



NGÂN HÀNG QUỐC DÂN  
Số/No: 423/2026/CV-BĐH.NCB  
V/v: Giấy phép thành lập và hoạt động  
About: Bank Establishment And  
Operation License

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM  
SOCIALIST REPUBLIC OF VIETNAM  
Độc lập – Tự do – Hạnh phúc  
Independence – Freedom – Happiness

*Hà Nội, ngày 21 tháng 01 năm 2026  
Hanoi, 21 January 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:

Ngày 20/1/2026, NCB có nhận được Quyết định sửa đổi thời hạn hoạt động tại Giấy phép thành lập và hoạt động Ngân hàng thương mại cổ phần Quốc Dân (chi tiết file đính kèm).

On 20/1/2026, NCB received Decision on the amendment of the operational term specified in the License for Establishment and Operation of National Commercial Joint Stock Bank (details in attached file).

10. 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! ✓

**Noi nhận: / Recipient :**

- Như trên; / - As above;  
- Lại VPHS / -

### Administrative Office

NGÂN HÀNG TMCP QUỐC DÂN /  
NATIONAL COMMERCIAL  
~~JOINT STOCK BANK~~



TỔNG GIÁM ĐỐC  
*Ga Kiều Hưng*

**STATE BANK OF VIETNAM**

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness**

No.: 56/QD-NHNN

*Ha Noi, January 16, 2026*

## **DECISION**

On the amendment of the operating term stated in the License for the establishment and operation of National Citizen Commercial Joint Stock Bank

### **THE GORVERNOR OF THE STATE BANK OF VIETNAM**

*Pursuant to the Law on State Bank of Vietnam dated 16/06/2010 (as amended and supplemented);*

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

*Pursuant to Decree numbered 26/2025/NĐ-CP dated 24/02/2025 of the Government defining the functions, duties, powers and organizational structure of the State Bank of Vietnam;*

*Pursuant to Circular numbered 50/2018/TT-NHNN dated 31/12/2018 of the Governor of the State Bank of Vietnam providing for dossiers, procedures, and approval of various amendments to the content of the operation of commercial banks and branches of foreign banks (as amended and supplemented);*

*Pursuant to Circular numbered 56/2024/TT-NHNN dated December 24, 2024 of the Governor of the State Bank of Vietnam regulating dossiers and procedures for licensing and operation of commercial banks, branches of foreign banks and representative offices of foreign credit institutions*

*Having considered the request of National Citizen Commercial Joint Stock Bank in the Official Letter numbered 686/2025/CV-HDQT.NCB dated 25/12/2025 and the accompanying dossiers;*

*At the proposal of the Director of the Agency for Banking Supervision and Inspection.*

### **HEREBY DECIDES:**

**Article 1.** To amend Article 3 of the License for establishment and operation numbered 01/GP-NHNN dated 09/1/2026 issued by the Governor of the State Bank of Vietnam to National Citizen Commercial Joint Stock Bank as follows:

“Article 3. The term of operation of National Citizen Commercial Joint Stock Bank is ninety-nine (99) years from September 18, 1995.”

**Article 2.** National Citizen Commercial Joint Stock Bank shall be responsible for carrying out the procedures in accordance with Clause 4, Article 37 of the Law on Credit Institutions dated January 18, 2024 (as amended and supplemented) and other

relevant legal regulations in relation to the amendment specified in Article 1 of this Decision.

**Article 3.** This Decision shall take effect from the signing date and shall form an integral and inseparable part of the License for establishment and operation No. 01/GP-NHNN dated January 09, 2026 issued by the Governor of the State Bank of Vietnam to National Citizen Commercial Joint Stock Bank.

**Article 4.** The Chief of Office, the Director of the Agency for Banking Supervision and Inspection, the Chairman and members of the Board of Directors, the Head of the Supervisory Board, and the General Director of National Citizen Commercial Joint Stock Bank shall be responsible for the implementation of this Decision./.

**FOR THE GOVERNOR OF SBV  
DEPUTY GOVERNOR**

**Recipients:**

- As specified in Article 4;
- Governor of the State Bank of Vietnam;
- Deputy Governor Pham Quang Dung;
- Relevant departments and units of the State Bank of Vietnam;
- Regional Branch 1 of the State Bank of Vietnam;
- Deposit Insurance of Vietnam;
- Archived: Office, Banking Licensing Division, Department of Monetary Policy

*(signed)*

**Phạm Quang Dũng**