

No.: 50/2026/BC-HĐQT.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 VNĐ
- 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-ĐHĐCĐ.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-ĐHĐCĐ.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-ĐHĐCĐ.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-ĐHĐCĐ.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-ĐHĐCĐ dated 13/04/2024.</li> </ul>
5	1617/2025/NQ-ĐHĐCĐ.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-ĐHĐCĐ.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-ĐHĐCĐ.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
		- The results of the election of members of the Board of Directors of NCB for the 2025–2030 term
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-HĐQT 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-HĐQT 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 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 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 Thế Bằng	Member of the Board 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 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 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 Hưng	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 Thủy 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 1*).

## 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 apporvals of vaious 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 opeations;
- 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 - 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 - 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 24/12/2025
6	Mr. Lê Văn Quý	1			Participated in the first SB meeting of 2025-2030 term on 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; implementaion 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) 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 - Acting CEO: 21/04/2023 - 27/06/2023 - CEO: 27/06/2023 – now
2	Deputy CEO Ms. Phạm Thị Hiền	25/01/1973	MEBF - CFVG – National Economics University	14/11/2022 – now
3	Deputy CEO Ms. Võ Thị Thùy Dương	18/09/1977	International and Economics Law, BA. – Ha Noi Law University	19/02/2024 – now

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

#### V. Chief Accountant:

No.	Chief Accountant	DOB	Education	Date of appointment
1	Bùi Thị Khánh Vân	19/11/1980	MA – National 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.



**CHAIRWOMAN OF THE BOARD**

**CHỦ TỊCH HĐQT**  
*Bùi Thị Thanh 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	100%	
2.	Ms. Hoàng Thu Trang	Vice Chairwoman of the BOD	11/11	100%	
3.	Mr. Dương Thế Bằng	BOD member	11/11	100%	
4.	Ms. Trịnh Thanh Mai	BOD member	11/11	100%	
5.	Mr. Ta Kieu Hung	BOD member	11/11	100%	
6.	Ms. Nguyễn Thị Hải Hòa	BOD member	10/11	100%	Absent due to business trip.
7.	Ms. Do Thi Thu Huong	BOD member – independent (elected from 24 Dec 2025)	1/1	100%	
8.	Ms. Lam Thuy Dung	BOD member – independent (elected from 24 Dec 2025)	1/1	100%	



