

No.: 443/2025/BC-HĐQT.NCB

Ha Noi, 30/.../2025

**THE FIRST 6 MONTH OF 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: 024.6269 335. Fax: 024.6269 3535. Email: vphdqt2@ncb-bank.vn
- Charter capital: 11.779.847.510.000 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 to adopt the following articles:

No.	AGM Resolution no.	Approved Articles
1	320/2025/NQ-ĐHĐCĐ.NCB dated on 29/03/2025	<ul style="list-style-type: none">- 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”).- 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”).- The 2024 executive report and 2025 action plan of the Chief Executive Officer (hereinafter referred to as “CEO”).

No.	AGM Resolution no.	Approved Articles
		<ul style="list-style-type: none"> - The total net compensation of BOD and SB in the fiscal year 2024. - The audited financial statement 2024 and Profit sharing plan 2024; - The business plan 2025; - The compensation pool of the BOD and SB in 2025; - The selection of independent auditing firm for auditing / reviewing financial statement and internal control system for the fiscal year 2026; - The amended and supplemented of Charter of NCB; - The amended and supplemented Regulation on organization and operation of the BOD; - The proposed remediation plan in case of early intervention.
2	321/2025/NQ-ĐHĐCĐ.NCB dated on 29/03/2025	- The plan for private placement of shares to increase the charter capital of NCB.
3	322/2025/NQ-ĐHĐCĐ.NCB dated on 29/03/2025	- The implementation results / adjustments to the capital utilization plan from the 2021 public offering of additional shares.
4	323/2025/NQ-ĐHĐCĐ.NCB dated on 29/03/2025	- 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.

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	29/07/2021	

No.	BOD member	Title	Date of appointment / dismissal as a Member of the Board	
			Date of appointment	Date of dismissal
2	Ms. Hoàng Thu Trang	Vice Chairwoman of the Board Non-executive	- Appointed as a member of the Board on 18/06/2022 - Appointed as the vice chairwoman of the Board on 18/11/2023	
3	Mr. Dương Thế Bằng	Member of the Board Non-executive	18/11/2023	
4	Ms. Nguyễn Thị Hải Hòa	Member of the Board Non-executive	18/11/2023	
5	Ms. Trịnh Thanh Mai	Independent member of the Board Non-executive	18/06/2022	

2. BOD meetings

In the first 6 months of 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 BOD may convene with the BOM for monthly 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 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 the first 6 months of 2025, HRC has organized 8 in-person meeting and collected written opinions (23 times), and counsel, advise the BOD on the following articles:

- 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.

(ii) Technology Committee:

The Technology Committee is tasked with counsel ing BOD on technological development direction, technological applications serving the strengthening of management capabilities, enhancing business performance of NCB. In the first 6 months of 2025, the Technology Committee organised 02 quarterly 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;
- 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 the first 6 months of 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.¹

¹ In the first half of 2025, the Credit Committee advised and submitted to the BOD for consideration and approval a total of 88 credit applications under the BOD's authority.

(iv) Risk Management Committee:

Tasked with advising the BOD on risk management, in the first 6 months of 2025, the RMC organised 02 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;
- Evaluated and commented on the strengthening of compliance control and supervision at the Bank;
- Evaluated and commented on the development of NCB's internal credit rating system;
- Oversaw the implementation of minor projects aimed at enhancing risk management capabilities and improving the internal control system at NCB;
- 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 the first 6 months of 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 the first 6 months of 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	Appointed as SB member since 08/4/2023	Economics, MSc.
2	Ms. Vũ Kim Phượng	Member of the SB	Appointed as SB member since 26/4/2015	MBA
3	Mr. Nguyễn Văn Quang	Member of the SB	Appointed as SB member since 08/4/2023	Finance and Banking, BA

2. SB meetings

In the first 6 months of 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	13	100%	100%	
2	Ms. Vũ Kim Phượng	13	100%	100%	
3	Mr. Nguyễn Văn Quang	13	100%	100%	

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

- In 2024, the SB has supervised the compliance in accordance with the laws, internal regulations, NCB's charter, Resolutions, Decisions of the AGM, BOD in management and operations:
 - + Monitor BOD in the implementation of AGM's Resolutions, Decisions; implementation of directions and business targets approved by the irregular AGM on 18/11/2023; and the regular AGM on 13/4/2024.
 - + 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 draft 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 the update of founding shareholders list within 5 years of participation as a founding shareholders, 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

In the first half of 2025, the SB conducted the following activities:

- Proposed and recommended to the AGM the approval of the independent audit firm to audit/review NCB's 2026 financial statements and internal control system.
- Appraised the 2024 financial statements, evaluating the legality, accuracy, and prudence of accounting, statistics, and financial reporting practices.
- Directed the IAC to perform duties in accordance with NCB's Charter, SB regulations, and the 2025 internal audit plan.
- Oversaw the IAC in conducting 5 audits of business units and 8 thematic audits across various departments/branches, including topics such as AML, international payments, and loan under enhanced surveillance...
- Monitored the implementation of recommendations by the SB and internal auditors.
- Continued sub-projects to enhance internal audit capacity based on an independent review and roadmap to improve NCB's internal control system.
- Collaborated with KPMG during the final stage of the audit project assessing senior management supervision at NCB.
- Directed the IAC to coordinate with relevant units in preparing reports for the SBV, governance reports, 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 Viết Hội	20/04/1983	University of Economics and Law - Vietnam National University HCMC	22/07/2024 – now
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V. Chief Accountant:

No.	BOM member	DOB	Education	Date of appointment / dismissal
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 first six months of 2025, National Citizen Commercial Joint Stock Bank (NCB) organized multiple training programs aimed at enhancing the knowledge and skills of its leadership team, including Board members, Supervisory Board members, Executive Board, and management personnel at both Head Office and Business Units. Key training topics included:

1. Compliance and Risk Management:
 - Overview of Fraud Risk Management: Organized by the Risk Management Division, this course covered key points to be mindful of during operations.
 - Anti-Money Laundering (AML): Targeted at both managers and staff, this training provided an overview of legal regulations and common signs of customer-related money laundering activities.
 - Tax Operations and Policy 2025: Provided consultation and clarification on changes in tax laws.
2. Training on Information Technology and Digital Transformation:
 - 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. Branch Directors participated in training sessions on products, processes, and operations to strengthen their expertise and improve their ability to manage and support sales staff.

