

**MINUTES OF MEETING**

**2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

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**A. GENERAL INFORMATION OF THE ORGANIZATION**

- Name of organization: **NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK**

- Head office address: No. 25 Le Dai Hanh, Hai Ba Trung Ward, Hanoi.

- Enterprise code: 1700169765.

**B. TIME, VENUE AND ATTENDEES**

- **Time:** from 09:00 to 11:45, Thursday, April 02, 2026.

- **Venue:** No. 58 Tay Ho Street, Tay Ho Ward, Hanoi.

- **Attendees:** Attending the General Meeting of Shareholders were representatives including representatives of the SBV, members of the Board of Directors (BOD), the Supervisory Board (SB), the Board of Managers (BOM) and shareholders of the National Citizen Commercial Joint Stock Bank.

**C. VERIFICATION OF SHAREHOLDERS' ELIGIBILITY, APPROVAL OF THE LIST OF THE PRESIDUM, VOTE-COUNTING COMMITTEE, REGULATION ON ORGANIZATION, MEETING AGENDA AND APPOINTMENT OF THE SECRETARIAT**

The General Meeting of Shareholders conducted verification of shareholders' eligibility; elected the Presidium, appointed the Secretariat, elected the Vote-Counting Committee and voted to approve the Regulation on organization and the Meeting Agenda of the 2026 Annual General Meeting of Shareholders.

**1. Result of verification of shareholders' eligibility:**



The number of shareholders attending in person and authorized representatives is: **33** persons

The total number of shareholders attending in person and shareholders attending through authorized representatives is **33** persons, representing **1,782,164,176** shares with Voting Rights attending the General Meeting of Shareholders, accounting for **92.5976%** of the total shares with Voting Rights.

Pursuant to the provisions of law and the Charter, the session of the 2026 Annual General Meeting of Shareholders of the National Citizen Commercial Joint Stock Bank is **valid and eligible to proceed.**

**Updated as at 09 : 28 on April 02, 2026:**

The total number of shareholders attending in person and authorized representatives is: **39** persons, representing **1,782,280,382** shares, accounting for **92.6037 %** of the total shares with Voting Rights.

**Updated as at 11 : 14 on April 02, 2026:**

The total number of shareholders attending in person and authorized representatives is: **46** persons, representing **1,782,293,223** shares, accounting for **92.6043 %** of the total shares with Voting Rights.

**Updated as at 11 : 39 on April 02, 2026:**

The total number of shareholders attending in person and authorized representatives is: **47** persons, representing **1,782,293,323** shares, accounting for **92.6043 %** of the total shares with Voting Rights.

**2. The General Meeting of Shareholders approved the list of the Presidium, the Vote-Counting Committee, the Meeting Agenda and the Regulation on organization of the General Meeting as follows:**

Total number of ballots issued: **39** ballots, representing **1,782,280,382** votes, accounting for **100 %** of the total votes of attending shareholders.

Total number of ballots collected: **30** ballots, representing **1,782,165,358** votes, accounting for **99.9935 %** of the total votes of attending shareholders.

Total number of uncollected ballots: **9** ballots, representing **115,024** votes, accounting for **00.0065 %** of the total votes of attending shareholders.

Total number of valid ballots: **30** ballots, representing **1,782,165,358** votes, accounting for **99.9935 %** of the total votes of attending shareholders.

Total number of invalid ballots: **0** ballots, representing **0** votes, accounting for **0%** of the total votes of attending shareholders.

**Item 01: To approve the composition of the Presidium**

Total number of votes in favor: 30 ballots, representing 1,782,165,358 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**The Presidium includes the following members:**

1.	Ms. Bui Thi Thanh Huong	Chairman of the Board of Directors	Chairperson
2.	Ms. Hoang Thu Trang	Vice Chairman of the Board of Directors	Member
3.	Mr. Ta Kieu Hung	Member of the Board of Directors cum CEO	Member

**Item 02: To approve the Vote-Counting Committee**

Total number of votes in favor: 30 ballots, representing 1,782,165,358 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

**Accordingly, Item 02 was approved with a ratio of 99.9935 %.**

**The Vote-Counting Committee includes the following members:**

1.	Ms. Vu Thuy Ngoc	Head
2.	Mr. Khuong Le Hoang	Member
3.	Ms. Trinh Thi Huong	Member
4.	Mr. Nguyen Duc Truong	Member



**Item 03: To approve the Meeting Agenda**

Total number of votes in favor: **30** ballots, representing **1,782,165,358** votes, accounting for **99.9935 %** of the total votes of attending shareholders.

