

No: **6149** /2025/CV-NCB
V/v: Disclosure of Reviewed
Interim Financial Statements for
the first six-month period of 2025

Hanoi, 19th August 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: Mr. Ta Kieu Hung – Chief Executive Officer
7. Type of information disclosure:
☒ Periodic ☐ Unusual ☐ 24 hours ☐ Upon request
8. Content of disclosed information: Reviewed Interim Financial Statements for the first six-month period of 2025:
 - 8.1. Reviewed Interim Financial Statements (FS) for the first six-month period of 2025 of National Citizen Commercial Joint Stock Bank (NCB) was issued on 19 August 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 Reviewed Interim separate and consolidated FS for the first six-month period of 2025 as follows:

8.2.1. For Reviewed Interim separate FS for first 6-month period of 2025:

In the first six-month period of 2025, the separate profit after tax was recorded at VND 459.6 billion, compared to VND 1.4 billion in the same period of 2024. Thus, the post-tax profit for the first six-month period of 2025 experienced a fluctuation of over 32219.7% 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 of the first six-month period of 2025 reaching more than 1,261.4 billion VND, an increase of more than 155.2% over the same period in 2024.






8.2.1. *For Reviewed Interim separate FS for first 6-month period of 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 of the first six-month period of 2025 recorded growth rates compared to the same period in 2024 at 98.3% and 47.5%, respectively.

8.2.2. *For Reviewed Interim consolidated FS for first 6-month period of 2025:*

In the first six-month period of 2025, the consolidated profit after tax amounted to VND 462.2 billion, compared to more than VND 6.0 billion in the consolidated financial statements for the same period in 2024, corresponding to a growth rate of 7555.4% 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 Kiên Hưng





SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 6148 /2025/CV-BĐH.NCB
Re: Disclosure of reviewed interim
financial statements for the first six-
month period of 2025

Hanoi, 19 August 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 reviewed interim financial statements (FS) for the first 6-month period of 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 Website: <https://www.ncb-bank.vn/>

2. Content of disclosed information:

- Reviewed Interim FS for the first six-month period of 2025:
 - ☒ Separate FS (Listed Organization without Subsidiaries and Superior Accounting Unit with Subordinate Units);
 - ☒ Consolidated FS (Listed Organization with Subsidiaries);
 - ☐ Combined FS (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 reviewed interim FS for the first six-month period 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 review, changing from loss to profit or vice versa (for the reviewed interim financial statements for the first six-month period 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: August 2025 at the link: <https://www.ncb-bank.vn/vi/nha-dau-tu/bao-cai-tai-chinh>


3. Report on transactions with a value of 35% or more of total assets in the first six-month period of 2025.

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.

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

NATIONAL CITIZEN
COMMERCIAL JOINT STOCK BANK 

Attached documents:

- Reviewed Interim Financial statements for the first 6-month period of 2025
- Explanatory document:2025/CV-NCB



TỔNG GIÁM ĐỐC
Lê Kiều Hưng

