

No.: 4083/TB-TGD-NHCT-KDVTT2

Hanoi, 08 July 2026

**NOTICE
OF PUBLIC OFFERING OF SHARES**

*(Certificate of Registration for Public Offering of Shares No. 322/GCN-UBCK issued by
the Chairman of the State Securities Commission on 01 July 2026)*

I. INFORMATION ON THE SHAREHOLDER OFFERING THE SHARES

1. Full name of the offering institution: Vietnam Joint Stock Commercial Bank for Industry and Trade
2. Abbreviated name: VietinBank
3. Head office address: No. 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi, Vietnam
4. Telephone: 024 3941 8868 Fax: 024 3942 1032 Website: www.vietinbank.vn
5. Charter capital: VND 77,669,446,370,000 (Seventy-seven trillion six hundred sixty-nine billion four hundred forty-six million three hundred seventy thousand Vietnamese dong)
6. Bank at which the payment account is opened: Head Office of Vietnam Joint Stock Commercial Bank for Industry and Trade
Account No.: 224450200
7. Enterprise Registration Certificate No. 0100111948 initially issued by the Hanoi Department of Planning and Investment (now the Department of Finance) on 03 July 2009 and amended for the 13th time on 08 January 2024.

Principal business line: Other monetary intermediation - VSIC code: 6419

Principal products/services:

- + Products and services for individual customers: deposits; lending; payment services; card services; digital banking services; remittance services; foreign exchange trading; insurance, etc.;
 - + Products and services for corporate customers: deposits; lending; payment and cash management services; guarantees; discounting; supply chain finance and reverse factoring; international payment and trade finance; foreign exchange and capital markets services; electronic banking services; card services; insurance services, etc.
8. Establishment and Operation License No. 13/GP-NHNN dated 17 June 2022 issued by the Governor of the State Bank of Vietnam, as amended and supplemented by subsequent decisions.

II. INFORMATION ON THE PUBLIC COMPANY WHOSE SHARES ARE OFFERED

1. Full name of the public company whose shares are offered: Port of Hai Phong Joint Stock Company

2. Abbreviated name: PORT OF HAIPHONG
3. Head office address: No. 8A Tran Phu Street, Ngo Quyen Ward, Hai Phong City
4. Telephone: 022. 53859945 Fax: 022. 53859973 Website: www.haiphongport.com.vn
5. Charter capital: VND 3,269,600,000,000 (Three trillion two hundred sixty-nine billion six hundred million Vietnamese dong)
6. Ticker symbol: PHP
7. Enterprise Registration Certificate No. 0200236845 initially issued by the Hai Phong City Department of Planning and Investment (now the Department of Finance) on 02 June 2008 and amended for the 14th time on 24 April 2026.

Principal business line: Cargo handling - VSIC code: 5224

Principal products/services:

- + Cargo handling, forwarding and storage services;
- + Freight transportation by rail, road and inland waterways;
- + Real estate business and leasing of warehouses, storage yards and offices;
- + Ship chartering brokerage; ship agency services; sea transport agency services; freight forwarding and cargo lifting services; customs declaration services;
- + Import and export services; warehousing and goods storage services;
- + Container repair and cleaning services;
- + Towage and ship assistance services.

8. Establishment and Operation License: Not applicable

III. OFFERING PLAN

1. Name of shares: **Shares of Port of Hai Phong Joint Stock Company**
2. Class of shares: Ordinary shares
3. Number of shares offered: 6,940,023 shares.
4. Percentage of shares offered to the total number of shares held by the Offering Shareholder: 100%.
5. Percentage of shares offered to the total number of outstanding shares of the same class of the public company whose shares are offered: 2.12%.
6. Offer price (starting price): VND 40,048 per share.
7. Distribution method: Ordinary public auction conducted at Hanoi Stock Exchange
8. Minimum purchase registration quantity: As specified in the Auction Regulations issued by Hanoi Stock Exchange
9. Period for receipt of purchase registrations: Expected in Q3 2026
10. Place for receipt of share purchase registrations: At the Auction Agents specified in the Auction Regulations issued by Hanoi Stock Exchange
11. Period for receipt of share purchase payments: Expected in Q3 2026
12. Blocked account for receipt of share purchase proceeds:
 - Account No.: 1220003125



- Account bank: Joint Stock Commercial Bank for Investment and Development of Vietnam - Ha Thanh Branch

