



NGÂN HÀNG QUỐC DÂN  
Số/No: 423/2026/CV-BĐH.NCB  
V/v: Công văn của NHNN v/v tăng vốn  
điều lệ NCB  
About: Document of SBV about  
increase in NCB Chapter Capital

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

Hà Nội, ngày 23 tháng 01 năm 2026  
Hanoi, 23 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 23/1/2026, NCB có nhận được Công văn của NHNN v/v Tăng vốn điều lệ của NCB (chi tiết file đính kèm).

On 23/1/2026, NCB received Document of SBV about increase in NCB Chapter Capital (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!

Recipient:

- Như trên; / - As above;
- Lưu VPHS. / -

Administrative Office.

NGÂN HÀNG TMCP QUỐC DÂN /  
NATIONAL COMMERCIAL  
JOINT STOCK BANK



TỔNG GIÁM ĐỐC  
Ta Kieu Hung

**STATE BANK OF VIETNAM**  
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No.: 560/NHNN-QLGS

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness** -----  
*Hanoi, January 22, 2026*

To: National Citizen Commercial Joint Stock Bank

Regarding the proposal to increase the charter capital of National Citizen Commercial Joint Stock Bank (NCB) in Document No. 02/2026/CV-HĐQT.NCB dated January 5, 2026 and accompanying documents, the State Bank of Vietnam (SBV) has the following opinion:

1. Approval is granted for NCB to increase its charter capital by a maximum of VND 10,000,000,000 (ten trillion VND) through a private placement of shares to professional securities investors, in accordance with the charter capital increase plan approved by NCB's 2025 extraordinary general meeting of shareholders in Resolution No. 162/2025/NQ-ĐHĐCD.NCB dated December 24, 2025.
2. NCB requirements:
  - 2.1. The increase in charter capital must be carried out in accordance with the law, including compliance with regulations on shareholding limits for shareholders, shareholders and related parties of these shareholders as stipulated in the Law on Credit Institutions 2024 (as amended and supplemented) (Law on Credit Institutions) and other relevant legal regulations after the increase in charter capital.
  - 2.2. NCB is only permitted to increase its charter capital as stipulated in point 1 above when complying with legal regulations.
  - 2.3. Investors purchasing NCB shares must be notified in writing to fulfill all shareholder obligations as stipulated in Articles 62 and 63 of the Law on Credit Institutions and other relevant legal regulations, noting that investors must:
    - Shareholders are legally responsible for the legality of their capital contributions, purchases, and transfers of shares in credit institutions; they are prohibited from using funds provided by credit institutions or branches of foreign banks, or funds from corporate bond issuance, to purchase or transfer shares of credit institutions; they are not allowed to contribute capital or purchase shares of credit institutions under the name of other individuals or legal entities in any form, except in cases of entrustment as prescribed by law; shareholders receiving investment entrustment from other organizations or individuals must provide NCB with information about the true owner of the shares they receive. NCB has the right to suspend the shareholder rights of shareholders receiving investment entrustment if these shareholders fail to provide information or provide incomplete or inaccurate information about the true owner of the shares.
    - Responsible for complying with the provisions of the Law on Credit Institutions regarding shareholding limits for shareholders, shareholders, and related parties.
    - Responsible for compliance with regulations regarding major shareholders, major shareholders, and related parties.
  - 2.4. In compliance with regulations on private placement of shares to professional securities investors as stipulated in the Securities Law and the provisions of Government Decree No. 155/2020/NĐ-CP dated December 31, 2020, detailing the

implementation of a number of articles of the Securities Law (as amended and supplemented).

2.5. Within a maximum of 10 working days from the date of completion of the share issuance as stipulated by law, NCB shall carry out the procedures for amending and supplementing its operating license as prescribed in the Circular regulating the dossier, order, and procedures for approving certain changes to commercial banks and branches of foreign banks.

3. This document is valid for a period of 12 months from the date of signing.

**FOR THE GOVERNOR OF SBV  
DEPUTY GOVERNOR**

**Recipients:**

- As above;
- Governor (for reporting);
- Deputy Prime Minister Pham Quang Dung;
- Saved: VP, QLGS5, NTY.HOA

*(signed)*

**Pham Quang Dung**