4. At NCB, in addition to technical and skills training, knowledge-sharing sessions between senior leadership and management/staff are regularly held. In the first half of 2025, NCB organized two "Leader Talk" sessions under the theme "*Digital Culture on the Transformation Journey*." These sessions focused on building a digital culture at NCB – considered a key factor for success in the new phase. During the sessions, managers discussed and shared views on core values that need to be cultivated and activities that help foster a united, dynamic, and creative working environment.

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: *No incurrence*.

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
IN THE FIRST 6 MONTHS OF 2025**

(enclosed with the Report numbered ⁴⁴³.../2025/BC-HĐQT.NCB, dated ³⁰.../.../2025)

No	BOD member	Title	No. Meetings participated	Rate	Reason of absence
1.	Ms. Bùi Thị Thanh Hương	Chairwoman of the BOD	2/2	100%	
2.	Ms. Hoàng Thu Trang	Vice Chairwoman of the BOD	2/2	100%	
3.	Mr. Dương Thế Bằng	BOD member	2/2	100%	
4.	Ms. Nguyễn Thị Hải Hòa	BOD member	2/2	100%	
5.	Ms. Trịnh Thanh Mai	BOD member - independent	2/2	100%	



**APPENDIX 2: RESOLUTIONS / DECISIONS OF THE BOARD OF DIRECTORS
FIRST 6 MONTHS OF 2025**

(enclosed with the Report numbered ⁴⁴³.... /2025/BC-HĐQT.NCB, dated ³⁰... /... /2025)

