



SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No: 625 /2026/CV-BDH.NCB
Re: Disclosure of audited financial
statements for Quarter 4.2025

Hanoi, 29 January 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

In accordance with Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated 16 November 2020, of the Ministry of Finance guiding information disclosure on the securities market, National Citizen Bank discloses the audited financial statements (FS) for Quarter 3.2025 to the Hanoi Stock Exchange as follows:

1. Name of organization:

- Stock code: NVB
- Address: No. 25, Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City
- Tel: 024.6269 3355 Fax: 024.6269 3535
- Email: ir@ncb-bank.vn Website: <https://www.ncb-bank.vn/>

2. Content of disclosed information:

- Financial Statements for Quarter 4.2025:
 - Separate Financial Statements (Listed Organization without Subsidiaries and Superior Accounting Unit with Subordinate Units);
 - Consolidated Financial Statements (Listed Organization with Subsidiaries);
 - Combined Financial Statements (Listed Organization with Subordinate Accounting Units and Separate Accounting Structure).
- Cases Subject to Explanation of Causes:
 - + The audit firm issued a non-unqualified opinion on the financial statements (for the audited financial statements of 2025):
 - Yes No



Explanatory document in case of ticking Yes:

Yes No

- + Profit after tax in the reporting period has a difference of 5% or more before and after the audit, changing from loss to profit or vice versa (for the audited financial statements of 2025):

Yes No

Explanatory document in case of ticking Yes:

Yes No

- + Profit after corporate income tax in the income statement of the reporting period changes by 10% or more compared to the same period last year:

Yes No

Explanatory document in case of ticking Yes:

Yes No

- + Profit after tax in the reporting period shows a loss, changing from profit in the same period last year to a loss in this period or vice versa:

Yes No

Explanatory document in case of ticking Yes:


Yes No

This information was disclosed on the company's website on: January 2026
at the link: <https://www.ncb-bank.vn/vi/nha-dau-tu/bao-cao-tai-chinh>

3. Report on transactions with a value of 35% or more of total assets in 2025. In case the listed company has transactions, please report the following details:

In the event that Listed Organization engages in transactions, please ensure that the following details are reported comprehensively:

- Transaction details: none;
- Transaction value/total asset value ratio of the enterprise (%) (based on the most recent financial statements): none;
- Transaction completion date: none.

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

NATIONAL CITIZEN
COMMERCIAL JOINT STOCK BANK 

Attached documents:

- Q4/2025 Financial statements
- Explanatory document:
....2026/CV-NCB



TỔNG GIÁM ĐỐC
Trần Kiều Hưng



No: 627 /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 29 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 on the separate and consolidated financial statements for Quarter 4.2025 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 over 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 over 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 

Recipients:

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



TỔNG GIÁM ĐỐC
Lạ Kiều Hưng