13. Relevant organizations:

✦ **Advisory organization:**

VietinBank Securities Joint Stock Company

Address: Floors 1 to 4, N02-T2 Building, Diplomatic Corps Area, Xuan Dinh Ward, Hanoi

Telephone: 024. 3974 1771 Fax: 024. 3974 1760 Website: www.vbse.vn

✦ **Financial statements auditor of Port of Hai Phong Joint Stock Company**

UHY Auditing and Consulting Company Limited

Address: 5th Floor, B2 Tower, Roman Plaza Building, To Huu Street, Nam Tu Liem, Hanoi

Telephone: (024) 5678 3999

Website: https://uhy.vn/

✦ **Valuation organization:**

VIETNAM VALUATION AND FINANCE CONSULTANCY JOINT STOCK COMPANY (VVFC)

Address: No. 3 Thuy Khue Street, Tay Ho Ward, Hanoi.

Telephone: (024) 3728 2909

✦ **Auction organizer:**

Hanoi Stock Exchange

Address: No. 2 Phan Chu Trinh Street, Cua Nam Ward, Hanoi

Telephone: 024. 39421 2626 Fax: 024. 3936 0750 Website: www.hnx.vn

14. Websites for publication of the Prospectus:

The Prospectus and other relevant documents are published on the following websites:
https://www.vietinbank.vn/, www.vbse.vn and www.hnx.vn

Recipients:

- BOD (for reporting);
- CEO (for reporting);
- Deputy CEO in charge of Treasury and Capital Markets Division (for reporting);
- Board office, KDVTT2.

Hanoi, 08 July 2026

**VIETNAM JOINT STOCK COMMERCIAL BANK
FOR INDUSTRY AND TRADE
FOR AND ON BEHALF OF THE LEGAL
REPRESENTATIVE**

**DIRECTOR, TREASURY AND CAPITAL MARKETS
DIVISION**



Nguyen Anh Tuan



MINISTRY OF FINANCE
STATE SECURITIES COMMISSION
No.: 322/GCN-UBCK

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
Hanoi, July 01, 2026

CERTIFICATE

Registration for Public Offering of Shares

THE CHAIRPERSON OF THE STATE SECURITIES COMMISSION

Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15 (hereinafter referred to as the Law on Securities);

Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/ND-CP;

Pursuant to Circular No. 118/2020/TT-BTC dated December 31, 2020 of the Minister of Finance guiding a number of contents on the offering and issuance of securities, public tender offers, share repurchases, registration of public companies, and cancellation of public company status, as amended and supplemented by Circular No. 115/2025/TT-BTC;

Pursuant to Decision No. 686/QĐ-BTC dated February 28, 2025 of the Ministry of Finance stipulating the functions, tasks, powers, and organizational structure of the State Securities Commission;

Considering the application dossier for the public offering of shares of Port of Hai Phong Joint Stock Company submitted by Vietnam Joint Stock Commercial Bank for Industry and Trade;

At the proposal of the Head of the Securities Offering Management Department.

HEREBY DECIDES:

Article 1. To issue the Certificate of Registration for Public Offering of Shares of Port of Hai Phong Joint Stock Company to:

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

- **Company name in a foreign language:** VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE;
- **Abbreviated name:** VietinBank;
- **Head office address:** 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam;
- **Joint Stock Company Enterprise Registration Certificate**, enterprise code No. 0100111948, issued by the Hanoi Authority for Planning and Investment for the first registration on July 03, 2009, and the 13th amendment on January 08, 2024;
- **License for Establishment and Operation** of a joint stock commercial bank No. 13/GP-NHNN issued by the Governor of the State Bank of Vietnam on June 17, 2022, and Decision No. 37/QĐ-QLGS2 dated June 02, 2026 on supplementing

operational contents to the License for Establishment and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade.

- **Charter capital:** 77,669,446,370,000 VND (In words: Seventy-seven trillion, six hundred and sixty-nine billion, four hundred and forty-six million, three hundred and seventy thousand Vietnamese Dong).

