

No.: 50/2026/BC-HDQT.NCB

Ha Noi, 28/1/2026

**THE 2025 MANAGEMENT REPORT  
OF NATIONAL CITIZEN JOINT STOCK BANK (NCB)**

**Attention to:** - State Securities Commission of Vietnam;  
- Ha Noi Stock Exchange.

- Name of company: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK
- Address of Headquarter: 25 Le Dai Hanh Str., Hai Ba Trung Wd., Ha Noi
- Telephone number: (84-24) 32019050. Email: vphdqt2@ncb-bank.vn
- Charter capital: 19.279.847.510.000 VND
- Ticker symbol: NVB
- Management model: General Meeting of Shareholders, Board of Directors, Supervisory Board, and Chief Executive Directors.
- Conducting internal audit functions: completed.

**I. Agenda of General Meeting of Shareholders:**

In 2025, National Citizen Commercial Joint Stock Bank (hereinafter referred to as "NCB") successfully held the Annual General Meeting of Shareholders (hereinafter referred to as "AGM") on 29-March-2025 and the Extraordinary General Meeting of Shareholders (hereinafter referred to as "EGM") on 24-December-2025 to adopt the following articles:

| No. | AGM Resolution no.                     | Approved Articles   |
|-----|--|---|
| 1   | 320/2025/NQ-DHĐCD.NCB dated 29/03/2025 | <ul style="list-style-type: none"> <li>- The report on the conclusion of 2020-2025 term, operation in 2024 and orientation for 2025-2030 of the Board of Directors (hereinafter referred to as "BOD").</li> <li>- The report on the operation in 2024, conclusion of 2020-2025 term, and orientation for 2025-2030 of the Supervisory Board (hereinafter referred to as "SB").</li> <li>- The 2024 executive report and 2025 action plan of the Chief Executive Officer (hereinafter referred to as "CEO").</li> <li>- The total net compensation of BOD and SB in the fiscal year 2024.</li> </ul> |

| No. | AGM Resolution no.                      | Approved Articles  |
|-----|---|--|
|     |   | <ul style="list-style-type: none"> <li>- The financial statement 2024 and Profit sharing plan 2024;</li> <li>- The business plan 2025;</li> <li>- The compensation pool of the BOD and SB in 2025;</li> <li>- The selection of independent auditing firm for auditing / reviewing financial statement and internal control system for the fiscal year 2026;</li> <li>- The amended and supplemented of Charter of NCB;</li> <li>- The amended and supplemented Regulation on organization and operation of the BOD;</li> <li>- The proposed remediation plan in case of early intervention.</li> </ul> |
| 2   | 321/2025/NQ-ĐHĐCD.NCB dated 29/03/2025  | <ul style="list-style-type: none"> <li>- The plan for private placement of shares to increase the charter capital of NCB.</li> </ul>   |
| 3   | 322/2025/NQ-ĐHĐCD.NCB dated 29/03/2025  | <ul style="list-style-type: none"> <li>- The implementation results / adjustments to the capital utilization plan from the 2021 public offering of additional shares.</li> </ul>   |
| 4   | 323/2025/NQ-ĐHĐCD.NCB dated 29/03/2025  | <ul style="list-style-type: none"> <li>- The report on implementation results of the private share issuance plan and the adjustment of the capital utilization plan from the offering as approved in Resolution No. 1003/2024/NQ-ĐHĐCD dated 13/04/2024.</li> </ul>  |
| 5   | 1617/2025/NQ-ĐHĐCD.NCB dated 24/12/2025 | <ul style="list-style-type: none"> <li>- The extension of the operating term of National Citizen Commercial Joint Stock Bank in accordance with the proposal numbered 08/2025/TTr-HĐQT dated 28/11/2025.</li> </ul>  |
| 6   | 1618/2025/NQ-ĐHĐCD.NCB dated 24/12/2025 | <ul style="list-style-type: none"> <li>- The amendments and supplements to the Charter and the Regulation on the organization and operation of the Board of Directors of National Citizen Commercial Joint Stock Bank in accordance with the proposal numbered 09/2025/TTr-HĐQT dated December 23, 2025.</li> </ul>  |
| 7   | 1619/2025/NQ-ĐHĐCD.NCB dated 24/12/2025 | <ul style="list-style-type: none"> <li>- The number of members and the structure of the Board of Directors and the Supervisory Board, and the list of candidates for election as members of the Board of Directors and the Supervisory Board of NCB for the 2025–2030 term, in accordance with the proposal numbered 10/2025/TTr-HĐQT dated December 23, 2025</li> </ul>   |

| No. | AGM Resolution no.                      | Approved Articles   |
|-----|---|---|
|     |   | <ul style="list-style-type: none"> <li>- The results of the election of members of the Board of Directors of NCB for the 2025–2030 term</li> </ul>  |
| 8   | 1620/2025/NQ-ĐHĐCĐ.NCB dated 24/12/2025 | <ul style="list-style-type: none"> <li>- The report on the results of the implementation of the plan for the private placement of shares to increase charter capital as approved under Resolution numbered 321/2025/NQ-ĐHĐCĐ.NCB dated March 29, 2025, in accordance with Section I of the proposal numbered 11/2025/TTr-HDQT dated 23/12/2025.</li> <li>- The plan for the private placement of shares to increase charter capital in 2026, in accordance with Section II of the proposal numbered 11/2025/TTr-HDQT dated 23/12/2025.</li> </ul> |

## II. Board of Directors

### 1. Information of BOD members:

| No. | BOD member              | Title   | Date of appointment / dismissal as a Member of the Board   |                   |
|-----|-------------------------|---|--|-------------------|
|     |                         |   | Date of appointment  | Date of dismissal |
| 1   | Ms. Bùi Thị Thanh Hương | Chairwoman of the Board<br>Non-executive      | <ul style="list-style-type: none"> <li>- Elected for 2020-2025 term on 29/07/2021</li> <li>- Elected for 2025-2030 term on 24/12/2025</li> </ul> |                   |
| 2   | Ms. Hoàng Thu Trang     | Vice Chairwoman of the Board<br>Non-executive | <ul style="list-style-type: none"> <li>- Elected for 2020-2025 term on 18/06/2022</li> <li>- Elected for 2025-2030 term on 24/12/2025</li> </ul> |                   |
| 3   | Mr. Dương Thê Bằng      | Member of the Board<br>Non-executive          | <ul style="list-style-type: none"> <li>- Elected for 2020-2025 term on 18/11/2023</li> <li>- Elected for 2025-2030 term on 24/12/2025</li> </ul> |                   |
| 4   | Ms. Nguyễn Thị Hải Hòa  | Member of the Board<br>Non-executive          | <ul style="list-style-type: none"> <li>- Elected for 2020-2025 term on 18/11/2023</li> <li>- Elected for 2025-2030 term on 24/12/2025</li> </ul> |                   |
| 5   | Ms. Trịnh Thanh Mai     | Member of the Board<br>Non-executive          | <ul style="list-style-type: none"> <li>- Elected for 2020-2025 term on 18/06/2022</li> <li>- Elected for 2025-2030 term on 24/12/2025</li> </ul> |                   |

| No. | BOD member           | Title  | Date of appointment / dismissal as a Member of the Board |                   |
|-----|----------------------|--|--|-------------------|
|     |                      |  | Date of appointment                                      | Date of dismissal |
| 6   | Mr. Tạ Kiều Hung     | Member of the Board, cum Chief Executive Officer | - Elected for 2025-2030 term on 24/12/2025               |                   |
| 7   | Ms. Đỗ Thị Thu Hương | Independent member of the Board                  | - Elected for 2025-2030 term on 24/12/2025               |                   |
| 8   | Ms. Lâm Thùy Dung    | Independent member of the Board                  | - Elected for 2025-2030 term on 24/12/2025               |                   |

## 2. BOD meetings

In 2025, the BOD conducted BOD meetings to pass resolutions, to direct, to instruct on the agenda of NCB over time; to review and decide on the articles within the BOD's authority (*Appendix I*).

## 3. Supervision of the BOD on the activities of BOM

The supervision of the BOD, under which the BOM is placed, is conducted in accordance with NCB's regulation of internal control, specifically:

- The Board of Directors receives periodic and ad hoc reports from the Executive Management for purposes of direction, supervision, and evaluation of executive performance; exercises high-level oversight over internal control, risk management, and internal capital adequacy assessment; issues risk management policies and supervises the implementation of risk mitigation measures by the Executive Management.
- The BOD may convene with the BOM for monthly / quarterly progress meetings, mid-year performance reviews, annual performance reviews, or to discuss thematic topics. The BOM reports to the BOD on: the implementation progress of the Resolutions and Decision made by the AGM or BOD; the progress of business operation in previous periods, and the implementation plan for the next period; specific topics upon BOD's requests. At these meetings, the BOD may analyse, evaluate, and provide BOM with instructions to correctly implement business plan and achieve assigned targets.
- The BOD supervised and instructed BOM on all aspects of NCB's operation in accordance with the orientation, targets, strategy; the BOM closely followed such targets, direction, and thoroughly completed the tasks assigned by AGM and BOD.

## 4. Operations of the Committees within BOD:

NCB currently has 05 Committees/Councils, including: Human Resource Committee (hereinafter referred to as "HRC"), Risk Management Committee (hereinafter referred to as "RMC"), Credit Committee, Technology and Digital Transformation Committee, and Risk Settlement Council (hereinafter referred to as "RSC"). The establishments of these Committees and Councils are compliant to the laws and regulations. The Committees operate in accordance

with the respective Regulation on organization and operation issued by the BOD, in which:

*(i) Human Resource Committee:*

The HRC is composed of 3 members. With the function of providing advices, counselling to the BOD on the organisational structure, human resource system and policies throughout the BOD's term, in 2025, HRC has organized 53 meetings (including 14 in-person meetings and collected written opinions 39 times), and counsel, advise the BOD on the following articles:

- The personnel plan for the Board of Directors and the Supervisory Board for the 2025–2030 term;
- Recruitment plans, renewal of labor contracts, termination of labor contracts, and appointment of personnel for key positions;
- Review and improvement of the organizational structure and human resources across the entire system;
- Adjustment and refinement of the Bank's job title system;
- Evaluation and classification of 2024 work performance, compensation policies, bonus fund formation plan, performance-based bonus distribution plan, and bonus distribution programs;
- Salary adjustment plan for 2025;
- Compensation framework for the 2025–2027 period;
- Adjustment of internal staff lending policies;
- Assessment methods for competency frameworks; assessment of job position systems.

*(ii) Technology and Digital Transformation Committee:*

The Technology and Digital Transformation Committee is tasked with counseling BOD on technological development direction, technological applications serving the strengthening of management capabilities, enhancing business performance of NCB. In 2025, the Committee organised 06 regular and ad hoc meetings as requested by the President of Technology Committee, and advised, counselled the BOD on the following articles:

- Review and improve NCB's system of documents/regulations/procedures on information security, ensuring compliance with legal regulations and the Bank's practical requirements;
- Proposal to support resource enhancement and encourage accelerated implementation of the Casa War Room project in 2025;
- Review, improve, and enhance the information security and cybersecurity system in support of the Bank's digital transformation process and operations;
- Provision of opinions on the 2026 capital expenditure (CapEx) budget;
- Organize implementation and supervise the execution of Digital Transformation projects and Information Technology projects.

*(iii) Credit Committee:*

The Credit Committee review, evaluate, advise, and submit proposal for BOD's approval of

credit extension within BOD authority. In 2025, the Credit Committee organised meetings, and submit proposals to the BOD for the approvals of various credit extensions / adjustment of credit extensions within BOD's authority.<sup>1</sup>

**(iv) Risk Management Committee:**

Tasked with advising the BOD on risk management, in 2025, the RMC organised 08 meetings, and collected written opinion on the following articles:

- Advised the Board of Directors on issuing the risk appetite for the 2025–2027 period and monitored its implementation;
- Reviewed and provided opinions on the report and proposed capital stress testing scenarios and capital planning;
- Oversaw the implementation of minor projects aimed at enhancing risk management capabilities and improving the internal control system at NCB;
- Evaluated and commented on the strengthening of compliance control and supervision at the Bank;
- The development of NCB's internal credit rating system;
- The RWA optimization in the Bank's business operations;
- Monitored the implementation of risk appetite and risk limits; directed the review and refinement of the risk limit framework.

**(v) Risk Settlement Council:**

The Risk Settlement Council held meetings to review and approve debt classification, risk provisioning, debt resolution plans, collateral handling, and legal actions against customers within its authority. The Council also advised and submitted risk handling plans to the Board of Directors for approval when required. In 2025, the Council reviewed and provided opinions on 82 risk handling dossiers/plans, including 19 cases submitted to the BOD for approval.

**5. Resolutions / Decisions of the BOD in 2025: Appendix 2**

**III. Supervisory Board**

**1. Information of the Supervisory Board (hereinafter referred to as "SB")**

| No. | SB member           | Title           | Date of appointment / dismissal  | Education      |
|-----|---------------------|-----------------|--|----------------|
| 1   | Ms. Đỗ Thị Đức Minh | Chair of the SB | - Elected for 2020-2025 term on 08/04/2023<br>- Elected for 2025-2030 term on 24/12/2025 | Economics, MA. |

<sup>1</sup> In 2025, the Credit Committee advised and submitted 178 credit dossiers within the authority of the Board of Directors for review and approval

|   |                      |                      |  |                                    |
|---|----------------------|----------------------|--|------------------------------------|
| 2 | Ms. Phạm Thị Hiền    | Vice Chair of the SB | - Elected for 2025-2030 term on 24/12/2025   | Banking economics and finance, MA. |
| 3 | Ms. Vũ Kim Phượng    | Member of the SB     | - Elected for 2020-2025 term on 26/06/2020<br>- Elected for 2025-2030 term on 24/12/2025 | MBA                                |
| 4 | Mr. Nguyễn Việt Sơn  | Member of the SB     | - Elected for 2025-2030 term on 24/12/2025   | Lawyer                             |
| 5 | Mr. Lê Văn Quý       | Member of the SB     | - Elected for 2025-2030 term on 24/12/2025   | Economics, BA.                     |
| 6 | Mr. Nguyễn Văn Quang | Member of the SB     | - Elected for 2020-2025 term on 08/04/2023   | Banking and Finance, BA.           |

## 2. SB meetings

In 2025, SB members participated in SB meetings as follow:

| No. | SB member            | No. meetings participated | Participation rate | Voting rate | Reason for absence   |
|-----|----------------------|---------------------------|--------------------|-------------|--|
| 1   | Ms. Đỗ Thị Đức Minh  | 16                        | 100%               | 100%        |  |
| 2   | Ms. Vũ Kim Phượng    | 16                        | 100%               | 100%        |  |
| 3   | Mr. Nguyễn Văn Quang | 15                        | 94%                | 100%        | Did not participate in the first SB meeting of 2025-2030 term – no longer member of the SB |
| 4   | Ms. Phạm Thị Hiền    | 1                         |                    |             | Participated in the first SB meeting of 2025-2030 term on 24/12/2025                       |
| 5   | Mr. Nguyễn Việt Sơn  | 1                         |                    |             | Participated in the first SB meeting of 2025-2030  |

| No. | SB member      | No. meetings participated | Participation rate | Voting rate | Reason for absence  |
|-----|----------------|---------------------------|--------------------|-------------|---|
|     |                |                           |                    |             | term on<br>24/12/2025   |
| 6   | Mr. Lê Văn Quý | 1                         |                    |             | Participated in<br>the first SB<br>meeting of<br>2025-2030<br>term on<br>24/12/2025 |

### 3. Supervision of the SB on the activities of BOD, BOM, and shareholders

- In 2025, the SB has supervised the compliance in accordance with the laws, internal regulations, NCB's charter, Resolutions, Decisions of the AGM, BOD in management and operations:
  - + Monitor BOD in the implementation of AGM's Resolutions, Decisions; implementation of directions and business targets approved by the irregular AGM on 18/11/2023; and the regular AGM on 29/3/2025.
  - + Monitor the CEO's implementation of BOD's instructions, resolutions, decisions.
  - + Monitor the timely implementation of the government and SBV's directives and policies of BOD and CEO.
- Representative of the SB participated in BOD and BOM meetings in accordance with regulations.
- Monitor the implementation of enhanced surveillance regulation and instruct Internal Audit Centre (hereinafter referred to as "IAC") in reviewing credit extension valued at least 50 billions VND. The IAC is the point of contact for capital contribution, purchase of shares; payable amounts for transactions in the form of capital contribution, purchase of shares for the purpose of attaining corporate control valued at least 50 billion VND.
- Monitor change result in accordance with recommendations of the Inspection Conclusion.
- Monitor the implementation progress of the Restructuring Solution.
- SB drafted quarterly supervisory report, risk report of NCB's business operation to BOD, BOM. SB oversaw NCB financial situation, closely monitored information announcement, especially the announcement regulations on regular financial report and management report on the stock market of listed firms.
- SB monitored limitation compliance to ensure NCB operational security in accordance with the Law on Credit institution.
- SB monitored the approval and implementation of investment, purchase, sales of fixed assets; other NCB contract, transaction within AGM, BOD authority. The SB also drafted and sent evaluation, recommendation report on the aforementioned articles to the BOD and AGM at the earliest available assembly.
- By conducting other works in accordance with the Law on Credit institution, Corporate Law, SB monitored shareholders who own at least 1% of the Charter capital, related people of BOD members, SB member, CEO, and shareholders who own at least 1% of the Charter capital.

#### **4. Coordination between SB and the operation of BOD, BOM, and other managers**

- The Board of Directors, the Supervisory Board, and the Executive Management regularly exchange information related to the Bank's operations.
- In accordance with NCB's Internal Regulations, the Supervisory Board has received Board of Directors' meeting documents, written consultation materials submitted to the Board of Directors, as well as resolutions and minutes of Board of Directors' meetings. The Supervisory Board is also provided by the General Director with reports on business operations and performance, and other reports, files, and documents relating to the Bank's business, management, and operational activities upon request.
- The Supervisory Board has attended meetings of the Board of Directors, monthly coordination meetings between the Board of Directors and the Executive Management, and meetings of the Risk Management Committee in order to perform its audit and supervisory functions. Opinions and recommendations of the Supervisory Board have been considered and implemented by the Board of Directors and the Executive Management, ensuring the interests of NCB and compliance with applicable laws and the Bank's internal regulations.
- Based on the results of internal audits and reviews of internal regulations, the Supervisory Board has issued Management Letters and recommendations to the Board of Directors and the Executive Management, requesting direction to audited units to seriously implement corrective actions, address internal audit recommendations, remedy deficiencies, and amend internal regulations and procedures in order to strengthen the internal control system. The Executive Management has received these recommendations and promptly issued directives and follow-up instructions to relevant units to implement corrective actions, address outstanding issues, amend and improve internal regulations, and organize the implementation of the recommendations of the Supervisory Board, thereby mitigating risks, ensuring compliance with laws and NCB's Charter, and contributing to the enhancement of the quality, effectiveness, and safety of NCB's operations.
- Prior to approving the 2026 Internal Audit Plan, the Supervisory Board consulted with the Board of Directors and the General Director in order to develop a practical internal audit plan with adequate risk coverage. The 2026 Internal Audit Plan was also communicated to the Board of Directors and the General Director to enable the General Director to direct relevant units to prepare for the audit activities.

