

STATE BANK OF VIETNAM

No.: 56/QD-NHNN

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Ha Noi, January 16, 2026

DECISION

On the amendment of the operating term stated in the License for the establishment and operation of National Citizen Commercial Joint Stock Bank

THE GORVERNOR OF THE STATE BANK OF VIETNAM

Pursuant to the Law on State Bank of Vietnam dated 16/06/2010 (as amended and supplemented);

Pursuant to the Law on Credit Institution dated 18/01/2024 (as amended and supplemented);

Pursuant to Decree numbered 26/2025/NĐ-CP dated 24/02/2025 of the Government defining the functions, duties, powers and organizational structure of the State Bank of Vietnam;

Pursuant to Circular numbered 50/2018/TT-NHNN dated 31/12/2018 of the Governor of the State Bank of Vietnam providing for dossiers, procedures, and approval of various amendments to the content of the operation of commercial banks and branches of foreign banks (as amended and supplemented);

Pursuant to Circular numbered 56/2024/TT-NHNN dated December 24, 2024 of the Governor of the State Bank of Vietnam regulating dossiers and procedures for licensing and operation of commercial banks, branches of foreign banks and representative offices of foreign credit institutions

Having considered the request of National Citizen Commercial Joint Stock Bank in the Official Letter numbered 686/2025/CV-HDQT.NCB dated 25/12/2025 and the accompanying dossiers;

At the proposal of the Director of the Agency for Banking Supervision and Inspection.

HEREBY DECIDES:

Article 1. To amend Article 3 of the License for establishment and operation numbered 01/GP-NHNN dated 09/1/2026 issued by the Governor of the State Bank of Vietnam to National Citizen Commercial Joint Stock Bank as follows:

“Article 3. The term of operation of National Citizen Commercial Joint Stock Bank is ninety-nine (99) years from September 18, 1995.”

Article 2. National Citizen Commercial Joint Stock Bank shall be responsible for carrying out the procedures in accordance with Clause 4, Article 37 of the Law on Credit Institutions dated January 18, 2024 (as amended and supplemented) and other

relevant legal regulations in relation to the amendment specified in Article 1 of this Decision.

Article 3. This Decision shall take effect from the signing date and shall form an integral and inseparable part of the License for establishment and operation No. 01/GP-NHNN dated January 09, 2026 issued by the Governor of the State Bank of Vietnam to National Citizen Commercial Joint Stock Bank.

Article 4. The Chief of Office, the Director of the Agency for Banking Supervision and Inspection, the Chairman and members of the Board of Directors, the Head of the Supervisory Board, and the General Director of National Citizen Commercial Joint Stock Bank shall be responsible for the implementation of this Decision./.

**FOR THE GOVERNOR OF SBV
DEPUTY GOVERNOR**

Recipients:

- As specified in Article 4;
- Governor of the State Bank of Vietnam;
- Deputy Governor Pham Quang Dung;
- Relevant departments and units of the State Bank of Vietnam;
- Regional Branch 1 of the State Bank of Vietnam;
- Deposit Insurance of Vietnam;
- Archived: Office, Banking Licensing Division,
Department of Monetary Policy

(signed)

Phạm Quang Dũng