



SOCIALIST REPUBLIC OF VIETNAM  
Independence – Freedom - Happiness

No: 5508 /2025/CV-BĐH.NCB  
Re: Disclosure of audited financial  
statements for Quarter 2/2025

Hanoi, 28 July 2025

## PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

In accordance with Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated 16 November 2020, of the Ministry of Finance guiding information disclosure on the securities market, National Citizen Bank discloses the audited financial statements (FS) for Quarter 2/2025 to the Hanoi Stock Exchange as follows:

1. Name of organization:

- Stock code: NVB
- Address: No. 25, Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City
- Tel: 02462693355 Fax: 02462693535
- Email: [ir@ncb-bank.vn](mailto:ir@ncb-bank.vn) Website: <https://www.ncb-bank.vn/>

2. Content of disclosed information:

- Financial Statements for Quarter 2/2025:
  - ☒ Separate Financial Statements (Listed Organization without Subsidiaries and Superior Accounting Unit with Subordinate Units);
  - ☒ Consolidated Financial Statements (Listed Organization with Subsidiaries);
  - ☐ Combined Financial Statements (Listed Organization with Subordinate Accounting Units and Separate Accounting Structure).
- Cases Subject to Explanation of Causes:
- + The audit firm issued a non-unqualified opinion on the financial statements (for the audited financial statements of 2025):
  - ☐ Yes
  - ☒ No





Explanatory document in case of ticking Yes:

☐ Yes

☐ No

- + Profit after tax in the reporting period has a difference of 5% or more before and after the audit, changing from loss to profit or vice versa (for the audited financial statements of 2025):

☐ Yes

☒ No

Explanatory document in case of ticking Yes:

☐ Yes

☐ No

- + Profit after corporate income tax in the income statement of the reporting period changes by 10% or more compared to the same period last year:

☒ Yes

☐ No

Explanatory document in case of ticking Yes:

☒ Yes

☐ No

- + Profit after tax in the reporting period shows a loss, changing from profit in the same period last year to a loss in this period or vice versa:

☐ Yes

☒ No

Explanatory document in case of ticking Yes:


☐ Yes

☐ No

This information was disclosed on the company's website on: ..... July 2025 at the link: <https://www.ncb-bank.vn/vi/nha-dau-tu/bao-cao-tai-chinh>

3. Report on transactions with a value of 35% or more of total assets in 2025. In case the listed company has transactions, please report the following details:

In the event that Listed Organization engages in transactions, please ensure that the following details are reported comprehensively:

- Transaction details: none;
- Transaction value/total asset value ratio of the enterprise (%) (based on the most recent financial statements): none;
- Transaction completion date: none. 

01697  
AN HAN  
G MAI CO  
JOC DA  
PHO V

We hereby certify that the information disclosed above is true and we take full legal responsibility for the content of the disclosed information. *pe*

**NATIONAL CITIZEN  
COMMERCIAL JOINT STOCK BANK**

***Attached documents:***

- Q2/2025 Financial statements
- Explanatory document:  
....2025/CV-NCB



**TỔNG GIÁM ĐỐC**  
*Lê Kiều Hưng*





No: 5510 /2025/CV-NCB  
V/v: Disclosure of financial  
statements for Quarter 2.2025

Hanoi, 28 July 2025

**To: The State Securities Commission  
The Hanoi Stock Exchange**

1. Name of organization: National Citizen Commercial Joint Stock Bank
2. Stock code: NVB
3. Business code: 1700169765
4. Address: No. 25, Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City
5. Tel: 024.6269 3355 Fax: 024.6269 3535
6. Submitted by ion: Mr. Ta Kieu Hung – Chief Executive Officer
7. Type of information disclosure:  
☒ Periodic ☐ Unusual ☐ 24 hours ☐ Upon request
8. Content of disclosed information: Financial statements for Quarter 2.2025:
  - 8.1. Financial Statements for Quarter 2.2025 of National Citizen Commercial Joint Stock Bank (NCB) was issued on 28 July 2025 including: Statement of financial position, Income statement, Cash flow statement and Notes to the financial statements.
  - 8.2. Explained content: National Citizen Commercial Joint Stock Bank would like to explain profit after tax on the separate and consolidated financial statements for Quarter 2.2025 as follows:
    - 8.2.1. For separate financial statements for Quarter 2.2025:

In the second quarter of 2025, the profit after tax was recorded at VND 311.3 billion, compared to VND 45.2 billion in the same period of 2024. Thus, the post-tax profit for the second quarter of 2025 experienced a fluctuation of over 589.1% compared to the same period in 2024. This significant change is primarily attributed to NCB's focus on developing credit in segments where NCB has advantages, enhancing measures to handle bad debts and improving credit quality with recorded net interest income in the second quarter of 2025 reaching more than 757.1 billion VND, an increase of nearly 177.6% over the same period in 2024.

*Handwritten signature*





8.2.1. *For separate financial statements for Quarter 2.2025 (continued):*

In addition, NCB also continues to focus on non-credit products, increasing revenue sources to help NCB diversify its income structure, specifically income from service activities and income from foreign exchange trading in the second quarter of 2025 recorded growth rates compared to the same period in 2024 at 59.0% and 54.9%, respectively.

8.2.1. *For consolidated financial statements for Quarter 2.2025:*

In the second quarter of 2025, the profit after tax amounted to VND 311.4 billion, compared to VND 47.9 billion in the consolidated financial statements for the same period in 2024, corresponding to a growth rate of 549.7% due to the same reasons explained above.

9. This information was disclosed on the company's website on: <https://www.ncb-bank.vn/vi/nha-dau-tu/>

We hereby certify that the information disclosed above is true and we take full legal responsibility for the content of the disclosed information.

Sincerely!

NATIONAL CITIZEN  
COMMERCIAL JOINT STOCK BANK

**Recipients:**

- As stated above;
- Archived at the Clerical Office.



TỔNG GIÁM ĐỐC  
*Lê Kiều Hưng*