Article 2. The shares of Port of Hai Phong Joint Stock Company are offered to the public by Vietnam Joint Stock Commercial Bank for Industry and Trade with the following details:

1. **Type of shares:** Ordinary shares;
2. **Par value of shares:** 10,000 VND/share (Ten thousand Vietnamese Dong);
3. **Total number of shares registered for offering:** 6,940,023 shares (Six million, nine hundred and forty thousand, zero hundred and twenty-three shares);
4. **Total value of shares registered for offering calculated at par value:** 69,400,230,000 VND (Sixty-nine billion, four hundred million, two hundred and thirty thousand Vietnamese Dong);
5. **Distribution period:** Within 90 days from the effective date of the Certificate of Registration for Offering;
6. **Distribution method:** According to the plan stated in the Prospectus;
7. **Issuance consulting organization:** Vietinbank Securities Joint Stock Company.

Article 3. Vietnam Joint Stock Commercial Bank for Industry and Trade and organizations and individuals related to the dossier shall comply with the provisions of Article 11a of the Law on Securities and Clause 1, Article 6 of Decree No. 155/2020/ND-CP, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/ND-CP.

Article 4. The State Securities Commission shall receive and process the dossier in accordance with Clause 2, Article 11a of the Law on Securities and Point d, Clause 1, Article 6 of Decree No. 155/2020/ND-CP, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/ND-CP.

Article 5. This Certificate is made in five (05) original copies (of which: 01 copy is granted to Vietnam Joint Stock Commercial Bank for Industry and Trade, 02 copies are filed at the State Securities Commission, 01 copy is sent to the Hanoi Stock Exchange, and 01 copy is sent to the Vietnam Securities Depository and Clearing Corporation) and takes effect from the date of signing.

PP. CHAIRPERSON

DEPUTY CHAIRPERSON

(Signed and Sealed)

Hoang Van Thu



VIETNAM JOINT STOCK
COMMERCIAL BANK FOR
INDUSTRY AND TRADE
Số: 443/NQ-HĐQT-NHCT-VPHĐQT1
TP. HÀ NỘI

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
Hanoi, November 10, 2025

RESOLUTION OF THE BOARD OF DIRECTORS
VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND
TRADE

*Re: Approval of the Plan on the public offering of Port of Hai Phong Joint Stock
Company shares owned by VietinBank*

**THE BOARD OF DIRECTORS OF VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY AND TRADE**

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;

*Pursuant to the Charter on Organization and Operation of Vietnam Joint Stock
Commercial Bank for Industry and Trade (VietinBank);*

*Pursuant to the Regulation on Organization and Operation of the Board of Directors of
VietinBank;*

*Pursuant to the Vote Counting Minutes of the members of the Board of Directors No.
379/BBKP-HĐQT-NHCT-2025 dated November 10, 2025, regarding the Approval of the
Plan on the public offering of Port of Hai Phong Joint Stock Company (PHP) shares owned
by VietinBank;*

*Considering the proposal of the General Director in the Submission dated October 14,
2025, regarding the registration dossier for the offering of PHP shares at the State
Securities Commission.*

RESOLVES:

Article 1: To approve the Plan on the public offering of PHP shares owned by VietinBank
(Details as per the attached Appendix).

Article 2: To approve the plan for handling unsold shares in the event of an unsuccessful
standard public auction (during the validity period of the valuation certificate), whereby
VietinBank shall execute the divestment and capital contribution withdrawal at PHP via
the Order matching method on the trading system of the Stock Exchange. Specifically:

- **Principle for determining the Ask Price:** Based on the principle of determining
the Starting Price (or Offering Price / Ask Price, depending on the case) in the event
of a Public Auction, and remaining within the securities price fluctuation amplitude
as prescribed by law.
- **Ask Price / Sell Order Price:** To authorize the Director of the Treasury and Capital
Markets Division to decide the ask price and sell order price, ensuring compliance
with the aforementioned pricing principles, relevant legal regulations, and the
efficiency of the investment.

Article 3: Implementation organization:

- To authorize the Director of the Treasury and Capital Markets Division to: (i)
Decide the starting price (or Offering Price / Ask Price, depending on the case) in



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accordance with the principles approved in the Plan on the public offering of PHP shares owned by VietinBank and the aforementioned handling plan for unsold shares in the event of an unsuccessful public auction; and (ii) Sign dossiers, documents, notices, reports, confirmation letters, and other related transactional documents to provide/notify/supplement/explain to the relevant competent State authorities and/or as prescribed during the process of VietinBank's divestment and capital contribution withdrawal at PHP;

- To assign the Legal and Compliance Division to formulate and draft the power of attorney for the Director of the Treasury and Capital Markets Division to sign the aforementioned documents and dossiers, ensuring compliance with legal regulations and VietinBank's internal regulations;
- To assign the Procurement and Asset Management Division to organize the procurement of services for the auction organization, valuation organization, advisory organization, and other related organizations in accordance with legal regulations and VietinBank's internal regulations;
- To assign the Finance and Accounting Division to make payments and account for related incurred expenses as prescribed.

