

Hà Nội, ngày 10 tháng 7 năm 2026
Hanoi, 10/7/2026

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 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 giao dịch giữa NCB và công ty con (chi tiết tại công văn đính kèm).

NCB announces information on transactions between NCB and its subsidiary. (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

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No.: /2026/NQ-HĐQT

Hà Nội, / / 2026

RESOLUTION

Re.: Approval of Authorization Agreements between NCB and AMC
regarding the debts sold to VAMC

THE BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institution 2024;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank (NCB);
- Pursuant to the Regulation on organization and operation of the Board of Directors of NCB;
- Pursuant to the documents numbered: 1693/VAMC-BAN1 dated 04/11/2024, 2119/VAMC-BAN1 dated 23/12/2024, 2174/VAMC-BAN1 dated 31/12/2024, 659/VAMC-BAN1 dated 04/04/2025, 2420/VAMC-BAN1 dated 22/12/2025, 886/VAMC-BAN1 dated 13/05/2025, 1135/VAMC-BAN1, 1136/VAMC-BAN1, 1137/VAMC-BAN1, 1138/VAMC-BAN1, 1139/VAMC - BAN1, 1140/VAMC-BAN1, 1141/VAMC- BAN1, 1142/VAMC-BAN1, 1143/VAMC- BAN1, 1144/VAMC-BAN1, 1145/VAMC-BAN1, 1146/VAMC-BAN1, 1147/VAMC-BAN1, 1148/VAMC-BAN1, 1149/VAMC-BAN1, 1150/VAMC-BAN1, 1151/VAMC-BAN1, 1152/VAMC-BAN1, 1153/VAMC-BAN1, 1154/VAMC-BAN1, 1155/VAMC-BAN1, 1156/VAMC-BAN1, 1157/VAMC-BAN1, 1158/VAMC-BAN1, 1159/VAMC-BAN1 dated 11/06/2026 of the Vietnam Asset Management Company Ltd. (VAMC) on the settlement authorization for debts sold to VAMC by NCB;
- Pursuant to the Submission No. 68A/2026/TTr-AMC dated 26/06/2026 of the National Citizen Bank Asset Management Company (AMC) regarding the approval of Authorization Agreements between NCB and AMC for the debts sold to VAMC; and the documents attached thereto;
- Pursuant to Vote Counting Minutes No. /2026/BBKP-HĐQT dated /7/2026.

RESOLVES:

Article 1. Approval of the Authorization Agreements between NCB and AMC in respect of debts sold to the Vietnam Asset Management Company (VAMC) and for which VAMC has re-authorized NCB to further authorize AMC to carry out debt settlement and recovery activities, as follows:

- Principal Agreement on Authorization (regarding the settlement and recovery of debts sold by NCB to VAMC);

- Twenty-five (25) Authorization Agreements (*authorizing AMC in accordance with VAMC's authorization approval letters*);
(*The Authorization Agreements between NCB and AMC listed above are hereinafter collectively referred to as the "Agreements" and are attached to this Resolution*).

Article 2. Implementation:

- 2.1. AMC shall implement fully and properly all provisions of the Agreements, comply with applicable laws, NCB's regulations and approvals granted by NCB's Competent Authorities.
- 2.2. The Chief Executive Officer of NCB is assigned to:
 - a. Organize the implementation of the provisions of the Agreements and execute all related documents within his/her authority in accordance with NCB's regulations and applicable laws;
 - b. Consider, decide upon and organize the transfer of debts sold to the VAMC to AMC on the basis of VAMC's authorization approval letters authorizing NCB to further authorize AMC to carry out debt settlement and recovery activities; execute all related documents; ensure the effectiveness of debt settlement and recovery activities; and ensure full compliance with the agreements executed with VAMC, NCB's regulations and applicable laws.
 - c. Direct relevant units and individuals within NCB to coordinate with AMC in implementing the provisions of the Agreements.

Article 3. This Resolution shall take effect from/7/2026. Within the scope of their respective authority and responsibilities, all relevant units and individuals shall be responsible for implementing this Resolution./.

FOR THE BOARD OF DIRECTORS

Receipts:

- BOD, SB (for reporting);
- CEO, AMC, Risk Management Div.,
Legal & Compliance Div., Financial
Management Div. (to implement);
- Archive: Admin, BOD Office.

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

PRINCIPAL AGREEMENT ON AUTHORIZATION

(Re.: Settlement of Debts sold to VAMC by NCB)

No.:...../2026/HĐ.UQNT/NCB – AMC

- Pursuant to the Civil Code No. 91/2015/QH13 dated 24/11/2015 and its implementing regulations;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/6/2020 and its implementing regulations;
- Pursuant to Circular No. 31/2025/TT-NHNN dated 30 September 2025 of the State Bank of Vietnam;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the documents No.: 1693/VAMC-BAN1 dated 04/11/2024, 2119/VAMC-BAN1 dated 23/12/2024, 2174/VAMC-BAN1 dated 31/12/2024, 659/VAMC-BAN1 dated 04/04/2025, 2420/VAMC-BAN1 dated 22/12/2025, 886/VAMC-BAN1 dated 13/05/2025, 1135/VAMC- BAN1 dated 11/06/2026, 1136/VAMC – BAN1, 1137/VAMC – BAN1, 1138/VAMC – BAN1, 1139/VAMC – BAN1, 1140/VAMC – BAN1, 1141/VAMC – BAN1, 1142/VAMC – BAN1, 1143/VAMC – BAN1, 1144/VAMC – BAN1, 1145/VAMC – BAN1, 1146/VAMC – BAN1, 1147/VAMC – BAN1, 1148/VAMC – BAN1, 1149/VAMC – BAN1, 1150/VAMC – BAN1, 1151/VAMC – BAN1, 1152/VAMC – BAN1, 1153/VAMC – BAN1, 1154/VAMC – BAN1, 1155/VAMC – BAN1, 1156/VAMC – BAN1, 1157/VAMC – BAN1, 1158/VAMC – BAN1, 1159/VAMC – BAN1 dated 11/06/2026; of Vietnam Asset Management Company Ltd. (VAMC) on the settlement authorization for debts sold to VAMC by NCB (hereinafter referred to as “Reauthorization document”);
- Pursuant to the Debt Sale Agreement(s), the Authorization Agreement(s), and the Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank, as specified in the Appendices attached to the Further Authorization Letters issued by the Vietnam Asset Management Company (VAMC) regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC;
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of NCB’s BOD;

- Pursuant to the needs and capabilities of each Party.

