

No: 677 /2026/CV-NCB
V/v: Disclosure of financial
statements for Quarter 4.2025

Hanoi, 29 January 2026

To: The State Securities Commission
The Hanoi Stock Exchange

1. Name of organization: National Citizen Commercial Joint Stock Bank
2. Stock code: NVB
3. Business code: 1700169765
4. Address: No. 25, Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City
5. Tel: 024.6269 3355 Fax: 024.6269 3535
6. Submitted by: Mr. Ta Kieu Hung – Chief Executive Officer
7. Type of information disclosure:
☒ Periodic ☐ Unusual ☐ 24 hours ☐ Upon request
8. Content of disclosed information: Financial statements for Quarter 4.2025:
 - 8.1. Financial Statements for Quarter 4.2025 of National Citizen Commercial Joint Stock Bank (NCB) was issued on January 2026 including: Statement of financial position, Income statement, Cash flow statement and Notes to the financial statements.
 - 8.2. Explained content: National Citizen Commercial Joint Stock Bank would like to explain profit after corporate income tax in the business performance report of the reporting period changes by 10% or more compared to the same period of the previous year; and profit after tax in the reporting period shows a loss as follows:
 - 8.2.1. For separate financial statements for Quarter 4.2025:

In the Fourth quarter of 2025, the loss after tax was recorded at VND 648.6 billion, equivalent to an increase of 87%, compared to the loss of VND 5,073.7 billion in the same period of 2024. This significant change is primarily attributed to NCB's focus on developing credit in segments where NCB has advantages, enhancing measures to handle bad debts and improving credit quality, with recorded net interest income of the Fourth quarter at almost VND 422.9 billion, a significant increase compared to the recorded net loss of interest income of the Fourth quarter of 2024 at VND 2,551.4 billion.

In addition, NCB also continues to focus on non-credit products to increase revenue, thereby contributing to the diversification of NCB's income structure. Specifically, the income from services activities in the Fourth quarter of 2025

recorded at VND 28.2 billion, an approximate increase of 133% over the Fourth quarter of 2024 at VND 12.1 billion.

8.2.2. *For consolidated financial statements for Quarter 4.2025:*

In the Fourth quarter of 2025, the loss after tax reached approximately VND 652 billion, equivalent to an increase of 87%, compared to the loss of VND 5.069.5 billion in the consolidated financial statements for the same period in 2024 due to the same reasons explained above.

9. This information was disclosed on the company's website on: <https://www.ncb-bank.vn/vi/nha-dau-tu/>

We hereby certify that the information disclosed above is true and we take full legal responsibility for the content of the disclosed information.

Sincerely!

NATIONAL CITIZEN
COMMERCIAL JOINT STOCK BANK *ae*

Recipients:

- As stated above;
- Archived at the Clerical Office.



TỔNG GIÁM ĐỐC
Lê Kiều Hưng