NCB
NATIONAL CITIZEN BANK
NGÂN HÀNG QUỐC DÂN

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No: 6191 /2026/CV- BDH-NCB
V/v: Disclosure of Reviewed Interim Financial Statements for the first six-month peiod of 2026

Hanoi, 25 August 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: Reviewed Interim Financial Statements for the first six-month period of 2026:

8.1. Reviewed Interim Financial Statements (FS) for the first six-month period of 2026 of National Citizen Commercial Joint Stock Bank (NCB) was issued on 20 August 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:

8.2.1. For reviewed interim separate FS for first 6-month period of 2026:

In the first 6 months of 2026, NCB recorded after-tax profit of over VND 730.6 billion, up 59% compared to VND 459.6 billion in the same period of 2025. This impressive growth was primarily driven by NCB's focus on developing credit in customer segments where the bank holds a competitive advantage, together with intensified bad debt resolution efforts and improved credit quality. As a result, net interest income for the first half of 2026 reached over VND 1,824 billion, a sharp increase of 45% compared to VND 1,261.4 billion in the same period of 2025.

8.2.1. For reviewed interim separate FS for first 6-month period of 2026 (continued):

In addition, NCB continued to focus on developing non-credit products to increase revenue, contributing to a more diversified income structure. Specifically, net income from service activities in the first 6 months of 2026 reached over VND 180.2 billion, an impressive growth of 83% compared to VND 98.4 billion recorded in the same period of 2025.

8.2.1. For reviewed consodidated separate FS for first 6-month period of 2026

The profit after tax of the first six-month period of 2026 reached more than VND 726.7 billion, equivalent to an increase of 57%, compared to the profit of VND 462.2 billion in the consolidated financial statements for the same period in 2025 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

M.S.D.N: 1700169765-C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUỐC DÂN
THÀNH PHỐ HÀ NỘI

TỔNG GIÁM ĐỐC
Tạ Kiều Hưng

Recipients:

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