Article 4: Implementation provisions

1. This Resolution takes effect from the date of signing and replaces the contents relating to the divestment and capital contribution withdrawal at PHP (including the divestment method: Name of share, class of share, number of shares offered, minimum offering price, principle for determining the starting price, starting price) in Article 1, Resolution of the Board of Directors No. 318/NQ-HĐQT-NHCT-VPĐQT1 dated September 27, 2022, regarding the approval of several contents related to the divestment and capital contribution withdrawal at Saigon Port Joint Stock Company and PHP.
2. Members of the Board of Directors, Members of the Board of Management; Directors of functional Divisions; Heads of Departments, Boards, Centers, and Units at the Head Office; relevant units and individuals within the VietinBank system are responsible for the execution of this Resolution.

Recipients:

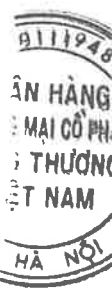
- Members of the Board of Directors;
- Supervisory Board;
- Members of the Board of Management;
- Chief of the Board of Directors Office;
- KDVTT2;
- Filed at: Admin Office, VPĐQT1.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN OF THE BOD

(Signed and sealed)

Tran Minh Binh



Handwritten signature

APPENDIX:

PLAN ON THE PUBLIC OFFERING OF PORT OF HAI PHONG JOINT STOCK COMPANY SHARES OWNED BY VIETINBANK

No.	Information	Content
1	Name of offered shares	Port of Hai Phong Joint Stock Company shares
2	Securities code	PHP
3	Trading platform	UPCoM
4	Class of offered shares	Ordinary shares, freely transferable
5	Estimated number of shares to be offered	6,940,023 shares
6	Distribution method	Standard public auction at the Hanoi Stock Exchange (HNX)
7	Minimum offering price	Not lower than 36,774 VND/share
8	Starting Price (or Offering Price / Ask Price, depending on the case)	- Principle for determining the Starting Price (or Offering Price / Ask Price, depending on the case) (excluding divestment costs): The Starting Price (or Offering Price / Ask Price, depending on the case) shall not be lower than (i) the price stated in the valid valuation certificate; (ii) the average reference price for 30 consecutive days of PHP shares prior to the date of approval of the offering plan by 01 day. - The Starting Price (or Offering Price / Ask Price, depending on the case): To authorize the Director of the Treasury and Capital Markets Division to decide, ensuring compliance with the aforementioned pricing principles, relevant legal regulations, and the efficiency of the investment.
9	Plan to ensure the public offering of PHP shares owned by VietinBank complies with regulations on foreign ownership ratio at PHP	- The maximum foreign ownership ratio at PHP as prescribed by law: 49% (based on Official Dispatch No. 2077/UBCK-PTTT dated April 15, 2022, of the State Securities Commission regarding the maximum foreign ownership ratio of PHP). - The foreign ownership ratio as of October 14, 2025, according to foreign ownership data from the Vietnam Securities Depository and Clearing Corporation (VSDC), is 0.14% of PHP's charter capital. - During the implementation of the public offering of PHP shares owned by VietinBank via the Public Auction method, VietinBank will coordinate with the auction organizing entity to ensure the maximum foreign investor ownership ratio at PHP complies with legal regulations.

C.T.C.P

Jr



**VIETNAM JOINT STOCK
COMMERCIAL BANK FOR
INDUSTRY AND TRADE**
HANOI CITY BRANCH
No.: 2900/CNTPHN.PKHĐCTC-DVCK

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, November 19, 2025

ACCOUNT BALANCE NOTIFICATION

To: Vietnam Joint Stock Commercial Bank for Industry and Trade

Vietnam Joint Stock Commercial Bank for Industry and Trade - Hanoi City Branch respectfully notifies the balance of PHP and SGP shares on the securities depository account No. CTGA686868 of Vietnam Joint Stock Commercial Bank for Industry and Trade opened at the Depository Bank as of November 19, 2025, as follows:

Depository account number	Depository account name	Securities code	Number of tradable securities	Number of securities awaiting settlement
CTGA686868	Vietnam Joint Stock Commercial Bank for Industry and Trade	PHP	6,940,023	
		SGP	19,616,627	

Respectfully notified!

