

No.: 777/2026/NQ-HDQT.NCB

Hanoi, June 27, 2026

## **RESOLUTION**

*Re: Approval of the results of the private placement of shares*

### **THE BOARD OF DIRECTORS**

- Pursuant to the Law on Credit Institutions (as amended and supplemented);
- Pursuant to the Law on Securities (as amended and supplemented);
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank (“NCB”);
- Pursuant to Resolution of the General Meeting of Shareholders No. 1620/2025/NQ-DHDCD.NCB dated 24/12/2025 and Resolution No. 362/2026/NQ-DHDCD.NCB dated 02/4/2026 approving the plan for private placement of shares to increase charter capital in 2026;
- Pursuant to Resolution of the Board of Directors No. 209/2026/NQ-HDQT.NCB dated 24/12/2026 on the detailed plan for private placement of shares to increase charter capital in 2026; and Resolution No. 726/2026/NQ-HDQT.NCB dated 19/6/2026 approving the list of investors expected to participate in the 2026 private placement of shares and the number of shares to be offered to each investor;
- Pursuant to the Regulation on Organization and Operation of the Board of Directors of NCB;
- Pursuant to Official Letter No. 5860/SSC-QLCB dated 25/6/2026 of the State Securities Commission regarding the registration dossier for the private placement of shares of National Citizen Commercial Joint Stock Bank (NVB);
- Pursuant to Vote Counting Minutes No. 776/2026/BBKP-HDQT dated 29/6/2026,

### **RESOLVES:**

**Article 1.** Approval of the results of the private placement of shares:

1. Name of shares: Shares of National Citizen Commercial Joint Stock Bank.
2. Ticker symbol: NVB.
3. Type of shares: Common shares.
4. Par value: VND 10,000 per share.
5. Number of shares before the issuance: 1,927,984,751 shares.

6. Number of shares offered: 1,000,000,000 shares.
  7. Number of shares distributed: 1,000,000,000 shares, equivalent to 100% of the total number of shares offered. Of which:
    - Domestic investor: 1,000,000,000 shares;
    - Foreign investors, and economic organizations with foreign investors holding more than 50% of charter capital: 0 shares.
  8. Total par value of successfully issued shares: VND 10,000,000,000,000.
  9. Issuance price: VND 10,000 per share.
  10. Total proceeds from the offering: VND 10,000,000,000,000.
  11. Total expenses: VND 0.
    - Share distribution fee: VND 0.
    - Other expenses: VND 0.
  12. Net proceeds from the offering: VND 10,000,000,000,000.
  13. Closing date of the issuance period: 26/06/2026.
  14. Transfer restriction period: Transfer shall be restricted for one (01) year applicable to professional securities investors from the closing date of the offering, except for transfers among professional securities investors or transfers made pursuant to an effective court judgment or decision, an arbitral award, or inheritance in accordance with the law.
- Article 2.** To approve the list of investors participating in the purchase of shares in the offering as set out in the Appendix enclosed with this Resolution.
- Article 3.** To approve the implementation of procedures for changing NCB's charter capital with the competent state authorities.
- Article 4.** To approve the registration of the newly issued shares with the Vietnam Securities Depository and Clearing Corporation and the registration for listing of such shares on the Hanoi Stock Exchange.
- Article 5.** To assign the Chairwoman of the Board of Directors to implement the report on the results of the private placement of shares and carry out procedures for changing the charter capital with the competent state authorities; announce the change in the number of outstanding voting shares; carry out procedures for additional securities registration with the Vietnam Securities Depository and Clearing Corporation and additional listing registration of the newly issued shares on the Hanoi Stock Exchange; and perform other related tasks to complete the



issuance in accordance with applicable laws and the Charter of the Bank.

**Article 6.** This Resolution shall take effect from 27/06/2026.

**Article 7.** Within the scope of their respective powers and responsibilities, members of the Board of Directors, the Chief Executive Officer, and relevant units and individuals shall be responsible for implementing this Resolution in accordance with the law and the Charter of NCB./.