Today, on / /, the Parties hereto are:

PARTY A: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : Số 25 Lê Đại Hành, phường Hai Bà Trưng, thành phố Hà Nội

Telephone : Fax:

Tax Code / Enterprise Registration Number: 1700169765

Represented by : **MR. TẠ KIỀU HÙNG** Job title: Chief Executive Officer

In accordance with the Authorization Decision No.:..... /2026/QĐUQ-NCB dated
...../...../2026

(hereinafter referred to as "Party A" or "NCB")

PARTY B: NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D phố Bà Triệu, phường Cửa Nam, thành phố Hà Nội

Telephone : Fax:

Tax Code / Enterprise Registration Number:

Represented by : **Mr. Lê Viết Phúc**

Position : Director

(hereinafter referred to as "Party B" or "AMC")

After discussion and mutual agreement, the Parties hereby enter into this Principal Agreement on Authorization for Debt Settlement and Recovery (the "**Agreement**") with the following terms and conditions:

ARTICLE 1. DEFINITIONS

- 1.1. *NCB* means National Citizen Commercial Joint Stock Bank.
- 1.2. *AMC* means National Citizen Bank Asset Management Company Limited.
- 1.3. *VAMC* means Vietnam Asset Management Company Limited.
- 1.4. *Competent Authority of NCB* means the authority competent to approve debt settlement plans and debt settlement expenses in accordance with NCB's internal regulations or applicable laws from time to time.
- 1.5. *Responsible NCB Unit* means any unit directly responsible for managing customer information, debt files and debt exposures in accordance with NCB's regulations and organizational structure.
- 1.6. *Debts Sold to the Vietnam Asset Management Company (the "Debts")*: means the debts arising from loan agreements, credit agreements or other credit instruments under which the Borrower, Security Provider or other relevant persons are obliged

to make payment to NCB, which have been sold by NCB to the Vietnam Asset Management Company (VAMC), and for which VAMC has authorized NCB to manage and settle such Debts, while also consenting to NCB's further authorization of AMC to carry out debt settlement and recovery in accordance with the relevant Further Authorization Letters.

- 1.7. *Debt File* means all documents, records and materials relating to a Debt and its Collateral Assets, generated during the credit granting process and debt recovery process, and transferred to AMC from time to time.
- 1.8. *Customer* means a Borrower or Debtor, including any organization or individual granted credit by NCB and obligated to repay a Debt.
- 1.9. *Security Provider* means any organization or individual that uses assets owned by it to secure the repayment obligations relating to a Debt owed to NCB. A Security Provider includes, without limitation, a pledgor, mortgagor, depositor, escrow provider, guarantor and any other security party recognized by law.
- 1.10. *Collateral Asset(s)* means assets used to secure the Customer's repayment obligations in respect of the Debt.
- 1.11. *Debt Settlement* means the application of necessary measures and actions to recover a Debt while maximizing and protecting the lawful rights and interests of NCB.
- 1.12. *Parties*: means NCB and AMC collectively.

ARTICLE 2. SUBJECT MATTER AND NATURE OF THE AGREEMENT

- 2.1. NCB further authorizes AMC to carry out the settlement and recovery of the Authorized Debts within the scope of the activities that VAMC has approved NCB to further authorize.
- 2.2. In the event that the Parties enter into any agreement(s) relating to a specific Transferred Debt containing provisions that differ from those set out in this Agreement, such agreement(s) relating to that specific Transferred Debt shall prevail and apply to such case.
- 2.3. The authorization under this Agreement shall not affect VAMC's status as creditor in relation to the Debts and the Customers, nor shall it give rise to any transfer of ownership rights or debt recovery rights from VAMC to NCB or AMC.

ARTICLE 3. SCOPE OF AUTHORIZATION AND AUTHORIZED ACTIVITIES

- 3.1. The Debts authorized to AMC for settlement and recovery are the Debts sold by NCB to the Vietnam Asset Management Company (VAMC), which VAMC has authorized NCB to manage and settle, and for which VAMC has further authorized NCB to sub-authorize AMC to carry out debt settlement and recovery. Such Debts

shall be identified under each specific Further Authorization Agreement entered into between NCB and AMC.

- 3.2. NCB further authorizes AMC to exercise the rights and perform the obligations of VAMC in carrying out activities relating to the settlement and recovery of the Debts, within the scope authorized by VAMC to NCB and permitted by VAMC for further authorization to AMC, in respect of the Customers listed in the Appendices attached to the Further Authorization Letters issued by the Vietnam Asset Management Company (VAMC). The scope of authorization and the authorized activities relating to each Debt shall be governed by the respective specific Further Authorization Agreement entered into between NCB and AMC.
- 3.3. NCB authorizes AMC to decide upon, approve and organize the implementation of debt settlement plans and measures in respect of the Transferred Debts within the scope and limits of authority delegated by NCB as set out in Appendix 02 attached hereto.
- 3.4. NCB authorizes AMC to decide upon, approve and implement debt settlement expenses in respect of the Transferred Debts within the scope and limits of authority delegated by NCB in accordance with Article 6 of this Agreement.
- 3.5. With respect to debt settlement plans and measures that fall outside AMC's authority as specified in Appendix 02 hereto, and debt settlement expenses that fall outside AMC's authority as specified in Article 6 hereof, AMC shall be responsible for submitting such matters to the Competent Authority of NCB and implementing them strictly in accordance with the debt settlement plans, measures and expenses approved by the Competent Authority of NCB.

ARTICLE 4. TERM OF THE AGREEMENT

This Agreement shall take effect from the Effective Date until the occurrence of the earliest of the following events:

- 4.1. The Parties mutually agree to terminate this Agreement; or
- 4.2. NCB decides to terminate this Agreement; or
- 4.3. All Authorization Agreements executed between VAMC and NCB cease to have effect.

