable development.

“**Nam A Bank integrates the philosophy of “Tea Ceremony” into its core corporate culture and customer services. It aims to honor Vietnamese tea heritage, provide warmth and sincerity to its services, and enhance the customer experience at every touchpoint.**”

01 Growth from green transition

We understand that the road to Net Zero is not only about reducing emissions, but also requires a comprehensive transformation process from how we operate internally to how we select and finance projects. To become a pioneering bank in sustainable finance in Vietnam, Nam A Bank has progressively expanded its cooperation with global sustainable investment funds and financial organizations to maximize green finance flows. As a financial intermediary, we are driving a major shift by prioritizing green credit and limiting financing for non-sustainable activities that cause environmental harm. We prioritize financing green projects such as solar and wind power, energy-saving systems and GHG reduction solutions, and sustainable agriculture. This is an important foundation for contributing to the long-term Net Zero goal and minimizing environmental impacts associated with the financial sector. Our continuous efforts have been recognized through the Outstanding Digital Bank and Outstanding Green Credit Bank Awards presented by IDG.

At the internal operations level, we also implement a range of solutions to minimize environmental impacts and advance toward our Net Zero Goal. We have implemented energy-saving programs at our offices and branches, including the use of energy-efficient equipment and the optimization of lighting and air-conditioning systems. We are gradually developing a GHG inventory in accordance with the GHG Protocol for Scope 1 and Scope 2 emissions, with the aim of expanding it to Scope 3. This is an important step for Nam A Bank to set specific greenhouse gas emissions reduction targets aligned with our Net Zero roadmap. Accurate measurement not only enhances transparency but also provides a basis for making more effective and strategic decisions. Going forward, Nam A Bank will continue to strengthen the application of international ESG reporting standards and invest in data systems and technology to enhance monitoring and evaluation capabilities. The Bank will also develop new financial products to support customers in their green transition and climate change adaptation.

CEO'S MESSAGE

02

Ensuring a people-centered approach to sustainable development

Nam A Bank focuses on building a fair and safe working environment and promoting a culture of respect in the workplace. We believe that each individual possesses unique value and deserves the opportunity to reach their full potential. The Bank consistently implements transparent recruitment policies, competitive compensation packages, and continuous training programs for employees to enhance both professional and soft skills. Nam A Bank is proud to have been awarded Best Company to Work for in Asia for five consecutive years and the Tech Empowerment Award 2025 by HR Asia.

Beyond human resources, Nam A Bank also places strong emphasis on delivering value to customers. We are committed to providing transparent, safe, and tailored financial products and services that meet diverse customer needs. Promoting financial inclusion at Nam A Bank not only improves quality of life but also promotes socio-economic development. The Bank also actively participates in educational support, social security, and local development programs to create positive and lasting impacts. We believe that a successful company must know how to engage with and support the community.

03

Elevating sustainable corporate governance

Nam A Bank identifies people as our most important strategic asset, as human resource development will create competitiveness and long-term growth.

In 2025, Nam A Bank recorded remarkable growth in operational scale, with total assets exceeding VND 400 trillion - up 70.7% compared to 2024 - and profit before tax exceeding VND 5,000 billion. This business breakthrough helped Nam A Bank rank among the Top 15 banks with the largest total assets in the Vietnamese banking system. With "Digitalization and Greening" as a foundation for sustainable development, Nam A Bank has continued to achieve recognition through prestigious awards, including Most Innovative Risk Management Bank Vietnam 2025; Top 30 Strongest Banking Brands; Top 5 Banks with the Strongest Brand Health; Top 500 Largest Enterprises in Southeast Asia - Fortune 500, and numerous other sustainable development awards.

Nam A Bank upholds the rule of law and applies advanced corporate governance standards to enhance transparency and accountability. We continue to apply International Financial Reporting Standards (IFRS) and advanced Basel II and Basel III standards to our governance system. In particular, Nam A Bank focuses on building a comprehensive risk management system with anti-money laundering (AML) and anti-corruption serving as key pillars. The Bank places high value on a culture of integrity and transparency across all activities, supported by a robust internal control mechanism and a fully protected whistleblowing system that encourages employees and stakeholders to report violations. This helps create a fair, professional, and trustworthy workplace at Nam A Bank.



Nam A Bank integrates the philosophy of "Tea Ceremony" into its core corporate culture and customer services. It aims to honor Vietnamese tea heritage, provide warmth and sincerity to its services, and enhance the customer experience at every touchpoint.



04

Shaping a corporate identity of Tea Bank

At Nam A Bank, corporate culture is considered the "soft core" of our internal strength, transforming static resources into powerful drivers. Nam A Bank integrates the philosophy of "Tea Ceremony" into its core corporate culture and customer services. It aims to honor Vietnamese tea heritage, provide warmth and sincerity to its services, and enhance the customer experience at every touchpoint. Building the "Tea Bank" model is not merely a visual choice but a foundational principle: "The spirit of the Vietnamese tea ceremony as the foundation of our operational philosophy and a bridge linking cultural identity with modern financial capabilities." Tea is not merely a beverage but a language of gestures, a ritual, a subtle art of decision-making, and a space of respect and understanding.

Beyond its internal tea culture, Nam A Bank has promoted the image of Vietnamese tea to the international community. We are honored to be the official bank for World T.E.A Fest 2025, co-organized by the People's Committee of Lam Dong Province in cooperation with the DOIDEP brand, Lam Dong Tea JSC, and Miss Cosmo. This was the largest-ever Vietnamese tea promotion event, attracting nearly 60,000 participants and featuring more than 10 cultural, economic, and diplomatic activities, with the participation of ambassadors, trade attachés, and consuls generals from over 60 countries. The festival has become a strategic lever for turning Vietnamese tea into a diplomatic symbol and a driver of sustainable economic development.

The sustainable development and success of Nam A Bank stem not only from its strong corporate culture but also from the partnership and support of our Valued Shareholders, Investors, Partners, Customers, and Employees. The road ahead may be challenging, but the steadfast trust and support from our Valued Shareholders, Investors, Partners, and Customers, together with the continued dedication of our employees, will create momentum for Nam A Bank to move forward with confidence.

Nam A Bank will continue to build long-term value, realize its sustainable development objectives, and remain steadfast in pursuing the mission it has chosen.

Thank you very much!

Member of BOD cum Acting CEO

TRAN KHAI HOAN

OVERVIEW OF NAM A BANK



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GENERAL INFORMATION

Reference: GRI 2-1, 2-2, 2-6



Full Vietnamese trading name:
**NGÂN HÀNG THƯƠNG MẠI
CỔ PHẦN NAM Á**



Full English trading name:
**NAM A COMMERCIAL
JOINT STOCK BANK**



Abbreviated trading name:
NAM A BANK



Stock code:
NAB



Head Office:
**201 - 203 Cach Mang Thang Tam
Street, Ban Co Ward, Ho Chi Minh
City**



Telephone:
(028) 3929 6699



Fax:
(028) 3929 6688



Website:
www.namabank.com.vn



Tax code:
0300872315



Charter capital:
VND 17,157 billion



Moody's credit rating:
Outlook – “Stable”



Fitch Ratings' credit rating:
Outlook – “Stable”



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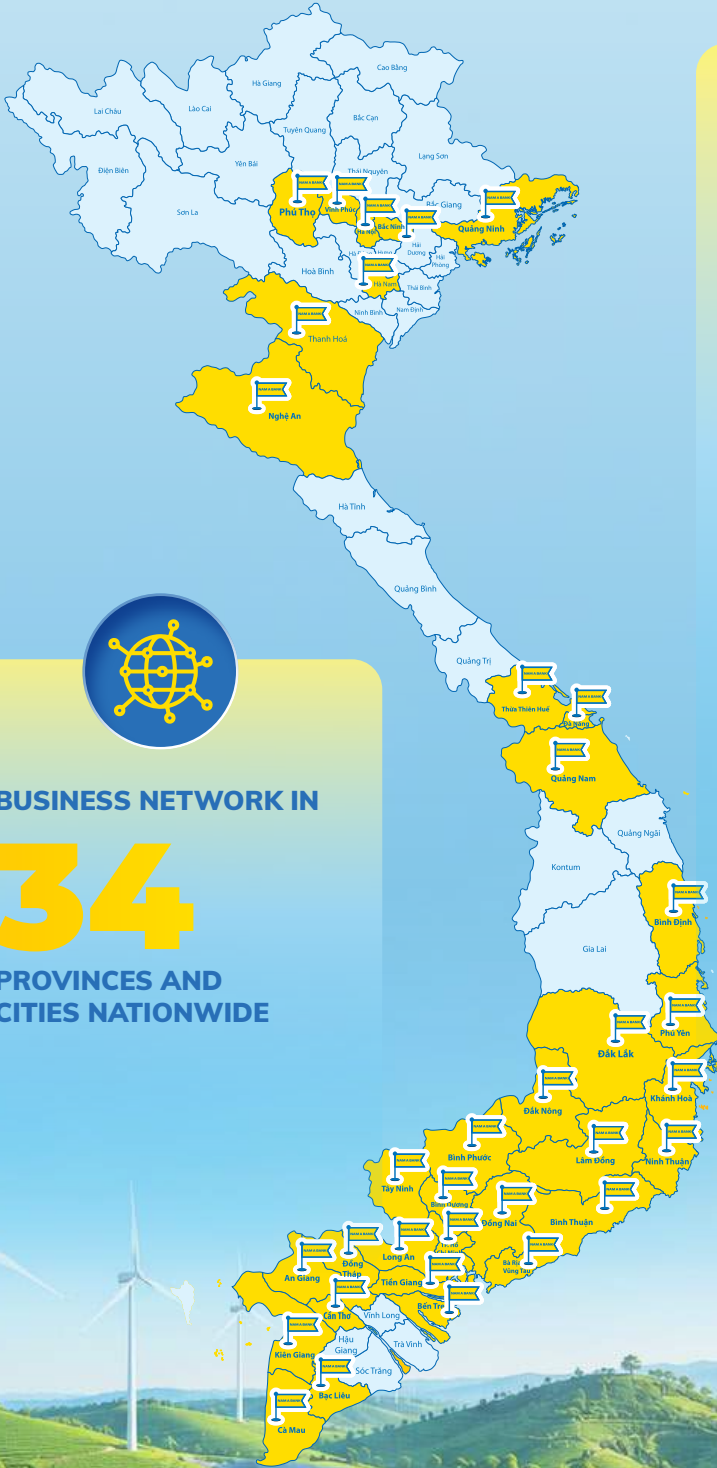
GOVERNANCE
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GENERAL INFORMATION

Reference: GRI 2-1, 2-2, 2-6



BUSINESS NETWORK IN
34
PROVINCES AND CITIES NATIONWIDE

PARTNERSHIP NETWORK WITH

147

CORRESPONDENT BANKS IN

31

COUNTRIES AND TERRITORIES WORLDWIDE

BUSINESS CENTER

- ✓ 01 Branches
- ✓ 03 Onebank

WESTERN HO CHI MINH CITY REGION

- ✓ 06 Branches
- ✓ 18 Transaction Offices
- ✓ 25 Onebank

EASTERN HO CHI MINH CITY REGION

- ✓ 07 Branches
- ✓ 15 Transaction Offices
- ✓ 22 Onebank

NORTHERN REGION

- ✓ 09 Branches
- ✓ 15 Transaction Offices
- ✓ 36 Onebank
- ✓ 01 Rep. Office

CENTRAL REGION

- ✓ 11 Branches
- ✓ 29 Transaction Offices
- ✓ 28 Onebank

MEKONG DELTA REGION

- ✓ 10 Branches
- ✓ 27 Transaction Offices
- ✓ 23 Onebank

44

BRANCHES

104

TRANSACTION OFFICES

137

ONEBANK

01

REP. OFFICE

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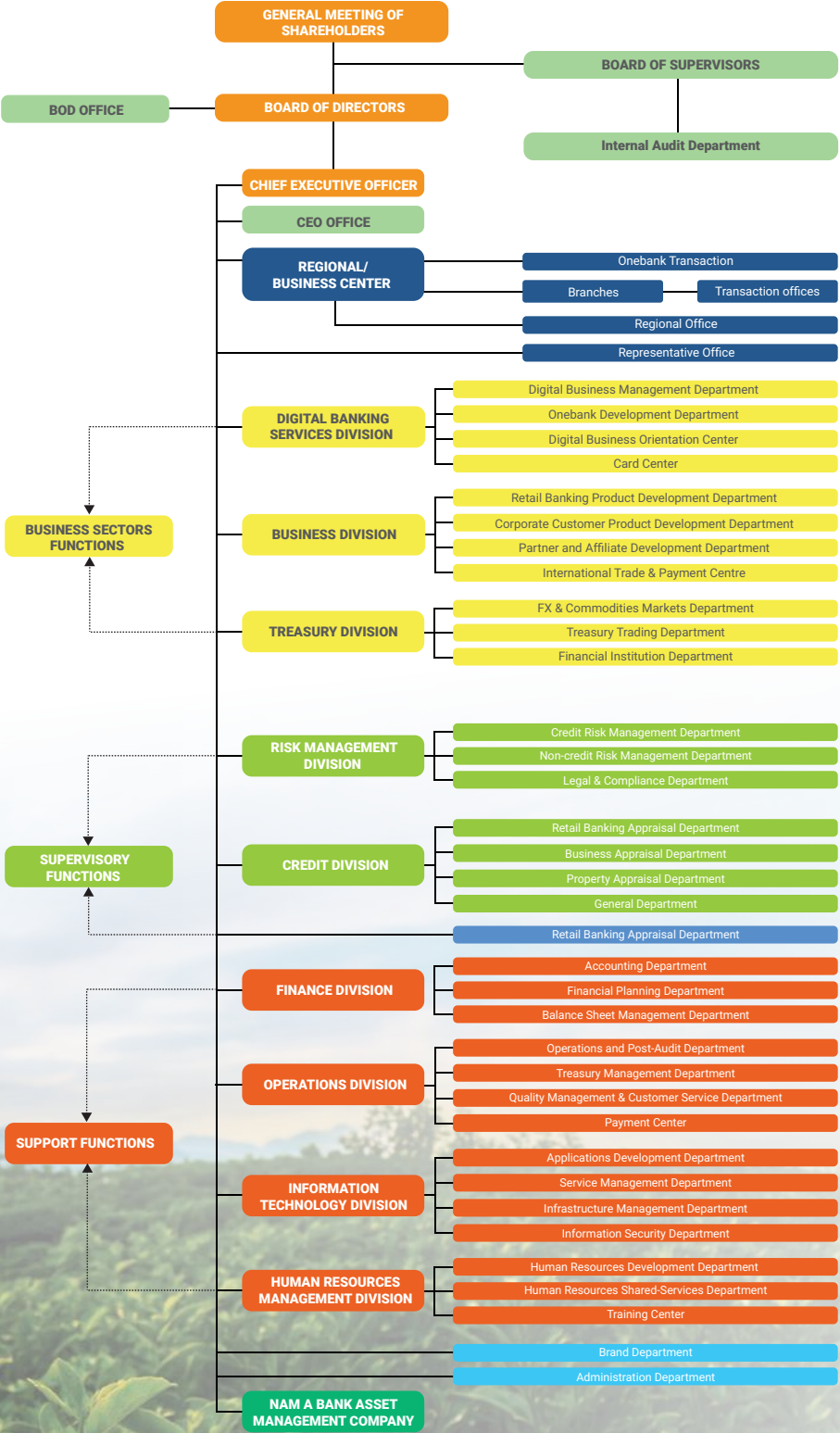
Reference: GRI 2-1, 2-2, 2-6

ORGANIZATIONAL STRUCTURE & CHART

As of 31 December 2025, Nam A Bank has 1 subsidiary as follows:

Full name in Vietnamese :	Nam A Bank Asset Management Company Limited
Abbreviated name:	AMC - NAM A BANK
Headquarters Address:	SR18-SR19, Quy Nhon Business Center, No. 7, Nguyen Tat Thanh, Ly Thuong Kiet Ward, Quy Nhon City, Binh Dinh Province.
Rep. Office Address:	6 th Floor, 489 Ly Thuong Kiet Street, Tan Hoa Ward, Ho Chi Minh City.
Tax code:	0304691951
Charter capital:	VND 500 billion
Ownership ratio of Nam A Bank:	100%
Business portfolio:	Debt management and Asset Exploitation

ORGANIZATIONAL STRUCTURE CHART:



GENERAL INFORMATION

Reference: GRI 2-1, 2-2, 2-6

CORE PRODUCTS AND SERVICES

Mobilizing short, medium and long-term capital

- ✓ Non-term deposits
- ✓ Term deposits
- ✓ Certificate of deposit
- ✓ Reception of development investment capital
- ✓ Access to loans from other credit organizations

Offering short, medium and long-term loans

- ✓ Accelerating loans to organizations, businesses, individuals (business, manufacturing, consumption, etc.).
- ✓ Factoring Activities
- ✓ Trust loans
- ✓ Guarantee
- ✓ Debt purchase

Payment intermediary service and foreign exchange trading

- ✓ Collection authorization
- ✓ Payment authorization
- ✓ International payment
- ✓ Foreign exchange and gold bar trading
- ✓ Agent banking

Investment

- ✓ Securities investment
- ✓ Investments in associates and joint ventures
- ✓ Investment in Government and Corporate Bonds

Asset management

- ✓ Cash management
- ✓ Banking-Financial Consulting Services
- ✓ Asset preservation
- ✓ Renting unused commercial space owned by Nam A Bank
- ✓ Safe locker rental service

Commercial paper and bond discounting and other valuable documents

Insurance agent



MISSION - VISION - CORE VALUES

MISSION

"Happy Bank" - Committed to supporting and understanding customers, employees, shareholders, and the community.

VISION

Becoming Vietnam's leading commercial bank with a **comprehensive financial** model anchored in **green banking and digital banking**.



KEY MILESTONES OF NAM A BANK ON THE JOURNEY TO SUSTAINABILITY

Reference: GRI 2-6, 2-28

1992

Established on 21 October 1992 with the motto "Development, Efficiency, Safety & Sustainability"

2013

Achieved ISO/IEC 27001:2005 certification for Information Security Management Systems (ISMS)

2015

- Increased charter capital to VND 3,021 billion
- Recognized as an enterprise meeting security and order standards in 2015
- Top 50 Best Performing Companies 2011-2015

2018

- Launched the community project "I choose to live green"
- Achieved the Customer Satisfaction Index (CSI) certification 2018
- Assigned a B2 credit rating by Moody's Investors Service
- Cooperated with GCPF to implement the "Green credit" program

2019

- Increased charter capital to VND 3,890 billion
- Successfully implemented Circular No. 41 (Basel II)
- Recognized as an Outstanding Green Credit Bank 2019
- Vietnam Digital Award 2019
- Obtained ISO 10002:2018 for quality management and customer satisfaction
- Received a Certificate of Merit from the Governor of the State Bank of Vietnam for outstanding achievements (2017-2018)

2021

- Increased charter capital to VND 5,134 billion
- Launching Onebank digital ecosystem
- Best Company to work in Asia 2021
- Vietnam Gold Star Award 2021
- Outstanding Bank for the community in Vietnam 2021
- Best new generation digital bank in Vietnam 2021
- Best Technology Implementation Bank in 2021
- Best bank for risk management in Vietnam 2021
- Integrating the payment system with VietQR on the national public service portal
- ISO 16880:2015 certification for excellent service quality standards 2021

2023

- Increased charter capital to VND 10,580 billion
- Best company to work in Asia 2023
- Vietnam Strong Brand in 2022-2023
- Being listed on HOSE
- Outstanding Risk Management Bank 2023
- Top 10 impressive Growth Brands 2023
- Ecosystem initiative of the year in Vietnam 2023
- Vietnam Digital Awards 2023
- Top 20 largest banks by asset scale
- The Second Class Labor Medal by the President of Vietnam
- Completing implementation of credit risk management standards, Basel II – FIRB approach
- Top 10 Sustainable and Green Enterprises by Vietnam Environmental Industry Association (VEIA)

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KEY MILESTONES OF NAM A BANK ON THE JOURNEY TO SUSTAINABILITY

Reference: GRI 2-6, 2-28

2024

- Increased charter capital to nearly VND 14,000 billion.
- On 08 March 2024, over 1 billion shares of Nam A Bank (NAB) were officially listed on HOSE, marking an important milestone in the bank's growth journey, improving its position, affirming its transparency, prestige and sustainable development in the market.
- Moody's upgraded several credit ratings: asset quality to B2 from B3, profit and profitability indicators to B1 from B2.
- Implementing ESG project in collaboration with KPMG, launching Sustainability Report 2023 for the first time.
- "Best Green Bank in Vietnam 2024" by Global Brands Magazine.
- Top 10 Outstanding ASEAN Enterprise 2024 at the ASEAN Award 2024 in the framework of ASEAN Economic Forum 2024.
- Corporate Excellence Award at the Asia Pacific Enterprise Awards 2024 (APEA).
- "Enterprise for Financial Service Development", Nam A Bank's Open Banking was awarded the title of "Digitalization of the year" by Investment Newspapers and Vietnam Wealth Advisor Summit.
- "Ecosystem Initiative of the year" and "Open Banking Initiative of the year 2024" by Asian Banking & Finance magazine.
- "Outstanding Green Credit Bank" and "Outstanding Retail Bank" by Vietnam Retail Banking Forum 2024.
- "Best Company to work for in Asia 2024" and "HR Asia Most Caring Company 2024" by HR Asia.
- "Vietnam Gold Star Award" organized by the Vietnam Youth Federation Central Committee, and the Central Committee of the Viet Nam Young Entrepreneurs Association (2024).
- "Outstanding Bank with innovative services" and "Dynamic Bank 2024" by Napas
- "Vietnam Digital Award 2024" by the Vietnam Digital Communications Association.
- "Best Bank for Risk Management Vietnam 2024" by Global Banking and Finance Review.

2025

- Increased charter capital to VND 17,157 billion.
- Total assets exceeding VND 400 trillion, up 70.7% compared to 2024; profit before tax of over VND 5,000 billion, entered the Top 15 banks with the largest total assets in Vietnamese banking system
- Gradually shaped the brand identity with the "Tea Bank" model, which has become the foundation of the corporate culture values.
- Moody maintained the B2 rating with a stable outlook and upgraded capital strength by one notch; Fitch Ratings assigned a B+ for the first time.
- Cooperated and successfully mobilized more than USD 160 million from international funds and financial institutions.
- Recognised as an outstanding bank for employee engagement in ESG implementation at the Vietnam ESG Awards 2024 organized by Dan Tri newspaper (April 2025).
- Top 30 strongest banking brands 2025 and Top 5 banks with the strongest breakthrough growth in brand health ranking by Mibrand.
- Received awards from JCB for "Leading Licensee in Card Acquisition", "Leading Licensee in Premium Card Acquisition", "Leading Licensee in International Spending Volume" and "Leading Licensee in Outstanding Spending Volume Growth".
- Top 500 largest enterprises in Southeast Asia - Fortune 500 by Fortune magazine (USA).
- Awarded Credit Card Initiative of the year 2025, Mobile Banking & Payment Initiative of The Year 2025 by Asian Banking & Finance magazine.
- Awarded Best Company to Work for in Asia for five consecutive years and Tech Empowerment Award 2025 by HR Asia.
- Awarded Strong Vietnamese Brand for sustainable development 2025 by VN Economy.
- Awarded Outstanding Digital Bank and Outstanding Bank in Green Credit by IDG.
- Awarded Vietnam Digital Award 2025 in the category of digital transformation products and solutions for community via QR Code Solutions for Hospitals, Schools, connecting VNEID and Etax Mobile awarded by the Vietnam Digital Communications Association.
- Awarded Top 50 Vietnam Best Performing Companies by Nhịp Cầu Đầu Tư magazine in collaboration with Thien Viet Securities JSC.



HIGHLIGHTS IN 2025

ENVIRONMENTAL



100%

compliance with environmental protection regulations in 2025



100%

of wastewater was collected and treated in accordance with legal regulations



100%

of waste was collected, sorted & treated in accordance with legal regulations



↓ 29%

Rigid plastic volume compared with 2024 and
↓ 54%
compared with 2023



Green buildings

VND 2,974 billion



Green agriculture

VND 5,533 billion



Renewable, clean energy

VND 6,677 billion



Sustainable transportation

VND 172 billion



Waste treatment and pollution prevention

VND 104 billion



12,367
billion VND

outstanding loan for projects subject to environmental and social risk assessment in 2025.



0%

of the credit portfolio was classified as high E&S risks according to Nam A Bank's internal regulations in 2025



47

million USD was financed by international funds for sustainable and green credit purposes.

SOCIAL



99.7%
of customers participating in the survey were satisfied with Nam A Bank's service quality.



97.8%
of employees felt happy working at Nam A Bank.



100%
of employees received periodic performance and career development evaluations.



100%
of employees participated in training courses organized by Nam A Bank.



100%
of employees were guaranteed occupational safety & health

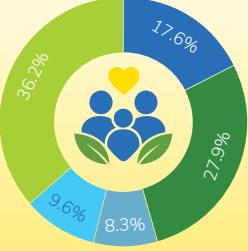


372,367 hours
Total of training hours in 2025 with
68 hours/employee



> 1,000 billion VND
Total actual payments to the State Budget in 2025

31.2 billion VND
Total contribution to community in 2025





Education financing

VND **5.5** billion



Support for poor households and families in difficult circumstances

VND **8.7** billion



Disaster relief financing

VND **2.6** billion



Sponsorship of community programs and events

VND **3.0** billion



Other social security activities

VND **11.4** billion

GOVERNANCE



Developed corporate culture based on the **Tea Bank identity**



Ranked among the **Top 15** with the largest total assets in the Vietnamese banking system



No cases of corruption recorded in 2025



No cases of money laundering recorded in 2025



100% approval rate by members of Board of Directors on all agenda items and decisions after discussion in 2025



Successfully implemented the ESG project in 2025



Integrate ESG risk in the Bank's risk management framework



Successfully implemented the advanced Basel II project and rolled it out across the entire system.



Conducted a pilot implementation of Basel III in accordance with internal regulations



Successfully implemented SIMO system - a centralized data platform that supports the management, monitoring and prevention of fraud risks in payment operations



4,182 billion VND
Total profit after tax (up nearly **16%** compared to 2024: **VND 3,607 billion**).



198,263 billion VND
Total outstanding loans as of 31 December 2025 (up near **18.2 %** from **VND 167,738 billion** as of 31 December 2024).

SUSTAINABLE DEVELOPMENT AWARDS AND TITLES

TOP 50 VIETNAM BEST PERFORMING COMPANIES AWARDED
by Nhip Cau Dau Tu magazine in collaboration with Thien Viet Securities JSC

TOP 30 STRONGEST BANKING BRANDS 2025 AND TOP 5 BANKS WITH THE STRONGEST BRAND HEALTH AWARDED
by Mibrand

TOP 500 LARGEST ENTERPRISES IN SOUTHEAST ASIA - FORTUNE 500 AWARDED
by Fortune Magazine (USA)



CREDIT CARD INITIATIVE OF THE YEAR 2025, MOBILE BANKING & PAYMENT INITIATIVE OF THE YEAR 2025 AWARDED
by Asian Banking & Finance

BEST WORKPLACE IN ASIA FOR FIVE CONSECUTIVE YEARS AND TECH EMPOWERMENT AWARD 2025
by HR ASIA.

STRONG VIETNAMESE BRAND
for sustainable development 2025 awarded by VNEconomy.

OUTSTANDING DIGITAL BANK AND OUTSTANDING BANK IN GREEN CREDIT AWARDED
by IDG

VIETNAM DIGITAL AWARD 2025
In the category of digital transformation products and solutions for community via QR Code Solutions for Hospitals, Schools, connecting VNEID and Etax Mobile awarded by Vietnam Digital Communications Association.

Outstanding bank for employee engagement in ESG implementation
VIETNAM ESG AWARDS 2024 ORGANIZED
by Dan Tri newspaper

THE JOURNEY TO SUSTAINABILITY



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SUSTAINABILITY ORIENTATION OF NAM A BANK

Reference: GRI 2-22, 2-23, 2-24



As climate change intensifies and many planetary boundaries are exceeded, global social and economic systems face increased risks. As one of the countries most affected by extreme weather phenomena, Vietnam demonstrated strong determination at COP26 with a commitment to achieve Net Zero emissions by 2050. In its updated NDC in 2022, Vietnam committed to reducing GHG emissions by 15.8% below business-as-usual levels by 2030 using domestic resources, and by up to 43.5% below business-as-usual levels, contingent upon receiving adequate international support. Given these national commitments, the banking sector plays a central role in directing capital flows toward green and sustainable practices.

Accompanying the government, organizations, and the business community toward the Net Zero Goal by 2050, Nam A Bank proactively integrates climate and environmental factors into its development strategies to not only mitigate operational risks but also to support stakeholders in implementing emissions reduction and climate change adaptation priorities set out in the NDC. This requires the Bank to focus on completing its ESG risk management framework and ESMS, integrating “Digital” and “Green” sustainability criteria into credit granting and investment portfolio management. In addition, Nam A Bank prioritizes financing for green investment projects such as renewable energy, clean production, sustainable agriculture, and digital transformation toward lower emissions. Moreover, Nam A Bank is enhancing information transparency by applying international reporting standards and frameworks such as IFRS, GRI, and Basel standards, among others. Facing global challenges and trends, the Bank not only makes important contributions to the national resilience strategy, but also consolidates its leading role in powering the green economy.