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
1	08/2025/NQ – HĐQT	1/3/2025	Issue credit extension to Customer	100%
2	09/2025/NQ – HĐQT	1/3/2025	Issue credit extension to Customer	100%
3	10/2025/NQ – HĐQT	1/3/2025	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	1/7/2025	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 2026	100%
7	37/2025/NQ – HĐQT	1/10/2025	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	1/10/2025	Changing customer credit condition	100%
9	51/2025/NQ-HĐQT	13/01/2025	Amended policy on loan for NCB staffs.	100%
10	55/2025/NQ-HĐQT	14/01/2025	Changing customer credit condition	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
11	68/2025/NQ-HĐQT	1/20/2025	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	1/24/2025	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%
23	99/2025/NQ – HĐQT	1/23/2025	Issue credit extension to Customer	100%
24	100/2025/NQ – HĐQT	1/23/2025	Debt settlement plan for Customer	100%
25	98/2025/NQ – HĐQT	1/23/2025	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	2/5/2025	Provisional candidate for BOD and SB, 2025 - 2030 period.	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
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	2/12/2025	Re-issue and Extend customer credit card limit	100%
32	152/2025/NQ – HĐQT	2/15/2025	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	2/28/2025	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	3/5/2025	Issue credit extension to Customer	100%
41	218/2025/NQ – HĐQT	3/6/2025	Re-issue and Extend customer credit card limit	100%
42	226/2025/NQ-HĐQT	8/3/2025	Approve the dossier of AGM 2025	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
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	3/10/2025	Restructure the operational model of Phu My Hung branch, Hai Phong branch, Hai An branch	100%
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	3/26/2025	Approval of annual report 2025	100%
58	304/2025/NQ-HĐQT	3/26/2025	Changing approval condition for customer	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
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	3/27/2025	Issue credit extension to Customer	100%
62	313/2025/NQ – HĐQT	3/27/2025	Issue credit extension to Customer	100%
63	316/2025/NQ – HĐQT	3/28/2025	Issue credit extension to Customer	100%
64	329/2025/NQ-HĐQT	31/03/2025	Issue credit extension to Customer	100%
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	4/4/2025	Issue credit terms for the customer	100%
70	365/2025/NQ-HĐQT	4/8/2025	Issue credit extension to Customer	100%
71	360/2025/NQ-HĐQT	4/4/2025	Changing customer credit condition	100%
72	371/2025/NQ – HĐQT	4/9/2025	Auditor selection for financial report audit, internal controller audit, and equity audit for fiscal year 2025	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
73	367/2025/NQ - HĐQT	4/8/2025	Commitment to arrange credit financing for the customer	100%
74	369/2025/NQ-HĐQT	4/9/2025	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	4/9/2025	Issue credit extension to Customer	100%
76	382/2025/NQ – HĐQT	4/10/2025	Issue overdraft limit to Customer	100%
77	379/2025/NQ-HĐQT	4/10/2025	Re-issue and Extend customer credit card limit	100%
78	401/2025/NQ-HĐQT	4/16/2025	Issue overdraft limit to Customer	100%
79	385/2025/NQ-HĐQT	4/10/2025	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	4/11/2025	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	4/17/2025	Principle approval on overall debt settlement plan for the customer	100%
84	416/2025/QĐ - HĐQT	4/18/2025	Issue Guarantee Regulation, numbered QC.TD.002 v5.1	100%
85	418/2025/NQ-HĐQT	4/18/2025	Restructure the operation model of Phu My Hung branch, and Vinh Long branch	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
86	420/2025/NQ-HĐQT	4/18/2025	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	4/21/2025	Legal action plan against customer	100%
89	436/2025/NQ-HĐQT	4/21/2025	Tender guarantee for the customer	100%
90	444/2025/NQ-HĐQT	4/22/2025	Issue credit extension to Customer	100%
91	446/2025/NQ-HĐQT	4/22/2025	Issue credit extension to Customer	100%
92	448/2025/NQ-HĐQT	4/22/2025	Issue credit extension to Customer	100%
93	464/2025/NQ-HĐQT	4/29/2025	Issue credit extension to Customer	100%
94	466/2025/NQ-HĐQT	4/29/2025	Changing approval condition for the customer	100%
95	472/2025NQ-HĐQT	5/5/2025	Issue credit extension to Customer	100%
96	506/2025/NQ-HĐQT	5/12/2025	Issue NCB risk appetite 2025 - 2027	100%
97	507/2025/NQ-HĐQT	5/12/2025	Issue supervisory criteria for Bank operation	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
98	491/2025/NQ-HĐQT	5/8/2025	Issue credit extension to Customer	100%
99	495/2025/NQ-HĐQT	5/9/2025	Issue credit extension to Customer	100%
100	460/2025/NQ-HĐQT	4/29/2025	Issue credit extension to Customer	100%
101	515/2025/NQ-HĐQT	5/15/2025	Implementation of "cultural alliance" programme 2025	100%
102	519/2025/NQ-HĐQT	5/21/2025	Issue credit extension to Customer	100%
103	521/2025/NQ-HĐQT	5/21/2025	Changing customer credit condition	100%
104	523/2025/NQ – HĐQT	2/22/2025	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-HĐQT	5/22/2025	Changing customer credit condition	100%
106	530/2025/NQ-HĐQT	5/22/2025	Issue credit extension to Customer	100%
107	532/2025/NQ-HĐQT	5/22/2025	Issue credit extension to Customer	100%
108	534/2025/NQ-HĐQT	5/22/2025	Changing customer credit condition	100%
109	538/2025/NQ-HĐQT	5/23/2025	Contract guarantee for the customer	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
110	540/2025/NQ-HĐQT	5/23/2025	Debt settlement plan for Customer	100%
111	542/2025/NQ-HĐQT	5/23/2025	Issue credit extension to Customer	100%
112	544/2025/NQ-HĐQT	5/23/2025	Contract guarantee for the customer	100%
113	550/2025/NQ-HĐQT	27/05/2025	Conflict settlement plan for customer's collateral asset	100%
114	577/2025/NQ-HĐQT	03/06/2025	Approve the Appendix of Partnership agreement numbered 12/2024/HĐHT/AMC-NCB	100%
115	569/2025/NQ-HĐQT	5/31/2025	Re-issue and extend overdraft limit to Customer	100%
116	571/2025/NQ-HĐQT	6/1/2025	Unsecured interbank money market transaction limit for credit institutions	100%
117	573/2025/NQ-HĐQT	6/2/2025	Changing Customer credit condition	100%
118	579/2025/NQ-HĐQT	6/3/2025	Amend credit limit condition of the customer	100%
119	581/2025/NQ-HĐQT	6/3/2025	Changing customer credit condition	100%
120	591/2025/NQ-HĐQT	6/5/2025	Changing customer credit condition	100%
121	593/2025/NQ-HĐQT	6/5/2025	Extend credit limit and change credit condition to Customer	100%
122	595/2025/NQ-HĐQT	6/5/2025	Changing customer credit condition	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
123	597/2025/NQ-HĐQT	6/5/2025	Extend credit limit and change credit condition to Customer	100%
124	605/2025/NQ-HĐQT	6/6/2025	Issue credit extension to Customer	100%
125	607/2025/NQ -HĐQT	6/6/2025	Issue credit extension to Customer	100%
126	616/2025/NQ-HĐQT.NCB	6/10/2025	List of investors participating in the private placement, and number of offered shares for each investor	100%
127	618/2025/NQ -HĐQT	6/11/2025	Customer debt auction plan	100%
128	625/2025/NQ - HĐQT	6/12/2025	Approve NVB shares offering registration	100%
129	627/2025/NQ-HĐQT	6/12/2025	Changing customer credit condition	100%
130	633/2025/NQ -HĐQT	6/13/2025	Issue credit extension to Customer	100%
131	635/2025/NQ -HĐQT	6/14/2025	Issue credit extension to Customer	100%
132	646/2025/NQ-HĐQT	6/16/2025	Re-issue credit limit to Customer	100%
133	655/2025/NQ – HĐQT/CS.IT.001 v1.0	6/18/2025	Issue Data Governance Policy, numbered CS.IT.001 v1.0	100%
134	657/2025/NQ-HĐQT	6/18/2025	Debt settlement plan for Customer	100%
135	659/2025/NQ-HĐQT	6/18/2025	Re-issue and Extend customer credit card limit	100%
136	661/2025/NQ-HĐQT	6/18/2025	Issue credit extension to Customer	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
137	668/2025/NQ-HĐQT	6/19/2025	Issue credit extension to Customer	100%
138	674/2025/NQ-HĐQT	6/20/2025	Changing customer credit condition	100%
139	679/2025/NQ-HĐQT.NCB	6/23/2025	Approve the sustainable development report 2024	100%
140	719/2025/QĐ-HĐQT	6/30/2025	Appointment decision of management personnel	100%
141	696B/2025/NQ-HĐQT	6/26/2025	Re-issue and Extend customer credit card limit	100%
142	698/2025/NQ-HĐQT	6/27/2025	Asset transfer plan of the bank	100%
143	702/2025/NQ-HĐQT	6/27/2025	Tender guarantee for the customer	100%
144	702B/2025/NQ-HĐQT	6/27/2025	Increase guarantee limit for the customer	100%
145	704/2025/NQ-HĐQT	6/28/2025	Re-issue credit limit to Customer	100%
146	708/2025/NQ-HĐQT	6/30/2025	Issue credit extension to Customer	100%
147	706/2025/NQ-HĐQT	6/30/2025	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%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
149	716/2025/NQ-HĐQT	30/6/2025	Issue overdraft limit to Customer	100%
150	32/2025/NQ-HĐQT	1/10/2025	Approval of the addition bonus 2024	100%
151	64/2025/NQ-HĐQT	1/19/2025	Additional compensation plan for BOD members and the 13th month salary of the CEO	100%
152	81/2025/NQ-HĐQT	1/20/2025	Approval of evaluation and assessment 2024	100%
153	82/2025/NQ-HĐQT	1/20/2025	Payment plan for the 13th month salary and performance bonus 2024	100%
154	126/2025/NQ-HĐQT	2/7/2025	Human resource decision	100%
155	122/2025/QĐ-HĐQT	1/15/2025	Human resource decision	100%
156	454/2025/QĐ-HĐQT	3/10/2025	Human resource decision	100%
157	568/2025/QĐ-HĐQT	3/26/2025	Human resource decision	100%
158	579/2025/QĐ-HĐQT	3/28/2025	Human resource decision	100%
159	545/2025/QĐ-HĐQT	3/24/2025	Human resource decision	100%
160	468/2025/NQ-HĐQT	5/5/2025	2025 Salary adjustment plan of all staffs 2025	100%
161	470/2025/NQ-HĐQT	5/5/2025	Supplement new titles in NCB's title system.	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
162	1167/2025/QĐ-HĐQT	6/10/2025	Human resource decision	100%
163	1168/2025/QĐ-HĐQT	6/10/2025	Human resource decision	100%
164	784/2025/QĐ-HĐQT	6/9/2025	Human resource decision	100%
165	1283/2025/QĐ-HĐQT	6/23/2025	Human resource decision	100%
166	21/2025/QĐ-HĐQT	6/23/2025	Human resource decision	100%



