



SOCIALIST REPUBLIC OF VIETNAM  
Independence – Freedom – Happiness

No: 625 /2026/CV-BDH.NCB  
Re: Disclosure of audited financial  
statements for Quarter 4.2025

Hanoi, 29 January 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 audited financial statements (FS) for Quarter 3.2025 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](mailto:ir@ncb-bank.vn) Website: <https://www.ncb-bank.vn/>

2. Content of disclosed information:

- Financial Statements for Quarter 4.2025:
  - ☒ 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 2025):
    - ☐ 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 2025):

☐ 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

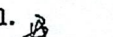
This information was disclosed on the company's website on: January 2026  
at the link: <https://www.ncb-bank.vn/vi/nha-dau-tu/bao-cao-tai-chinh>

3. Report on transactions with a value of 35% or more of total assets in 2025. 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:**

- Q4/2025 Financial statements
- Explanatory document:  
....2026/CV-NCB



TỔNG GIÁM ĐỐC  
*Lê Kiều Hưng*