ARTICLE 5. SERVICE FEES, PAYMENT METHOD AND PAYMENT PERIOD

- 5.1. **Service fee:** The Debt Recovery Service Fee shall be calculated based on the debt recovery results and the nature of the relevant Transferred Debt, in accordance with Appendix 01 attached hereto.
- 5.2. **Payment Method:**

The Service Fee shall be paid by bank transfer in accordance with AMC's payment request.

5.3. Payment Period:

- a. The Service Fee shall be calculated based on the debt recovery results determined as of the 25th day of each month;
- b. The Service Fee shall be paid in a lump sum within five (05) Business Days from the date NCB receives a complete Payment Package in accordance with Appendix 01 to this Agreement.

ARTICLE 6. AUTHORITY TO APPROVE DEBT SETTLEMENT EXPENSE:

- 6.1. NCB authorizes AMC to approve Debt Settlement Expenses within the following limits:
 - a. To approve and/or endorse proposals, advances and payments for hospitality expenses relating to debt settlement activities in respect of Transferred Debts assigned to AMC, with a maximum limit of VND 30,000,000 (*thirty million Vietnamese Dong*) per occurrence, inclusive of all applicable taxes.
 - b. To approve and/or endorse proposals, advances and payments for expenses relating to debt settlement activities in respect of Transferred Debts assigned to AMC, with a maximum limit of VND 400,000,000 (*four hundred million Vietnamese Dong*) per occurrence, inclusive of all applicable taxes, for categories of debt settlement expenses supported by notices or requests from competent Government Authorities and expenses incurred during collateral disposal activities, including but not limited to: security services, valuation services, auction services, preparation of Statements of Findings (vi bằng), parking fees, transportation expenses, surveying and measurement expenses, asset maintenance expenses, warehouse and storage rental expenses, and other expenses supported by valid invoices.
 - c. For Debt Settlement Expenses exceeding the limits specified in this Article, AMC shall obtain prior approval from the Competent Authority of NCB before implementation.
- 6.2. All expenses referred to above shall ultimately be borne by NCB on the basis of valid invoices and supporting documents issued under NCB's tax identification information. AMC shall be entitled to advance such expenses in order to ensure the timely implementation of debt settlement activities and may subsequently request reimbursement or settlement with NCB on a periodic basis or upon completion of the relevant matter. AMC shall be responsible for maintaining off-balance-sheet tracking of all expenses paid or advanced through NCB for the purposes of management, reconciliation and internal control.
- 6.3. All expenses relating to AMC's employee-related expenses and ordinary operating expenses incurred in connection with debt settlement and recovery activities

(including but not limited to salaries, allowances, telephone expenses, labor equipment, business travel expenses and transportation expenses) shall be borne by AMC.

ARTICLE 7. RIGHTS AND OBLIGATIONS OF THE PARTIES

7.1. Rights and Obligations of AMC:

- a. AMC shall be responsible for disseminating the contents of this Agreement and ensuring that all units and individuals involved in debt settlement and recovery activities within AMC are fully aware of and understand the provisions hereof.
- b. AMC shall apply proactive measures and use its best efforts to safeguard NCB's interests and ensure the prompt recovery of the Transferred Debts assigned to AMC.
- c. AMC shall comply with all procedures, requirements and provisions of applicable laws and/or NCB's internal regulations relating to the settlement of Transferred Debts assigned by NCB. AMC shall ensure the safe management, control and settlement of the Transferred Debts assigned to it.
- d. AMC shall be responsible for all approval decisions made within the scope of authority delegated by NCB.
- e. AMC shall indemnify NCB for any loss or damage arising from AMC's breach of this Agreement;
- f. AMC shall prepare debt settlement plans, reports, risk-mitigation measures, debt recovery measures and other relevant documents for submission to the Competent Authority of NCB (except for Transferred Debts falling within AMC's approval authority under Appendix 02) and shall implement debt settlement and recovery activities strictly in accordance with the plans approved by the Competent Authority of NCB;
- g. AMC shall periodically, or on an ad hoc basis, report the results of debt settlement activities in respect of the Transferred Debts and consolidate debt recovery reports upon NCB's request. AMC shall promptly notify NCB of any unusual circumstances relating to the Transferred Debts, particularly where there are indications of potential loss affecting NCB's debt recovery claims and/or recovered assets;
- h. Upon completion of its work, AMC shall return to NCB all original documents, records and supporting documents relating to the Debt File for NCB's retention and safekeeping (if any);
- i. AMC shall maintain the confidentiality of all information provided by NCB, information collected during the performance of the authorized activities and other related information, except where disclosure is required by a competent

Government Authority or is necessary for the resolution of a matter before a competent authority in accordance with applicable laws.

- j. AMC shall not further authorize any organization or individual to perform the authorized activities, except that it may authorize its officers and employees to carry out the procedures and activities necessary for AMC to perform the tasks further authorized by NCB under Article 3 of this Agreement;
- k. AMC shall have such other rights and obligations as provided for in this Agreement and under applicable laws.

7.2. Rights and Obligation of NCB:

- a. NCB shall have the right to inspect and supervise AMC's performance of the authorized activities.
- b. NCB shall approve proposals, reports, debt recovery plans, risk-mitigation measures and debt settlement measures submitted by AMC (except for matters falling within AMC's approval authority under Appendix 02). The scope of approval authority shall be determined based on each debt settlement measure and the applicable regulations, policies and authority framework governing credit risk settlement issued by NCB from time to time. Any approval or rejection decision must be made in writing.
- c. NCB shall be entitled to receive all debt recovery proceeds and other benefits arising from AMC's settlement and recovery of the authorized Transferred Debts.
- d. NCB shall be entitled to monitor advances made by AMC and AMC's reimbursement obligations in respect thereof;
- e. NCB shall have the right to require AMC to provide files, documents and reports relating to the settlement and recovery of the Transferred Debts;
- f. NCB shall have the right to suspend and/or require adjustment of any debt settlement plan or measure if NCB determines that AMC has exceeded the scope of authority delegated to AMC under Appendix 02 hereto.
- g. NCB shall cooperate with and provide support to AMC in carrying out procedures and activities that require NCB's direct participation;
- h. NCB shall ensure that the Responsible NCB Units fully and timely transfer the Debt Files in accordance with this Agreement and shall provide, and be responsible for, the completeness, accuracy and authenticity of all information and documents relating to the authorized Transferred Debts;
- i. The Responsible NCB Units shall arrange and designate contact personnel to coordinate with and support AMC in carrying out debt recovery activities when necessary;

- j. NCB shall carry out all necessary procedures in relation to the Customer, Security Provider and/or other persons with related rights and obligations after AMC has completed the debt settlement and recovery process, including but not limited to: loan repayment settlement and closure of credit agreements, termination of security arrangements, release of Collateral Assets and return of title documents and other asset-related documents;
- k. NCB shall have such other rights and obligations as provided for in this Agreement and under applicable laws.

