NCB
NATIONAL CITIZEN BANK
NGÂN HÀNG QUỐC DÂN

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No: 7778 **/2026/**CV-BĐH.NCB

Hanoi, 28 Oct 2026

V/v: Disclosure of financial statements for Quarter 3.2026

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

1. Name of organization: National Citizen Commercial Joint Stock Bank
2. Stock code: NVB
3. Business code: 1700169765
4. Address: No. 25, Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City
5. Tel: 024.6269 3355 Fax: 024.6269 3535
6. Submitted by: Mr. Ta Kieu Hung – Chief Executive Officer
7. Type of information disclosure:

☒ Periodic ☐ Unusual ☐ 24 hours ☐ Upon request

8. Content of disclosed information: Financial statementsfor Quarter 3.2026:

8.1. Financial Statements for Quarter 3.2026 of National Citizen Commercial Joint Stock Bank (NCB) was issued on 23. Oct 2026 including: Statement of financial position, Income statement, Cash flow statement and Notes to the financial statements.

8.2. Explained content: National Citizen Commercial Joint Stock Bank would like to explain profit after corporate income tax in the business performance report of the reporting period changes by 10% or more compared to the same period of the previous year:

8.2.1. For separate financial statements for Quarter 3.2026:

In the Second Quarter of 2026, the profit after tax was recorded at VND 851.3 billion, equivalent to an increase of 347%, compared to the profit of VND 189 billion in the same period of 2025. This significant change is primarily attributed to NCB's focus on developing credit in segments where NCB has advantages, enhancing measures to handle bad debts and improving credit quality, with recorded net interest income of the third quarter at more than VND 1,507.4 billion, a significant increase compared to the recorded net interest income of the third quarter of 2025 at VND 684.5 billion.

8.2.2. *For consolidated financial statements for Quarter 3.2026:*

In the third quarter of 2026, the profit after tax reached approximately VND 847.2 billion, equivalent to an increase of 346%, compared to the profit of VND 189.8 billion in the consolidated financial statements for the same period in 2025 due to the same reasons explained above.

9. This information was disclosed on the company's website on: https://www.ncb-bank.vn/vi/nha-dau-tu/

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

Sincerely!

NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

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

TỔNG GIÁM ĐỐC

Tạ Kiều Hưng

Recipients:

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

Form No. 01-B

NCB
NATIONAL CITIZEN BANK
NGÂN HÀNG QUỐC DÂN

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No: 7779 /2026/CV-BDH.NCB
Re: Disclosure of financial statements for Quarter 3.2026

Hanoi, 28 October 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

In accordance with Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated 16 November 2020, of the Ministry of Finance guiding information disclosure on the securities market, National Citizen Bank discloses the financial statements (FS) for Quarter 3.2026 to the Hanoi Stock Exchange as follows:

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

2. Content of disclosed information:
   - Financial Statements for Quarter 3.2026:

     ☒Separate Financial Statements (Listed Organization without Subsidiaries and Superior Accounting Unit with Subordinate Units);

     ☒Consolidated Financial Statements (Listed Organization with Subsidiaries);

     ☐Combined Financial Statements (Listed Organization with Subordinate Accounting Units and Separate Accounting Structure).

   - Cases Subject to Explanation of Causes:

   + The audit firm issued a non-unqualified opinion on the financial statements (for the audited financial statements of 2026):

     ☐ Yes ☒ No

Explanatory document in case of ticking Yes:

☐ Yes ☐ No

+ Profit after tax in the reporting period has a difference of 5% or more before and after the audit, changing from loss to profit or vice versa (for the audited financial statements of 2026):

☐ Yes ☒ No

Explanatory document in case of ticking Yes:

☐ Yes ☐ No

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

☒ Yes ☐ No

Explanatory document in case of ticking Yes:

☒ Yes ☐ No

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

☐ Yes ☒ No

Explanatory document in case of ticking Yes:

☐ Yes ☐ No

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

3. Report on transactions with a value of 35% or more of total assets in 2026. In case the listed company has transactions, please report the following details:

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

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

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

NATIONAL CITIZEN
COMMERCIAL JOINT STOCK BANK

Attached documents:

- Q3/2026 Financial statements
- Explanatory document: ….2026/CV-NCB

M.S.D.N: 1700169765 - C.T.C.P
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THÀNH PHỐ HÀ NỘI

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