



SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

Hà Nội, 30 / 7 / 2026

REPORT ON CORPORATE GOVERNANCE

NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK THE FIRST HALF OF 2026

To: - The State Securities Commission;
- The Stock Exchange;

- Name of company: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK
- Address of headoffice: 25 Lê Đại Hành, Hai Bà Trưng Wd., Hà Nội
- Telephone: (84-24) 32019050 Email: vphdqt2@ncb-bank.vn
- Charter Capital: VND 29,279,847,510,000
- Ticker symbol: NVB
- Governance model: General Meeting of Shareholders, Board of Directors, Board of Supervisors, General Director and Director.
- The implementation of internal audit: Implemented.

I. Activities of the General Meeting of Shareholders:

Information on meetings, resolutions and decisions of the General Meeting of Shareholders (including the resolutions of the General Meeting of Shareholders approved in the form of written comments):

No.	RESOLUTION No.	CONTENT
1	361/2026/NQ-ĐHĐCĐ.NCB dated 2/4/2026	- Approved the 2025 Report on Activities of the Board of Directors and 2026 operational orientations No. 121/2026/HDQT-NCB dated 11/3/2026; - Approved the 2025 Activity Report and 2026 directions of the Supervisory Board No. 02/2026/BKS-NCB dated 24/3/2026; - Approved the Report on assessment of 2025 business performance and the 2026 action plan of the Chief Executive Officer No. 1233/2026/BC-TGD dated 9/3/2026;

No.	RESOLUTION No.	CONTENT
		- Approved the remuneration of the Board of Directors and the Supervisory Board for 2025 as proposed in Proposal No. 09/2026/TTr-HDQT dated 01/04/2026; - Approved the 2025 Financial Statements and the 2025 Profit Distribution Plan as proposed in Proposal No. 08/2026/TTr-HDQT dated 01/04/2026; - Approved the 2026 Business Plan as proposed in Proposal No. 03/2026/TTr-HDQT dated 11/03/2026; - Approved the remuneration budget of the Board of Directors and the Supervisory Board for 2026 as proposed in Proposal No. 04/2026/TTr-HDQT dated 11/03/2026; - Approved the selection of the independent audit firm for the 2027 fiscal year as proposed in Proposal No. 01/2026/TTr-BKS dated 09/03/2026; - Approved the amendments and supplements to the Charter of National Citizen Commercial Joint Stock Bank as proposed in Proposal No. 06/2026/TTr-HDQT dated 01/04/2026; - Approved the amendments and supplements to the Regulation on Organization and Operation of the Board of Directors of National Citizen Commercial Joint Stock Bank as proposed in Proposal No. 06/2026/TTr-HDQT dated 01/04/2026; - Approved the amendments and supplements to the Regulation on Organization and Operation of the Supervisory Board as proposed in Proposal No. 02/2026/TTr-BKS dated 16/03/2026.
2	362/2026/NQ-ĐHĐCĐ.NCB dated 2/4/2026	- Approved the contents set out in Section II of Proposal No. 07/2026/TTr-HDQT dated 01/04/2026 on the plan for private placement of shares to increase charter capital in 2026.

II. Board of Directors

1. Information about the members of the Board of Directors

No.	Board of Directors' members	Position	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Ms. Bùi Thị Thanh Hương	Chairperson of the Board / Non-executive	2020-2025 term: elected on 29/07/2021; 2025-2030 term: elected on 24/12/2025	
2	Ms. Hoàng Thu Trang	Vice Chairperson of the Board / Non-executive	2020-2025 term: elected on 18/06/2022 2025-2030 term: elected on 24/12/2025	
3	Mr. Dương Thế Bằng	Member of the Board / Non-executive	2020-2025 term: elected on 18/11/2023 2025-2030 term: elected on 24/12/2025	
4	Ms. Nguyễn Thị Hải Hòa	Member of the Board / Non-executive	2020-2025 term: elected on 18/11/2023 2025-2030 term: elected on 24/12/2025	
5	Ms. Trịnh Thanh Mai	Member of the Board / Non-executive	2020-2025 term: elected on 18/6/2023 2025-2030 term: elected on 24/12/2025	
6	Mr. Tạ Kiều Hưng	Member of the Board cum Chief Executive Officer	2025-2030 term: elected on 24/12/2025	
7	Ms. Đỗ Thị Thu Hương	Member of the Board / Independent	2025-2030 term: elected on 24/12/2025	
8	Ms. Lâm Thùy Dung	Member of the Board / Independent	2025-2030 term: elected on 24/12/2025	

2. Meetings of the Board of Directors

In 2026, NCB's Board of Directors held meetings to make key decisions, provide orientations, and direct NCB's operations from time to time; and to consider and decide on matters and issues falling within the decision-making authority of the Board of Directors (*Appendix 1*).

3. Supervising the Board of Management by the Board of Directors

The supervision by the Board of Directors over the Board of Management is carried out in accordance with the law and NCB's internal regulations and rules, specifically through the following activities:

- Regarding the control environment: NCB's Board of Directors for the 2025–2030 term consists of 8 members, including 2 independent members and 1 member who concurrently acts as an executive, ensuring a structure compliant with the law. The members of the Board of Directors for the 2025–2030 term are experienced personnel with strong banking governance capabilities, satisfying the standards and conditions applicable to members of the Board of Directors under the law and NCB's Charter. Immediately after being elected to the Board of Directors for the 2025–2030 term, the Board of Directors held a meeting to elect the Chairperson and Vice Chairperson of the Board of Directors, and the Chairperson issued decisions assigning duties to each member of the Board of Directors and setting out the Board's specific activity plan for 2026. At the same time, the Board of Directors for the 2025–2030 term also issued resolutions to consolidate the structure of the Committees and Councils under the Board of Directors, which advise the Board on certain areas in the Board's high-level supervision and management over the Chief Executive Officer.

- In the first six months of 2026, the Board of Directors approved and issued various policy documents on the Bank's governance and operations, ensuring compliance with the Circulars guiding the Law on Credit Institutions and alignment with the Bank's development strategy.

- The Board of Directors receives information and reports from the Board of Management on a periodic and ad hoc basis to serve its direction, supervision, and assessment of the effectiveness of the Chief Executive Officer's management activities; and performs its high-level supervisory role over internal control, risk management, and capital adequacy assessment. The Board of Directors issues risk management policies, compliance policies, and other internal regulations; and supervises the Chief Executive Officer in implementing risk prevention measures, organizing control activities, maintaining a control culture and professional ethical standards, and addressing and remedying shortcomings and limitations,...

- The Board of Directors holds thematic meetings, regular briefing meetings, and six-month review meetings with the Board of Management. The Board of Management reports to the Board of Directors on the implementation of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors; the implementation status and business performance results of the past period and the implementation plan for the following period; and certain thematic reports as requested by the Board of Directors, focusing on business performance, risk management, and compliance control. At these meetings, the Board of Directors analyzes, evaluates, and provides directional instructions to the Board of Management to ensure proper implementation of the assigned business targets and plans, while also ensuring the safety of banking operations.

- The Board of Directors has supervised and directed the Board of Management in implementing all aspects of NCB's operations in accordance with the orientations, objectives, and strategy; and the Board of Management has closely followed such objectives and orientations and fully performed the tasks assigned by the General Meeting of Shareholders and the Board of Directors.

4. Activities of the Board of Directors' subcommittees

NCB has 5 Committees and Councils under the Board of Directors, including: the Human Resources Committee, the Risk Management Committee, the Credit Committee, the Technology & Digital Transformation Committee, and the Risk settlement council. The establishment of these Committees and Councils complies with the law, the Charter, and the Bank's internal regulations. The Committees and Councils operate in accordance with the Regulation on Organization and Operation of each Committee or Council issued by the Board of Directors. Of which:

(i) Human Resources Committee:

The Human Resources Committee consists of 3 members. In its advisory and consultative role to the Board of Directors on organizational structure, personnel structure, personnel policies, and salary and remuneration matters in the Bank's governance process, in the first six months of 2026, the Human Resources Committee held 16 meetings, including 15 in-person meetings and 1 matter for written consultation, to advise and consult the Board of Directors on the following matters:

- Recruitment, arrangement, and appointment plans for key personnel positions;
- Review and completion of the organizational and personnel structure across the entire system;
- The 2026 salary adjustment plan;
- Results of performance assessment and ranking, reward system, recognition of outstanding individuals, and the plan for payment of 2025 performance bonuses;
- Remuneration and benefit policies for NCB employees.

(ii) Technology & Digital Transformation Committee:

The Technology & Digital Transformation Committee has an advisory role to the Board of Directors on technology development orientations and technology applications to enhance governance and management capacity and promote the Bank's business efficiency. In the first six months of 2026, the Technology & Digital Transformation Committee held 3 regular meetings at the request of the Chairperson of the Technology Committee, to advise and consult the Board of Directors on the following matters:

- Reviewing, enhancing, and completing security systems, databases, and NCB's documents, regulations, and procedures on information security, ensuring compliance with legal regulations and the Bank's practical requirements;
- Conducting an overall review and supervising the implementation of the Bank's key projects, including Data Platform, Super App, AML, T24 Modernization, Visa Click to Pay, TX upgrade and connection with Visa, Biometrics System, etc.;
- Reviewing and assessing the capacity of contractors/partners during the implementation of the Bank's key technology projects;

(iii) Credit Committee:

The Credit Committee considers, proposes, appraises, and advises the Board of Directors on the approval of credit facilities falling within the authority of the Board of Directors. In the first six months of 2026, the Credit Committee held meetings and submitted credit facilities/adjustments to credit facilities falling within the decision-making authority of the Board of Directors for approval by the Board of Directors¹.

¹ In the first six months of 2026, the Credit Committee advised and submitted 92 credit dossiers falling within the authority of the Board of Directors for consideration and approval by the Board of Directors.

(iv) Risk Management Committee:

In its role of advising the Board of Directors on risk management matters, in the first six months of 2026, the Risk Management Committee held 3 meetings and conducted written consultations on the following matters:

- Advising the Board of Directors on the issuance of the risk appetite; supervising the implementation of the risk appetite and risk limits.
- Reviewing and giving opinions on the Report and proposal on stress-testing scenarios for capital and the capital plan;
- Supervising the implementation of sub-projects to enhance risk management capacity and strengthen the internal control system at NCB;
- Reviewing, assessing, and giving opinions on the strengthening of compliance control and supervision at the Bank; the development of NCB's internal credit rating system; and the optimization of risk-weighted assets (RWA) in the Bank's business operations.
- Reviewing, assessing, and giving advisory opinions to the Board of Directors on the handling of the Bank's investments.