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

STT	Số	Ngày tháng trên VB	Nội dung	Tỷ lệ
1	08/2025/NQ – HĐQT	03/01/2025	Issue credit extension to Customer	100%
2	09/2025/NQ – HĐQT	03/01/2025	Issue credit extension to Customer	100%
3	10/2025/NQ – HĐQT	03/01/2025	Issue credit extension to Customer	100%
4	20/2025/NQ-HĐQT	07/01/2025	Extend customer credit card limit	100%
5	22/2025/NQ – HĐQT	07/01/2025	Issue the amended, supplemented credit approval authority policy, numbered QC.RR.005 v6.1	100%
6	34/2025/NQ-HĐQT	10/01/2025	Approval of the convening of AGM 2025	100%
7	37/2025/NQ – HĐQT	10/01/2025	Power of Attorney for AMC to settle debts in accordance with document numbered 2174/VAMC-BAN1 (attachment: Power of Attorney numbered 38/2025/HĐUQ/NCB-AMC)	100%
8	40/2025/NQ-HĐQT	10/01/2025	Changing customer credit condition	100%
9	51/2025/NQ-HĐQT	13/01/2025	Amended policy on loan for staffs.	100%
10	55/2025/NQ-HĐQT	14/01/2025	Changing customer credit condition	100%
11	68/2025/NQ-HĐQT	20/01/2025	Re-issue and Extend customer credit card limit	100%
12	66/2025/NQ-HĐQT	20/01/2025	Re-issue and Extend customer credit card limit	100%
13	69/2025/QĐ – HĐQT	20/01/2025	Task allocation of BOD members	100%
14	70/2025/QĐ – HĐQT	20/01/2025	List of Risk Settlement Council members	100%
15	71/2025/QĐ – HĐQT	20/01/2025	List of Credit Council members	100%
16	72/2025/QĐ – HĐQT	20/01/2025	List of Risk Management Council members	100%
17	73/2025/QĐ – HĐQT	20/01/2025	List of Digital Transformation and Information Technology members	100%
18	74/2025/QĐ – HĐQT	20/01/2025	List of Human Resources Council members	100%
19	92/2025/NQ-HĐQT	22/01/2025	Re-issue and Extend customer credit card limit	100%
20	94/2025/NQ-HĐQT	22/01/2025	Re-issue and Extend customer credit card limit	100%
21	96/2025/QĐ-HĐQT	23/01/2025	Issue the amended Guarantee regulation, numbered QC.TD.002 v4.2	100%
22	101/2025/NQ – HĐQT	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 trên VB	Nội dung	Tỷ lệ
23	99/2025/NQ – HĐQT	23/01/2025	Issue credit extension to Customer	100%
24	100/2025/NQ – HĐQT	23/01/2025	Debt settlement plan for Customer	100%
25	98/2025/NQ – HĐQT	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 – HĐQT	05/02/2025	Provisional candidate for BOD and SB, 2025 - 2030 period.	100%
27	136/2025/NQ-HĐQT	12/02/2025	Legal action plan against Customer	100%
28	138/2025/NQ-HĐQT	12/02/2025	Legal action plan against Customer	100%
29	139/2025/NQ-HĐQT	12/02/2025	Legal action plan against Customers	100%
30	140/2025/NQ-HĐQT	12/02/2025	Legal action plan against Customers	100%
31	142/2025/NQ – HĐQT	12/02/2025	Re-issue and Extend customer credit card limit	100%
32	152/2025/NQ – HĐQT	15/02/2025	Approval of Capital stress test scenarios and capital planning	100%
33	164/2025/NQ -HĐQT	17/02/2025	Approval of the adjusted organizational chart and headcount planning in NCB branches	100%
34	172/2025/NQ -HĐQT	17/02/2025	Auction plan for collateral asset of customer's debt	100%
35	186/2025/NQ - HĐQT	28/02/2025	Issue credit extension to Customer	100%
36	188/2025/NQ – HĐQT	28/02/2025	Issue credit extension to Customer	100%
37	200/2025/NQ-HĐQT	03/03/2025	Approval of the unsecured interbank money market transaction limit for credit institutions	100%
38	202/2025/NQ-HĐQT	03/03/2025	Issue credit extension to Customer	100%
39	204/2025/NQ-HĐQT	03/03/2025	Issue credit extension to Customer	100%
40	214/2025/NQ – HĐQT	05/03/2025	Issue credit extension to Customer	100%
41	218/2025/NQ – HĐQT	06/03/2025	Re-issue and Extend customer credit card limit	100%
42	226/2025/NQ-HĐQT	03/08/2025	Approve the dossier of AGM 2025	100%
43	231/2025/NQ-HĐQT	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 – HĐQT	10/03/2025	Restructure the operational model of Phu My Hung branch, Hai Phong branch, Hai An branch	100%

