

**BONDS**

**NAM A BANK**  
**NAB125004**

Corporate Bonds Issued in 2025



**TOP 15**

Banks by Total Assets  
in the System



**418,333**  
**BILLION VND**

Total Assets as of  
December 31, 2025



**TOP 30**

Strongest Bank Brands  
in Vietnam 2025

# NAM A COMMERCIAL JOINT STOCK BANK (NAM A BANK)

**NAM A BANK**

Open Banking

Established in **1992**, Nam A Bank is one of Vietnam's pioneering joint-stock commercial banks. Over more than **30** years of development, the Bank has continuously expanded its scale, strengthened its financial capacity and reinforced its position in the banking industry.

## SCALE OF OPERATIONS



**1992**

ESTABLISHED



**280**

BRANCHES &  
TRANSACTION OFFICES

Nationwide  
presence



**330+**

CORRESPONDENT  
BANKS

In many countries  
and territories



**5,300+**

EMPLOYEES AND STAFF

Well-trained  
professionals  
at home and abroad



**17.176**

BILLION VND

CHARTER CAPITAL  
(2025)

## 5 KEY ACHIEVEMENTS

**500**  
FORTUNE  
SOUTHEAST ASIA

**Top 500**

Largest Enterprises in Southeast Asia  
(Fortune Southeast Asia 500)



**30**

**Top 30**

Strongest Banking Brands  
in Vietnam 2025



**Top 50**

Most Effective Companies  
in Vietnam 2025



**Outstanding Digital Bank**

for Green Credit 2025



**Leading Bank**

in Card Transaction Growth 2024



## VISION

To become a leading modern retail bank in Vietnam, delivering comprehensive financial solutions to individual and SME customers.

## MISSION



Contribute to the safe and sound growth of the banking system.



Contribute to the economic development of the country by promptly meeting the needs of production – business – services of our customers.



Maximize benefits for shareholders, customers, partners and all employees.

# 2025 BUSINESS PERFORMANCE HIGHLIGHTS



**TOTAL ASSETS**  
**418,333**  
billion VND  
(as of 31 Dec 2025)



**TOP 15**  
BANKS BY TOTAL ASSETS  
LARGEST BANKING SYSTEM  
IN VIETNAM



## KEY FINANCIAL RATIOS



**NIM**  
**2.6%**



**ROA**  
**1,3%**



**ROE**  
**20%**  
(in top group of leading banks)



**BAD DEBT RATIO**  
**2.15%**  
(below regulatory cap)



**CIR**  
**33.2%**



**CAR**  
**11%**



**ALLOWANCE TO BAD LOAN RATIO**  
**20.4%**

## 2025 OUTSTANDING GROWTH



**+15,6%** YoY

Pre-tax profit reached 5,254 billion VND



**+18,2%** YoY

Outstanding loan balance reached 198,263 billion VND



**+18,4%** YoY

Customer deposits & valuable papers reached 211,119 billion VND

## TOTAL ASSETS – TOTAL LIABILITIES – OWNERS' EQUITY (billion VND)

● Total Assets ● Total Liabilities ● Owners' Equity



## WHY INVEST IN NAM A BANK BONDS?



- Strong financial foundation, leading in the banking system
- Prudent risk management, tight asset quality control
- Sustainable growth, proven track record over many years
- Stable liquidity, proactive capital management
- Reputable brand, committed and trusted investor partner



**NAM A BANK BONDS – THE SAFE, EFFECTIVE, SUSTAINABLE INVESTMENT CHOICE**

Investing together for a prosperous future and long-term value creation.

Notes: NIM, ROA, ROE are calculated on average basis;  
All financial ratios are in accordance with SBV regulations.  
Source: Audited consolidated financial statements 2025 – Nam A Bank

## KEY INFORMATION

BOND CODE



**NAB125004**

TENOR



**7 years**

PAR VALUE



**100,000 VND**

ISSUANCE VALUE



**1,000 billion VND**

COUPON RATE



**Floating rate + Margin**

INTEREST PAYMENT



**Every 12 months**

ISSUE DATE



**December 30, 2025**

MATURITY DATE



**December 30, 2032**



## INTEREST RATE MECHANISM



**FIRST 5 YEARS**

Floating rate + **2.8%/year**



**FROM YEAR 6 ONWARDS**

Floating rate + **3.4%/year**



Floating rate is the average deposit interest rate for 12-month term of 4 banks: Vietcombank, Agribank, BIDV and Vietinbank.



## INVESTOR BENEFITS



Fixed coupon payment every 12 months



Principal repayment at maturity



Tradable/transferable bonds as regulated



## ISSUER'S CALL OPTION



Issuer has the right to call back the bond before maturity after 2 years from the issue date



Bond buyback must comply with regulations and ensure safety ratios as prescribed by the State Bank of Vietnam



Nam A Bank is among the Top 15 banks with the largest total assets in the system, reaching **418,333 billion VND** as of December 31, 2025.

**NAM A BANK**



# WHY INVEST IN PINEB?

A simple and secure corporate bond investment solution designed by PineTree for long-term investors.



## SECURE

Carefully selected bonds with strict due diligence.



## FLEXIBLE

Investment tenors from 14 days to 180 days.



## COMPETITIVE YIELDS

Attractive returns designed for stable income.



## CONVENIENT

Invest easily through the PineTree platform.

## PINEB BOND INVESTMENT PROCESS



01

### EXPLORE

View bond information on the PineTree platform.



02

### INVEST

Log in and place your order online.



03

### RECORD

Bonds are recorded in your account on T+1.



04

### EXIT OR HOLD

Sell any time\* or hold to maturity.

\*Subject to market conditions.



### QUALITY INVESTMENTS

Selected with care.



### TRANSPARENT & SECURE

Protecting your interests.



### EXPERT SUPPORT

Here for your investment journey.



### DIGITAL & EASY

Manage your investment anytime, anywhere.

# THANK YOU

Delivering sustainable investment opportunities and prosperity to our clients through a digital financial platform.



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