#### **5. Other activities of the SB (if any)**

- Propose and recommend that the Annual General Meeting of Shareholders approve the appointment of an independent audit firm to conduct the audit/review of NCB's 2026 financial statements and internal control system.
- Appraise the 2024 annual financial statements and the 2025 semi-annual financial statements; to assess the reasonableness, legality, truthfulness, and prudence in accounting, statistical work, and financial reporting.

- Direct the Internal Audit Division to perform its duties in accordance with the provisions of NCB's Charter, the Regulation on the Organization and Operation of the Supervisory Board, and the 2025 Internal Audit Plan.
- Direct the Internal Audit Division to carry out eight (08) audits of business units and fourteen (14) thematic audits at departments/divisions/branches of NCB across various areas, including credit operations, anti-money laundering (AML) activities, human resources, international payment operations, sales promotion activities, collateral valuation, post-credit supervision, information technology, network development, third-party risk management, capital adequacy ratio management, and reviews of loan portfolios subject to enhanced supervisory requirements.
- Supervise and assess the implementation by units of recommendations issued by the Supervisory Board and Internal Audit.
- Continue implementing sub-projects aimed at enhancing internal audit capacity, based on independent consultancy under the comprehensive review project and roadmap for strengthening NCB's internal control system.
- Continue coordination with KPMG during the completion phase of the audit project relating to senior management oversight activities at NCB.
- Direct the Internal Audit Division to coordinate with relevant units in preparing reports as required by the State Bank of Vietnam, as well as the corporate governance report and the annual report.

#### **IV. Board of Management:**

| No. | BOM member  | Date of birth | Education   | Date of appointment / dismissal as BOM member   |
|-----|---|---------------|---|---|
| 1   | Chief Executive Officer (CEO)<br>Mr. Tạ Kiều Hưng | 05/12/1980    | MBA – Centre Franco-Vietnamien de formation à la Gestion (CFVG) – National Economics University | - Deputy CEO: 08/12/2022 - 21/04/2023<br>- Acting CEO: 21/04/2023 - 27/06/2023<br>- CEO: 27/06/2023 – now |
| 2   | Deputy CEO<br>Ms. Phạm Thị Hiền                   | 25/01/1973    | MEBF - CFVG – National Economics University   | 14/11/2022 – now  |
| 3   | Deputy CEO<br>Ms. Võ Thị Thùy Dương               | 18/09/1977    | International and Economics Law, BA. – Ha Noi Law University                                    | 19/02/2024 – now  |

|   |                                      |            |   |                  |
|---|--------------------------------------|------------|---|------------------|
| 4 | Deputy CEO<br>Mr. Nguyễn Việt<br>Hợi | 20/04/1983 | University of<br>Economics and Law -<br>Vietnam National<br>University HCMC | 22/07/2024 – now |
| 5 | Mr. Nguyễn Hiếu<br>Nhân Ghislain     | 25/06/1969 | Université d'Amiens –<br>Commerce and<br>Corporate Management               | 25/09/2025 - now |

**V. Chief Accountant:**

| No. | Chief<br>Accountant | DOB        | Education                             | Date of appointment |
|-----|---------------------|------------|---------------------------------------|---------------------|
| 1   | Bùi Thị Khánh Vân   | 19/11/1980 | MA – National<br>Economics University | 02/12/2022 - now    |

**VI. Training on corporate governance:**

Corporate governance training courses attended by members of the Board of Directors, members of the Supervisory Board, the CEO, other executive managers, and the Corporate Secretary in accordance with corporate governance regulations:

In the context of the Bank accelerating its digital transformation and application of technology, systems and business processes are continuously being updated, placing higher demands on the adaptability, management, and control capabilities of the management team. The 2025 training program was therefore oriented toward enhancing digital mindset and technology application capabilities, while at the same time strengthening knowledge of compliance and risk governance to ensure safe and efficient operations. Specifically, during the second half of the year, NCB organized training programs across four (04) thematic areas as follows:

1. Training on Digital Transformation Mindset and Technology Application for Head Office Executives and Managers:

The Bank implemented multiple training programs aimed at equipping executives and managers with a digital mindset and enhancing their capabilities in applying information technology and artificial intelligence in management and operational activities. These programs help managers develop a deeper understanding of data and technology and how to apply them to decision-making, governance, and performance optimization. Key training programs included

- Digital Transformation Mindset;
- Overview of NCB's 2025 technology landscape;
- Guidance on the use of Microsoft Copilot;
- Coding training on the Decision Engine system;
- Basic SQL data processing;

- Application of Python in data processing;
- Data analysis and visualization using Looker Studio

2. Training on Professional Skills and Operational Procedures for Managers at Business Units:

In response to ongoing system updates, the Bank placed strong emphasis on training in professional skills and operational procedures for managers at business units. Managers were required to participate in training together with staff in order to thoroughly understand operational procedures, strengthen coordination with support units, and thereby enhance the effectiveness of work control and supervision. Training programs on operational procedures and system software accounted for nearly 70% of the total training content under this thematic area. Key programs included:

- Training on the use of the Customer Relationship Management (CRM) sales management system for Branch Directors and managers;
- Guidance on credit appraisal operation on the RLOS system;
- Guidance on the use of the Signing Hub system;
- Guidance on the appraisal of collateral assets in the form of real-estate;
- Workshop on project investment management and construction and installation project management;
- Corporate law relating to corporate customer credit transactions with NCB
- Effective Leadership in the Age of AI: A specialized program designed for senior management, updating them on AI trends in finance and banking and how to use AI tools in management.
- Digital Transformation Mindset for Managers: Covered current digital transformation trends, transformation processes in financial institutions, customer behavior shifts, and hands-on use of AI tools for work purposes.
- Advanced IT Training Courses: Included topics such as Basic and Advanced SQL, and Data Analysis & Visualization using Looker Studio.

3. Continuous Training on Compliance and Risk Governance

Training programs on compliance and risk governance for managers at Head Office and distribution channels were conducted regularly and in depth, including anti-money laundering (AML); pre- and post-credit control (PPC); detailed training on fraud risk assessment; and methodologies and techniques for fraud investigation

4. Training on Supplementary Skills for Managers

In addition to professional expertise, the Bank emphasized the development of soft skills and internal training facilitation capabilities for managers at Head Office and distribution channels through programs such as professional internal trainers, effective presentation skills, and virtual training. These programs help managers enhance their communication capabilities and team-leadership effectiveness.

## **VII. List of NCB's related people and transactions of related people with NCB**

1. List of related people: *Appendix 3.*
2. Transactions of NCB with related people; or between NCB with major shareholders, internal personnel, and related people: *Appendix 4.*
3. Transactions between internal personnel, related people and subsidiaries, or other entities controlled by NCB: *No incurrence.*
4. Transactions of NCB with other entities:
  - 4.1. Transactions between NCB and other entities of which BOD members, SB members, CEO, and any other managers have been founding members, BOD members, CEO for the last three (03) years (as of the date of this report): *Appendix 4.*
  - 4.2. Transactions between NCB and other entities of which related people of BOD members, SB member, CEO and other managers are BOD members or CEO: *No incurrence.*
  - 4.3. Other transactions of NCB (if any) that may induce tangible / intangible benefits to BOD members, SB members, CEO, and any other managers: *No incurrence.*

## **VIII. Stock transactions of internal personnels and related people**

1. List of internal personnel and related people: *Appendix 5.*
2. Transactions of internal personnel and related people with NCB's shares: *Appendix 6.*

## **IX. Other issues: *none.***

### **Recipients:**

- As "to";
- BOD, SB (for reporting);
- Archive.

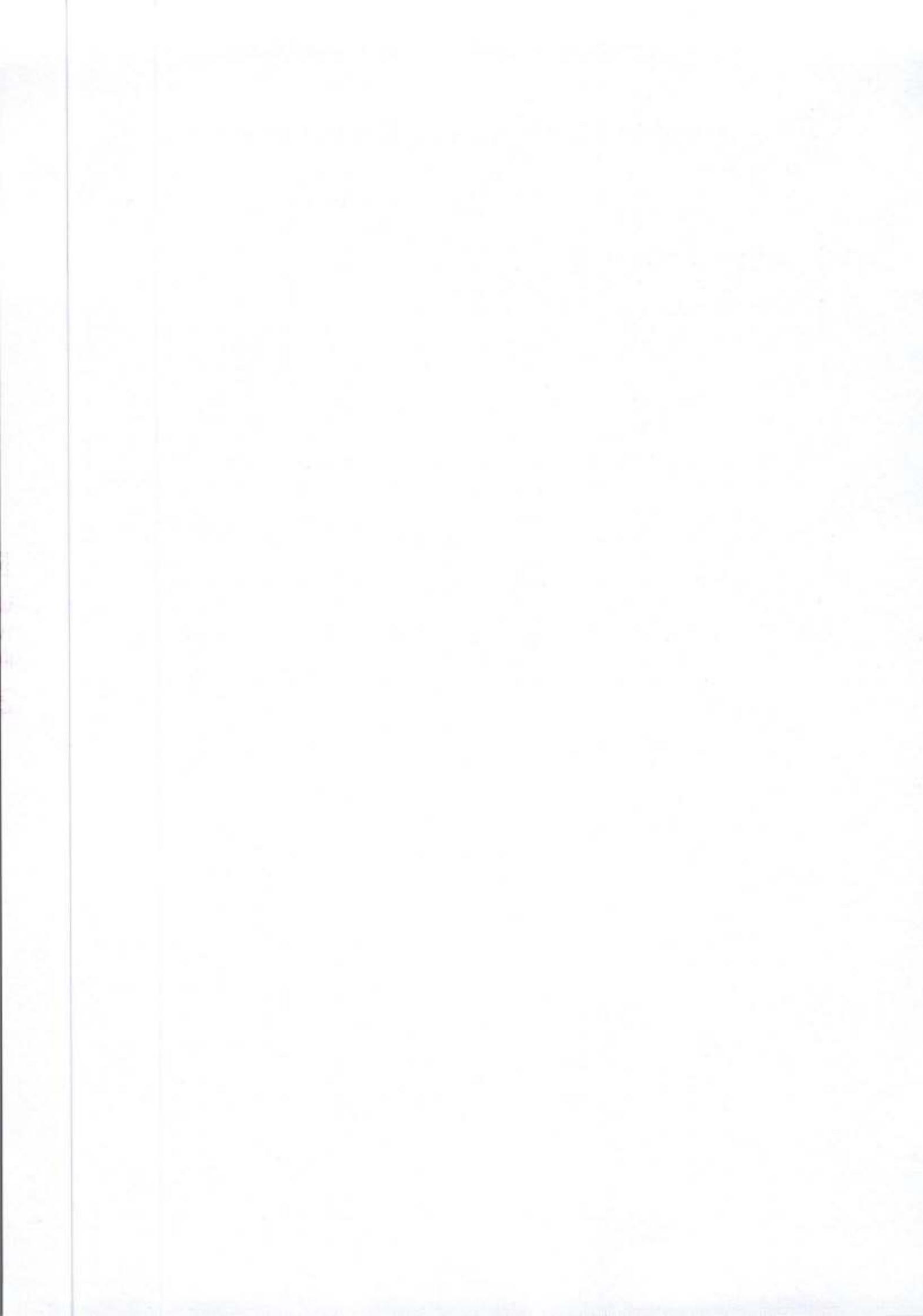


CHỦ TỊCH HĐQT  
*Bùi Thị Thành Hương*



## APPENDIX 1: BOARD OF DIRECTORS MEETING 2025

| No | BOD member              | Title   | No. Meetings participated | Rate        | Reason of absence            |
|----|-------------------------|---|---------------------------|-------------|------------------------------|
| 1. | Ms. Bùi Thị Thanh Hương | Chairwoman of the BOD                               | 11/11                     | <b>100%</b> |                              |
| 2. | Ms. Hoàng Thu Trang     | Vice Chairwoman of the BOD                          | 11/11                     | <b>100%</b> |                              |
| 3. | Mr. Dương Thế Bằng      | BOD member  | 11/11                     | <b>100%</b> |                              |
| 4. | Ms. Trịnh Thanh Mai     | BOD member  | 11/11                     | <b>100%</b> |                              |
| 5. | Mr. Ta Kieu Hung        | BOD member  | 11/11                     | <b>100%</b> |                              |
| 6. | Ms. Nguyễn Thị Hải Hòa  | BOD member  | 10/11                     | <b>100%</b> | Absent due to business trip. |
| 7. | Ms. Do Thi Thu Huong    | BOD member – independent (elected from 24 Dec 2025) | 1/1                       | <b>100%</b> |                              |
| 8. | Ms. Lam Thuy Dung       | BOD member – independent (elected from 24 Dec 2025) | 1/1                       | <b>100%</b> |                              |



**Appendix 2: Board of Directors' Decisions (Year 2025)**  
 (Attached to report No. 50/2026/BC-HDQT.NCB dated 28/01/2026)

| STT | Số                 | Ngày tháng<br>trên VB | Nội dung  | Tỷ lệ |
|-----|--------------------|-----------------------|---|-------|
| 1   | 08/2025/NQ – HDQT  | 03/01/2025            | Issue credit extension to Customer  | 100%  |
| 2   | 09/2025/NQ – HDQT  | 03/01/2025            | Issue credit extension to Customer  | 100%  |
| 3   | 10/2025/NQ – HDQT  | 03/01/2025            | Issue credit extension to Customer  | 100%  |
| 4   | 20/2025/NQ-HDQT    | 07/01/2025            | Extend customer credit card limit   | 100%  |
| 5   | 22/2025/NQ – HDQT  | 07/01/2025            | Issue the amended, supplemented credit approval authority policy, numbered QC.RR.005 v6.1   | 100%  |
| 6   | 34/2025/NQ-HDQT    | 10/01/2025            | Approval of the convening of AGM 2025   | 100%  |
| 7   | 37/2025/NQ – HDQT  | 10/01/2025            | Power of Attorney for AMC to settle debts in accordance with document numbered 2174/VAMC-BANI (attachment: Power of Attorney numbered 38/2025/HĐUQ/NCB-AMC) | 100%  |
| 8   | 40/2025/NQ-HDQT    | 10/01/2025            | Changing customer credit condition  | 100%  |
| 9   | 51/2025/NQ-HDQT    | 13/01/2025            | Amended policy on loan for staffs.  | 100%  |
| 10  | 55/2025/NQ-HDQT    | 14/01/2025            | Changing customer credit condition  | 100%  |
| 11  | 68/2025/NQ-HDQT    | 20/01/2025            | Re-issue and Extend customer credit card limit  | 100%  |
| 12  | 66/2025/NQ-HDQT    | 20/01/2025            | Re-issue and Extend customer credit card limit  | 100%  |
| 13  | 69/2025/QĐ – HDQT  | 20/01/2025            | Task allocation of BOD members  | 100%  |
| 14  | 70/2025/QĐ – HDQT  | 20/01/2025            | List of Risk Settlement Council members   | 100%  |
| 15  | 71/2025/QĐ – HDQT  | 20/01/2025            | List of Credit Council members  | 100%  |
| 16  | 72/2025/QĐ – HDQT  | 20/01/2025            | List of Risk Management Council members   | 100%  |
| 17  | 73/2025/QĐ – HDQT  | 20/01/2025            | List of Digital Transformation and Information Technology members   | 100%  |
| 18  | 74/2025/QĐ – HDQT  | 20/01/2025            | List of Human Resources Council members   | 100%  |
| 19  | 92/2025/NQ-HDQT    | 22/01/2025            | Re-issue and Extend customer credit card limit  | 100%  |
| 20  | 94/2025/NQ-HDQT    | 22/01/2025            | Re-issue and Extend customer credit card limit  | 100%  |
| 21  | 96/2025/QĐ-HDQT    | 23/01/2025            | Issue the amended Guarantee regulation, numbered QC.TD.002 v4.2   | 100%  |
| 22  | 101/2025/NQ – HDQT | 24/01/2025            | Supplemented settlement plan for the asset: Property Right, Landed Property and Land Use Right at building 34T, Hoang Dao Thuy Str., Cau Giay Dist., Ha Noi | 100%  |

| STT | Số                 | Ngày tháng<br>trên VB | Nội dung   | Tỷ lệ |
|-----|--------------------|-----------------------|--|-------|
| 23  | 99/2025/NQ – HDQT  | 23/01/2025            | Issue credit extension to Customer   | 100%  |
| 24  | 100/2025/NQ – HDQT | 23/01/2025            | Debt settlement plan for Customer  | 100%  |
| 25  | 98/2025/NQ – HDQT  | 23/01/2025            | Plan for liquidation of Debt Sale contract numbered 01/2022/NCB/PC-EC dated 29/04/2022 and Debt Sale contract numbered 02/2022/NCB/PC dated 29/04/2022 | 100%  |
| 26  | 122/2025/NQ – HDQT | 05/02/2025            | Provisional candidate for BOD and SB, 2025 - 2030 period.  | 100%  |
| 27  | 136/2025/NQ-HDQT   | 12/02/2025            | Legal action plan against Customer   | 100%  |
| 28  | 138/2025/NQ-HDQT   | 12/02/2025            | Legal action plan against Customer   | 100%  |
| 29  | 139/2025/NQ-HDQT   | 12/02/2025            | Legal action plan against Customers  | 100%  |
| 30  | 140/2025/NQ-HDQT   | 12/02/2025            | Legal action plan against Customers  | 100%  |
| 31  | 142/2025/NQ – HDQT | 12/02/2025            | Re-issue and Extend customer credit card limit   | 100%  |
| 32  | 152/2025/NQ – HDQT | 15/02/2025            | Approval of Capital stress test scenarios and capital planning   | 100%  |
| 33  | 164/2025/NQ -HDQT  | 17/02/2025            | Approval of the adjusted organizational chart and headcount planning in NCB branches   | 100%  |
| 34  | 172/2025/NQ -HDQT  | 17/02/2025            | Aunction plan for collateral asset of customer's debt  | 100%  |
| 35  | 186/2025/NQ - HDQT | 28/02/2025            | Issue credit extension to Customer   | 100%  |
| 36  | 188/2025/NQ – HDQT | 28/02/2025            | Issue credit extension to Customer   | 100%  |
| 37  | 200/2025/NQ-HDQT   | 03/03/2025            | Approval of the unsecured interbank money market transaction limit for credit institutions   | 100%  |
| 38  | 202/2025/NQ-HDQT   | 03/03/2025            | Issue credit extension to Customer   | 100%  |
| 39  | 204/2025/NQ-HDQT   | 03/03/2025            | Issue credit extension to Customer   | 100%  |
| 40  | 214/2025/NQ – HDQT | 05/03/2025            | Issue credit extension to Customer   | 100%  |
| 41  | 218/2025/NQ – HDQT | 06/03/2025            | Re-issue and Extend customer credit card limit   | 100%  |
| 42  | 226/2025/NQ-HDQT   | 03/08/2025            | Approve the dossier of AGM 2025  | 100%  |
| 43  | 231/2025/NQ-HDQT   | 10/03/2025            | Approval of the price adjustment for "construction and equipment of NCB office project at 26 Mai Thi Luu"  | 100%  |
| 44  | 233/2025/NQ – HDQT | 10/03/2025            | Restructure the operational model of Phu My Hung branch, Hai Phong branch, Hai An branch   | 100%  |