STT	Số	Ngày tháng 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 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 – HĐQT	09/04/2025	Auditor selection for financial report audit, internal controller audit, and equity audit for fiscal year 2025	100%
73	367/2025/NQ - HĐQT	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 – HĐQT	09/04/2025	Issue credit extension to Customer	100%
76	382/2025/NQ – HĐQT	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 trên VB	Nội dung	Tỷ lệ
84	416/2025/QĐ - HĐQT	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	472/2025NQ-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 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/HĐUQ/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/HĐHT/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 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- HĐQT.NCB	10/06/2025	List of investors participating in the private placement, and 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 – 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- 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 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 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/HĐUQT/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 trên VB	Nội dung	Tỷ lệ
206	990/2025/NQ-HĐQT	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-HĐQT	28/08/2025	Issue credit extension to Customer	80%
208	982/2025/NQ-HĐQT	29/08/2025	Re-issue and increase credit limit to Customer	80%
209	998/2025/NQ-HĐQT	05/09/2025	Issue credit limit to Customer	100%
210	1000/2025/NQ-HĐQT	05/09/2025	Re-issue and increase credit limit to Customer	80%
211	1010/2025/NQ-HĐQT	07/09/2025	Re-issue and increase credit limit to Customer	100%
212	1029/2025/NQ-HĐQT	10/09/2025	Issue credit extension to Customer	100%
213	1031/2025/NQ-HĐQT	10/09/2025	Issue credit extension to Customer	100%
214	1041/2025/NQ-HĐQT	12/09/2025	Issue credit extension to Customer	100%
215	1071/2025/NQ-HĐQT	18/09/2025	Re-issue and increase credit limit to Customer	100%
216	1077/2025/NQ-HĐQT	19/09/2025	Plan for the disposal of a customer's debt through public auction.	100%
217	1086/2025/NQ-HĐQT	20/09/2025	Re-issue and increase credit limit to Customer	100%
218	1088/2025/NQ-HĐQT	20/09/2025	Re-issue and increase credit limit to Customer	80%
219	1095/2025/NQ-HĐQT	23/09/2025	Issue credit limit to Customer	100%
220	1097/2025/NQ-HĐQT	24/09/2025	Re-issue and increase credit limit to Customer	100%
221	1111/2025/NQ-HĐQT	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-HĐQT	29/09/2025	Issue credit extension to Customer	80%
223	1127/2025/NQ-HĐQT	27/09/2025	Issue credit limit to Customer	100%
224	1145/2025/NQ-HĐQT	29/09/2025	Issue credit extension to Customer	100%
225	1093/2025/NQ-HĐQT	23/09/2025	Issue guarantee for each items and change condition for Customer	100%
226	1099/2025/NQ-HĐQT	24/09/2025	Re-issue and increase credit limit to Customer	80%
227	1119/2025/NQ-HĐQT	26/09/2025	Re-issue and increase credit limit to Customer	80%
228	1161/2025/QĐ-HĐQT	02/10/2025	Decision on the List of Credit Committee Member	100%
229	1143/2025/NQ-HĐQT	29/09/2025	Issue guarantee for Client's firm	100%
230	1177/2025/NQ-HĐQT	06/10/2025	Plan for the disposal of a customer's debt through sale.	100%
231	1056/2025/NQ-HĐQT	15/09/2025	Approval of the unsecured interbank transaction limit for various credit institutions	100%
232	1062/2025/NQ-HĐQT	16/09/2025	Approval of 2025 budget for bonus	100%
233	1187/2025/NQ-HĐQT	09/10/21025	Approval of the unsecured interbank transaction limit for Financial Institution client	100%
234	1151/2025/NQ-HĐQT	30/09/2025	Changing customer credit condition	80%
235	1163/2025/NQ-HĐQT	02/10/2025	Continue the plan for the disposal of a customer's debt through public auction.	100%
236	1165/2025/NQ-HĐQT	03/10/2025	Changing customer credit condition	80%
237	1167/2025/NQ-HĐQT	03/10/2025	Changing customer credit condition	80%
238	1169/2025/NQ-HĐQT	03/10/2025	Changing customer credit condition	80%
239	1171/2025/NQ-HĐQT	03/10/2025	Changing customer credit condition	80%
240	1173/2025/NQ-HĐQT	03/10/2025	Changing customer credit condition	80%
241	1175/2025/NQ-HĐQT	04/10/2025	Issue credit extension to Customer	100%
242	1175A/2025/NQ-HĐQT	04/10/2025	Issue credit extension to Customer	100%
243	1179/2025/NQ-HĐQT	07/10/2025	Re-issue and increase credit limit to Customer	100%
244	1181/2025/NQ-HĐQT	08/10/2025	Debt settlement plan for Customer	100%
245	1239/2025/NQ-HĐQT	21/10/2025	Approval of private offering result.	100%
246	1179A/2025/NQ-HĐQT	07/10/2025	Issue credit extension to Customer	80%
247	1183/2025/NQ-HĐQT	09/10/2025	Re-issue and increase credit limit to Customer	100%
248	1185/2025/NQ-HĐQT	09/10/2025	Issue credit extension to Customer	80%
249	1203/2025/NQ-HĐQT	15/10/2025	Increase credit limit and change condition for Customer	100%
250	1207/2025/NQ-HĐQT	17/10/2025	Issue credit extension to Customer	80%
251	1209/2025/NQ-HĐQT	17/10/2025	Issue credit extension to Customer	80%
252	1235/2025/NQ-HĐQT	20/10/2025	Issue credit extension to Customer	100%