Moving toward a comprehensive banking model, Nam A Bank pursues a people- and governance-centric approach to create long-term value for customers, the community, and the broader financial ecosystem. For years, the Bank has consistently implemented education and healthcare support programs and social security activities to improve the living conditions of vulnerable groups and spread the spirit of service to the community. At Nam A Bank, if a standardized governance system is the “framework”, then corporate culture is the “soul” that makes a difference. One of the subtle cultural symbols is the “Tea Bank” model, where individuals are inspired to promote personal development and long-term engagement, while every customer transaction is designed to provide peace of mind.

Consistent strategic direction and strong commitments to sustainable development help Nam A Bank create tangible social and economic value. These efforts not only contribute to the prosperity of Vietnam but also align with sustainable development trends of the international community, thereby affirming the Bank’s role as a responsible member in the global financial ecosystem.

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CEO'S MESSAGE

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SUSTAINABILITY ORIENTATION OF
NAM A BANK

Reference: GRI 2-22, 2-23, 2-24

ENVIRONMENTAL
(E)

COMMITMENT

Nam A Bank believes that the climate and natural environment play a crucial role in long-term sustainability. The Bank is committed to implementing internal initiatives and developing green financial solutions to help reduce GHG emissions and enhance climate change resilience. In addition, Nam A Bank is committed to adopting modern, environmentally friendly technologies, promoting energy efficiency throughout its green banking digitalization roadmap, and managing both direct and indirect environmental impacts across all business activities.

GOALS

- Reducing Scope 1 and 2 GHG emissions.
- Greening business activities and banking operations.
- Scaling up green credit for clean and renewable energy projects and sustainable agriculture.
- Expanding credit products for low-carbon production and consumption activities.
- Mitigating environmental impacts of the credit portfolio.
- Participating in the carbon credit market as stipulated.
- Researching customer service solutions for environmental risk management.
- Promoting sustainable procurement practices.

SDGs

6

CLEAN WATER AND SANITATION

7

AFFORDABLE AND CLEAN ENERGY

12

RESPONSIBLE CONSUMPTION AND PRODUCTION

13

CLIMATE ACTION

14

LIFE BELOW WATER

15

LIFE ON LAND

SOCIAL
(S)

COMMITMENT

Nam A Bank continues to innovate and create value, sharing success with stakeholders with a focus on societal engagement and the principle of “No One Is Left Behind”. Keeping service quality as a top priority, the Bank aims to provide convenient, safe, and effective financial services. The Bank listens to both internal and external stakeholders and works collaboratively with them to pursue the goal of a better life.

GOALS

- A satisfying work environment that fosters long-term employee commitment.
- Valuing talent all ages through a clear and transparent advancement roadmap.
- Promoting diversity and equality.
- Ensuring occupational safety and health for both employees and customers.
- Providing training and retraining courses to enhance employee capabilities.
- 99% of customers are satisfied or very satisfied with direct services at Nam A Bank’s transaction counters and Onebank points.
- Increasing the number of community members who share Nam A Bank’s values and contribute to improving quality of life and access to essential services.

SDGs

1

NO POVERTY

2

ZERO HUNGER

3

GOOD HEALTH AND WELL-BEING

4

QUALITY EDUCATION

5

GENDER EQUALITY

11

SUSTAINABLE CITIES AND COMMUNITIES

GOVERNANCE – ECONOMIC
(G)

COMMITMENT

Transparency and accountability are fundamental to sustainability. Nam A Bank has zero tolerance for any form of corruption, bribery, or money laundering, and ensures digital and information security across all financial transactions. The Bank consistently implements advanced corporate management models, establishes and operates effective risk management systems, and maintains a strong corporate culture and transparent business partnerships, contributing to a clean and healthy economy.

GOALS

- Contributing to economic growth and development in Vietnam.
- Ensuring the legal rights of minority shareholders.
- Complying with applicable laws and regulations governing business activities.
- Maintaining compliance with information security and cybersecurity standards.
- Expanding digitalization across financial transactions and business operations.
- Preventing serious consequences arising from ESG-related issues in a timely manner.

SDGs

8

DECENT WORK AND ECONOMIC GROWTH

9

INDUSTRIAL INNOVATION AND INFRASTRUCTURE

16

PEACE, JUSTICE AND STRONG INSTITUTIONS

17

PARTNERSHIP FOR THE GOALS

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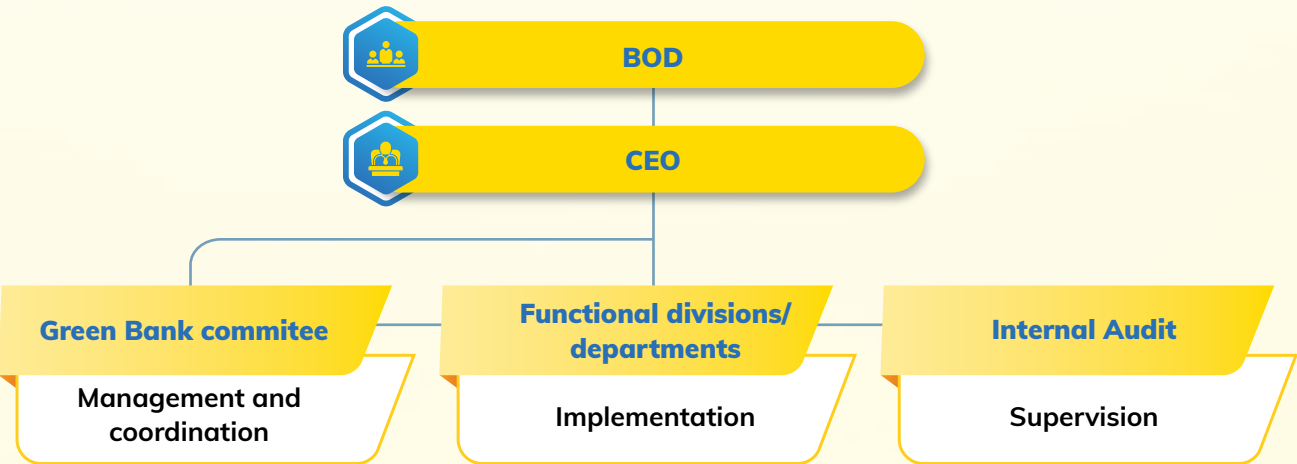
GOVERNANCE
(G)

ENVIRONMENTAL
(E)

SOCIAL
(S)

SUSTAINABILITY GOVERNANCE

Reference: GRI 2-12, 2-13, 2-14, 2-16, GRI 3-3



To ensure systematic integrity, Nam A Bank implements a multi-level governance model where the Board of Directors plays a key role in strategic planning and oversight; the Green Bank Implementation Committee is responsible for implementation; and specialized committees carry out their respective responsibilities within their assigned areas. This model is further enhanced by an ESG risk management system.

In addition, Nam A Bank is developing an ESG data platform designed to continuously track sustainability indicators, strengthen risk identification capabilities, and develop long-term impact mitigation plans. Through this systematic approach, Nam A Bank positions itself as a pioneering financial institution in sustainable governance, maintaining high standards in risk management, transparency, and accountability.

BOARD	ROLE AND RESPONSIBILITY
BOD	- Developing and approving the sustainability strategy and strategic direction. - Developing and approving documents, policies, and joint statements on medium- and long-term sustainability strategy. - Overseeing the development and implementation of action plans for the sustainability strategy.
CEO	- Accelerating the implementation of action plans in accordance with the strategic direction roadmap approved by BOD. - Ensuring the effective implementation of long-term sustainability action plans approved by BOD. - Developing detailed plans and policies and setting specific targets to ensure feasibility in implementing short- and medium-term sustainable development goals. - Communicating sustainability goals and plans effectively to all units across the system.

BOARD	ROLE AND RESPONSIBILITY
Green Bank Team	Management and coordination of the implementation of the sustainability strategy: - Receiving and implementing the BOD’s and CEO’s sustainability plans and action programs. - Reviewing Environmental – Economic initiatives and promoting sustainability initiatives aligned with the specialized functions of the Banks’ divisions, while ensuring consistency with Nam A Bank’s corporate culture and operating practices and a high degree of practicality. - Implementing solutions to develop green credit and green banking, thereby strengthening environmental risk management in credit granting activities in accordance with applicable requirements. - Monitoring and overseeing the implementation of sustainability initiatives and proposing timely adjustments and revisions to ensure effectiveness and continuous improvement. - Ensuring timely and accurate reporting on performance and emerging issues, with a high level of accuracy in information and data. - Conducting training sessions to raise employee awareness of sustainability, green growth, green credit, and green banking.
Functional divisions/departments	Implementation of ESG initiatives and action plans: - Implementing approved sustainability initiatives and assigning specific tasks to specialized units. - Preparing reports on the implementation of sustainability initiatives and action plans and submitting them to the management board for review and approval.
Internal Audit	Supervision of strategy implementation: - Ensuring that the management structure for implementing sustainability initiatives and action plans is appropriate and consistent with the approved strategic goals. - Supervising and establishing measures to improve the effectiveness of ESG initiatives and action plan implementation. - Consolidating information from functional divisions/departments and specialized units to prepare a summary report on sustainability activities for submission to the management board for approval. - Conducting training sessions on sustainability and specific topics aligned with current global and national trends. - Managing the development and communication of periodic sustainability reports in accordance with current international standards and practices.

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STAKEHOLDER ENGAGEMENT

Reference: GRI 2-29

Stakeholder engagement plays a key role in ESG implementation, helping Nam A Bank build an effective governance platform that aligns with societal expectations. Active listening, engaging in dialogue and studying the needs of stakeholder groups, including employees, customers, investors, suppliers, local communities or regulatory authorities help Nam A Bank quickly identify material topics and build appropriate response strategies. This practice not only enhances Nam A Bank's credibility and reputation, but also creates favorable conditions for innovation, process optimization and establishment of long-term value with stakeholders. Through a regular, transparent and multi-dimensional mechanism of interaction, Nam A Bank strengthens its sustainable development strategy, mitigates risks and strengthens adaptability in a volatile environment.



Employees

Regular meetings and internal workshops	Monthly
Employee satisfaction survey and their feedback	Annually
Informal meetings to encourage idea sharing	Irregular
Internal communication channels such as email, newsletters and internal social networks	Regularly

- Working environment and income, welfare policies
- Workflow
- Training and promotion roadmap
- Engagement level
- Sustainable HR management with ESG practices.

- Organizing annual trade union congress
- Improving HR policies based on employee feedback
- Organizing periodic employee health check-ups, healthcare insurance programs for employees and their relatives.
- Organizing training courses to improve professional skills for employees aligning with their needs and career advancement desires
- Organizing sports, cultural activities to enhance physical and mental health and strengthen employee engagement
- Encouraging employee involvement in important decision-making



Shareholders/
investors

Ordinary General Meeting of Shareholders	Annually
Periodic financial statement	Quarterly
Press release and newsletters on the official website	When important events occur and/or monthly
Social media channels and emails to give quick and accurate updates	Regularly

- Financial and business results
- Development plan and long-term strategy
- Corporate governance issues and potential risks
- Promoting timely reporting of transparent information.

- Ensuring transparency in financial statements and corporate information
- Implementing necessary measures to improve corporate governance
- Optimizing shareholder and investor communication based on their feedback
- Making strategic decisions based on shareholder and investors interest
- Identifying potential issues for timely adjustment
- Responding to Shareholder and Investor Inquiries



Customers

Online Customer Surveys and Interviews	Regularly
Workshop and customer conference	At least 2 times/year
Customer service call center and online services	24/7
Social networks and other online platforms	24/7

- Product and service quality
- Customer service and troubleshooting
- Product innovation
- Information security and privacy
- Pursuing healthy competition

- Adjusting policies and procedures of providing products and services based on customer feedback and expectation.
- Organizing training courses for employees to improve service quality and customer satisfaction index
- Implementing initiatives to enhance customer experience and build long-lasting customer relationships
- Identifying potential issues for timely problem solving

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STAKEHOLDER ENGAGEMENT

Reference: GRI 2-29



	METHODS OF INTERACTION	FREQUENCIES OF INTERACTION	INTERACTIVE CONTENT & STAKEHOLDER INTERESTS	ACTIONS OF NAM A BANK
 Partners and suppliers	Regular meetings to discuss the progress & cooperation issues Negotiation meetings to discuss conditions and terms of product and service provision Email and project management software Workshops and professional networking to build strong connections	Quarterly or as agreed in the contract Irregularly Regularly Irregularly	- Quality and reliability of products/services - Contract terms and fair dealing - Fairness and transparency in contractor performance evaluation - Sustainable & long-term partnerships - Management of social-environmental impacts	- Adjusting/updating workflow process and requirements based on supplier feedback - Requesting partners to implement improvement initiatives to improve performance and service quality - Encouraging creativity and innovation from business partners - Identifying and timely solving supply chain issues - Organizing training courses to enhance suppliers' awareness of sustainability related issues
 State administrative and policy making agencies	Regular meetings and workshops to discuss policies and new regulations Submitting periodic reports and necessary documents as requested Participating in surveys and idea contribution to policy development Participating in banking related forums and events	Quarterly or on demand Monthly/quarterly/annually Irregularly Irregularly	- Complying with regulations and the law - Fully fulfilling obligations to the State budget - Managing social-environmental impacts - Pursuing healthy competition - Information transparency and accountability - Developing green and sustainable finance - Emission reduction and carbon neutrality - Digital transformation strategy and digitalization program - Anti-corruption, anti-bribery and anti-money laundering	- Improving internal processes to ensure compliance with new regulations - Taking necessary measures to enhance transparency and accountability - Engaging in policy development and experience sharing - Conducting periodic assessment and updating internal policies as stipulated by management agencies
 Community	Community Sponsorship and support programs Participating in volunteer activities and community events Organizing workshops and conferences to listen to community opinions Social media channels and website to update information and feedback	Irregularly Regularly Quarterly or on demand Regularly	- Managing social – environmental impacts - Strengthening corporate social responsibility - Supporting local community development - Coping with climate change and emissions reduction - Spreading environmental protection activities toward community	- Implementing and participating in community support programs, social and volunteer activities - Developing best social impact initiatives - Providing transparent reporting on Nam A Bank's activities and its impacts on the community - Identifying and solving specific social issues

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MATERIAL TOPICS

Reference: GRI 3-1, 3-2



Annual evaluation of material topics is a key element for Nam A Bank to identify and prioritize Environmental, Social & Governance (ESG) topics with significant impacts on business, value chain and stakeholders. In 2025, Nam A Bank reviewed and re-evaluated its material topics to identify potential risks and strategic opportunities in a timely manner to build appropriate management measures, allocate resources effectively and refine its sustainable development strategy. The evaluation process of material topics was conducted in accordance with GRI 3 standards under the GRI Universal Standard 2021.

PROCESS TO IDENTIFY AND ASSESS MATERIAL TOPICS

1 Step 1 - Context Analysis

Contextual analysis helps identify internal and external factors that impact on performance, sustainable development strategy and orientation of Nam A Bank. The process includes:

- **External context:** Legal trends, market demand, investor expectations and international standards requirements such as GRI 2021, ESRS (CSRD), SDGs, TCFD, ISSB, SASB and industry analysis.
- **Internal context:** Current strategies and future orientations of Nam A Bank, documents of Board of Directors, internal policies, maturity level of the management process and business performance of business units.

2 Step 2 - Determine actual and potential impacts

The contextual analysis is then compiled into groups of material topics of the financial sector. Based on the results of contextual analysis in Step 1 and business development strategy in each stage, Nam A Bank reviews existing and potential impacts across Environmental, Social and Governance dimensions, including positive and negative impacts in both short and long term across the entire value chain. In order to make accurate and appropriate assessments, Nam A Bank consults with stakeholders as well as internal and external experts on the importance of each topic and then generates the opinions of all parties as a foundation for next steps.

3 Step 3 - Assess impact materiality

The results obtained in Step 2 help Nam A Bank preliminarily rank the most important sustainability factors to prioritize short-term sustainability goals and long-term strategic orientations. In order to evaluate the materiality of each impact, Nam A Bank implements the dual materiality principle, combining the measurement of financial impacts of key risks identified in corporate risk management and level of ESG impacts on stakeholders.

4 Step 4 - Identify top priority areas for sustainability reporting

Nam A Bank develops a ranking of material topics from highest to lowest priority and identifies 11 material topics. Next, the specialized team collects opinions of Leadership Team, experts and key information users on the list of material topics, then compares the appropriateness of the list of material topics with relevant industry standards as well as global sustainable development trends. On the basis of the approved content, the specialized team at Nam A Bank implements management, monitoring and preparation of the sustainability report for each fiscal year.

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LIST OF MATERIAL TOPICS & SDGs

		RESULTS IN 2025	SDGs
 ENVIRONMENTAL (E)	E.1 GREEN FINANCE - E.1.1 Green banking – from operations to business performance - E.1.2 Green credit – unlocking green capital	- Nam A Bank prioritized financing green and clean energy projects through preferential loans with a total outstanding loan balance of VND 6,677 billion as of 31 December 2025, representing the highest proportion of the green credit portfolio. - The total outstanding Green Credit loan balance at the end of 2025 stood at VND 15,460 billion, accounting for 7.8% of the total outstanding loan balance of the entire sector. - Nam A Bank mobilized USD 47 million in green capital to implement green credit programs.	6 CLEAN WATER AND SANITATION 7 AFFORDABLE AND CLEAN ENERGY 11 SUSTAINABLE CITIES AND COMMUNITIES 13 CLIMATE ACTION 14 LIFE BELOW WATER 15 LIFE ON LAND
	E.2 EMISSIONS REDUCTION - E.2.1 Efficient use of energy sources. - E.2.2 Sustainable development toward Net Zero goal.	- Nam A Bank has implemented many energy efficiency solutions and initiatives at its buildings and affiliated units. - Nam A Bank has been in the process of conducting a GHG inventory covering Scope 1 and Scope 2 emissions, building a specific emissions reduction roadmap toward the Net Zero Goal by 2050. Nam A Bank also aims to expand the scope of its GHG inventory to Scope 3 in the near future.	11 SUSTAINABLE CITIES AND COMMUNITIES 12 RESPONSIBLE CONSUMPTION AND PRODUCTION 13 CLIMATE ACTION
	E.3 ENVIRONMENTAL IMPACT MANAGEMENT - E.3.1 Material Management – Green living from the smallest actions. - E.3.2 Water & wastewater management – efficient resource utilization. - E.3.3 Waste management - Environmental protection with Nam A Bank.	- In 2025, the amount of rigid plastic waste decreased by 29% compared to 2024 and 54% compared to 2023. - Nam A Bank ensured that 100% of solid waste was collected, sorted and treated in accordance with regulations. - Nam A Bank recorded no violations of environmental protection regulations or wastewater discharge regulations in 2025. - Nam A Bank ensured 100% of wastewater from major buildings was tested in accordance with environmental standards.	6 CLEAN WATER AND SANITATION 7 AFFORDABLE AND CLEAN ENERGY 12 RESPONSIBLE CONSUMPTION AND PRODUCTION 13 CLIMATE ACTION 14 LIFE BELOW WATER 15 LIFE ON LAND

MATERIAL TOPICS

Reference: GRI 3-1, 3-2

LIST OF MATERIAL TOPICS & SDGs

		RESULTS IN 2025	SDGs
 SOCIAL (S)	S.1 HR INVESTMENT AND DEVELOPMENT S.1.1 Diversity and equal opportunity at work S.1.2 Talent attraction and retention	- Nam A Bank focused on implementing professional skill training activities for employees with a total 372,367 training hours, an increase of 132,235 hours, equivalent to an increase of 55.1% compared to 2024. - Female employees accounted for 55% of Nam A Bank's workforce. Three out of seven members of the Board of Directors are women. - Nam A Bank's starting salary remains the same across all regions with no difference between female and male employees or among different regions. Nam A Bank's starting salary was higher than the minimum wage stipulated by applicable regulations.	
	S.2 ENSURE EMPLOYEE WELFARE AND BENEFITS S.2.1 Comprehensive remuneration policy S.2.2 Efficient and safe working environment	97.8% of employees were satisfied with working at Nam A Bank. 87.8% of employees were satisfied with income and remuneration at Nam A Bank. - Nam A Bank ensured mandatory health insurance benefits to 100% of its employees. Nam A Bank offered additional health insurance benefits for certain individuals in each specific period. - Nam A Bank recorded no occupational accidents in 2025.	
	S.3 ENHANCING CUSTOMER EXPERIENCE AND SERVICE QUALITY S.3.1 Comprehensive customer service S.3.2 Customer data protection	99.7% of customers participating in the survey were satisfied with Nam A Bank's service quality. - Nam A Bank recorded no act of violations related to communications, advertising nor any customer complaints related to product and service quality in 2025. 100% of customer calls were received and processed. 100% of customer data protected. - Nam A Bank recorded no incidents of customer data breaches in 2025.	
	S.4 SOCIO-ECONOMIC CONTRIBUTIONS S.4.1 Economic contribution S.4.2 Community engagement	- Nam A Bank contributed over VND 1,000 billion to the State budget. - Nam A Bank had a total outstanding loan balance of VND 198,263 billion as of 31 December 2025. - Nam A Bank attracted 502,123 new customers 2025, including 491,919 individual customers and 10,204 corporate customers. - Nam A Bank cooperated with 8,451 local suppliers and allocated VND 1,758 billion to local suppliers - Nam A Bank provided VND 31.2 billion to healthcare and education programs, supporting families in difficult circumstances and other social security programs.	

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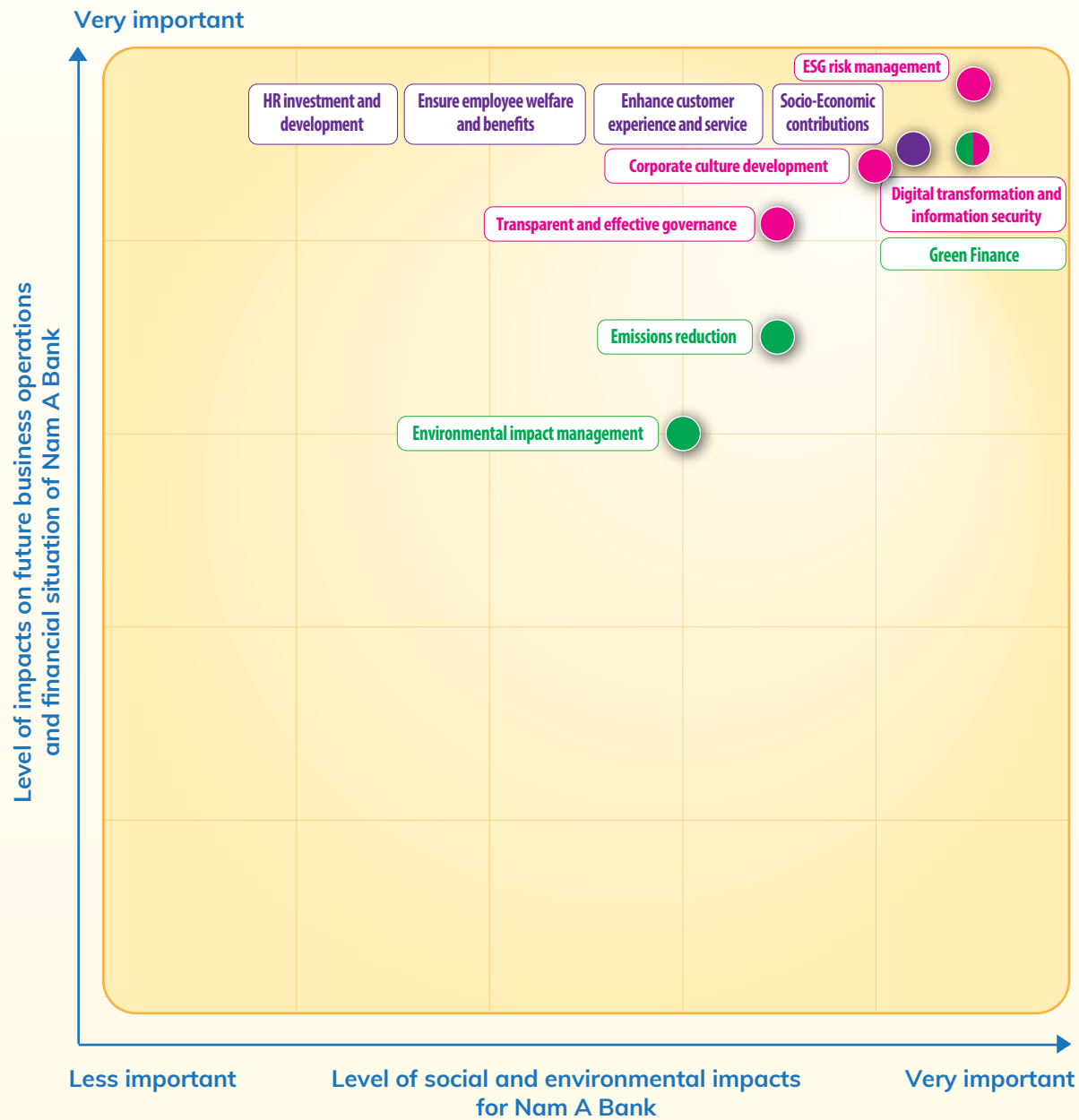
LIST OF MATERIAL TOPICS & SDGs

		RESULTS IN 2025	SDGs
 GOVERNANCE (G)	G.1 CORPORATE CULTURE DEVELOPMENT - G.1.1 Tea Bank – Corporate culture emerged as foundational pillar for sustainable and transparent governance - G.1.2 Unique identity of Nam A Bank	88.5% of employees provided feedback on their level of engagement with the organization. - Nam A Bank implemented the Tea Bank model with five core values: Respect - Tolerance - Trust - Diligence - Wisdom. - Nam A Bank became an official bank for World T.E.A Fest 2025. - Nam A Bank organized Nam A Bank Tea Champion 2025 for all employees to encourage the spirit of solidarity and engagement. - Nam A Bank was honored in Top 120 typical athletes in the Tea Run Online 2025. - Nam A Bank implemented distinctive programs such as Trang Nguyen Nam A Bank, themed: Tea – Digital & Green Leader, and Tea Star 2025.	8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
	G.2 DIGITAL TRANSFORMATION AND INFORMATION SECURITY - G.2.1 Digital transformation drives a green future - G.2.2 Privacy protection in digital age	- Together with Microsoft Vietnam and Sun Viet Telecommunications Technology Development JSC (SVTECH), Nam A Bank implemented its digital transformation strategy. - Nam A Bank upgraded its technology infrastructure, privacy and security measures to ensure compliance with Circular No. 50/2024 and No. 17/2024. - Nam A Bank implemented the Data Model project to standardize its data and governance framework for the application of AI/Machine Learning. - Nam A Bank implemented two new features: balance change notification via Happy Voice on Open Banking and Happy Box Happy Box Speaker, which enables customers to receive real-time balance change notifications directly. - Nam A Bank upgraded the Corebanking system, Version 14.7. - Nam A Bank recorded no serious IT incidents causing disruption in 2025.	8 DECENT WORK AND ECONOMIC GROWTH
	G.3 TRANSPARENT AND EFFECTIVE GOVERNANCE - G.3.1 Governance principles of Nam A Bank - G.3.2 Anti-corruption, bribery and money laundering	- Nam A Bank recorded no serious legal violations in 2025. 100% of financial reports were announced fully and on time as required, while semi-annual reports were also reviewed and the annual report was audited by a reputable independent auditing firm. 100% of required information was updated on Nam A Bank’s website within 24 hours of any occurrence. - Nam A Bank recorded no risks or violations related to corruption or money laundering.	8 DECENT WORK AND ECONOMIC GROWTH
	G.4 ESG RISK MANAGEMENT - G.4.1 Risk management at Nam A Bank. - G.4.2 ESG risk management	- Nam A Bank applies the Three Lines of Defense model to ensure the independence, transparency and efficiency of its risk control function. - Nam A Bank integrated ESG into its risk management framework. - The Bank established an annual sustainability report to ensure transparency of ESG-related information. 0% of E&S high-risk cases were recorded in accordance with Nam A Bank’s internal regulations regarding credit granting in 2025.	6 CLEAN WATER AND SANITATION 7 AFFORDABLE AND CLEAN ENERGY 8 DECENT WORK AND ECONOMIC GROWTH 12 RESPONSIBLE CONSUMPTION AND PRODUCTION 13 CLIMATE ACTION 14 LIFE BELOW WATER 15 LIFE ON LAND

MATERIAL TOPICS

Reference: GRI 3-1, 3-2

MATERIALITY MATRIX



Nam A Bank annually reviews and updates its material topics and their environmental and social impacts arising from business activities to ensure alignment with market conditions and stakeholder concerns.





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✔ Digital transformation & Information security	68
✔ Transparent & Effective governance	76
✔ ESG risk management	84

GOVERNANCE (G)

CORPORATE CULTURE DEVELOPMENT

Beyond striving for professionalism at the workplace, the Bank also nurtured its cultural identity and values including tea ceremony, a beautiful traditional symbol of tranquility and a return to our roots. The Bank made efforts to spread the pride of Nam A Bank's people – people with heart and vision and a commitment to sustainable development to bring positive values to society.



DIGITAL TRANSFORMATION & INFORMATION SECURITY

Digital transformation supports process optimization, improves operational efficiency and mitigates negative environmental impacts by reducing manual transactions and promoting efficient resource utilization; creates opportunities to improve social equality by providing more accessible and appropriate financial services to a wider range of customers.



Establish ESG risk management mechanisms and a strategy based on compliance with regulations of State management agencies related to ESG risk management, integrate ESG risk management mechanisms into current risk management framework of the Bank; integrate ESG risk appetites into the Bank's overall risk appetite framework, maintain ESG risk management practices in the business and operations of the Bank. Minimize negative impacts and enhance positive impacts on the economy, environment, and society, prevent potential losses arising from ESG risk events that affect the Bank's operations.

