NCB
NATIONAL CITIZEN BANK
NGÂN HÀNG QUỐC DÂN

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Số: 5415/2026/CV-BDH.NCB
Re: Measures and roadmap to rectify the warning status of securities

Hanoi, 28 July 2026

To: **The State Securities Commission**
The Hanoi Stock Exchange

1. Name of organization: National Citizen Commercial Joint Stock Bank
2. Stock code: NVB
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7. Submitted by: Mr. Ta Kieu Hung – Chief Executive Officer
8. Type of information disclosure:

   ☒ Periodic ☐ Unusual ☐ 24 hours ☐ Upon request

9. Content of disclosed information:

   National Citizen Commercial Joint Stock Bank ("NCB") extends our respectful greetings and thanks for the cooperation and support of the Securities Commission and the Hanoi Stock Exchange ("HNX") over the past time.

   Regarding the Hanoi Stock Exchange's decision to maintain a warning status for NVB securities as stated in Decision No. 264/QĐ-SGDHN dated 30 March 2026 and No. 1282/TB-SGDHN dated 30 March 2026 by the Hanoi Stock Exchange, the National Citizen Bank (NCB) hereby submits a report detailing the measures and roadmap to address the situation in which NVB securities are under warning due to negative retained earnings in the consolidated financial statements for 2025 as follows:

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- On 08 June 2020, the Prime Minister issued Decision 689/QD-TTg "approving the plan to restructure the system of credit institutions associated with bad debt handling for the period 2021-2025." Based on this, in 2023, NCB cooperated with the consulting firm Ernst & Young Vietnam to assess the financial status and update the restructuring plan for submission to the competent authorities. On 07 February 2024, the State Bank of Vietnam provided feedback according to Official Letter No. 62/NHNN-TTGSNH.
- On 28 June 2024, the Board of Directors of National Citizen Bank approved the "Restructuring plan associated with bad debt handling for the period 2023-2025, with an orientation to 2030" (hereinafter referred to as "Restructuring Plan"), and reported to the State Bank of Vietnam according to Official Letter No. 1426/2024/CV-HDQT.NCB dated 28 June 2024.
- In 2025, NCB successfully completed capital enhancement, increasing its charter capital by VND 7,500 billion. This increase in charter capital represents a positive signal, serving as a crucial driving force for NCB's comprehensive and robust transformation process, aimed at achieving the Bank's strategic objectives and delivering improved business performance in 2026 and beyond.
- With the goal of focusing on stable development, gradually restructuring the Bank in accordance with the approved PACCL roadmap, and enhancing service quality, NCB is implementing and will continue to implement strong and synchronized plans and measures in the near future. These efforts aim to improve business performance in 2026, laying the foundation for the Bank's development journey in the coming years, as outlined in the Annual General Meeting of Shareholders in 2026 as follows:
    - Maintain credit growth safely and in alignment with the SBV credit growth policies and orientations. Credit quality management will be prioritized to ensure that the NPL ratio remains within the limits prescribed by the SBV. For 2026, NCB sets a credit growth target of 35% compared to the end of 2025;
    - Complete substantially the major objectives of the PACCL in accordance with the approved roadmap and regulatory requirements;
    - Capital mobilization closely follow market trends and the Asset-Liability Management situation to implement timely and appropriate solutions. Market 1 mobilization growth will be aligned with credit growth, with a focus on driving CASA growth to increase low-cost funding. For 2026, NCB targets a growth of 20% in customer deposits and 33% in CASA compared to the end of 2025;
    - Adopt a customer-centric approach, accelerate digital transformation and technology integration to modernize and enhance product quality, thereby elevating the overall customer experience;
    - Achieve sustainable growth, expand market share, and develop diverse financial services to boost service income. Strengthen FX trading and short-term interest rate trading within the interbank market, while broadening partnerships with other credit institutions and financial entities

- Exercise cost control and improve operational efficiency; optimize the network of branches and transaction offices.

▶ As at 30 June 2026, NCB has achieved significant results in implementing its 2026 business plan. Specifically, the business results for the Second Quarter of 2026 were very impressive. Accordingly, the Group's profit after tax reached more than VND 510.6 billion, representing an increase of VND 199.1 billion compared with the profit after tax of VND 311.5 billion recorded in the corresponding period of 2025, equivalent to an increase of approximately 64%. In addition, as of the second quarter of 2026, NCB had substantially achieved a number of the 2026 business plan targets approved by the General Meeting of Shareholders, as detailed in the table below:

▶ *Unit: VND Billion, %*

No	Indicator	2026 Target (*)	2026 Performance (**)	+/- Growth	% Completion of 2025 Target
1	Total assets	189,912	199,013	9,101	105%
2	Deposits from customers	158,685	151,318	(7,367)	95%
3	Loans to customers	131,686	133,527	1,841	101%
4	CASA	15,312	11,928	(3,384)	78%

(*) Planned financial information was prepared based on the Bank's separate financial information and approved by the General Meeting of Shareholders.

(**) Actual financial information is extracted from the Bank's separate financial statements for the second quarter of 2026

▶ In addition, to further strengthen its financial capacity in support of the Bank's overall business operations, NCB implemented its capital increase plan during 2026. As of the issuance date of these separate and consolidated financial statements for the second quarter of 2026, NCB had completed its charter capital increase of VND 10 trillion through a private placement, with the objective of strengthening its financial capacity and ensuring safe and sound operations. The increase in charter capital provides an important foundation for expanding the Bank's business activities, enhancing its operating capital, better meeting the economy's demand for credit, and supporting the achievement of NCB's strategic objectives.

With the specific action plans mentioned above, NCB believes that the Bank's business results in 2026 will improve, creating a stepping stone for NCB's sustainable development in the following years.

This information is disclosed in accordance with regulations. We commit that the disclosed information is true and fully responsible before the law for the content of the disclosed information.

Sincerely!

National Citizen
Commercial Joint Stock Bank

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THÀNH PHỐ HÀ NỘI

TỔNG GIÁM ĐỐC
Tạ Kiều Hưng

Recipients:

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