

SHAREHOLDERS' WRITTEN OPINION FORM

I. SHAREHOLDER INFORMATION

Name of shareholder:
ID / Passport / ERC No.:
Address:
Telephone:
Nationality:

II. INFORMATION ON VOTING SHARES

- Number of voting shares: «CP» (01 share carrying voting rights corresponds to 01 vote)

III. PURPOSE AND MATTER FOR VOTING

1. Purpose of seeking opinions: To approve the report on the results of the private share placement to increase charter capital in 2026 and the plan for the private share placement to increase charter capital in 2027, in accordance with Proposal No. 10/2026/TTr-HĐQT.NCB dated 17/08/2026.

2. Matters for voting:

No.	Matter for voting	Agree	Disagree	No opinion
1	The Report on the results of the 2026 private placement of shares to increase Charter Capital as set out in Section I of the Submission No. 10/2026/TTr-HĐQT.NCB dated 17/08/2026	☐	☐	☐
2	The Plan for private placement of shares to increase Charter Capital in 2027 as set out in Section II of the Submission No. 10/2026/TTr-HĐQT.NCB dated 17/08/2026.	☐	☐	☐

IV. VOTING INSTRUCTIONS

- Shareholders are requested to mark an "X" or "✓" in one (01) of the boxes to cast their vote (In favor/Against/Abstain) regarding the aforementioned matters. For each matter requiring a vote, please mark only one (1) appropriate box. In the event of an error or a change of opinion, the shareholder should black out the previously selected box and mark another box (please note: changes are permitted only once).
- Completed ballots must bear the signature of the individual shareholder, or the authorized representative or legal representative of the institutional shareholder. If a

shareholder authorizes another person to exercise voting rights, the authorized person must submit the completed ballot along with the original, notarized, or certified Letter of Authorization (in accordance with the law).

3. Shareholders may submit completed ballots to the Bank via one of the following methods:

- By post to the Bank's address at: 25 Le Dai Hanh, Hai Ba Trung Ward, Hanoi. Ballots sent by post must be enclosed in a sealed envelope that remains unopened until the vote counting process begins;

- By scanning the ballot and sending it from the email address registered with the Vietnam Securities Depository and Clearing Corporation (VSDC) to the Bank's email address: codong@ncb-bank.vn.

4. Ballots shall be considered valid only if submitted to the Bank in accordance with the methods specified in Item 3, Section IV. Ballots received after the deadline specified in Section V of the ballot, or those that have been opened (in the case of postal submission) or compromised/disclosed (in the case of email submission), shall be deemed invalid. Ballots that are not submitted shall be treated as abstentions.

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V. ADDRESS AND DEADLINE FOR SUBMISSION OF THE WRITTEN OPINION FORM

Shareholders are respectfully requested to submit the Written Opinion Form to National Citizen Commercial Joint Stock Bank before **14:00 noon, Tuesday 08/09/2026**

Shareholders are kindly requested to submit the Written Opinion Form in the manner and within the deadline specified above. If a shareholder fails to submit the Written Opinion Form within the prescribed deadline, such shareholder's voting rights in respect of the matters stated above shall be invalid.

SHAREHOLDER'S CONFIRMATION

(Sign and print, affix seal if the shareholder is an organization)

Hà Nội,/...../2026
FOR THE BOARD OF DIRECTORS

BÙI THỊ THANH HƯƠNG