ESG RISK MANAGEMENT



Reinforce and improve corporate governance capabilities to ensure operational efficiency and transparency; comply with current legal regulations and international best practices on corporate governance and overall risk management. Say "No" to acts of corruption, bribery, and money laundering.

TRANSPARENT & EFFECTIVE GOVERNANCE

G.1

CORPORATE CULTURE DEVELOPMENT

- G.1.1 Tea Bank - Corporate culture emerges as a foundational pillar for sustainable and transparent governance
- G.1.2 Unique identity of people of Nam A Bank



G.2

DIGITAL TRANSFORMATION & INFORMATION SECURITY

- G.2.1 Digital transformation toward a green future
- G.2.2 Information security in the digital age



G.3

TRANSPARENT & EFFECTIVE GOVERNANCE

- G.3.1 Governance principle of Nam A Bank
- G.3.2 Anti-corruption, bribery and money laundering



G.4

ESG RISK MANAGEMENT

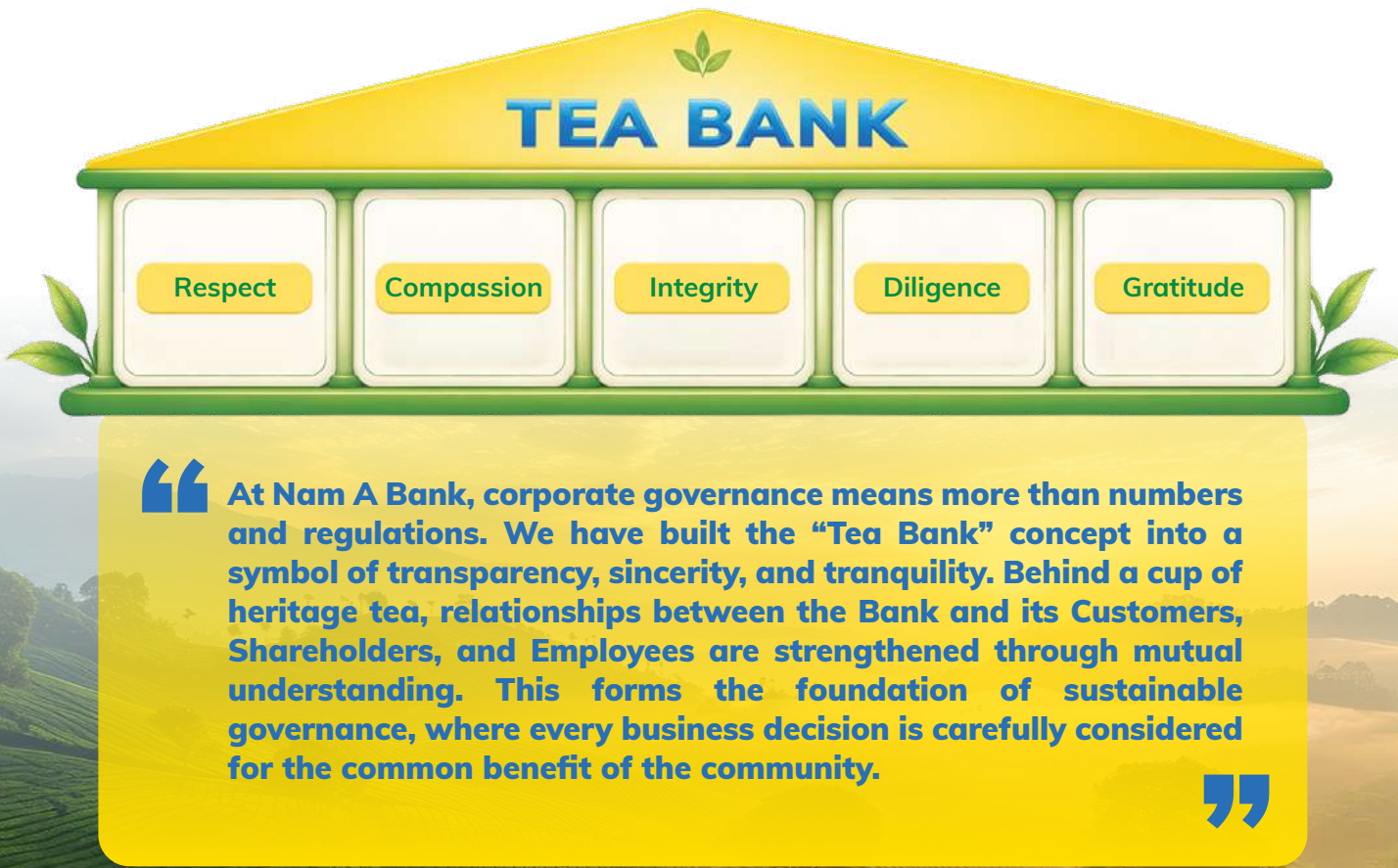
- G.4.1 Risk management mechanisms at Nam A Bank
- G.4.2 ESG risk management



G.1. CORPORATE CULTURE DEVELOPMENT

G.1.1 TEA BANK - CORPORATE CULTURE AS A FOUNDATIONAL PILLAR OF SUSTAINABLE AND TRANSPARENT GOVERNANCE

The banking industry has entered the digital era, where algorithms and technological products become prerequisites for banking operations. In the fierce competition for market share, Nam A Bank believes that technology and algorithms can be copied, whereas cultural identity cannot. Therefore, Nam A Bank has pursued a subtle and refined approach through a unique positioning known as the “Tea Bank identity”.



“ At Nam A Bank, corporate governance means more than numbers and regulations. We have built the “Tea Bank” concept into a symbol of transparency, sincerity, and tranquility. Behind a cup of heritage tea, relationships between the Bank and its Customers, Shareholders, and Employees are strengthened through mutual understanding. This forms the foundation of sustainable governance, where every business decision is carefully considered for the common benefit of the community. ”

In Vietnamese tea culture, tea drinking is not just about enjoying a beverage; it also represents a journey of listening and understanding. When Nam A Bank’s employees take the time to understand the story behind each customer’s financial needs, they can provide more relevant and tailored solutions. Accordingly, the Bank not only accompanies customers in daily transactions but also supports them in every financial decision. At Nam A Bank, the Tea Bank identity fosters long-term customer engagement, while employees feel more valued in the workplace and the Bank’s brand becomes more distinctive. Customers’ decisions to maintain long-term relationships with Nam A Bank are based not only on optimal products and services but also on the trust and sense of security provided by the Bank.

The five virtues of **Respect - Compassion - Integrity - Diligence - Gratitude** serve as guiding principles for tea practitioners, encouraging self-cultivation and the cultivation of inner harmony and empathy. These noble qualities form the foundation for earning customer trust, which is built through daily interactions rather than numbers or contracts. A cup of tea may not be enough to close a deal, but it creates a space for opening up new opportunities.

The values embodied in the five virtues of Respect - Compassion - Integrity - Diligence - Gratitude have become guiding principles for advancing Nam A Bank’s “Digitalization” strategy on its journey toward “Greening”.



G.1. CORPORATE CULTURE DEVELOPMENT

G.1.1 TEA BANK - CORPORATE CULTURE AS A FOUNDATIONAL PILLAR OF SUSTAINABLE AND TRANSPARENT GOVERNANCE

Nam A Bank has proactively incorporated Vietnamese tea culture into numerous national and international activities and events as a foundation for social and community engagement with worldwide reach. The Bank aims to closely link its brand with the spirit of Vietnamese tea, affirming its role as a pioneering organization in preserving and spreading the essence of national culture among tea lovers around the world.

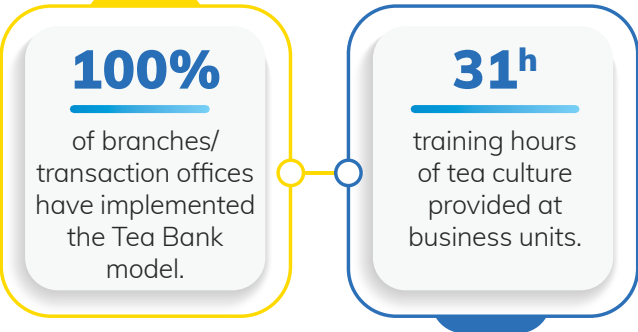
Official Bank of World T.E.A Fest 2025

The World T.E.A Fest was Vietnam's largest-ever tea festival, running from 11 November 2025 to 7 December 2025. The events attracted nearly 60,000 domestic and international visitors and featured more than 10 socio-economic, cultural, and diplomatic activities. The festival also brought together 80 Miss Cosmo contestants from around the world, as well as 60 ambassadors, trade commissioners, and consuls general. The event featured a harmonious performance by 1,111 tea artisans and showcased 1,000 ancient tea trees, honoring the traditional and cultural values of tea. The festival not only celebrated the centuries-old heritage of tea trees, preserving

cultivation techniques and the art of tea ceremony, but also promoted economic activities and international trade, expanded export markets, and enhanced the economic value of tea products. In addition, the festival emphasized sustainable development, encouraging individuals and organizations to promote organic agriculture through green technologies, strengthen environmentally friendly production technologies, and ensure the "sustainability" of the tea industry. Nam A Bank was honored to become the official bank of World T.E.A Fest 2025, co-organized by the People's Committee of Lam Dong Province, DOIDEP brand, Lam Dong Tea JSC, and Miss Cosmo.



Nam A Bank has built a unique corporate culture based on the essence of Vietnamese tea. The philosophy of tea has inspired Nam A Bank to embrace perseverance as a core value, with a people-centered approach serving as the foundation for all activities, while also differentiating Nam A Bank from other credit institutions.



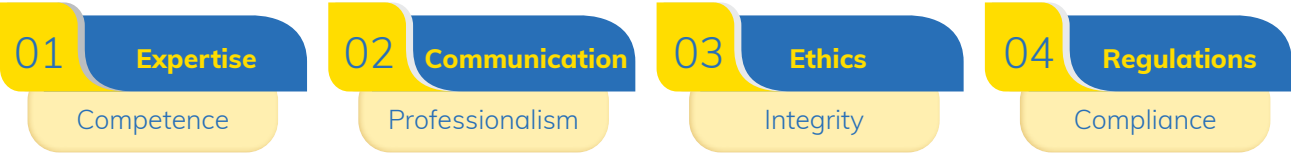
- Tea & Talk series – integrating tea culture in all business and operational activities. This program provided an open and level platform for dialogue between the Board of Management and employees at all levels. It also helps identify business and operational risks at an early stage, uphold the spirit of integrity, strengthen the culture of compliance, and minimize internal conflicts of interest.
- Training courses on “Improving Customer Experience Through the Tea Ceremony”.

“At Nam A Bank, the ‘Tea Bank model’ has become a solution for a modern governance system: turning abstract ESG commitments into tangible actions. The visible culture embodied in a cup of tea has helped establish a firm governance foundation, where transparency, integrity, and social responsibility serve as guiding principles for all development decisions.”

G.1. CORPORATE CULTURE DEVELOPMENT

G.1.2 UNIQUE IDENTITY OF THE PEOPLE OF NAM A BANK

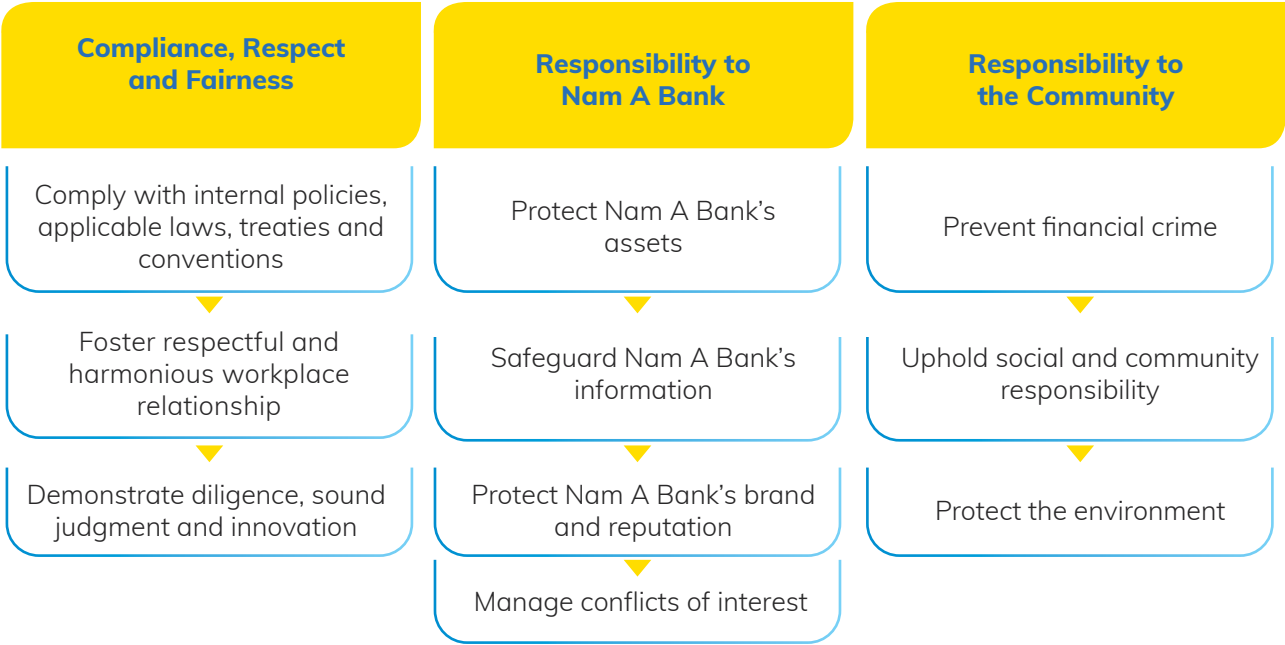
At Nam A Bank, “People” are defined not only by professional competence but also by professional ethics, respect for the rule of law, and a sense of responsibility toward customers, society, and the organization. These qualities form core values that enable Nam A Bank to build trust and strengthen its position in the financial market.



Once culture is integrated into an appropriate policy framework, ethical standards and behavior become an intrinsic part of employees’ responsibilities, thereby enhancing the quality of development and building trust in the Bank’s business activities. The cultivation of sound knowledge and expertise helps employees at Nam A Bank address complex challenges. Professional communication serves as a key link between the Bank and its stakeholders.



Most importantly, professional ethics serve as a fundamental principle guiding the behavior and decision-making of every employee of Nam A Bank. Employees are required to act transparently and honestly and are prohibited from using their positions for personal gain. Protecting customer data, complying with operational procedures, and prioritizing customers’ interests are core principles at Nam A Bank. In the banking sector, where even a small mistake can lead to serious consequences, upholding professional ethics and integrity is not only an obligation but also a crucial professional responsibility. This helps Nam A Bank mitigate risks, prevent fraud, and enhance service quality.



Furthermore, respect for the rule of law serves as a fundamental guiding principle for all of Nam A Bank’s business activities. Every employee is required to understand and strictly comply with applicable laws and regulations, as well as the Bank’s internal regulations. This includes compliance with regulations on anti-money laundering, credit risk management, customer protection, and other relevant banking and financial standards. Respect for the rule of law not only helps Nam A Bank operate in compliance with applicable regulations but also contributes to building a transparent, fair, and professional workplace. At Nam A Bank, compliance with the law is not merely an administrative formality but a systematic and strategic necessity, closely linked to each position and responsibility. To codify these principles, Nam A Bank has developed and implemented the following documents:

- Ethics Handbook
- Operations Manual
- Culture Handbook
- Anti-corruption Handbook
- Guide to Operations Compliance
- Employment Standards and People of Nam A Bank

These documents are not merely guidelines but also reflect Nam A Bank’s commitment to a strong corporate culture, defining standards of behavior, communication, situation handling, and the responsibilities of each unit and individual. They clearly define expected standards of workplace behavior, helping employees strengthen their self-awareness and sense of self-discipline. They are also an important tool for Nam A Bank to build a unified internal culture and ensure consistent ethical standards across the bank.

In addition to establishing regulations, Nam A Bank focuses on training and raising awareness of professional ethics through regular training programs. These initiatives help employees to continuously develop their capabilities and strengthen their sense of responsibility at work. At the same time, the Bank has also established clear mechanisms for monitoring and addressing violations to ensure strict compliance with ethical principles and applicable regulations.

The “People of Nam A Bank” identity can be described as a harmonious combination of professional competence and ethical qualities. Built on a solid foundation of professional ethics and respect for the rule of law, Nam A Bank not only develops high-quality human resources but also builds trust and fosters long-term relationships with customers and society, supporting stable development and the achievement of its long-term objectives.

G.2 DIGITAL TRANSFORMATION AND INFORMATION SECURITY

Reference: GRI 2-25

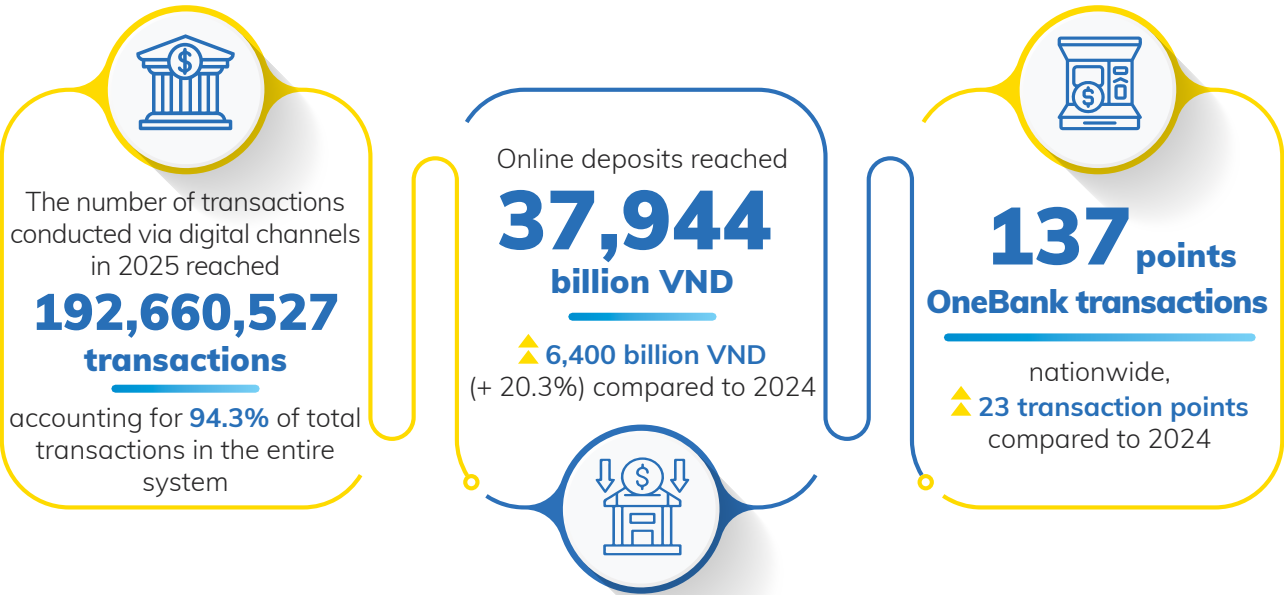


Over the past decade, digital transformation has become one of the most important trends shaping work and creating new values for better customer service. It is not simply technology integration, digital transformation is a journey of reinventing business models, corporate culture, and data-driven decision-making. However, this increasing reliance on technology and data leads to heightened information security risks. Therefore, Nam A Bank always prioritizes digital transformation closely connected to information security to ensure a comprehensive development across the system.

G.2.1 DIGITAL TRANSFORMATION DRIVES GREEN FUTURE

At the end of 2024, the State Bank of Vietnam emphasized that “digital transformation is not an option but a matter of survival” which demonstrated the highest level of political determination through the issuance of Resolution No 57-NQ/TW, affirming the importance of scientific and technological development, innovation in the digital age. In order to overcome challenges and continuously strengthen the digital transformation process, the State Bank of Vietnam in general and Nam A Bank in particular are expected to play a pioneering role in the national digital transformation process. Given the process automation strategy, open data exploitation, and integrated digital financial ecosystem development, Nam A Bank was proud to be a pioneering bank in the digital transformation, as demonstrated by impressive achievements in 2025.

Impressive digitalization indicators as of 31 December 2025:



G.2 DIGITAL TRANSFORMATION AND INFORMATION SECURITY



The rise of Nam A Bank’s digital products and services keeps pace with the global trend of digital transformation and AI technology. In line with this momentum, Nam A Bank continuously expands its digital transaction points with a 365+ day service, including holidays and Tet (Lunar New Year) holidays. At OneBank, customers can experience some transactions such as savings deposits, account opening, bill payment, card payment and bank transfer in 365+ days a year, as well as automatic transactions and document processing via Video Teller Machine (VTM). Besides, at OneBank, customers are welcomed and guided by the AI OPBA robot, which is capable of recognizing facial expressions and voice interaction. OneBank also allows customers to deposit or withdraw money from accounts of all banks operating in Vietnam using a QR Code under VIETQR standards.



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G.2 DIGITAL TRANSFORMATION AND INFORMATION SECURITY

Reference: GRI 2-25



G.2.1 DIGITAL TRANSFORMATION DRIVES GREEN FUTURE

Certainly, reference should be made to the Open Banking App when mentioning Nam A Bank's digital transformation strategy. Today, the Open Banking App has become the core of Nam A Bank's digital ecosystem. It plays an important role in connecting all financial needs of customers via a single interface. In 2025, Nam A Bank achieved remarkable results with the Open Banking App:

01

Strategic Direction

- Cross-border QR payment:** Customers can make payment via QR code directly on Open Banking App in Thailand, Cambodia and Laos.
- Online card renewal:** Customers can have their expiring cards renewed directly on the app and sent to their addresses.
- SMS Banking replacement:** From March 2025, users can proactively cancel SMS Banking service directly on the app to save costs and receive free notifications via App.
- Earn points – redeem rewards:** implementation of reward programs from transactions (top-up, bill payment, login) to redeem shopping and dining vouchers via Urbox.
- Tax payment via eTax Mobile:** Business households can make tax payment anytime and anywhere on a mobile phone via bank account link to eTax Mobile.
- Online secured loans:** customers can obtain an online loan via Open Banking App when they have online savings accounts at Nam A Bank as collateral.



02

Absolute safety

- Biometric update:** It is mandatory to update biometric information (facial and fingerprints data) to match the data on the chip embedded in the citizen identification card in order to conduct high-value transactions and comply with the regulations of the State Bank of Vietnam.
- Integration with VNEID:** The app-to-app feature allows customers to verify their identity with “three no’s”: no need to scan the chip on the citizen identification, no need for an NFC-enabled phone, and no need to come to a transaction counter.
- Update identification documents:** It is mandatory to update identification documents (Citizen Identity Card/ Residence permit, etc.) that are expired or about to expire.
- Access control:** Access is automatically denied on rooted devices, jailbroken devices, or apps from unknown sources to ensure protection of customer assets.
- Password expiration date:** The maximum password expiration period is 12 months; password change will be periodically required by the system to ensure security.

03

A leader of stature

Received international awards by Asian Banking & Finance:

“Innovative Mobile & Payment Initiative of the year 2025” and “Credit Card Innovative of the year 2025”.

Honored as: “Outstanding Digital Bank” at the Vietnam Outstanding Bank Awards 2025 organized by IDG and VNBA.

Received five awards from JCB in May 2025 including:

- “Leading Licensee in Card Acquisition”.
- “Leading Licensee in Premium Card Acquisition”.
- “Leading Licensee in International Spending Volume”.
- “Leading Licensee in Outstanding Spending Volume Growth”.
- “Leading Licensee in Total Card Transaction Volume”.

Transactions via digital channels (Open Banking, OneBank) accounted for over

> 94.3%

of total transactions of the Bank

Top 500 largest enterprises in Southeast Asia (Fortune 500)
Top 30 strongest banking brands 2025 in Vietnam

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Reference: GRI 2-25



G.2.1 DIGITAL TRANSFORMATION DRIVES GREEN FUTURE

Our efforts have been recognized for many consecutive years when Nam A Bank has been ranked among the top leading banks in criteria such as technical infrastructure, HR infrastructure, internal IT application (core banking, e-payment) by Vietnam ICT Index. In order to maintain “Digitalization” and “Greening” orientation, we have been corporating with MobiFone Corporation (MobiFone) as a strategic partner to promote comprehensive digital transformation. Through this cooperation, customers can open a payment account, bank card and use Nam A Bank’s payment services directly through the Open Banking App. Besides, Nam A Bank and MobiFone also collaborate to implement technology and infrastructure solutions such as backup network services, redundant data center (DR site), cloud computing services (Cloud), AI solutions (AI) and SIM/eSIM cards and data packages for Nam A Bank’s employees. In 2025, MobiFone and Nam A Bank coordinated to implement the “Happy Box Speaker” and Happy Voice project on Open Banking

App, allowing shop owners or users to receive successful QR payment notifications without opening the app or unlocking their cellphones. Both parties also continue to expand their customer base on MobiFone Money and My MobiFone.

In 2025, Nam A Bank also strengthened links and cooperation with major IT partners including Microsoft, IBM, Oracle, MobiFone, VNPOST, VNpay, etc. to diversify its financial solutions and enhance customer experience. Based on the current orientation, Nam A Bank aims to implement digital transformation initiatives in the future:

- Launch Open Banking Gen Z focusing on younger generations and bringing a modern and flexible digital banking experience.
- Develop OpenBanking ecosystem to maintain and increase the volume of digital transactions.
- Apply Artificial Intelligence (AI) to operational and business support activities.
- Develop a 24/7 autonomous digital transaction model (OneBank).
- Implement the Early Warning System (EWS) project to promote automation in risk identification through AI-driven data and algorithms.



G.2.2 ENSURE DIGITAL INFORMATION SECURITY

To adapt to technological development and the digital transformation trend, Nam A Bank applied new technologies such as Artificial Intelligence (AI), Blockchain and Cloud Computing to optimize operational processes and enhance customer experience. However, these new technologies also pose higher security risks due to an extremely large volume of information collected, processed and stored. Without proper security measures, this can lead to information theft, asset damage, and serious financial losses. Therefore, information security is a core element closely the safety and stability of Nam A Bank.



A Ensure information system security

In the banking sector, information not only includes customer data (personal information, account, transaction information) but also financial data, business strategy and core technology systems. Facing the rise of sophisticated cyberattacks, Nam A Bank has issued and implemented many policies and instructions to strengthen data security such as information system security, card-data-related information privacy and security mechanisms for equipment used for card payment activities.

Currently, regarding the online customer information system, Nam A Bank conducts a five-level classification in accordance with Decree No. 85/2016/ND-CP dated 01 July 2016 of the Government on ensuring information system security. Nam A Bank continuously establishes, reviews, and updates the list of information systems annually. Nam A Bank has established an Information Security Division under the IT Department in charge of network system safety and security, and access rights according to Nam A Bank’s regulations. The Bank also maintains inspection and assessment of information security as follows:

- Inspect compliance with the legal regulations on information system security by classification;
- Assess the efficiency of information system security measures;
- Assess and detect malware, security vulnerabilities, and technical weaknesses as stipulated;
- Check the configuration of security devices, automatic access control systems, terminal device management systems, and account lists;
- Conduct trial tests of network security that are mandatory for connected information systems and information provision systems, Internet services connected to customers and third parties.

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G.2.2 ENSURE DIGITAL INFORMATION SECURITY

Conduct trial tests of network security that are mandatory for connected information systems and information provision systems, Internet services connected to customers and third parties.

Regarding technical weaknesses, Nam A Bank proactively established assessment, management, and monitoring regulations. The information system management division of Nam A Bank regularly reviews and updates information on technical vulnerabilities and weaknesses. The Bank itself also implemented impact- and risk-based vulnerability

assessments to promptly develop solutions and plans to address identified issues.

Apart from ensuring information system security, Nam A Bank also issued a security user manual to provide employees the knowledge of information system utilization in an effective and safe manner as well as handling measures when incidents occur. In 2025, Nam A Bank launched a project to upgrade Core Banking Oracle Flexcube from Version 10.0.2 to Version 14.7. Nam A Bank was one of Vietnam's first banks to implement Oracle Exadata Cloud at Customer (ExaC@C) in 2023. The transition to the Oracle Flexcube 14.7 on Exadata Cloud at Customer platform not only helped Nam A Bank significantly increase processing speed but also directly reduce energy consumption at the data center thanks to compression technology and infrastructure optimization. At the same time, Oracle Zero Data Loss Recovery (ZDLRA) solution also sets up a new standard for risk management and absolute data security.

Thanks to the synchronous implementation of comprehensive security solutions, Nam A Bank maintains a stable, safe IT system without any serious incidents, ensuring smooth customer transactions in 2025. Continuous improvement of system security standards helped strengthen customer trust in a modern, secure and trustworthy digital transaction environment of Nam A Bank. In the coming time, we will continue strengthening investment in modern security technology, enhance the capabilities of specialized human resources, and strengthen cooperation with prestigious technology partners. This will be an important step to ensure a safe and effective digital transformation process and bring increasingly convenient, secure and high-quality service experiences.



B Ensure information security continuity

In the banking sector, where every transaction heavily relies on technology systems, ensuring information security continuity is not just a technical requirement but a commitment to customer trust. Any system disruption, even in a short time, can lead to financial losses, service disruption and direct impacts on user experience. Therefore, Nam A Bank proactively builds a highly fault-tolerant platform by establishing redundant infrastructure, synchronous real-time data systems and risk distribution among data centers. More importantly, Nam A Bank highly upholds human factors as a key driver, the Bank always focuses on training courses for teams ranging from IT to risk management to quickly identify risks and promptly respond to unusual situations. With a concept of "non-interruptible" system, Nam A Bank ensures protection of core operations and creates sustainable competitive advantages. Accordingly, Nam A Bank has established a process to ensure information system continuity without any disruption as follows:

- Identify critical information systems (Level 3 and above) and risks.
- Impact analysis and risk assessment.
- Develop operational continuity plan.
- Approve the information system continuity plan.
- Conduct trial tests, assess the results, and report the findings to ensure information system continuity.
- Report to the Leadership Board on the completion of updates and adjustments.