Recipients:

- As above;
- Filed at: KH ĐCTC-DVCK, TCHC
- Sent to: Branch Director (for reporting)

DEPOSITORY BANK
VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY AND TRADE -
HANOI CITY BRANCH

DEPUTY DIRECTOR

(Signed and sealed)

Tran Trong Cuong

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HANOI DEPARTMENT OF PLANNING
AND INVESTMENT
BUSINESS REGISTRATION OFFICE

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

ENTERPRISE REGISTRATION CERTIFICATE JOINT STOCK COMPANY

Enterprise ID number: 0100111948

First registration: July 03, 2009

13th registration of amendment: January 08, 2024

1. Company name

Company name in Vietnamese: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM

Company name in foreign language: VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

Company's abbreviated name: VIETINBANK

2. Head office address

108 Tran Hung Dao, Cua Nam Ward, Hoan Kiem District, Hanoi City, Vietnam

Telephone: 043.9421030

Fax: 043.9421032

Email: Webmaster@vietinbank.vn

Website: www.vietinbank.vn

3. Charter capital: VND 53,699,917,480,000.

Par value per share: VND 10,000

Total number of shares: 5,369,991,748

4. Legal representative of the company

Full name: TRAN MINH BINH Gender: *Male*

Title: *Chairman of the Board of Directors*

Date of birth: *December 07, 1974* Ethnicity: *Kinh* Nationality: *Vietnamese*

Type of personal legal document: *Vietnamese Passport*

Number of personal legal document: *C3446628*

Date of issue: *June 08, 2017*

Place of issue: *Immigration Department*

Permanent address: *Room 26, A2 Apartment Building of the Central Finance and Administration Commission, Cong Vi Ward, Ba Dinh District, Hanoi City, Vietnam*

Contact address: *395 Lac Long Quan, Nghia Do Ward, Cau Giay District, Hanoi City, Vietnam*

HEAD OF OFFICE

(Signed and Sealed)

Do Van Tinh

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THE STATE BANK OF VIETNAM

THE SOCIAL REPUBLIC OF VIETNAM

Independence – Freedom - Happiness

Hanoi, 17th June 2022

LICENSE

THE ESTABLISHMENT AND OPERATION OF COMMERCIAL BANK

GOVERNOR OF THE STATE BANK OF VIETNAM

Pursuant to the Law on the State Bank of Vietnam dated 16/06/2010;

Pursuant to the Law on Credit Institutions dated 16/6/2010 and the Law amending and supplementing certain articles of the Law on Credit Institutions dated 20/11/2017;

Pursuant to the Decree No.16/2017/ND-CP dated 17/02/2017 of the Government stipulating the functions, tasks, powers and organizational structure of the State Bank of Vietnam;

Pursuant to the Circular No.40/2011/TT-NHNN dated 15/12/2011 of the Governor of the State Bank of Vietnam on the regulations regarding issuance of license for the establishment and operation of commercial bank, foreign bank branches, representative offices of foreign credit institutions, and other foreign organizations conducting banking activities in Vietnam and Circular No.17/2017/TT-NHNN dated 20/11/2017 of the Governor of the State Bank of Vietnam amending and supplementing certain articles of Circular No.40/2011/TT-NHNN dated 15/12/2011;

Considering the application No.508/HDQT-NHCT1.2 dated 12/4/2022 requesting for amendment and supplementation of activity to license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade;

As requested by the Chief Inspector of Banking Supervision,

DECIDED:

Article 1. Approve the Renewal of Commercial Joint Stock Bank Operating License No. 142/GP-NHNN dated 03/7/2009 for Vietnam Joint Stock Commercial Bank for Industry and Trade as follows:

1. Bank Name:

- Full name (in Vietnamese): NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM.

- Full name (in English): VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE.

- Trading name (or abbreviated name): VietinBank.



2. Head office address: 108 Tran Hung Dao Street, Cua Nam Ward, Hoan Kiem District, Ha Noi City, Viet Nam.

Article 2: Charter capital of VietinBank is 48,057,506,090,000 Vietnamese Dong (in words: Forty-eight thousand fifty-seven billion five hundred six million ninety thousand Vietnamese dong).

Article 3. The operating period of Vietnam Joint Stock Commercial Bank for Industry and Trade is 99 years from 3/7/2009.