Total number of votes against: **0** ballots, representing **0** votes, accounting for **0 %** of the total votes of attending shareholders.

Total number of abstentions: **0** ballots, representing **0** votes, accounting for **0%** of the total votes of attending shareholders.

**Accordingly, Item 03 was approved with a ratio of 99.9935 %.**

**Item 04: To approve the Regulation on organization of the 2026 Annual General Meeting of Shareholders**

Total number of votes in favor: **30** ballots, representing **1,782,165,358** votes, accounting for **99.9935 %** of the total votes of attending shareholders.

Total number of votes against: **0** ballots, representing **0** votes, accounting for **0 %** of the total votes of attending shareholders.

Total number of abstentions: **0** ballots, representing **0** votes, accounting for **0%** of the total votes of attending shareholders.

**Accordingly, Item 04 was approved with a ratio of 99.9935 %.**

**3. Chairperson of the Presidium appointed the Secretariat of the General Meeting of Shareholders including the following members:**

1.	Ms. Phung Ngoc Viet Nga	Head
2.	Ms. Nguyen Hoang Anh	Member
3.	Mr. Tran Van Truong	Member
4.	Mr. Dang Nhat An	Member

**D. CONTENTS AND PROCEEDINGS OF THE GENERAL MEETING OF SHAREHOLDERS**

Presentation of Reports and Submissions to seek approval from the General Meeting of Shareholders on the following matters:

- To approve the Report on the Activities of the Board of Directors in 2025 and Operational Directions for 2026 under No. 121/2026/HĐQT-NCB dated

March 11, 2026;

- To approve the Report on the Activities of the Supervisory Board in 2025 and Directions for 2026 under No. 02/2026/BKS-NCB dated March 24, 2026;
- To approve the Report on the Assessment of Business Performance in 2025 and the Action Plan for 2026 of the Chief Executive Officer under No. 1233/2026/BC-TGD dated March 09, 2026;
- To approve the Remuneration of the Board of Directors and the Supervisory Board for 2025 as proposed in Submission No. 09/2026/TTr-HĐQT dated April 01, 2026;
- To approve the 2025 Financial Statements & the 2025 Profit Distribution Plan as proposed in Submission No. 08/2026/TTr-HĐQT dated April 01, 2026;
- To approve the 2026 Business Plan as proposed in Submission No. 03/2026/TTr-HĐQT dated March 11, 2026;
- To approve the Remuneration Budget of the Board of Directors and the Supervisory Board for 2026 as proposed in Submission No. 04/2026/TTr-HĐQT dated March 11, 2026;
- To approve the matters set out in Section II of Submission No. 07/2026/TTr-HĐQT dated April 1, 2026 regarding the plan for the private placement of shares to increase charter capital in 2026.
- To approve the Decision to Select An Independent Auditing Firm for the Financial Year 2027 as proposed in Submission No. 01/2026/TTr-BKS dated March 09, 2026;
- To approve the Amendments and Supplements to the Charter and the Regulation on Organization and Operation of the Board of Directors of National Citizen Commercial Joint Stock Bank as proposed in Submission No. 06/2026/TTr-HĐQT dated April 01, 2026;
- To approve the Amendments and Supplements to the Regulation on Organization and Operation of the Supervisory Board as proposed in Submission No. 02/2026/TTr-BKS dated March 16, 2026;

*Details of the Submissions and Reports are provided in the attached Meeting materials.*

#### **1. The General Meeting of Shareholders conducted discussions**

The General Meeting of Shareholders conducted discussions on the Reports

and Submissions presented to the General Meeting of Shareholders.

In addition, the General Meeting of Shareholders discussed and listened to explanations from the Presidium regarding: the Roadmap for completion of the Restructuring Plan (RP) and elimination of accumulated losses; the Business plan and credit growth targets, with a focus on building a strategic partner ecosystem; the Charter capital increase plan, including investor selection and priority sectors for capital deployment; the opportunities for NCB to participate in Vietnam's International Financial Centre; and the proposed participation in the digital asset sector.