In 2025, Nam A Bank focused on implementing information security incident response solutions to ensure operational safety and continuity and compliance with information security regulations in the banking sector. Upon identifying data access and network incidents, Nam A Bank deployed a centralized incident response process. The combination of technical and management measures helped Nam A Bank quickly restore information system operations and minimize the risks of future incidents. Nam A Bank proactively built and applied information security incident management processes to minimize business risks. Accordingly, after being notified of information security incidents, the incident manager will carry out the following procedures:

- Receive and update information on incidents to relevant personnel.
- Classify the levels of severity for incident handling, from priority to severity.
- Report to the management level and assign relevant personnel based on job responsibilities to handle the incident.
- Assess business impact levels
- Compare optimal scenarios. For incidents without a scenario-based response, assign members to conduct incident analysis and seek solutions.
- Investigate and develop an incident response plan.
- Proceed with the incident-handling procedures once the incident response plan is approved..
- Check the results achieved to identify the root causes of the incident.
- Update the incident response scenario in Helpdesk.
- Report to the Leadership Board, notify the relevant parties, and close the incident.

The rigor of data management and the assurance of information system continuity were demonstrated by the fact that Nam A Bank recorded no serious information disruption incidents in 2025.

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G.3 TRANSPARENT AND EFFECTIVE GOVERNANCE

Reference: GRI 2 and GRI 207



Nam A Bank’s modern governance extends beyond internal control structures to ensure transparency, accountability, and ethics across its financial activities. Specifically, The Bank’s “G” factor focuses on building a robust governance framework spanning the Board of Directors and independent oversight mechanisms, while covering areas ranging from conflict-of-interest management policies to integrated risk control procedures. This ensures that all credit- and investment-related decisions align with the Bank’s risk appetite and sustainable development orientations. Nam A Bank also strengthens information disclosure transparency, compliance with international standards and practices, and a culture of integrity to safeguard shareholders’ interests and reinforce the trust of customers, investors, and society.

G.3.1 GOVERNANCE PRINCIPLES OF NAM A BANK

Compliance with relevant laws and the Charter of Nam A Bank

Nam A Bank always upholds the principle of respect for the rule of law in all business and governance activities. The Bank views compliance with the law as a foundation for safe, sustainable development and a core requirement for strategic planning, business operations, and risk management. Every decision related to governance, business activities, and stakeholder relationships is made in full compliance with applicable laws, the Charter of the Bank, and professional ethical standards. In 2025, the Bank recorded no serious violations of the law or the Charter of Nam A Bank. Cases of violations were identified as minor or moderate and promptly rectified, with relevant personnel retrained to ensure consistent compliance and discipline across the Bank.

Assurance of the interests of shareholders and stakeholders.

Nam A Bank is committed to fully and fairly protecting the legitimate rights and interests of shareholders and stakeholders in accordance with applicable laws, the Charter of the Bank, and corporate governance standards. The Bank ensures fair and equitable treatment without discrimination based on shareholding size. Accordingly, shareholders holding the same types of shares have equal rights, obligations, and benefits. The Bank also maintains transparency in information disclosure and acknowledges and responds to shareholders’ opinions through appropriate communication and engagement channels, thereby strengthening accountability and stakeholder trust.



Assurance of transparent and effective governance mechanisms in full compliance with State Bank of Vietnam regulations and aligned with international practices and standards.

Nam A Bank implements transparent and effective governance mechanisms in full compliance with regulations of the State Bank of Vietnam while aligning with international practices and standards. The Meetings of the Board of Directors in 2025 saw 100% attendance. Additionally, Nam A Bank has standardized its financial and management accounting systems in accordance with IFRS, gradually applying Basel III standards in line with international practices, and established the Three Lines of Defense model. The preparation of financial statements under IFRS is a major step toward enhancing the transparency of financial information and reinforcing investor trust.

Assurance of a sound governance framework

Nam A Bank maintains a sound governance framework by clearly defining the functions, duties, and responsibilities of its governing and executive bodies. The Board of Directors (BOD) is the highest governing body of Nam A Bank, with the rights and obligations to oversee and direct the Board of Management (BOM) in accordance with the Bank’s regulations. The Board of Supervisors (BOS) represents shareholders in performing internal audit and compliance assessment functions, as well as overseeing compliance with the Bank’s internal regulations, Charter, and the resolutions and decisions of the General Meeting of Shareholders and the BOD. The BOM, headed by the CEO, is responsible for the day-to-day operations of Nam A Bank under the oversight of the BOD and BOS, and is accountable to the BOD and under applicable laws for the performance of its assigned responsibilities.

G.3 TRANSPARENT AND EFFECTIVE GOVERNANCE

Reference: GRI 2 and GRI 207



G.3.1 GOVERNANCE PRINCIPLES OF NAM A BANK

Assurance of operational efficiency of the BOD, BOS, CEO, and BOM

Nam A Bank ensures operational efficiency of the BOD, BOS, and BOM through compliance with applicable laws and regulations, while maintaining the principles of centralized and democratic governance and upholding the responsibility and common interests of the Bank. Members of the BOD fully meet the relevant standards and conditions and undergo annual evaluations based on their competence and work performance using a multidimensional approach to ensure objectivity and transparency. The assessment results are announced at the Annual General Meeting of Shareholders.

Assurance of equitable treatment of shareholders and avoidance of conflicts of interest

Nam A Bank always upholds the principle of equitable treatment of shareholders and proactively manages potential conflicts of interest. Under the Bank's Charter, contracts and transactions between Nam A Bank and members of the BOD, BOS, and CEO, major shareholders and related parties, Nam A Bank Asset Management Company Limited, and affiliated entities may only be executed after approval by the General Meeting of Shareholders or the BOD. In such cases, shareholders and members with related interests are not permitted to vote. In addition, Nam A Bank has issued relevant internal regulations and closely monitors credit-granting activities involving related parties of members of the BOD, BOM, major shareholders, and founding shareholders to ensure full compliance with the Law on Credit Institutions and other applicable laws.

Publicity and transparency

Nam A Bank is committed to ensuring openness and transparency in the periodic information disclosure through official communication channels in accordance with applicable laws, while providing related parties with easy access to information, including: (i) Documents of the General Meeting of Shareholders; (ii) Annual Report; (iii) Annual Financial Statements; (iv) The Charter of the Bank; (v) Operations Management Report; (vi) Annual Business Performance Report; (vii) benefit-related information; and (viii) other information as required. In addition, the regulations governing the determination of remuneration for members of the BOD are set out in Nam A Bank's internal governance framework. The total amount of remuneration and bonuses is decided by the General Meeting of Shareholders at the Annual General Meeting of Shareholders and separately disclosed for each member of the BOD in the annual financial statements.

GOVERNANCE MODEL TOWARD SUSTAINABLE DEVELOPMENT OF NAM A BANK:

01

MR. TRAN NGO PHUC VU
Chairman of BOD

- 27 years of experience in Finance-Banking, holding senior management positions at credit institutions and large enterprises.
- Serving as Chairman of BOD since 2022.

02

MR. TRAN NGOC TAM
Permanent Vice Chairman of BOD

- 30 years of experience in Finance-Banking, including mid-level and senior management positions at Nam A Bank.
- Serving as Permanent Vice Chairman of the BOD since 2024.

03

MRS. VO THI TUYET NGA
Vice Chairwoman of BOD

- Over 32 years of service at Nam A Bank, holding senior management positions across multiple departments.
- Serving as BOD member since 2011 and Vice Chairwoman since 2022.

04

MR. NGUYEN DUC MINH TRI
Member of BOD

- Extensive senior management positions across various business units at Nam A Bank.
- Serving as member of BOD since 2022.

05

MR. TRAN KHAI HOAN
Member of BOD
cum Acting CEO

- Over 22 years of experience in Finance-Banking, holding senior management positions at credit institutions and Nam A Bank.
- Serving as BOD member cum Acting CEO since 2024.

06

MRS. NGUYEN THI THANH DAO
Member of BOD

- Over 20 years of experience in Finance-Banking, including roles as Branch Director and Regional Director.
- Serving as BOD member since 2022.

07

MRS. LE THI KIM ANH
Independent Member of BOD

- Over 20 years of experience in Finance-Banking at various domestic credit institutions.
- Serving as Independent BOD member since 2022.

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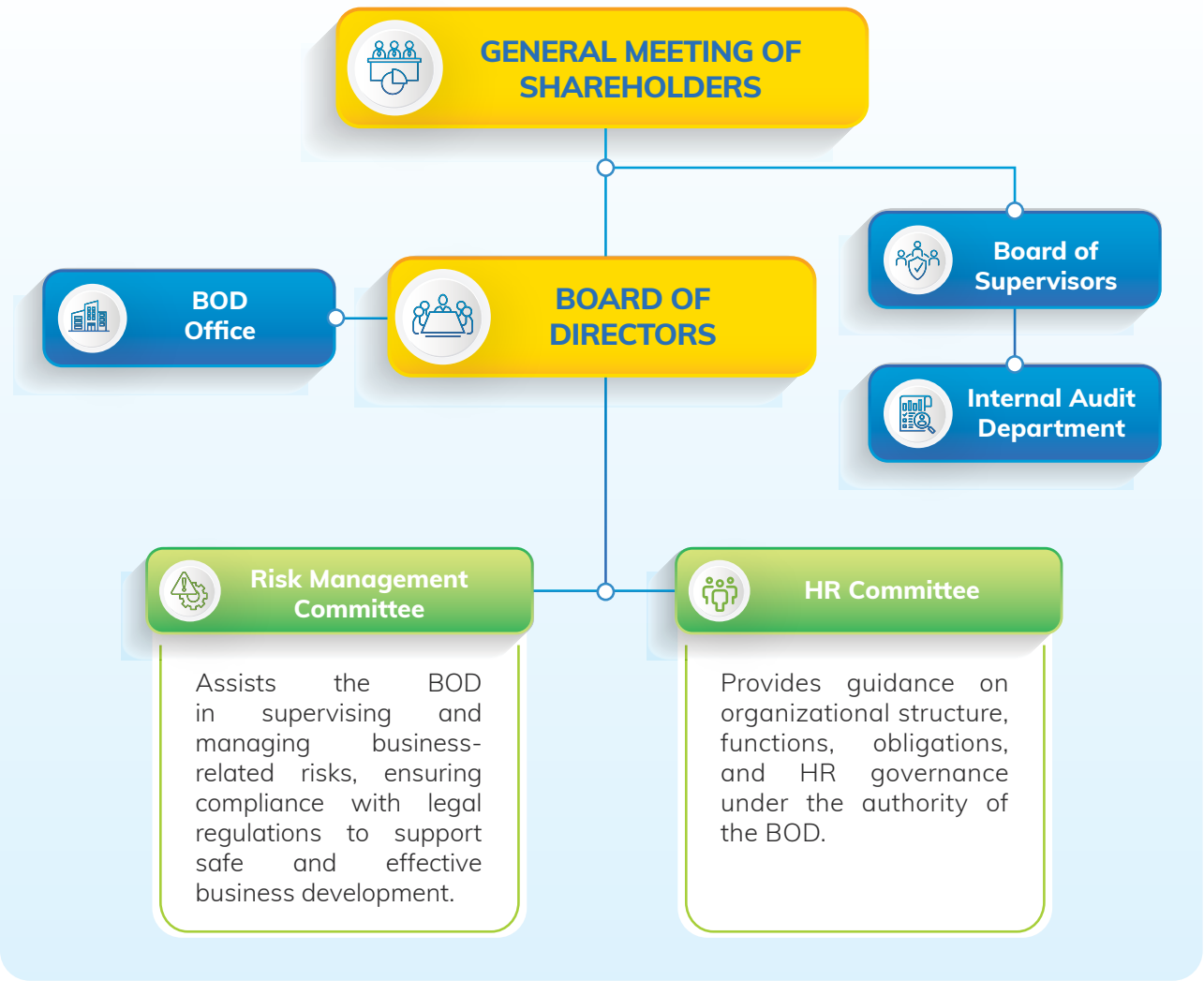
G.3 TRANSPARENT AND EFFECTIVE GOVERNANCE

Reference: GRI 2 and GRI 207



G.3.1 GOVERNANCE PRINCIPLES OF NAM A BANK

The BOD of Nam A Bank comprises two sub-committees, namely the Risk Management Committee and the HR Committee, with specific functions and responsibilities stipulated in internal regulations and in compliance with applicable regulations.



G.3.2 ANTI-CORRUPTION, BRIBERY, AND MONEY LAUNDERING

reference: GRI 205

CONTENT	ANTI-CORRUPTION, MALPRACTICE AND CRIME	ANTI-MONEY LAUNDERING
01 Implementation	✧ The Steering Committee and Sub-Committee will summarize and assess the implementation of the anti-corruption programs and plans every six months to detect and address any signs of violations in a timely manner. ✧ Develop and implement policies and regulations related to banking operations at Nam A Bank. ✧ Promote the economical and efficient use of resources, integrity, and a culture free from corruption and unethical practices among employees. ✧ Effectively implement measures to prevent and combat corruption, misconduct, and crime. ✧ Strengthen the prevention and handling of fraud, asset embezzlement, and high-tech crimes in cyberspace. ✧ Comply with regulations on information disclosure and reporting related to anti-corruption efforts, misconduct, and crime.	✧ Implement the Anti-Money Laundering project with two partners: BLITZ and KPMG. ✧ Establish the Anti-Money Laundering Committee. ✧ Issue regulations on preventing and combating money laundering, terrorist financing, and the proliferation financing of weapons of mass destruction. ✧ Issue instructions for coordinated handling of system-generated alerts or flagged suspicious transactions, in compliance with regulations on the prevention and combating of money laundering. ✧ Review and report suspicious transactions in accordance with regulations on the prevention and combating of money laundering at business units. ✧ Strengthen measures to prevent violations of the law related to "loan sharking", money laundering, and terrorist financing.



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G.3.2 ANTI-CORRUPTION, BRIBERY, AND MONEY LAUNDERING

Reference: GRI 205

CONTENT	ANTI-CORRUPTION, MALPRACTICE AND CRIME	ANTI-MONEY LAUNDERING
02 Internal Communications	- Issuing a Legal Handbook on anti-corruption for employees. - Issuing a Plan for the Implementation of Anti-Corruption, Unethical Practices, and Crime Prevention. - Disseminate internal regulations and relevant government regulations to employees through E-news. - In 2025, 371 managers, 861 operations employees, and 212 support employees received training on anticorruption policies and procedures.	- Issue an Anti-Money Laundering Compliance Handbook for employees. - Organize training courses and seminars on anti-money laundering skills for employees responsible for monetary and asset transac-tions with customers. - Promote awareness through monthly anti-money laundering newsletters or E-news.
03 Specialized agency	- Steering Committee for Anti-Corruption, Unethical Practices, and Crime. - Subcommittee for Anti-Corruption, Unethical Practices, and Crime. Detailed model in the 2023 Sustainable Development Report, Page 164	- Risk Management Division. - Anti-Money Laundering Team at the Business Unit. - Project Committee for Enhanced Anti-Money Laundering.
04 Achievements	Nam A Bank has recorded no acts of corruption.	Nam A Bank has recorded no risks or violations related to money laundering.

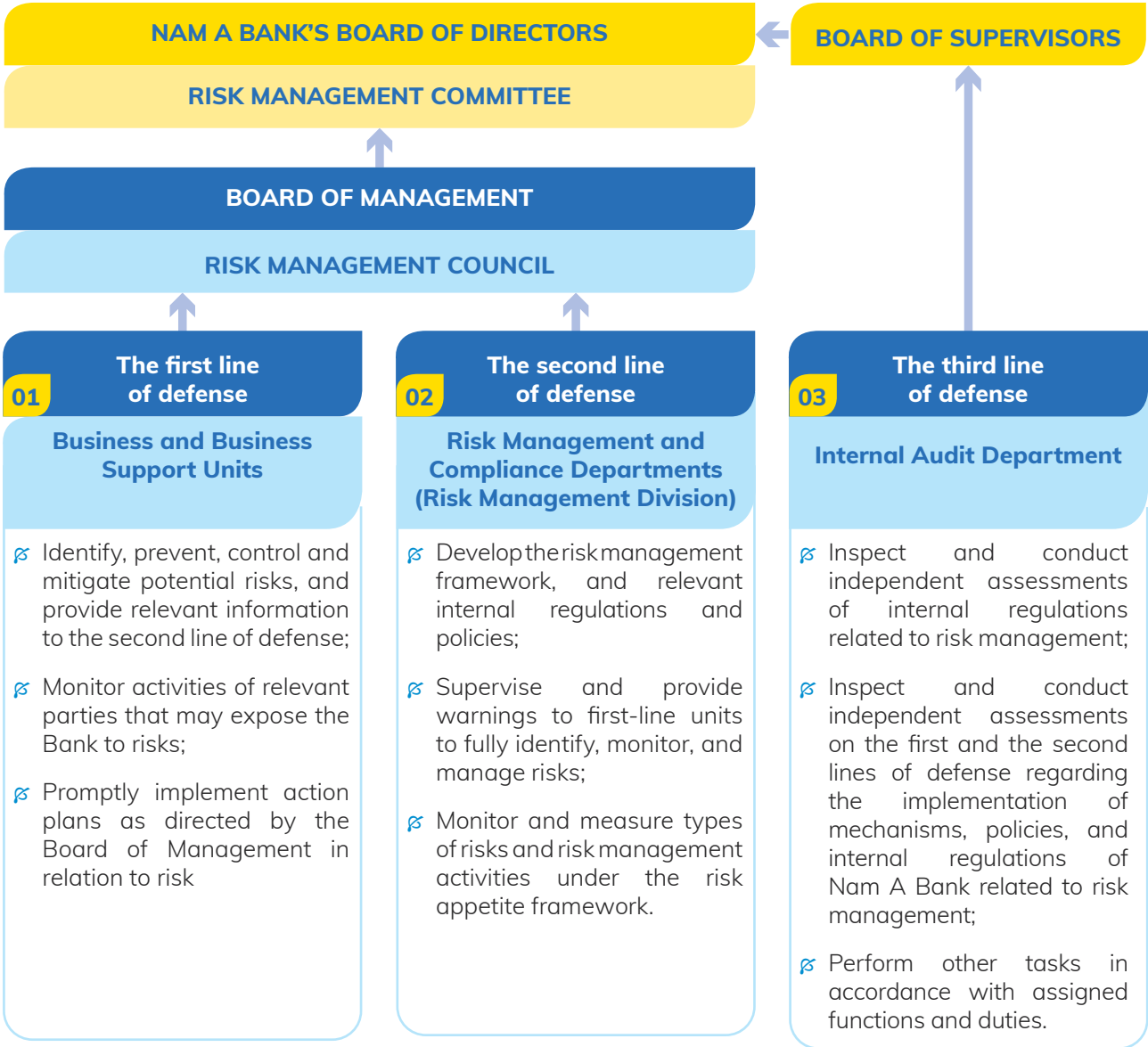
G.4. ESG RISK MANAGEMENT

Reference: GRI 2, GRI 308, GRI 400



G.4.1 RISK MANAGEMENT MECHANISMS AT NAM A BANK

To ensure effective risk management, Nam A Bank has applied the Three Lines of Defense model as follows:



G.4. ESG RISK MANAGEMENT

Reference: GRI 2, GRI 308, GRI 400



G.4.1 RISK MANAGEMENT MECHANISMS AT NAM A BANK

Senior Management’s Roles and Responsibilities in Risk Management

01 Board of Directors

- ✎ Approve risk management strategies and policies;
- ✎ Approve the risk management framework and risk appetite;
- ✎ Supervise risk management activities at Nam A Bank.

02 Risk Management Committee

- ✎ Advise and consult the BOD on reviewing and approving risk management policies;
- ✎ Advise the BOD in supervising the CEO and the BOM in implementation risk management policies, strategies, and the risk appetite;
- ✎ Recommend and advise the BOD on supervising the BOM in addressing shortcomings or limitations in risk management as requested by the BOS, Internal Audit Department, State management agencies, independent audit organizations, and other competent authorities;
- ✎ Report to the BOD on activities and decisions related to risk management.

03 Board of Supervisors

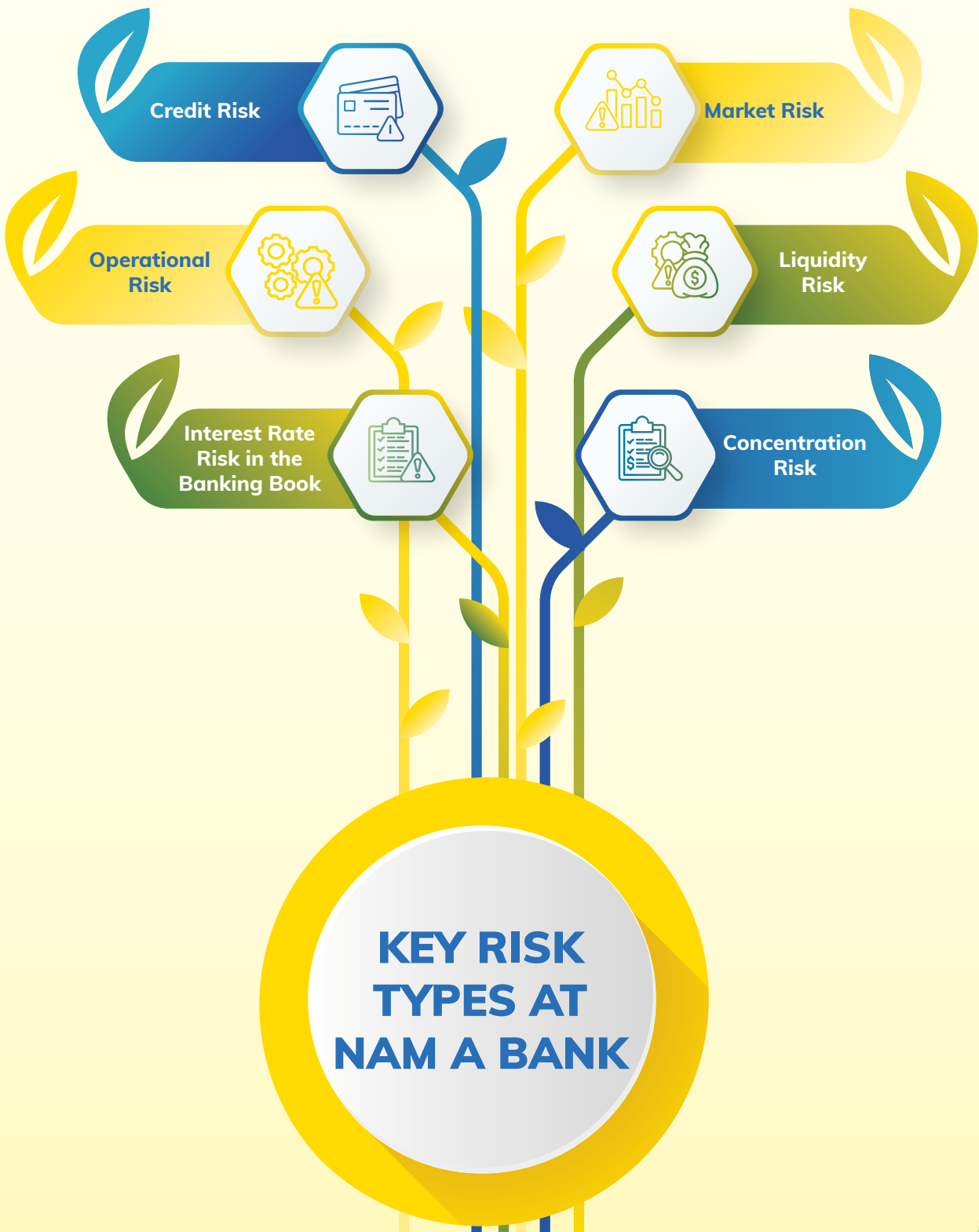
- ✎ Supervise compliance with legal regulations and internal regulations of Nam A Bank to minimize and control risks;
- ✎ Exercise senior oversight of internal audit activities related to the implementation of internal audits on risk management.

04 Board of Management

- ✎ Develop risk management policies;
- ✎ Issue, review, amend, and supplement documents, regulations, procedures, and guidelines within its authority;
- ✎ Ensure Nam A Bank’s business activities align with risk management strategies and the risk appetite;
- ✎ Direct and oversee the entire system in implementation risk management activities.

05 Risk Management Council

- ✎ Review and assess risk documents, policies, regulations and guidelines related to risk management;
- ✎ Support and advise the CEO in implementing risk management policies approved by the BOD;
- ✎ Supervise the implementation of risk management procedures and policies;
- ✎ Assist the CEO in reviewing methods for identifying, measuring, and monitoring risks;
- ✎ Advise the CEO on supervising the implementation of risk management activities.



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Reference: GRI 2, GRI 308, GRI 400



G.4.2 ESG RISK MANAGEMENT

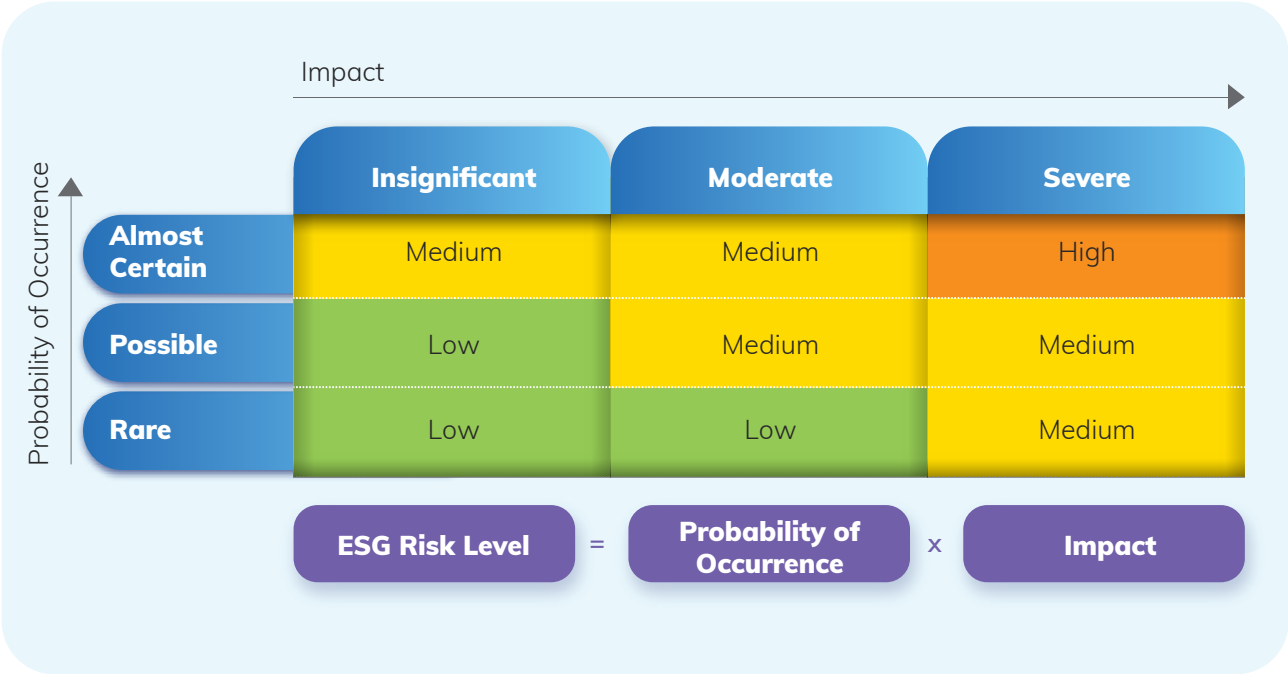
In response to the growing impacts of climate change, social challenges, and heightened governance transparency requirements, Nam A Bank has integrated environmental, social, and governance (ESG) factors into its enterprise-wide risk management framework. This approach extends risk management beyond financial risks to encompass environmental and social risks by integrating ESG criteria into credit assessment, portfolio management, and investment decision-making. Nam A Bank continuously strengthens its policies, procedures, and oversight mechanisms to facilitate the early identification, assessment, and effective management of ESG risks arising from its business activities and operations. Through its ESG risk management strategy, Nam A Bank reaffirms its commitment to responsible banking and safe, sustainable long-term growth.

ESG Risk Management Project Handover Ceremony – KPMG

On 9 June 2025, Nam A Bank and KPMG held a handover ceremony for the ESG Risk Management Project. With KPMG’s expert advisory support, the Bank successfully established an ESG risk management methodology and framework and developed its Sustainability Report with reference to the GRI Standards. ESG integration is a strategic priority for Nam A Bank, supported by coordinated investments in human and financial resources across the Bank. The project focused on two key areas: Sustainability Report disclosure and the integration of ESG factors into the Bank’s risk management framework. Drawing on international best practices and global standards, the project was tailored to Nam A Bank’s development strategy, governance framework, and data capabilities.



ESG Risk Identification: Nam A Bank identifies ESG risks through a comprehensive assessment of existing and emerging risks, considering external factors, including changes in the business environment, regulatory requirements, and industry standards, as well as internal factors such as operational performance and strategic direction. The Bank identifies material ESG risks and assesses their interrelationships across transactions, products, activities, and business processes. The assessment addresses both risk manifestations and underlying drivers, forming a material ESG risk inventory tailored to Nam A Bank’s business profile.