STT	Số	Ngày tháng 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 trên VB	Nội dung	Tỷ lệ
296	1601/2025/NQ-HĐQT	22/12/2025	Issue credit extension to Customer	100%
297	1603/2025/NQ-HĐQT	23/12/2025	Adjustment of the Organizational Structure of the Retail Banking Division	100%
298	1605/2025/NQ-HĐQT	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-HĐQT	23/12/2025	Establishment of the Strategy Execution Center under the CEO	100%
300	1609/2025/NQ-HĐQT.NCB	23/12/2025	Approval of updates to dossiers for the 2025 Extraordinary General Meeting	100%
301	1611/2025/NQ-HĐQT	23/12/2025	Adjustment of the Organizational Structure of the Operations Division	100%
302	1611A/2025/NQ-HĐQT	23/12/2025	Approval of the Methodology for developing a model using statistical analysis	100%
303	1611B/2025/NQ-HĐQT	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-HĐQT	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-HĐQT	23/12/2025	Issuance of the Regulation on Credit Approval Authority Structure, Code QC.RR.005 v7.0	100%
306	1668/2025/NQ-HĐQT	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-HĐQT	24/12/2025	Decision on Members of the Human Resources Committee	100%
308	1690/2025/QĐ-HĐQT	24/12/2025	Decision on Members of the Risk Management Committee	100%
309	1691/2025/QĐ-HĐQT	24/12/2025	Decision on Members of the Credit Committee	100%
310	1692/2025/QĐ-HĐQT	24/12/2025	Decision on Members of the Technology & Digital Transformation Committee	100%
311	1693/2025/QĐ-HĐQT	24/12/2025	Decision on Members of the Risk Settlement Committee	100%
312	1711/2025/NQ-HĐQT	25/12/2025	Changing customer credit condition	100%
313	1729/2025/NQ-HĐQT	27/12/2025	Adjustment and supplementation of the internal staff loan policy of NCB	100%
314	1779/2025/NQ-HĐQT/QC.TC.001 v5.0	30/12/2025	Issuance of the Financial Regulation, Code QC.TC.001 v5.0	100%
315	1781/2025/NQ-HĐQT	30/12/2025	Changing customer credit condition	100%
316	1783/2025/NQ-HĐQT	30/12/2025	Increase credit limit and change credit condition of the customer	100%
317	1785/2025/NQ-HĐQT	30/12/2025	Re-issue and increase credit limit to Customer	100%
318	1787/2025/NQ-HĐQT	30/12/2025	Issue credit extension to Customer	100%
319	1956/2025/QĐ-HĐQT	25/09/2025	Human resource decision	100%
320	773/2025/QĐ-HĐQT	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-HĐQT	18/10/2025	Commendation of units with outstanding performance in 2025	100%
322	966/2025/NQ-HĐQT	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-HĐQT	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-HĐQT	18/12/2025	Plan for the release of collateral assets	100%
325	2700/2025/NQ-HĐQT	23/12/2025	Dismissal from the position held by Ms. Pham Thi Hien	100%
326	1789/2025/NQ-HĐQT	30/12/2025	Plan for early termination of debt purchase and sale contracts	100%
327	1484/2025/NQ-HĐQT	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 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			
1.1	Bui Duc Dao								He is the biological father of the Chairman of the Board of Directors/Legal Representative.
1.2	Tran Thi Hop								She is the biological mother of the Chairman of the Board of Directors/Legal Representative.
1.3	Pham Van Minh								He is the father-in-law of the Chairman of the Board of Directors/Legal Representative.
1.4	Do Thi Ngoan								She is the mother-in-law of the Chairman of the Board of Directors/Legal Representative.
1.5	Pham Quang Dao								He is the husband of the Chairman of the Board of Directors/Legal Representative.
1.6	Pham Quang Dang								He is the biological child of the Chairman of the Board of Directors/Legal 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
1.7	Pham Quang Dang								He is the biological child of the Chairman of the Board of Directors/Legal Representative.
1.8	Pham Quang Huy								He is the biological child of the Chairman of the Board of Directors/Legal Representative.
1.9	Bui Thi Thanh Ha								She is the older sister of the Chairman of the Board of Directors/Legal Representative.
1.10	Bui Ngoc Manh								He is the brother-in-law of the Chairman of the Board of Directors/Legal Representative.
1.11	Bui Thi Song Son								She is the older sister of the Chairman of the Board of Directors/Legal Representative.
1.12	Bui Tien Sy								He is the brother-in-law of the Chairman of the Board of Directors/Legal Representative.