**2. The General Meeting of Shareholders conducted voting to approve the matters presented to the General Meeting of Shareholders**

The General Meeting of Shareholders conducted voting by electronic ballot via the electronic voting system for the Resolutions as follows:

**The vote-counting results for each item are as follows:**

Total number of ballots issued: **46** representing **1,782,293,223** votes, accounting for **100%** of the total votes of attending shareholders.

Total number of ballots collected: **29** ballots, representing **1,782,176,865** votes, accounting for **99.9935 %** of the total votes of attending shareholders.

Total number of uncollected ballots: **17** ballots, representing **116,358** votes, accounting for **0.0065%** of the total votes of attending shareholders.

Total number of valid ballots: **29** ballots, representing **1,782,176,865** votes, accounting for **99.9935 %** of the total votes of attending shareholders.

Total number of invalid ballots: **0** ballots, representing **0** votes, accounting for **0%** of the total votes of attending shareholders.

**Item 01: To approve the Report on the Activities of the Board of Directors in 2025 and Operational Directions for 2026 under No. 121/2026/HĐQT-NCB dated March 11, 2026**

Total number of votes in favor: **29** ballots, representing **1,782,176,865** votes, accounting for **99.9935 %** of the total votes of attending shareholders.

Total number of votes against: **0** ballots, representing **0** votes, accounting for **0%** of the total votes of attending shareholders.

Total number of abstentions: **0** ballots, representing **0** votes, accounting for **0%** of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**Item 02: To approve the Report on the Activities of the Supervisory Board in 2025 and Directions for 2026 under No. 02/2026/BKS-NCB dated March 24, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %**

**Item 03: To approve the Report on the Assessment of Business Performance in 2025 and the Action Plan for 2026 of the Chief Executive Officer under No. 1233/2026/BC-TGD dated March 09, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**Item 04: To approve the Remuneration of the Board of Directors and the Supervisory Board for 2025 as proposed in Submission No. 09/2026/TTr-HDQT dated April 01, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

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**Item 05: To approve the 2025 Financial Statements & the 2025 Profit Distribution Plan as proposed in Submission No. 08/2026/TTr-HDQT dated April 01, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**Item 06: To approve the 2026 Business Plan as proposed in Submission No. 03/2026/TTr-HDQT dated March 11, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**Item 07: To approve the Remuneration Budget of the Board of Directors and the Supervisory Board for 2026 as proposed in Submission No. 04/2026/TTr-HDQT dated March 11, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**Item 08: To approve the matters as proposed in Section II of Submission No. 07/2026/TTr-HDT dated April 01, 2026 regarding the private placement of Shares to Increase Charter Capital in 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0% of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**Item 09: To approve the Decision to Select An Independent Auditing Firm for the Financial Year 2027 as proposed in Submission No. 01/2026/TTr-BKS dated March 09, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**Item 10: To approve the Amendments and Supplements to the Charter of National Citizen Commercial Joint Stock Bank as proposed in Submission No. 06/2026/TTr-HĐQT dated April 01, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**Item 11: To approve 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 Submission No. 06/2026/TTr-HĐQT dated April 01, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0

% of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**Item 12: To approve the Amendments and Supplements to the Regulation on organization and operation of the Supervisory Board as proposed in Submission No. 02/2026/TTr-BKS dated March 16, 2026**

Total number of votes in favor: 29 ballots, representing 1,782,176,865 votes, accounting for 99.9935 % of the total votes of attending shareholders.

Total number of votes against: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

Total number of abstentions: 0 ballots, representing 0 votes, accounting for 0 % of the total votes of attending shareholders.

**Accordingly, Item 01 was approved with a ratio of 99.9935 %.**

**E. MATTERS APPROVED BY THE GENERAL MEETING OF SHAREHOLDERS:**

**1. Resolution No. 1:** To approve the Report on the Activities of the Board of Directors in 2025 and Operational Directions for 2026 under No. 121/2026/HĐQT-NCB dated March 11, 2026 with a ratio of 99.9935% of the total Voting Rights of attending shareholders.