Nam A Bank maintains an ongoing process to monitor and update ESG-related regulatory requirements issued by competent authorities and periodically reviews its internal policies to ensure regulatory compliance and operational alignment. The Bank also engages key stakeholders, including customers, investors, and government authorities, through workshops, thematic discussions, and feedback channels, thereby enhancing transparency and the effectiveness of ESG risk management. Beyond integrating ESG risks into its existing risk management framework, Nam A Bank is progressively embedding ESG considerations across its business and financial activities. In 2021, the Bank established and

implemented an Environmental and Social Management System (ESMS) to manage E&S risks, promote green finance, and support environmentally responsible projects. Recognizing the importance of specialized ESG capabilities, Nam A Bank strengthens training and capacity building, particularly for personnel engaged in credit assessment, risk management, and product development. Through enhanced ESG awareness, standardized processes, and progressive ESG integration, Nam A Bank is strengthening the foundation for a comprehensive green banking strategy underpinned by sustainable risk management and aligned with regulatory requirements and international best practices.

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Green Finance	92
Emissions Reduction	102
Environmental impact management	108

ENVIRONMENTAL (E)



GREEN FINANCE

Build and develop green financial products, evaluate and finance projects that have positive environmental impact and contribute to energy transition process, environmental protection toward national and global emission reduction goals.

EMISSIONS REDUCTION

Implement energy-saving initiatives and efficient resource utilization solutions, strengthen investment and installation of renewable energy systems to transition away from fossil fuels, aim to reduce GHG emissions to Scope 1 and 2, contribute to Net Zero Goal by 2050.

ENVIRONMENTAL IMPACT MANAGEMENT

Managedirectenvironmental impacts arisen from business activi-ties of the Bank, indirect environmental impacts from loan portfolio, implement efficient natural resource utilization initiatives and solu-tions, strengthen wastewater/waste collection and treatment in ac-cordance with regulations to protect human health, etc.

E.1

GREEN FINANCE

- E.1.1 Comprehensive & green bank – from operations to business performance
- E.1.2 Green Credit – unlocking green capital



E.2

EMISSIONS REDUCTION

- E.2.1 Efficient energy utilization
- E.2.2 Sustainable development toward Net Zero



E.3

ENVIRONMENTAL IMPACT MANAGEMENT

- E.3.1 Material management – Green living from the smallest actions
- E.3.2 Water & wastewater management - Efficient resource utilization
- E.3.3 Waste management – Environmental Protection with Nam A Bank



E.1. GREEN FINANCE

Reference: GRI 203-2



Green finance plays a key role in the sustainable development strategy of Nam A Bank, directing capital flows toward environmentally friendly economic activities. Based on established strategic orientations, Nam A Bank continuously expands its portfolio of green credit, focusing on sectors with significant environmental impact but with the potential to drive sustainable transformation, such as agriculture, fisheries, and renewable energy. Furthermore, the Bank’s green credit strategy integrates E&S criteria across the entire financial value chain, from credit evaluation and risk management to product design and strategic planning. As a result, Nam A Bank contributes to shaping the structure of capital flows, encouraging enterprises in the supply chain to reduce emissions, and limiting negative impacts on ecosystems.

E.1.1 COMPREHENSIVE AND GREEN BANK: FROM OPERATIONS TO BUSINESS



At the national level, the green economy plays an important role in fulfilling climate commitments and limiting dependence on traditional growth models that have negative environmental impacts. For the banking system, the transition to a green economy will be supported through green finance, helping to mitigate social and environmental credit risks, open up new markets, develop new products, and create opportunities to attract international

capital flows. In general, green finance is not only a tool for managing capital flows but also a driver for transforming the economy towards a sustainable, safe, and resilient economic model in the face of long-term shocks. Recognizing this, Nam A Bank has implemented a “Green Banking” development strategy based on a combination of two key pillars: “Greening internal operations” and “Greening the financial system”.



Greening internal operations is an important foundation of Nam A Bank’s “Green Banking” development strategy toward an environmentally friendly organizational model. This process includes optimizing material and energy use at the headquarters and business units, promoting digital transformation, applying green building standards, and improving work process efficiency. At the same time, Nam A Bank is building a “green living” culture for employees, from encouraging the use of environmentally friendly means of transportation to promoting good saving habits and the efficient use of equipment and materials in day-to-day operations. Once the greening of internal operations is completed, the Bank will not only reduce its carbon footprint but also enhance operational efficiency and brand reputation while Strengthening compliance with international sustainable development standards.



Nam A Bank Hue Building Designed for EDGE Certification

The groundbreaking ceremony of the Nam A Bank Hue Building took place on 27 September 2025, marking the start of a green project aimed at EDGE certification, with a total area of more than 9,000 m², 9 floors above ground, and 2 basement floors. The building’s design is based on the three core criteria of EDGE: energy savings, water savings, and the use of environmentally friendly materials, all aimed at reducing carbon emissions compared to conventional projects. The event marked the beginning of a green architectural icon at the heart of the ancient capital. The important project, which celebrates the 17th Congress of the Hue City Party Committee, is expected to be completed in Q1 2027. Situated in a prime location in Hue City, the building is expected to become a modern financial-commercial center imbued with the heritage of the ancient capital of Hue. The project demonstrates Nam A Bank’s commitment to its “Digital” and “Green” strategy, as well as its goal of developing green banking in line with international standards.



E.1. GREEN FINANCE

Reference: GRI 203-2

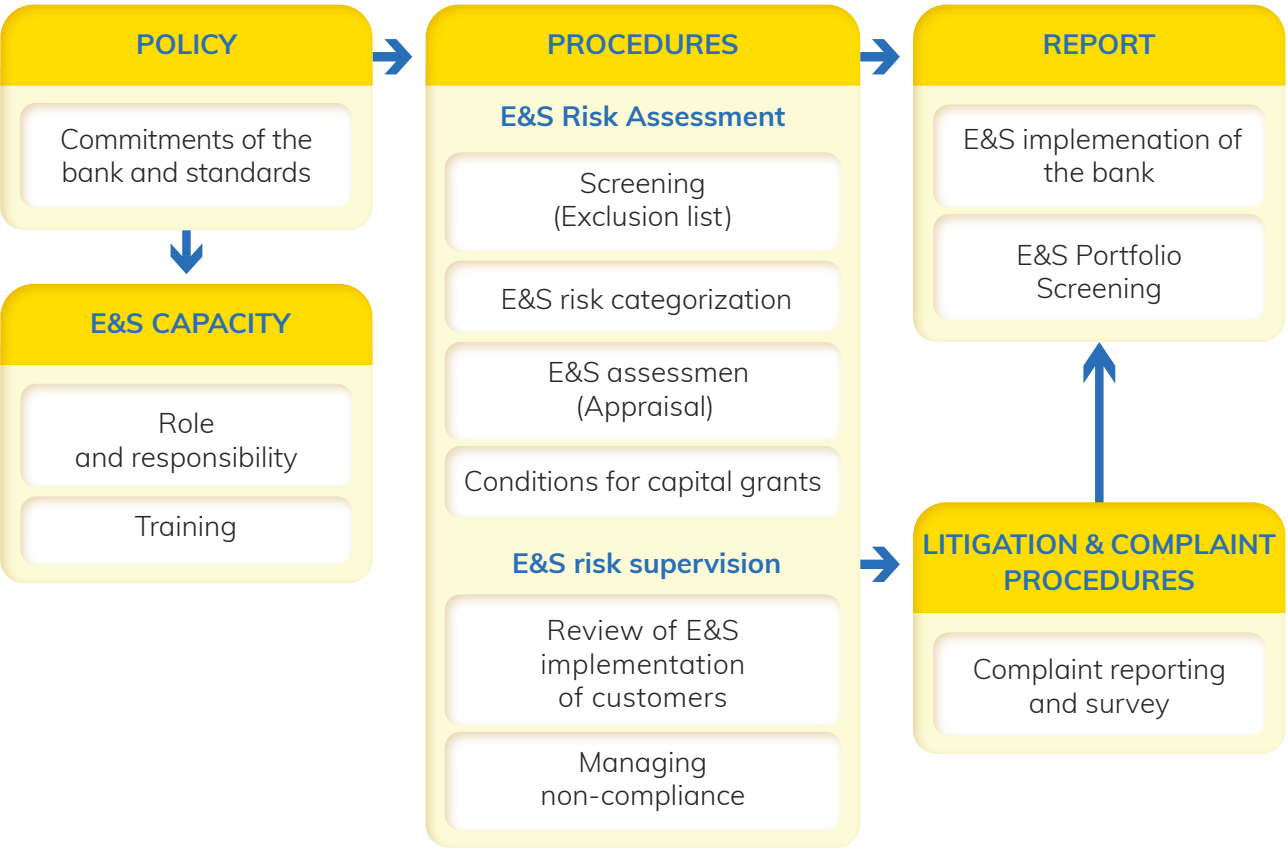


E.1.1

COMPREHENSIVE AND GREEN BANK:
FROM OPERATIONS TO BUSINESS

Through the pillar of “greening the financial system”, Nam A Bank aims to become a catalyst for sustainable development at the corporate, national, and international economic levels. The Bank is proactively expanding its green credit portfolio by prioritizing financing for agriculture, fisheries, and renewable energy, thereby increasing the proportion of green credit to 30% of the overall credit portfolio. Nam A Bank implemented the ESMS in 2021 in line with international standards and is continuously upgrading it to ensure rigorous appraisal of green loans in accordance with IFC and State Bank of Vietnam regulations. After four years of implementation, Nam A Bank officially received the ESMS, incorporating the eight IFC Performance Standards, from Pacific Risk Advisor Ltd. (PRA) in 2024 and has continuously maintained it since then.

ESMS Structure



The ESMS framework enables Nam A Bank to ensure that credit facilities with potential social and environmental impacts are reviewed in a comprehensive and cautiously, in compliance with risk management standards. By screening and classifying E&S risks, the Bank evaluates the level of impact of each project to deploy appropriate control requirements and maintain compliance with applicable legal regulations and internal policies. Nam A Bank commits not to finance projects under the exclusion list or cases where the Bank has credible evidence that the project has the potential to cause serious, irreversible, and negative impacts on the environment, society, and the economy.

12,367 billion VND

in outstanding loans for projects evaluated for environmental and social risks in 2025

100%

investment projects with environmental impact elements were evaluated

100%

green projects were evaluated on E&S risk management under IFC standards

100%

credit officers were provided with E&S policies and ESMS regulations

Personnel from the Credit Risk Management Department – Risk Management Division were assigned responsibility for social and environmental risk assessment and reporting to the Board of Management.

Nam A Bank has been implementing a range of solutions, including the standardization of E&S risk management policies, improved application of green operating technologies, expansion of the green credit portfolio, and development of environmentally friendly products in support of greening banking operations as outlined by the Green Banking Development Project (1604/QD-NHNN). These initiatives demonstrate Nam A Bank's steadfast commitment to supporting the banking sector in moving toward green growth and sustainable development.



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E.1. GREEN FINANCE

Reference: GRI 203-2



E.1.2 GREEN CREDIT – UNLOCKING GREEN CAPITAL

A Size of the green credit portfolio

Green credit is a key component of the sustainable financial development strategy of Nam A Bank, directing capital flows to environmentally friendly projects. By applying preferential interest rates, strict appraisal processes, and environmental and social transparency requirements, the Bank has proactively accompanied and encouraged enterprises to transition to models based on renewable energy, the circular economy, and efficient resource utilization, thereby contributing to long-term and sustainable economic growth. In 2025, Nam A Bank officially issued the green credit framework:



In 2025, Nam A Bank continued expanding its green credit portfolio, focusing on areas with a positive environmental impact. By 31 December 2025, the Bank’s total cumulative outstanding green credit reached VND 15,460 billion, accounting for 7.8% of total outstanding loans. These result demonstrates the Bank’s consistent and strong efforts to leverage financial tools to promote the transition of enterprises and individual customers toward sustainable business and production models.

GREEN AGRICULTURE

VND 5,533 billion

36% of total outstanding green credit

In 2025, Nam A Bank increased the size of its credit package to support agriculture, fisheries, and forestry from VND 6,000 billion to VND 10,000 billion, with preferential interest rates ranging from 1% to 2%, which are lower than normal interest rates. Projects cover a majority of crops, including food crops, fruit trees, industrial crops, medicinal crops, and support activities for crop production, demonstrating a comprehensive and balanced funding strategy for sustainable agricultural development. For fisheries, the 2025 loan portfolio focused on marine fisheries and inland aquaculture.



SUSTAINABLE TRANSPORTATION

VND 172 billion

1% of total outstanding green credit

Nam A Bank continued expanding cooperation with local enterprises to implement electric car loan products and programs to support the development of green transportation in Vietnam. This is a key component of the Bank’s sustainable financial development strategy to extend the impact of emissions reduction and climate change adaptation into the real economy, particularly transportation infrastructure and urban development.

GREEN BUILDING

VND 2,974 billion

19% of total outstanding green credit

Nam A Bank continued financing green building-certified and energy-efficient projects such as EDGE of IFC, LEED of the U.S. Green Building Council, Green Mark (Singapore), LOTUS (Vietnam), and other equivalent international certifications. Additionally, Nam A Bank provided loans to projects without certifications that met the minimum requirement of energy consumption or carbon emissions by 20% compared with applicable local construction regulations.



E.1. GREEN FINANCE

Reference: GRI 203-2



E.1.2 GREEN CREDIT – UNLOCKING GREEN CAPITAL



WASTE TREATMENT AND POLLUTION CONTROL

VND 104 billion

1% of total outstanding green credit

Nam A Bank also focused on wastewater, waste treatment, and pollution control. The Bank prioritized providing green credit for the construction of wastewater treatment and pollution control facilities, as well as for projects to improve water quality and prevent air pollution.



RENEWABLE ENERGY

VND 6,677 billion

43% of total outstanding green credit

Financing conditions for renewable energy included investment and construction activities, installation, upgrading, or maintenance of infrastructure and production equipment for renewable energy production, as well as equipment and component manufacturing for renewable energy consumption and manufacturing processes. In 2025, Nam A Bank financed wind and solar power projects, thereby promoting clean energy development and emission reductions and supporting the transition to a green economy.



B

Promote green finance – strengthen international cooperation

Banks have an indirect impact on the natural environment through their supply chains, customers, or financed projects. These indirect impacts can be many times greater than their direct environmental impacts because they encompass resource utilization, greenhouse gas emissions, waste, and suppliers' and partners' compliance with environmental regulations. Therefore, promoting green finance at Nam A Bank is particularly important, as every credit or investment decision may support environmentally friendly projects and generate positive environmental impacts. Beyond providing credit, the Bank proactively participates in and supports numerous forums and in-depth seminars on sustainable finance, strengthening policy dialogue, staying informed of international practices, and connecting with global financial partners. In addition, Nam A Bank actively seeks and mobilizes green capital from development finance institutions and international organizations to expand its financing capacity for green transformation sectors. By connecting enterprises' green transformation needs with sustainable sources of capital in the financial market, Nam A Bank gradually affirms its important role in linking stakeholders, promoting green finance, and supporting Vietnam's economy towards a resilient, long-term growth model.

International Conference “Unlocking the International Green Capital Market – Promoting Sustainable Development and Financial Inclusion in Vietnam”

Nam A Bank, as one of the banks proactively promoting green finance and financial inclusion, organized the international conference themed “Unlocking the International Green Capital Market – Promoting Sustainable Development and Financial Inclusion in Vietnam”, with three in-depth discussion sessions taking place at Tea Resort Prenn Da Lat on 5 September 2025. The conference was a convergence of a diverse ecosystem, including policymakers, senior leaders of leading fund organizations, development finance institutions, local and international financial entities, business associations, and notably, enterprises seeking green capital for transformation and development. Speaking at the conference, Mr. Tran Khai Hoan – Member of the BOD and Acting CEO of Nam A Bank – affirmed that Nam A Bank is aware of its role in promoting green financial solutions. The Bank has implemented a transparent governance platform in line with international standards such as IFRS, Basel III, and ESMS. Nam A Bank is committed to becoming a sustainable development banking model in Vietnam's private economic sector, accompanying the Government and international organizations on a journey to promote sustainable development toward the Net Zero goal by 2050, as well as strengthening financial inclusion and economic development in Vietnam.



International Conference “Unlocking International Green Capital Markets – Advancing Sustainable Development and Financial Inclusion in Vietnam”

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E.1. GREEN FINANCE

Reference: GRI 203-2



E.1.2 GREEN CREDIT – UNLOCKING GREEN CAPITAL

B Promote green finance – strengthen international cooperation

The 2025 Autumn Economic Forum themed “Green Transformation in the Digital Age”

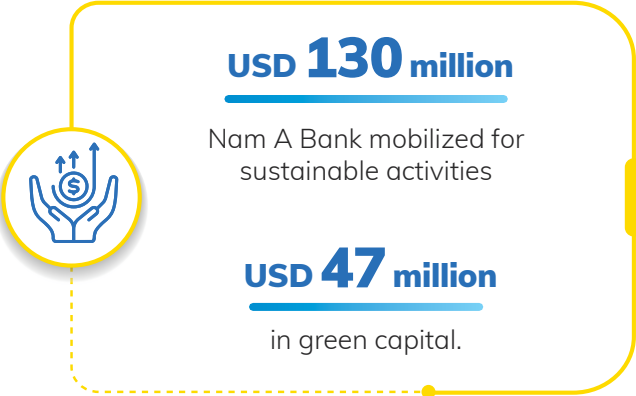
At the Autumn Economic Forum 2025, held from 25-27 November 2025 under the theme “Green Transformation in the Digital Age,” Nam A Bank, as an active participant, made numerous strategic proposals on green finance to facilitate international capital flows. In the CEO500 – TEA CONNECT high-level dialogue, Nam A Bank’s representatives outlined three key financial product pillars to unlock foreign capital: Green Supply Chain Financing (G-SCF), Carbon Credit Trading, and Environmental Commodity Trading. These three products were considered highly compatible with global ESG standards and the green financial ecosystem promoted by IFC, ADB, and WEF. Nam A Bank’s proposals received special attention as they not only created a mechanism to facilitate foreign capital flows into the Ho Chi Minh City International Financial Center but also contributed to the formation of a national green financial infrastructure.



Nam A Bank Partners with the 2025 Autumn Economic Forum

GREEN FINANCE

To promote green finance, Nam A Bank continues to expand its successful cooperation with international financial institutions and effectively mobilize global capital. One of Nam A Bank’s partners in its sustainable development strategy is the Global Climate Partnership Fund (GCPF). Since 2018, GCPF has disbursed USD 30 million to support its “Green Credit” program, financing sustainable consumption and environmentally friendly production and business practices. Based on such effective cooperation, GCPF continuously disbursed an additional USD 10 million to Nam A Bank in 2025 to expand medium- and long-term loans for energy transition and climate change adaptation. Additionally, Nam A Bank further strengthened its green capital mobilization when Symbiotics Investments arranged a USD 7 million investment from the BII Green Basket Bond program under a UK development finance institution in June 2025. This funding will be prioritized by Nam A Bank for green credit programs, focusing on supporting individuals and businesses in accessing preferential capital to invest in and use electric vehicles, promoting green consumption and the national carbon neutrality goal. Cooperation with international organizations not only enhances Nam A Bank’s capacity to accelerate green credit but also translates the Bank’s sustainable strategy and vision into practical actions that have a positive environmental impact.



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E.2. EMISSIONS REDUCTION

Reference: GRI 302, GRI 305



Emissions reduction is critical to the environmental pillar, as climate change creates systemic risks that affect financial stability, energy security, and global economic growth. The increase in greenhouse gas concentrations from industrial activities, transportation, and fossil fuel consumption has led to a rise in global average temperatures, resulting in more frequent and severe extreme weather events such as storms, droughts, floods, and prolonged heatwaves. Recognizing these environmental challenges, Nam A Bank identifies emissions reduction as a key priority in its sustainable governance. This proactive approach helps Nam A Bank mitigate environmental risks, contribute to macroeconomic stability, and create favorable conditions for more sustainable long-term operations of the national financial ecosystem.

E.2.1 EFFICIENT ENERGY UTILIZATION

Climate change is driving significant fluctuations in global energy markets, resource scarcity, and geopolitical tensions. Environmental policy frameworks and international standards on sustainable development require organizations to demonstrate their capacity to manage energy consumption. Therefore, Nam A Bank views efficient energy utilization as a crucial lever for controlling emissions from non-renewable energy sources. This practice simultaneously helps the Bank enhance its competitiveness and optimize operating costs, thereby supporting a more stable, flexible, and sustainable operating model.

In 2025, Nam A Bank continued to implement energy-saving and energy-efficiency measures:

Employee computer systems automatically shut down after 7:00 PM

Disseminate internal newsletters and E-news to remind employees about energy saving and the efficient use of cooling and lighting systems in the workplace.

Switch public corridor lighting systems to corridor motion sensors that only activate when someone approaches.

Air-conditioning systems automatically shut down after 5:30 PM, except for cases where employees have registered for overtime work.

All advertising signs automatically turn on from 6:00 PM and shut off after 10:00 PM to save energy.

Install signage in elevators to restrict operation within a 3-floor interval.

Conduct regular maintenance of transportation vehicles to ensure optimal fuel efficiency.

Proactively replace neon and metal halide lights with LEDs.

Promote solar power generation systems.

Apply innovative technology combined with insulation materials for walls and roofs to prevent heat loss.

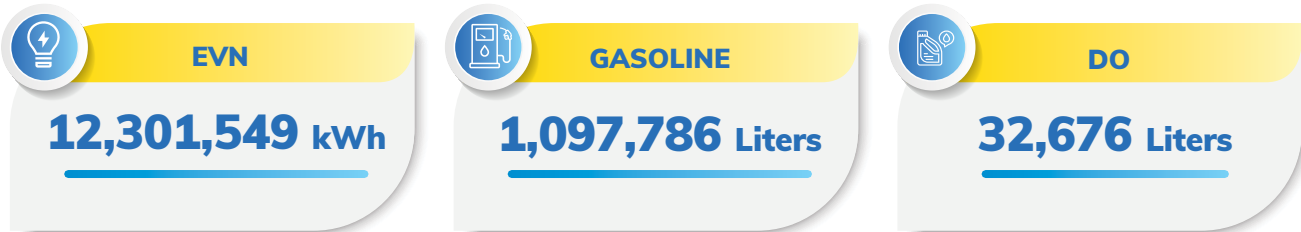
E.2. EMISSIONS REDUCTION

Reference: GRI 302, GRI 305



E.2.1 EFFICIENT ENERGY UTILIZATION

Energy consumption at Nam A Bank primarily comprises electricity, oil, and gasoline used to support the Bank’s headquarters operations and transportation vehicles. In 2025, electricity and fuel consumption at Nam A Bank increased compared to the previous year. This increase reflects the expansion of the operational network, the growth in operational scale, and the increase in the number of units using technical infrastructure across the Bank’s system. This increase is consistent with the Bank’s organizational development during this period.



Regarding electricity consumption, Nam A Bank’s statistics and reports are based on its actual kWh consumption shown on invoices paid to the Vietnam Electricity Group (EVN) at the headquarters and transaction offices nationwide.

For gasoline or diesel consumption, Nam A Bank tracks the actual number of liters of gasoline or diesel purchased and used as shown on invoices.

E.2.2 SUSTAINABLE DEVELOPMENT TOWARD NET ZERO

The role of the banking sector is not limited to capital provision but also includes coordinating credit flows toward “decarbonization restructuring” of the green economy. Nam A Bank has approached this challenge through a sustainable governance architecture based on ESG and green transformation, viewing this as a strategic pillar for long-term growth. Nam A Bank is also developing an ESG data platform and implementing a Scope 1 and Scope 2 greenhouse gas inventory as a foundation for establishing a greenhouse gas emissions baseline and a long-term emissions reduction roadmap. Alongside its internal governance framework, Nam A Bank is also expanding its role in the climate finance ecosystem through international cooperation. The signing of a memorandum of understanding with the Global Climate Partnership Fund (GCPF) on 19 November 2025 marked a significant step toward co-designing a climate-adaptation finance framework in Vietnam, particularly for the agricultural sector, which is at high risk of drought and saltwater intrusion. This cooperation framework aims to develop adaptive credit products, support investment in irrigation technology, water management, and climate-resilient farming models, and strengthen the resilience of the workforce to extreme weather phenomena caused by climate change.



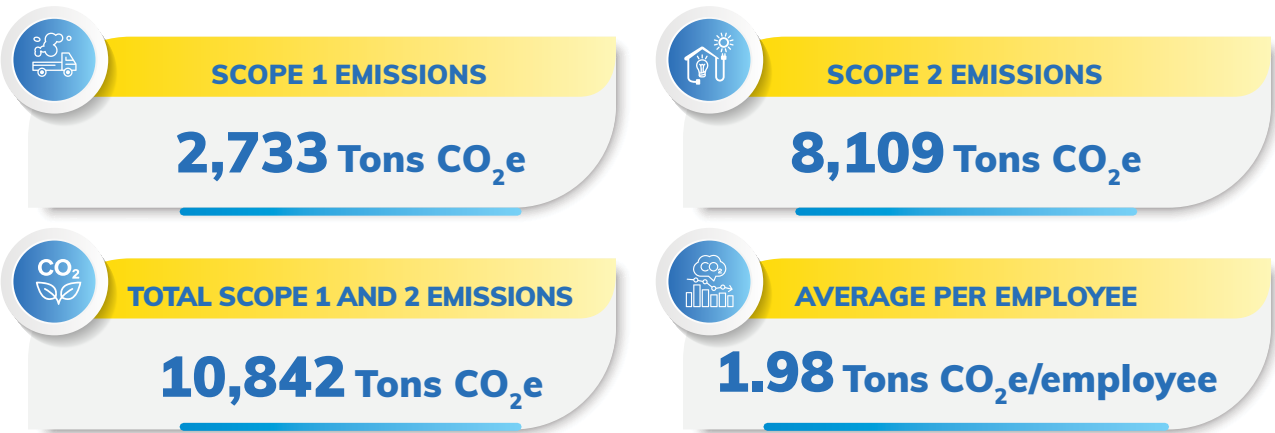
E.2. EMISSIONS REDUCTION

Reference: GRI 302, GRI 305



E.2.2 SUSTAINABLE DEVELOPMENT TOWARD NET ZERO

Nam A Bank's emissions dataset includes direct emissions from fuel consumption of transportation vehicles (Scope 1) and indirect emissions through electricity purchased from EVN (Scope 2), specifically:



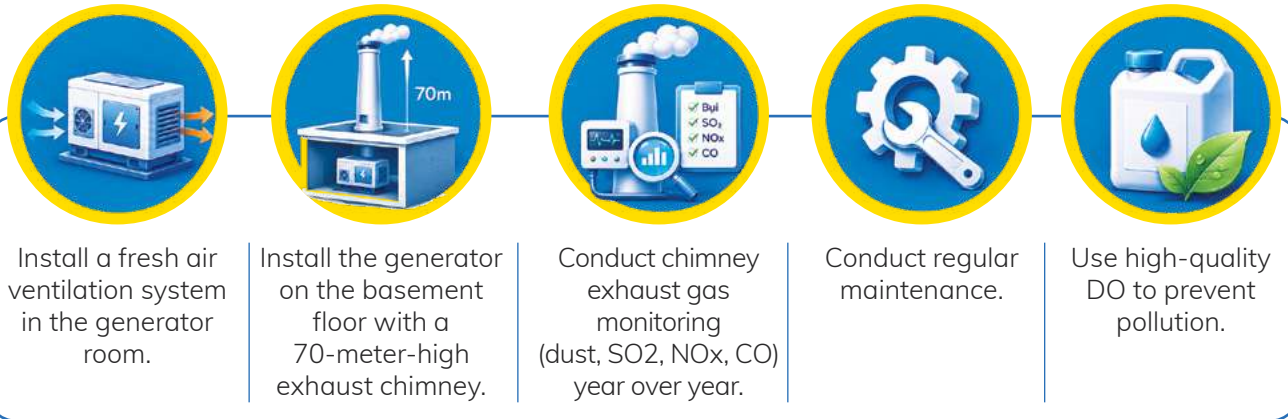
The petroleum and DO conversion factor to tons of CO₂ is determined by Decision No. 2626/QĐ-BTNMT dated 10 October 2022 of the Ministry of Natural Resources and Environment, in combination with the instructions of the Intergovernmental Panel on Climate Change (IPCC). The greenhouse gas equivalency factor for converting electricity consumption in 2024 to tons of CO₂ was determined based on the calculated emission coefficient of Vietnam's grid network in 2023 according to Official Letter No. 1726/ĐKH-PTCĐT issued by the Climate Change Department – Ministry of Natural Resources and Environment dated 3 December 2024.

As Nam A Bank continues to develop and expand its business, fuel consumption and greenhouse gas emissions may increase year over year. However, in line with its established development orientation, Nam A Bank continues to maintain strict control and monitoring of internal fuel consumption to avoid unnecessary emissions.