(v) Risk Settlement Council:

The Risk settlement council held meetings to review and approve, within its authority, dossiers on debt classification, risk provisioning, debt resolution plans, collateral resolution plans, legal proceedings measures, and other related matters; and advised on and submitted risk resolution plans falling within the authority of the Board of Directors to the Board of Directors for approval. In the first six months of 2026, the Risk settlement council reviewed and gave opinions on 46 risk resolution dossiers/plans, including 13 risk resolution dossiers/plans which it advised on for submission to the Board of Directors for approval within its authority.

5. Resolutions/Decisions of the Board of Directors (Semi-annual report/annual report): *Appendix 2.*

III. Board of Supervisors

1. Information about members of Board of Supervisors or Audit Committee:

No.	Members of Board of Supervisors/ Audit Committee	Position	The date becoming / ceasing to be the member	Qualification
1	Ms. Đỗ Thị Đức Minh	Head of Board of Supervisors	Member of Board of Supervisors since 08/4/2023	Economics, MA
2	Ms. Phạm Thị Hiền	Deputy Head of Board of Supervisors	Member of Board of Supervisors since 24/12/2025	Economics, Finance and Banking, MA
3	Ms. Vũ Kim Phượng	Member of Board of Supervisors	Member of Board of Supervisors since 26/4/2015	MBA

No.	Members of Board of Supervisors/ Audit Committee	Position	The date becoming / ceasing to be the member	Qualification
4	Mr. Nguyễn Việt Sơn	Member of Board of Supervisors	Member of Board of Supervisors since 24/12/2025	Lawyer
5	Mr. Lê Văn Quý	Member of Board of Supervisors	Member of Board of Supervisors since 24/12/2025	Economics, BA

2. Meetings of Board of Supervisors or Audit Committee

No.	Members of Board of Supervisors/ Audit Committee	Number of meetings attended	Attendance rate	Voting rate	Reason for absence
1	Ms. Đỗ Thị Đức Minh	3	100%	100%	
2	Ms. Phạm Thị Hiền	3	100%	100%	
3	Ms. Vũ Kim Phượng	3	100%	100%	
4	Mr. Nguyễn Việt Sơn	3	100%	100%	
5	Mr. Lê Văn Quý	3	100%	100%	

In addition to the above meetings, the Board of Supervisors regularly exchanged information and obtained written opinions to decide on matters falling within the authority of the Board of Supervisors and to direct the activities of the Internal Audit Center.

3. Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors or Audit Committee

- In the first six months of 2026, the Board of Supervisors supervised compliance with laws, internal regulations, NCB's Charter, and resolutions and decisions of the General Meeting of Shareholders and the Board of Directors in governance and management activities, specifically as follows:
 - + Supervising the Board of Directors in implementing the resolutions and decisions of the General Meeting of Shareholders, and in implementing the 2026 business orientations and targets approved by the Annual General Meeting of Shareholders on 2 April 2026;
 - + Supervising the Chief Executive Officer in implementing the directions, resolutions and decisions of the Board of Directors;
 - + Supervising the Board of Directors and the Chief Executive Officer in the timely and full implementation of the policies, directions and instructions of the Government and the State Bank of Viet Nam.

- Attending meetings of the Board of Directors and the Board of Management in accordance with regulations.
- Supervising the implementation of the Regulation on Enhanced Supervision and directing the Internal Audit Center to review credit facilities valued at VND 50 billion or more; the Internal Audit Center acts as the focal point for consolidating reports on capital contribution and share purchase transactions, receivables, and investment transactions in the form of capital contribution or share purchase for the purpose of acquiring control over enterprises valued at VND 50 billion or more.
- Supervising the implementation results of recommendations stated in inspection conclusions.
- Supervising the implementation of the Restructuring Plan;
- Preparing quarterly supervision and risk warning reports on NCB's business operations and sending them to the Board of Directors and the Board of Management. The Board of Supervisors supervised NCB's financial status, the disclosure of periodic Financial Statements, and periodic reports on the Bank's governance in accordance with regulations on information disclosure on the securities market applicable to listed organizations.
- Supervising compliance with prudential limits and restrictions in NCB's operations in accordance with the Law on Credit Institutions.
- Supervising the approval and implementation of investment projects, purchases and sales of fixed assets, and other contracts and transactions of NCB falling within the decision-making authority of the General Meeting of Shareholders and the Board of Directors; preparing and submitting assessment reports and recommendations on these matters to the Board of Directors and the General Meeting of Shareholders at the nearest General Meeting.
- Performing other tasks in accordance with the Law on Credit Institutions and the Law on Enterprises. The Board of Supervisors monitored and updated the list of shareholders owning 1% or more of charter capital, and related persons of members of the Board of Directors, members of the Board of Supervisors, the Chief Executive Officer, and shareholders owning 1% or more of charter capital.

4. the coordination among the Board of Supervisors, Audit Committee, the Board of Management, Board of Directors and other managers:

- The Board of Directors, the Board of Supervisors and the Board of Management regularly exchanged information relating to the Bank's operations.
- In implementing NCB's Internal Governance Regulation, the Board of Supervisors received documents for meetings of the Board of Directors, documents for written consultation with the Board of Directors, resolutions, and minutes of meetings of the Board of Directors. The Board of Supervisors was also provided by the Chief Executive Officer with reports on operational status and business results; and reports, dossiers, and documents relating to the Bank's business, management, and administration activities upon request.
- The Board of Supervisors attended meetings of the Board of Directors, regular briefing

meetings between the Board of Directors and the Board of Management, and meetings of the Risk Management Committee to serve the audit and supervision duties of the Board of Supervisors. The opinions of the Board of Supervisors were considered and implemented by the Board of Directors and the Board of Management, ensuring NCB's interests and compliance with the law and the Bank's internal regulations.

- Based on internal audit results and the review of internal documents, the Board of Supervisors sent management letters/official letters and recommendations to the Board of Directors and the Board of Management, requesting the Board of Directors and the Board of Management to direct the audited units to seriously remedy the shortcomings identified in the recommendations of the Board of Supervisors/Internal Audit, correct deficiencies, and revise internal documents and procedures in order to improve the effectiveness of internal control. The Board of Management received these recommendations and promptly issued directions and urged the units to make corrections in accordance with the recommendations of Internal Audit, remedy shortcomings, amend and complete internal documents, and implement the recommendations of the Board of Supervisors, thereby minimizing risks, ensuring compliance with legal regulations and NCB's Charter, and contributing to improving the quality, efficiency, and safety of NCB's operations.
- Before approving the 2026 internal audit plan, the Board of Supervisors consulted the Board of Directors and the Chief Executive Officer for the purpose of developing a practical internal audit plan that ensures risk coverage. The Board of Supervisors also notified the Board of Directors and the Chief Executive Officer of the 2026 internal audit plan so that the Chief Executive Officer could direct the relevant units to prepare for the audit plan.

5. Other activities of the Board of Supervisors and Audit Committee (if any):

- In the first six months of 2026, the Board of Supervisors carried out the following activities:
- Proposed and recommended that the Annual General Meeting of Shareholders approve the independent audit firm to audit/review NCB's financial statements and internal control system for 2027;
- Appraised the 2025 financial statements and assessed the reasonableness, legality, truthfulness, and prudence in accounting, statistics, and preparation of financial statements.
- Directed the Internal Audit Center to perform its duties in accordance with NCB's Charter, the Regulation on Organization and Operation of the Board of Supervisors, and the 2026 internal audit plan.
- Directed the Internal Audit Center to conduct 8 thematic audits at NCB's divisions, departments, units, and branches in various areas, including treasury operations, anti-money laundering, access rights management, factoring products, guarantee products, retail housing loans at NCB, and the centralized procurement process for non-recurring goods and services.
- Submitted to the General Meeting of Shareholders for consideration and approval the

amended and supplemented Regulation on Organization and Operation of the Board of Supervisors in accordance with the new provisions of Circular No. 83/2025/TT-NHNN.

- Directed the Internal Audit Center to review, amend, complete, submit to the Board of Supervisors for approval, and issue decisions promulgating the following internal documents:
 - + The amended and supplemented Internal Audit Regulation in accordance with the new provisions of Circular No. 83/2025/TT-NHNN.
 - + The Regulation on Professional Ethical Standards and supervision and assessment of compliance with professional ethical standards by members of the Board of Supervisors and internal auditors of NCB, ensuring compliance with relevant laws and regulations.
- Supervised and assessed the implementation by units of recommendations made by the Board of Supervisors and Internal Audit.
- The Board of Supervisors directed the Internal Audit Center to coordinate with units in preparing reports as required by the State Bank of Viet Nam, bank governance reports, and annual reports.

IV. Board of Management:

No.	Members of the Board of Management	Date of birth	Qualification	Date of appointment / dismissal of members of the Board of Management
1	Chief Executive Officer (CEO) Mr. Tạ Kiều Hưng	05/12/1980	MBA - CFVG – National University of Economics	- Deputy CEO: 08/12/2022 - 21/04/2023 - Acting CEO: 21/04/2023 - 27/06/2023 - CEO: 27/06/2023 - now
2	Deputy CEO Ms. Võ Thị Thùy Dương	18/09/1977	International Law & Economics, BA – Hanoi Law University	19/02/2024 – 20/04/2026
3	Deputy CEO Mr. Nguyễn Viết Hội	20/04/1983	University of Economics and Law – National University HCMC	22/07/2024 – 26/04/2026
4	Deputy CEO Nguyễn Hiếu Nhân Ghislain	25/06/1969	University of Commerce and Business Administration Amiens	25/09/2025 - now
5	Deputy CEO Ms. Đào Mai Hương	26/01/1982	Paris Dauphine University	30/06/2026 - nay

No.	Members of the Board of Management	Date of birth	Qualification	Date of appointment / dismissal of members of the Board of Management
6	Deputy CEO Ms. Nguyễn Thị Thúy	22/01/1983	Paris Dauphine University	30/06/2026 - nay

V. Chief Accountant:

No.	Full name	Date of birth	Qualification	Date of appointment / dismissal
1	Ms. Bùi Thị Khánh Vân	19/11/1980	Master – National Economic University	02/12/2022 - now

VI. Training courses on corporate governance:

In the first six months of 2026, the Bank focused on organizing training programs for its management personnel, covering the following main areas:

1. Training on digital transformation, technology and data application

In the context of promoting digital transformation, the Bank focused on equipping its management personnel with knowledge and skills in applying technology to management, administration and business operations. Typical programs included:

- Advanced AI for Credit appraisal;
- Advanced AI for collateral appraisal;
- AI application in slide design;
- Advanced AI application in control and internal audit optimization of the Bank's operation;
- BigQuery;
- Data analysis and visualization with Looker Studio.

2. Đào tạo nghiệp vụ, quy trình cho cán bộ quản lý tại Đơn vị kinh doanh

Due to system-related requirements, the Bank placed particular emphasis on training in operations and procedures for management personnel at Business Units. Management personnel were required to participate in training together with employees in order to firmly understand procedures and operations, strengthen coordination with support units, and thereby improve work control effectiveness. Training programs on operational procedures and system software accounted for nearly 70% of the total training content of this group.