1.13	Bui Thi Huyen								She is the younger sister of the Chairman of the Board of Directors/Legal 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
1.14	Chu Thanh Hieu								He is the brother-in-law of the Chairman of the Board of Directors/Legal Representative.
1.15	Bui Thi Bich Ngan								She is the younger sister of the Chairman of the Board of Directors/Legal Representative.
1.16	Nguyen Nam Thuy								He is the brother-in-law of the Chairman of the Board of Directors/Legal Representative.
1.17	Bui Bao Ngoc								She is the younger sister of the Chairman of the Board of Directors/Legal Representative.
1.18	Bui Thi Phuong Thao								She is the younger sister of the Chairman of the Board of Directors/Legal Representative.
1.19	Bui Duc Do								He is the younger brother of the Chairman of the Board of Directors/Legal Representative.
1.20	National Commercial Joint Stock Bank								This refers to an organization where the declarant is the Chairman of the Board of Directors/Legal 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
1.21	National Bank's Debt Management and Asset Exploitation Company Limited								This refers to an organization where the declarant is the Chairman of the Board of Directors/Legal Representative.
2	Hoang Thu Trang		Vice Chairman of the Board of Directors			03/08/2021			
2.1	Tran Thi Hien								She is the biological mother of the Vice Chairman of the Board of Directors.
2.2	Hoang Long Hai								He is the older brother of the Vice Chairman of the Board of Directors.
2.3	Nghiem Thanh Thuy								She is the sister-in-law of the Vice Chairman of the Board of Directors.
2.4	Nguyen Van Dang								He is the father-in-law of the Vice Chairman of the Board of Directors.
2.5	Vu Thi Phan								She is the mother-in-law of the Vice Chairman of the Board of Directors.
2.6	Nguyen Hoang Minh Khoi								He is the biological son of the Vice Chairman of the Board of Directors.
2.7	Nguyen Hoang Minh Phu								He is the biological son of the Vice Chairman 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
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			18/11/2023			She is the wife of a board member.
3.1	Trinh Thanh Huyen								She is the biological mother of a member of the board of directors.
3.2	Nguyen Thi Mai Hanh								She is the mother-in-law of a board member.
3.3	Tran Thi Viet								He is the biological child of a member of the board of directors.
3.4	Duong The An								He is the biological child of a member of the board of directors.
3.5	Duong The Khang								She is the older sister of a member of the board of directors.
3.6	Duong Thi Lien								He is the brother-in-law 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			18/1/2023			
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.	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
4.9	Pham Nguyen Bao Trang								He is the biological child of a member of the board of directors.
4.10	Tran Long								He is the brother-in-law of a member of the board of directors.
4.11	Duong Khanh Tung								He is the brother-in-law of a member of the board of directors.
4.12	National Commercial Joint Stock Bank								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								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			18/06/2022			
5.1	Trinh Duy Thong								He is the biological father of a member of the board of directors.
5.2	Nguyen Thi Nhung								She is the biological mother of a member of the board of directors.
5.3	Barry Charles Levrier								He is the father-in-law of a member of the board of directors.
5.4	Carmela Levrier								She is the mother-in-law of a board member.
5.5	Paul Charles Levrier								He is the husband of a board member.
5.6	Levrier Kaden Quang Minh								He is the biological child 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
5.7	Levirier Aaron Lam								He is the biological child of a member of the board of directors.
5.8	Sтивен Carl Levrier								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			She is the wife of the Board Member and CEO.
6.1	Nguyen Ngoc Anh								He is the biological father of the Board Member and CEO.
6.2	Ta Khac Quy								She is the biological mother of the Board Member and CEO.
6.3	Nguyen Thi Thanh								He is the father-in-law of the Board Member and CEO.
6.4	Nguyen Ngoc Lan								