Apart from reducing its carbon footprint toward the Net Zero 2050 roadmap, Nam A Bank also pays attention to the air quality surrounding its headquarters to ensure that employees and nearby residents are not affected by any emissions through the following measures:

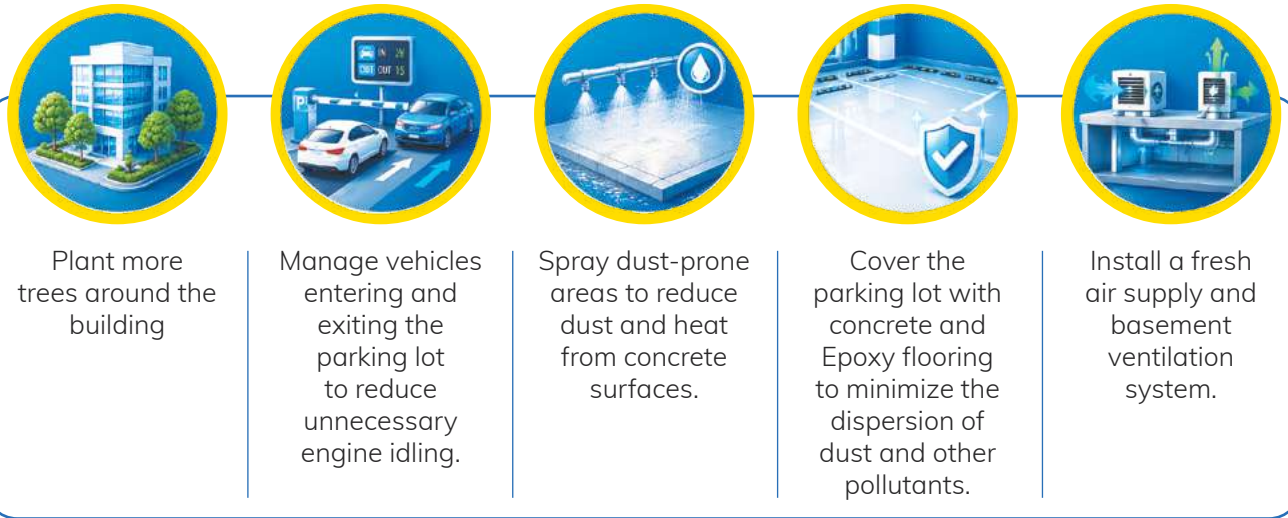
A Reduce diesel generator emissions

Nam A Bank has a diesel fuel-powered backup generator with a capacity of 2,500 kVA, which is only run during a major outage or for proper maintenance twice a month.



B Prevent emissions and dust from entering the building

Sources and dust include vehicles used by employees and customers entering and exiting the basement and operating within the building grounds. In order to mitigate emissions and dust from transportation vehicles:



E.3. ENVIRONMENTAL IMPACT MANAGEMENT

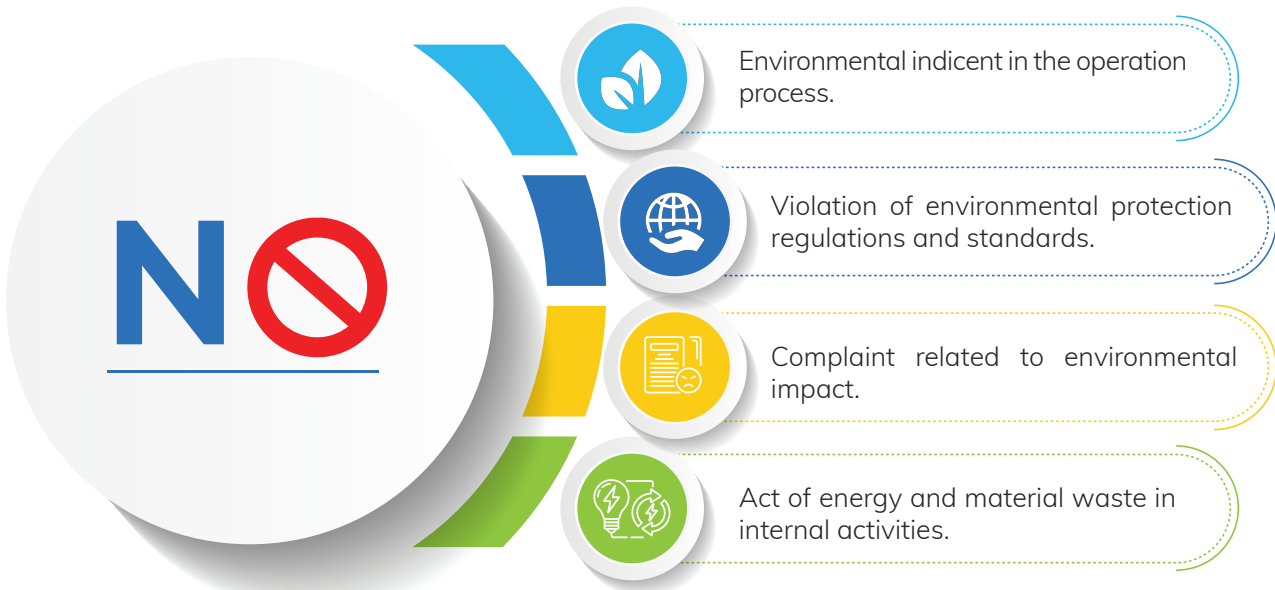
Reference: GRI 301, GRI 303, GRI 306 (2020)



E.3.1 MATERIAL MANAGEMENT – GREEN LIVING FROM THE SMALLEST ACTIONS

Nam A Bank is applying strict measurement and monitoring solutions to minimize waste, optimize materials, reduce print frequency, and increase reuse and replacement with environmentally friendly material.

“Nam A Bank has successfully implemented environmental impact management under its ‘Greening Internal Operations’ strategy, recording encouraging results:”

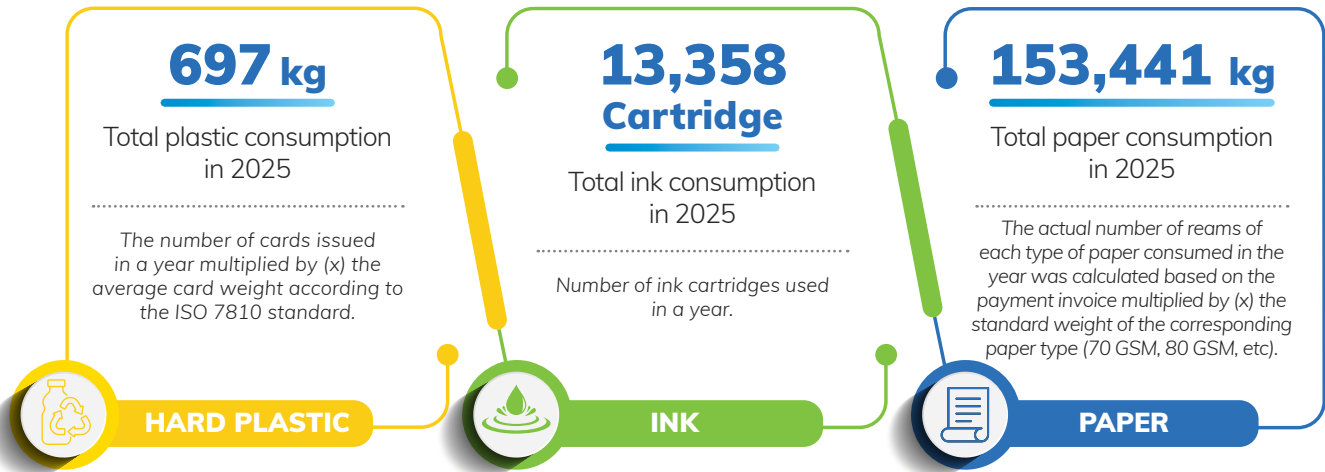


Even though the financial and banking sector is non-productive, Nam A Bank also pays special attention to the efficient management and use of materials. The materials used for operations and business activities primarily come from transaction publications, card blanks, and stationery such as paper and ink. Nam A Bank is currently implementing strict measurement and monitoring measures to minimize waste, optimize materials, reduce print frequency, and increase reuse or replacement with environmentally friendly materials. Nam A Bank also aims to promote digital transformation strategies both inside and outside the Bank to minimize material consumption.

In recent years, based on comprehensive sustainable development orientation, Nam A Bank has developed positive initiatives and practices:

- Implement 137 OneBank 365 days+ and 24/7 services to support customers in depositing, withdrawing and transferring money in a convenient and quick manner without physical plastic cards to reduce plastic waste.
- Integrate cards into phones and reuse old elevator cards and parking cards to reduce employee card printing.
- Apply technologies such as Tap to Phone, Mobile Payment, and implement cross-border QR code, upgrade NAPAS 247 2.0 and QR code payment systems.
- Convert paper-based signing documents and procedures to eSignature or E-approval in internal operations, such as WORKSPACE integration and SoftOTP.
- Use glass or paper cups instead of single-use plastic cups at all units systemwide.

In 2025, Nam A Bank used the main groups of materials, including rigid plastic used in the issuance of bank transaction cards, employee cards, and parking cards; along with paper and ink for archiving records and documents as required. The consumption volume of each type of material in 2025 was fully compiled and generated to support internal management and evaluate efficient resource utilization as follows:

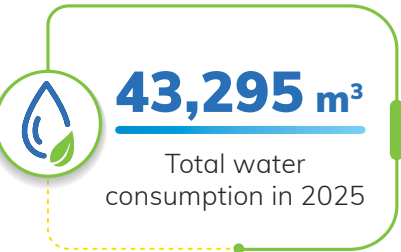


E.3. ENVIRONMENTAL IMPACT MANAGEMENT

Reference: GRI 301, GRI 303, GRI 306 (2020)



E.3.2 WATER AND WASTEWATER MANAGEMENT - EFFICIENT RESOURCE UTILIZATION



Climate change has reduced natural inflows, development requirements have increased pressure on rivers, lakes, and groundwater. These changes have transformed water resources from a naturally occurring resource into a strategic element requiring careful management and responsible water utilization. Nam A Bank consumes a large portion of water for domestic purposes, building operations, cooling systems, sanitation and branch operations. Nam A Bank always monitors its water use rate and implements water-saving solutions.

Over the years, Nam A Bank has consistently implemented effective water management practices by the following specific initiatives and actions:

Turn ordinary faucets into touchless, motion-sensor faucets, semi-automatic faucets.

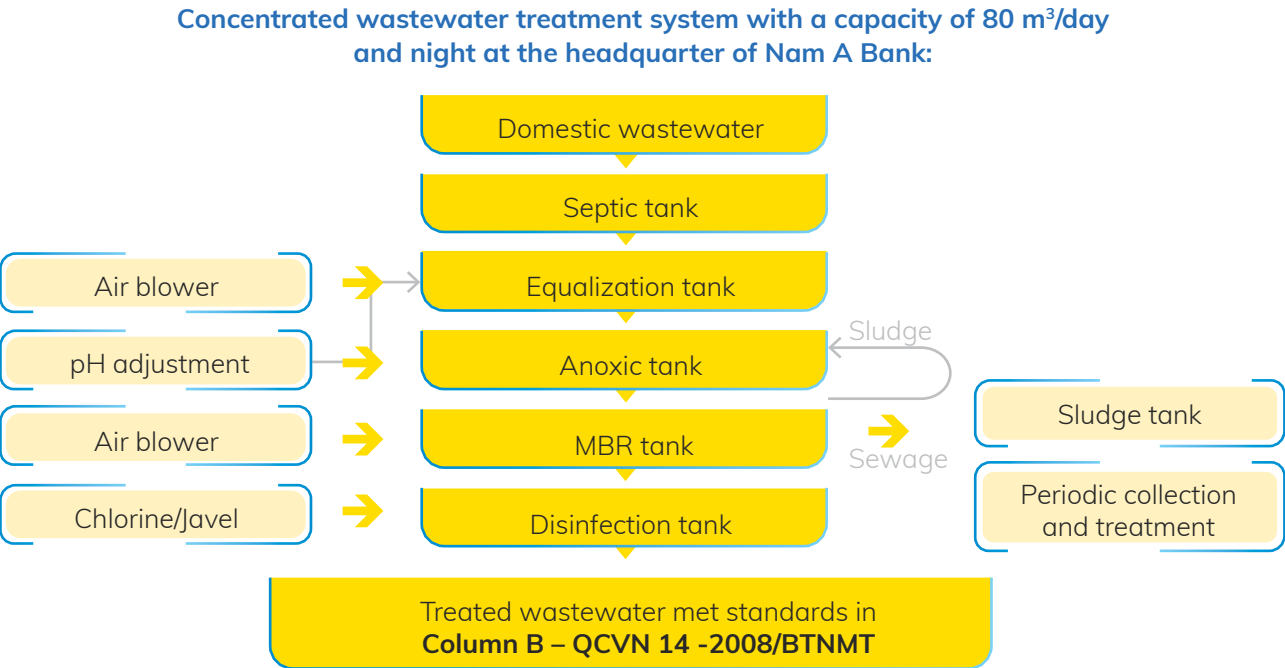
Engage employees in water efficiency.

Conduct regular maintenance of water pipes, water supply equipment, storage, and machinery, etc., to prevent water damage, leaks, and losses.

Strictly control water consumption at the headquarters of Nam A Bank, Department of Administrative Management conducts regular inspections of common areas to ensure all faucets are turned off after use.

Nam A Bank maintains a stable wastewater volume which mainly originates from the daily activities of employees and building operations and is classified as urban domestic wastewater. However, Nam A Bank ensures that its wastewater is collected and treated according to current environmental standards before being discharged into the public drainage system. Compliance with wastewater treatment requirements, combined with the use of water-saving sanitary equipment to reduce the total amount of wastewater generated, is one of the factors demonstrating Nam A Bank's responsibility in managing water resources while minimizing environmental impact.

In 2025, Nam A Bank increased the capacity of its wastewater treatment system at its headquarters to 80 m3/day from 45 m3/day to ensure thorough and effective treatment. It is a closed-loop wastewater treatment system using an anaerobic biological treatment process combined with solid-liquid separation via MBR (Membrane Bioreactor), effectively removing characteristic pollutants such as COD, TSS, NH3N, total nitrogen, total phosphorus, and microorganisms. Periodic monitoring results in 2025 showed that 100% of post-treatment wastewater samples met the requirements of QCVN 14:2008/ BTNMT – Column B before being discharged into the urban drainage system. Throughout the reporting year, the wastewater treatment system recorded no technical incident, overload, or environmental violation.



By applying biotechnology in wastewater treatment, Nam A Bank understands that the gases and odors generated from the wastewater treatment system could have a negative impact on the environment and health of employees, customers, and those in the surrounding area. In order to avoid potential hazards, Nam A Bank has implemented the following control measures:

- Use biological deodorants at points of strong odor generation in the wastewater treatment system.
- Regularly inspect the wastewater collection and treatment system.
- Regularly remove sludge to prevent sludge accumulation that can lead to odor generation.
- Provide full protective clothing to wastewater treatment plant and system operators.

E.3. ENVIRONMENTAL IMPACT MANAGEMENT

Reference: GRI 301, GRI 303, GRI 306 (2020)



E.3.3 WASTE MANAGEMENT – ENVIRONMENTAL PROTECTION WITH NAM A BANK

The annual report such as the Global Waste Management Outlook – UNEP, shows that many countries still struggle to reduce reliance on landfills and plastic pollution treatment due to high urbanization rates. Therefore, organizations worldwide are striving to shift to sustainable waste management models and waste sorting at source. In response to this trend, Nam A Bank has actively strengthened waste management solutions in banking operations, including optimizing raw material sourcing and ensuring all waste sorting and treatment procedures comply with environmental regulations. Nam A Bank mainly generates domestic waste, with a very small amount of hazardous waste.

Household solid waste management Chart at Nam A Bank



In order to comply with legal regulations and improve environmental management efficiency, Nam A Bank organizes waste classification in accordance with Official Letter No. 9368/BTNMT-KSONMT dated 2 November 2023 of the Ministry of Natural Resources and Environment. Waste is sorted into three main groups: food waste such as leftover food, vegetables, and spoiled food; recyclable waste such as paper, cardboard, plastic, metal, glass, wood, and rubber; and remaining solid waste.

Nam A Bank places trash cans at designated areas on each floor with a capacity of 30, 40, 60 liters, making it easier for cleaning staff to collect them. After being collected, waste is transported by specialized trolleys to a centralized waste disposal room in the basement. At the waste disposal room, the bank arranges five HDPE-cap waste bins with a capacity of 660 liters to control odors and prevent leachate leakage. Nam A Bank has also signed an agreement with the Gia Dinh Urban Environment Branch (Ho Chi Minh City Urban Environment Company Limited) to collect, transport, and process waste at the end of each day. Recyclable waste is collected separately by the cleaning staff and periodically sold to scrap dealers to increase the recycling rate and reduce the amount of waste going to landfills.

Apart from household solid waste, a small amount of hazardous waste is also generated from daily work in the office building, mainly consisting of broken fluorescent bulbs, solvent-contaminated rags, discarded batteries, and some office supplies containing hazardous components. All hazardous

solid waste at Nam A Bank is collected periodically and transported to a separate hazardous solid waste storage area in the B2 basement with an area of 3 m². This area is equipped with seven clearly labeled containers with capacities of 60 and 120 liters to distinguish each type of waste. The waste storage area is required to fully comply with technical requirements, including support floors, partitions, spill-proof gaps and warning signs, to ensure safety and prevent liquid leaks and spills from entering the environment.

Hazardous solid waste is collected by a specialized unit and transported by special-purpose vehicles to the treatment plant in accordance with legal regulations. Currently, Mien Dong JSC has been responsible for collecting, transporting and treating hazardous solid waste for the Nam A Bank headquarters building since 1 June 2024. This process ensures that all hazardous solid waste, even in small quantities, is properly generated and managed, minimizing environmental impact and ensuring full compliance with Nam A Bank’s legal obligations on environmental protection.



Sludge from wastewater treatment systems is also viewed as a type of solid waste. However, the wastewater treatment system of Nam A Bank is not equipped with physical-chemical treatment processes, so the wastewater does not contain other hazardous components. Therefore, sludge is not classified as hazardous waste. However, Nam A Bank continues to monitor the sludge’s characteristics, signing contracts with qualified units to perform sludge removal and treatment on an annual basis.

Solid waste management plays a fundamental role in linking the “green” development orientation in both internal operations and the credit portfolio. Systematic waste management not only helps Nam A Bank maintain a safe and clean working environment but, more importantly, affirms its internal sustainable journey and spreads those values externally through the projects financed by Nam A Bank. In 2025, Nam A Bank performed well in its waste management and recorded no waste-related violations.



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SOCIAL (S):

HR INVESTMENT & DEVELOPMENT

HR investment and development includes: skill training, adaptability training to ensure employees capable enough to perform the bank's business strategy in each period. It enhances productivity, employee engagement; promote creativity; ensure sustainable development and long-term competitiveness.



ENSURE EMPLOYEE WELFARE AND REMUNERATION

Ensure labor safety, take care of the mental well-being and employee health to create a work-life balance, increase employee engagement and protect workers' rights.



On a 30-year journey of development, Nam A Bank has made positive contributions to the economic development by supporting businesses, promoting green finance, supporting community, building houses of gratitude, building bridges, spreading the values of "Happy Bank".

SOCIO-ECONOMIC CONTRIBUTIONS



Build sustainable trust, increase customer satisfaction and loyalty through information privacy and transparency, affirm brand prestige and create positive values for community.

ENHANCE CUSTOMER SERVICE AND EXPERIENCE

S.1

HR INVESTMENT & DEVELOPMENT

- S.1.1 Equality and diversity in the workplace
- S.1.2 Talent attraction and attention



S.2

ENSURE EMPLOYEE WELFARE AND REMUNERATION

- S.2.1 Comprehensive benefits package
- S.2.2 Safe and effective working environment



S.3

ENHANCE CUSTOMER SERVICE AND EXPERIENCE

- S.3.1 Comprehensive customer service
- S.3.2 Customer Information Security



S.4

SOCIO-ECONOMIC CONTRIBUTIONS

- S.4.1 Contribution to the economy
- S.4.2 Community engagement



S.1. HR INVESTMENT AND DEVELOPMENT

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



At Nam A Bank, human resources and corporate culture are regarded as key drivers of sustainable competitiveness. The Bank’s human resource management policy is grounded in “People”, while its corporate culture is defined by “Tea” as its core value. Under the message “Inner Strength - Greater Heights”, the Bank is advancing its “Nam A Bank Talent Excellence” program to cultivate and unite personnel across all levels who demonstrate core competencies and professional excellence, in accordance with the principle of loyalty and dedication to duty, embodied in five virtues: “Respect - Compassion - Integrity - Diligence - Gratitude”.

In 2025, Nam A Bank made an impressive move when it was honored as one of the “Best Workplace in Asia” in 5 consecutive years. The recognition affirmed Nam A Bank’s position in both business performance and ideal working environment to attract and develop a high-quality workforce.

S.1.1 EQUALITY AND DIVERSITY AT THE WORKPLACE

Nam A Bank strengthens talent attraction through a recruitment policy grounded in fairness, professionalism, and transparency, with emphasis placed on competence, qualities, and experience, free from discrimination on the basis of religion, belief, or gender. The Bank is committed to fostering a harmonious and diverse working environment, prioritizing digital HR transformation and the development of key personnel training programs. Nam A Bank has consistently maintained a female workforce ratio in excess of 50%, consistent with prevailing standards across the banking sector.

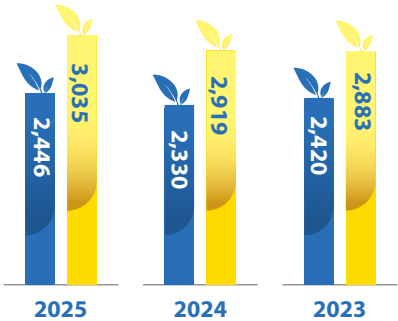


The Bank’s recruitment policy is underpinned by the principles of transparency and consistency, applied on a systemwide basis.



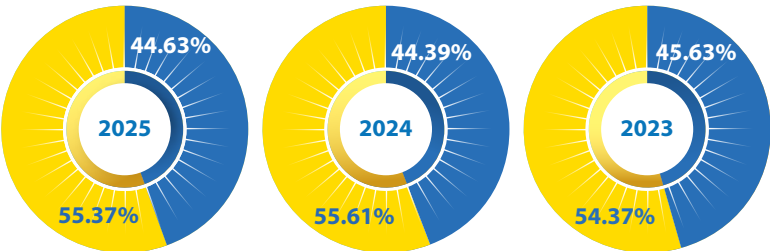
Number of Employees by Year

Total number of male employees
Total number of female employees



Ratio of male and female employee

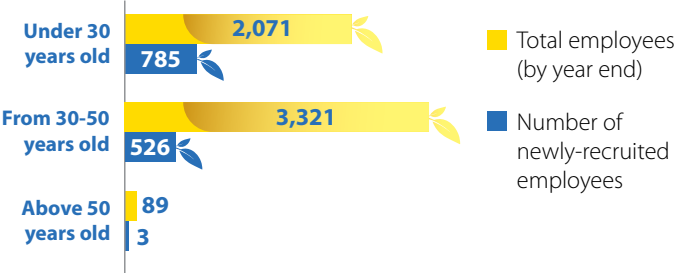
Male Female



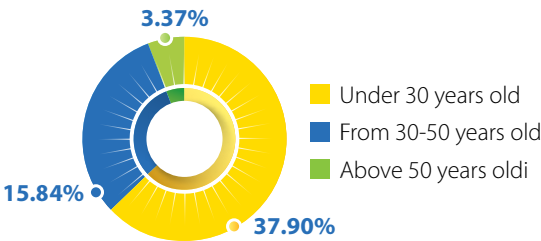
In 2025, amid a broader industry trend of branch network contraction and aggressive workforce reductions, Nam A Bank pursued expanded recruitment during the first nine months of the year, adding substantial personnel aged 35 and under, alongside management-level staff aged 45 and under.

Given the Bank’s operational concentration in Southern Vietnam, newly recruited personnel were concentrated primarily in the western and eastern areas of Ho Chi Minh City, including the Head Office.

New hires by age group in 2025



Ratio of new hires by age group in 2025



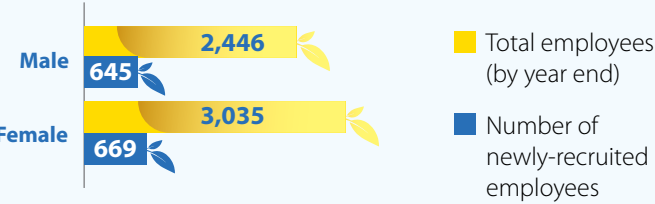
S.1. HR INVESTMENT AND DEVELOPMENT

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

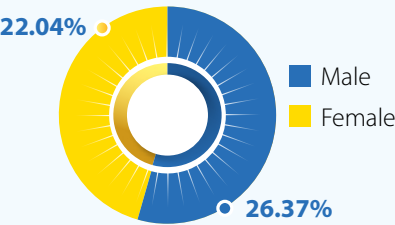


S.1.1 EQUALITY AND DIVERSITY AT THE WORKPLACE

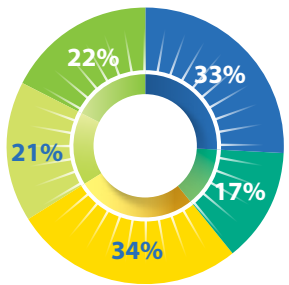
New Hires by Gender in 2025



Ratio of new hires by Gender in 2025

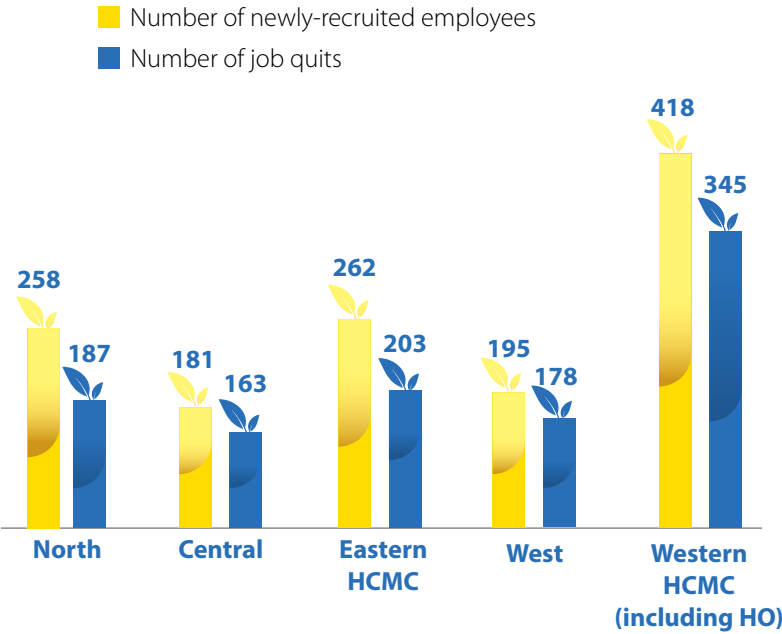


New Hire Rate by Region in 2025

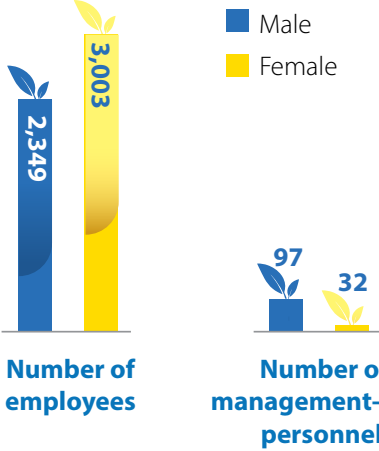


- North
- Central
- Eastern HCMC
- West
- Western HCMC (including HO)

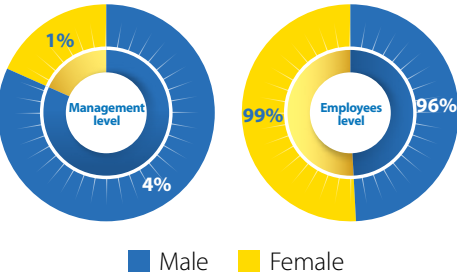
New Hires and Departures by Region in 2025



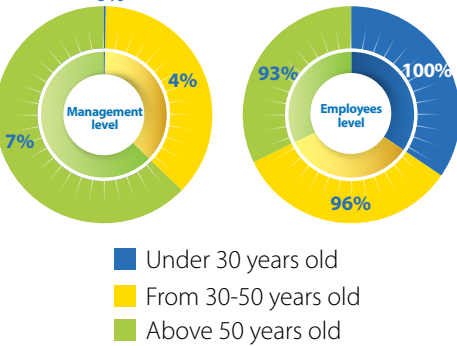
Number of management-level personnel and Number of employees by gender in 2025



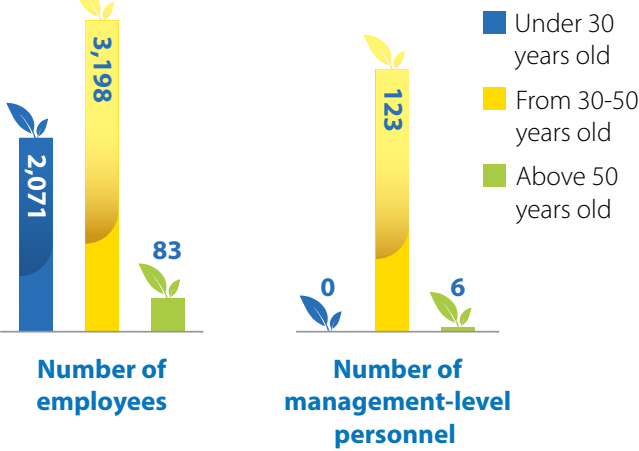
Ratio of management-level personnel and Number of employees by gender in 2025



Ratio of management-level personnel and Number of employees by age in 2025



Number of management-level personnel and Number of employees by age in 2025



Nam A Bank maintains a transparent and consistent recruitment policy, in both process and governance, across the entire system. This reflects the Bank's commitment to a fair and diverse working environment underpinned by transparency in recruitment. Employee selection is based on competence, qualities, and experience, without discrimination on the basis of ritual, religion, or gender. Personnel are accorded due respect and comprehensive benefits, enabling each individual to realize their full potential and contribute meaningfully to the Bank's collective growth.