| STT | Số                 | Ngày tháng<br>trên VB | Nội dung  | Tỷ lệ |
|-----|--------------------|-----------------------|---|-------|
| 45  | 240/2025/NQ-HĐQT   | 13/03/2025            | Issue credit extension to Customer  | 100%  |
| 46  | 246/2025/NQ-HĐQT   | 14/03/2025            | Re-issue and Extend customer credit card limit  | 100%  |
| 47  | 248/2025/NQ-HĐQT   | 14/03/2025            | Tender guarantee and commitment to arrange credit financing for the customer                            | 100%  |
| 48  | 250/2025/NQ-HĐQT   | 14/03/2025            | Tender guarantee and commitment to arrange credit financing for the customer                            | 100%  |
| 49  | 252/2025/NQ-HĐQT   | 14/03/2025            | Tender guarantee and commitment to arrange credit financing for the customer                            | 100%  |
| 50  | 262/2025/NQ-HĐQT   | 17/03/2025            | Issue credit extension to Customer  | 100%  |
| 51  | 264/2025/NQ-HĐQT   | 17/03/2025            | Issue credit extension to Customer  | 100%  |
| 52  | 276/2025/NQ-HĐQT   | 20/03/2025            | Changing customer credit condition  | 100%  |
| 53  | 278/2025/NQ-HĐQT   | 20/03/2025            | Issue credit extension to Customer  | 100%  |
| 54  | 280/2025/NQ-HĐQT   | 20/03/2025            | Commitment to arrange credit financing for the customer   | 100%  |
| 55  | 288/2025/NQ-HĐQT   | 24/03/2025            | Issue credit extension to Customer  | 100%  |
| 56  | 298/2025/NQ-HĐQT   | 25/03/2025            | Principle approval for the establishment of Ha Noi Priority customer HUB, Sai Gon Priority customer HUB | 100%  |
| 57  | 302/2025/NQ-HĐQT   | 26/03/2025            | Approval of annual report 2025  | 100%  |
| 58  | 304/2025/NQ-HĐQT   | 26/03/2025            | Changing approval condition for customer  | 100%  |
| 59  | 308/2025/NQ-HĐQT   | 27/03/2025            | Approval of the dossier for AGM 2025  | 100%  |
| 60  | 314/2025/NQ-HĐQT   | 28/03/2025            | Issue credit extension to Customer  | 100%  |
| 61  | 311/2025/NQ – HĐQT | 27/03/2025            | Issue credit extension to Customer  | 100%  |
| 62  | 313/2025/NQ – HĐQT | 27/03/2025            | Issue credit extension to Customer  | 100%  |
| 63  | 316/2025/NQ – HĐQT | 28/03/2025            | Issue credit extension to Customer  | 100%  |
| 64  | 329/2025/NQ-HĐQT   | 31/03/2025            | Issue credit extension to Customer  | 100%  |

| STT | Số                 | Ngày tháng<br>trên VB | Nội dung   | Tỷ lệ |
|-----|--------------------|-----------------------|--|-------|
| 65  | 331/2025/NQ-HĐQT   | 31/03/2025            | Issue credit extension to Customer   | 100%  |
| 66  | 332/2025/NQ-HĐQT   | 31/03/2025            | Principle approval on establishing Large Corporation business HUB in Large Corporation division  | 100%  |
| 67  | 344/2025/NQ-HĐQT   | 02/04/2025            | Issue advance repayment guarantee and modification of credit terms for the customer  | 100%  |
| 68  | 355/2025/NQ-HĐQT   | 03/04/2025            | Issue credit extension to Customer   | 100%  |
| 69  | 358/2025/NQ-HĐQT   | 04/04/2025            | Issue credit terms for the customer  | 100%  |
| 70  | 365/2025/NQ-HĐQT   | 08/04/2025            | Issue credit extension to Customer   | 100%  |
| 71  | 360/2025/NQ-HĐQT   | 04/04/2025            | Changing customer credit condition   | 100%  |
| 72  | 371/2025/NQ – HDQT | 09/04/2025            | Auditor selection for financial report audit, internal controller audit, and equity audit for fiscal year 2025                               | 100%  |
| 73  | 367/2025/NQ - HDQT | 08/04/2025            | Commitment to arrange credit financing for the customer  | 100%  |
| 74  | 369/2025/NQ-HĐQT   | 09/04/2025            | Management plan for the asset at 26 Mai Thi Luu, Da Kao Wd., District 1, HCMC (attachment: Power of Attorney numbered 370/2025/HĐUQ/NCB-AMC) | 100%  |
| 75  | 373/2025/NQ – HDQT | 09/04/2025            | Issue credit extension to Customer   | 100%  |
| 76  | 382/2025/NQ – HDQT | 10/04/2025            | Issue overdraft limit to Customer  | 100%  |
| 77  | 379/2025/NQ-HĐQT   | 10/04/2025            | Re-issue and Extend customer credit card limit   | 100%  |
| 78  | 401/2025/NQ-HĐQT   | 16/04/2025            | Issue overdraft limit to Customer  | 100%  |
| 79  | 385/2025/NQ-HĐQT   | 10/04/2025            | Debt settlement plan for Customer  | 100%  |
| 80  | 387/2025/NQ-HĐQT   | 11/04/2025            | Issue credit extension to Customer   | 100%  |
| 81  | 389/2025/NQ-HĐQT   | 11/04/2025            | Issue credit extension to Customer   | 100%  |
| 82  | 396/2025/NQ-HĐQT   | 15/4/2025             | Resolution on private placement plan   | 100%  |
| 83  | 408/2025/NQ-HĐQT   | 17/04/2025            | Principle approval on overall debt settlement plan for the customer  | 100%  |

| STT | Số                 | Ngày tháng<br>trên VB | Nội dung   | Tỷ lệ |
|-----|--------------------|-----------------------|--|-------|
| 84  | 416/2025/QĐ - HDQT | 18/04/2025            | Issue Guarantee Regulation, numbered QC.TD.002 v5.1  | 100%  |
| 85  | 418/2025/NQ-HĐQT   | 18/04/2025            | Restructure the operation model of Phu My Hung branch, and Vinh Long branch                  | 100%  |
| 86  | 420/2025/NQ-HĐQT   | 18/04/2025            | Debt settlement plan for Customer  | 100%  |
| 87  | 424/2025/NQ-HĐQT   | 19/04/2024            | Adjustment of the unsecured interbank money market transaction limit for credit institutions | 100%  |
| 88  | 434/2025/NQ-HĐQT   | 21/04/2025            | Legal action plan against customer   | 100%  |
| 89  | 436/2025/NQ-HĐQT   | 21/04/2025            | Tender guarantee for the customer  | 100%  |
| 90  | 444/2025/NQ-HĐQT   | 22/04/2025            | Issue credit extension to Customer   | 100%  |
| 91  | 446/2025/NQ-HĐQT   | 22/04/2025            | Issue credit extension to Customer   | 100%  |
| 92  | 448/2025/NQ-HĐQT   | 22/04/2025            | Issue credit extension to Customer   | 100%  |
| 93  | 464/2025/NQ-HĐQT   | 29/04/2025            | Issue credit extension to Customer   | 100%  |
| 94  | 466/2025/NQ-HĐQT   | 29/04/2025            | Changing approval condition for the customer   | 100%  |
| 95  | 472/2025/NQ-HĐQT   | 05/05/2025            | Issue credit extension to Customer   | 100%  |
| 96  | 506/2025/NQ-HĐQT   | 12/05/2025            | Issue NCB risk appetite 2025 - 2027  | 100%  |
| 97  | 507/2025/NQ-HĐQT   | 12/05/2025            | Issue supervisory criteria for Bank operation  | 100%  |
| 98  | 491/2025/NQ-HĐQT   | 08/05/2025            | Issue credit extension to Customer   | 100%  |
| 99  | 495/2025/NQ-HĐQT   | 09/05/2025            | Issue credit extension to Customer   | 100%  |
| 100 | 460/2025/NQ-HĐQT   | 29/04/2025            | Issue credit extension to Customer   | 100%  |
| 101 | 515/2025/NQ-HĐQT   | 15/05/2025            | Implementation of "cultural alliance" programme 2025   | 100%  |
| 102 | 519/2025/NQ-HĐQT   | 21/05/2025            | Issue credit extension to Customer   | 100%  |
| 103 | 521/2025/NQ-HĐQT   | 21/05/2025            | Changing customer credit condition   | 100%  |

| STT | Số                 | Ngày tháng<br>trên VB | Nội dung  | Tỷ lệ |
|-----|--------------------|-----------------------|---|-------|
| 104 | 523/2025/NQ – HDQT | 22/02/2025            | Power of Attorney for AMC to settle debts in accordance with CV659 (attachment: Power of Attorney numbered 524/2025/HDUQ/NCB-AMC) | 100%  |
| 105 | 528/2025/NQ-HDQT   | 22/05/2025            | Changing customer credit condition  | 100%  |
| 106 | 530/2025/NQ-HDQT   | 22/05/2025            | Issue credit extension to Customer  | 100%  |
| 107 | 532/2025/NQ-HDQT   | 22/05/2025            | Issue credit extension to Customer  | 100%  |
| 108 | 534/2025/NQ-HDQT   | 22/05/2025            | Changing customer credit condition  | 100%  |
| 109 | 538/2025/NQ-HDQT   | 23/05/2025            | Contract guarantee for the customer   | 100%  |
| 110 | 540/2025/NQ-HDQT   | 23/05/2025            | Debt settlement plan for Customer   | 100%  |
| 111 | 542/2025/NQ-HDQT   | 23/05/2025            | Issue credit extension to Customer  | 100%  |
| 112 | 544/2025/NQ-HDQT   | 23/05/2025            | Contract guarantee for the customer   | 100%  |
| 113 | 550/2025/NQ-HDQT   | 27/05/2025            | Conflict settlement plan for customer's collateral asset  | 100%  |
| 114 | 577/2025/NQ-HDQT   | 03/06/2025            | Approve the Appendix of Partnership agreement numbered 12/2024/HDHT/AMC-NCB   | 100%  |
| 115 | 569/2025/NQ-HDQT   | 31/05/2025            | Re-issue and extend overdraft limit to Customer   | 100%  |
| 116 | 571/2025/NQ-HDQT   | 01/06/2025            | Unsecured interbank money market transaction limit for credit institutions  | 100%  |
| 117 | 573/2025/NQ-HDQT   | 02/06/2025            | Changing Customer credit condition  | 100%  |
| 118 | 579/2025/NQ-HDQT   | 03/06/2025            | Amend credit limit condition of the customer  | 100%  |
| 119 | 581/2025/NQ-HDQT   | 03/06/2025            | Changing customer credit condition  | 100%  |
| 120 | 591/2025/NQ-HDQT   | 05/06/2025            | Changing customer credit condition  | 100%  |
| 121 | 593/2025/NQ-HDQT   | 05/06/2025            | Extend credit limit and change credit condition to Customer   | 100%  |
| 122 | 595/2025/NQ-HDQT   | 05/06/2025            | Changing customer credit condition  | 100%  |
| 123 | 597/2025/NQ-HDQT   | 05/06/2025            | Extend credit limit and change credit condition to Customer   | 100%  |

| STT | Số                                   | Ngày tháng<br>trên VB | Nội dung  | Tỷ lệ |
|-----|--------------------------------------|-----------------------|---|-------|
| 124 | 605/2025/NQ-HĐQT                     | 06/06/2025            | Issue credit extension to Customer  | 100%  |
| 125 | 607/2025/NQ -HĐQT                    | 06/06/2025            | Issue credit extension to Customer  | 100%  |
| 126 | 616/2025/NQ-<br>HĐQT.NCB             | 10/06/2025            | List of investors participating in the private placement, and<br>number of offered shares for each investor | 100%  |
| 127 | 618/2025/NQ -HĐQT                    | 11/06/2025            | Customer debt auction plan  | 100%  |
| 128 | 625/2025/NQ - HĐQT                   | 12/06/2025            | Approve NVB shares offering registration  | 100%  |
| 129 | 627/2025/NQ-HĐQT                     | 12/06/2025            | Changing customer credit condition  | 100%  |
| 130 | 633/2025/NQ -HĐQT                    | 13/06/2025            | Issue credit extension to Customer  | 100%  |
| 131 | 635/2025/NQ -HĐQT                    | 14/06/2025            | Issue credit extension to Customer  | 100%  |
| 132 | 646/2025/NQ-HĐQT                     | 16/06/2025            | Re-issue credit limit to Customer   | 100%  |
| 133 | 655/2025/NQ –<br>HĐQT/CS.IT.001 v1.0 | 18/06/2025            | Issue Data Governance Policy, numbered CS.IT.001 v1.0   | 100%  |
| 134 | 657/2025/NQ-HĐQT                     | 18/06/2025            | Debt settlement plan for Customer   | 100%  |
| 135 | 659/2025/NQ-HĐQT                     | 18/06/2025            | Re-issue and Extend customer credit card limit  | 100%  |
| 136 | 661/2025/NQ-HĐQT                     | 18/06/2025            | Issue credit extension to Customer  | 100%  |
| 137 | 668/2025/NQ-HĐQT                     | 19/06/2025            | Issue credit extension to Customer  | 100%  |
| 138 | 674/2025/NQ-HĐQT                     | 20/06/2025            | Changing customer credit condition  | 100%  |
| 139 | 679/2025/NQ-<br>HĐQT.NCB             | 23/06/2025            | Approve the sustainable development report 2024   | 100%  |
| 140 | 719/2025/QĐ-HĐQT                     | 30/06/2025            | Appointment decision of management personnel  | 100%  |
| 141 | 696B/2025/NQ-HĐQT                    | 26/06/2025            | Re-issue and Extend customer credit card limit  | 100%  |
| 142 | 698/2025/NQ-HĐQT                     | 27/06/2025            | Asset transfer plan of the bank   | 100%  |
| 143 | 702/2025/NQ-HĐQT                     | 27/06/2025            | Tender guarantee for the customer   | 100%  |

| STT | Số                | Ngày tháng<br>trên VB | Nội dung  | Tỷ lệ |
|-----|-------------------|-----------------------|---|-------|
| 144 | 702B/2025/NQ-HĐQT | 27/06/2025            | Increase guarantee limit for the customer   | 100%  |
| 145 | 704/2025/NQ-HĐQT  | 28/06/2025            | Re-issue credit limit to Customer   | 100%  |
| 146 | 708/2025/NQ-HĐQT  | 30/06/2025            | Issue credit extension to Customer  | 100%  |
| 147 | 706/2025/NQ-HĐQT  | 30/06/2025            | Approval of the detail plan for foreign ownership ratio                           | 100%  |
| 148 | 714/2025/NQ-HĐQT  | 30/6/2025             | Resolution on the supplement of private placement registration                    | 100%  |
| 149 | 716/2025/NQ-HĐQT  | 30/6/2025             | Issue overdraft limit to Customer   | 100%  |
| 150 | 32/2025/NQ-HĐQT   | 10/01/2025            | Approval of the addition bonus 2024   | 100%  |
| 151 | 64/2025/NQ-HĐQT   | 19/01/2025            | Additional compensation plan for BOD members and the 13th month salary of the CEO | 100%  |
| 152 | 81/2025/NQ-HĐQT   | 20/01/2025            | Approval of evaluation and assessment 2024  | 100%  |
| 153 | 82/2025/NQ-HĐQT   | 20/01/2025            | Payment plan for the 13th month salary and performance bonus 2024                 | 100%  |
| 154 | 126/2025/NQ-HĐQT  | 07/02/2025            | Human resource decision   | 100%  |
| 155 | 122/2025/QĐ-HĐQT  | 15/01/2025            | Human resource decision   | 100%  |
| 156 | 454/2025/QĐ-HĐQT  | 10/03/2025            | Human resource decision   | 100%  |
| 157 | 568/2025/QĐ-HĐQT  | 26/03/2025            | Human resource decision   | 100%  |
| 158 | 579/2025/QĐ-HĐQT  | 28/03/2025            | Human resource decision   | 100%  |
| 159 | 545/2025/QĐ-HĐQT  | 24/03/2025            | Human resource decision   | 100%  |
| 160 | 468/2025/NQ-HĐQT  | 05/05/2025            | 2025 Salary adjustment plan of all staffs 2025                                    | 100%  |
| 161 | 470/2025/NQ-HĐQT  | 05/05/2025            | Supplement new titles in NCB's title system.                                      | 100%  |
| 162 | 1167/2025/QĐ-HĐQT | 10/06/2025            | Human resource decision   | 100%  |
| 163 | 1168/2025/QĐ-HĐQT | 10/06/2025            | Human resource decision   | 100%  |