ARTICLE 8. IMPLEMENTATION PROVISIONS

- 8.1. The Appendices, Handover Minutes, Notices and other documents issued by NCB to AMC in connection with the implementation of this Agreement shall constitute integral and inseparable parts of this Agreement.
- 8.2. Any amendment or supplement to this Agreement must be agreed upon by the Parties in writing. Such amendment or supplement documents shall constitute integral and inseparable parts of this Agreement.
- 8.3. This Agreement shall take effect from the date of execution and is made in four (04) original counterparts of equal legal validity, of which each Party shall retain two (02) counterparts for implementation./.

**NATIONAL CITIZEN
COMMERCIAL
JOINT STOCK BANK**

**NATIONAL CITIZEN BANK
ASSET MANAGEMENT COMPANY**

APPENDIX 01**TRANSFER OF DEBTS AND DEBT RECOVERY SERVICE FEES**

(Attached to the Principal Agreement)

No.:...../2026/HĐ.UQNT/NCB – AMC

1. ESTABLISHMENT AND IMPLEMENTATION OF THE TRANSFER OF TRANSFERRED DEBTS**1.1 Establishment of the Transaction:**

- 1.1.1 Where NCB wishes to further authorize AMC to carry out the settlement and recovery of debts sold to VAMC, NCB shall send to AMC a Notice on the Transfer of Debts Authorized for AMC's Debt Settlement and Recovery, or another document of similar nature.
- 1.1.2 The further authorization for the settlement and recovery of the Debts shall be deemed to have been formally established between the Parties from the time NCB transfers the Debts in accordance with the Notice referred to in Clause 1.1.1 above.

1.2 Transfer of Authorized Debts:

- 1.2.1 NCB shall hand over the Debt Files relating to the authorized Debts to AMC, including but not limited to the following documents (the contents of each Debt File may vary depending on the specific debt; AMC may request amendments or additional documents on a case-by-case basis):
- a. Credit agreements, amendments, supplements, appendices and debt acknowledgment documents (photocopies or scanned copies);
 - b. Security agreements, amendments, supplements and appendices thereto (photocopies or scanned copies);
 - c. Applications for registration of secured transactions (photocopies or scanned copies);
 - d. Collateral Asset files (photocopies or scanned copies);
 - e. Customer appraisal reports (photocopies or scanned copies);
 - f. Credit approval documents issued by the Competent Authority (photocopies or scanned copies);
 - g. Minutes of meetings with Customers and Customer undertakings (photocopies or scanned copies);
 - h. Overdue Debt Notices and interest-rate adjustment notices (photocopies or scanned copies);
 - i. Documentation relating to repossession of Collateral Assets, whether through voluntary surrender or public posting of repossession notices with local authorities;

- j. Litigation files (Statements of Claim, powers of attorney for court proceedings) (photocopies or scanned copies);
 - k. Legally effective Judgments and/or Decisions Recognizing the Settlement Agreement of the Parties (photocopies or scanned copies);
 - l. Judgment enforcement files, including requests for judgment enforcement, verification of judgment enforcement conditions, minutes of meetings with Judgment Enforcement Authorities and Customers, and notices issued by Judgment Enforcement Authorities (photocopies or scanned copies);
 - m. Debt Settlement Expense records recorded in NCB's accounting books up to the handover date, together with any Debt Settlement Expenses not yet recorded in NCB's accounting books (if any);
 - n. Other relevant documents and records (if any).
- 1.2.2 Within three (03) Business Days from the date of the Announcement of Authorized Debts Transfer in accordance with Clause 1.1.1, the Responsible NCB Unit managing the transferred debt shall hand over the complete Debt File to AMC. The handover of the Debt File between the Parties must be documented in writing
- 1.2.3 Notification of Authorization for Debt Settlement to AMC:
Within three (03) Business Days from the date of execution of the Debt Transfer Handover Minutes, AMC (managing the transferred debts) shall notify the Borrower, the Security Provider and any person having related rights and obligations in writing on debt settlement and recovery activities.
- 1.2.4 Upon completion of the procedures specified in Clauses 1.2.1 and 1.2.2 of this Section, AMC shall directly carry out all activities relating to the settlement and recovery of the transferred debts. The Responsible NCB Units shall only carry out activities relating to debt settlement and recovery upon AMC's request or proposal (except for matters falling within NCB's authority as expressly provided in this Agreement).
- 1.3 Coordination in the Performance of Work:**
- 1.3.1 AMC shall proactively carry out the settlement and recovery of the Transferred Debts;
- 1.3.2 NCB shall be responsible for coordinating with and supporting AMC in procedures and recovery activities requiring NCB's direct participation (including but not limited to the execution of procedural documents, official correspondence, powers of attorney and other related documents).