Nam A Bank ensures equitable career advancement for all employees through a clearly defined HR planning framework. Female and male employees are afforded equal treatment across all operational aspects, with remuneration and promotion determined by competence and experience, irrespective of age or gender.

In October 2025, Nam A Bank launched its proprietary recruitment platform, "Nam A Bank – Talent Connection, Opportunity Expansion", a centralized channel designed to enable efficient, rapid, and transparent talent engagement. Featuring a modern, professional interface with continuously updated listings, the platform streamlines the application and tracking process. This initiative marks a significant milestone in the Bank's efforts to position itself as a pioneering, technology-driven institution in recruitment and human resource management.

S.1. HR INVESTMENT AND DEVELOPMENT

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



S.1.2 TALENT ATTRACTION AND RETENTION

A TRAINING POLICY

Nam A Bank places significant emphasis on strengthening the knowledge and professional competencies of its workforce, spanning management, specialist, and newly recruited personnel, through comprehensive partnerships with leading universities nationwide. The Bank regularly conducts internal training programs structured according to a clearly defined roadmap tailored to each personnel group, with a view to enhancing competencies and expanding career advancement opportunities. In parallel, the Bank organizes professional competitions and knowledge-sharing initiatives to develop employee capabilities and cultivate a robust succession pipeline, while facilitating employee participation in training programs to build a highly skilled, ethical, and professionally disciplined workforce.

In August 2025, to strengthen leadership capabilities, develop a high-quality workforce, and advance digital transformation in training, Nam A Bank entered into a cooperation agreement with Anphabe, a leading consulting firm specializing in Employer Branding and HR development solutions, and LinkedIn Learning by Microsoft, to deploy this globally recognized online learning platform. This partnership further underscores the Bank's commitment to sustainable human resource development. Structured according to a scientifically designed roadmap tailored to each position, the program encompasses both professional and soft-skill competencies. By integrating global competency standards with practical management application, the initiative serves as a catalyst for innovation, enhanced competitiveness, and the cultivation of a growth mindset within the management team, positioning the Bank to advance its strategic objectives, realize its long-term vision, and affirm its leadership in the digital era. Following more than three months of implementation, Phase 1 of the LinkedIn Learning program has achieved notable results.



Nam A Bank designs tailored training programs founded on a scientific approach to content and an advanced, flexible learning framework, calibrated to each individual's current capabilities and development potential. Training content is regularly updated in close alignment with the Bank's business strategy, labor market developments, and HR development policy. Upon completion of training courses, participants are required to undergo knowledge retention assessments and provide feedback to inform ongoing improvements to training methodology. All learning and assessment records are closely managed and supervised through a combination of traditional oversight and a Learning Management System (LMS), which optimizes progress monitoring, conserves essential resources, and enhances both accessibility and training efficiency.

In the digital era, Nam A Bank actively deploys e-learning programs to establish a flexible and efficient learning environment, thereby reducing costs and travel time while enhancing overall training effectiveness. These efforts collectively contribute to building a dynamic, professional, and adaptable workforce responsive to evolving market conditions.



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S.1. HR INVESTMENT AND DEVELOPMENT

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



S.1.2 TALENT ATTRACTION AND RETENTION

Beyond internal training initiatives, Nam A Bank encourages employees to pursue courses offered by reputable external institutions and internationally recognized professional certifications. The Bank further supports employees in pursuing master’s degree programs to deepen professional expertise and advance their career development pathways.

Nam A Bank continues to implement training programs across all job positions, from new hires to long-serving managers. All newly recruited employees are required to complete an onboarding program designed to familiarize them with the Bank’s history, development, and organizational culture. In 2025, the Bank successfully conducted its Leadership Series, focused on strengthening

successor readiness and agile leadership among management-level staff. Distinguished by both in-depth content and a highly interactive, practice-oriented approach, the program fosters an agile leadership mindset, strengthens individual change capacity, and inspires broader staff development. Building on the success of prior years, senior managers remain eligible to participate in the Senior Banking Management Training Program, funded by the State Secretariat for Economic Affairs of Switzerland (SECO), a long-standing cooperation initiative between the Government of Switzerland and the State Bank of Vietnam. The program equips senior banking executives with updated expertise in banking management, strategic management, and the application of innovative international practices.

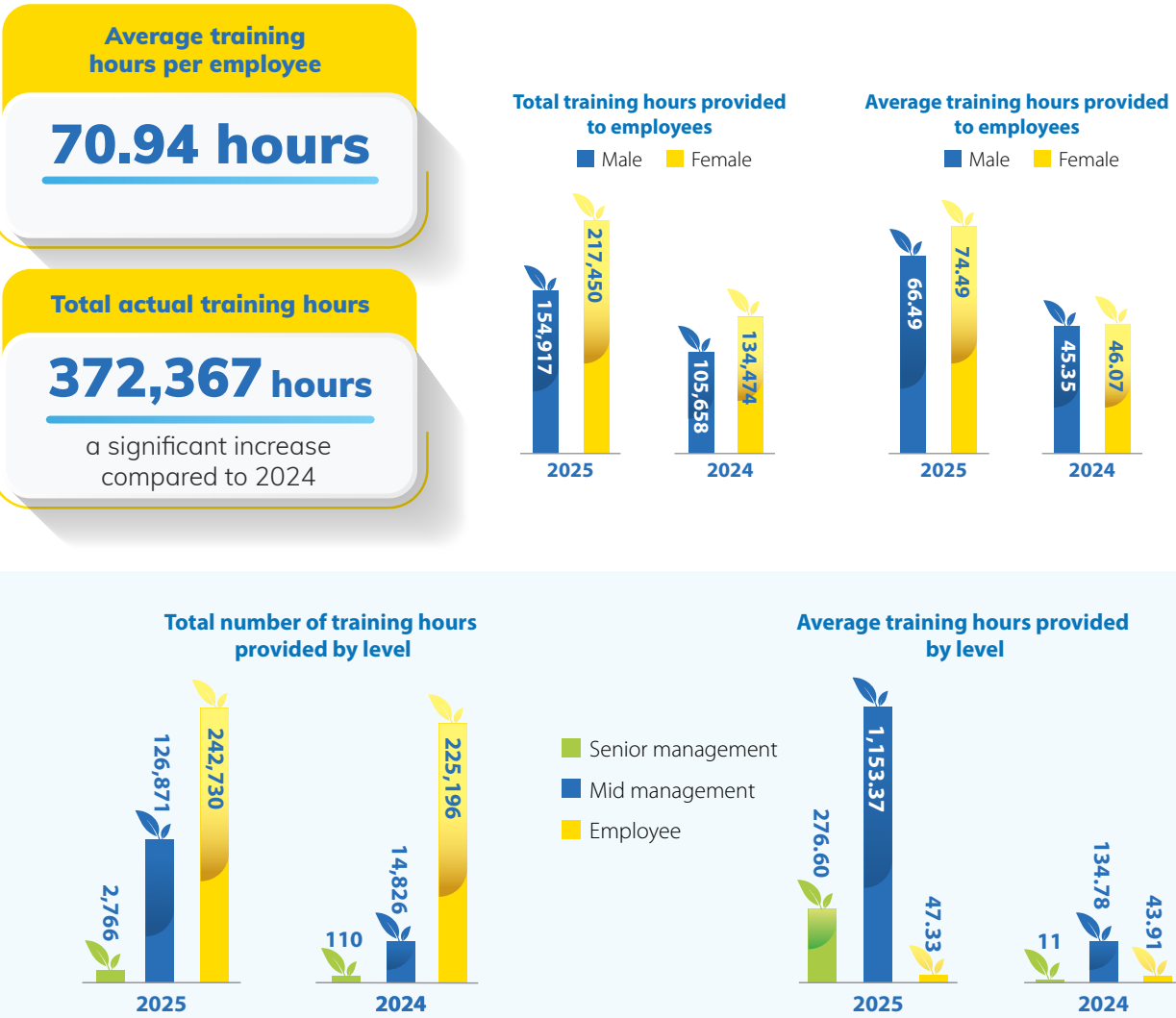


Senior Bank Management Training Program organized by the Swiss State Secretariat for Economic Affairs (SECO)

A new feature of Nam A Bank’s 2025 training activities was the integration of the “Essence of Vietnamese Tea” into the employee training programs in the systemwide to promote the traditional culture of tea ceremony within daily business operations. “Essence of Vietnamese Tea – Business Connectivity” training series were organized at Nam A Bank’s headquarter and business centers nationwide which attracted nearly 350 participants. Apart from direct training courses, the E-learning course “Improvement of customer experience through tea culture” attracted participation of more than 3,850 employees. Through these training courses, employees not only obtains new knowledge and spread the “Tea culture” across the systemwide, bringing significant experience of the culture in daily life.



Training and education activities in 2025 as follows:



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



S.1.2 TALENT ATTRACTION AND RETENTION

In 2025, Nam A Bank placed particular emphasis on training initiatives. Driven by an aspiration for breakthrough growth, the Bank, from the outset of the year, cultivated a strong learning culture through a series of in-depth training programs, enabling employees to engage in self-directed learning via its e-learning platform. Training courses were conducted on an ongoing basis to enhance employees' professional expertise and work performance.



With a focus on developing the successor and mid-level management teams, **Average training hours reached:**

134,78 hours/employee

↑ 88,71 hours/employee

a significant increase from 46.07 hours per employee in 2024. This substantial rise underscores Nam A Bank's ongoing commitment to strengthening the capabilities of its successor management team.



The number of security personnel fully trained in human rights and essential skills in 2025 has reached:

402 employees

↑ 362 employees

up from 40 in 2024, an increase of 362 personnel. This reflects Nam A Bank's continued efforts and commitment to enhancing the awareness and professional competencies of its security workforce.



In addition to seminars and in-depth professional skill training programs designed to disseminate new knowledge and expertise on daily operations, Nam A Bank organized the "Internal Risk Management Solutions for Distribution Channel Staff" program series to strengthen employees' risk management capabilities.

The Bank further disseminates knowledge, skills, and real-world operational scenarios through eBooks and guides, designed to facilitate employee access to information via clear, visual formats that enhance comprehension, retention, and accuracy. These resources include the Compliance Handbook and the Guide to Account Takeover, Fraud Detection, and Identification of Violation Indicators.



Trang Nguyen 2025: Part of the annual series of activities celebrating Nam A Bank's 33rd anniversary, Trang Nguyen 2025 was designed with a modern, innovative, and emotionally resonant identity. Under the theme "TEA – Digital & Green Leader", the program honored the spirit of tea as a symbol of awakening, connectivity, and the advancement of sustainable values.

Beyond a traditional competition, Trang Nguyen 2025 sought to inspire a thirst for knowledge, leadership acumen, and a pioneering spirit among Nam A Bank's people amid the nation's ongoing development.



Nam A Pro – Professional Excellence 2025: An annual professional skills competition designed to help employees review and strengthen their knowledge, experience, and personal development, in alignment with the Bank's "3C" standards: Competence, Cybernologist, and Choose Green Living.



Wowbank – Women of Wonder 2025: An online competition organized by the Trade Union of the State Bank of Vietnam, in which 6 of Nam A Bank's 10 entries distinguished themselves among nearly 1,000 submissions to achieve high rankings, reinforcing the qualities and positive image of Nam A Bank's people to customers and the community.



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S.1. HR INVESTMENT AND DEVELOPMENT

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



S.1.2 TALENT ATTRACTION AND RETENTION

B CAREER DEVELOPMENT OPPORTUNITIES

In order to train high-quality management team to meet the increasing development requirement, Nam A Bank deployed a succession plan policy for employees with necessary expertise, good work ethics and proven competence and highly valued by Leadership Board. The succession plan is proactively implemented with long-term perspective to ensure the continuity. Accordingly, Nam A Bank prioritizes internal staff via periodic emulation and competence assessment programs. Employees are provided equal opportunities to demonstrate their personal excellency, fostering a civilized, competitive environment driven by progressive mindset. Selected employees will receive additional training courses to enhance professional knowledge in accordance with development orientation of Nam A Bank.

To develop a high-quality management team commensurate with the Bank’s growing operational requirements, Nam A Bank has implemented a succession planning policy targeting employees who demonstrate requisite expertise, strong work ethics, and proven competence, as recognized by the Leadership Board. The plan is proactively executed with a long-term perspective to ensure organizational continuity, prioritizing internal talent through periodic emulation and competence assessments. This approach affords employees equal opportunity to demonstrate individual excellence, fostering a professional, merit-based, and progressive working environment. Selected employees receive supplementary training to strengthen their professional expertise in accordance with the Bank’s development orientation.



Employees who meet the criteria and are recognized as successors will be entitled to the following benefits:

- 01

Being eligible for nomination to the planned position when a vacancy occurs.
- 02

Being prioritized for appointment/ temporary assignment to the planned position with the absence of the incumbent due to illness, maternity leave or on authorized leave.
- 03

Being eligible to participating in advanced professional development courses relevant to current expertise at least 1 training course/year (internal/ external training courses).
- 04

Being entitled to benefits designated to successor personnel as stipulated in remuneration and benefit documents and policies of Nam A Bank in each period.

HR service department is a focal point for organizing succession planning at the distribution channel. This department is responsible for advising Leadership Board on high-quality HR planning strategy by nominating, selecting succession personnel/planned personnel to vacant positions. Especially, Nam A Bank always ensure the transparent appointment process through via a 360-degree multi-dimensional assessment program, ensuring compliance with legal regulations and the principles for the management of conflicts of interest.

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S.2. ENSURE EMPLOYEE WELFARE AND BENEFITS

Reference: GRI 2, GRI 401-2, GRI 401-3, GRI 402-1, GRI 403



Nam A Bank always views its people as its most valuable asset and a solid foundation for sustainable development and the affirmation of its position in the financial market. The Bank continuously innovates and improves the working environment and ensures employee welfare and compensation policies to promote employee commitment and engagement.

S.2.1 COMPREHENSIVE REMUNERATION POLICY

With a philosophy of “People as a valuable asset”, the Bank’s leadership always pays special attention to the well-being of its employees. Therefore, the Bank prioritizes benefits, remuneration, and bonus policies. Nam A Bank continuously implements comprehensive health and wellness programs addressing both physical and mental health for its employees.

- Nam A Bank organizes annual health checks for **100%** of its employees to facilitate early detection and proper treatment of health issues.
- Employees across the organization who received rewards for excellent performance are honored with commensurate rewards.
- Employees are entitled to full compulsory benefits, including social, health, and unemployment insurance, as well as labor allowances as stipulated by State regulations, and other benefits not required by law, such as visits, celebrations, and retirement and survivor benefits.
- Since 2025, Nam A Bank has also provided health and accident coverage for all employees and family members of management personnel to improve employee welfare and compensation policies. Apart from career development opportunities, Nam A Bank’s employees are also entitled to comprehensive health protection policies. This is clear testament to the Bank’s profound attention to and deep care for employees.



NAM A BANK ALWAYS ENCOURAGES employees to participate in sports events to enhance their physical and mental well-being and maintain a healthy, positive, and optimistic lifestyle. In 2025, Nam A Bank organized sports events as part of its regular activities.



Tea Run – Spread the Yellow Concept of 33 years:
With 2,063 online registrations covering a record distance of 31,039 km, the event brought together more than 1,500 runners in Ho Chi Minh City, who joined Nam A Bankers in pushing beyond their limits, demonstrating endurance, and spreading the spirit of sportsmanship.

Tea Champion 2025 – A Journey of Conquest and Connection:
A high-energy sporting event featuring a variety of activities where participants conquered new heights, fostered team spirit, and demonstrated physical endurance.

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Reference: GRI 2, GRI 401-2, GRI 401-3, GRI 402-1, GRI 403



S.2.1 COMPREHENSIVE REMUNERATION POLICY

Nam A Bank’s employee welfare and benefits policy is clearly described in the Collective Labor Agreement and Labor Regulations with the following terms:

Health Care

- ☞ Social Insurance
- ☞ Health Insurance
- ☞ Unemployment Insurance
- ☞ Health insurance for employees achieving the title of “Outstanding Emulation Soldier” or holding the position of Deputy Head of Departments/Divisions at the Head Office/Branch.
- ☞ Life insurance for employees holding positions from Division Deputy Director and above, with a contract value estimated at VND 30 billion.
- ☞ Periodic health checks for employees

Employee welfare

- ☞ Uniform allowance
- ☞ Team-building activities
- ☞ Annual trips, staff retreats
- ☞ Gifts for sickness, wedding gifts, appreciation gifts
- ☞ International Children’s Day Gifts
- ☞ Birthday gifts

Benefits for Female Employees

- ☞ International Women’s Day Gifts
- ☞ Maternity allowance

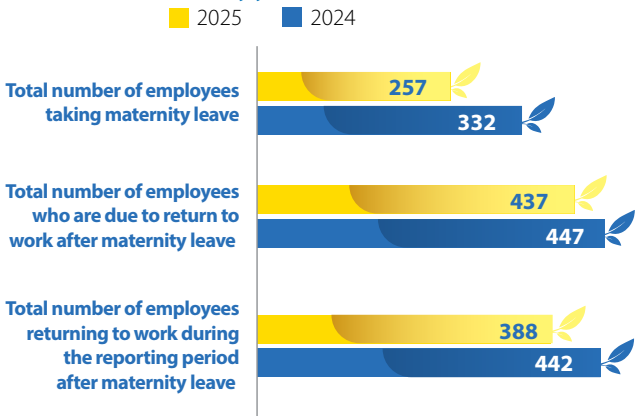
Support & Rewards

- ☞ Lunch allowance
- ☞ Employee recognition and reward
- ☞ Periodic rewards for individuals and groups based on business performance
- ☞ Reward for individuals with excellent initiatives, scientific research, and technology innovation
- ☞ Reward employees under the Employee Stock Ownership Plan (ESOP) as stipulated in each period.
- ☞ Preferential loan terms in accordance with the Bank’s regulations

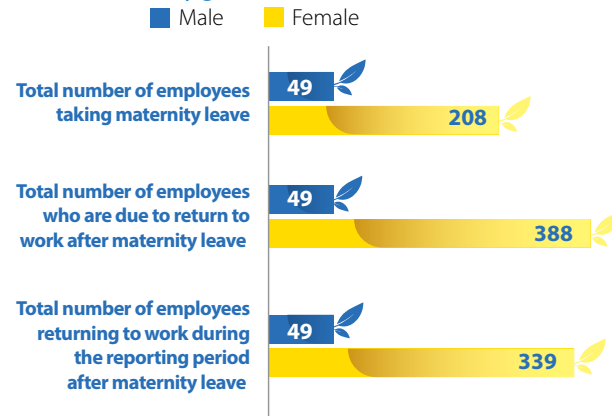


Nam A Bank’s maternity policy fully complies with labor law regulations, including maternity leave for female employees (entitled to six months of their average salary prior to leave) and parental leave for male employees (entitled to 5-14 days of leave depending on whether the birth is natural or by cesarean section). During and after maternity leave, female employees are still entitled to benefits as stipulated and are evaluated based on their actual working time. Upon returning to work, female employees are entitled to a one-hour break per day until their child turns one year old. Nam A Bank supports employees returning to work smoothly by ensuring that those returning from maternity leave are entitled to return to the same role and position. In 2025, 208 employees took maternity leave and 87% of female employees returned to work after maternity leave.

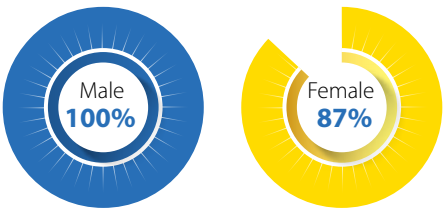
Total number of employees taking maternity leave by year



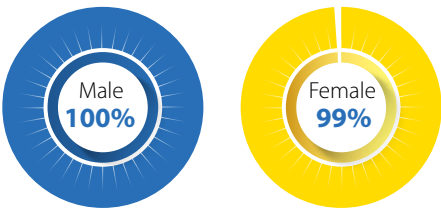
Total number of employees taking maternity leave by gender in 2025



Return-to-work rate after childbirth by gender in 2025



Return-to-work rate after childbirth by gender in 2024



S.2 ENSURE EMPLOYEE WELFARE AND BENEFITS

Reference: GRI 2, GRI 401-2, GRI 401-3, GRI 402-1, GRI 403



S.2.1 COMPREHENSIVE REMUNERATION POLICY

Employee engagement by ensuring legitimate rights and interests

Nam A Bank leadership always listens to employee feedback and provides appropriate responses to specific issues. Any change affecting employee benefits is communicated by the relevant department at least three working days before the decision takes effect. Furthermore, Nam A Bank affirms that no decision affecting employee benefits is made without the consensus of the staff, demonstrating its commitment to protecting the rights of each individual.

Nam A Bank always respects and guarantees employees' democratic rights in the workplace within the legal framework, as outlined in the Bank's regulations on workplace democracy.

The regulations on the rights and responsibilities of the Bank include ensuring that employees remain informed, are free to express their views and aspirations through consultation processes, are entitled to fair and reasonable remuneration, and enjoy safe and favorable working conditions. At least once a year, Nam A Bank organizes an employee conference and workplace dialogue to ensure legal compliance, promote democratic rights, exchange information, and create conditions for employees to provide feedback on their rights and obligations. This recurring activity aims to build a stable working environment and strengthen employee engagement and information transparency at Nam A Bank.



Nam A Bank respects and ensures the democratic rights of employees in the workplace.

Meanwhile, the Trade Union of Nam A Bank has made the following efforts to ensure employees' rights and interests:

Visit and provide financial support, funded by the Trade Union, to employees and their family members facing difficult circumstances, critical illnesses, sickness, or accidents;

Organize recreational activities and deliver gifts to employees' children on special occasions such as the Mid-Autumn Festival and International Children's Day (1 June);



Deliver gifts to employees on important holidays such as International Women's Day (8 March), Vietnam Women's Day (20 October), New Year's Day, and Lunar New Year.



In order to promote HR development aligned with the "Operations and Management Priorities 2025" of the Board of Directors, Nam A Bank has conducted a comprehensive survey of all employees on employee satisfaction and engagement, including the working environment, remuneration and bonuses, and work performance. The survey results demonstrated employee satisfaction with Nam A Bank while also identifying areas for improvement to further enhance HR practices and working conditions and foster fulfilment and happiness in the workplace.

94% of employees participated in the survey and provided feedback on improving the working environment.

97.8% of employees are happy working at Nam A Bank.

100% of employees are assessed on work performance and career development.

87.8% of employees are satisfied with their income and remuneration at Nam A Bank.

85.2% of employees are satisfied with the working procedures at Nam A Bank.

85.9% of employees are satisfied with the training and promotion roadmap at Nam A Bank.

88.5% of employees provided feedback on internal engagement and organizational readiness.

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S.2 ENSURE EMPLOYEE WELFARE AND BENEFITS

Reference: GRI 2, GRI 401-2, GRI 401-3, GRI 402-1, GRI 403



S.2.2 EFFICIENT AND SAFE WORKING ENVIRONMENT

Occupational health and safety for employees is always a top priority at Nam A Bank. The Bank strictly complies with applicable legal regulations on worker safety and continuously strives to develop policies and regulations related to a safe working environment while ensuring the health and legitimate rights of its employees. As a result, employees can work with peace of mind and fully dedicate themselves to the overall growth of Nam A Bank.

Nam A Bank regularly organizes training courses to raise employee awareness and improve their emergency response and first aid skills. In particular, the Bank organizes fire drills to enhance employees' awareness and emergency response capabilities, including those of security guards, across the headquarters and business units.

Regulations on occupational health and safety are set out in full detail in the Collective Labor Agreement in compliance with applicable legal and banking regulations.

Employee health assurance aims to contribute to sustainable corporate development. Nam A Bank organizes annual employee health checks, in cooperation with reputable medical service providers, to conduct general health screenings in accordance with the Ministry of Health's regulations, taking into account the specific characteristics of the banking center and ensuring employee health and early detection of occupational diseases.



In 2025, Nam A Bank implemented numerous initiatives to ensure a safe working environment for employees:

- Security:** Nam A Bank promotes close cooperation between the security team and employees across all units. When incidents occur, information is promptly communicated to Heads of units, the Administrative Management Department, and the security team to facilitate rapid response coordination.
- Firefighting and prevention:** Units across the organization conduct annual fire drills. Nam A Bank also conducts fire protection equipment inspection and maintenance at its headquarters, as well as low-voltage electrical system maintenance, to ensure the stable and effective operation of the systems.
- Periodic assessment of risks and hazards at the workplace:**
 - Ensure a dry, well-lit working environment with fresh air.
 - Carry out periodic pest control and spraying for insects and vermin such as rats.
 - Maintain a smoke-free working environment.



Natural disaster response: The natural disaster response procedure of Nam A Bank focuses on ensuring employee safety, protecting assets, and maintaining smooth and continuous operations through proactive response measures. Response procedures are based on practical situations, including risk assessment and the implementation of appropriate measures for customers in post-disaster recovery.

100% of employees are covered by occupational health and safety measures.

No serious workplace accidents were recorded in 2025.

S.3. ENHANCE CUSTOMER SERVICE AND EXPERIENCE

Reference: GRI 416, GRI 417, GRI 418



S.3.1 COMPREHENSIVE CUSTOMER CARE

As a “Happy Bank”, Nam A Bank aims to build a comprehensive customer service policy as follows:

Customer care

Nam A Bank aims to develop a customer care policy based on the philosophy of “Elegant Bank – Excellent Service”, focusing on digitalization, personalized experiences, and enhanced benefits through loyalty programs, preferential interest rates and modern services. All these solutions aim to maximize customer satisfaction. Key pillars of Nam A Bank’s comprehensive customer care policy include:

Nam A Bank Loyalty: Exclusive benefits for loyal customers include a reward point system and preferential interest rates, and entitlement to participation in major events organized or co-organized by Nam A Bank.



Superior incentive service: Develop savings products combined with comprehensive health insurance, provide additional interest rates, and issue inclusive credit cards.

- Experience digitalization:** Strengthen comprehensive digitalization, upgrade Opening Banking App, integrate modern technology such as AI and Big Data to promote process automation and personalized user experience.
- Open Banking App of Nam A Bank is upgraded with biometric data and ID documents linked to VneID for customers holding a Level-2 VNeID account.
 - Implement digital features, products, and services for customers in the digital ecosystem, including IPASS_bus booking, taxi booking, hotel booking, fund certificate trading on Open Banking App. Provide cashless payment solutions for partners, hospitals, schools, etc.

Comprehensive customer care: Combine over-the-counter (“Elegant Bank”) and online services (“Excellent Service”) to ensure maximum customer satisfaction.

Seamless service: Maintain seamless transactions without any disruption, even on holidays, Tet holidays and, provide 24/7 customer support services via the Nam A Bank hotline.

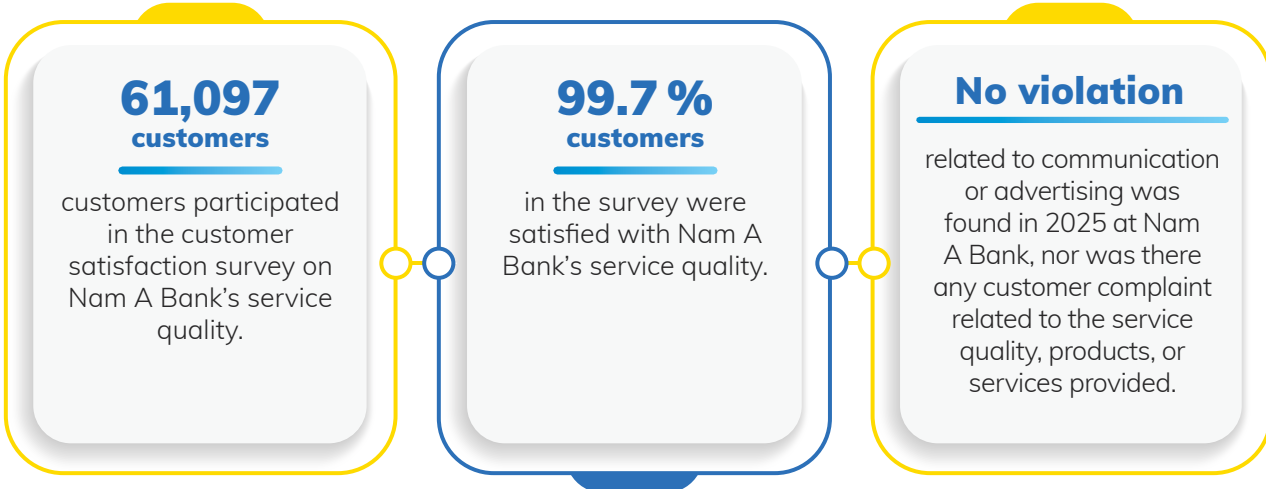


With a customer-centric approach in all aspects of its activities, Nam A Bank continuously promotes innovation to bring distinctive and emotionally engaging experiences to customers. One of the focal points of Nam A Bank is that the Bank integrates the spirit of “Tea philosophy” into transaction spaces. This demonstrates special attention, positive emotions, and a desire to build close relationships with Nam A Bank’s customers. The Bank aims to build professional, friendly transaction spaces imbued with Vietnamese culture.

The brand positioning of “Elegant Bank – Excellent Service” and the goal of building a 5-star bank drive Nam A Bank continuously creates innovative products, services, and transaction processes to

meet the customer demands. With a goal of being a professional and reliable financial partner, the Bank always focuses on improving the quality of its human resources – an important part of banking activities, contributing to the sustainable development process. In 2025, Nam A Bank frequently organized professional skill training courses for the customer care team to not only enhance their expertise but also build a professional and dedicated workforce ready to meet all customer demands.