Article 4. Main activities:

Vietnam Joint Stock Commercial Bank for Industry and Trade is entitled to conduct the activities of a commercial bank in accordance with the provisions of law and the regulations of the State Bank of Vietnam, including the following activities:

1. Taking demand deposits, term deposits, savings deposits, and other types of deposits.
2. Extending credit in the following forms:

- a) Lending;
- b) Discounting and rediscounting negotiable instruments and other valuable papers;
- c) Providing bank guarantees;
- d) Issuing credit cards;
- dd) Domestic factoring.

3. Opening current accounts for customers.
4. Providing domestic payment services:

- a) Supplying payment instruments;

b) Providing payment services such as cheque payment, payment orders, collection orders, collection authorization, letters of credit, bank cards, collection and disbursement services.

5. Opening accounts:

- a) Opening accounts at the State Bank of Vietnam;
- b) Opening accounts at other credit institutions or branches of foreign banks.

6. Organizing internal payment and participating in the national interbank payment system.
 7. Providing cash management services, banking and financial consultancy; asset management and custody services, safe deposit box and vault rental.
 8. Providing corporate financial consultancy, consultancy on mergers, acquisitions, consolidation, and investment.
 9. Participating in bidding, purchasing, and selling treasury bills, negotiable instruments, government bonds, State Bank bills, and other valuable papers on the money market.
 10. Purchasing and selling government bonds and corporate bonds.
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11. Issuing certificates of deposit, promissory notes, bills, and bonds to raise capital in accordance with the Law on Credit Institutions, the Law on Securities, government regulations, and the guidance of the State Bank of Vietnam.
12. Borrowing from the State Bank of Vietnam in the form of refinancing in accordance with the Law on the State Bank of Vietnam and the guidance of the State Bank of Vietnam.
13. Borrowing, lending, depositing, and taking deposits from credit institutions, branches of foreign banks, and domestic and foreign financial institutions in accordance with the law and the guidance of the State Bank of Vietnam.
14. Contributing capital and purchasing shares in accordance with the law and the guidance of the State Bank of Vietnam.
15. Acting as trustor or trustee, and acting as agent in banking activities, insurance business, and asset management in accordance with the law and the guidance of the State Bank of Vietnam.
16. Trading and providing foreign exchange services in the domestic and international markets within the scope prescribed by the State Bank of Vietnam.
17. Trading and providing interest rate derivative products.
18. Securities depository services.
19. Trading in gold bullion.
20. E-wallet services.
21. Providing commodity price derivative products.
22. Investing in government bond futures contracts.



Article 5. During its operation, Vietnam Joint Stock Commercial Bank for Industry and Trade must comply with Vietnamese law.

Article 6. This license is effective from the date of signing and replaces Commercial Joint Stock Bank Operating License No. 142/GP-NHNN dated 03/7/2009, issued by the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 1831/QĐ-NHNN dated 29/8/2017 on the amendment and supplementation to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 1912/QĐ-NHNN dated 05/10/2018 on the supplementation of activity to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 2223/QĐ-NHNN dated 12/11/2018 on the amendment of activity to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 743/QĐ-NHNN dated 10/4/2019 on the supplementation of activity to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 1912/QĐ-NHNN dated 09/11/2020 on the supplementation of activity to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 1340/QĐ-NHNN dated 20/8/2021 on the amendment of charter capital at the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade.

Article 7. The renewal license of Vietnam Joint Stock Commercial Bank for Industry and Trade is made in five (05) original copies: one (01) copy for Vietnam Joint Stock Commercial Bank for Industry and Trade; one (01) copy for business registration; three (03) copies kept at the State Bank of Vietnam (one copy kept at the Office of the State Bank of Vietnam, one copy kept at the State Bank of Vietnam Hanoi Branch, one copy kept in the file for renewal of the operating license Vietnam Joint Stock Commercial Bank for Industry and Trade)./.

Recipients:

- As per Article 7;
- The State Bank of Vietnam's leadership (for reporting);
- Hanoi City People's Committee;
- Ministry of Public Security;
- Ministry of Planning and Investment;
- Archived at: Office; Banking inspectors and supervisors.