3. Training on legal compliance and risk management

Training on compliance and risk management continued to be emphasized in order to enhance the awareness, responsibility, and risk management capacity of the management team. Programs implemented included:

- 2026 operational risk management training program;
- Legal matters on credit institutions relating to credit-granting activities for corporate customers;
- Legal matters on real estate investment projects;
- Law on Electronic Transactions;
- Legal training for individual customers and corporate customers;
- Training on the 2025 Law on Personal Data Protection and Decree No. 356/2025/ND-CP dated 31 December 2025 detailing a number of articles and measures for implementation of the Law on Personal Data Protection.

4. Training on management skills, team development, and enhancement of sales effectiveness

In addition to professional training programs, the Bank focused on developing management skills, internal training, and effective exploitation of customer portfolios for management personnel, including:

- Training of internal trainers in the Customer Service segment;
- Skills in understanding and effectively exploiting customer portfolios.

VII. The list of affiliated persons of the public company (Semi-annual report/annual report) and transactions of affiliated persons of the Company

1. The list of affiliated persons of the Company: *Appendix 3.*

2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons: *Appendix 4.*

3. Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power: *None.*

4. Transactions between the Company and other objects:

4.1. Transactions between the Company and the company that its members of Board of Management, the Board of Supervisors, Director (General Director) have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting): *Appendix 4.*

4.2. Transactions between the Company and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Director (General Director) and other managers as a member of Board of Directors, Director (General Director or CEO): *None*.

4.3. Other transactions of the Company (if any) may bring material or non- material benefits for members of Board of Directors, members of the Board of Supervisors, Director (General Director) and other managers: *None*.

VIII. Share transactions of internal persons and their affiliated persons (Semi-annual report/annual report

1. Transactions of internal persons and affiliated persons with shares of the Company:
Appendix 5.

2. Transactions of internal persons and affiliated persons with shares of the company:
Appendix 6

IX. Other significant issues: *none.*

Recipients:

- As "to";
- BOD, BOS (đề b/c);
- Archived: administration.

**CHAIRPERSON OF THE
BOARD OF DIRECTORS**

(Sign, full name and seal)

**APPENDIX 1: BOARD OF DIRECTORS MEETINGS
IN THE FIRST 6 MONTHS OF 2026**

TT	Name of Board Members	Position	Meetings participated	Ratio	Reason for absence
1.	Ms. Bùi Thị Thanh Hương	Chairwoman of the BOD	3/3	100%	
2.	Ms. Hoàng Thu Trang	Vice Chairwoman of the BOD	3/3	100%	
3.	Mr. Dương Thế Bằng	Member of the BOD	3/3	100%	
4.	Ms. Trịnh Thanh Mai	Member of the BOD	3/3	100%	
5.	Mr. Tạ Kiều Hưng	Member of the BOD	3/3	100%	
6.	Ms. Nguyễn Thị Hải Hòa	Member of the BOD	3/3	100%	
7.	Ms. Đỗ Thị Thu Hương	Independent Member of the BOD	3/3	100%	
8.	Ms. Lâm Thùy Dung	Independent Member of the BOD	3/3	100%	



Appendix 2: Resolutions of the Board of Directors (first 6 months of 2026)

No.	Document number	Date of the document	Content of the document	Ratio
1	2/2026/NQ-HDQT	05/01/2026	Resolution on Credit extension to the Customer	100%
2	16/2026/NQ-HDQT	07/01/2026	Resolution on Credit extension to the Customer	100%
3	18/2026/NQ-HDQT	07/01/2026	Resolution on Credit extension to the Customer	100%
4	26/2026/NQ-HDQT	08/01/2026	Resolution on Credit condition of the Customer	100%
5	41/2026/NQ-HDQT	13/01/2026	Resolution on adjustment for the release of customer's collateral asset	100%
6	43/2026/NQ-HDQT	14/01/2026	Resolution on Credit extension to the Customer	100%
7	45/2026/NQ-HDQT	14/01/2026	Resolution on Credit condition of the Customer	100%
8	45a/2026/NQ-HDQT	14/01/2026	Resolution on additional bonus for exceptional performance in 2025	100%
9	47/2026/NQ-HDQT	15/01/2026	Resolution on adjustment for Customer's Debt settlement	100%
10	51/2026/NQ-HDQT	16/01/2026	Resolution on the termination of effectiveness of the Regulation on investment in government-issued or government-guaranteed bonds and local government bonds, No. QĐ.ĐT.TPCP.001	100%
11	64/2026/NQ-HDQT	21/01/2026	Resolution on Credit extension to the Customer	100%
12	66/2026/NQ-HDQT	21/01/2026	Resolution on Credit extension to the Customer	100%
13	68/2026/NQ-HDQT	21/01/2026	Resolution on Credit extension to the Customer	100%
14	100/2026/NQ-HDQT	27/01/2026		100%
15	102/2026/NQ-HDQT	27/01/2026	Resolution on Credit extension to the Customer	100%
16	104/2026/NQ-HDQT	27/01/2026	Resolution on the issuance of guarantee to the Customer	100%
17	117/2026/NQ-HDQT	29/01/2026	Resolution on Credit extension to the Customer	100%
18	119/2026/NQ-HDQT	29/01/2026	Resolution on Credit extension to the Customer	100%
19	115/2026/NQ-HDQT	29/01/2026	Resolution on Credit extension to the Customer	100%
20	121/2026/NQ-HDQT	30/01/2026	Resolution on Credit extension to the Customer	88%
21	129/2026/NQ-HDQT.NCB	03/02/2026		100%
22	138/2026/NQ-HDQT	04/02/2026	Resolution on the limit of letter of credit to the Customer	100%
23	148/2026/NQ-HDQT	05/02/2026		100%
24	159/2026/NQ-HDQT	07/02/2026		100%
25	171/2026/NQ-HDQT	10/02/2026	Resolution on further auction of 06 debts related to the Customers	100%
26	173/2026/NQ-HDQT	10/02/2026	Resolution on Customer's Debt Settlement	88%
27	177/2026/NQ-HDQT	11/02/2026	Resolution on the issuance of guarantees for future-formed housing and changing approval conditions for the Customer.	100%
28	179/2026/NQ-HDQT	12/02/2026	Resolution on issuance of guarantee of Customer's contract	100%
29	181/2026/NQ-HDQT	12/02/2026	Resolution on Credit extension to the Customer	100%
30	183/2026/NQ-HDQT	12/02/2026	Resolution on Credit extension to the Customer	100%
31	189/2026/NQ-HDQT	13/02/2026	Resolution on Credit extension to the Customer	100%
32	191/2026/NQ-HDQT	14/02/2026	Resolution on Credit extension to the Customer	100%
33	193/2026/NQ-HDQT	14/02/2026	Resolution on approval of the stress-testing scenarios for capital and the capital plan.	100%
34	209/2026/NQ-HDQT.NCB	24/02/2026	Resolution on the detailed plan for private placement of shares to increase charter capital in 2026	100%
35	213/2026/NQ-HDQT	02/03/2026	Resolution on the approval of "Thâm thân - Thân thâm" and "Vé máy bay ưu đãi" policies applicable to the staffs of NCB	100%
36	225/2026/NQ-HDQT	03/03/2026	Resolution on the Titles of managers in National Citizen Commercial Joint-Stock Bank	100%
37	227/2026/NQ-HDQT	03/03/2026	Resolution on Customer's Debt Settlement	100%
38	239/2026/NQ-HDQT	04/03/2026	Resolution on the issuance of organizational and operational structure of Operation Division, No. QC.BM.018 v8.0	100%
39	251/2026/NQ-HDQT	06/03/2026	Resolution on the termination of Project Management Regulation of NCB, No. QC.HC.001	100%
40	277/2026/NQ-HDQT	11/03/2026	Resolution on the approval of 2026 annual GMS dossier	100%
41	293/2026/NQ-HDQT	18/03/2026	Resolution on Credit extension to the Customer	88%
42	299/2026/NQ-HDQT	19/03/2026	Resolution on Credit extension to the Customer	100%
43	305/2026/NQ-HDQT	20/03/2026	Resolution on Credit extension to the Customer	100%
44	311/2026/NQ-HDQT	23/03/2026	Resolution on the celebration of exceptional performances of 2025 and NCB Tour Programme - Journey of happiness 2026	100%
45	327/2026/NQ-HDQT	25/03/2026	Resolution on Credit extension to the Customer	100%
46	325/2026/NQ-HDQT	25/03/2026	Resolution on Credit extension to the Customer	100%
47	334/2026/NQ-HDQT	25/03/2026	Resolution on changing the Credit condition of Customer	100%
48	337/2026/NQ-HDQT	26/03/2026	Resolution on Credit extension to the Customer	100%
49	339/2026/NQ-HDQT	26/03/2026	Resolution on issuance of the 2025 Annual Report	100%
50	346/2026/NQ-HDQT	27/03/2026	Resolution on Credit extension to the Customer	100%