In order to fully meet increasing customer demand and bring a superior customer experience, Nam A Bank measures customer experience system-wide via QR code at the counter and OPS channel. The results demonstrate a high level of customer satisfaction:



S.3. ENHANCE CUSTOMER SERVICE AND EXPERIENCE

Reference: GRI 416, GRI 417, GRI 418



S.3.1 COMPREHENSIVE CUSTOMER CARE

B Complaints and denunciations handling procedures at Nam A Bank



Nam A Bank builds regulations on receiving and handling customer complaints and denunciations in compliance with legal regulations and the terms and conditions for using the Bank's services. Complaints related to customer transactions will be received, identified and handled through the complaint-handling procedure to ensure the legal rights and benefits of customers.

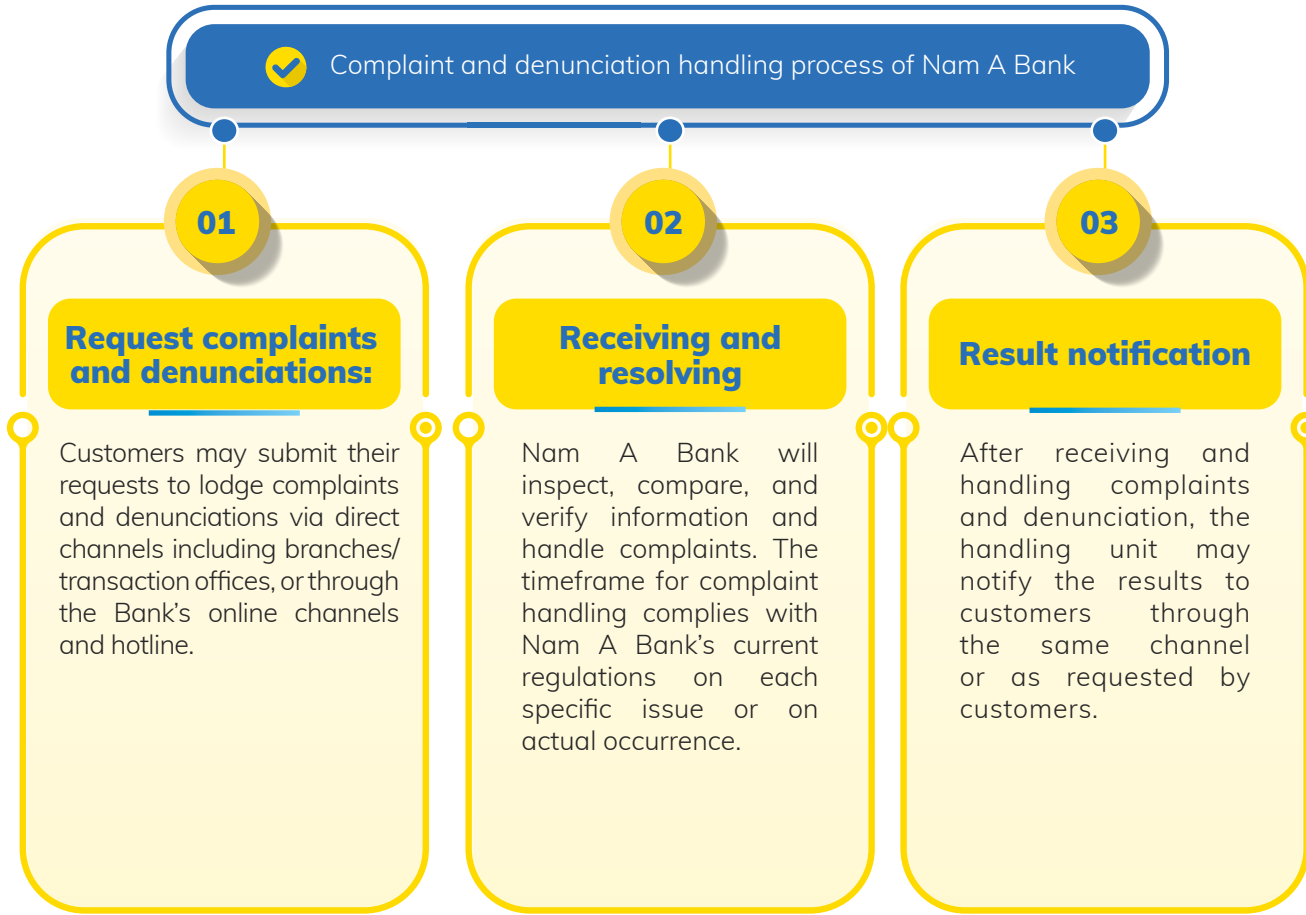
Once a transaction-related incident occurs, customers may come to any business unit and the headquarters of Nam A Bank to lodge their complaints and denunciations. Customer complaint and denunciation handling will be resolved in a quick, fair, and accurate manner in accordance with the Bank's authority and procedures and applicable legal regulations.



Nam A Bank issues a complaint and denunciation policy in compliance with legal and internal regulations, prioritizing complaint reception via the Nam A Bank hotline or its transaction points. The Bank may review transaction-related complaints and request authorization documents when necessary to ensure the legal benefits of customers. All customer feedback will be heard and acknowledged by Nam A Bank. Then, the Bank will improve its service quality to enhance customer experience.

Reception channels of complaints and denunciations of Nam A Bank include:

01 Reception Channel	02 Reception time	03 Reception unit
Headquarters	During working hours	Administrative Management Department, Quality Management and Customer Service Department
Business unit	During working hours	Business unit
Hotline Nam A Bank	24/7	Quality Management and Customer Service Department
Email Nam A Bank	24/7	Quality Management and Customer Service Department
Mail	During working hours	Headquarters: Administrative Management Department; Business Unit



S.3. ENHANCE CUSTOMER SERVICE AND EXPERIENCE

Reference: GRI 416, GRI 417, GRI 418



S.3.2 CUSTOMER INFORMATION PRIVACY

Customer information privacy is a legal obligation and a top priority of Nam A Bank to protect customer privacy and assets. According to the Decree No 117/2018/ND-CP, credit organizations must ensure the confidentiality of personal information, account information and transaction information of customers.

Currently, banks are implementing customer information privacy measures through multiple layers of high-tech protection, such as biometric identification (fingerprint, facial recognition for high value transactions) and using AI to track unusual transactions to alert customers and to prevent fraudulent transactions, etc.



- According to the regulations of Circular No 50/2024/TT-NHNN of the State Bank of Vietnam dated 31 October 2024 (took effect from 01 January 2025) on security and confidentiality during the provision of online banking services:
- Digital banking apps are now allowed to automatically save login passwords.
- Banks must implement at least five data protection measures including data encryption, multi-factor authentication (MFA), and an unauthorized access monitoring system
- The bank may only disclose customer information with customers' consent or upon written request by competent State agencies (the public security authorities or courts) for investigation purposes.

- Following the digitalization trend of the economy, Nam A Bank always pioneers in digital transformation. As a financial service provider, Nam A Bank is responsible for customer information management and privacy in the transaction process. The Bank continuously updates international standards and regulations of the State Bank of Vietnam to bring a safe and sustainable digital banking experience and enhance customer information privacy:
- Integrating BSHIELD – a top security technology developed by Verichains and honored at Sao Khue Award 2024 in the “Information Security and Privacy” category. Nam A Bank is proud to introduce the innovative security solution BSHIELD – a new privacy solution on the Open Banking App that helps elevate the security of financial transactions through enhanced capabilities: detecting and warning of risks from malicious apps, cyber-attacks, or insecure devices and taking immediate preventive action; mitigating risks by removing insecure apps, revoking access rights from untrusted apps or disabling security misconfigurations such as root/jailbreak. Then, Nam A Bank ensures that successful transactions can only be conducted on secure devices.
- Cooperating with major technology partners (Microsoft, SVTECH) and RARCenter – Ministry of Public Security to facilitate electronic authentication via VNeID, strengthen transparency and safety. This marks an important milestone and a strong move by Nam A Bank in strengthening the application of electronic authentication and identification in the financial and banking sector, contributing to the realization of the national digital transformation strategy and promoting the development of a digital government, digital economy, and digital society.
- Identify unusual transactions, prevent fraud, and protect customer data.

Nam A Bank continuously upgrades its IT infrastructure, ensures the continuous and safe operation of its system. The Bank commits to strengthening security solutions to ensure data system safety and prevent cyber-attacks; implementing strict monitoring and supervision measures to control unusual transactions, prevent financial fraud, money laundering, and other acts of violation.

Nam A Bank regularly inspects, assesses, and manages information security risks as stipulated, detecting existing vulnerabilities and weaknesses in the information system to work out response measures and more innovative security solutions to prevent the recurrence of similar information security incidents.

Nam A Bank continuously raises customer awareness of frauds and scams through recommendations to ensure customer information security and protect customers from fraudulent transactions.

Thanks to the efficient implementation of its information security system, rigorous internal regulations, and application of advanced information technology, Nam A Bank, in 2025, recorded no incidents related to customer information security. This helps Nam A Bank build customer trust.

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S.4. SOCIO-ECONOMIC CONTRIBUTIONS

Reference: GRI 201-1, GRI 207

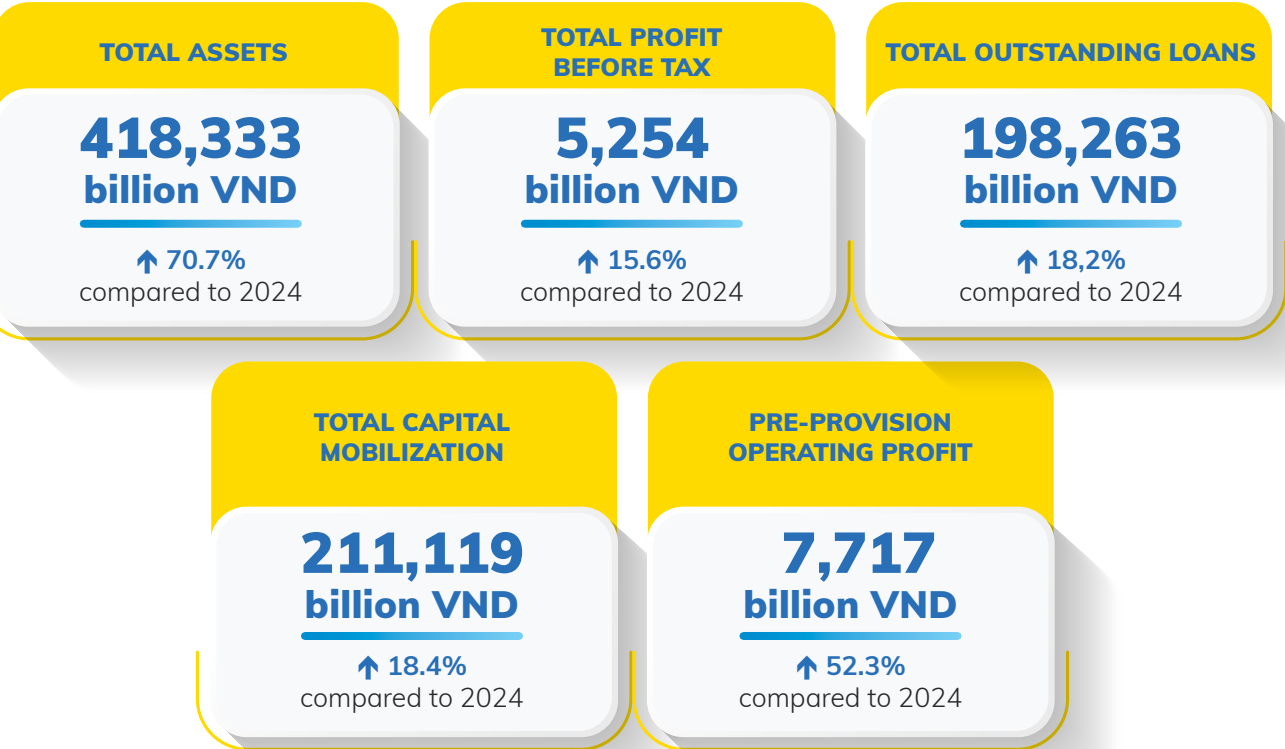


S.4.1 ECONOMIC VALUES CONTRIBUTED TO THE COUNTRY

A Economic values contributed to the country

Amidst global economic uncertainties and rising risks, supported by flexible policy responses, Vietnam's economy nevertheless achieved impressive results: GDP growth of 8.02%; inflation of 3.31%; and total export turnover of US\$930 billion. The banking sector continues to play a key role in driving the capital market, creating growth momentum, and expanding economic scale. The banking system, especially State-owned commercial banks, plays a vital role in maintaining macroeconomic stability, regulating the market, improving competitiveness, and accelerating digital transformation. However, banks are required to maintain a balance between rapid growth and risk control. This requires close coordination between credit expansion, improved risk management, and strengthening capital buffers to ensure system safety. Banks are addressing this through proactive risk management and strengthening their financial capacity, including increasing capital buffers and maintaining Capital Adequacy Ratios (CAR) in accordance with Basel standards, among other measures.

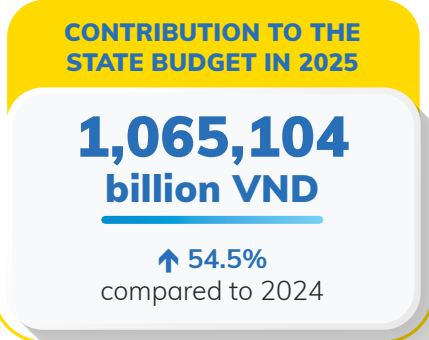
Nam A Bank is committed to maintaining stable, balanced, and rapid growth while pursuing efficient risk management and contributing to sustainable economic development.



B Tax obligation

Throughout its 33-year history, Nam A Bank has achieved remarkable results and affirmed its position as one of the most prestigious commercial banks in Vietnam. The Bank not only focuses on maintaining a safe and effective business model but also fulfills its tax obligations to the State Bank of Vietnam. Tax revenue is an essential source of the State's budget and plays a key role in market stabilization, economic regulation, and laying a solid foundation for sustainable national development.

Nam A Bank always complies with applicable legal regulations related to tax registration, declaration, and finalization and ensures full payment of taxes as stipulated. In 2025, Nam A Bank paid VND 1,065,104 billion to the State budget, up 54.5% compared to 2024. Total corporate income tax payable, based on business performance, was VND 1,069,351 million in 2025. Nam A Bank recorded no tax violations in fiscal year 2025.



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S.4. SOCIO-ECONOMIC CONTRIBUTIONS

Reference: GRI 201-1, GRI 207



COMMUNITY ENGAGEMENT

Reference GRI 203-1, GRI 203-2, GRI 413-1

TOTAL SOCIAL WELFARE
BUDGET FOR 2025
31.2
BILLION VND



Nam A Bank highly values community engagement through the implementation of practical and sustainable social security initiatives. The Bank's commitment to the community not only demonstrates its long-term dedication to sustainable development but also contributes to creating positive social value. In line with this commitment, Nam A Bank allocated VND 31.2 billion to implement meaningful initiatives nationwide. The funding supported healthcare, education, assistance for people living in difficult circumstances, and infrastructure development, contributing to the well-being of communities across the country.

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S.4. SOCIO-ECONOMIC CONTRIBUTIONS

Reference: GRI 201-1, GRI 207



S.4.2 COMMUNITY ENGAGEMENT

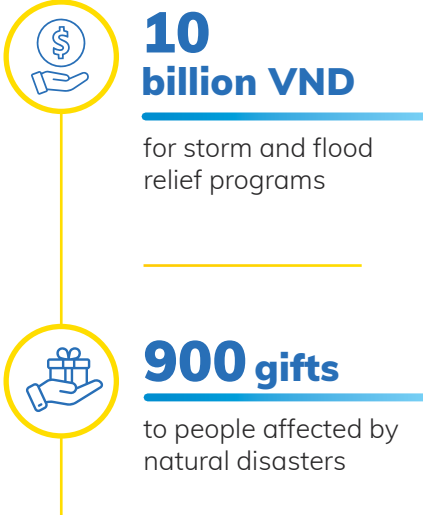
Reference GRI 203-1, GRI 203-2, GRI 413-1

NAM A BANK
SUPPORTS DISASTER RESPONSE EFFORTS

In response to severe damages caused by Storms No. 12 and 13, floods, and heavy rains, Nam A Bank launched a preferential loan program to support customers in overcoming difficulties and contribute to post-disaster economic recovery in 2025 through practical support policies.



Specifically, for corporate customers, Nam A Bank offered a 2-percentage-point annual reduction in loan interest rates during the first three months for both new and current customers and fully waived fees for over-the-counter transactions. Additionally, the Bank provided flexible financial solutions to help businesses secure capital, improve cash flow, and quickly resume business and production activities. Nam A Bank approved more than VND 10 billion for storm and flood relief programs and disbursed VND 2.6 billion by the end of 2025 to cities and provinces severely affected by storms and floods, including Hue, Gia Lai, Khanh Hoa, Dak Lak, Lam Dong, and Cao Bang. In addition, during a period of successive floods and typhoons that left numerous areas submerged, Nam A Bank provided disaster relief by supplying essential goods and delivering 900 gifts to people affected by natural disasters. These meaningful initiatives will continue to be implemented and expanded, demonstrating the Bank’s commitment and responsibility to victims of natural disasters.



NAM A BANK
SUPPORTS THE
CONSTRUCTION OF
THE A PA CHAI FLAGPOLE

On 7 May 2025, the People’s Committee of Dien Bien Province, the Dien Bien Border Guard Command, and Nam A Bank collaborated to organize a flag-raising ceremony and unveil a plaque for the A Pa Chai Flagpole in Sin Thau Commune, Muong Nhe District. This memorable event marked the 71st anniversary of the historic Dien Bien Phu Victory (7 May 1954 - 7 May 2025).

Construction of the flagpole began in November 2023, with investment from the Dien Bien Provincial Border Guard and full funding from Nam A Bank. The flagpole was built on the peak of Khoang La San Mountain, 1,459m above sea level. Inspired by the image of blooming bauhinia amidst the Northwest flower forest, this impressive architectural project is also a

symbol of national aspiration and pride. The project affirms the sacred sovereignty of the Fatherland while fostering pride, solidarity, and patriotism among the people. The flagpole is 45 meters tall and features an octagonal structure symbolizing majesty and stability. The flag itself measures 7.5 x 5m covering an area of 37.5m², and is closely associated with the

commemoration of the Dien Bien Phu victory on 7 May. The base of the flagpole is adorned with five bas-reliefs depicting characteristic images of Northwest culture and ethnic motifs. Over its 33-year history, Nam A Bank has remained steadfast in its strategy of “linking business growth with community progress” and prioritizing the interests of the people and the nation.



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S.4. SOCIO-ECONOMIC CONTRIBUTIONS

Reference: GRI 201-1, GRI 207



S.4.2 COMMUNITY ENGAGEMENT

Reference GRI 203-1, GRI 203-2, GRI 413-1

NAM A BANK
NURTURING THE
FUTURE

In 2025, Nam A Bank invested VND 5.5 billion in domestic educational activities. The Bank prioritized awarding scholarships totaling VND 1.5 billion to students at universities and colleges nationwide, creating opportunities for young people to pursue their dreams and improve their lives, thereby enabling them to make positive contributions to the community. Beyond scholarship programs, Nam A Bank actively supports education by funding IT equipment, supplies, and training facilities for universities. The provision of machinery and technological infrastructure helps improve learning conditions and access to modern technology for both students and lecturers.



5.5 billion VND
in domestic educational activities

1.5 billion VND
for scholarships' sponsors



NAM A BANK
SHARING AND SPREADING LOVE

Nam A Bank pays special attention to impoverished households and those facing difficult circumstances through various social security initiatives with a total budget of VND 8.7 billion.

The Bank has provided financial assistance for medical treatment and health insurance to the less fortunate, helping alleviate their financial burdens and improve access to healthcare services. In addition, Nam A Bank has organized support programs for Lunar New Year 2025 (the Year of the Snake), aiming to provide material support and improve living conditions for disadvantaged families in Ho Chi Minh City and provinces such as Binh Duong, Binh Phuoc, Quang Nam, and Can Tho. In response to the Government's policy on the elimination of dilapidated housing, Nam A Bank has funded the construction of approximately 42 houses in Lang Son province, with an estimated budget of VND 70 million per house, thereby providing secure shelter for local families facing extremely difficult circumstances. This initiative is part of a broader program to build and repair 53 houses, including houses of gratitude, comradeship houses, and houses of great solidarity, implemented by Nam A Bank in provinces across the country such as Lang Son, Kien Giang, Tien Giang, and Dong Nai, among others.

Driven by the spirit of "Spreading Love", Nam A Bank regularly organizes humanitarian blood donation programs, with

enthusiastic participation from its employees. Each unit of blood donated not only provides a vital resource for emergency care but also spreads the message of shared community responsibility. Through the collective efforts of its employees, Nam A Bank received 1,800cc of blood from the Tea Sharing – Red Day 2025 program (October 2025). Humanitarian blood donation is now an important part of Nam A Bank's culture, demonstrating its commitment to community health and sustainable social development.



Total cost for social security activities

8.7 billion VND



Funded the construction in Lang Son province

42 houses

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APPENDIX

APPENDIX 1 - GRI TABLE OF CONTENTS

GRI standards	GRI Index	
Terms of use	Nam A Bank has reported the information cited in this GRI content index for the fiscal year ended 31 December 2025 with reference to GRI standards.	
GRI 1	GRI 1: Foundation 2021	
GRI standards	GRI Index	Page
	2-1 Organizational profile	16 - 25
	2-2 Entities included in the organization's sustainability reporting	9, 16 - 25
	2-3 Reporting period, frequency and contact point	9
	2-4 Restatement of information	107
	2-5 External assurance	9
	2-6 Activities, value chain and other business relationships	16 - 29
	2-7 Employee	118 - 129
	2-8 Non-employee	Non-derivative due to external employees working under service contracts managed and provided by the contractor
	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	40 - 43
	2-13 Delegation of responsibility for managing impacts	40 - 43
	2-14 Role of the highest governance body in sustainability reporting	40 - 43
GRI 2: General disclosures 2021	2-15 Conflicts of interest	Non-derivative
	2-16 Communication of critical concern	40 - 28
	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	Financial statement for the fiscal year 2025, Page 60
	2-22 Statement on sustainable development strategy	38 - 43
	2-23 Policy commitments	38 - 43
	2-24 Embedding policy commitments	38 - 43
	2-25 Processes to remediate negative impacts	68 - 75
	2-26 Mechanisms for seeking advice and raising concerns	
	2-26 Mechanisms for seeking advice and raising concerns	
	2-27 Compliance with laws and regulations	
	2-28 Memberships of associations	26 - 29
	2-29 Approach to stakeholder engagement	44 - 47
	2-30 Collective bargaining agreements	130 - 137

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GRI 3: Material topics 2021	3-1 Process to determine material topics	48 – 56
	3-2 List of material topics	48 – 56
	3-3 Management of material topics	40 - 43
GRI 201: Economic operational efficiency in 2016	201-1 Direct economic value generated and distributed	94 - 95, 144 - 151
	201-2 Financial implications and other risks and opportunities due to climate change	48 – 56
	201-3 Defined benefit plan obligations and other retirement plans	Non-derivative
	201-4 Financial assistance received from government	Non-derivative
GRI 202: Market presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	118 – 129
	202-2 Proportion of senior management hired from the local community	118 – 129
GRI 203: Indirect economic impact 2016	203-1 Infrastructure investments and services supported	95 – 98, 146 - 151
	203-2 Significant indirect economic impacts	92 - 101, 146 - 151
GRI 204: Procurement practices 2016	204-1 Proportion of spending on local suppliers	
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	81 - 82
	205-2 Communication and training about anti-corruption	81 - 82
	205-3 Confirmed incidents of corruption and actions taken	Non-derivative
GRI 206: Anti-competitive behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust and monopoly practices	X
GRI 207: Tax 2019	207-1 Approach to tax	76 – 82, 144 - 151
	207-2 Tax governance, control and risk management	76 – 82, 144 - 151
	207-3 Stakeholder engagement and management of concerns related to tax	76 – 82, 144 - 151
	207-4 Country-by-country reporting	Non-derivative due to non-operating activities outside of Vietnam.
GRI 301: Materials 2016	301-1 Materials used by weight or volume	108 - 113
	301-2 Recycled input materials used	108 - 113
	301-3 Reclaimed products and their packaging materials	Non-applicable for financial products and services
GRI 302: Energy 2016	302-1 Energy consumption within the organization	102 – 107
	302-2 Energy consumption outside of the organization	No information from suppliers
	302-3 Energy intensity	X
	302-4 Reduction of energy consumption	X
	302-5 Reduction in energy requirements of products	Non-applicable for financial products and services

GRI standards	GRI Index	Page
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	108 - 113
	303-2 Management water discharge-related impacts	108 - 113
	303-3 Water withdrawal	108 - 113
	303-4 Water discharge	108 - 113
	303-5 Water consumption	Impossible to measure due to domestic water for essential domestic purposes
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.	Non-derivative
	304-2 Significant impacts of activities, products and services on biodiversity	No information from loan customers
	304-3 Habitats protected or restored	Non-derivative
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations.	No information from loan customers
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	102 – 107
	305-2 Energy direct (Scope 2) GHG emissions	102 – 107
	305-3 Other indirect (Scope 3) GHG emissions	Unpresented due to incomplete information, We have plans to measure, calculate and present in the future.
	305-4 GHG emissions intensity	102 – 107
	305-5 Reduction of GHG emissions	X
	305-6 Emissions of ozone -depleting substances (ODS)	Non-derivative
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx) and other significant air emissions	Non-derivative
	306-3 Significant spills	Non-derivative
GRI 306: Effluents & waste 2016	306-1 Waste generation and significant waste-related impacts	108 - 113
	306-2 Management of significant waste-related impacts	108 - 113
	306-3 Waste generated	108 - 113
	306-4 Waste diverted from disposal	Non-derivative
	306-5 Waste directed to disposal	Non-derivative
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	X
	308-2 Negative environment impacts in the supply chain and actions taken	Unpresented due to lack of information

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GRI standards	GRI Index	GRI Index
GRI 401: Employment 2016	401-1 New employee hires and employee turno-ver	118 – 129
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	130 – 137
	401-3 Parental leave	130 – 137
GRI 402: Labor/Management relations 2016	402-1 Minimum notice periods regarding opera-tional change	130 – 137
GRI 403: Occupational Health and Safety 2018	403-1 Occupational Health and Safety Manage-ment System	130 – 137
	403-2 Hazard identification, risk assessment, and incident investigation	130 – 137
	403-3 Occupational health services	130 – 137
	403-4 Worker participation, consultation and communication on occupational health and safety	130 – 137
	403-5 Worker training on occupational health and safety	130 – 137
	403-6 Promotion of worker health	130 – 137
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by busi-ness relationships	130 – 137
	403-8 Workers covered by an occupational health and safety management system.	130 – 137
	403-9 Work related injuries	Non-derivative
	403-10 Work related ill health	Non-derivative
GRI 404: Training and education 2016	404-1 Average hours of training per year per em-ployee	118 – 129
	404-2 Programs for upgrading employee skills and transition assistance programs	118 – 129
	404-3 Percentage of employees receiving regular performance and career development reviews	118 – 129
GRI 405: Diversity and equal opportunity 2016	405-1 Diversity of governance bodies and em-ployees	118 – 129
	405-2 Ratio of basic salary and remuneration of women to men	118 – 129
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	118 – 129
GRI 407: Freedom of Association/ Rights to join trade union and collective bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association/the right to join trade unions and collective bargaining may be at risk.	
GRI 408: Child labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Non-derivative
GRI 409: Forced and compulsory labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced and compulsory labor	Non-derivative

GRI standards	GRI Index	Page
GRI 410: Security practices 2016	410-1 Security personnel trained in human right policies or procedures	118 – 129
GRI 411: Rights of indigenous peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	Non-derivative
GRI 413: Local communities 2016	413-1 Operation with local community engage-ment, impact assessment and development pro-grams	146 - 151
	413-2 Operations with significant actual and po-tential negative impacts on local communities	Impossible to collect information of customers and suppliers
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using so-cial criteria	X
	414-2 Negative social impacts in the supply chain and actions taken	Not presented due to lack of information
GRI 415: Public policy 2016	415-1 Political contributions	Non-derivative
GRI 416: Customer health and safety 2016	416-1 Assessment of the health and safety im-pacts of product and service categories	X
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	Non-derivative
GRI 417: Marketing and Labeling 2016	417-1 Requirement for product and service in-formation and labeling	138 – 143
	417-2 Incidents of non-compliance concerning product and service information and labeling	Non-derivative
	417-3 Incidents of non-compliance concerning marketing communication	Non-derivative
GRI 418: Customer privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data.	Non-derivative

APPENDIX 2 – RESTATEMENT OF INFORMATION

Reference GRI 2-4

In this report, we have updated our inventory method and internal data aggregation process for electricity, gasoline, DO, ink, paper and input water consumption.

The update aims to integrate more detailed data sources which were not fully covered in previous data aggregation efforts. Data adjustment aims to improve data completeness, trustworthiness and ensure consistent database comparison for the years to come; it helps Nam A Bank better identify room for working out more effective emission reduction plan in the future.

Indicators	2024(*)	Unit
Electricity	9,735,038	kWh
Gasoline for road transport vehicles	1,109,757	liter
DO for Office Operations	30,763	liter
Ink	14,889	cartridge
Paper	165,881	kg
Total water input used	39,679	m ³
Scope 1 emissions	2,756	tons CO ₂ e
Scope 2 emissions	6,417	tons CO ₂ e
Total Scope 1 & 2 emissions	9,174	tons CO ₂ e
Total emissions per employee	1.75	tons CO ₂ e

(*) Data is restated compared to Sustainable Development Report 2024.

NAM A BANK

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