APPENDIX 3: LIST OF NCB RELATED PEOPLE

(enclosed with the Report numbered ⁴⁴³.../2025/BC-HĐQT.NCB, dated ³⁰.../.../2025)

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
1	Ms. Bùi Thị Thanh Hương		Chairwoman of the BOD			29/07/2021		29/07/2021 1: Elected as Chairwoman of the BOD	Legal Representative & BOD member



No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
1.1	Bùi Đức Đảo								Father of the Chairwoman of the Board
1.2	Trần Thị Hợp								Mother of the Chairwoman of the Board
1.3	Phạm Văn Minh								Father-in-law of the Chairwoman of the Board
1.4	Đỗ Thị Ngoan								Mother-in-law of the Chairwoman of the Board
1.5	Phạm Quang Đạo								Spouse of the Chairwoman of the Board
1.6	Phạm Quang Đăng								Child of the Chairwoman of the Board
1.7	Phạm Quang Huy								Child of the Chairwoman of the Board
1.8	Bùi Thị Thanh Hà								Sister of the Chairwoman of the Board

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
1.9	Bùi Ngọc Mạnh								Brother-in-Law of the Chairwoman of the Board
1.10	Bùi Thị Song Sơn								Sister of the Chairwoman of the Board
1.11	Bùi Tiến Sỹ								Brother-in-Law of the Chairwoman of the Board
1.12	Bùi Thị Huyền								Sister of the Chairwoman of the Board
1.13	Chu Thanh Hiếu								Brother-in-Law of the Chairwoman of the Board
1.14	Bùi Thị Bích Ngân								Sister of the Chairwoman of the Board
1.15	Nguyễn Nam Thùy								Brother-in-law of the Chairwoman of the Board
1.16	Ngô Thị Nga								Stepmother of the Chairwoman of the Board

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
1.17	Bùi Bảo Ngọc								Sister of the Chairwoman of the Board
1.18	Bùi Thị Phương Thảo								Sister of the Chairwoman of the Board
1.19	Bùi Đức Độ								Brother of the Chairwoman of the Board
2	Ms. Hoàng Thu Trang		Vice Chairwoman of the BOD			03/08/2021		03/08/2021 1: Elected as Deputy CEO 18/06/2022 2: Elected as BOD member 18/11/2022 3: Relieved from Deputy CEO duty	Vice Chairwoman of the BOD

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
								18/11/2023: Elected as Vice Chairwoman of the BOD	
2.1	Hoàng Ngọc Tổng								Father of BOD member
2.2	Trần Thị Hiền								Mother of BOD member
2.3	Nguyễn Văn Đăng								Father-in-law of BOD member
2.4	Vũ Thị Phần								Mother-in-law of BOD member
2.5	Nguyễn Hoàng Minh Khôi								Child of BOD member

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
2.6	Nguyễn Hoàng Minh Phú								Child of BOD member
2.7	Hoàng Long Hải								Brother of BOD member
2.8	Nghiêm Thanh Thuý								Sister-in-law of BOD member
3	Mr. Dương Thế Bằng		BOD member			18/11/2023		18/11/2023: Elected as BOD member	BOD member
3.1	Trịnh Thanh Huyền								Spouse of BOD member
3.2	Dương Viết Tráng								Father of BOD member

