



NGÂN HÀNG QUỐC DÂN

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No: 6190/2026/CV-BDH.NCB
Re: Disclosure of Reviewed Interim
Financial Statements for the first six-
month period of 2026

Hanoi, 25 August 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 reviewed financial statements (FS) for the first six-month period of 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:

- Reviewed Interim Financial Statements for the first six-month period of 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: August 2026 at the link: <https://www.ncb-bank.vn/vi/nha-dau-tu/bao-cai-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:

- Reviewed Interim Financial Statements for the first six-month period of 2026
- Explanatory document:2026/CV-NCB



TỔNG GIÁM ĐỐC
Lê Kiều Hưng