| STT | Số                | Ngày tháng<br>trên VB | Nội dung   | Tỷ lệ |
|-----|-------------------|-----------------------|--|-------|
| 164 | 784/2025/QĐ-HĐQT  | 09/06/2025            | Human resource decision  | 100%  |
| 165 | 1283/2025/QĐ-HĐQT | 23/06/2025            | Human resource decision  | 100%  |
| 166 | 21/2025/QĐ-HĐQT   | 23/06/2025            | Human resource decision  | 100%  |
| 167 | 725/2025/NQ-HĐQT  | 01/07/2025            | Issue credit extension to Customer   | 80%   |
| 168 | 733/2025/NQ-HĐQT  | 02/07/2025            | Issue credit extension to Customer   | 100%  |
| 169 | 737/2025/NQ-HĐQT  | 03/07/2025            | Commitment to arrange credit financing for the customer  | 100%  |
| 170 | 739/2025/NQ-HĐQT  | 03/07/2025            | Issue overdraft limit to Customer  | 100%  |
| 171 | 741/2025/NQ-HĐQT  | 03/07/2025            | Changing customer credit condition   | 100%  |
| 172 | 743/2025/NQ-HĐQT  | 04/07/2025            | Debt settlement plan for 06 Customer   | 100%  |
| 173 | 751/2025/NQ-HĐQT  | 05/07/2025            | Debt settlement plan adjustment for Customer   | 100%  |
| 174 | 771/2025/NQ-HĐQT  | 10/07/2025            | Changing customer credit condition   | 100%  |
| 175 | 770/2025/NQ-HĐQT  | 10/07/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 176 | 769/2025/NQ-HĐQT  | 10/07/2025            | Adjustment of the unsecured interbank money market transaction limit for Financial Institution client  | 100%  |
| 177 | 775/2025/NQ-HĐQT  | 10/07/2025            | Award bonus to units with good performances in the first 06 months of 2025   | 100%  |
| 178 | 781/2025/NQ-HĐQT  | 11/07/2025            | Changing customer credit condition   | 100%  |
| 179 | 783/2025/NQ-HĐQT  | 11/07/2025            | Issue the Regulation on Anti-Money Laundering of National Citizen Commercial Joint Stock Bank  | 100%  |
| 180 | 793/2025/NQ-HĐQT  | 14/07/2025            | Issue credit extension to Customer   | 80%   |
| 181 | 807/2025/NQ-HĐQT  | 17/07/2025            | Issue credit limit to Customer   | 100%  |
| 182 | 809/2025/NQ-HĐQT  | 17/07/2025            | Issue credit limit to Customer   | 100%  |
| 183 | 825/2025/NQ-HĐQT  | 21/07/2025            | Issue the Regulation on the Organizational Structure and Operations of the Retail Banking Division   | 100%  |
| 184 | 835/2025/NQ-HĐQT  | 23/07/2025            | In-principle Power of Attorney by NCB to AMC for the management, exploitation, sale and/or transfer of NCB assets (In-principle authorization agreement numbered 836/2025/HĐUQNT/NCB-AMC)  | 100%  |
| 185 | 828/2025/NQ-HĐQT  | 21/07/2025            | Issue credit extension to Customer   | 100%  |
| 186 | 830/2025/NQ-HĐQT  | 21/07/2025            | Commitment to arrange credit financing for the customer  | 100%  |
| 187 | 862/2025/NQ-HĐQT  | 29/07/2025            | Changing the operational model of Thái Bình Branch.  | 100%  |
| 188 | 859/2025/NQ-HĐQT  | 28/07/2025            | Issue credit extension to Customer   | 100%  |
| 189 | 864/2025/NQ-HĐQT  | 29/07/2025            | Changing customer credit condition   | 100%  |
| 190 | 870/2025/NQ-HĐQT  | 30/07/2025            | Issue credit extension to Customer   | 100%  |
| 191 | 886/2025/NQ-HĐQT  | 04/08/2025            | Changing customer credit condition   | 100%  |
| 192 | 890/2025/NQ-HĐQT  | 05/08/2025            | Issue overdraft limit to Customer  | 80%   |
| 193 | 892/2025/NQ-HĐQT  | 05/08/2025            | Issue credit limit to Customer   | 100%  |
| 194 | 898/2025/NQ-HĐQT  | 07/08/2025            | Issue overdraft limit to Customer  | 100%  |
| 195 | 922/2025/NQ-HĐQT  | 12/08/2025            | Changing the operational model of NCB An Thới.   | 100%  |
| 196 | 924/2025/NQ-HĐQT  | 12/08/2025            | Changing customer credit condition   | 100%  |
| 197 | 928/2025/NQ-HĐQT  | 13/08/2025            | Issue guarantee for the performance of an investment project security deposit obligation for a customer.   | 100%  |
| 198 | 936/2025/NQ-HĐQT  | 15/08/2025            | Issue overdraft limit to Customer  | 80%   |
| 199 | 946/2025/NQ-HĐQT  | 18/08/2025            | Implement the Regulation on enhanced supervision of the Bank's operational performance and oversight of the implementation of the Restructuring Plan linked to non-performing loan (NPL) resolution for the 2023–2025 period, with an orientation toward 2030. | 100%  |
| 200 | 955/2025/NQ-HĐQT  | 21/08/2025            | Issue credit limit to Customer   | 100%  |
| 201 | 957/2025/NQ-HĐQT  | 21/08/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 202 | 959/2025/NQ-HĐQT  | 22/08/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 203 | 961/2025/NQ-HĐQT  | 23/08/2025            | Debt settlement plan for Customer  | 100%  |
| 204 | 963/2025/NQ-HĐQT  | 25/08/2025            | Re-issue and increase credit limit to Customer   | 80%   |
| 205 | 972/2025/NQ-HĐQT  | 27/08/2025            | Debt settlement plan for Customer  | 100%  |

| STT | Số                 | Ngày tháng<br>trên VB | Nội dung   | Tỷ lệ |
|-----|--------------------|-----------------------|--|-------|
| 206 | 990/2025/NQ-HDQT   | 04/09/2025            | Approval for the change of name and location for the head office of National Citizen Joint Stock Bank - Tieng Giang Branch   | 100%  |
| 207 | 978/2025/NQ-HDQT   | 28/08/2025            | Issue credit extension to Customer   | 80%   |
| 208 | 982/2025/NQ-HDQT   | 29/08/2025            | Re-issue and increase credit limit to Customer   | 80%   |
| 209 | 998/2025/NQ-HDQT   | 05/09/2025            | Issue credit limit to Customer   | 100%  |
| 210 | 1000/2025/NQ-HDQT  | 05/09/2025            | Re-issue and increase credit limit to Customer   | 80%   |
| 211 | 1010/2025/NQ-HDQT  | 07/09/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 212 | 1029/2025/NQ-HDQT  | 10/09/2025            | Issue credit extension to Customer   | 100%  |
| 213 | 1031/2025/NQ-HDQT  | 10/09/2025            | Issue credit extension to Customer   | 100%  |
| 214 | 1041/2025/NQ-HDQT  | 12/09/2025            | Issue credit extension to Customer   | 100%  |
| 215 | 1071/2025/NQ-HDQT  | 18/09/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 216 | 1077/2025/NQ-HDQT  | 19/09/2025            | Plan for the disposal of a customer's debt through public auction.   | 100%  |
| 217 | 1086/2025/NQ-HDQT  | 20/09/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 218 | 1088/2025/NQ-HDQT  | 20/09/2025            | Re-issue and increase credit limit to Customer   | 80%   |
| 219 | 1095/2025/NQ-HDQT  | 23/09/2025            | Issue credit limit to Customer   | 100%  |
| 220 | 1097/2025/NQ-HDQT  | 24/09/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 221 | 1111/2025/NQ-HDQT  | 25/09/2025            | Power of Attorney to perform procedures and related matters concerning the property at No. 441 Le Duan Street, Thac Gian Ward, Thanh Khe District, Da Nang City, and the property at No. 45 Cach Mang Thang Tam Street, Vinh Loi Ward, Rach Gia City, Kien Giang Province. | 100%  |
| 222 | 1141/2025/NQ-HDQT  | 29/09/2025            | Issue credit extension to Customer   | 80%   |
| 223 | 1127/2025/NQ-HDQT  | 27/09/2025            | Issue credit limit to Customer   | 100%  |
| 224 | 1145/2025/NQ-HDQT  | 29/09/2025            | Issue credit extension to Customer   | 100%  |
| 225 | 1093/2025/NQ-HDQT  | 23/09/2025            | Issue guarantee for each items and change condition for Customer   | 100%  |
| 226 | 1099/2025/NQ-HDQT  | 24/09/2025            | Re-issue and increase credit limit to Customer   | 80%   |
| 227 | 1119/2025/NQ-HDQT  | 26/09/2025            | Re-issue and increase credit limit to Customer   | 80%   |
| 228 | 1161/2025/QD-HDQT  | 02/10/2025            | Decision on the List of Credit Committee Member  | 100%  |
| 229 | 1143/2025/NQ-HDQT  | 29/09/2025            | Issue guarantee for Client's firm  | 100%  |
| 230 | 1177/2025/NQ-HDQT  | 06/10/2025            | Plan for the disposal of a customer's debt through sale.   | 100%  |
| 231 | 1056/2025/NQ-HDQT  | 15/09/2025            | Approval of the unsecured interbank transaction limit for various credit institutions  | 100%  |
| 232 | 1062/2025/NQ-HDQT  | 16/09/2025            | Approval of 2025 budget for bonus  | 100%  |
| 233 | 1187/2025/NQ-HDQT  | 09/10/2025            | Approval of the unsecured interbank transaction limit for Financial Institution client   | 100%  |
| 234 | 1151/2025/NQ-HDQT  | 30/09/2025            | Changing customer credit condition   | 80%   |
| 235 | 1163/2025/NQ-HDQT  | 02/10/2025            | Continue the plan for the disposal of a customer's debt through public auction.  | 100%  |
| 236 | 1165/2025/NQ-HDQT  | 03/10/2025            | Changing customer credit condition   | 80%   |
| 237 | 1167/2025/NQ-HDQT  | 03/10/2025            | Changing customer credit condition   | 80%   |
| 238 | 1169/2025/NQ-HDQT  | 03/10/2025            | Changing customer credit condition   | 80%   |
| 239 | 1171/2025/NQ-HDQT  | 03/10/2025            | Changing customer credit condition   | 80%   |
| 240 | 1173/2025/NQ-HDQT  | 03/10/2025            | Changing customer credit condition   | 80%   |
| 241 | 1175/2025/NQ-HDQT  | 04/10/2025            | Issue credit extension to Customer   | 100%  |
| 242 | 1175A/2025/NQ-HDQT | 04/10/2025            | Issue credit extension to Customer   | 100%  |
| 243 | 1179/2025/NQ-HDQT  | 07/10/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 244 | 1181/2025/NQ-HDQT  | 08/10/2025            | Debt settlement plan for Customer  | 100%  |
| 245 | 1239/2025/NQ-HDQT  | 21/10/2025            | Approval of private offering result.   | 100%  |
| 246 | 1179A/2025/NQ-HDQT | 07/10/2025            | Issue credit extension to Customer   | 80%   |
| 247 | 1183/2025/NQ-HDQT  | 09/10/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 248 | 1185/2025/NQ-HDQT  | 09/10/2025            | Issue credit extension to Customer   | 80%   |
| 249 | 1203/2025/NQ-HDQT  | 15/10/2025            | Increase credit limit and change condition for Customer  | 100%  |
| 250 | 1207/2025/NQ-HDQT  | 17/10/2025            | Issue credit extension to Customer   | 80%   |
| 251 | 1209/2025/NQ-HDQT  | 17/10/2025            | Issue credit extension to Customer   | 80%   |
| 252 | 1235/2025/NQ-HDQT  | 20/10/2025            | Issue credit extension to Customer   | 100%  |

| STT | Số                | Ngày tháng<br>trên VB | Nội dung   | Tỷ lệ |
|-----|-------------------|-----------------------|--|-------|
| 253 | 1241/2025/NQ-HĐQT | 21/10/2025            | Approval for the list of Proposed personnel for election as members of the Board of Directors and the Supervisory Board for the 2025–2031 term.  | 100%  |
| 254 | 1257/2025/NQ-HĐQT | 24/10/2025            | Issue credit extension to Customer   | 100%  |
| 255 | 1259/2025/NQ-HĐQT | 24/10/2025            | Decision on the termination of validity of certain documents and the promulgation of the list of internal documents issued at the Board of Directors level of NCB  | 100%  |
| 256 | 1277/2025/NQ-HĐQT | 28/10/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 257 | 1279/2025/NQ-HĐQT | 29/10/2025            | Changing customer credit condition   | 100%  |
| 258 | 1281/2025/NQ-HĐQT | 29/10/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 259 | 1297/2025/NQ-HĐQT | 31/10/2025            | Plan for the disposal of a customer's debts through sale   | 100%  |
| 260 | 1301/2025/NQ-HĐQT | 03/11/2025            | Approval of the organization of the 2025 Extraordinary General Meeting of Shareholders.  | 100%  |
| 261 | 1307/2025/NQ-HĐQT | 04/11/2025            | Issue credit extension to Customer   | 100%  |
| 262 | 1315/2025/NQ-HĐQT | 06/11/2025            | Power of Attorney to implement procedures for registration of changes to land use rights and land-attached assets for the property at 26 Mai Thi Luu Street, Da Kao Ward, District 1, Ho Chi Minh City (currently 26 Mai Thi Luu Street, Tan Dinh Ward, Ho Chi Minh City), together with Authorization Agreement No. 1316/2025/HĐUQ/NCB-AMC. | 100%  |
| 263 | 1322/2025/NQ-HĐQT | 08/11/2025            | Issue credit extension to Customer   | 100%  |
| 264 | 1326/2025/NQ-HĐQT | 10/11/2025            | Re-issue and increase credit limit to Customer   | 80%   |
| 265 | 1328/2025/NQ-HĐQT | 10/11/2025            | Issue credit extension to Customer   | 100%  |
| 266 | 1336/2025/NQ-HĐQT | 11/11/2025            | Issue credit extension to Customer   | 100%  |
| 267 | 1350/2025/NQ-HĐQT | 13/11/2025            | Changing customer credit condition   | 100%  |
| 268 | 1353/2025/NQ-HĐQT | 14/11/2025            | Issue credit extension to Customer   | 100%  |
| 269 | 1367/2025/NQ-HĐQT | 17/11/2025            | Increase guarantee limit for customer  | 100%  |
| 270 | 1369/2025/NQ-HĐQT | 17/11/2025            | Issue credit extension and change condition for Customer   | 100%  |
| 271 | 1371/2025/NQ-HĐQT | 17/11/2025            | Plan for the disposal of a customer's debts through sale   | 100%  |
| 272 | 1373/2025/NQ-HĐQT | 18/11/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 273 | 1375/2025/NQ-HĐQT | 18/11/2025            | Issue credit extension to Customer   | 80%   |
| 274 | 1377/2025/NQ-HĐQT | 18/11/2025            | Plan for the disposal of a customer's debts through sale   | 100%  |
| 275 | 1379/2025/NQ-HĐQT | 19/11/2025            | Approval of the change of internal operating model of Long An Branch and Thai Nguyen Branch  | 100%  |
| 276 | 1381/2025/NQ-HĐQT | 18/11/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 277 | 1387/2025/NQ-HĐQT | 19/11/2025            | Continue the plan for the disposal of a customer's debt through public auction.  | 100%  |
| 278 | 1389/2025/NQ-HĐQT | 19/11/2025            | Plan for the disposal of a customer's debts through sale   | 100%  |
| 279 | 1390/2025/NQ-HĐQT | 19/11/2025            | Plan for the disposal of a customer's debts through sale   | 100%  |
| 280 | 1396/2025/NQ-HĐQT | 21/11/2025            | Commitment to arrange credit financing for the customer  | 100%  |
| 281 | 1402/2025/NQ-HĐQT | 25/11/2025            | Changing customer credit condition   | 100%  |
| 282 | 1412/2025/NQ-HĐQT | 28/11/2025            | Approval of the dossiers of the 2025 Extraordinary General Meeting of Shareholders   | 100%  |
| 283 | 1416/2025/NQ-HĐQT | 29/11/2025            | Issue credit extension to Customer   | 100%  |
| 284 | 1425/2025/NQ-HĐQT | 02/12/2025            | Changing customer credit condition and issue credit extension to Customer  | 100%  |
| 285 | 1429/2025/NQ-HĐQT | 03/12/2025            | Plan for the disposal of a customer's debts through sale   | 100%  |
| 286 | 1436/2025/NQ-HĐQT | 05/12/2025            | Issue credit extension to Customer   | 100%  |
| 287 | 1447/2025/NQ-HĐQT | 09/12/2025            | Plan for the disposal of a customer's debts through sale   | 100%  |
| 288 | 1459/2025/NQ-HĐQT | 11/12/2025            | Issue credit extension to Customer   | 80%   |
| 289 | 1461/2025/NQ-HĐQT | 11/12/2025            | Issuance of the Regulation on Salary and Related Benefits at National Citizen Commercial Joint Stock Bank, Code QC.NS.004 v2.0   | 100%  |
| 290 | 1471/2025/NQ-HĐQT | 12/12/2025            | Issuance of the Regulation on the Implementation of Anti-Corruption and Misconduct Prevention Laws at National Citizen Commercial Joint Stock Bank   | 100%  |
| 291 | 1449/2025/NQ-HĐQT | 10/12/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 292 | 1568/2025/NQ-HĐQT | 16/12/2025            | 2026 Operating Budget Plan   | 100%  |
| 293 | 1579/2025/NQ-HĐQT | 16/12/2025            | 2026 Business Targets  | 100%  |
| 294 | 1583/2025/NQ-HĐQT | 17/12/2025            | Issue credit extension to Customer   | 100%  |
| 295 | 1591/2025/NQ-HĐQT | 19/12/2025            | Issue credit extension to Customer   | 100%  |

| STT | Số                                | Ngày tháng<br>trên VB | Nội dung   | Tỷ lệ |
|-----|-----------------------------------|-----------------------|--|-------|
| 296 | 1601/2025/NQ-HDQT                 | 22/12/2025            | Issue credit extension to Customer   | 100%  |
| 297 | 1603/2025/NQ-HDQT                 | 23/12/2025            | Adjustment of the Organizational Structure of the Retail Banking Division  | 100%  |
| 298 | 1605/2025/NQ-HDQT                 | 23/12/2025            | Approval in principle of the adjustment to the organizational structure of the Data and Digital Transformation Division                                    | 100%  |
| 299 | 1607/2025/NQ-HDQT                 | 23/12/2025            | Establishment of the Strategy Execution Center under the CEO   | 100%  |
| 300 | 1609/2025/NQ-HDQT.NCB             | 23/12/2025            | Approval of updates to dossiers for the 2025 Extraordinary General Meeting   | 100%  |
| 301 | 1611/2025/NQ-HDQT                 | 23/12/2025            | Adjustment of the Organizational Structure of the Operations Division  | 100%  |
| 302 | 1611A/2025/NQ-HDQT                | 23/12/2025            | Approval of the Methodology for developing a model using statistical methods   | 100%  |
| 303 | 1611B/2025/NQ-HDQT                | 23/12/2025            | Approval of a special remuneration policy for staff working in Phu Quoc, effective from January 1, 2026  | 100%  |
| 304 | 1614/2025/NQ-HDQT                 | 23/12/2025            | Issuance of the Regulation on Management and Resolution of Problem Loans, Code QC.TD.005 v3.0  | 100%  |
| 305 | 1615/2025/NQ-HDQT                 | 23/12/2025            | Issuance of the Regulation on Credit Approval Authority Structure, Code QC.RR.005 v7.0   | 100%  |
| 306 | 1668/2025/NQ-HDQT                 | 24/12/2025            | Election of the Chairman and Vice Chairman of the Board of Directors of National Citizen Commercial Joint Stock Bank for the 2025–2030 term                | 100%  |
| 307 | 1689/2025/QĐ-HDQT                 | 24/12/2025            | Decision on Members of the Human Resources Committee   | 100%  |
| 308 | 1690/2025/QĐ-HDQT                 | 24/12/2025            | Decision on Members of the Risk Management Committee   | 100%  |
| 309 | 1691/2025/QĐ-HDQT                 | 24/12/2025            | Decision on Members of the Credit Committee  | 100%  |
| 310 | 1692/2025/QĐ-HDQT                 | 24/12/2025            | Decision on Members of the Technology & Digital Transformation Committee   | 100%  |
| 311 | 1693/2025/QĐ-HDQT                 | 24/12/2025            | Decision on Members of the Risk Settlement Committee   | 100%  |
| 312 | 1711/2025/NQ-HDQT                 | 25/12/2025            | Changing customer credit condition   | 100%  |
| 313 | 1729/2025/NQ-HDQT                 | 27/12/2025            | Adjustment and supplementation of the internal staff loan policy of NCB  | 100%  |
| 314 | 1779/2025/NQ-HDQT/QC.TC. 001 v5.0 | 30/12/2025            | Issuance of the Financial Regulation, Code QC.TC.001 v5.0  | 100%  |
| 315 | 1781/2025/NQ-HDQT                 | 30/12/2025            | Changing customer credit condition   | 100%  |
| 316 | 1783/2025/NQ-HDQT                 | 30/12/2025            | Increase credit limit and change credit condition of the customer  | 100%  |
| 317 | 1785/2025/NQ-HDQT                 | 30/12/2025            | Re-issue and increase credit limit to Customer   | 100%  |
| 318 | 1787/2025/NQ-HDQT                 | 30/12/2025            | Issue credit extension to Customer   | 100%  |
| 319 | 1956/2025/QĐ-HDQT                 | 25/09/2025            | Human resource decision  | 100%  |
| 320 | 773/2025/QĐ-HDQT                  | 10/07/2025            | Approval of the Performance rating matrix and principles for awarding performance bonuses to HQCV for the first six months of 2025                         | 100%  |
| 321 | 1210/2025/NQ-HDQT                 | 18/10/2025            | Commendation of units with outstanding performance in 2025   | 100%  |
| 322 | 966/2025/NQ-HDQT                  | 26/08/2025            | Plan for the auction sale of debts of corporate and individual customers related to the Commercial Housing Project on the eastern side of the Le Ky River. | 100%  |
| 323 | 1330/2025/NQ-HDQT                 | 10/11/2025            | Plan for the transfer of 95% of NCB's shares in Vihaland Real Estate Joint Stock Company.  | 100%  |
| 324 | 1587/2025/NQ-HDQT                 | 18/12/2025            | Plan for the release of collateral assets  | 100%  |
| 325 | 2700/2025/NQ-HDQT                 | 23/12/2025            | Dismissal from the position held by Ms. Pham Thi Hien  | 100%  |
| 326 | 1789/2025/NQ-HDQT                 | 30/12/2025            | Plan for early termination of debt purchase and sale contracts   | 100%  |
| 327 | 1484/2025/NQ-HDQT                 | 15/12/2025            | New PC system, new salary framework system and salary adjustments - Phase 2/2025.  | 100%  |