- 1.3.3 The Responsible NCB Units shall provide all originals and/or copies of documents and records contained in the Debt Files upon AMC's reasonable request and in accordance with applicable laws.
- 1.3.4 The Responsible NCB Units shall coordinate with AMC in calculating and determining the value of the Transferred Debts.
- 1.3.5 The Responsible NCB Units shall coordinate with AMC in resolving complaints raised by the Borrower, the Security Provider or persons having related rights and obligations in relation to the Transferred Debts.
- 1.3.6 Where events arise that adversely affect the implementation of debt recovery plans/measures or plans/measures for the settlement and exploitation of assets for debt recovery purposes (including but not limited to force majeure events as prescribed by law; changes in the legal framework or regulations relating to the authorized debts; fluctuations in economic and social conditions, etc.), AMC shall notify NCB in writing and propose alternative remedial measures.
- 1.3.7 Where AMC detects any signs of violation or unusual situations/events that may adversely affect NCB's assets, reputation, information security or system security, AMC shall promptly notify NCB so that NCB may take preventive and corrective measures.
- 1.3.8 Where AMC determines that a Transferred Debt is no longer recoverable, AMC shall submit a written report to NCB, including a detailed analysis of the reasons why recovery is no longer possible or the reasons why the Collateral Assets cannot be realized for debt recovery purposes, together with specific recommendations for further handling;
- 1.3.9 Where AMC wishes to change a debt settlement measure previously agreed upon by the Parties, AMC shall submit the matter to NCB for consideration and approval (except for Debt Settlement Measures falling within AMC's authority as specified in Appendix 02). The submission shall clearly state the reasons for the proposed change and the debt settlement measure proposed to be applied. AMC may only implement the change after obtaining approval from the Competent Authority of NCB.
- 1.3.10 Any waiver or reduction of obligations granted to a Customer for the purpose of debt recovery shall be implemented in accordance with the provisions of Appendix 02.
- 1.3.11 Management of Debt Recovery Proceeds:
 - a. AMC shall guide Customers regarding debt repayment procedures. All debt repayments shall be made directly to NCB in accordance with applicable law.

- b. Where debt recovery proceeds are paid directly into the Customer's account maintained at NCB, NCB shall promptly notify AMC thereof.
- c. Where AMC recovers debt through the realization and sale of Collateral Assets and receives payment directly, AMC shall transfer the recovered amount to the account designated by NCB within five (05) Business Days from the date of recovery.

1.4 Debt Recovery Results Reporting:

AMC shall be responsible for consolidating, preparing and submitting to NCB reports on debt settlement activities and debt recovery results relating to the Transferred Debts handled by AMC. Such reports shall be submitted periodically during the last week of the each month.

1.5 Termination of the Agreement:

Upon termination of the Agreement, AMC shall return to NCB all original documents and records contained in the Debt Files received by AMC, together with all documents evidencing debt recovery activities carried out by AMC (if any). The handover of original documents, records and supporting documentation shall be documented in writing and acknowledged by both Parties.

2. SERVICE FEES

- 2.1 The Service Fee shall be calculated based on the actual debt recovery proceeds collected from the debts authorized to AMC. The specific Service Fee shall be agreed between NCB and AMC from time to time, taking into account the nature of each debt, provided that the Service Fee shall not exceed three percent (3%) of the actual debt recovery proceeds (including principal, interest and related fees). Where the Parties have not reached a specific agreement, the default Service Fee shall be three percent (3%) of the actual debt recovery proceeds (including principal, interest and related fees).
- 2.2 The Service Fee under this Agreement does not include value-added tax (VAT), expenses incurred in connection with debt settlement activities that are payable to competent Government Authorities (including court fees, judgment enforcement fees and similar charges), expenses relating to the realization and auction sale of Collateral Assets, or expenses relating to outsourced services (including legal services, debt recovery consultancy services and other similar services, if any). Where it is necessary to engage outsourced services exceeding AMC's approval authority under Article 6 of this Agreement, AMC must obtain NCB's approval prior to implementation.
- 2.3 Procedures and Time Limits for Results Reconciliation and Periodic Debt Position Reporting:

- a. Before the 5th day of month T+1, AMC shall submit a Summary of Debt Settlement Results achieved by its Debt Settlement Officers during month T;
- b. Before the 10th day of month T+1, NCB's Accounting Department shall provide AMC with a report on debt balances relating to debt settlement activities for reconciliation purposes;
- c. Before the 15th day of month T+1, AMC shall confirm the debt balances with NCB based on the reconciled data of the Parties.

2.4 The Payment Package shall comprise the following documents:

- a. Payment Request;
- b. List of Debt Transfers from NCB to AMC (*Form BM03/QĐ.TD.XXX*);
- c. Acceptance Minutes Confirming Debt Recovery Results (*Form BM06/QĐ.TD.XXX*).
- d. Minutes of Settlement of Recovered Debts (*Form BM07/QĐ.TD.XXX*).
- e. Debt Transfer Notices and/or Debt Allocation Notices issued by NCB, or equivalent documents and notices. (*as approved by NCB from time to time*);
- f. Valid financial invoice;
- g. Other lawful and valid supporting documents (if any).

APPENDIX 02
SCOPE OF AUTHORITY DELEGATED TO AMC
FOR DEBT SETTLEMENT APPROVAL
(Attached to the Principal Agreement)
No.:...../2026/HĐ.UQNT/NCB – AMC

ARTICLE 1. PRINCIPLES OF DELEGATION OF AUTHORITY

- 1.1. The Parties agree that the allocation of authority for approving debt settlement activities shall be based on the following principles:
- a) Compliance with applicable laws and NCB's internal regulations;
 - b) Ensuring risk control and the operational safety of NCB;
 - c) Enhancing AMC's proactiveness, flexibility and effectiveness in debt settlement activities.
- 1.2. NCB delegates to AMC certain authority to approve debt settlement activities in respect of the Transferred Debts, within the scope and limits specified in this Appendix. Accordingly, AMC shall have the authority to approve debt settlement measures and decide on the implementation of debt settlement measures in respect of the Transferred Debts within the limits set out herein.
- 1.3. The exercise by AMC of the authority delegated under this Appendix shall not alter NCB's rights and responsibilities in respect of the debts under applicable laws.
- 1.4. The Director of AMC, or a person lawfully authorized by the Director of AMC, shall have the authority to approve debt settlement activities and decide on the implementation of debt settlement measures within the scope specified herein.
- 1.5. AMC shall not implement any debt settlement measure exceeding the authority delegated under this Appendix.