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
3.3	Nguyễn Thị Mai Hạnh								Mother of BOD member
3.4	Dương Thế An								Child of BOD member
3.5	Dương Thế Khang								Childe of BOD member
3.6	Trịnh Vũ Nhuận								Father-in-law of BOD member
3.7	Trần Thị Việt								Mother-in-law of BOD member
3.8	Dương Thị Liên								Sister of BOD member

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
3.9	Nguyễn Văn Ty								Brother-in-law of BOD member
4	Ms. Nguyễn Thị Hải Hoà		BOD member			18/11/2023		18/11/2023: Elected as BOD member	BOD member
4.1	Nguyễn Thị Chung								Mother of BOD member
4.2	Nguyễn Đức Bắc								Father of BOD member
4.3	Nguyễn Thanh Thủy								Sister of BOD member
4.4	Nguyễn Thị Hào Hoa								Sister of BOD member
4.5	Đinh Thị Kim								Mother-in-law of BOD member
4.6	Phạm Hùng Sơn								Father-in-law of BOD member
4.7	Phạm Sơn Tùng								Spouse of BOD member

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
4.8	Phạm Nguyễn Bảo Linh								Child of BOD member
4.9	Phạm Nguyễn Bảo Trang								Child of BOD member
4.10	Trần Long								Brother-in-law of BOD member
4.11	Dương Khánh Tùng								Brother-in-law of BOD member
5	Ms. Trịnh Thanh Mai		BOD member - Independent			18/06/2022		18/06/2022 2: Elected as independent BOD member.	BOD member - Independent
5.1	Trịnh Duy Thông								Father of BOD member – Independent
5.2	Nguyễn Thị Nhung								Mother of BOD member – Independent

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
5.3	Barry Charles Levrier								Father-in-law of BOD member – Independent
5.4	Carmel Christina Levrier								Mother-in-law of BOD member – Independent
5.5	Paul Charles Levrier								Spouse of BOD member – Independent
5.6	Levrier Kaden Quang Minh								Child of BOD member – Independent
5.7	Levrier Aaron Lâm								Child of BOD member – Independent
5.8	Trịnh Hồng Quân								Brother of BOD member – Independent
5.9	Lê Thị Ngọc Thảo								Sister-in-law of BOD member – Independent

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
06	Ms. Đỗ Thị Đức Minh		Chair of the SB			08/12/2022		08/12/2022 2: Elected as Deputy CEO 07/04/2023 3: Relieved from Deputy CEO duty 08/04/2023 3: Elected as Chair of the SB	Chair of the SB
6.1	Đỗ Văn Đạo								Father of SB member
6.2	Nguyễn Thị Quỳnh Lan								Mother of SB member
6.3	Đỗ Viết Hùng								Father-in-law of SB member

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
6.4	Dương Thị Huệ								Mother-in-law of SB member
6.5	Đỗ Việt Thắng								Spouse of SB member
6.6	Đỗ Minh Khôi								Child of SB member
6.7	Đỗ Khôi Nguyên								Child of SB member
6.8	Đỗ Thị Lan Anh								Sister of SB member
6.9	Dương Đức Quang								Brother-in-law of SB member
6.10	Đỗ Bích Ngọc								Sister of SB member
6.11	Đặng Văn Tuấn								Brother-in-law of SB member
07	Ms. Vũ Kim Phượng		SB member			24/04/2015		24/04/2015: Elected as SB member	SB member
7.1	Vũ Bá Ninh								Father of SB member

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
7.2	Tạ Thị Kim Liên								Mother of SB member
7.3	Vũ Minh Tuấn								Brother of SB member
7.4	Hoàng Hùng								Spouse of SB member
7.5	Hoàng Anh Phương								Child of SB member
7.6	Hoàng Đức								Father-in-law of SB member
7.7	Đỗ Thị Nghiên								Mother-in-law of SB member
7.8	Nguyễn Lan Phương								Sister-in-law of SB member
08	Ông Nguyễn Văn Quang		SB member			08/04/2023		08/04/2023: Elected as SB member	SB member

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
8.1	Nguyễn Văn Cảnh								Father of SB member
8.2	Ông Thị Quế								Mother of SB member
8.3	Nguyễn Thị Hiền								Sister of SB member
8.4	Đào Minh Hiếu								Brother-in-law of SB member
9	Ông Tạ Kiều Hưng		CEO			08/12/2022		08/12/2022 2: Appointed Deputy CEO	CEO

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
								21/04/2023: Appointed Acting CEO 27/06/2023: Appointed CEO	
9.1	Nguyễn Ngọc Anh								Wife of CEO
9.2	Tạ Khắc Quỳ								Father of CEO
9.3	Nguyễn Thị Thanh								Mother of CEO
9.4	Nguyễn Ngọc Lâm								Father-in-law of CEO

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
9.5	Nguyễn Thị Bích Ngọc								Mother-in-law of CEO
9.6	Tạ Kiều Ngọc Minh								Child of CEO
9.7	Tạ Kiều Ngọc An								Child of CEO
9.8	Cao Cự Trí								Brother-in-law of CEO
9.9	Phan Đăng Hùng								Borther-in-law of CEO
9.10	Tạ Thị Thanh Liên								Sister of CEO
9.11	Tạ Kiều Anh								Sister of CEO