**APPENDIX 3: LIST OF PERSONS INVOLVED**  
 (Attached to report No. 50/2026/BC-HDQT.NCB dated 28/01/2026)

| No. | Name of organization/individual | Securities trading account (if any) | Position at the company                                 | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is no longer involved. | The point at which one is no longer involved. | Reason | Relationship with the company  |
|-----|---------------------------------|-------------------------------------|---|--|-----------------|--|---|--------|--|
| 1   | Bui Thi Thanh Huong             |                                     | Chairman of the Board of Directors/Legal Representative |  |                 | 29/07/2021   |   |        | He is the biological father of the Chairman of the Board of Directors/Legal Representative.  |
| 1.1 | Bui Duc Dao                     |                                     |   |  |                 |  |   |        | She is the biological mother of the Chairman of the Board of Directors/Legal Representative. |
| 1.2 | Tran Thi Hop                    |                                     |   |  |                 |  |   |        | He is the father-in-law of the Chairman of the Board of Directors/Legal Representative.      |
| 1.3 | Pham Van Minh                   |                                     |   |  |                 |  |   |        | She is the mother-in-law of the Chairman of the Board of Directors/Legal Representative.     |
| 1.4 | Do Thi Ngoan                    |                                     |   |  |                 |  |   |        | He is the husband of the Chairman of the Board of Directors/Legal Representative.            |
| 1.5 | Pham Quang Dao                  |                                     |   |  |                 |  |   |        | He is the biological child of the Chairman of the Board of Directors/Legal Representative.   |
| 1.6 | Pham Quang Dang                 |                                     |   |  |                 |  |   |        |  |

| No.<br>organization/individual | Securities trading account (if any) | Position at the company<br>Registration Number, Date of Issue, Place of Issue | ID Card/Citizen Identification Number/Passport/Business<br>Reason | The starting point is when the person is involved. | The point at which one is no longer involved. | Relationship with the company  |
|--------------------------------|-------------------------------------|---|---|--|---|--|
| 1.7<br>Pham Quang Dang         |                                     |   |   |  |   | He is the biological child of the Chairman of the Board of Directors/Legal Representative. |
| 1.8<br>Pham Quang Huy          |                                     |   |   |  |   | He is the biological child of the Chairman of the Board of Directors/Legal Representative. |
| 1.9<br>Bui Thi Thanh Ha        |                                     |   |   |  |   | She is the older sister of the Chairman of the Board of Directors/Legal Representative.    |
| 1.10<br>Bui Ngoc Manh          |                                     |   |   |  |   | He is the brother-in-law of the Chairman of the Board of Directors/Legal Representative.   |
| 1.11<br>Bui Thi Song Son       |                                     |   |   |  |   | She is the older sister of the Chairman of the Board of Directors/Legal Representative.    |
| 1.12<br>Bui Tien Sy            |                                     |   |   |  |   | He is the brother-in-law of the Chairman of the Board of Directors/Legal Representative.   |
| 1.13<br>Bui Thi Huyen          |                                     |   |   |  |   | She is the younger sister of the Chairman of the Board of Directors/Legal Representative.  |

| No.<br>No. organization/individual | Name of<br>Securities trading<br>account (if any) | Position at the<br>company | ID Card/Citizen Identification<br>Number/Passport/Business<br>Registration Number, Date of Issue,<br>Place of Issue | Contact address | The starting<br>point is when<br>the person is<br>involved. | The point at<br>which one is<br>no longer<br>involved. | Reason<br>Relationship with the<br>company  |
|------------------------------------|---|----------------------------|---|-----------------|---|--|---|
| 1.14                               | Chu Thanh Hieu                                    |                            |   |                 |   |  | He is the brother-in-law<br>of the Chairman of the<br>Board of Directors/Legal<br>Representative.                                 |
| 1.15                               | Bui Thi Bich Ngan                                 |                            |   |                 |   |  | She is the younger sister<br>of the Chairman of the<br>Board of Directors/Legal<br>Representative.                                |
| 1.16                               | Nguyen Nam Thuy                                   |                            |   |                 |   |  | He is the brother-in-law<br>of the Chairman of the<br>Board of Directors/Legal<br>Representative.                                 |
| 1.17                               | Bui Bao Ngoc                                      |                            |   |                 |   |  | She is the younger sister<br>of the Chairman of the<br>Board of Directors/Legal<br>Representative.                                |
| 1.18                               | Bui Thi Phuong Thao                               |                            |   |                 |   |  | She is the younger sister<br>of the Chairman of the<br>Board of Directors/Legal<br>Representative.                                |
| 1.19                               | Bui Duc Do  |                            |   |                 |   |  | He is the younger brother<br>of the Chairman of the<br>Board of Directors/Legal<br>Representative.                                |
| 1.20                               | National Commercial<br>Joint Stock Bank           |                            |   |                 |   |  | This refers to an<br>organization where the<br>declarant is the<br>Chairman of the Board<br>of Directors/Legal<br>Representative. |



| No. | Name of organization/individual  | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company  |
|-----|--|-------------------------------------|-------------------------|--|-----------------|--|---|--------|--|
| 2.8 | National Commercial Joint Stock Bank                                   |                                     |                         |  |                 |  |   |        | This is an organization where the declarant is the Vice Chairman of the Board of Directors.                        |
| 2.9 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                         |  |                 |  |   |        | It is a subsidiary of National Commercial Bank where the declarant is the Vice Chairman of the Board of Directors. |
| 3   | Duong The Bang   | Board member                        |                         |  |                 |  |   |        |  |
| 3.1 | Trinh Thanh Huyen  |                                     |                         |  |                 |  |   |        | She is the wife of a board member.   |
| 3.2 | Nguyen Thi Mai Hanh  |                                     |                         |  |                 |  |   |        | She is the biological mother of a member of the board of directors.  |
| 3.3 | Tran Thi Viet  |                                     |                         |  |                 |  |   |        | She is the mother-in-law of a board member.  |
| 3.4 | Duong The An   |                                     |                         |  |                 |  |   |        | He is the biological child of a member of the board of directors.  |
| 3.5 | Duong The Khang  |                                     |                         |  |                 |  |   |        | He is the biological child of a member of the board of directors.  |
| 3.6 | Duong Thi Lien   |                                     |                         |  |                 |  |   |        | She is the older sister of a member of the board of directors.   |
| 3.7 | Nguyen Van Ty  |                                     |                         |  |                 |  |   |        | He is the brother-in-law of a member of the board of directors.  |
| 3.8 | Vu Van Hung  |                                     |                         |  |                 |  |   |        | He is the brother-in-law of a member of the board of directors.  |
| 3.9 | Duong Ba Vinh  |                                     |                         |  |                 |  |   |        | He is the brother-in-law of a member of the board of directors.  |

| No.  | Name of organization/individual  | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number; Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company  |
|------|--|-------------------------------------|-------------------------|--|-----------------|--|---|--------|--|
| 3.10 | National Commercial Joint Stock Bank                                   |                                     |                         |  |                 |  |   |        | This refers to an organization where the declarant is a member of the Board of Directors.                  |
| 3.11 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                         |  |                 |  |   |        | It is a subsidiary of National Commercial Bank, where the declarant is a member of the board of directors. |
| 4    | Nguyen Thi Hai Hoa   |                                     | Board member            |  |                 |  | 18/11/2023                                    |        |  |
| 4.1  | Nguyen Thi Chung   |                                     |                         |  |                 |  |   |        | She is the biological mother of a member of the board of directors.  |
| 4.2  | Nguyen Duc Bac   |                                     |                         |  |                 |  |   |        | He is the biological father of a member of the board of directors.   |
| 4.3  | Nguyen Thanh Thuy  |                                     |                         |  |                 |  |   |        | She is the older sister of a member of the board of directors.   |
| 4.4  | Nguyen Thi Hao Hoa   |                                     |                         |  |                 |  |   |        | She is the older sister of a member of the board of directors.   |
| 4.5  | Dinh Thi Kim   |                                     |                         |  |                 |  |   |        | She is the mother-in-law of a board member.  |
| 4.6  | Pham Hung Son  |                                     |                         |  |                 |  |   |        | He is the father-in-law of a member of the board of directors.   |
| 4.7  | Pham Son Tung  |                                     |                         |  |                 |  |   |        | He is the husband of a board member.   |
| 4.8  | Pham Nguyen Bao Linh   |                                     |                         |  |                 |  |   |        | He is the biological child of a member of the board of directors.  |

| No.<br>Name of<br>organization/individual  | Securities trading<br>account (if any) | Position at the<br>company | ID Card/Citizen Identification<br>Number/Passport/Business<br>Registration Number, Date of Issue,<br>Place of Issue | Contact address | The starting<br>point is when<br>the person is<br>involved. | The point at<br>which one is<br>no longer<br>involved. | Reason | Relationship with the<br>company  |
|--|--|----------------------------|---|-----------------|---|--|--------|---|
| 4.9 Pham Nguyen Bao<br>Trang   |  |                            |   |                 |   |  |        | He is the biological child<br>of a member of the board<br>of directors.   |
| 4.10 Tran Long   |  |                            |   |                 |   |  |        | He is the brother-in-law<br>of a member of the board<br>of directors.   |
| 4.11 Duong Khanh Tung  |  |                            |   |                 |   |  |        | He is the brother-in-law<br>of a member of the board<br>of directors.   |
| 4.12 National Commercial<br>Joint Stock Bank   |  |                            |   |                 |   |  |        | This refers to an<br>organization where the<br>declarant is a member of<br>the board of directors.                    |
| 4.13 National Bank's Debt<br>Management and<br>Asset Exploitation<br>Company Limited |  |                            |   |                 |   |  |        | It is a subsidiary of<br>National Commercial<br>Bank where the<br>declarant is a member of<br>the board of directors. |
| 5 Trinh Thanh Mai  |  | Board member               |   |                 |   | 18/06/2022   |        |   |
| 5.1 Trinh Duy Thong  |  |                            |   |                 |   |  |        | He is the biological<br>father of a member of the<br>board of directors.  |
| 5.2 Nguyen Thi Nhung   |  |                            |   |                 |   |  |        | She is the biological<br>mother of a member of<br>the board of directors.   |
| 5.3 Barry Charles Levrier  |  |                            |   |                 |   |  |        | He is the father-in-law<br>of a member of the board<br>of directors.  |
| 5.4 Camelia Levrier  |  |                            |   |                 |   |  |        | She is the mother-in-law<br>of a board member.  |
| 5.5 Paul Charles Levrier   |  |                            |   |                 |   |  |        | He is the husband of a<br>board member.   |
| 5.6 Levrier Kaden Quang<br>Minh  |  |                            |   |                 |   |  |        | He is the biological child<br>of a member of the board<br>of directors.   |

| No.  | Name of organization/individual  | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company   |
|------|--|-------------------------------------|-------------------------|--|-----------------|--|---|--------|---|
| 5.7  | Levriter Aaron Lam   |                                     |                         |  |                 |  |   |        | He is the biological child of a member of the board of directors.   |
| 5.8  | Steven Carl Levriter   |                                     |                         |  |                 |  |   |        | He is the brother-in-law of a member of the board of directors.   |
| 5.9  | Trinh Hong Quan  |                                     |                         |  |                 |  |   |        | He is the younger brother of a member of the board of directors.  |
| 5.10 | Le Thi Ngoc Thao   |                                     |                         |  |                 |  |   |        | She is the sister-in-law of a member of the board of directors.   |
| 5.11 | National Commercial Joint Stock Bank                                   |                                     |                         |  |                 |  |   |        | This refers to an organization where the declarant is a member of the board of directors.                 |
| 5.12 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                         |  |                 |  |   |        | It is a subsidiary of National Commercial Bank where the declarant is a member of the board of directors. |
| 6    | Ta Kieu Hung   |                                     | Board member and CEO    | 08/12/2022   |                 |  |   |        |   |
| 6.1  | Nguyen Ngoc Anh  |                                     |                         |  |                 |  |   |        | She is the wife of the Board Member and CEO.  |
| 6.2  | Ta Kieu Quy  |                                     |                         |  |                 |  |   |        | He is the biological father of the Board Member and CEO.  |
| 6.3  | Nguyen Thi Thanh   |                                     |                         |  |                 |  |   |        | She is the biological mother of the Board Member and CEO.   |
| 6.4  | Nguyen Ngoc Lan  |                                     |                         |  |                 |  |   |        | He is the father-in-law of the Board Member and CEO.  |

| No.  | Name of organization/individual  | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company  |
|------|--|-------------------------------------|-------------------------|--|-----------------|--|---|--------|--|
| 6.5  | Nguyen Thi Bich Ngoc   |                                     |                         |  |                 |  |   |        | She is the mother-in-law of the Board Member and CEO.  |
| 6.6  | Ta Kieu Ngoc Minh  |                                     |                         |  |                 |  |   |        | She is the daughter of the Board Member and CEO.   |
| 6.7  | Ta Kieu Ngoc An  |                                     |                         |  |                 |  |   |        | She is the daughter of the Board Member and CEO.   |
| 6.8  | Ta Ngoc Vinh   |                                     |                         |  |                 |  |   |        | He is the son of the Board Member and CEO.   |
| 6.9  | Cao Cu Tri   |                                     |                         |  |                 |  |   |        | He is the brother-in-law of the Board Member and CEO.  |
| 6.10 | Phan Dang Hung   |                                     |                         |  |                 |  |   |        | He is the brother-in-law of the Board Member and CEO.  |
| 6.11 | Ta Thi Thanh Lien  |                                     |                         |  |                 |  |   |        | She is the older sister of the Board Member and CEO.   |
| 6.12 | Ta Kieu Anh  |                                     |                         |  |                 |  |   |        | She is the older sister of the Board Member and CEO.   |
| 6.13 | National Commercial Joint Stock Bank                                   |                                     |                         |  |                 |  |   |        | This refers to an organization where the declarant is a member of the Board of Directors and also the General Director.        |
| 6.14 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                         |  |                 |  |   |        | It is a subsidiary of National Commercial Bank where the declarant is a member of the Board of Directors and General Director. |

| No. | Name of organization/individual | Securities trading account (if any) | Position at the company                      | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company   |
|-----|---------------------------------|-------------------------------------|--|--|-----------------|--|---|--------|---|
| 7   | Do Thi Thu Huong                |                                     | Independent member of the Board of Directors |  |                 | 24/12/2025   |   |        |   |
| 7.1 | Nguyen Ngoc Tu                  |                                     |  |  |                 |  |   |        | He is the husband of an independent member of the Board of Directors.             |
| 7.2 | Do Duc Nga                      |                                     |  |  |                 |  |   |        | He is the Father of Independent Board Members.                                    |
| 7.3 | Hoang Thi Hien                  |                                     |  |  |                 |  |   |        | She is the biological mother of the independent member of the Board of Directors. |
| 7.4 | Nguyen Ngoc Hoang               |                                     |  |  |                 |  |   |        | He is the father-in-law of an independent member of the Board of Directors.       |
| 7.5 | Nguyen Thi Trinh                |                                     |  |  |                 |  |   |        | She is the mother-in-law of an independent member of the Board of Directors.      |
| 7.6 | Nguyen Ngoc An Khanh            |                                     |  |  |                 |  |   |        | is the offspring of an independent member of the Board of Directors.              |
| 7.7 | Nguyen Phuc Nguyen              |                                     |  |  |                 |  |   |        | is the offspring of an independent member of the Board of Directors.              |
| 7.8 | Nguyen Minh Khai                |                                     |  |  |                 |  |   |        | is the offspring of an independent member of the Board of Directors.              |
| 7.9 | Do Thi Thoa Ngoc                |                                     |  |  |                 |  |   |        | She is the sister of the parents of the Independent Board Member.                 |

| No.  | Name of organization/individual  | Securities trading account (if any) | Position at the company                      | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company  |
|------|--|-------------------------------------|--|--|-----------------|--|---|--------|--|
| 7.10 | Nguyen Xuan My   |                                     |  |  |                 |  |   |        | He is the brother-in-law of an independent member of the Board of Directors.   |
| 7.11 | National Commercial Joint Stock Bank                                   |                                     |  |  |                 |  |   |        | This refers to an organization where the declarant is an independent member of the Board of Directors.                 |
| 7.12 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |  |  |                 |  |   |        | It is a subsidiary of National Commercial Bank where the declarant is an independent member of the Board of Directors. |
| 8    | Lam Thuy Dung  |                                     | Independent member of the Board of Directors |  |                 | 24/12/2025   |   |        |  |
| 8.1  | Do Thanh Binh  |                                     |  |  |                 |  |   |        | He is the husband of an independent member of the Board of Directors.  |
| 8.2  | Lam Uy Phuong  |                                     |  |  |                 |  |   |        | He is the Father of Independent Board Members.   |
| 8.3  | Le Thi Lien  |                                     |  |  |                 |  |   |        | She is the biological mother of the independent member of the Board of Directors.                                      |
| 8.4  | Do Quang Tam   |                                     |  |  |                 |  |   |        | He is the father-in-law of an independent member of the Board of Directors.  |



