

Hà Nội, ngày 1 tháng 7 năm 2026
Hanoi, 1/7/2026

Kính gửi: Ủy ban chứng khoán Nhà nước / State Securities Commission of Vietnam
Sở Giao dịch chứng khoán Hà Nội / Hanoi Stock Exchange

1. Tên Tổ chức phát hành / Name of the issuing organization: Ngân hàng TMCP Quốc Dân / National Citizen Commercial Joint Stock Bank
2. Mã chứng khoán / Stock ticker: NVB / NVB
3. Mã số doanh nghiệp / Business registration number: 1700169765 / 1700169765
4. Địa chỉ trụ sở chính / Head office address: Số 25 Lê Đại Hành, phường Hai Bà Trưng, Thành phố Hà Nội / 25 Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City
5. Điện thoại / Phone: (84-24) 32019050
6. Người thực hiện công bố thông tin / Person responsible for information disclosure: Ông Tạ Kiều Hưng – Tổng Giám đốc / Mr. Ta Kieu Hung – General Director
7. Loại công bố thông tin / Type of information disclosure:
8. ☐ Định kỳ/ Periodic ☐ Bất thường/ Abnormal ☒ 24h / 24h ☐ Theo yêu cầu / As requested
9. Nội dung công bố thông tin / Content of the information disclosure:

NCB công bố thông tin quyết định bổ sung nội dung hoạt động vào Giấy phép thành lập và hoạt động của NCB (chi tiết tại công văn đính kèm).

NCB announces the addition of operational content to the Establishment and Operation License of National Citizen Commercial Joint Stock Bank. (Details are in the attached document).

Thông tin này đồng thời được công bố trên Website/ This information is also published on the website: <https://www.ncb-bank.vn/vi/nha-dau-tu/>

Chúng tôi cam kết những thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố. / We hereby affirm that the information set forth above is true, and accurate. We acknowledge and accept full legal responsibility and liability arising from the disclosure of the aforementioned information.

Trân trọng! / Best regards!

Nơi nhận: / **Recipient:**

- Như trên; / - As above;
- Lưu Văn thư. / -

Administrative Office.

NGÂN HÀNG TMCP QUỐC DÂN /
NATIONAL COMMERCIAL
JOINT STOCK BANK



TỔNG GIÁM ĐỐC
Tạ Kiều Hưng

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