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.

2/1

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 Huong								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 Lieu								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
8.5	Le Thi Oanh								She is the mother-in-law of an independent member of the Board of Directors.
8.6	Do Minh Duc								is the offspring of an independent member of the Board of Directors.
8.7	Do Tuan Anh								is the offspring of an independent member of the Board of Directors.
8.8	Truong Son Forest								He is the older brother of the independent member of the Board of Directors.
8.9	National Commercial Joint Stock Bank								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								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			08/12/2022			
9.1	Do Van Dao								He is the biological father of the Head of the Supervisory Board.
9.2	Do not have								He is the foster father 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
9.3	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			
10.1	Vu Ba Ninh								He is the biological father of a member of the Supervisory Board.
10.2	Ta Thi Kim Lien								She is the biological mother of a member of the Supervisory Board.
10.3	Vu Minh Tuan								He is the younger brother of a member of the Supervisory Board.
10.4	Hoang Hung								He is the husband of a member of the Supervisory Board.
10.5	Hoang Anh Phuong								is the child of a member of the Supervisory Board.
10.6	Hoang Duc								He is the father-in-law of a member of the Supervisory Board.
10.7	Do Thi Nghien								She is the mother-in-law of a member of the Supervisory Board.
10.8	Nguyen Lan Phuong								She is the sister-in-law of 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
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			
12.1	Le Trong Quy								He is the Father of the Supervisory Board Member.
12.2	Nguyen Thi Hoan								She is the biological mother of a member of the Supervisory Board.
12.3	Nguyen Dinh Hoe								He is the father-in-law of a member of the Supervisory Board.
12.4	Pham Thi Vien								She is the mother-in-law of a member of the Supervisory Board.
12.5	Nguyen Thi Thanh Thao								She is the wife 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 biological child of a member of the Supervisory Board.
12.8	Le Trong Thi								He is the older brother of a member of the Supervisory Board.
12.9	Le Thi Hong								She is the sister-in-law of a member of the Supervisory Board.
12.10	Le Thi Ha								She is the older sister of 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
12.11	Le Ba Tuan								He is the brother-in-law of a member of the Supervisory Board.
12.12	Le Thi Thu								She is the older sister of a member of the Supervisory Board.
12.13	Nguyen Van Dinh								He is the brother-in-law of a member of the Supervisory Board.
12.14	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.
12.16	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.
13	Nguyen Viet Son		Member of the Supervisory Board			24/12/2025			
13.1	Nguyen Thanh Huyen								She is the wife of a member of the Supervisory Board.
13.2	Nguyen Huu Thao								He is the Father of the Supervisory Board Member.
13.3	Nguyen Thi Song								She is the biological mother of a member of the Supervisory Board.
13.4	Nguyen Ai Hoa								He is the father-in-law of 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
13.5	Pham Thi Kim Hong								She is the mother-in-law of a member of the Supervisory Board.
13.6	Nguyen Phuc Anh								He is the biological child of a member of the Supervisory Board.
13.7	Nguyen Phuc An								He is the biological child of a member of the Supervisory Board.
13.8	Nguyen Viet Ha								He is the younger brother of a member of the Supervisory Board.
13.9	Vo Mai Phuong								She is the sister-in-law of a member of the Supervisory Board.
October 13	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.
November 13	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.
14	Vo Thi Thuy Duong		Deputy General Manager			19/02/2024			
14.1	Vo Quang Lien								He is the biological father of the Deputy General Director.
14.2	Nguyen Thi Kim Nguyet								She is the biological 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
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.
October 14th	National Commercial Joint Stock Bank								This is an organization where the declarant is the Deputy General Director.
November 14th	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	Nguyen Viet Hoi		Deputy General Manager			22/07/2024			
15.1	Nguyen Viet Hong								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								She is the wife of the Deputy General Director.
15.4	Nguyen Thuy Van Khanh								He is the son of the Deputy General Director.
15.5	Nguyen Viet Quang								He is the son of the Deputy General Director.
15.6	Dinh Thi Thu Hoa								She is the mother-in-law of the Deputy General Director.
15.7	Nguyen Dao								He is the father-in-law of the Deputy General Director.
15.8	Nguyen Thi Huyen								She is the younger sister of the Deputy General Director.
15.9	Nguyen Thi Thu Hoai								She is the younger sister of the Deputy General Director.
October 15th	Nguyen Trung Hieu								He is the brother-in-law of the Deputy General Director.
November 15th	Ha Van Duong								He is the brother-in-law of the Deputy General Director.
December 15th	National Commercial Joint Stock Bank								This is an organization where the declarant is the Deputy General Director.
15.13	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.
16	Nguyen Hieu Nhan Ghislain		Deputy General Manager			25/09/2025			