| No.  | Name of organization/individual | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company   |
|------|---------------------------------|-------------------------------------|-------------------------|--|-----------------|--|---|--------|---|
| 9.3  | Nguyen Thi Quynh Lan            |                                     |                         |  |                 |  |   |        | She is the biological mother of the Head of the Supervisory Board.                    |
| 9.4  | Do not have                     |                                     |                         |  |                 |  |   |        | She is the foster mother of the Head of the Supervisory Board.                        |
| 9.5  | Do Viet Thang                   |                                     |                         |  |                 |  |   |        | He is the husband of the Head of the Supervisory Board.                               |
| 9.6  | Do Viet Hung                    |                                     |                         |  |                 |  |   |        | He is the father-in-law of the Head of the Supervisory Board.                         |
| 9.7  | Duong Thi Hue                   |                                     |                         |  |                 |  |   |        | She is the mother-in-law of the Head of the Supervisory Board.                        |
| 9.8  | Do Minh Khoi                    |                                     |                         |  |                 |  |   |        | He is the biological son of the Head of the Supervisory Board.                        |
| 9.9  | Do Khoi Nguyen                  |                                     |                         |  |                 |  |   |        | He is the biological son of the Head of the Supervisory Board.                        |
| 9.10 | Do Thi Lan Anh                  |                                     |                         |  |                 |  |   |        | She is the sister of the Head of the Supervisory Board, sharing the same parents.     |
| 9.11 | Duong Duc Quang                 |                                     |                         |  |                 |  |   |        | He is the brother-in-law of the Head of the Supervisory Board.                        |
| 9.12 | Do Bich Ngoc                    |                                     |                         |  |                 |  |   |        | I am the younger sibling of the Head of the Supervisory Board, along with my parents. |
| 9.13 | Dang Van Tuan                   |                                     |                         |  |                 |  |   |        | He is the brother-in-law of the Head of the Supervisory Board.                        |

| No.  | Name of organization/individual  | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number; Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company   |
|------|--|-------------------------------------|-------------------------|--|-----------------|--|---|--------|---|
| 9.14 | National Commercial Joint Stock Bank                                   |                                     |                         |  |                 |  |   |        | This is an organization where the declarant is the Head of the Supervisory Board.                         |
| 9.15 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                         |  |                 |  |   |        | It is a subsidiary of National Commercial Bank, where the declarant is the Head of the Supervisory Board. |
| 10   | Vu Kim Phuong  | Member of the Supervisory Board     |                         | 24/04/2015   |                 |  |   |        | He is the biological father of a member of the Supervisory Board.   |
| 10.1 | Vu Ba Ninh   |                                     |                         |  |                 |  |   |        | She is the biological mother of a member of the Supervisory Board.  |
| 10.2 | Ta Thi Kim Lien  |                                     |                         |  |                 |  |   |        | He is the younger brother of a member of the Supervisory Board.   |
| 10.3 | Vu Minh Tuan   |                                     |                         |  |                 |  |   |        | He is the husband of a member of the Supervisory Board.   |
| 10.4 | Hoang Hung   |                                     |                         |  |                 |  |   |        | is the child of a member of the Supervisory Board.  |
| 10.5 | Hoang Anh Phuong   |                                     |                         |  |                 |  |   |        | He is the father-in-law of a member of the Supervisory Board.   |
| 10.6 | Hoang Duc  |                                     |                         |  |                 |  |   |        | She is the mother-in-law of a member of the Supervisory Board.  |
| 10.7 | Do Thi Nghiem  |                                     |                         |  |                 |  |   |        | She is the sister-in-law of a member of the Supervisory Board.  |
| 10.8 | Nguyen Lan Phuong  |                                     |                         |  |                 |  |   |        | Supervisory Board.  |

| No.<br>No. organization/individual | Name of organization/individual  | Securities trading account (if any) | Position at the company         | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company  |
|------------------------------------|--|-------------------------------------|---------------------------------|--|-----------------|--|---|--------|--|
| 10.9                               | National Commercial Joint Stock Bank                                   |                                     |                                 |  |                 |  |   |        | This refers to an organization where the declarant is a member of the Supervisory Board of a Supervisory Board member. |
| 10.10                              | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                 |  |                 |  |   |        | It is a subsidiary of National Commercial Bank where the declarant is a member of the Supervisory Board.               |
| 11                                 | Pham Thi Hien  |                                     | Member of the Supervisory Board |  |                 | 14/11/2022   |   |        |  |
| 11.1                               | Pham Van Hien  |                                     |                                 |  |                 |  |   |        | He is the biological father of a member of the Supervisory Board.  |
| 11.2                               | Pham Thi Hoa   |                                     |                                 |  |                 |  |   |        | She is the biological mother of a member of the Supervisory Board.   |
| 11.3                               | Nguyen Hong Minh   |                                     |                                 |  |                 |  |   |        | He is the biological child of a member of the Supervisory Board.   |
| 11.4                               | Pham Thu Cuc   |                                     |                                 |  |                 |  |   |        | She is the younger sister of a member of the Supervisory Board.  |
| 11.5                               | Nguyen Van Sy  |                                     |                                 |  |                 |  |   |        | He is the brother-in-law of a member of the Supervisory Board.   |
| 11.6                               | National Commercial Joint Stock Bank                                   |                                     |                                 |  |                 |  |   |        | This refers to an organization where the declarant is a member of the Supervisory Board.                               |

| No.   | Name of organization/individual  | Securities trading account (if any) | Position at the company         | ID Card/Citizen Identification Number/Passport/Business Registration Number; Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company  |
|-------|--|-------------------------------------|---------------------------------|--|-----------------|--|---|--------|--|
| 11.7  | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                 |  |                 |  |   |        | It is a subsidiary of National Commercial Bank where the declarant is a member of the Supervisory Board. |
| 12    | Le Van Quy   |                                     | Member of the Supervisory Board | 24/12/2025   |                 |  |   |        | He is the Father of the Supervisory Board Member.  |
| 12.1  | Le Trong Quy   |                                     |                                 |  |                 |  |   |        | She is the biological mother of a member of the Supervisory Board.                                       |
| 12.2  | Nguyen Thi Hoan  |                                     |                                 |  |                 |  |   |        | He is the father-in-law of a member of the Supervisory Board.  |
| 12.3  | Nguyen Dinh Hoe  |                                     |                                 |  |                 |  |   |        | She is the mother-in-law of a member of the Supervisory Board.   |
| 12.4  | Pham Thi Viet  |                                     |                                 |  |                 |  |   |        | She is the wife of a member of the Supervisory Board.  |
| 12.5  | Nguyen Thi Thanh Thao  |                                     |                                 |  |                 |  |   |        | He is the biological child of a member of the Supervisory Board.   |
| 12.6  | Le Phuong Anh  |                                     |                                 |  |                 |  |   |        | He is the biological child of a member of the Supervisory Board.   |
| 12.7  | Le Minh Hoang  |                                     |                                 |  |                 |  |   |        | He is the older brother of a member of the Supervisory Board.  |
| 12.8  | Le Trong Thi   |                                     |                                 |  |                 |  |   |        | She is the sister-in-law of a member of the Supervisory Board.   |
| 12.9  | Le Thi Hong  |                                     |                                 |  |                 |  |   |        | She is the older sister of a member of the Supervisory Board.  |
| 12.10 | Le Thi Ha  |                                     |                                 |  |                 |  |   |        |  |

| No.<br>No. of<br>organization/individual | Name of<br>organization/individual  | Securities trading<br>account (if any) | Position at the<br>company         | ID Card/Citizen Identification<br>Number/Passport/Business<br>Registration Number, Date of Issue,<br>Place of Issue | Contact address | The starting<br>point is when<br>the person is<br>involved. | The point at<br>which one is<br>no longer<br>involved. | Reason | Relationship with the<br>company  |
|--|---|--|------------------------------------|---|-----------------|---|--|--------|---|
| 12.11                                    | Le Ba Tuan  |  |                                    |   |                 |   |  |        | He is the brother-in-law<br>of a member of the<br>Supervisory Board.  |
| 12.12                                    | Le Thi Thu  |  |                                    |   |                 |   |  |        | She is the older sister of<br>a member of the<br>Supervisory Board.   |
| 12.13                                    | Nguyen Van Dinh   |  |                                    |   |                 |   |  |        | He is the brother-in-law<br>of a member of the<br>Supervisory Board.  |
| 12.14                                    | National Commercial<br>Joint Stock Bank   |  |                                    |   |                 |   |  |        | This refers to an<br>organization where the<br>declarant is a member of<br>the Supervisory Board of<br>a Supervisory Board<br>member. |
| 12.16                                    | National Bank's Debt<br>Management and<br>Asset Exploitation<br>Company Limited |  |                                    |   |                 |   |  |        | It is a subsidiary of<br>National Commercial<br>Bank where the<br>declarant is a member of<br>the Supervisory Board.                  |
| 13                                       | Nguyen Viet Son   |  | Member of the<br>Supervisory Board |   |                 | 24/12/2025  |  |        |   |
| 13.1                                     | Nguyen Thanh Huyen  |  |                                    |   |                 |   |  |        | She is the wife of a<br>member of the<br>Supervisory Board.   |
| 13.2                                     | Nguyen Huu Thao   |  |                                    |   |                 |   |  |        | He is the Father of the<br>Supervisory Board<br>Member.   |
| 13.3                                     | Nguyen Thi Song   |  |                                    |   |                 |   |  |        | She is the biological<br>mother of a member of<br>the Supervisory Board.  |
| 13.4                                     | Nguyen Ai Hoa   |  |                                    |   |                 |   |  |        | He is the father-in-law of<br>a member of the<br>Supervisory Board.   |



| No.                 | Name of organization/individual  | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company  |
|---------------------|--|-------------------------------------|-------------------------|--|-----------------|--|---|--------|--|
| 14.3                | Do Van Hieu  |                                     |                         |  |                 |  |   |        | He is the father-in-law of the Deputy General Director.  |
| 14.4                | Doan Thi Nguyet  |                                     |                         |  |                 |  |   |        | She is the mother-in-law of the Deputy General Director.   |
| 14.5                | Do Van Hiep  |                                     |                         |  |                 |  |   |        | He is the husband of the Deputy General Director.  |
| 14.6                | Do Chau Giang  |                                     |                         |  |                 |  |   |        | He is the biological son of the Deputy General Director.   |
| 14.7                | Do Minh Dang   |                                     |                         |  |                 |  |   |        | He is the biological son of the Deputy General Director.   |
| 14.8                | Vo Quang Son   |                                     |                         |  |                 |  |   |        | He is the younger brother of the Deputy General Director.  |
| 14.9                | Tran Thi Tuyet Lan   |                                     |                         |  |                 |  |   |        | She is the sister-in-law of the Deputy General Director.   |
| Octob<br>er<br>14th | National Commercial Joint Stock Bank                                   |                                     |                         |  |                 |  |   |        | This is an organization where the declarant is the Deputy General Director.                        |
| 15                  | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                         |  |                 |  |   |        | It is a subsidiary of National Commercial Bank where the declarant is the Deputy General Director. |
| 15.1                | Nguyen Viet Hoi  |                                     | Deputy General Manager  |  |                 | 22/07/2024   |   |        | He is the father of the Deputy General Director.   |
| 15.2                | Nguyen Thi Hong  |                                     |                         |  |                 |  |   |        | She is the mother of the Deputy General Director.  |

| No.               | Name of organization/individual  | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company |
|-------------------|--|-------------------------------------|-------------------------|--|-----------------|--|---|--------|-------------------------------|
| 15.3              | Nguyen Thuy Giang  |                                     |                         |  |                 |  |   |        |                               |
| 15.4              | Nguyen Thuy Van Khanh  |                                     |                         |  |                 |  |   |        |                               |
| 15.5              | Nguyen Viet Quang  |                                     |                         |  |                 |  |   |        |                               |
| 15.6              | Dinh Thi Thu Hoc   |                                     |                         |  |                 |  |   |        |                               |
| 15.7              | Nguyen Dao   |                                     |                         |  |                 |  |   |        |                               |
| 15.8              | Nguyen Thi Thu Huyen   |                                     |                         |  |                 |  |   |        |                               |
| 15.9              | Nguyen Trung Hieu  |                                     |                         |  |                 |  |   |        |                               |
| Octobe<br>r 15th  | Nguyen Trung Hieu  |                                     |                         |  |                 |  |   |        |                               |
| Nove<br>mber 15th | Ha Van Duong   |                                     |                         |  |                 |  |   |        |                               |
| Dece<br>mber 15th | National Commercial Joint Stock Bank                                   |                                     |                         |  |                 |  |   |        |                               |
| 15.13             | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                         |  |                 |  |   |        |                               |
| 16                | Nguyen Hieu Nhan Ghistain  |                                     | Deputy General Manager  |  |                 |  |   |        |                               |
|                   |  |                                     |                         |  |                 |  |   |        |                               |
|                   |  |                                     |                         |  |                 |  |   |        |                               |
|                   |  |                                     |                         |  |                 |  |   |        |                               |
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|                   |  |                                     |                         |  |                 |  |   |        |                               |
|                   |  |                                     |                         |  |                 |  |   |        |                               |
|                   |  |                                     |                         |  |                 |  |   |        |                               |
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|                   |  |                                     |                         |  |                 |  |   |        |                               |
|                   |  |                                     |                         |  |                 |  |   |        |                               |

25/09/2025

| No.<br>organization/individual | Name of<br>Securities trading<br>account (if any) | Position at the<br>company | ID Card/Citizen Identification<br>Number/Passport/Business<br>Registration Number, Date of Issue,<br>Place of Issue | Contact address | The starting<br>point is when<br>the person is<br>involved. | The point at<br>which one is<br>no longer<br>involved. | Reason<br>Relationship with the<br>company   |
|--------------------------------|---|----------------------------|---|-----------------|---|--|--|
| 16.1                           | Nguyen Huu Hau<br>Gaston                          |                            |   |                 |   |  | He is the biological<br>father of the Deputy<br>General Director.                    |
| 16.2                           | Pham Vu Doan Thuc                                 |                            |   |                 |   |  | She is the biological<br>mother of the Deputy<br>General Director.                   |
| 16.3                           | Jacquemin Jean                                    |                            |   |                 |   |  | He is the father-in-law of<br>the Deputy General<br>Director.                        |
| 16.4                           | Jacquemin Marguerite                              |                            |   |                 |   |  | She is the mother-in-law<br>of the Deputy General<br>Director.                       |
| 16.5                           | Jacquemin Chantal                                 |                            |   |                 |   |  | She is the wife of the<br>Deputy General Director.                                   |
| 16.6                           | Nguyen Hieu Nhan<br>Emma                          |                            |   |                 |   |  | He is the biological son<br>of the Deputy General<br>Director.                       |
| 16.7                           | Nguyen Hieu Hoai<br>Chi Genevieve                 |                            |   |                 |   |  | He is the younger brother<br>of the Deputy General<br>Director.                      |
| 16.8                           | Nguyen Hieu Hoai<br>Anth Ginette                  |                            |   |                 |   |  | He is the younger brother<br>of the Deputy General<br>Director.                      |
| 16.9                           | Nguyen Hieu Nghia<br>Gabriel                      |                            |   |                 |   |  | He is the older brother<br>of the Deputy General<br>Director.                        |
| Octob<br>er<br>16th            | Boiron Helene                                     |                            |   |                 |   |  | She is the sister-in-law<br>of the Deputy General<br>Director.                       |
| 16                             | Nove<br>National Commercial<br>Joint Stock Bank   |                            |   |                 |   |  | This is an organization<br>where the declarant is<br>the Deputy General<br>Director. |

| No.            | Name of organization/individual  | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address | The starting point is when the person is involved. | The point at which one is no longer involved. | Reason | Relationship with the company   |
|----------------|--|-------------------------------------|-------------------------|--|-----------------|--|---|--------|---|
| Dece mber 16th | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                         |  |                 |  |   |        | It is a subsidiary of National Commercial Bank, where the declarant is the Deputy General Director. |
| 17             | Bui Thi Khanh Van  | Chief Accountant                    |                         |  |                 | 02/12/2022   |   |        |   |
| 17.1           | Nguyen Thi Thuy  |                                     |                         |  |                 |  |   |        | She is the biological mother of the Chief Accountant.   |
| 17.2           | Tran Xuan Truong   |                                     |                         |  |                 |  |   |        | He is the husband of the Chief Accountant.  |
| 17.3           | Tran Dang Vuong  |                                     |                         |  |                 |  |   |        | He is the father-in-law of the Chief Accountant.  |
| 11.4           | Nguyen Thi Bang  |                                     |                         |  |                 |  |   |        | She is the mother-in-law of the Chief Accountant.   |
| 17.4           | Bui Manh Ha  |                                     |                         |  |                 |  |   |        | He is the Chief Accountant's older brother.   |
| 17.5           | Nguyen Thi Uyen  |                                     |                         |  |                 |  |   |        | She is the sister-in-law of the Chief Accountant.   |
| 17.6           | Bui Thi Giang  |                                     |                         |  |                 |  |   |        | She is the Chief Accountant's older sister.   |
| 11.5           | Nguyen Van Tu  |                                     |                         |  |                 |  |   |        | He is the Chief Accountant's brother-in-law.  |
| 17.7           | Bui Tu Linh  |                                     |                         |  |                 |  |   |        | She is the Chief Accountant's older sister.   |
| 17.8           | Nguyen Van Thien   |                                     |                         |  |                 |  |   |        | He is the Chief Accountant's brother-in-law.  |

| No.<br>Name of<br>organization/individual                                      | Securities trading<br>account (if any) | Position at the<br>company                           | ID Card/Citizen Identification<br>Number/Passport/Business<br>Registration Number, Date of Issue,<br>Place of Issue | Contact address | The starting<br>point is when<br>the person is<br>no longer<br>involved. | Reason<br>which one is<br>no longer<br>involved. | Relationship with the<br>company  |
|--|--|--|---|-----------------|--|--|---|
| 18<br>National Bank Asset<br>Management and<br>Exploitation<br>Company Limited |  | Subsidiary of a Listed<br>Organization               |   |                 | 28/12/2006   |  |   |
| 18.1<br>Duong The Bang   |  |  |   |                 |  |  | He is the Chairman of<br>the Board of Directors of<br>a subsidiary of a listed<br>organization. |
| 18.2<br>Le Viet Phuc   |  |  |   |                 |  |  | is the Director/Legal<br>Representative of a<br>subsidiary of a listed<br>organization.         |
| 18.3<br>Vu Hoai Trang  |  |  |   |                 |  |  | is a member of the Board<br>of Directors of a<br>subsidiary of a listed<br>organization.        |
| 19<br>Vu Thuy Ngoc   |  | 'The person in charge<br>of corporate<br>governance. |   |                 | 30/06/2025   |  |   |
| 19.1<br>Vu Van Khoi  |  |  |   |                 |  |  | He is the biological<br>father of the company's<br>chief administrator.                         |
| 19.2<br>Nguyen Thi Na  |  |  |   |                 |  |  | She is the biological<br>mother of the company's<br>chief administrator.                        |
| 19.3<br>Le Duc Thuoc   |  |  |   |                 |  |  | He is the father-in-law of<br>the company's chief<br>administrator.                             |
| 19.4<br>Dang Thi Minh  |  |  |   |                 |  |  | She is the mother-in-law<br>of the company's chief<br>administrator.                            |
| 19.5<br>Le Trung Kien  |  |  |   |                 |  |  | He is the husband of the<br>company's chief<br>administrator.                                   |
| 19.6<br>Le Vu Thuy Linh  |  |  |   |                 |  |  | He is the biological son<br>of the company's chief<br>administrator.                            |

| No.           | Name of organization/individual | Securities trading account (if any) | Position at the company | ID Card/Citizen Identification Number/Passport/Business Registration Number, Date of Issue, Place of Issue | Contact address          | The starting point is when the person is involved.           | The point at which one is no longer involved. | Reason | Relationship with the company                                  |
|---------------|---------------------------------|-------------------------------------|-------------------------|--|--------------------------|--|---|--------|--|
| 19.7          | Le Ngoc Khanh Vy                |                                     |                         |  |                          |  |   |        | He is the biological son of the company's chief administrator. |
| 19.8          | Vu Dang Khoa                    |                                     |                         |  |                          |  |   |        | He is the older brother of the company's chief administrator.  |
| 19.9          | Vu Tuan Khang                   |                                     |                         |  |                          |  |   |        | He is the older brother of the company's chief administrator.  |
| October 19th  | Le Thi Thu Hang                 |                                     |                         |  |                          |  |   |        | She is the sister-in-law of the company's chief administrator. |
| November 19th | Duong Thi Nhung                 |                                     |                         |  |                          |  |   |        | She is the sister-in-law of the company's chief administrator. |
| 20            | Nguyen Van Quang                | Member of the Supervisory Board     |                         |  | 08/04/2023<br>24/12/2025 | As a member of the Supervisory Board for the term 2020-2025; |   |        | As a member of the Supervisory Board for the term 2020-2025;   |

