

STATE BANK OF VIETNAM

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

No.: 79/QD-QLGS5

Ha Noi, 30 – June – 2026

DECISION

On the addition of operational content to the Establishment and Operation License of
National Citizen Commercial Joint Stock Bank

**THE DIRECTOR OF THE CREDIT INSTITUTION
MANAGEMENT AND SUPERVISION DEPARTMENT**

Pursuant to the Law on the State Bank of Vietnam No. 46/2010/QH12 (amended and supplemented by Law No. 14/2022/QH15);

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 (amended and supplemented by Law No. 96/2025/QH15);

Pursuant to Decree No. 26/2025/ND-CP of the Government defining the functions, duties, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Circular No. 34/2024/TT-NHNN of the Governor of the State Bank of Vietnam providing for the replacement of Licenses and the addition of operational content to the Establishment and Operation Licenses of commercial banks, foreign bank branches, representative offices in Vietnam of foreign credit institutions, and other foreign organizations engaged in banking activities (amended and supplemented by Circular No. 66/2025/TT-NHNN and Circular No. 11/2026/TT-NHNN);

Pursuant to Decision No. 27/QD-NHNN dated 24/02/2025 of the Governor of the State Bank of Vietnam defining the functions, duties, powers, and organizational structure of the Department for Management and Supervision of Credit Institutions;

Considering the request of National Citizen Commercial Joint Stock Bank in the Document No. 245/2026/DN-HDQT.NCB dated 05/5/2026, Document No. 359/2026/CV-HDQT.NCB dated 25/6/2026, and the enclosed application documents;

At the proposal of the Head of Division 2 for Management and Supervision of Joint Stock Commercial Banks;

HEREBY DECIDES:

Article 1. To add Clause 21 to Article 4 of Commercial Bank Establishment and Operation License No. 01/GP-NHNN dated 09/01/2026 issued by the Governor of the State Bank of Vietnam to National Citizen Commercial Joint Stock Bank as follows:

“21. Participation in international payment systems:

- a) The system of the Society for Worldwide Interbank Financial Telecommunication (SWIFT).
- b) Visa’s international card payment system.”

Article 2. National Citizen Commercial Joint Stock Bank shall be responsible for carrying out the procedures prescribed in Clause 4 Article 37 of the Law on Credit Institutions No. 32/2024/QH15 and other relevant laws and regulations with respect to the additional operational content 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 Establishment and Operation License No. 01/GP-NHNN dated 09/01/2026 issued by the Governor of the State Bank of Vietnam to National Citizen Commercial Joint Stock Bank.

Article 4. 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 implementing this Decision./.

Recipients:

- As specified in Article 4;
- Governor of the State Bank of Vietnam (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Director General (for reporting)
- Relevant departments and units of the State Bank of Vietnam (for coordination);
- Regional Branch 1 of the State Bank of Vietnam (for coordination);
- Deposit Insurance of Vietnam (for coordination);
- Hanoi Department of Finance (for coordination);
- Archived: VT, QLGS5, NTP.ANH

**FOR THE DIRECTOR
DEPUTY DIRECTOR**

(signed)

Đậu Thị Mai Hương