**Recipients:**

- BOD, SB;
- Chief Executive Officer;
- Financial Management Division;
- Archive: BOD Office, Administration.

**FOR THE BOARD OF DIRECTORS  
CHAIRWOMAN**



**BÙI THỊ THANH HƯƠNG**

**APPENDIX: LIST AND OWNERSHIP RATIOS OF INVESTORS SUBSCRIBING FOR SHARES IN THE PRIVATE  
PLACEMENT OF SHARES OF NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK**

*(Attached to Resolution no. 777/2026/NO-HDQT.NCB dated 27/06/2026)*

No.	Name of investor	Enterprise Registration Certificate No. or equivalent document / ID Card / Citizen ID Card / Passport No.	Investor category		Number of shares held before the offering (*)	Actual number of shares distributed	Total number of shares held after the offering	Ownership ratio after the offering (**)
			Strategic investor / Professional investor	Foreign investor / economic organization with foreign investor(s) holding more than 50% of charter capital / domestic investor				
1	Lê Thị Thu Hằng		Professional Investor	Domestic investor	95.793.335	49.853.376	145.646.711	4,974%
2	Dương Thế Bằng		Professional Investor	Domestic investor	95.745.805	49.608.443	145.354.248	4,964%
3	Nguyễn Minh Anh		Professional Investor	Domestic investor	95.745.805	49.608.443	145.354.248	4,964%
4	Nguyễn Thị Hoàng Yến		Professional Investor	Domestic investor	95.783.605	49.570.643	145.354.248	4,964%
5	Vũ Thị Tuyên		Professional Investor	Domestic investor	95.745.805	49.608.443	145.354.248	4,964%
6	Vương Khả Huân		Professional Investor	Domestic investor	95.745.805	49.608.443	145.354.248	4,964%
7	Vương Khả Nguyễn		Professional Investor	Domestic investor	95.745.805	49.608.443	145.354.248	4,964%
8	Nguyễn Đức Anh		Professional Investor	Domestic investor	95.511.439	49.550.345	145.061.784	4,954%
9	Nguyễn Xuân Trường		Professional Investor	Domestic investor	94.508.771	49.090.697	143.599.468	4,904%
10	Bùi Thị Thanh Hương		Professional Investor	Domestic investor	92.350.470	48.031.902	140.382.372	4,795%
11	Đặng Thị Thùy Nhung		Professional Investor	Domestic investor	57.839.543	30.191.903	88.031.446	3,007%
12	Phạm Đức Hùng		Professional Investor	Domestic investor	6.223.100	88.000.000	94.223.100	3,218%
13	Nguyễn Việt Sơn		Professional Investor	Domestic investor	4.780.288	30.000.000	34.780.288	1,188%
14	Huỳnh Phan Hoàng Nhật Thiên		Professional Investor	Domestic investor	6.865.000	58.668.919	65.533.919	2,238%

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			Strategic investor / Professional investor	Foreign investor / economic organization with foreign investor(s) holding more than 50% of charter capital / domestic investor				
15	Phạm Minh Ngân		Professional Investor	Domestic investor	3.023.000	30.000.000	33.023.000	1,128%
16	Cao Thị Liên Hoa		Professional Investor	Domestic investor	5.293.800	40.000.000	45.293.800	1,547%
17	Vũ Hoài Trang		Professional Investor	Domestic investor	2.856.512	30.000.000	32.856.512	1,122%
18	Đào Phương Anh		Professional Investor	Domestic investor	4.122.757	30.000.000	34.122.757	1,165%
19	Hoàng Thu Trang		Professional Investor	Domestic investor	0	45.000.000	45.000.000	1,537%
20	Phạm Thị Hiền		Professional Investor	Domestic investor	0	45.000.000	45.000.000	1,537%
21	Nguyễn Hoàng Anh Quân		Professional Investor	Domestic investor	95.745.121	49.000.000	144.745.121	4,944%
22	Nguyễn Thị Thanh Trúc		Professional Investor	Domestic investor	80.136.231	30.000.000	110.136.231	3,762%