**APPENDIX 4: TRANSACTION BETWEEN NCB AND RELATED PEOPLE, OR BETWEEN NCB AND MAJOR SHAREHOLDERS, INTERNAL PERSONNEL, RELATED PEOPLE**

**TRANSACTION BETWEEN NCB WITH COMPANIES WHICH BOD MEMBER, SUPERVISORY BOARD MEMBER, CEO, OTHER MEMBER OF BOM WAS / IS A FOUNDING MEMBER, BOD MEMBER, CEO WITHIN THE LAST 3 YEARS (AS OF THE DATE WHICH THIS REPORT WAS DATED)**

(Attached to report No. 50/2026/BC-HDQT.NCB dated 28/01/2026)

| STT | NAME OF INSTITUTION  | RELATION TO NCB | BRC NUMBER, DATE AND PLACE OF ISSUANCE   | ADDRESS  | TIME OF TRANSACTION | NUMBER OF RESOLUTION / DECISION | SUBJECT OF TRANSACTION  |
|-----|--|-----------------|--|--|---------------------|---------------------------------|---|
| 1   | National Citizen Bank Asset Management Company Limited (AMC) | Subsidiary      | 0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006 | 28C - 28D Ba Trieu Str., Hang Bai Wd., Hoan Kiem Dist., Ha Noi | 10/01/2025          | 37/2025/NQ-HDQT                 | Authorize the subsidiary to settle the debt in accordance with CV2174   |
| 2   | National Citizen Bank Asset Management Company Limited (AMC) | Subsidiary      | 0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006 | 28C - 28D Ba Trieu Str., Hang Bai Wd., Hoan Kiem Dist., Ha Noi | 24/01/2025          | 101/2025/NQ-HDQT                | Authorize AMC (subsidiary of NCB) to settle the asset   |
| 3   | National Citizen Bank Asset Management Company Limited (AMC) | Subsidiary      | 0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006 | 28C - 28D Ba Trieu Str., Hang Bai Wd., Hoan Kiem Dist., Ha Noi | 09/04/2025          | 369/2025/NQ-HDQT                | Approve the Power of Attorney for AMC (subsidiary of NCB) to settle matters, sign contract, negotiate on behalf of NCB and documents related to asset management plan |
| 4   | National Citizen Bank Asset Management Company Limited (AMC) | Subsidiary      | 0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006 | 28C - 28D Ba Trieu Str., Hang Bai Wd., Hoan Kiem Dist., Ha Noi | 22/05/2025          | 523/2025/NQ-HDQT                | Authorize the subsidiary to settle the debt in accordance with CV659  |

|   |  |            |  |  |            |                   |  |
|---|--|------------|--|--|------------|-------------------|--|
| 5 | National Citizen Bank Asset Management Company Limited (AMC)               | Subsidiary | 0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006 | 28C – 28D Ba Trieu Str., Hang Bai Wd., Hoan Kiem Dist., Ha Noi | 03/06/2025 | 577/2025/NQ-HĐQT  | Approve appendix of the cooperation agreement numbered 12/2024/HĐHT/AMC-NCB  |
| 6 | National Citizen Bank Asset Management Company Limited (AMC)               | Subsidiary | 0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006 | 28C – 28D Ba Trieu Str., Hang Bai Wd., Hoan Kiem Dist., Ha Noi | 23-07-2025 | 835/2025/NQ-HĐQT  | Resolution on the in-principle authorization by NCB to AMC for the management, exploitation, sale and/or transfer of NCB's assets  |
| 7 | National Citizen Bank Asset Management Company Limited (AMC)               | Subsidiary | 0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006 | 28C – 28D Ba Trieu Str., Hang Bai Wd., Hoan Kiem Dist., Ha Noi | 25-09-2025 | 1111/2025/NQ-HĐQT | Resolution on Authorization to perform procedures and related matters concerning the property at No. 441 Le Duan Street, Thac Gian Ward, Thanh Khe District, Da Nang City, and the property at No. 45 Cach Mang Thang Tam Street, Vinh Loi Ward, Rach Gia City, Kien Giang Province. |
| 8 | National Citizen Bank Asset Management Company Limited (AMC)Quốc Dân (AMC) | Subsidiary | 0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006 | 28C – 28D Ba Trieu Str., Hang Bai Wd., Hoan Kiem Dist., Ha Noi | 06-11-2025 | 1315/2025/NQ-HĐQT | Resolution on authorization to carry out registration of changes to land use rights and land-attached assets for the property located at 26 Mai Thi Luu Rd, DaKao Wd., District 1, HCMC  |

(currently 26 Mai Thi Luu  
Rd, Tan Dinh Wd., HCMC)

**APPENDIX 5: LIST OF INSIDERS AND RELATED PERSONS OF INSIDERS**  
 (Attached to report No.5/2026/BC-HDQT.NCB dated 28/01/2026)

| No. | Full name           | Securities trading account (if any) | Job title at the company (if any)                       | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|-----|---------------------|-------------------------------------|---|--|-----------------|--|------------------------------|--|
| 1   | Bui Thi Thanh Huong |                                     | Chairman of the Board of Directors/Legal Representative |  |                 | 92350470                                       | 4,79%                        |  |
| 1.1 | Bui Duc Dao         |                                     |   |  |                 | 0  | 0%                           | He is the biological father of the Chairman of the Board of Directors/Legal Representative.  |
| 1.2 | Tran Thi Hop        |                                     |   |  |                 | 0  | 0%                           | She is the biological mother of the Chairman of the Board of Directors/Legal Representative. |
| 1.3 | Pham Van Minh       |                                     |   |  |                 | 0  | 0%                           | He is the father-in-law of the Chairman of the Board of Directors/Legal Representative.      |
| 1.4 | Do Thi Ngoan        |                                     |   |  |                 | 0  | 0%                           | She is the mother-in-law of the Chairman of the Board of Directors/Legal Representative.     |
| 1.5 | Pham Quang Dao      |                                     |   |  |                 | 0  | 0%                           | He is the husband of the Chairman of the Board of Directors/Legal Representative.            |
| 1.6 | Pham Quang Dang     |                                     |   |  |                 | 0  | 0%                           | He is the biological child of the Chairman of the Board of Directors/Legal Representative.   |

| No.  | Full name        | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|------|------------------|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 1.7  | Pham Quang Dang  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of the Chairman of the Board of Directors/Legal Representative. |
| 1.8  | Pham Quang Huy   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of the Chairman of the Board of Directors/Legal Representative. |
| 1.9  | Bui Thi Thanh Ha |                                     |                                   |  |                 | 0  | 0%                           | She is the older sister of the Chairman of the Board of Directors/Legal Representative.    |
| 1.10 | Bui Ngoc Manh    |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of the Chairman of the Board of Directors/Legal Representative.   |
| 1.11 | Bui Thi Song Son |                                     |                                   |  |                 | 0  | 0%                           | She is the older sister of the Chairman of the Board of Directors/Legal Representative.    |
| 1.12 | Bui Tien Sy      |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of the Chairman of the Board of Directors/Legal Representative.   |
| 1.13 | Bui Thi Huyen    |                                     |                                   |  |                 | 0  | 0%                           | She is the younger sister of the Chairman of the Board of Directors/Legal Representative.  |

| No.  | Full name                            | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|------|--------------------------------------|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 1.14 | Chu Thanh Hieu                       |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-Law of the Chairman of the Board of Directors/Legal Representative.                           |
| 1.15 | Bui Thi Bich Ngan                    |                                     |                                   |  |                 | 0  | 0%                           | She is the younger sister of the Chairman of the Board of Directors/Legal Representative.                          |
| 1.16 | Nguyen Nam Thuy                      |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-Law of the Chairman of the Board of Directors/Legal Representative.                           |
| 1.17 | Bui Bao Ngoc                         |                                     |                                   |  |                 | 0  | 0%                           | She is the younger sister of the Chairman of the Board of Directors/Legal Representative.                          |
| 1.18 | Bui Thi Phuong Thao                  |                                     |                                   |  |                 | 0  | 0%                           | She is the younger sister of the Chairman of the Board of Directors/Legal Representative.                          |
| 1.19 | Bui Duc Do                           |                                     |                                   |  |                 | 0  | 0%                           | He is the younger brother of the Chairman of the Board of Directors/Legal Representative.                          |
| 1.20 | National Commercial Joint Stock Bank |                                     |                                   |  |                 | 0  | 0%                           | This refers to an organization where the declarant is the Chairman of the Board of Directors/Legal Representative. |

| No.  | Full name  | Securities trading account (if any) | Job title at the company (if any)       | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|------|--|-------------------------------------|---|--|-----------------|--|------------------------------|--|
| 1.21 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is the Chairman of the Board of Directors/legal Representative. |
| 2    | Hoang Thu Trang  |                                     | Vice Chairman of the Board of Directors |  |                 | 0  | 0%                           |  |
| 2.1  | Tran Thi Hien  |                                     |   |  |                 | 0  | 0%                           | She is the biological mother of the Vice Chairman of the Board of Directors.   |
| 2.2  | Hoang Long Hai   |                                     |   |  |                 | 0  | 0%                           | He is the older brother of the Vice Chairman of the Board of Directors.  |
| 2.3  | Nghiem Thanh Thuy  |                                     |   |  |                 | 0  | 0%                           | She is the sister-in-law of the Vice Chairman of the Board of Directors.   |
| 2.4  | Nguyen Van Dang  |                                     |   |  |                 | 0  | 0%                           | He is the father-in-law of the Vice Chairman of the Board of Directors.  |
| 2.5  | Vu Thi Phan  |                                     |   |  |                 | 0  | 0%                           | She is the mother-in-law of the Vice Chairman of the Board of Directors.   |
| 2.6  | Nguyen Hoang Minh Khoi   |                                     |   |  |                 | 0  | 0%                           | He is the biological son of the Vice Chairman of the Board of Directors.   |

| No. | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|-----|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 2.7 | Nguyen Hoang Minh Phu  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological son of the Vice Chairman of the Board of Directors.   |
| 2.8 | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | This is an organization where the declarant is the Vice Chairman of the Board of Directors.                        |
| 2.9 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is the Vice Chairman of the Board of Directors. |
| 3   | Duong The Bang   | Board member                        |                                   |  |                 | 95745805                                       | 4,96%                        |  |
| 3.1 | Trinh Thanh Huyen  |                                     |                                   |  |                 | 0  | 0%                           | She is the wife of a board member.   |
| 3.2 | Nguyen Thi Mai Hanh  |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of a member of the board of directors.  |
| 3.3 | Tran Thi Viet  |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of a board member.  |
| 3.4 | Duong The An   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of a member of the board of directors.  |
| 3.5 | Duong The Khang  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of a member of the board of directors.  |
| 3.6 | Duong Thi Lien   |                                     |                                   |  |                 | 0  | 0%                           | She is the older sister of a member of the board of directors.   |
| 3.7 | Nguyen Van Ty  |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of a member of the board of directors.  |

| No.  | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note  |
|------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|---|
| 3.8  | Vu Van Hung  |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of a member of the board of directors.   |
| 3.9  | Duong Ba Vinh  |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of a member of the board of directors.   |
| 3.10 | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | This refers to an organization where the declarant is a member of the Board of Directors.                 |
| 3.11 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is a member of the board of directors. |
| 4    | Nguyen Thi Hai Hoa   | Board member                        |                                   |  |                 | 0  | 0%                           |   |
| 4.1  | Nguyen Thi Chung   |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of a member of the board of directors.                                       |
| 4.2  | Nguyen Duc Bac   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological father of a member of the board of directors.  |
| 4.3  | Nguyen Thanh Thuy  |                                     |                                   |  |                 | 0  | 0%                           | She is the older sister of a member of the board of directors.  |
| 4.4  | Nguyen Thi Hao Hoa   |                                     |                                   |  |                 | 0  | 0%                           | She is the older sister of a member of the board of directors.  |
| 4.5  | Dinh Thi Kim   |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of a board member.   |

| No.  | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note  |
|------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|---|
| 4.6  | Pham Hung Son  |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of a member of the board of directors.  |
| 4.7  | Pham Son Tung  |                                     |                                   |  |                 | 0  | 0%                           | He is the husband of a board member.  |
| 4.8  | Pham Nguyen Bao Linh   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of a member of the board of directors.   |
| 4.9  | Pham Nguyen Bao Trang  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of a member of the board of directors.   |
| 4.10 | Tran Long  |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of a member of the board of directors.   |
| 4.11 | Duong Khanh Tung   |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of a member of the board of directors.   |
| 4.12 | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | This refers to an organization where the declarant is a member of the board of directors.                 |
| 4.13 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is a member of the board of directors. |
| 5    | Trinh Thanh Mai  | Board member                        |                                   |  |                 | 0  | 0%                           |   |
| 5.1  | Trinh Duy Thong  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological father of a member of the board of directors.  |
| 5.2  | Nguyen Thi Nhung   |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of a member of the board of directors.                                       |

| No.  | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note  |
|------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|---|
| 5.3  | Barry Charles Levrier  |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of a member of the board of directors.  |
| 5.4  | Carmela Levrier  |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of a board member.   |
| 5.5  | Paul Charles Levrier   |                                     |                                   |  |                 | 0  | 0%                           | He is the husband of a board member.  |
| 5.6  | Levrier Kaden Quang Minh   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of a member of the board of directors.   |
| 5.7  | Levrier Aaron Lam  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of a member of the board of directors.   |
| 5.8  | Steven Carl Levrier  |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of a member of the board of directors.   |
| 5.9  | Trinh Hong Quan  |                                     |                                   |  |                 | 0  | 0%                           | He is the younger brother of a member of the board of directors.  |
| 5.10 | Le Thi Ngoc Thao   |                                     |                                   |  |                 | 0  | 0%                           | She is the sister-in-law of a member of the board of directors.   |
| 5.11 | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is a member of the board of directors.                                 |
| 5.12 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | This refers to an organization where the declarant is a Board Member/General Director or a Board Member who is also the General Director. |

| No.  | Full name            | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note  |
|------|----------------------|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|---|
| 6    | Ta Kieu Hung         |                                     | Board member and CEO              |  |                 | 0  | 0%                           |   |
| 6.1  | Nguyen Ngoc Anh      |                                     |                                   |  |                 | 0  | 0%                           | She is the wife of the Board Member and CEO.              |
| 6.2  | Ta Khac Quy          |                                     |                                   |  |                 | 0  | 0%                           | He is the biological father of the Board Member and CEO.  |
| 6.3  | Nguyen Thi Thanh     |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of the Board Member and CEO. |
| 6.4  | Nguyen Ngoc Lan      |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of the Board Member and CEO.      |
| 6.5  | Nguyen Thi Bich Ngoc |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of the Board Member and CEO.     |
| 6.6  | Ta Kieu Ngoc Minh    |                                     |                                   |  |                 | 0  | 0%                           | She is the daughter of the Board Member and CEO.          |
| 6.7  | Ta Kieu Ngoc An      |                                     |                                   |  |                 | 0  | 0%                           | She is the daughter of the Board Member and CEO.          |
| 6.8  | Ta Ngoc Vinh         |                                     |                                   |  |                 | 0  | 0%                           | He is the son of the Board Member and CEO.                |
| 6.9  | Cao Cu Tri           |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of the Board Member and CEO.     |
| 6.10 | Phan Dang Hung       |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of the Board Member and CEO.     |
| 6.11 | Ta Thi Thanh Lien    |                                     |                                   |  |                 | 0  | 0%                           | She is the older sister of the Board Member and CEO.      |

| No.  | Full name  | Securities trading account (if any) | Job title at the company (if any)            | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|------|--|-------------------------------------|--|--|-----------------|--|------------------------------|--|
| 6.12 | Ta Kieu Anh  |                                     |  |  |                 | 0  | 0%                           | She is the older sister of the Board Member and CEO.   |
| 6.13 | National Commercial Joint Stock Bank                                   |                                     |  |  |                 | 0  | 0%                           | This refers to an organization where the declarant is a member of the Board of Directors and also the General Director.        |
| 6.14 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |  |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is a member of the Board of Directors and General Director. |
| 7    | Do Thi Thu Huong   |                                     | Independent member of the Board of Directors |  |                 | 0  | 0%                           |  |
| 7.1  | Nguyen Ngoc Tu   |                                     |  |  |                 | 0  | 0%                           | He is the husband of an independent member of the Board of Directors.  |
| 7.2  | Do Duc Nga   |                                     |  |  |                 | 0  | 0%                           | He is the Father of Independent Board Members.   |
| 7.3  | Hoang Thi Hien   |                                     |  |  |                 | 0  | 0%                           | She is the biological mother of the independent member of the Board of Directors.  |
| 7.4  | Nguyen Ngoc Huong  |                                     |  |  |                 | 0  | 0%                           | He is the father-in-law of an independent member of the Board of Directors.  |

| No.  | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 7.5  | Nguyen Thi Trinh   |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of an independent member of the Board of Directors.   |
| 7.6  | Nguyen Ngoc An Khanh   |                                     |                                   |  |                 | 0  | 0%                           | is the offspring of an independent member of the Board of Directors.   |
| 7.7  | Nguyen Phuc Nguyen   |                                     |                                   |  |                 | 0  | 0%                           | is the offspring of an independent member of the Board of Directors.   |
| 7.8  | Nguyen Minh Khai   |                                     |                                   |  |                 | 0  | 0%                           | is the offspring of an independent member of the Board of Directors.   |
| 7.9  | Do Thi Thoa Ngoc   |                                     |                                   |  |                 | 0  | 0%                           | She is the sister of the parents of the Independent Board Member.  |
| 7.10 | Nguyen Xuan My   |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of an independent member of the Board of Directors.   |
| 7.11 | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | This refers to an organization where the declarant is an independent member of the Board of Directors.                 |
| 7.12 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is an independent member of the Board of Directors. |