**PP. GOVERNOR
DEPUTY GOVERNOR**

(Signed and sealed)

Doan Thai Son



THE STATE BANK OF VIETNAM

SOCIALIST REPUBLIC OF VIETNAM

No.: 2080/QĐ-NHNN

Independence - Freedom - Happiness

Hanoi, November 03, 2023

DECISION

On the amendment of the operational scope in the License of Vietnam Joint Stock Commercial Bank for Industry and Trade

THE GOVERNOR OF THE STATE BANK OF VIETNAM

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010;

Pursuant to the Law on Credit Institutions dated June 16, 2010 and the Law on Amendments to the Law on Credit Institutions dated November 20, 2017;

Pursuant to the Government's Decree No. 102/2022/ND-CP dated December 12, 2022 on the functions, duties, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Circular No. 40/2011/TT-NHNN dated December 15, 2011 of the Governor of the State Bank of Vietnam on the licensing, organization, and operation of commercial banks, foreign bank branches, and representative offices of foreign credit institutions and other foreign organizations engaged in banking operations in Vietnam (as amended by Circular No. 17/2017/TT-NHNN dated November 20, 2017, Circular No. 17/2018/TT-NHNN dated August 14, 2018, Circular No. 28/2018/TT-NHNN dated November 30, 2018, Circular No. 25/2019/TT-NHNN dated December 2, 2019, and Circular No. 28/2021/TT-NHNN dated December 31, 2021);

In consideration of the request made by the Chairman of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) in the Application for amendment of operational scope in the Establishment and Operation License No. 1012/HDQT-NHCT-NS1 dated October 6, 2023, along with the enclosed dossier;

At the proposal of the Chief of the Banking Supervisory Agency.

DECIDES:

Article 1. To approve the addition of the following operations after Item 22, Article 4 of the Establishment and Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade:

"23. Provision of clearing and settlement services for securities transactions in accordance with Point a, Clause 4, Article 56 of the Law on Securities.

24. Acting as a supervisory bank in accordance with the law on securities."

Article 2. Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for:

1. Fulfilling the procedures stipulated in Clause 3, Article 18b of Circular No. 40/2011/TT-NHNN dated December 15, 2011 on the licensing, organization, and operation of commercial banks, foreign bank branches, and representative offices

of foreign credit institutions and other foreign organizations engaged in banking operations in Vietnam (as amended) regarding the additional operations specified in Article 1 of this Decision.

2. Conducting operations as a "supervisory bank" and the "provision of clearing and settlement services for securities transactions in accordance with Point a, Clause 4, Article 56 of the Law on Securities" in compliance with the Law on Securities, the Law on Credit Institutions (as amended in 2017), and relevant laws.

Article 3. This Decision shall take effect from the date of signing and constitutes an integral part of the Establishment and Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade.

Article 4. The Chief of the Secretariat of the State Bank, the Chief of the Banking Supervisory Agency, the Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, and the General Director of Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for the implementation of this Decision./.

Recipients:

- As stated in Article 4;
- Governor of the SBV (for reporting);
- Deputy Governor Doan Thai Son;
- Banking Operations Center (for coordination);
- Archived: Office, Banking Supervisory Agency 1, NVDUNG.

PP. GOVERNOR

DEPUTY GOVERNOR

(Signed and Sealed)

Doan Thai Son



THE STATE BANK OF VIETNAM

SOCIALIST REPUBLIC OF VIETNAM

No. 2472/QĐ-NHNN

Independence - Freedom - Happiness

Hanoi, December 28, 2023

DECISION

On the amendment of charter capital in the Establishment and Operation License of Vietnam Joint Stock Commercial Bank for Industry and Trade

THE GOVERNOR OF THE STATE BANK OF VIETNAM

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010;

Pursuant to the Law on Credit Institutions dated June 16, 2010 and the Law on Amendments to the Law on Credit Institutions dated November 20, 2017;

Pursuant to the Government's Decree No. 102/2022/ND-CP dated December 12, 2022 on the functions, duties, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Circular No. 50/2018/TT-NHNN dated December 31, 2018 of the Governor of the State Bank of Vietnam on the dossiers, sequences, and procedures for approval of changes of commercial banks and foreign bank branches (as amended by Circular No. 06/2022/TT-NHNN dated June 30, 2022);

In consideration of the request made by the Chairman of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade in Document No. 1238/HDQT-NHCT-NSI dated December 20, 2023, along with the enclosed dossier;

At the proposal of the Chief of the Banking Supervisory Agency,

DECIDES:

Article 1. To amend Article 2 of the Establishment and Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade as follows:

“Article 2. The charter capital of Vietnam Joint Stock Commercial Bank for Industry and Trade is VND 53,699,917,480,000 (in words: Fifty-three thousand six hundred ninety-nine billion, nine hundred seventeen million, four hundred eighty thousand Vietnamese Dong).”