ARTICLE 2. SPECIFIC SCOPE AND LIMITS OF AUTHORITY

No.	Description	AMC Authority
1	Approval of debt settlement measures relating to Collateral Assets	
1.1	Repossession and voluntary surrender of Collateral Assets	Applicable to all customers with total outstanding credit exposure ≤ VND 100 billion
1.2	Disposal of Collateral Assets (sale of Collateral Assets; acceptance of Collateral Assets in satisfaction of debt	Applicable to all customers with total outstanding credit exposure ≤ VND 100 billion. The Collateral Asset must fully cover the outstanding principal, interest and fees.

No.	Description	AMC Authority
	obligations; replacement of Collateral Assets; and other debt settlement measures relating to Collateral Assets)	<i>Debt reduction measures may be combined, provided that the total amount of reduction does not exceed the limits specified in Section 4 of this Appendix.</i>
2	Debt Settlement Measures through Litigation and Judgment Enforcement Proceedings	Applicable to all customers with total outstanding credit exposure $\leq$ VND 100 billion: - Sale of Collateral Assets through Judgment Enforcement Authorities: provided that full recovery of principal is ensured; - Payment by the Customer/Security Provider/third party for the release of Collateral Assets through Judgment Enforcement Authorities: provided that full recovery of principal and interest is ensured; <i>Debt reduction measures may be applied concurrently, provided that the total amount of reduction complies with the limits specified in Section 4 of this Appendix</i>
3	Change in debt recovery priority (principal, interest, fees)	Applicable to all customers with total outstanding credit exposure $\leq$ VND 100 billion, subject to compliance with SBV regulations.
4	Approval of waiver and reduction of interest and fees (<i>Applicable only to Debts which AMC is authorized to settle, recover in accordance with the “NPL restructuring” solution</i>)	Applicable to all customers with total outstanding credit exposure $\leq$ VND 100 billion, provided that the total amount waived or reduced does not exceed: - Up to 50% of the customer's total outstanding interest and fees and not exceeding VND 500 million; or - Up to 100% of the customer's total outstanding interest and fees and not exceeding VND 200 million.

ARTICLE 3. RESPONSIBILITIES OF AMC

3.1. AMC shall fully comply with applicable laws, AMC's internal regulations and all relevant regulations and requirements of NCB (if any).

3.2. AMC shall ensure that debt settlement approvals and the implementation of debt settlement measures are carried out within the scope of authority delegated under this Appendix and in a proper, effective and purpose-oriented manner.

3.3. AMC shall be accountable to NCB for all approval decisions made pursuant to this Appendix, including liability for any loss or damage arising from such decisions.

3.4. AMC shall submit periodic and/or ad hoc reports to NCB regarding the exercise of the delegated authority upon request.

ARTICLE 4. MISCELLANEOUS PROVISIONS

This Appendix constitutes an integral and inseparable part of the Principal Agreement on the Settlement of Debts sold to VAMC by NCB.

SOCIALIST REPUBLIC OF VIET NAM

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AUTHORIZATION AGREEMENT

No.:...../2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Further Authorization Letters issued by VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC;
- Pursuant to the documents No.: 1693/VAMC-BANI dated 04/11/2024 (“1693/VAMC-BANI”), 2119/VAMC-BANI dated 23/12/2024 (“2119/VAMC-BANI”), 2174/VAMC-BANI dated 31/12/2024 (“2174/VAMC-BANI”), 659/VAMC-BANI dated 04/04/2025 (“659/VAMC-BANI”), 2420/VAMC-BANI dated 22/12/2025 (“2420/VAMC-BANI”), 886/VAMC-BANI dated 13/05/2025 (“886/VAMC-BANI”), and 1135/VAMC-BANI dated 11/06/2026 (“1135/VAMC-BANI”) of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC;
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355

Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HÙNG**

Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769

Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIỆT PHÚC**

Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank, as specified in the List of Customers and the attached documents No.: 1693/VAMC-BAN1, 2119/VAMC-BAN1, 2174/VAMC-BAN1, 659/VAMC-BAN1, 2420/VAMC-BAN1, 886/2025/VAMC-BAN1 and Document No. 1135/VAMC-BAN1, including the followings:

- a. Debt settlement and recovery in respect of the Debts of customers listed in Appendix 01 attached to Further Authorization Letters No. 1693/VAMC-BAN1, 2119/VAMC-BAN1, 2174/VAMC-BAN1, 659/VAMC-BAN1 and 2420/VAMC-BAN1.
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN in relation to the Debts of customers listed in the list attached to Document No. 1135/VAMC-BAN1, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam.
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers listed in the List attached to Documents No. 1693/VAMC-BAN1, 2119/VAMC-BAN1, 2174/VAMC-BAN1, 659/VAMC-BAN1 and 2420/VAMC-BAN1.
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, in respect of the Debts of customers listed in the List attached to Document No. 1135/VAMC-BAN1, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other

- documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
- (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities and relevant organizations for the enforcement of legally effective judgments and decisions;
 - (iii) Performing other procedures as prescribed by law.
- e. Sale of Debts in accordance with applicable laws in respect of the Debts of customers listed in the List attached to Document No. 886/2025/VAMC-BAN1.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

- a) Provide Party B with information and documents necessary for the performance of the authorized activities.
- b) Claim compensation for damages if Party B breaches any of its agreed obligations.
- c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.
- d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.
- e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.
- f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Debts listed in Appendix 01 and the Appendices attached to Documents No. 1693/VAMC-BAN1, 2119/VAMC-BAN1, 2174/VAMC-BAN1, 659/VAMC-BAN1, 2420/VAMC-BAN1, 886/2025/VAMC-BAN1 and 1135/VAMC-BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Upon the effective date of this Agreement, Authorization Agreement No. 2413/2024/HDUQ/NCB-AMC dated 31/12/2024, Authorization Agreement No. 2304/2024/HDUQ/NCB-AMC dated 19/12/2024, Authorization Agreement No. 524/2025/HDUQ/NCB-AMC dated 22/5/2025, and Authorization Agreement No. 38/2025/HDUQ/NCB-AMC dated 01/10/2025 shall cease to have effect.

3. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

4. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1136/VAMC-BAN1;
- Pursuant to the documents No. 1136/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1136/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1136/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

- a) Provide Party B with information and documents necessary for the performance of the authorized activities.