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
9.12	Tạ Ngọc Vinh								Child of CEO
10	Ms. Phạm Thị Hiền		Deputy CEO			14/11/2022		14/11/2022: Appointed Deputy CEO cum Head of Risk Management Division	Deputy CEO
10.1	Phạm Văn Hiền								Father of Deputy CEO
10.2	Phạm Thị Hoa								Mother of Deputy CEO
10.3	Nguyễn Mai Lan								Child of Deputy CEO
10.4	Nguyễn Hồng Minh								Child of Deputy CEO

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
10.5	Phạm Thu Cúc								Sister of Deputy CEO
10.6	Nguyễn Văn Sỹ								Brother-in-law of Deputy CEO
11	Ms. Bùi Thị Khánh Vân		Chief Accountant			02/12/2022		02/12/2022: Appointed as Chief Accountant	Chief Accountant
11.1	Nguyễn Thị Thúy								Mother of Chief Accountant
11.2	Trần Xuân Trường								Father of Chief Accountant
11.3	Trần Đăng Vương								Father-in-law of Chief Accountant
11.4	Nguyễn Thị Băng								Mother-in-law of Chief Accountant
11.5	Bùi Mạnh Hà								Brother of Chief Accountant

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
11.6	Nguyễn Thị Uyển								Sister-in-law of Chief Accountant
11.7	Bùi Thị Giang								Sister of Chief Accountant
11.8	Nguyễn Văn Tư								Brother-in-law of Chief Accountant
11.9	Bùi Từ Linh								Sister of Chief Accountant
11.10	Nguyễn Văn Thiện								Brother-in-law of Chief Accountant
12	National Citizen Bank Asset Management Company LLC. (AMC)		Subsidiary of NCB			28/12/2006		Subsidiary	Subsidiary
12.1	Dương Thế Bằng	003C541011	Chairman of the Board						Chairman of the BOD of NCB's subsidiary

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
12.2	Lê Viết Phúc		CEO / member of the Board						CEO / Board member of NCB's subsidiary
12.3	Vũ Hoài Trang	003C058148	Member of the Board						Board member of NCB's subsidiary
13	Ms. Võ Thị Thùy Dương		Deputy CEO			19/02/2024	nay	19/02/2024: Appointed Deputy CEO cum Head of Human Resource Division	Deputy CEO
13.1	Nguyễn Thị Kim Nguyệt								Mother of Deputy CEO
13.2	Đỗ Văn Hiếu								Father-in-law of Deputy CEO
13.3	Đoàn Thị Nguyệt								Mother-in-law of Deputy CEO

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
13.4	Đỗ Văn Hiệp								Spouse of Deputy CEO
13.5	Đỗ Châu Giang								Child of Deputy CEO
13.6	Đỗ Minh Đăng								Child of Deputy CEO
13.7	Võ Quang Sơn								Brother of Deputy CEO
13.8	Trần Thị Tuyết Lan								Sister-in-law of Deputy CEO
14	Mr. Nguyễn Việt Hợi		Deputy CEO			22/07/2024	Now	19/02/2024: Appointed Deputy CEO in charge of the Southern Region	Deputy CEO

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
14.1	Nguyễn Việt Hồng								Father of Deputy CEO
14.2	Nguyễn Thị Hồng								Mother of Deputy CEO
14.3	Nguyễn Thùy Giang								Spouse of Deputy CEO
14.4	Nguyễn Thụy Vân Khánh								Child of Deputy CEO
14.5	Nguyễn Việt Quang								Child of Deputy CEO
14.6	Đinh Thị Thu Hòe								Mother-in-law of Deputy CEO
14.7	Nguyễn Đào								Father-in-law of Deputy CEO
14.8	Nguyễn Anh Hào								Brother-in-law of Deputy CEO
14.9	Nguyễn Hà Long								Brother-in-law of Deputy CEO

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
14.10	Nguyễn Thị Huyền								Sister of Deputy CEO
14.11	Nguyễn Thị Thu Hoài								Sister of Deputy CEO
14.12	Nguyễn Trung Hiếu								Brother-in-law of Deputy CEO
14.13	Hà Văn Dương								Brother-in-law of Deputy CEO
15	Ms. Vũ Thúy Ngọc		Corporate Governance Officer			30/06/2025		30/06/2025: Corporate Governance Officer	Corporate Governance Officer
15.1	Vũ Văn Khôi								Father of Corporate Governance Officer
15.2	Nguyễn Thị Na								Mother of Corporate Governance Officer
15.3	Lê Đức Thước								Father-in-law of Corporate Governance Officer

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
15.4	Đặng Thị Minh								Mother-in-law of Corporate Governance Officer
15.5	Lê Trung Kiên								Spouse of Corporate Governance Officer
15.6	Lê Vũ Thùy Linh								Child of Corporate Governance Officer
15.7	Lê Ngọc Khánh Vy								Child of Corporate Governance Officer
15.8	Vũ Đăng Khoa								Brother of Corporate Governance Officer
15.9	Vũ Tuấn Khang								Brother of Corporate Governance Officer
15.10	Lê Thị Thu Hằng								Sister-in-law of Corporate Governance Officer
15.11	Dương Thị Nhung								Sister-in-law of Corporate Governance Officer



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)

(enclosed with the Report numbered 443/2025/BC-HĐQT.NCB, dated 30/.../2025)



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-HĐQT	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-HĐQT	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-HĐQT	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-HĐQT	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
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APPENDIX 5: LIST OF INTERNAL PERSONNEL AND RELATED PEOPLE

As of 31 December 2024

(enclosed with the Report numbered 443/2025/BC-HĐQT.NCB, dated 30/7/2025)