SOCIALIST REPUBLIC OF VIET NAM  
Independence – Freedom - Happiness

Hanoi, 27/6/2026

No.: 368/2026/BC-HĐQT.NCB

## REPORT

### On the results of the private placement of shares

To: The State Securities Commission

#### I. Introduction of the Issuer

1. Name of Issue: National Citizen Commercial Joint Stock Bank (“NCB”, the “Bank”)
2. Abbreviated name : NCB
3. Head office address: No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Hanoi, Vietnam
4. Telephone: (84-24) 32019050 Fax: (84-4)62693535 Website: <http://www.ncb-bank.vn>
5. Charter capital: 19.279.847.510.000 đồng
6. Ticker symbol: NVB
7. Payment account opened at: Joint Stock Commercial Bank for Investment and Development of Vietnam – Hanoi Branch. Account number: 2111166267
8. Enterprise Registration Certificate: Enterprise code No. 1700169765, first issued by the Department of Planning and Investment of Hanoi City on 24/8/2006, with the 22nd amended registration issued on 02/8/2023.
  - Main business line: Other credit granting activities  
Details: Credit activities, including capital mobilization, receipt of capital, entrustment, borrowing, lending, discounting of commercial papers, capital contribution to joint ventures, and payment services.  
Business line code: 6492
  - Main product / service: Credit
9. Establishment and Operation License: License No. 01/GP-NHNN issued by the State Bank of Vietnam on 09/01/2026 on the establishment and operation of a joint stock commercial bank for National Citizen Commercial Joint Stock Bank, as amended and supplemented by Decision No. 56/QĐ-NHNN dated 16/01/2026.

#### II. Offering plan

1. Name of shares: Shares of National Citizen Commercial Joint Stock Bank.
2. Type of shares: Common shares.
3. Terms of warrants attached to preference shares (*in case of an offering of preference shares with warrants*): Not applicable.
4. Number of shares offered: 1,000,000,000 shares.
5. Offering price:
  - Highest offering price: VND 10,000 per share.
  - Lowest offering price: VND 10,000 per share.

6. Transaction Restriction Period: Transfer shall be restricted for one (01) year applicable to professional securities investors from the closing date of the offering, except for transfers among professional securities investors or transfers made pursuant to an effective court judgment or decision, an arbitral award, or inheritance in accordance with the law.

7. Expected total proceeds: VND 10,000,000,000,000 (*in words: ten trillion Vietnamese dong*).

8. Closing date of the offering: 26/06/2026.

### III. Result of the share offering

1. total number of shares distributed: 1,000,000,000 shares, equivalent to 100% of the total number of shares offered. Of which:

- Domestic investor: 1,000,000,000 shares;
- Foreign investors, and economic organizations with foreign investors holding more than 50% of charter capital: 0 cổ phiếu.

2. Selling price:

- Lowest selling price: VND 10,000 per share.
- Highest selling price: VND 10,000 per share.
- Weighted average selling price: VND 10,000 per share.

3. Total proceeds from the offering: VND 10,000,000,000,000 (*in words: ten trillion Vietnamese dong*).

4. Total expense: VND 0.

- Share distribution fee: VND 0.
- Other expenses: VND 0.

5. Net proceeds from the offering: VND 10,000,000,000,000.

**IV. List and ownership ratios of investors subscribing for shares:** See appendix.

### V. Accompanying documents:

- Written confirmation issued by Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ba Dinh Branch 820/VCB-BĐI-KHDN dated 26/06/2026 regarding the proceeds received from NCB's private placement of shares.

- Resolution of the Board of Directors No 777/2026/NQ-HĐQT.NCB dated 27/06/2026 approving the results of the private placement of shares./.

Hanoi 27/062026

**NATIONAL CITIZEN COMMERCIAL  
JOINT STOCK BANK  
LEGAL REPRESENTATIVE**



**CHỦ TỊCH HĐQT**

*Bùi Chi Thanh Hương*



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(\*) Based on the list of shareholders provided by the Vietnam Securities Depository and Clearing Corporation on 29/5/2026;

(\*\*) Ownership ratio calculated based on the charter capital after the offering.