No.	Document number	Date of the document	Content of the document	Ratio
51	348/2026/NQ-HDQT	27/03/2026	Resolution on Credit extension to the Customer	100%
52	349/2026/NQ-HDQT	28/03/2026	Resolution on Customer's Debt Settlement	100%
53	355/2026/NQ-HDQT	01/04/2026	Resolution on approval of the updated GMS dossier	100%
54	364/2026/NQ-HDQT	03/04/2026	Resolution on Credit extension to the Customer	100%
55	366/2026/QĐ-HDQT	03/04/2026	Resolution on approval of the finalization of the actual remuneration received in 2025 by members of the Board of Directors	100%
56	370/2026/NQ-HDQT	04/04/2026	Resolution on changing the Credit condition of Customer	100%
57	379/2026/NQ-HDQT	08/04/2026	Resolution on Credit extension to the Customer	100%
58	387/2026/NQ-HDQT	10/04/2026	Resolution on 2026 compensation and benefit adjustment	100%
59	400/2026/NQ-HDQT	13/04/2026	Resolution on the approval of contracts and transactions valued at 10% or more of charter capital between NCB and state agencies	100%
60	402/2026/NQ-HDQT	14/04/2026	Resolution on the adjustment of Credit Management Division's Organization chart	100%
61	416/2026/NQ-HDQT	15/04/2026	Resolution on the issuance of Initiative Execution Centre's Organizational and operational regulations, No. QC.BM.056 v1.0	100%
62	418/2026/NQ-HDQT	15/04/2026	Resolution on the Risk Management Division's organization chart in accordance with functional model	100%
63	420/2026/NQ-HDQT	15/04/2026	Resolution on Credit extension to the Customer	100%
64	428/2026/NQ-HDQT	17/04/2026	Resolution on Credit extension to the Customer	100%
65	434/2026/NQ-HDQT	18/04/2026	Resolution on approval of the policy for implementation of the centralized fund model under an outsourcing plan	100%
66	436/2026/NQ-HDQT	18/04/2026	Resolution on Credit extension to the Customer	100%
67	452/2026/NQ-HDQT	20/04/2026	Resolution on the dismissal of Ms. Võ Thị Thủy Dương	100%
68	456/2026/NQ-HDQT	20/04/2026	Resolution on the adjustment of BOD office's organizational chart	100%
69	454/2026/NQ-HDQT	20/04/2026	Resolution on the appointment of Ms. Võ Thị Thủy Dương	100%
70	468/2026/QĐ-HDQT	22/04/2026	Resolution on the List of Members of Risk Settlement Council	100%
71	481/2026/NQ-HDQT	23/04/2026	Resolution on issuance of letter of credit and changing conditions for customer	100%
72	479/2026/NQ-HDQT	23/04/2026	Resolution on Credit extension to the Customer	100%
73	477/2026/NQ-HDQT	23/04/2026	Resolution on Credit extension to the Customer	100%
74	486/2026/NQ-HDQT	24/04/2026	Resolution on the adjustment of headcount and additional budget 2026	100%
75	488/2026/NQ-HDQT	24/04/2026	Resolution on the adjustment of Divisions' Organizational structure in relation to Marketing functions	100%
76	490/2026/NQ-HDQT	24/04/2026	Resolution on Credit extension to the Customer	100%
77	492/2026/NQ-HDQT	24/04/2026	Resolution on issuance of domestic letter of credit and changing conditions for customer	100%
78	498/2026/NQ-HDQT	25/04/2026	Resolution on the dismissal of Deputy CEO and labour contract termination of Mr. Nguyễn Việt Hợi	100%
79	518/2026/NQ-HDQT	28/04/2026	Resolution on the policy for segregating debt portfolios in debt resolution and recovery activities at NCB	100%
80	520/2026/NQ-HDQT	28/04/2026	Addition of operational content to NCB's Establishment and Operation License	100%
81	522/2026/NQ-HDQT	28/04/2026	Resolution on issuance of domestic letter of credit and changing conditions for customer	100%
82	524/2026/NQ-HDQT	29/04/2026	Resolution on Credit extension to the Customer	100%
83	526/2026/NQ-HDQT	29/04/2026	Resolution on Credit extension to the Customer	100%
84	534/2026/NQ-HDQT	05/05/2026	Resolution on Customer's Debt Settlement	100%
85	536/2026/NQ-HDQT	05/05/2026	Resolution on changing the Credit condition of Customer	100%
86	544/2026/NQ-HDQT	08/05/2026	Resolution on issuance of domestic letter of credit and changing conditions for customer	100%
87	546/2026/NQ-HDQT	08/05/2026	Resolution on changing the Credit condition of Customer	100%
88	552/2026/NQ-HDQT	11/05/2026	Resolution on Credit extension to the Customer	100%
89	554/2026/NQ-HDQT	12/05/2026	Resolution on issuance of guarantee of Customer's contract	100%
90	556/2026/NQ-HDQT	13/05/2026	Resolution on issuance of guarantee for the Customer	100%
91	559/2026/NQ-HDQT	14/05/2026	Resolution on changing the Credit condition of Customer	100%
92	561/2026/NQ-HDQT	15/05/2026	Resolution on Credit extension to the Customer	100%
93	563/2026/NQ-HDQT	15/05/2026	Resolution on Credit extension to the Customer	100%
94	565/2026/NQ-HDQT	15/05/2026	Resolution on Credit extension to the Customer	100%
95	567/2026/NQ-HDQT	15/05/2026	Resolution on Credit extension to the Customer	100%
96	571/2026/NQ-HDQT	18/05/2026	Resolution on Credit extension to the Customer	100%
97	577/2026/NQ-HDQT	19/05/2026	Resolution on Credit extension to the Customer	100%

No.	Document number	Date of the document	Content of the document	Ratio
98	581/2026/NQ-HĐQT.NCB	20/05/2026	Resolution on the list of investors expected to participate in the private placement of shares and the number of shares to be offered to each investor	100%
99	583/2026/NQ-HĐQT	20/05/2026	Resolution on Credit extension to the Customer	100%
100	585/2026/NQ-HĐQT	20/05/2026	Resolution on Credit extension to the Customer	100%
101	587/2026/NQ-HĐQT	20/05/2026	Resolution on Credit extension to the Customer	100%
102	592/2026/NQ-HĐQT	22/05/2026	Resolution on Credit extension to the Customer	100%
103	594/2026/NQ-HĐQT	22/05/2026	Resolution on changing the Credit condition of Customer	100%
104	598/2026/NQ-HĐQT	23/05/2026	Resolution on Credit extension to the Customer	100%
105	601/2026/NQ-HĐQT	25/05/2026	Resolution on Credit extension to the Customer	100%
106	603/2026/NQ-HĐQT	25/05/2026	Resolution on the sales of 09 Corporate customers' debts	100%
107	605/2026/NQ-HĐQT.NCB	26/05/2026	Resolution on approval of the private offering's registration dossiers	100%
108	608/2026/NQ-HĐQT	26/05/2026	Resolution on Credit extension to the Customer	100%
109	610/2026/NQ-HĐQT	27/05/2026	Resolution on Credit extension to the Customer	100%
110	623/2026/NQ-HĐQT	28/05/2026	Resolution on Credit extension to the Customer	100%
111	621/2026/NQ-HĐQT	28/05/2026	Resolution on Credit extension to the Customer	100%
112	625/2026/NQ-HĐQT	28/05/2026	Resolution on Credit extension to the Customer	100%
113	619/2026/NQ-HĐQT	28/05/2026	Resolution on limit of domestic letters of credit and changing conditions for customer	100%
114	627/2026/NQ-HĐQT	29/05/2026	Resolution on Credit extension to the Customer	100%
115	638/2026/NQ-HĐQT	30/05/2026	Resolution on the limit for credit institutions 2026	100%
116	291/2026/NQ-HĐQT	18/03/2026	Resolution on Customer's Debt Settlement	100%
117	664/2026/NQ-HĐQT	01/06/2026	Resolution on Credit extension to the Customer	100%
118	666/2026/NQ-HĐQT	01/06/2026	Resolution on the organizational structure and operation of BOD office	100%
119	668/2026/NQ-HĐQT	01/06/2026	Resolution on Credit extension to the Customer	100%
120	680/2026/NQ-HĐQT	05/06/2026	Resolution on additional limit of letter of credit and changing conditions for customer	100%
121	682/2026/NQ-HĐQT	06/05/2026	Resolution on issuance of guarantee of Customer's project	100%
122	684/2026/NQ-HĐQT	05/06/2026	Resolution on the auction of Customer's collateral assets via law enforcement	100%
123	696/2026/NQ-HĐQT	09/06/2026	Resolution on Credit extension to the Customer	100%
124	700/2026/NQ-HĐQT.NCB	10/06/2026	Resolution on approval of the private offering's registration dossiers	100%
125	702/2026/NQ-HĐQT	10/06/2026	Resolution on Credit extension to the Customer	100%
126	704/2026/NQ-HĐQT	10/06/2026	Resolution on re-issuance of overdraft limit to Customer	100%
127	706/2026/NQ-HĐQT	11/06/2026	Resolution on Credit extension to the Customer	100%
128	710/2026/NQ-HĐQT	12/06/2026	Resolution on Credit extension to the Customer	100%
129	718/2026/NQ-HĐQT	15/06/2026	Resolution on Credit extension to the Customer	100%
130	728/2026/NQ-HĐQT.NCB	19/06/2026	Resolution on the private offering's registration dossiers	100%
131	726/2026/NQ-HĐQT.NCB	19/06/2026	Resolution on the list of investors participating in the private offering, and the number of shares offered to each investor	100%
132	716/2026/NQ-HĐQT	15/06/2026	Resolution on the 2026 Performance bonus budget	100%
133	747/2026/NQ-HĐQT	23/06/2026	Resolution on changing the Credit condition of Customer	100%
134	749/2026/NQ-HĐQT	23/06/2026	Resolution on Credit extension to the Customer	88%
135	745/2026/NQ-HĐQT	23/06/2026	Resolution on Credit extension to the Customer	100%
136	743/2026/NQ-HĐQT	23/06/2026	Resolution on Credit extension to the Customer	100%
137	741/2026/NQ-HĐQT	23/06/2026	Resolution on Credit extension to the Customer	100%
138	739/2026/NQ-HĐQT	23/06/2026	Resolution on changing conditions for customer	88%
139	753/2026/NQ-HĐQT	24/06/2026	Resolution on changing conditions for customer	100%
140	760/2026/NQ-HĐQT	26/06/2026	Resolution on the approval of Debt Settlement Authorization between NCB and AMC	100%
141	777/2026/NQ-HĐQT	27/06/2026	Resolution on result of the private offering of shares	100%
142	784/2026/NQ-HĐQT	29/06/2026	Resolution on Credit extension to the Customer	100%
143	786/2026/NQ-HĐQT	29/06/2026	Resolution on Credit extension to the Customer	100%
144	788/2026/NQ-HĐQT	29/06/2026	Resolution on Credit extension to the Customer	100%
145	1566/2026/QĐ-HĐQT	30/06/2026	Resolution on the appointment of Ms.Đào Mai Hương	100%
146	1568/2026/QĐ-HĐQT	30/06/2026	Resolution on the appointment of Ms.Nguyễn Thị Thúy	100%
147	757/2026/NQ-HĐQT	24/06/2026	Resolution on Credit extension to the Customer	100%
148	755/2026/NQ-HĐQT	24/06/2026	Resolution on Credit extension to the Customer	100%

No.	Document number	Date of the document	Content of the document	Ratio
149	765/2026/NQ-HDQT	26/06/2026	Resolution on Credit extension to the Customer	100%
150	779/2026/NQ-HDQT	27/06/2026	Resolution on Customer's Debt Settlement	100%

APPENDIX 3: LIST OF RELATED PERSONS

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / E.R.C, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
1	Bùi Thị Thanh Hương		Chairperson of the Board of Directors/Legal Representative			29/07/2021			
1.1	Bùi Đức Đạo								Father of Chairperson of the Board of Directors/Legal Representative
1.2	Trần Thị Hòp								Mother of Chairperson of the Board of Directors/Legal Representative
1.3	Phạm Văn Minh								Father-in-law of Chairperson of the Board of Directors/Legal Representative
1.4	Đỗ Thị Ngọc								Mother-in-law of Chairperson of the Board of Directors/Legal Representative
1.5	Phạm Quang Đạo								Spouse of Chairperson of the Board of Directors/Legal Representative
1.6	Phạm Quang Đăng								Child of Chairperson of the Board of Directors/Legal Representative
1.7	Phạm Quang Đăng								Child of Chairperson of the Board of Directors/Legal Representative
1.8	Phạm Quang Huy								Child of Chairperson of the Board of Directors/Legal Representative
1.9	Bùi Thị Thanh Hà								Sibling of Chairperson of the Board of Directors/Legal Representative