- b) Claim compensation for damages if Party B breaches any of its agreed obligations.

- c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

- d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

- e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

- f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

- g) Pay all expenses incurred in connection with the performance of the authorized activities.

- h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

- a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

- b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

- c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1136/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1137/VAMC-BAN1;
- Pursuant to the documents No. 1137/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1137/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Hôm nay, ngày tháng..... năm 2026, chúng tôi gồm có:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1137/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) Cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1137/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM
Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1138/VAMC-BAN1;
- Pursuant to the documents No. 1138/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1138/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HÙNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769

Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIỆT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1138/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) Cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1138/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

BÊN A

BÊN B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1139/VAMC-BAN1;
- Pursuant to the documents No. 1139/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1139/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1139/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) Cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1139/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1140/VAMC-BAN1;
- Pursuant to the documents No. 1140/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1140/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1140/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) Cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1140/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1141/VAMC-BANI;
- Pursuant to the documents No. 1141/VAMC – BANI dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1141/VAMC-BANI”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as “Party B”).

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1141/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

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Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

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- b) Claim compensation for damages if Party B breaches any of its agreed obligations.

- c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

- d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

- e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

- f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

- g) Pay all expenses incurred in connection with the performance of the authorized activities.

- h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

- a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

- b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

- c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1141/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1142/VAMC-BAN1;
- Pursuant to the documents No. 1142/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1142/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1142/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

- a) Provide Party B with information and documents necessary for the performance of the authorized activities.

- b) Claim compensation for damages if Party B breaches any of its agreed obligations.

- c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

- d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

- e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

- f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

- g) Pay all expenses incurred in connection with the performance of the authorized activities.

- h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

- a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

- b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

- c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1142/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1143/VAMC-BAN1;
- Pursuant to the documents No. 1143/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1143/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as “Party B”).

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1143/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1143/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1144/VAMC-BAN1;
- Pursuant to the documents No. 1144/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1144/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1144/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1144/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

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PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1145/VAMC-BAN1;
- Pursuant to the documents No. 1145/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1145/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1145/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

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The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

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Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1145/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1146/VAMC-BAN1;
- Pursuant to the documents No. 1146/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1146/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as “Party B”).

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1146/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1146/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1147/VAMC-BAN1;
- Pursuant to the documents No. 1147/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1147/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1147/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

- a) Provide Party B with information and documents necessary for the performance of the authorized activities.

- b) Claim compensation for damages if Party B breaches any of its agreed obligations.

- c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

- d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

- e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

- f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

- g) Pay all expenses incurred in connection with the performance of the authorized activities.

- h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

- a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

- b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

- c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1147/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1148/VAMC-BAN1;
- Pursuant to the documents No. 1148/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1148/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1148/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1148/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1149/VAMC-BAN1;
- Pursuant to the documents No. 1149/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1149/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1149/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1149/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1150/VAMC-BAN1;
- Pursuant to the documents No. 1150/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1150/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as “Party B”).

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1150/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1150/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1151/VAMC-BAN1;
- Pursuant to the documents No. 1151/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1151/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1151/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1151/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1152/VAMC-BAN1;
- Pursuant to the documents No. 1152/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1152/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1152/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

- a) Provide Party B with information and documents necessary for the performance of the authorized activities.
- b) Claim compensation for damages if Party B breaches any of its agreed obligations.
- c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.
- d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.
- e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.
- f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.
- g) Pay all expenses incurred in connection with the performance of the authorized activities.
- h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

- a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..
- b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.
- c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1152/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

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PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1153/VAMC-BAN1;
- Pursuant to the documents No. 1153/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1153/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1153/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

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The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

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b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1153/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1154/VAMC-BAN1;
- Pursuant to the documents No. 1154/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1154/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as “Party B”).

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1154/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1154/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1155/VAMC-BAN1;
- Pursuant to the documents No. 1155/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1155/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1155/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1155/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1156/VAMC-BAN1;
- Pursuant to the documents No. 1156/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1156/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HÙNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1156/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

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The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1156/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

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PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1157/VAMC-BAN1;
- Pursuant to the documents No. 1157/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1157/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HƯNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1157/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

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Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

- a) Provide Party B with information and documents necessary for the performance of the authorized activities.

- b) Claim compensation for damages if Party B breaches any of its agreed obligations.

- c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

- d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

- e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

- f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

- g) Pay all expenses incurred in connection with the performance of the authorized activities.

- h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

- a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

- b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

- c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1157/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1158/VAMC-BAN1;
- Pursuant to the documents No. 1158/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1158/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

Today, on the/...../2026, the Parties hereto are:

AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HÙNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as "Party B").

After discussion and mutual agreement, the Parties hereby enter into this Authorization Agreement (the "Agreement") on the following terms and conditions:

Article 1. Subject Matter and Scope of Authorization

Party A agrees to authorize, and Party B agrees to accept the authorization, to perform activities relating to the settlement and recovery of the Debts arising under the Debt Sale Agreement(s) executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank as specified in the attached Appendices of Document No. 1158/VAMC– BAN1, including the followings:

- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

- (i) Performing other procedures as prescribed by law.

Article 2. Authorization Fee

The Authorization Fee shall be agreed by the Parties from time to time, based on the actual recovery achieved for each Debt.

Article 3. Sub-authorization

Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

Article 4. Rights and Obligations of the Parties

1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

a) The Authorization Agreement(s) executed between VAMC and Party A in respect of the Appendices attached to Document No. 1158/VAMC– BAN1 expire.

b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

d) Party B has completed the authorized activities specified in Article 1 of this Agreement.

e) Any other circumstances prescribed by applicable laws.

2. Any amendment or supplement to this Agreement shall be made in writing and executed by the duly authorized representatives of both Parties before becoming effective. Any such amendment or supplement shall form an integral part of this Agreement.

3. This Agreement is made in four (04) originals of equal legal validity and identical content. Each Party shall retain two (02) originals for implementation./.