**2. Resolution No. 2:** To approve the Report on the Activities of the Supervisory Board in 2025 and Directions for 2026 under No. 02/2026/BKS-NCB dated March 24, 2026 with a ratio of 99.9935% of the total Voting Rights of attending shareholders.

**3. Resolution No. 3:** To approve the Report on the Assessment of Business Performance in 2025 and the Action Plan for 2026 of the Chief Executive Officer under No. 1233/2026/BC-TGD dated March 09, 2026 with a ratio of 99.9935% of the total Voting Rights of attending shareholders.

**4. Resolution No. 4:** To approve the Remuneration of the Board of Directors and the Supervisory Board for 2025 as proposed in Submission No. 09/2026/TTr-HĐQT dated April 01, 2026 with a ratio of 99.9935% of the total Voting Rights of attending shareholders.

**5. Resolution No. 5:** To approve the 2025 Financial Statements & the 2025 Profit Distribution Plan as proposed in Submission No. 08/2026/TTr-HĐQT dated April 01, 2026 with a ratio of 99.9935% of the total Voting Rights of attending shareholders.

**6. Resolution No. 6:** To approve the 2026 Business Plan as proposed in Submission No. 03/2026/TTr-HĐQT dated March 11, 2026 with a ratio of **99.9935%** of the total Voting Rights of attending shareholders.

**7. Resolution No. 7:** To approve the Remuneration Budget of the Board of Directors and the Supervisory Board for 2026 as proposed in Submission No. 04/2026/TTr-HĐQT dated March 11, 2026 with a ratio of **99.9935%** of the total Voting Rights of attending shareholders.

**8. Resolution No. 8:** To approve the matters as proposed in Section II of Submission No. 07/2026/TTr-HĐT dated April 01, 2026 regarding the private placement of Shares to Increase Charter Capital in 2026 with a ratio of **99.9935%** of the total Voting Rights of attending shareholders.

**9. Resolution No. 9:** To approve the Decision to Select An Independent Auditing Firm for the Financial Year 2027 as proposed in Submission No. 01/2026/TTr-BKS dated March 09, 2026 with a ratio of **99.9935%** of the total Voting Rights of attending shareholders.

**10. Resolution No. 10:** To approve the Amendments and Supplements to the Charter of National Citizen Commercial Joint Stock Bank as proposed in Submission No. 06/2026/TTr-HĐQT dated April 01, 2026 with a ratio of **99.9935%** of the total Voting Rights of attending shareholders.

**11. Resolution No. 11:** To approve 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 Submission No. 06/2026/TTr-HĐQT dated April 01, 2026 with a ratio of **99.9935%** of the total Voting Rights of attending shareholders.

**12. Resolution No. 12:** To approve the Amendments and Supplements to the Regulation on Organization and Operation of the Supervisory Board as proposed in Submission No. 02/2026/TTr-BKS dated March 16, 2026 with a ratio of **99.9935%** of the total Voting Rights of attending shareholders.

#### **F. APPROVAL OF THE MINUTES OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS:**

On behalf of the Secretariat, Ms. Phung Ngoc Viet Nga read the Minutes of the 2026 Annual General Meeting of Shareholders of the National Citizen Commercial Joint Stock Bank.

The General Meeting of Shareholders approved the Minutes with a ratio of **97.3724%** of the total Voting Rights at the General Meeting; assigning/authorizing the Board of Directors to issue and disclose the Resolution of the 2026 Annual

General Meeting of Shareholders of the National Citizen Commercial Joint Stock Bank in accordance with the provisions of law on the basis of the contents of the Minutes.

### G. CLOSING

Ms. Bui Thi Thanh Huong – Chairperson declared the closing of the 2026 Annual General Meeting of Shareholders of the National Citizen Commercial Joint Stock Bank.

The 2026 Annual General Meeting of Shareholders was concluded at 11:45 on April 02, 2026./.

**ON BEHALF OF THE  
SECRETARIAT**

**HEAD**

  
*Hung Nga Viet Nga*

**ON BEHALF OF THE GENERAL  
MEETING OF SHAREHOLDERS**

**CHAIRPERSON**



**CHỦ TỊCH HĐQT**

*Bùi Thị Thanh Hương*