No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
1	Bùi Thị Thanh Hương		Chairwoman of the BOD / Legal representative			56.329.164	4,78%	
1.1	Bùi Đức Đảo					0	0%	Father
1.2	Trần Thị Hợp					0	0%	Mother
1.3	Phạm Văn Minh					0	0%	Father-in-law
1.4	Đỗ Thị Ngoan					0	0%	Mother-in-law
1.5	Phạm Quang Đạo					0	0%	Spouse
1.6	Phạm Quang Đăng					0	0%	Child
1.7	Phạm Quang Huy					0	0%	Child
1.8	Bùi Thị Thanh Hà					0	0%	Sibling
1.9	Bùi Ngọc Mạnh					0	0%	Brother-in-law
1.10	Bùi Thị Song Sơn					0	0%	Sibling
1.11	Bùi Tiến Sỹ					0	0%	Brother-in-law
1.12	Bùi Thị Huyền					0	0%	Sibling
1.13	Chu Thanh Hiếu					0	0%	Brother-in-law
1.14	Bùi Thị Bích Ngân					0	0%	Sibling



No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
1.15	Nguyễn Nam Thùy					0	0%	Brother-in-law
1.16	Ngô Thị Nga					0	0%	Stepmother
1.17	Bùi Bảo Ngọc					0	0%	Sibling
1.18	Bùi Thị Phương Thảo					0	0%	Sibling
1.19	Bùi Đức Độ					0	0%	Sibling
2	Hoàng Thu Trang		BOD member			0	0%	
2.1	Hoàng Ngọc Tổng					0	0%	Father
2.2	Trần Thị Hiền					0	0%	Mother
2.3	Nguyễn Văn Đăng					0	0%	Father-in-law
2.4	Vũ Thị Phấn					0	0%	Mother-in-law
2.5	Nguyễn Hoàng Minh Khôi					0	0%	Child
2.6	Nguyễn Hoàng Minh Phú					0	0%	Child
2.7	Hoàng Long Hải					0	0%	Sibling
2.8	Nghiêm Thanh Thuý					0	0%	Sister-in-law
3	Dương Thế Bằng		BOD member			58.500.000	4,966%	
3.1	Trịnh Thanh Huyền					0	0%	Spouse
3.2	Dương Viết Tráng					0	0%	Father
3.3	Nguyễn Thị Mai Hạnh					0	0%	Mother
3.4	Dương Thế An					0	0%	Child

No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
3.5	Dương Thế Khang					0	0%	Child
3.6	Trịnh Vũ Nhuận					0	0%	Father-in-law
3.7	Trần Thị Việt					0	0%	Mother-in-law
3.8	Dương Thị Liên					0	0%	Sibling
3.9	Nguyễn Văn Ty					0	0%	Brother-in-law
4	Nguyễn Thị Hải Hòa		BOD member			0	0%	
4.1	Nguyễn Thị Chung					0	0%	Mother
4.2	Nguyễn Đức Bắc					0	0%	Father
4.3	Nguyễn Thanh Thủy					0	0%	Sibling
4.4	Nguyễn Thị Hào Hoa					0	0%	Sibling
4.5	Đinh Thị Kim					0	0%	Mother-in-law
4.6	Phạm Hùng Sơn					0	0%	Father-in-law
4.7	Phạm Sơn Tùng					0	0%	Spouse
4.8	Phạm Nguyễn Bảo Linh					0	0%	Child
4.9	Phạm Nguyễn Bảo Trang					0	0%	Child
4.10	Trần Long					0	0%	Brother-in-law
4.11	Dương Khánh Tùng					0	0%	Brother-in-law
5	Trịnh Thanh Mai		Independent BOD member			0	0%	
5.1	Trịnh Duy Thông					0	0%	Father

No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
5.2	Nguyễn Thị Nhung					0	0%	Mother
5.3	Barry Charles Levrier					0	0%	Father-in-law
5.4	Carmel Christina Levrier					0	0%	Mother-in-law
5.5	Paul Charles Levrier					0	0%	Spouse
5.6	Levrier Kaden Quang Minh					0	0%	Child
5.7	Levrier Aaron Lâm					0	0%	Child
5.8	Trịnh Hồng Quân					0	0%	Sibling
5.9	Lê Thị Ngọc Thảo					0	0%	Sister-in-law
6	Đỗ Thị Đức Minh		Chair of Supervisory Board			0	0%	
6,1	Đỗ Văn Đạo					0	0%	Father
6,2	Nguyễn Thị Quỳnh Lan					0	0%	Mother
6,3	Đỗ Viết Hùng					0	0%	Father-in-law
6,4	Dương Thị Huệ					0	0%	Mother-in-law
6,5	Đỗ Việt Thắng					0	0%	Spouse
6,6	Đỗ Minh Khôi					0	0%	Child
6,7	Đỗ Khôi Nguyên					0	0%	Child
6,8	Đỗ Thị Lan Anh					0	0%	Sibling
6,9	Dương Đức Quang					0	0%	Brother-in-law
6,10	Đỗ Bích Ngọc					0	0%	Sibling
6,11	Đặng Văn Tuấn					0	0%	Brother-in-law