PARTY A

PARTY B

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

AUTHORIZATION AGREEMENT

No.:..... /2026/HĐUQ/NCB-AMC

- Pursuant to the 2015 Civil Code and guiding documents for its implementation;
- Pursuant to the Charter of National Citizen Commercial Joint Stock Bank;
- Pursuant to the Charter of National Citizen Bank Asset Management Company Limited;
- Pursuant to the Debt Sale Agreement(s), Authorization Agreement(s), and Amendment Agreement(s), if any, executed between the Vietnam Asset Management Company (VAMC) and National Citizen Commercial Joint Stock Bank (NCB), as specified in the Appendices attached to the Document No. 1159/VAMC-BAN1;
- Pursuant to the documents No. 1159/VAMC – BAN1 dated 11/06/2026 of VAMC regarding the authorization of debt settlement and recovery for the debts sold by NCB to VAMC (hereinafter referred to as “Document No. 1159/VAMC-BAN1”);
- Pursuant to the Resolution No./2026/NQ-HĐQT dated/...../2026 of the Board of Directors of National Citizen Commercial Joint Stock Bank;
- Pursuant to the needs and capabilities of the Parties.

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AUTHORIZING PARTY: NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK

Head Office : No. 25 Lê Đại Hành Str., Hai Bà Trưng Wd., Ha Noi

Telephone : 024.62693355 Fax: 024.62693535

Tax Code / Enterprise Registration Number: 1700169765

Represented by: **MR. TẠ KIỀU HÙNG** Position: Chief Executive Director

Pursuant to the Authorization Decision No:/2026/QĐUQ-NCB dated .../.../2026

(Hereinafter referred to as “Party A”).

AUTHORIZED PARTY:

NATIONAL CITIZEN BANK ASSET MANAGEMENT COMPANY LIMITED

Address : 28C – 28D Bà Triệu Str., Cửa Nam Wd., Ha Noi

Telephone : 043.2474769 Fax: 043.247480

Tax Code / Enterprise Registration Number: 0304767745

Represented by: **MR. LÊ VIẾT PHÚC** Position: Director

(hereinafter referred to as “Party B”).

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- a. Debt settlement and recovery;
- b. Restructuring of Non-performing debts: Where the non-performing debts and the respective borrowers satisfy the conditions prescribed in Circular No. 19/2013/TT-NHNN, such debt restructuring shall be carried out in accordance with the regulations of the State Bank of Vietnam;
- c. Realization of Collateral Assets: including, without limitation, determining the method of realization, determining the value of the Collateral Assets in accordance with applicable laws and the regulations of the State Bank of Vietnam, and assuming responsibility for the realization of the Collateral Assets securing the Debts of customers;
- d. Participation in litigation relating to disputes arising from Credit Agreements and Security Agreements in accordance with applicable laws before the Courts, in the capacity of plaintiff, defendant, or person having related rights and obligations, including:
 - (i) Liaising with competent authorities; signing, filing, supplementing and withdrawing (in whole or in part) Statements of Claim, Appeals and other documents relating to litigation proceedings; attending and making decisions during mediation, conciliation and trial hearings; presenting claims and evidence before the Court; paying and receiving court fees and court fee advances; and exercising all rights and performing all obligations of a plaintiff in accordance with the Civil Procedure Code;
 - (ii) Signing applications for judgment enforcement; withdrawing (in whole or in part) applications for judgment enforcement; participating in judgment enforcement procedures before Judgment Enforcement Authorities and auction organizations; and carrying out other procedures before competent authorities

and relevant organizations for the enforcement of legally effective judgments and decisions;

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Party B shall not further authorize any organization or individual to perform the authorized activities, except that Party B may sub-authorize its officers and employees to carry out procedures and activities in the course of performing the activities authorized by Party A under Article 1 of this Agreement.

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1. Rights and Obligations of Party A

a) Provide Party B with information and documents necessary for the performance of the authorized activities.

b) Claim compensation for damages if Party B breaches any of its agreed obligations.

c) Facilitate Party B's completion of administrative procedures relating to the authorized activities.

d) Require Party B to provide complete reports on the performance of the activities within the scope of the authorization.

e) Require Party B to perform the authorized activities in accordance with this Authorization Agreement and applicable laws.

f) Notify relevant parties of the duration and scope of the authorization, and of any amendment or supplementation to the scope of authorization.

g) Pay all expenses incurred in connection with the performance of the authorized activities.

h) Perform other rights and obligations as provided in this Agreement and by applicable laws.

2. Rights and Obligations of Party B

a) Properly and fully perform the authorized activities in accordance with applicable laws and the provisions of this Agreement..

b) Execute contracts arising from this Authorization Agreement in compliance with applicable laws and in a manner that protects the lawful rights and interests of Party A.

c) Assume responsibility for the performance of the authorized activities and for the results thereof.

d) Be entitled to use AMC's seal on documents and instruments executed by Party B in the course of performing the authorized activities specified in Article 1.

e) Promptly report and provide Party A with truthful, complete and timely information and documents upon the occurrence of matters relating to the authorized activities or upon Party A's request; and be responsible for the accuracy of all information, documents and reports provided to Party A.

f) cooperate with, and be subject to, Party A's inspection and supervision throughout the performance of the authorized activities.

g) Implement Party A's recommendations and instructions to safeguard assets, remedy violations, and compensate Party A for losses arising from any breach of this Authorization Agreement or applicable laws in the course of performing the authorized activities.

h) Keep confidential all information relating to the performance of this Authorization Agreement.

i) Be entitled to request Party A to (i) provide necessary information and documents, and (ii) assign its officers and employees to coordinate with Party B in carrying out the authorized activities.

j) Perform other rights and obligations as provided in this Agreement and by applicable laws.

Article 5. Dispute Resolution

Any dispute arising between the Parties shall first be resolved through negotiation. If the Parties fail to resolve the dispute through negotiation, the dispute shall be submitted to a competent Court for resolution. The Court's judgment or decision shall be final and binding upon the Parties.

Article 6. Implementation Provisions

1. This Agreement shall take effect from the date of execution and shall terminate upon the occurrence of the earliest of the following events:

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b) The Parties mutually agree in writing to terminate this Agreement.

c) Party A unilaterally terminates this Agreement by giving Party B written notice at least three (03) days prior to the intended termination date.

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PARTY A

PARTY B