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
1.10	Bùi Ngọc Mạnh								Sibling-in-law of Chairperson of the Board of Directors/Legal Representative
1.11	Bùi Thị Song Sơn								Sibling of Chairperson of the Board of Directors/Legal Representative
1.12	Bùi Trần Sỹ								Sibling-in-law of Chairperson of the Board of Directors/Legal Representative
1.13	Bùi Thị Huyền								Sibling of Chairperson of the Board of Directors/Legal Representative
1.14	Châu Thanh Hiếu								Sibling-in-law of Chairperson of the Board of Directors/Legal Representative
1.15	Bùi Thị Bạch Ngân								Sibling of Chairperson of the Board of Directors/Legal Representative
1.16	Nguyễn Nam Thụy								Sibling-in-law of Chairperson of the Board of Directors/Legal Representative
1.17	Bùi Bảo Ngọc								Sibling of Chairperson of the Board of Directors/Legal Representative
1.18	Bùi Thị Phương Thảo								Sibling of Chairperson of the Board of Directors/Legal Representative
1.19	Bùi Đức Duyệt								Sibling of Chairperson of the Board of Directors/Legal Representative

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
1.20	Ngân hàng TMCP Quốc Dân								Is Organization of which the listed person is Chairperson of the Board of Directors/Legal Representative
1.21	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Is Organization of which the listed person is Chairperson of the Board of Directors/Legal Representative
2	Hoàng Thu Trang		Vice Chairperson of the Board of Directors			03/08/2021			
2.1	Trần Thị Hiền								Mother of Vice Chairperson of the Board of Directors
2.2	Hoàng Long Hải								Sibling of Vice Chairperson of the Board of Directors
2.3	Nguyễn Thanh Thủy								Sibling-in-law of Vice Chairperson of the Board of Directors
2.4	Nguyễn Văn Đăng								Father-in-law of Vice Chairperson of the Board of Directors
2.5	Vũ Thị Phần								Mother-in-law of Vice Chairperson of the Board of Directors
2.6	Nguyễn Hoàng Minh Khôi								Child of Vice Chairperson of the Board of Directors
2.7	Nguyễn Hoàng Minh Phú								Child of Vice Chairperson of the Board of Directors
2.8	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Vice Chairperson of the Board of Directors
2.9	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Vice Chairperson of the Board of Directors

No.	Name of individual / Institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
3	Dương Thế Bằng		Member of the Board of Directors			18/11/2023			Spouse of Member of the Board of Directors
3.1	Trịnh Thanh Huyền								Mother of Member of the Board of Directors
3.2	Nguyễn Thị Mai Hạnh								Mother-in-law of Member of the Board of Directors
3.3	Trần Thị Việt								Child of Member of the Board of Directors
3.4	Dương Thế An								Child of Member of the Board of Directors
3.5	Dương Thế Khang								Sibling of Member of the Board of Directors
3.6	Dương Thị Liên								Sibling-in-law of Member of the Board of Directors
3.7	Nguyễn Văn Ty								Sibling-in-law of Member of the Board of Directors
3.8	Vũ Văn Hùng								Sibling-in-law of Member of the Board of Directors
3.9	Dương Bá Vinh								Sibling-in-law of Member of the Board of Directors
3.10	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is a Member of the Board of Directors
3.11	Công ty TNHH quản lý dự án và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Board of Directors
4	Nguyễn Thị Hải Hoa		Member of the Board of Directors			18/11/2023			
4.1	Nguyễn Thị Chung								Mother of Member of the Board of Directors
4.2	Nguyễn Đức Bắc								Father of Member of the Board of Directors
4.3	Nguyễn Thanh Thùy								Sibling of Member of the Board of Directors
4.4	Nguyễn Thị Hào Hoa								Sibling of Member of the Board of Directors

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
4.5	Dinh Thi Kim								Mother-in-law of Member of the Board of Directors
4.6	Pham Hung Son								Father-in-law of Member of the Board of Directors
4.7	Pham Son Tung								Spouse of Member of the Board of Directors
4.8	Phan Nguyễn Bảo Linh								Child of Member of the Board of Directors
4.9	Pham Nguyễn Bảo Trang								Child of Member of the Board of Directors
4.10	Trần Long								Sibling-in-law of Member of the Board of Directors
4.11	Dương Khánh Tung								Sibling-in-law of Member of the Board of Directors
4.12	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Member of the Board of Directors
4.13	Công ty TNHH quản lý và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Board of Directors
5	Trịnh Thanh Mai		Member of the Board of Directors			18/06/2022			
5.1	Trịnh Duy Thông								Father of Member of the Board of Directors
5.2	Nguyễn Thị Nhung								Mother of Member of the Board of Directors
5.3	Barry Charles Levrier								Father-in-law of Member of the Board of Directors
5.4	Carmel Christina Levrier								Mother-in-law of Member of the Board of Directors
5.5	Paul Charles Levrier								Spouse of Member of the Board of Directors
5.6	Levrier Kaden Quang Minh								Child of Member of the Board of Directors
5.7	Levrier Aaron Lâm								Child of Member of the Board of Directors

No.	Name of individual / Institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
5.8	Steven Carl Levrier								Sibling-in-law of Member of the Board of Directors
5.9	Trình Hồng Quân								Sibling of Member of the Board of Directors
5.10	Lê Thị Ngọc Thảo								Sibling-in-law of Member of the Board of Directors
5.11	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Member of the Board of Directors
5.12	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Board of Directors
6	Tạ Kiến Hưng		Member of the Board of Directors cum CEO			08/12/2022			
6.1	Nguyễn Ngọc Anh								Spouse of Member of the Board of Directors cum CEO
6.2	Tạ Khắc Quý								Father of Member of the Board of Directors cum CEO
6.3	Nguyễn Thị Thanh								Member of Member of the Board of Directors cum CEO
6.4	Nguyễn Ngọc Lâm								Father-in-law of Member of the Board of Directors cum CEO
6.5	Nguyễn Thị Bích Ngọc								Member-in-law of Member of the Board of Directors cum CEO
6.6	Tạ Kiến Ngọc Minh								Child of Member of the Board of Directors cum CEO
6.7	Tạ Kiến Ngọc An								Child of Member of the Board of Directors cum CEO
6.8	Tạ Ngọc Vinh								Child of Member of the Board of Directors cum CEO

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / E.R.C, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
6.9	Gao Cu Tri								Sibling-in-law of Member of the Board of Directors cum CEO
6.10	Phan Dang Hung								Sibling-in-law of Member of the Board of Directors cum CEO
6.11	Ta Thi Thanh Lien								la Chi ruột của Member of the Board of Directors cum CEO
6.12	Ta Kieu Anh								Sibling of Member of the Board of Directors cum CEO
6.13	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Member of the Board cum CEO
6.14	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Board of Directors cum CEO
7	Đỗ Thị Thu Hương		Independent Member of the Board of Directors			24/12/2025			
7.1	Nguyễn Ngọc Tú								Spouse of Independent Member of the Board of Directors
7.2	Đỗ Đức Ngà								Father of Independent Member of the Board of Directors
7.3	Hoàng Thị Hiền								Mother of Independent Member of the Board of Directors
7.4	Nguyễn Ngọc Hương								Father-in-law of Independent Member of the Board of Directors
7.5	Nguyễn Thị Trinh								Mother-in-law of Independent Member of the Board of Directors

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
7.6	Nguyễn Ngọc An Khanh								Child of Independent Member of the Board of Directors
7.7	Nguyễn Phúc Nguyễn								Child of Independent Member of the Board of Directors
7.8	Nguyễn Minh Khai								Child of Independent Member of the Board of Directors
7.9	Đỗ Thị Thuà Ngọc								Stepsibling of Independent Member of the Board of Directors
7.10	Nguyễn Xuân Mỹ								Sibling-in-law of Independent Member of the Board of Directors
7.11	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Independent Member of the Board of Directors
7.12	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Independent Member of the Board
8	Lâm Thủy Dung		Independent Member of the Board of Directors			24/12/2025			
8.1	Đỗ Thanh Bình								Spouse of Independent Member of the Board of Directors
8.2	Lâm Ủy Phương								Father of Independent Member of the Board of Directors
8.3	Lê Thị Liễu								Mother of Independent Member of the Board of Directors

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
8.4	Đỗ Quang Tâm								Father-in-law of Independent Member of the Board of Directors
8.5	Lê Thị Oanh								Mother-in-law of Independent Member of the Board of Directors
8.6	Đỗ Minh Đức								Child of Independent Member of the Board of Directors
8.7	Đỗ Tuấn Anh								Child of Independent Member of the Board of Directors
8.8	Lâm Trường Sơn								Sibling of Independent Member of the Board of Directors
8.9	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Independent Member of the Board
8.10	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Independent Member of the Board
9	Đỗ Thị Đức Minh		Head of the Supervisory Board			08/12/2022			
9.1	Đỗ Văn Đạo								Father of Head of the Supervisory Board
9.2	none								Adopted Father of Head of the Supervisory Board
9.3	Nguyễn Thị Quỳnh Lan								Mother of Head of the Supervisory Board
9.4	none								Adopted Mother of Head of the Supervisory Board
9.5	Đỗ Việt Thắng								Spouse of Head of the Supervisory Board
9.6	Đỗ Việt Hùng								Father-in-law of Head of the Supervisory Board

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
9.7	Dương Thị Huệ								Mother-in-law of Head of the Supervisory Board
9.8	Đỗ Minh Khôi								Child of Head of the Supervisory Board
9.9	Đỗ Khải Nguyên								Child of Head of the Supervisory Board
9.10	Đỗ Thị Lan Anh								Stepsibling of Head of the Supervisory Board
9.11	Dương Đức Quang								Stepsibling-in-law of Head of the Supervisory Board
9.12	Đỗ Bích Ngọc								Stepsibling of Head of the Supervisory Board
9.13	Đặng Văn Tuấn								Stepsibling-in-law of Head of the Supervisory Board
9.14	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Head of the Supervisory Board
9.15	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Head of the Supervisory Board
10	Vũ Kim Phương		Member of the Supervisory Board			24/04/2015			
10.1	Vũ Bà Ninh								Father of Member of the Supervisory Board
10.2	Từ Thị Kim Liên								Mother of Member of the Supervisory Board
10.3	Vũ Minh Tuấn								Sibling of Member of the Supervisory Board
10.4	Hoàng Hùng								Spouse of Member of the Supervisory Board
10.5	Hoàng Anh Phương								Child of Member of the Supervisory Board
10.6	Hoàng Đức								Father-in-law of Member of the Supervisory Board
10.7	Đỗ Thị Nguyễn								Mother-in-law of Member of the Supervisory Board