| No. | Full name         | Securities trading account (if any) | Job title at the company (if any)            | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|-----|-------------------|-------------------------------------|--|--|-----------------|--|------------------------------|--|
| 8   | Lam Thuy Dung     |                                     | Independent member of the Board of Directors |  |                 | 0  | 0%                           | He is the husband of an 0% independent member of the Board of Directors.             |
| 8.1 | Do Thanh Binh     |                                     |  |  |                 | 0  | 0%                           | He is the Father of an 0% Independent Board Members.                                 |
| 8.2 | Lam Uy Phuong     |                                     |  |  |                 | 0  | 0%                           | She is the biological mother of the 0% independent member of the Board of Directors. |
| 8.3 | Le Thi Lieu       |                                     |  |  |                 | 0  | 0%                           | He is the father-in-law of an independent member of the Board of Directors.          |
| 8.4 | Do Quang Tam      |                                     |  |  |                 | 0  | 0%                           | She is the mother-in-law of an independent member of the Board of Directors.         |
| 8.5 | Le Thi Oanh       |                                     |  |  |                 | 0  | 0%                           | is the offspring of an independent member of the Board of Directors.                 |
| 8.6 | Do Minh Duc       |                                     |  |  |                 | 0  | 0%                           | is the offspring of an independent member of the Board of Directors.                 |
| 8.7 | Do Tuan Anh       |                                     |  |  |                 | 0  | 0%                           | He is the older brother of the independent member of the Board of Directors.         |
| 8.8 | Truong Son Forest |                                     |  |  |                 | 0  | 0%                           | He is the independent member of the Board of Directors.                              |

| No.  | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 8.9  | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | This refers to an organization where the declarant is an independent member of the Board of Directors.                 |
| 8.10 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is an independent member of the Board of Directors. |
| 9    | Do Thi Duc Minh  |                                     | Head of the Supervisory Board     |  |                 | 0  | 0%                           |  |
| 9.1  | Do Van Dao   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological father of the Head of the Supervisory Board.  |
| 9.2  | Do not have  |                                     |                                   |  |                 | 0  | 0%                           | He is the foster father of the Head of the Supervisory Board.  |
| 9.3  | Nguyen Thi Quynh Lan   |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of the Head of the Supervisory Board.   |
| 9.4  | Do not have  |                                     |                                   |  |                 | 0  | 0%                           | She is the foster mother of the Head of the Supervisory Board.   |
| 9.5  | Do Viet Thang  |                                     |                                   |  |                 | 0  | 0%                           | He is the husband of the Head of the Supervisory Board.  |
| 9.6  | Do Viet Hung   |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of the Head of the Supervisory Board.  |
| 9.7  | Duong Thi Hue  |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of the Head of the Supervisory Board.   |

| No.  | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 9.8  | Do Minh Khoi   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological son of the Head of the Supervisory Board.   |
| 9.9  | Do Khoi Nguyen   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological son of the Head of the Supervisory Board.   |
| 9.10 | Do Thi Lan Anh   |                                     |                                   |  |                 | 0  | 0%                           | She is the sister of the Head of the Supervisory Board, sharing the same parents.                        |
| 9.11 | Duong Duc Quang  |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of the Head of the Supervisory Board.   |
| 9.12 | Do Bich Ngoc   |                                     |                                   |  |                 | 0  | 0%                           | I am the younger sibling of the Head of the Supervisory Board, along with my parents.                    |
| 9.13 | Dang Van Tuan  |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of the Head of the Supervisory Board.   |
| 9.14 | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | This is an organization where the declarant is the Head of the Supervisory Board.                        |
| 9.15 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is the Head of the Supervisory Board. |
| 10   | Vu Kim Phuong  |                                     | Member of the Supervisory Board   |  |                 | 0  | 0%                           |  |
| 10.1 | Vu Ba Ninh   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological father of a member of the Supervisory Board.  |

| No.   | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|-------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 10.2  | Ta Thi Kim Lien  |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of a member of the Supervisory Board.   |
| 10.3  | Vu Minh Tuan   |                                     |                                   |  |                 | 0  | 0%                           | He is the younger brother of a member of the Supervisory Board.  |
| 10.4  | Hoang Hung   |                                     |                                   |  |                 | 0  | 0%                           | He is the husband of a member of the Supervisory Board.  |
| 10.5  | Hoang Anh Phuong   |                                     |                                   |  |                 | 0  | 0%                           | is the child of a member of the Supervisory Board.   |
| 10.6  | Hoang Duc  |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of a member of the Supervisory Board.  |
| 10.7  | Do Thi Nghien  |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of a member of the Supervisory Board.   |
| 10.8  | Nguyen Lan Phuong  |                                     |                                   |  |                 | 0  | 0%                           | She is the sister-in-law of a member of the Supervisory Board.   |
| 10.9  | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 |  |                              | This refers to an organization where the declarant is a member of the Supervisory Board of a Supervisory Board member. |
| 10.10 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 |  | 0                            | It is a subsidiary of National Commercial Bank where the declarant is a member of the Supervisory Board.               |

| No.  | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 11   | Pham Thi Hien  |                                     | Member of the Supervisory Board   |  |                 | 0  | 0%                           | He is the biological father of a member of the Supervisory Board.  |
| 11.1 | Pham Van Hien  |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of a member of the Supervisory Board.                                       |
| 11.2 | Pham Thi Hoa   |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of a member of the Supervisory Board.                                       |
| 11.3 | Nguyen Hong Minh   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of a member of the Supervisory Board.   |
| 11.4 | Pham Thu Cuc   |                                     |                                   |  |                 | 0  | 0%                           | She is the younger sister of a member of the Supervisory Board.  |
| 11.5 | Nguyen Van Sy  |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of a member of the Supervisory Board.   |
| 11.6 | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | This refers to an organization where the declarant is a member of the Supervisory Board.                 |
| 11.7 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is a member of the Supervisory Board. |
| 12   | Le Van Quy   |                                     | Member of the Supervisory Board   |  |                 | 0  | 0%                           | He is the Father of the Supervisory Board Member.  |
| 12.1 | Le Trong Quy   |                                     |                                   |  |                 | 0  | 0%                           | He is the Father of the Supervisory Board Member.  |

| No.   | Full name             | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|-------|-----------------------|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 12.2  | Nguyen Thi Hoan       |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of a member of the Supervisory Board. |
| 12.3  | Nguyen Dinh Hoe       |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of a member of the Supervisory Board.      |
| 12.4  | Pham Thi Vien         |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of a member of the Supervisory Board.     |
| 12.5  | Nguyen Thi Thanh Thao |                                     |                                   |  |                 | 65000  | 0,003370%                    | She is the wife of a member of the Supervisory Board.              |
| 12.6  | Le Phuong Anh         |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of a member of the Supervisory Board.   |
| 12.7  | Le Minh Hoang         |                                     |                                   |  |                 | 0  | 0%                           | He is the biological child of a member of the Supervisory Board.   |
| 12.8  | Le Trong Thi          |                                     |                                   |  |                 | 0  | 0%                           | He is the older brother of a member of the Supervisory Board.      |
| 12.9  | Le Thi Hong           |                                     |                                   |  |                 | 0  | 0%                           | She is the older sister of a member of the Supervisory Board.      |
| 12.10 | Le Thi Ha             |                                     |                                   |  |                 | 0  | 0%                           | She is the older sister of a member of the Supervisory Board.      |
| 12.11 | Le Ba Tuan            |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of a member of the Supervisory Board.     |
| 12.12 | Le Thi Thu            |                                     |                                   |  |                 | 0  | 0%                           | She is the older sister of a member of the Supervisory Board.      |
| 12.13 | Nguyen Van Dinh       |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of a member of the Supervisory Board.     |

| No.   | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio                                       | Note   |
|-------|--|-------------------------------------|-----------------------------------|--|-----------------|--|--|--|
| 12.14 | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%   | This refers to an organization where the declarant is a member of the Supervisory Board of a Supervisory Board member. |
| 12.16 | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%   | It is a subsidiary of National Commercial Bank where the declarant is a member of the Supervisory Board.               |
| 13    | Nguyen Viet Son  |                                     | Member of the Supervisory Board   | 4780288  | 0.250%          |  |  |  |
| 13.1  | Nguyen Thanh Huyen   |                                     |                                   |  | 0               | 0%   | She is the wife of a member of the Supervisory Board.              |  |
| 13.2  | Nguyen Huu Thao  |                                     |                                   |  | 0               | 0%   | He is the Father of the Member.                                    |  |
| 13.3  | Nguyen Thi Song  |                                     |                                   |  | 0               | 0%   | She is the biological mother of a member of the Supervisory Board. |  |
| 13.4  | Nguyen Ai Hota   |                                     |                                   |  | 0               | 0%   | He is the father-in-law of a member of the Supervisory Board.      |  |
| 13.5  | Pham Thi Kim Hong  |                                     |                                   |  | 0               | 0%   | She is the mother-in-law of a member of the Supervisory Board.     |  |
| 13.6  | Nguyen Phuc Anh  |                                     |                                   |  | 0               | 0%   | He is the biological child of a member of the Supervisory Board.   |  |
| 13.7  | Nguyen Phuc An   |                                     |                                   |  | 0               | 0%   | He is the biological child of a member of the Supervisory Board.   |  |

| No.               | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|-------------------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 13.8              | Nguyen Viet Ha   |                                     |                                   |  |                 | 0  | 0%                           | He is the younger brother of a member of the Supervisory Board.  |
| 13.9              | Vo Mai Phuong  |                                     |                                   |  |                 | 0  | 0%                           | She is the sister-in-law of a member of the Supervisory Board.   |
| Octob<br>er 13th  | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | This refers to an organization where the declarant is a member of the Supervisory Board of a Supervisory Board member. |
| Novem<br>ber 13th | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is a member of the Supervisory Board.               |
| 14                | Vo Thi Thuy Duong  |                                     | Deputy General Manager            |  |                 | 0  | 0%                           |  |
| 14.1              | Vo Quang Lien  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological father of the Deputy General Director.  |
| 14.2              | Nguyen Thi Kim Nguyet  |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of the Deputy General Director.   |
| 14.3              | Do Van Hieu  |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of the Deputy General Director.  |
| 14.4              | Doan Thi Nguyet  |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of the Deputy General Director.   |
| 14.5              | Do Van Hiep  |                                     |                                   |  |                 | 0  | 0%                           | He is the husband of the Deputy General Director.  |

| No.                  | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|----------------------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 14.6                 | Do Chau Giang  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological son of the Deputy General Director.   |
| 14.7                 | Do Minh Dang   |                                     |                                   |  |                 | 0  | 0%                           | He is the biological son of the Deputy General Director.   |
| 14.8                 | Vo Quang Son   |                                     |                                   |  |                 | 0  | 0%                           | He is the younger brother of the Deputy General Director.  |
| 14.9                 | Tran Thi Tuyet Lan   |                                     |                                   |  |                 | 0  | 0%                           | She is the sister-in-law of the Deputy General Director.   |
| Octob<br>er<br>14th  | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | This is an organization where the declarant is the Deputy General Director.                        |
| Nov<br>ember<br>14th | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Bank where the declarant is the Deputy General Director. |
| 15                   | Nguyen Viet Hoi  |                                     | Deputy General Manager            |  |                 | 0  | 0%                           |  |
| 15.1                 | Nguyen Viet Hong   |                                     |                                   |  |                 | 0  | 0%                           | He is the father of the Deputy General Director.   |
| 15.2                 | Nguyen Thi Hong  |                                     |                                   |  |                 | 0  | 0%                           | She is the mother of the Deputy General Director.  |
| 15.3                 | Nguyen Thuy Giang  |                                     |                                   |  |                 | 0  | 0%                           | She is the wife of the Deputy General Director.  |
| 15.4                 | Nguyen Thuy Van Khanh  |                                     |                                   |  |                 | 0  | 0%                           | He is the son of the Deputy General Director.  |

| No.           | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|---------------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 15.5          | Nguyen Viet Quang  |                                     |                                   |  |                 | 0  | 0%                           | He is the son of the Deputy General Director.  |
| 15.6          | Dinh Thi Thu Hoc   |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of the Deputy General Director.   |
| 15.7          | Nguyen Dao   |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of the Deputy General Director.  |
| 15.8          | Nguyen Thi Huyen   |                                     |                                   |  |                 | 0  | 0%                           | She is the younger sister of the Deputy General Director.  |
| 15.9          | Nguyen Thi Thu Hoai  |                                     |                                   |  |                 | 0  | 0%                           | She is the younger sister of the Deputy General Director.  |
| October 15th  | Nguyen Trung Hieu  |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of the Deputy General Director.   |
| November 15th | Ha Van Duong   |                                     |                                   |  |                 | 0  | 0%                           | He is the brother-in-law of the Deputy General Director.   |
| December 15th | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 |  |                              | It is a subsidiary of National Commercial Bank where the declarant is the Deputy General Director.         |
| 15.13         | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           | This is an organization where the declarant is the Deputy General Director of the Deputy General Director. |
| 16            | Nguyen Hieu Nhan Ghislain  |                                     |                                   | Deputy General Manager                                 |                 | 0  | 0%                           |  |
| 16.1          | Nguyen Huu Hau Gaston  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological father of the Deputy General Director.  |

| No.                  | Full name  | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|----------------------|--|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 16.2                 | Pham Vu Doan Thue  |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of the Deputy General Director.   |
| 16.3                 | Jacquemin Jean   |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of the Deputy General Director.  |
| 16.4                 | Jacquemin Marguerite   |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of the Deputy General Director.   |
| 16.5                 | Jacquemin Chantal  |                                     |                                   |  |                 | 0  | 0%                           | She is the wife of the Deputy General Director.  |
| 16.6                 | Nguyen Hieu Nhan<br>Chi Genevieve                                      |                                     |                                   |  |                 | 0  | 0%                           | He is the biological son of the Deputy General Director.   |
| 16.7                 | Nguyen Hieu Hoai   |                                     |                                   |  |                 | 0  | 0%                           | He is the younger brother of the Deputy General Director.  |
| 16.8                 | Nguyen Hieu Nghia<br>Anh Ginette                                       |                                     |                                   |  |                 | 0  | 0%                           | He is the older brother of the Deputy General Director.  |
| 16.9                 | Nguyen Hieu Nghia<br>Gabriel   |                                     |                                   |  |                 | 0  | 0%                           | She is the sister-in-law of the Deputy General Director.   |
| Octob<br>er<br>16th  | Boiron Helene  |                                     |                                   |  |                 | 0  | 0%                           | This is an organization where the declarant is the Deputy General Director.                                    |
| Nov<br>ember<br>16   | National Commercial Joint Stock Bank                                   |                                     |                                   |  |                 | 0  | 0%                           | It is a subsidiary of National Commercial Joint Stock Bank where the declarant is the Deputy General Director. |
| Dece<br>mber<br>16th | National Bank's Debt Management and Asset Exploitation Company Limited |                                     |                                   |  |                 | 0  | 0%                           |  |

| No.  | Full name         | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note  |
|------|-------------------|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|---|
| 17   | Bui Thi Khanh Van |                                     | Chief Accountant                  |  |                 | 0  | 0%                           |   |
| 17.1 | Nguyen Thi Thuy   |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of the Chief Accountant.             |
| 17.2 | Tran Xuan Truong  |                                     |                                   |  |                 | 0  | 0%                           | He is the husband of the Chief Accountant.                        |
| 17.3 | Tran Dang Vuong   |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of the Chief Accountant.                  |
| 11.4 | Nguyen Thi Bang   |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of the Chief Accountant.                 |
| 17.4 | Bui Manh Ha       |                                     |                                   |  |                 | 0  | 0%                           | He is the Chief Accountant's older brother.                       |
| 17.5 | Nguyen Thi Uyen   |                                     |                                   |  |                 | 0  | 0%                           | She is the sister-in-law of the Chief Accountant.                 |
| 17.6 | Bui Thi Giang     |                                     |                                   |  |                 | 0  | 0%                           | She is the Chief Accountant's older sister.                       |
| 11.5 | Nguyen Van Tu     |                                     |                                   |  |                 | 0  | 0%                           | He is the Chief Accountant's brother-in-law.                      |
| 17.7 | Bui Tu Linh       |                                     |                                   |  |                 | 0  | 0%                           | She is the Chief Accountant's older sister.                       |
| 17.8 | Nguyen Van Thien  |                                     |                                   |  |                 | 0  | 0%                           | He is the Chief Accountant's brother-in-law.                      |
| 18   | Vu Thuy Ngoc      |                                     |                                   | The person in charge of corporate governance.          |                 | 0  | 0%                           |   |
| 18.1 | Vu Van Khoi       |                                     |                                   |  |                 | 0  | 0%                           | He is the biological father of the company's chief administrator. |



| No.   | Full name        | Securities trading account (if any) | Job title at the company (if any) | ID card/Passport number, date of issue, place of issue | Contact address | Number of shares held at the end of the period | Ending stock ownership ratio | Note   |
|-------|------------------|-------------------------------------|-----------------------------------|--|-----------------|--|------------------------------|--|
| 18.2  | Nguyen Thi Na    |                                     |                                   |  |                 | 0  | 0%                           | She is the biological mother of the company's chief administrator. |
| 18.3  | Le Duc Thuc      |                                     |                                   |  |                 | 0  | 0%                           | He is the father-in-law of the company's chief administrator.      |
| 18.4  | Dang Thi Minh    |                                     |                                   |  |                 | 0  | 0%                           | She is the mother-in-law of the company's chief administrator.     |
| 18.5  | Le Trung Kien    |                                     |                                   |  |                 | 0  | 0%                           | He is the husband of the company's chief administrator.            |
| 18.6  | Le Vu Thuy Linh  |                                     |                                   |  |                 | 0  | 0%                           | He is the biological son of the company's chief administrator.     |
| 18.7  | Le Ngoc Khanh Vy |                                     |                                   |  |                 | 0  | 0%                           | He is the biological son of the company's chief administrator.     |
| 18.8  | Vu Dang Khoa     |                                     |                                   |  |                 | 0  | 0%                           | He is the older brother of the company's chief administrator.      |
| 18.9  | Vu Tuan Khang    |                                     |                                   |  |                 | 0  | 0%                           | He is the older brother of the company's chief administrator.      |
| 18.20 | Le Thi Thu Hang  |                                     |                                   |  |                 | 0  | 0%                           | She is the sister-in-law of the company's chief administrator.     |
| 18.21 | Duong Thi Nhung  |                                     |                                   |  |                 | 0  | 0%                           | She is the sister-in-law of the company's chief administrator.     |

**APPENDIX 6: TRANSACTION BETWEEN INTERNAL PERSONNEL AND RELATED PEOPLE REGARDING THE COMPANY'S SHARES**

(attached with report numbered 50/2026/BC-HĐQT.NCB dated 28/01/2026)

| No. | Name                | Relation to NCB internal personnel | No. shares held at the beginning of term (31/12/2024) |             | No. shares held at the end of term (31/12/2025) |            | Reason for change (purchase, sale, transfer, etc.) |
|-----|---------------------|------------------------------------|---|-------------|---|------------|--|
|     |                     |                                    | No. shares  | Percent age | No. shares                                      | Percentage |  |
| 1   | BÙI THỊ THANH HƯƠNG | CHỦ TỊCH HỘI ĐỒNG QUẢN TRỊ         | 56.329.164  | 4,78%       | 92.350.470                                      | 4,76%      | Purchase – NCB private offering                    |
| 2   | ĐƯƠNG THÉ BẰNG      | THÀNH VIÊN HỘI ĐỒNG QUẢN TRỊ       | 58.500.000  | 4,96%       | 95.745.805                                      | 4,96%      | Purchase – NCB private offering                    |

