

MINISTRY OF FINANCE  
STATE SECURITIES  
COMMISSION OF VIETNAM

SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom - Happiness

-----  
No.: 5860/UBCK-QLCB  
Re: Registration dossier for the private  
placement of shares of National Citizen  
Commercial Joint Stock Bank (NVB)

-----  
*Ha Noi, June 25, 2026*

Attention to: National Citizen Commercial Joint Stock Bank

The State Securities Commission of Vietnam (“SSC”) has received the registration dossier for the private placement of shares of National Citizen Commercial Joint Stock Bank (the “Bank”/HNX: NVB) under the Application for Registration of Private Placement of Shares No. 340/2026/CV-HDQT.NCB dated 19/6/2026. Based on the documents provided by the Bank and the applicable regulations, the SSC gives its opinions as follows:

1. National Citizen Commercial Joint Stock Bank and the organizations and individuals related to the dossier shall comply with the provisions of Article 11a of the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15 (hereinafter referred to as the “Law on Securities”), and Clause 1 Article 6 of Decree No. 155/2020/ND-CP, as amended and supplemented at Point b Clause 3 Article 1 of Decree No. 245/2025/ND-CP.

2. The SSC shall receive and process the dossier in accordance with Clause 2 Article 11a of the Law on Securities and Point d Clause 1 Article 6 of Decree No. 155/2020/ND-CP, as amended and supplemented at Point b Clause 3 Article 1 of Decree No. 245/2025/ND-CP.

3. The Bank’s charter capital increase has been approved by the State Bank of Vietnam under Document No. 560/NHNN-QLGS dated 22/01/2026. The SSC has announced its receipt of the complete registration dossier for the private placement of shares of National Citizen Commercial Joint Stock Bank on the SSC’s electronic information portal ([www.ssc.gov.vn](http://www.ssc.gov.vn)). The Bank’s private placement plan shall be implemented in accordance with Resolution of the 2025 Extraordinary General Meeting of Shareholders No. 1620/2025/NQ-DHDQD.NCB dated 24/12/2025, enclosed with Submission No. 11/2025/TTr-HDQT dated 23/12/2025; Resolution of the 2026 Annual General Meeting of Shareholders No. 362/2026/NQ-DHDQD.NCB dated 02/4/2026, (enclosed with Submission No. 07/2026/TTr-HDQT dated 01/4/2026); Resolution of the Board of Directors No. 209/2026/NQ-HDQT.NCB dated 24/02/2026; Resolution of the Board of Directors No. 726/2026/NQ-HDQT.NCB dated 19/6/2026; Resolution of the Board of Directors No. 728/2026/NQ-HDQT.NCB dated 19/6/2026; and the provisions of law.

4. Within 10 days from the closing date of the private placement of shares, the Bank shall submit a report on the results of the private placement of shares in accordance with Clause 4 Article 48 of Decree No. 155/2020/ND-CP. The template report on the

results of the private placement of shares shall comply with Clause 3 Article 5 of Circular No. 118/2020/TT-BTC, as amended and supplemented by Circular No. 115/2025/TT-BTC.

5. The private placement of shares for the purpose of increasing the Bank's charter capital must ensure compliance with the applicable provisions of the law on credit institutions, the law on securities, and other relevant laws.

The SSC hereby notifies the Bank for information and implementation./.

**FOR THE CHAIRMAN  
HEAD OF THE SECURITIES OFFERING  
MANAGEMENT DEPARTMENT**

***Recipients:***

- As above;
- Chairman of the SSC (for reporting);
- State Bank of Vietnam (for supervision);
- GSĐC;
- HNX;
- VSDC;
- Archives: Office, QLCB (08b)

*(signed & seal)*

**Khuong Tien Hung**