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / EIC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
10.8	Nguyễn Lan Phương								Sibling-in-law of Member of the Supervisory Board
10.9	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Member of the Supervisory Board của Member of the Supervisory Board
10.10	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Supervisory Board của Member of the Supervisory Board
11	Phạm Thị Hiền		Deputy Head of Board of Supervisors			14/11/2022			
11.1	Phạm Văn Hiền								Father of Member of the Supervisory Board
11.2	Phạm Thị Hoa								Member of Member of the Supervisory Board
11.3	Nguyễn Hồng Minh								Child of Member of the Supervisory Board
11.4	Phạm Thu Cúc								Sibling of Member of the Supervisory Board
11.5	Nguyễn Văn Sỹ								Sibling-in-law of Member of the Supervisory Board
11.6	Nguyễn Thanh Đô								Spouse of Member of the Supervisory Board
11.7	Lê Thị Yên								Mother-in-law of Member of the Supervisory Board
11.8	Nguyễn Kiên Định								Sibling-in-law Member of the Supervisory Board
11.9	Nguyễn Hải Yến								Sibling-in-law of Member of the Supervisory Board
11.10	Nguyễn Ngô Thu Hiền								Stepchild of Member of the Supervisory Board

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
11.11	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Member of the Supervisory Board
11.12	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Supervisory Board
12	Lê Văn Quý		Member of the Supervisory Board			24/12/2025			
12.1	Lê Trọng Quý								Father of Member of the Supervisory Board
12.2	Nguyễn Thị Hoàn								Mother of Member of the Supervisory Board
12.3	Nguyễn Đình Hoà								Father-in-law of Member of the Supervisory Board
12.4	Phạm Thị Viên								Mother-in-law of Member of the Supervisory Board
12.5	Nguyễn Thị Thanh Thảo								Spouse of Member of the Supervisory Board
12.6	Lê Phước Anh								Child of Member of the Supervisory Board
12.7	Lê Minh Hoàng								Child of Member of the Supervisory Board
12.8	Lê Trọng Thi								Sibling of Member of the Supervisory Board
12.9	Lê Thị Hồng								Sibling-in-law of Member of the Supervisory Board
12.10	Lê Thị Hà								Sibling of Member of the Supervisory Board
12.11	Lê Bà Tuấn								Sibling-in-law of Member of the Supervisory Board
12.12	Lê Thị Thu								Sibling of Member of the Supervisory Board
12.13	Nguyễn Văn Đình								Sibling-in-law of Member of the Supervisory Board



No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / E.R.C., date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
12.14	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Member of the Supervisory Board của Member of the Supervisory Board
12.16	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Supervisory Board
13	Nguyễn Việt Sơn		Member of the Supervisory Board			24/12/2025			
13.1	Nguyễn Thanh Huyền								Spouse of Member of the Supervisory Board
13.2	Nguyễn Hữu Thảo								Father of Member of the Supervisory Board
13.3	Nguyễn Thị Song								Mother of Member of the Supervisory Board
13.4	Nguyễn Ái Hoà								Father-in-law of Member of the Supervisory Board
13.5	Phạm Thị Kim Hồng								Mother-in-law of Member of the Supervisory Board
13.6	Nguyễn Phúc Anh								Child of Member of the Supervisory Board
13.7	Nguyễn Phúc Ân								Child of Member of the Supervisory Board
13.8	Nguyễn Việt Hà								Sibling of Member of the Supervisory Board
13.9	Võ Mai Phương								Sibling-in-law of Member of the Supervisory Board
13.10	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Member of the Supervisory Board của Member of the Supervisory Board

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
13.11	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Supervisory Board
14	Đào Mai Hương		Deputy CEO cum Head of Credit Management			19/03/2023			
14.1	Đào Công Đình								Father of Deputy CEO
14.2	Bùi Thị Vân								Mother of Deputy CEO
14.3	Phạm Trần Kỳ								Father-in-law of Deputy CEO
14.4	Đương Thị Toàn								Mother-in-law of Deputy CEO
14.5	Phạm Trần Long								Spouse of Deputy CEO
14.6	Vũ Thanh An								Child of Deputy CEO
14.7	Phạm Trần Bảo Trâm								Child of Deputy CEO
14.8	Đào Văn Trang								Sibling of Deputy CEO
14.9	Nguyễn Đào Thu Linh								Niece/Nephew of Deputy CEO
14.10	Nguyễn Đào Anh Thư								Niece/Nephew of Deputy CEO
14.11	Nguyễn Minh Hải								Sibling-in-law of Deputy CEO
14.12	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Deputy CEO
14.13	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Deputy CEO
15	Nguyễn Thị Thuý		Deputy CEO cum Head of Financial Management			09/02/2022			
15.1	Nguyễn Văn Phúc								Father of Deputy CEO
15.2	Nguyễn Thị Ngân								Mother of Deputy CEO
15.3	deceased								Father-in-law of Deputy CEO

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
15.4	Trịnh Thị Thiên								Mother-in-law of Deputy CEO
15.5	Nguyễn Thanh Long								Spouse of Deputy CEO
15.6	Nguyễn Thanh Trúc								Child of Deputy CEO
15.7	Nguyễn Thanh Danh								Child of Deputy CEO
15.8	Nguyễn Tuấn Anh								Sibling of Deputy CEO
15.9	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Deputy CEO
15.10	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân								Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Deputy CEO
16	Nguyễn Hữu Nhân Gibslain		Deputy CEO cum Head of Corporate Banking			23/09/2025			
16.1	Nguyễn Hữu Hào Gaston								Father of Deputy CEO
16.2	Phạm Văn Đoàn Thúc								Mother of Deputy CEO
16.3	Jacquemin Jean								Father-in-law of Deputy CEO
16.4	Jacquemin Marguerite								Mother-in-law of Deputy CEO
16.5	Jacquemin Chantal								Spouse of Deputy CEO
16.6	Nguyễn Hữu Nhân Emma								Child of Deputy CEO
16.7	Nguyễn Hữu Hoài Chû Genevieve								Sibling of Deputy CEO
16.8	Nguyễn Hữu Hoài Anh Genevieve								Sibling of Deputy CEO
16.9	Nguyễn Hữu Nghĩa Gabriel								Sibling of Deputy CEO
16.10	Beiron Helene								Sibling-in-law of Deputy CEO
16.11	Ngân hàng TMCP Quốc Dân								Organization of which the listed person is Deputy CEO

No.	Name of individual / institution	Stock trading account (if any)	Position	ID number / Passport number / ERC, date of issue, place of issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relationship
19.3	Lê Đức Thước								Father-in-law Corporate Management Officer
19.4	Đặng Thị Minh								Mother-in-law Corporate Management Officer
19.5	Lê Trung Kiên								Spouse of Corporate Management Officer
19.6	Lê Vũ Thụy Linh								Child of Corporate Management Officer
19.7	Lê Ngọc Khánh Vy								Child of Corporate Management Officer
19.8	Vũ Đăng Khoa								Sibling of Corporate Management Officer
19.9	Vũ Tuấn Khang								Sibling of Corporate Management Officer
19.10	Lê Thị Thu Hằng								Sibling-in-law of Corporate Management Officer
19.11	Đương Thị Nhung								Sibling-in-law of Corporate Management Officer

APPENDIX 4: TRANSACTION BETWEEN NCB AND RELATED PEOPLE, OR BETWEEN NCB AND MAJOR SHAREHOLDERS, INTERNAL PERSONNEL, RELATED PEOPLE

TRANSACTION BETWEEN NCB WITH COMPANIES WHICH BOD MEMBER, SUPERVISORY BOARD MEMBER, CEO, OTHER MEMBER OF BOM WAS / IS A FOUNDING MEMBER, BOD MEMBER, CEO WITHIN THE LAST 3 YEARS (AS OF THE DATE WHICH THIS REPORT WAS DATED):

No.	Name of Organization	Relation to the Bank	ERC number, date and place of issue	Address	Transaction time	Resolution number	Content	Note
1	National Citizen Asset Management Company (AMC)	Subsidiary	ERC No.: 0304767745 Date: 28/12/2006 issued by Enterprise Registration Office, HCMC department of Investment and Planning	28C - 28D Bà Triệu, Cửa Nam W.d., Hà Nội	26-06-2026	760/2026/NQ-HDQT	Authorization Agreement between NCB and AMC on the recovery and settlement of NPL and overdue debt for NCB's customers / legal procedures and litigation process	

APPENDIX 5: LIST OF INTERNAL PERSONNEL AND RELATED PEOPLE

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
1	Bùi Thị Thanh Hương		Chairperson of the Board of Directors / Legal Representative			140,382,372	4.79%	
1.1	Bùi Đức Đào					0	0%	Father of Chairperson of the Board of Directors/Legal Representative
1.2	Trần Thị Hợp					0	0%	Mother of Chairperson of the Board of Directors/Legal Representative
1.3	Phạm Văn Minh					0	0%	Father-in-law of Chairperson of the Board of Directors/Legal Representative
1.4	Đỗ Thị Ngoan					0	0%	Mother-in-law of Chairperson of the Board of Directors/Legal Representative
1.5	Phạm Quang Đạo					0	0%	Spouse of Chairperson of the Board of Directors/Legal Representative
1.6	Phạm Quang Đăng					0	0%	Child of Chairperson of the Board of Directors/Legal Representative
1.7	Phạm Quang Đăng					0	0%	Child of Chairperson of the Board of Directors/Legal Representative

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
1.8	Phạm Quang Huy					0	0%	Child of Chairperson of the Board of Directors/Legal Representative
1.9	Bùi Thị Thanh Hà					0	0%	Sibling of Chairperson of the Board of Directors/Legal Representative
1.10	Bùi Ngọc Mạnh					0	0%	Sibling-in-law of Chairperson of the Board of Directors/Legal Representative
1.11	Bùi Thị Song Sơn					0	0%	Sibling of Chairperson of the Board of Directors/Legal Representative
1.12	Bùi Tiến Sỹ					0	0%	Sibling-in-law of Chairperson of the Board of Directors/Legal Representative
1.13	Bùi Thị Huyền					0	0%	Sibling of Chairperson of the Board of Directors/Legal Representative
1.14	Chu Thanh Hiếu					0	0%	Sibling-in-law of Chairperson of the Board of Directors/Legal Representative
1.15	Bùi Thị Bích Ngân					0	0%	Sibling of Chairperson of the Board of Directors/Legal Representative