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
16.1	Nguyen Huu Hau Gaston								He is the biological father of the Deputy General Director.
16.2	Pham Vu Doan Thuc								She is the biological mother of the Deputy General Director.
16.3	Jacquemin Jean								He is the father-in-law of the Deputy General Director.
16.4	Jacquemin Marguerite								She is the mother-in-law of the Deputy General Director.
16.5	Jacquemin Chantal								She is the wife of the Deputy General Director.
16.6	Nguyen Hieu Nhan Emma								He is the biological son of the Deputy General Director.
16.7	Nguyen Hieu Hoai Chi Genevieve								He is the younger brother of the Deputy General Director.
16.8	Nguyen Hieu Hoai Anh Ginette								He is the younger brother of the Deputy General Director.
16.9	Nguyen Hieu Nghia Gabriel								He is the older brother of the Deputy General Director.
October 16th	Boiron Helene								She is the sister-in-law of the Deputy General Director.
November 16	National Commercial Joint Stock Bank								This is an organization where the declarant is the Deputy General Director.

70  
AN  
CƠ  
DÃ  
17

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 member 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.	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
18	National Bank Asset Management and Exploitation Company Limited		Subsidiary of a Listed Organization			28/12/2006			
18.1	Duong The Bang								He is the Chairman of the Board of Directors of a subsidiary of a listed organization.
18.2	Le Viet Phuc								is the Director/Legal Representative of a subsidiary of a listed organization.
18.3	Vu Hoai Trang								is a member of the Board of Directors of a subsidiary of a listed organization.
19	Vu Thuy Ngoc		The person in charge of corporate governance.			30/06/2025			
19.1	Vu Van Khoi								He is the biological father of the company's chief administrator.
19.2	Nguyen Thi Na								She is the biological mother of the company's chief administrator.
19.3	Le Duc Thuoc								He is the father-in-law of the company's chief administrator.
19.4	Dang Thi Minh								She is the mother-in-law of the company's chief administrator.
19.5	Le Trung Kien								He is the husband of the company's chief administrator.
19.6	Le Vu Thuy Linh								He is the biological son of the company's chief 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	24/12/2025	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, ĐaKao 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. 50/2026/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%	
8.1	Do Thanh Binh					0	0%	He is the husband of an independent member of the Board of Directors.
8.2	Lam Uly Phuong					0	0%	He is the Father of Independent Board Members.
8.3	Le Thi Lieu					0	0%	She is the biological mother of the independent member of the Board of Directors.
8.4	Do Quang Tam					0	0%	He is the father-in-law of an independent member of the Board of Directors.
8.5	Le Thi Oanh					0	0%	She is the mother-in-law 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%	is the offspring of an independent member of the Board of Directors.
8.8	Truong Son Forest					0	0%	He is the older brother of 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					0	0%	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	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%	
11.1	Pham Van Hien					0	0%	He is the biological father 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%	
12.1	Le Trong Quy					0	0%	He is the Father of the 0% 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 Hoc					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 sister-in-law 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 Supervisory Board Member.
13.3	Nguyen Thi Song					0	0%	She is the biological mother of a member of the Supervisory Board.
13.4	Nguyen Ai Hoa					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.
October 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.
November 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 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.
October 14th	National Commercial Joint Stock Bank					0	0%	This is an organization where the declarant is the Deputy General Director.
November 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 Hoe					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					0	0%	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 Emma					0	0%	He is the biological son of the Deputy General Director.
16.7	Nguyen Hieu Hoai Chi Genevieve					0	0%	He is the younger brother of the Deputy General Director.
16.8	Nguyen Hieu Hoai Anh Ginette					0	0%	He is the younger brother of the Deputy General Director.
16.9	Nguyen Hieu Nghia Gabriel					0	0%	He is the older brother of the Deputy General Director.
October 16th	Boiron Helene					0	0%	She is the sister-in-law of the Deputy General Director.
November 16	National Commercial Joint Stock Bank					0	0%	This is an organization where the declarant is the Deputy General Director.
December 16th	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.

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 Thuoct					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	Percentage	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	DƯƠNG THẾ BẢNG	THÀNH VIÊN HỘI ĐỒNG QUẢN TRỊ	58.500.000	4,96%	95.745.805	4,96%	Purchase – NCB private offering

