

RESOLUTION
ANNUAL GENERAL ASSEMBLY OF SHAREHOLDERS 2025

- Pursuant to the Law on Credit Institutions 2024;
- Pursuant to the Law on Enterprises 2020;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank (NCB);
- Pursuant to the Minutes of the Annual General Assembly of Shareholders 2025 No.: 319/2025/BBH-ĐHĐCĐ dated 29/3/2025,

HEREBY RESOLVES TO:

Article 1. To approve the following contents:

- 1.1. Report of the Board of Directors summarizing the 2020-2025 term, business performance in 2024, and orientation for the 2025-2030 period according to Report No. 165/2025/HĐQT-NCB dated 27/3/2025.
- 1.2. Report on the activities in 2024 and the orientation for the 2025-2030 term of the Supervisory Board under Report No. 03/2025/BC-BKS dated 03/3/2025.
- 1.3. Report on the assessment of business performance in 2024 and the 2025 action plan of the Chief Executive Officer under Report No. 1386/2025/BC-TGD dated 04/3/2025.
- 1.4. The actual remuneration for 2024 of the Board of Directors and the Supervisory Board according to Proposal No. 01/2025/TTr-HĐQT.NCB dated 27/3/2025.
- 1.5. The 2024 financial statements and profit distribution plan for 2024 according to Proposal No. 02/2025/TTr-HĐQT dated 27/3/2025.
- 1.6. The 2025 business plan according to Proposal No. 03/2025/TTr-HĐQT dated 27/3/2025.
- 1.7. The remuneration budget for the Board of Directors and the Supervisory Board for 2025 according to Proposal No. 04/2025/TTr-

HĐQT.NCB dated 27/3/2025.

- 1.8. The selection of an independent auditing organization to audit/review the financial statements and internal control system for the fiscal year 2026 according to Proposal No. 01/2025/TTr-BKS dated March 3, 2025, of the Supervisory Board.
- 1.9. The amendments and supplements to the Charter, Organizational and Operating Regulations of the Board of Directors of NCB according to Proposal No. 06/2025/TTr-HĐQT dated 27/3/2025.
- 1.10. The proposed remedial plan in case of early intervention according to the Proposal No. 07/2025/TTr-HĐQT dated March 03, 2025, by the Board of Directors

Article 2. The Board of Directors, Supervisory Board, and Executive Officers of the Bank shall be responsible for thoroughly implementing and ensuring the highest efficiency in executing the resolutions approved above. The Board of Directors is responsible for reporting the implementation status and results of this Resolution at subsequent annual meetings.

Article 3. This Resolution takes effect from March 29, 2025. Members of the Board of Directors, members of the Supervisory Board, Executive Officers of the Bank, and other related units and individuals are responsible for implementing this Resolution. /h

Recipients:

- As addressed;
- BOD, EB, SB;
- Archived: BOD Office, Archivist.

**ON BEHALF OF THE GENERAL
ASSEMBLY OF SHAREHOLDERS
CHAIRWOMEN**



BUI THI THANH HUONG

No.: 221/2025/NQ-ĐHĐCĐ.NCB

Hanoi, 29./...3../2025

RESOLUTION
ANNUAL GENERAL ASSEMBLY OF SHAREHOLDERS 2025

- Pursuant to the Law on Credit Institutions 2024;
- Pursuant to the Law on Enterprises 2020;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank (NCB);
- Pursuant to the Minutes of the Annual General Assembly of Shareholders 2025 No.: 219/2025/BBH-ĐHĐCĐ dated 29/3/2025,

HEREBY RESOLVES TO:

Article 1. Approve the implementation results and adjustment of the plan for using the proceeds from the public offering of additional shares in 2021 as per report No.166/2025/BC-HĐQT.NCB dated 27/3/2025.

Article 2. The Board of Directors, Supervisory Board, and Executive Board of the Bank shall be responsible for thoroughly implementing and ensuring the highest effectiveness of the resolutions approved above. The Board of Directors shall be responsible for reporting the status and results of the implementation of this Resolution in subsequent annual meetings.

Article 3. This Resolution takes effect from March 29, 2025. Members of the Board of Directors, Supervisory Board, the Executive Board, and relevant units and individuals shall be responsible for executing this Resolution. /h

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**ON BEHALF OF THE GENERAL
ASSEMBLY OF SHAREHOLDERS
CHAIRWOMEN**



BUI THI THANH HUONG

No.: ~~322~~/2025/NQ-DHĐCĐ

Hanoi, ~~29~~.../...~~3~~.../2025


RESOLUTION
ANNUAL GENERAL ASSEMBLY OF SHAREHOLDERS 2025

- Pursuant to the Law on Credit Institutions 2024;
- Pursuant to the Law on Enterprises 2020;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank (NCB);
- Pursuant to the Minutes of the Annual General Assembly of Shareholders 2025 No.: ~~349~~/2025/BBH-DHĐCĐ dated 29/3/2025,

HEREBY RESOLVES TO:

Article 1. Approve the plan for the private placement of shares to increase charter capital and the plan for using the proceeds from the offering as per proposal No. 05/2025/TTr-HĐQT dated 27/3/2025.

Article 2. The Board of Directors, Supervisory Board, and Executive Board of the Bank shall be responsible for thoroughly implementing and ensuring the highest effectiveness of the resolutions approved above. The Board of Directors shall be responsible for reporting the status and results of the implementation of this Resolution in subsequent annual meetings.

Article 3. This Resolution takes effect from March 29, 2025. Members of the Board of Directors, Supervisory Board, the Executive Board, and relevant units and individuals shall be responsible for executing this Resolution. 

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**ON BEHALF OF THE GENERAL
ASSEMBLY OF SHAREHOLDERS
CHAIRWOMEN**



BUI THI THANH HUONG

No.: 323/2025/NQ-DHĐCĐ.NCB

Hanoi, 29/...3.../2025


RESOLUTION
ANNUAL GENERAL ASSEMBLY OF SHAREHOLDERS 2025

- Pursuant to the Law on Credit Institutions 2024;
- Pursuant to the Law on Enterprises 2020;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank (NCB);
- Pursuant to the Minutes of the Annual General Assembly of Shareholders 2025 No.: 349/2025/BBH-DHĐCĐ dated 29/3/2025,

HEREBY RESOLVES TO:

Article 1. Approve the report on the implementation results of the private placement plan and the adjustment of the plan for using the proceeds from the offering approved in Resolution No. 1003/2024/NQ-DHĐCĐ dated 13/4/2024, as per report No. 167/2025/BC-HĐQT.NCB dated 27/3/2025.

Article 2. The Board of Directors, Supervisory Board, and Executive Board of the Bank shall be responsible for thoroughly implementing and ensuring the highest effectiveness of the resolutions approved above. The Board of Directors shall be responsible for reporting the status and results of the implementation of this Resolution in subsequent annual meetings.

Article 3. This Resolution takes effect from March 29, 2025. Members of the Board of Directors, Supervisory Board, the Executive Board, and relevant units and individuals shall be responsible for executing this Resolution. 

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**ON BEHALF OF THE GENERAL
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CHAIRWOMEN

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