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
1.16	Nguyễn Nam Thủy					0	0%	Sibling-in-law of Chairperson of the Board of Directors/Legal Representative
1.17	Bùi Bảo Ngọc					0	0%	Sibling of Chairperson of the Board of Directors/Legal Representative
1.18	Bùi Thị Phương Thảo					0	0%	Sibling of Chairperson of the Board of Directors/Legal Representative
1.19	Bùi Đức Độ					0	0%	Sibling of Chairperson of the Board of Directors/Legal Representative
1.20	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Chairperson of the Board of Directors/Legal Representative
1.21	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is the Chairperson of the Board of Directors/Legal Representative
2	Hoàng Thu Trang		Vice Chairperson of the Board of Directors			45,000,000	1.537%	
2.1	Hoàng Thu Trang					0	0%	Mother of Vice Chairperson of the Board of Directors

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
2.2	Hoàng Long Hải					0	0%	Sibling of Vice Chairperson of the Board of Directors
2.3	Nguyễn Thanh Thủy					0	0%	Sibling-in-law of Vice Chairperson of the Board of Directors
2.4	Nguyễn Văn Đăng					0	0%	Father-in-law of Vice Chairperson of the Board of Directors
2.5	Vũ Thị Phần					0	0%	Mother-in-law of Vice Chairperson of the Board of Directors
2.6	Nguyễn Hoàng Minh Khôi					0	0%	Child of Vice Chairperson of the Board of Directors
2.7	Nguyễn Hoàng Minh Phú					0	0%	Child of Vice Chairperson of the Board of Directors
2.8	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Vice Chairperson of the Board of Directors
2.9	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Vice Chairperson of the Board of Directors
3	Dương Thế Bằng		Member of the Board of Directors			145354248	4,964%	
3.1	Trình Thanh Huyền					0	0%	Spouse of Member of the Board of Directors
3.2	Nguyễn Thị Mai Hạnh					0	0%	Mother of Member of the Board of Directors
3.3	Trần Thị Việt					0	0%	Mother-in-law of Member of the Board of Directors

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
3.4	Dương Thế An					0	0%	Child of Member of the Board of Directors
3.5	Dương Thế Khang					0	0%	Child of Member of the Board of Directors
3.6	Dương Thị Liên					0	0%	Sibling of Member of the Board of Directors
3.7	Nguyễn Văn Ty					0	0%	Sibling-in-law of Member of the Board of Directors
3.8	Vũ Văn Hùng					0	0%	Sibling-in-law of Member of the Board of Directors
3.9	Dương Bá Vinh					0	0%	Sibling-in-law of Member of the Board of Directors
3.10	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is a Member of the Board of Directors
3.11	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Board of Directors
4	Nguyễn Thị Hải Hoà		Member of the Board of Directors			0	0%	
4.1	Nguyễn Thị Chung					0	0%	Mother of Member of the Board of Directors
4.2	Nguyễn Đức Bắc					0	0%	Father of Member of the Board of Directors
4.3	Nguyễn Thanh Thủy					0	0%	Sibling of Member of the Board of Directors
4.4	Nguyễn Thị Hào Hoa					0	0%	Sibling of Member of the Board of Directors

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
4.5	Dinh Thi Kim					0	0%	Mother-in-law of Member of the Board of Directors
4.6	Pham Hung Son					0	0%	Father-in-law of Member of the Board of Directors
4.7	Pham Son Tung					0	0%	Spouse of Member of the Board of Directors
4.8	Pham Nguyễn Bảo Linh					0	0%	Child of Member of the Board of Directors
4.9	Pham Nguyễn Bảo Trang					0	0%	Child of Member of the Board of Directors
4.10	Trần Long					0	0%	Sibling-in-law of Member of the Board of Directors
4.11	Dương Khánh Tung					0	0%	Sibling-in-law of Member of the Board of Directors
4.12	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Member of the Board of Directors
4.13	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Board of Directors
5	Trịnh Thanh Mai		Member of the Board of Directors			0	0%	
5.1	Trịnh Duy Thông					0	0%	Father of Member of the Board of Directors
5.2	Nguyễn Thị Nhung					0	0%	Mother of Member of the Board of Directors
5.3	Barry Charles Levrier					0	0%	Father-in-law of Member of the Board of Directors

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
5.4	Carmel Christina Levrier					0	0%	Mother-in-law of Member of the Board of Directors
5.5	Paul Charles Levrier					0	0%	Spouse of Member of the Board of Directors
5.6	Levrier Kaden Quang Minh					0	0%	Child of Member of the Board of Directors
5.7	Levrier Aaron Lâm					0	0%	Child of Member of the Board of Directors
5.8	Steven Carl Levrier					0	0%	Sibling-in-law of Member of the Board of Directors
5.9	Trinh Hồng Quân					0	0%	Sibling of Member of the Board of Directors
5.10	Lê Thị Ngọc Thảo					0	0%	Sibling-in-law of Member of the Board of Directors
5.11	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Member of the Board of Directors
5.12	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Board of Directors
6	Tạ Kiều Hưng		Member of the Board of Directors cum CEO			0	0%	
6.1	Nguyễn Ngọc Anh					0	0%	Spouse of Member of the Board of Directors cum CEO
6.2	Tạ Khắc Quý					0	0%	Father of Member of the Board of Directors cum CEO

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
6.3	Nguyễn Thị Thanh					0	0%	Mother of Member of the Board of Directors cum CEO
6.4	Nguyễn Ngọc Lân					0	0%	Father-in-law of Member of the Board of Directors cum CEO
6.5	Nguyễn Thị Bích Ngọc					0	0%	Mother-in-law of Member of the Board of Directors cum CEO
6.6	Tạ Kiều Ngọc Minh					0	0%	Child of Member of the Board of Directors cum CEO
6.7	Tạ Kiều Ngọc An					0	0%	Child of Member of the Board of Directors cum CEO
6.8	Tạ Ngọc Vinh					0	0%	Child of Member of the Board of Directors cum CEO
6.9	Cao Cư Trí					0	0%	Sibling-in-law of Member of the Board of Directors cum CEO
6.10	Phan Đăng Hùng					0	0%	Sibling-in-law of Member of the Board of Directors cum CEO
6.11	Tạ Thị Thanh Liên					0	0%	là Chi ruột của Member of the Board of Directors cum CEO
6.12	Tạ Kiều Anh					0	0%	Sibling of Member of the Board of Directors cum CEO
6.13	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Member of the Board cum CEO



No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
6.14	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0		Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Board of Directors cum CEO
7	Đỗ Thị Thu Hương		Independent Member of the Board of Directors			0	0%	
7.1	Nguyễn Ngọc Tú					0	0%	Spouse of Independent Member of the Board of Directors
7.2	Đỗ Đức Ngà					0	0%	Father of Independent Member of the Board of Directors
7.3	Hoàng Thị Hiền					0	0%	Mother of Independent Member of the Board of Directors
7.4	Nguyễn Ngọc Hương					0	0%	Father-in-law of Independent Member of the Board of Directors
7.5	Nguyễn Thị Trinh					0	0%	Mother-in-law of Independent Member of the Board of Directors
7.6	Nguyễn Ngọc An Khanh					0	0%	Child of Independent Member of the Board of Directors
7.7	Nguyễn Phúc Nguyễn					0	0%	Child of Independent Member of the Board of Directors

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
7.8	Nguyễn Minh Khai					0	0%	Child of Independent Member of the Board of Directors
7.9	Đỗ Thị Thoa Ngọc					0	0%	Stepsibling of Independent Member of the Board of Directors
7.10	Nguyễn Xuân Mỹ					0	0%	Sibling-in-law of Independent Member of the Board of Directors
7.11	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Independent Member of the Board of Directors
7.12	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Independent Member of the Board
8	Lâm Thùy Dung		Independent Member of the Board of Directors			0	0%	
8.1	Đỗ Thanh Bình					0	0%	Spouse of Independent Member of the Board of Directors
8.2	Lâm Ủy Phương					0	0%	Father of Independent Member of the Board of Directors
8.3	Lê Thị Liên					0	0%	Mother of Independent Member of the Board of Directors

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
8.4	Đỗ Quang Tâm					0	0%	Father-in-law of Independent Member of the Board of Directors
8.5	Lê Thị Oanh					0	0%	Mother-in-law of Independent Member of the Board of Directors
8.6	Đỗ Minh Đức					0	0%	Child of Independent Member of the Board of Directors
8.7	Đỗ Tuấn Anh					0	0%	Child of Independent Member of the Board of Directors
8.8	Lâm Trường Sơn					0	0%	Sibling of Independent Member of the Board of Directors
8.9	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Independent Member of the Board
8.10	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Independent Member of the Board
9	Đỗ Thị Đức Minh		Head of the Supervisory Board			0	0%	
9.1	Đỗ Văn Đạo					0	0%	Father of Head of the Supervisory Board
9.2	none					0	0%	Adopted Father of Head of the Supervisory Board
9.3	Nguyễn Thị Quỳnh Lan					0	0%	Mother of Head of the Supervisory Board

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
9.4	none					0	0%	Adopted Mother of Head of the Supervisory Board
9.5	Đỗ Việt Thắng					0	0%	Spouse of Head of the Supervisory Board
9.6	Đỗ Việt Hùng					0	0%	Father-in-law of Head of the Supervisory Board
9.7	Dương Thị Huệ					0	0%	Mother-in-law of Head of the Supervisory Board
9.8	Đỗ Minh Khôi					0	0%	Child of Head of the Supervisory Board
9.9	Đỗ Khôi Nguyễn					0	0%	Child of Head of the Supervisory Board
9.10	Đỗ Thị Lan Anh					0	0%	Stepsibling of Head of the Supervisory Board
9.11	Dương Đức Quang					0	0%	Sibling-in-law of Head of the Supervisory Board
9.12	Đỗ Bích Ngọc					0	0%	Stepsibling of Head of the Supervisory Board
9.13	Đặng Văn Tuấn					0	0%	Sibling-in-law of Head of the Supervisory Board
9.14	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Head of the Supervisory Board
9.15	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Head of the Supervisory Board
10	Vũ Kim Phương		Member of the Supervisory Board			0	0%	

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
10.1	Vũ Bá Ninh					0	0%	Father of Member of the Supervisory Board
10.2	Tạ Thị Kim Liên					0	0%	Mother of Member of the Supervisory Board
10.3	Vũ Minh Tuấn					0	0%	Sibling of Member of the Supervisory Board
10.4	Hoàng Hùng					0	0%	Spouse of Member of the Supervisory Board
10.5	Hoàng Anh Phương					0	0%	Child of Member of the Supervisory Board
10.6	Hoàng Đức					0	0%	Father-in-law of Member of the Supervisory Board
10.7	Đỗ Thị Nghiên					0	0%	Mother-in-law of Member of the Supervisory Board
10.8	Nguyễn Lan Phương					0	0%	Sibling-in-law of Member of the Supervisory Board
10.9	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Member of the Supervisory Board của Member of the Supervisory Board
10.10	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Supervisory Board của Member of the Supervisory Board
11	Phạm Thị Hiền		Member of the Supervisory Board			45.000.000	1,537%	
11.1	Phạm Văn Hiến					0	0%	Father of Member of the Supervisory Board

