

No.: 1690/QĐ-NHNN

Ha Noi, 22 / 7 / 2026

DECISION

**On the amendment to the charter capital specified in the Establishment and
Operation License of National Citizen Commercial Joint Stock Bank**

GOVERNOR OF THE STATE BANK OF VIET NAM

Pursuant to the Law on the State Bank of Vietnam dated 16/6/2010 (as amended and supplemented);

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

Pursuant to the Decree No. 26/2025/NĐ-CP dated 24/02/2025 of the Government prescribing the functions, duties, powers and organizational structure of the State Bank of Vietnam (as amended and supplemented));

Pursuant to the Circular No. 50/2025/TT-NHNN dated 24/12/2025 of the Governor of the State Bank of Vietnam prescribing the dossiers, procedures and order for approval of amendments to the contents of licenses of commercial banks and branches of foreign banks (as amended and supplemented);

Considering the request of National Citizen Commercial Joint Stock Bank in Official Letter No. 381/2026/CV-HĐQT.NCB dated 30/6/2026 and the enclosed dossier;

At the proposal of the Director General of the Credit Institution Management and Supervision Department.

HEREBY DECIDES:

Article 1. To amend Article 2 of the Establishment and Operation License No. 01/GP-NHNN dated 09/01/1996 issued by the Governor of the State Bank of Vietnam to National Citizen Commercial Joint Stock Bank as follows: “Article 2. The charter capital of National Citizen Commercial Joint Stock Bank is VND 29,279,847,510,000 (in words: Twenty-nine trillion two hundred seventy-nine billion eight hundred forty-seven million five hundred ten thousand dong)”.

Article 2. National Citizen Commercial Joint Stock Bank shall carry out the procedures prescribed in Clause 4, Article 37 of the Law on Credit Institutions dated 18/01/2024 (as amended and supplemented) and comply with

all other relevant legal regulations concerning the amendment specified in Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and shall constitute an integral part of the Establishment and Operation License No. 01/GP-NHNN dated 09/01/1996 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 General of the Credit Institution Management and Supervision Department, the Chairperson and Members of the Board of Directors, the Head and Members of the Supervisory Board, and the Chief Executive Officer of National Citizen Commercial Joint Stock Bank shall be responsible for the implementation of this Decision./.

Recipients:

- As Article 4;
- The Governor of SBV (for reporting);
- The Deputy Governor: Phạm Quang Dũng;
- Relevant units, departments: TTNH, ATHT, CSTT, TCKT, TD, SGD, DBTKOD;
- Regional Branch 1 of the SBV;
- Deposit Insurance of Viet Nam;
- Hanoi Department of Finance;
- Archived: Office, QLGS5, NTY.HOA.

**FOR THE GOVERNOR
DEPUTY GOVERNOR**

Phạm Quang Dũng