No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
7	Vũ Kim Phụng		Supervisory Board Member			0	0%	
7.1	Vũ Bá Ninh					0	0%	Father
7.2	Tạ Thị Kim Liên					0	0%	Mother
7.3	Vũ Minh Tuấn					0	0%	Sibling
7.4	Hoàng Hùng					0	0%	Spouse
7.5	Hoàng Anh Phương					0	0%	Child
7.6	Hoàng Đức					0	0%	Father-in-law
7.7	Đỗ Thị Nghiên					0	0%	Mother-in-law
7.8	Nguyễn Lan Phương					0	0%	Sister-in-law
8	Nguyễn Văn Quang		Supervisory Board Member			0	0%	
8.1	Nguyễn Văn Cảnh					0	0%	Father
8.2	Ông Thị Quế					0	0%	Mother
8.3	Nguyễn Thị Hiền					0	0%	Sibling
8.4	Đào Minh Hiếu					0	0%	Brother-in-law
9	Tạ Kiều Hưng		CEO / Authorised Speaker			0	0%	
9.1	Nguyễn Ngọc Anh					0	0%	Spouse
9.2	Tạ Khắc Quý					0	0%	Father
9.3	Nguyễn Thị Thanh					0	0%	Mother
9.4	Nguyễn Ngọc Lân					0	0%	Father-in-law

No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
9.5	Nguyễn Thị Bích Ngọc					0	0%	Mother-in-law
9.6	Tạ Kiều Ngọc Minh					0	0%	Child
9.7	Tạ Kiều Ngọc An					0	0%	Child
9.8	Cao Cự Trí					0	0%	Brother-in-law
9.9	Phan Đăng Hùng					0	0%	Brother-in-law
9.10	Tạ Thị Thanh Liên					0	0%	Sibling
9.11	Tạ Kiều Anh					0	0%	Sibling
9.12	Tạ Ngọc Vinh					0	0%	Child
10	Phạm Thị Hiền		Deputy CEO			0	0%	0
10.1	Phạm Văn Hiền					0	0%	Father
10.2	Phạm Thị Hoa					0	0%	Mother
10.3	Nguyễn Mai Lan					0	0%	Child
10.4	Nguyễn Hồng Minh					0	0%	Child
10.5	Phạm Thu Cúc					0	0%	Sibling
10.6	Nguyễn Văn Sỹ					0	0%	Brother-in-law
11	Bùi Thị Khánh Vân		Chief Accountant			0	0%	
11.1	Nguyễn Thị Thúy					0	0%	Mother
11.2	Trần Xuân Trường					0	0%	Spouse
11.3	Trần Đăng Vương					0	0%	Father-in-law

No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
11.4	Nguyễn Thị Băng					0	0%	Mother-in-law
11.5	Bùi Mạnh Hà					0	0%	Sibling
11.6	Nguyễn Thị Uyển					0	0%	Sister-in-law
11.7	Bùi Thị Giang					0	0%	Sibling
11.8	Nguyễn Văn Tư					0	0%	Brother-in-law
11.9	Bùi Từ Linh					0	0%	Sibling
11.10	Nguyễn Văn Thiện					0	0%	Brother-in-law
12	National Citizen Bank Asset Management Company LLC. (AMC)					0	0%	Subsidiary
12.1	Dương Thế Bằng		Chairman of the BOD			58500000	4,966%	
12.2	Lê Viết Phúc		CEO / Member of the BOD			0	0%	CEO / Member of the BOD
12.3	Vũ Hoài Trang		Member of the BOD			2.854.612	0,242%	Member of the BOD
13	Võ Thị Thuỳ Dương		Deputy CEO			0	0%	
13.1	Nguyễn Thị Kim Nguyệt					0	0%	Mother

No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
13.2	Đỗ Văn Hiếu					0	0%	Father-in-law
13.3	Đoàn Thị Nguyệt					0	0%	Mother-in-law
13.4	Đỗ Văn Hiệp					0	0%	Spouse
13.5	Đỗ Châu Giang					0	0%	Child
13.6	Đỗ Minh Đăng					0	0%	Child
13.7	Võ Quang Sơn					0	0%	Sibling
13.8	Trần Thị Tuyết Lan					0	0%	Sister-in-law
14	Nguyễn Viết Hợi		Deputy CEO			0	0%	0
14.1	Nguyễn Viết Hồng					0	0%	Father
14.2	Nguyễn Thị Hồng					0	0%	Mother
14.3	Nguyễn Thùy Giang					0	0%	Spouse
14.4	Nguyễn Thụy Vân Khánh					0	0%	Child
14.5	Nguyễn Viết Quang					0	0%	Child
14.6	Đinh Thị Thu Hòe					0	0%	Mother-in-law
14.7	Nguyễn Đào					0	0%	Father-in-law
14.8	Nguyễn Anh Hào					0	0%	Brother-in-law
14.9	Nguyễn Hà Long					0	0%	Brother-in-law
14.10	Nguyễn Thị Huyền					0	0%	Sibling
14.11	Nguyễn Thị Thu Hoài					2100	0,0002%	Sibling
14.12	Nguyễn Trung Hiếu					0	0%	Brother-in-law
14.13	Hà Văn Dương					0	0%	Brother-in-law

No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
15	Vũ Thúy Ngọc		Corporate Governance Officer			0	0%	Corporate Governance Officer
15.1	Vũ Văn Khôi					0	0%	Father
15.2	Nguyễn Thị Na					0	0%	Mother
15.3	Lê Đức Thước					0	0%	Father-in-law
15.4	Đặng Thị Minh					0	0%	Mother-in-law
15.5	Lê Trung Kiên					0	0%	Spouse
15.6	Lê Vũ Thùy Linh					0	0%	Child
15.7	Lê Ngọc Khánh Vy					0	0%	Child
15.8	Vũ Đăng Khoa					0	0%	Sibling
15.9	Vũ Tuấn Khang					0	0%	Sibling
15.10	Lê Thị Thu Hằng					0	0%	Sister-in-law
15.11	Dương Thị Nhung					0	0%	Sister-in-law

Note: Share ownership information is compiled in accordance with List of Shareholders concluded on 31/12/2024 and forwarded to NCB by Vietnam Securities Depository and Clearing Corporation