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
11.2	Phạm Thị Hoa					0	0%	Mother of Member of the Supervisory Board
11.3	Nguyễn Hồng Minh					0	0%	Child of Member of the Supervisory Board
11.4	Phạm Thu Cúc					0	0%	Sibling of Member of the Supervisory Board
11.5	Nguyễn Văn Sỹ					0	0%	Sibling-in-law of Member of the Supervisory Board
11.6	Nguyễn Thành Đô					0	0%	Spouse of Member of the Supervisory Board
11.7	Lê Thị Yến					0	0%	Mother-in-law of Member of the Supervisory Board
11.8	Nguyễn Kiên Định					0	0%	Sibling-in-law Member of the Supervisory Board
11.9	Nguyễn Hải Yến					0	0%	Sibling-in-law of Member of the Supervisory Board
11.10	Nguyễn Ngô Thu Hiền					0	0%	Stepchild of Member of the Supervisory Board
11.11	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Member of the Supervisory Board
11.12	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Supervisory Board
12	Lê Văn Quý		Member of the Supervisory Board			0	0%	
12.1	Lê Trọng Quý					0	0%	Father of Member of the Supervisory Board

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
12.2	Nguyễn Thị Hoàn					0	0%	Mother of Member of the Supervisory Board
12.3	Nguyễn Đình Hoà					0	0%	Father-in-law of Member of the Supervisory Board
12.4	Phạm Thị Viên					0	0%	Mother-in-law of Member of the Supervisory Board
12.5	Nguyễn Thị Thanh Thảo					65000	0,003370%	Spouse of Member of the Supervisory Board
12.6	Lê Phương Anh					0	0%	Child of Member of the Supervisory Board
12.7	Lê Minh Hoàng					0	0%	Child of Member of the Supervisory Board
12.8	Lê Trọng Thi					0	0%	Sibling of Member of the Supervisory Board
12.9	Lê Thị Hồng					0	0%	Sibling-in-law of Member of the Supervisory Board
12.10	Lê Thị Hà					0	0%	Sibling of Member of the Supervisory Board
12.11	Lê Bà Tuấn					0	0%	Sibling-in-law of Member of the Supervisory Board
12.12	Lê Thị Thu					0	0%	Sibling of Member of the Supervisory Board
12.13	Nguyễn Văn Đình					0	0%	Sibling-in-law of Member of the Supervisory Board
12.14	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Member of the Supervisory Board của Member of the Supervisory Board

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
12.16	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Supervisory Board
13	Nguyễn Việt Sơn		Member of the Supervisory Board			34.780.288	1,188%	
13.1	Nguyễn Thanh Huyền					0	0%	Spouse of Member of the Supervisory Board
13.2	Nguyễn Hữu Thiệu					0	0%	Father of Member of the Supervisory Board
13.3	Nguyễn Thị Song					0	0%	Mother of Member of the Supervisory Board
13.4	Nguyễn Ái Hoà					0	0%	Father-in-law of Member of the Supervisory Board
13.5	Phạm Thị Kim Hồng					0	0%	Mother-in-law of Member of the Supervisory Board
13.6	Nguyễn Phúc Ánh					0	0%	Child of Member of the Supervisory Board
13.7	Nguyễn Phúc Ân					0	0%	Child of Member of the Supervisory Board
13.8	Nguyễn Việt Hà					0	0%	Sibling of Member of the Supervisory Board
13.9	Võ Mai Phương					0	0%	Sibling-in-law of Member of the Supervisory Board
13.10	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Member of the Supervisory Board của Member of the Supervisory Board

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
13.11	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Member of the Supervisory Board
14	Đào Mai Hương		Deputy CEO cum Head of Credit management			0	0%	
14.1	Đào Công Đình					0	0%	Father of Deputy CEO
14.2	Bùi Thị Vân					0	0%	Mother of Deputy CEO
14.3	Phạm Trần Kỳ					0	0%	Father-in-law of Deputy CEO
14.4	Dương Thị Toàn					0	0%	Mother-in-law of Deputy CEO
14.5	Phạm Trần Long					0	0%	Spouse of Deputy CEO
14.6	Vũ Thanh An					0	0%	Child of Deputy CEO
14.7	Phạm Trần Bảo Trâm					0	0%	Child of Deputy CEO
14.8	Đào Văn Trang					0	0%	Sibling of Deputy CEO
14.9	Nguyễn Đào Thu Linh					0	0%	Niece/Nephew of Deputy CEO
14.10	Nguyễn Đào Anh Thư					0	0%	Niece/Nephew of Deputy CEO
14.11	Nguyễn Minh Hải					0	0%	Sibling-in-law of Deputy CEO
14.12	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Deputy CEO
14.13	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Deputy CEO

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
15	Nguyễn Thị Thùy		Deputy CEO cum Head of Financial management			0	0%	
15.1	Nguyễn Văn Phúc					0	0%	0% Father of Deputy CEO
15.2	Huỳnh Thị Ngón					0	0%	0% Mother of Deputy CEO
15.3	deceased					0	0%	0% Father-in-law of Deputy CEO
15.4	Trịnh Thị Thắm					0	0%	0% Mother-in-law of Deputy CEO
15.5	Nguyễn Thanh Long					0	0%	0% Spouse of Deputy CEO
15.6	Nguyễn Thanh Trúc					0	0%	0% Child of Deputy CEO
15.7	Nguyễn Thanh Danh					0	0%	0% Child of Deputy CEO
15.8	Nguyễn Tuấn Anh					0	0%	0% Sibling of Deputy CEO
15.9	Ngân hàng TMCP Quốc Dân					0	0%	0% Organization of which the listed person is Deputy CEO
15.10	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	0% Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Deputy CEO
16	Nguyễn Hiếu Nhân Ghislain		Deputy CEO cum Head of Corporate Banking			0	0%	
16.1	Nguyễn Hữu Hậu Gaston					0	0%	0% Father of Deputy CEO
16.2	Phạm Vũ Doan Thục					0	0%	0% Mother of Deputy CEO
16.3	Jacquemin Jean					0	0%	0% Father-in-law of Deputy CEO
16.4	Jacquemin Marguerite					0	0%	0% Mother-in-law of Deputy CEO
16.5	Jacquemin Chantal					0	0%	0% Spouse of Deputy CEO

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
16.6	Nguyễn Hiếu Nhân Emma					0	0%	Child of Deputy CEO
16.7	Nguyễn Hiếu Hoài Chi Genevieve					0	0%	Sibling of Deputy CEO
16.8	Nguyễn Hiếu Hoài Anh Gimette					0	0%	Sibling of Deputy CEO
16.9	Nguyễn Hiếu Nghĩa Gabriel					0	0%	Sibling of Deputy CEO
16.10	Boiron Helene					0	0%	Sibling-in-law of Deputy CEO
16.11	Ngân hàng TMCP Quốc Dân					0	0%	Organization of which the listed person is Deputy CEO
16.12	Công ty TNHH quản lý nợ và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary of the National Citizen Commercial Joint-stock bank, of which the listed person is Deputy CEO
17	Bùi Thị Khánh Vân		Chief Accountant			0	0%	
17.1	Nguyễn Thị Thủy					0	0%	Mother of Chief Accountant
17.2	Trần Xuân Trường					0	0%	Spouse of Chief Accountant
17.3	Trần Đăng Vương					0	0%	Father-in-law of Chief Accountant
11.4	Nguyễn Thị Băng					0	0%	Mother-in-law of Chief Accountant
17.4	Bùi Mạnh Hà					0	0%	Sibling of Chief Accountant
17.5	Nguyễn Thị Uyên					0	0%	Sibling-in-law of Chief Accountant
17.6	Bùi Thị Giang					0	0%	Sibling of Chief Accountant
11.5	Nguyễn Văn Tư					0	0%	Sibling-in-law of Chief Accountant
17.7	Bùi Tư Linh					0	0%	Sibling of Chief Accountant

No.	Full name	Stock Trading Account (if any)	Position	ID / passport number, date of issue, place of issue	Address	Number of shares owned at the end of term	Ownership ratio	Note
17.8	Nguyễn Văn Thiện					0	0%	Sibling-in-law of Chief Accountant
18	Vũ Thuý Ngọc		Corporate Management Officer			0	0%	
18.1	Vũ Văn Khôi					0	0%	Father of Corporate Management Officer
18.2	Nguyễn Thị Na					0	0%	Mother of Corporate Management Officer
18.3	Lê Đức Thước					0	0%	Father-in-law Corporate Management Officer
18.4	Dương Thị Minh					0	0%	Mother-in-law Corporate Management Officer
18.5	Lê Trung Kiên					0	0%	Spouse of Corporate Management Officer
18.6	Lê Vũ Thùy Linh					0	0%	Child of Corporate Management Officer
18.7	Lê Ngọc Khánh Vy					0	0%	Child of Corporate Management Officer
18.8	Vũ Đăng Khoa					0	0%	Sibling of Corporate Management Officer
18.9	Vũ Tuấn Khang					0	0%	Sibling of Corporate Management Officer
18.10	Lê Thị Thu Hằng					0	0%	Sibling-in-law of Corporate Management Officer
18.11	Dương Thị Nhung					0	0%	Sibling-in-law of Corporate Management Officer

APPENDIX 6: TRANSACTIONS IN THE COMPANY'S SHARES BY INTERNAL PERSONS AND THEIR RELATED PERSONS

Stt	Person conducting the transaction	Relation with internal person	No. shares held at the beginning of the period (31/12/2025)		Ownership ratio (30/06/2026)		Reason for increase / decrease (purchase, sale, bonus, transfer, etc)
			No. shares	Ratio	No. shares	Ratio	
1	BÙI THỊ THANH HƯƠNG	Chairperson of the BOD	92.350.470	4,79%	140.382.372	4,79%	Subscription for NCB's privately placed shares
2	HOÀNG THU TRANG	Vice Chairperson of the BOD	0	0%	45.000.000	1,54%	Subscription for NCB's privately placed shares
3	DƯƠNG THẾ BẢNG	Member of the BOD	95.745.805	4,96%	145.354.248	4,96%	Subscription for NCB's privately placed shares
4	PHẠM THỊ HIỀN	Deputy Head of SB	0	0%	45.000.000	1,54%	Subscription for NCB's privately placed shares
5	NGUYỄN VIỆT SƠN	Member of SB	4.780.288	0,247%	34.780.288	1,19%	Subscription for NCB's privately placed shares