Article 2. Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for fulfilling the procedures stipulated in Clause 4, Article 29 of the Law on Credit Institutions (as amended) regarding the modified content specified in Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and constitutes an integral part of the Establishment and Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade.

Article 4. The Chief of the Secretariat of the State Bank, the Chief of the Banking Supervisory Agency, the Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, and the General Director of Vietnam Joint Stock

Commercial Bank for Industry and Trade shall be responsible for the implementation of this Decision./.

Recipients:

- As stated in Article 4;
- Governor of the SBV (for reporting);
- Deputy Governor Doan Thai Son;
- Finance and Accounting Department, Banking Operations Center (for coordination);
- Archived: Office, Banking Supervisory Agency 1, NVDUNG.

PP. GOVERNOR

DEPUTY GOVERNOR

(Signed and Sealed)

Doan Thai Son



STATE BANK OF VIETNAM
BANKING SUPERVISORY
AGENCY

No. 86/QĐ-TTGSNH1

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Hanoi, February 21, 2025

DECISION

On the amendment of the operational scope in the License of Vietnam Joint Stock Commercial Bank for Industry and Trade

THE CHIEF OF THE BANKING SUPERVISORY AGENCY

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010;

Pursuant to the Law on Credit Institutions dated January 18, 2024;

Pursuant to the Government's Decree No. 102/2022/ND-CP dated December 12, 2022 on the functions, duties, powers, and organizational structure of the State Bank of Vietnam; Decree No. 146/2024/ND-CP dated November 6, 2024 of the Government on amendments to, single-item annulments, and repeals of certain articles of Decree No. 102/2022/ND-CP dated December 12, 2022 and Decree No. 26/2014/ND-CP dated April 7, 2014 of the Government on the organization and operation of the Banking Sector Inspectorate and Supervisory Agency, as amended by Decree No. 43/2019/ND-CP dated May 17, 2019 of the Government;

Pursuant to the Prime Minister's Decision No. 18/2024/QĐ-TTg dated November 6, 2024 on the functions, duties, powers, and organizational structure of the Banking Supervisory Agency under the State Bank of Vietnam;

Pursuant to Circular No. 34/2024/TT-NHNN dated June 30, 2024 of the Governor of the State Bank of Vietnam on the reissuance of licenses, the amendment of operational scope in licenses, and the organization and operation of commercial banks, foreign bank branches, and representative offices in Vietnam of foreign credit institutions and other foreign organizations engaged in banking operations;

Pursuant to Circular No. 07/2024/TT-NHNN dated June 21, 2024 of the Governor of the State Bank of Vietnam on payment agency operations;

In consideration of the request made by the Chairman of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade in Application No. 67/HDQT-NHCT-NS1 dated January 6, 2025 regarding the approval for addition of payment agency outsourcing operations, along with the enclosed dossier;

At the proposal of the Director of the Banking Supervisory Department I.

DECIDES:

Article 1. To add the operational content "Payment agency outsourcing" to Article 4 of the Establishment and Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade.

Article 2. Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for:

1. Fulfilling the procedures stipulated in Clause 3, Article 7 of Circular No. 34/2024/TT-NHNN dated June 30, 2024 on the reissuance of licenses, the amendment of operational scope in licenses, and the organization and operation of commercial banks, foreign bank branches, and representative offices in Vietnam of foreign credit institutions and other foreign organizations engaged in banking operations regarding the additional operations specified in Article 1 of this Decision;
2. Conducting "Payment agency outsourcing" operations in compliance with relevant laws.

Article 3. This Decision shall take effect from the date of signing and constitutes an integral part of the Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade.

Article 4. The Chief of the Secretariat of the Banking Supervisory Agency; the Director of the Banking Supervisory Department I; the Payment Department; the Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, and the General Director of Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for the implementation of this Decision./.

Recipients:

- As stated in Article 4;
- Governor (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Acting Chief of the Banking Supervisory Agency (for reporting);
- Department of Planning and Investment of Hanoi City;
- Vietnam Joint Stock Commercial Bank for Industry and Trade;
- Archived: Clerical Office, Banking Supervisory Department I, PTHTRANG.

**PP. CHIEF OF THE BANKING
SUPERVISORY AGENCY**

**DEPUTY CHIEF OF THE BANKING
SUPERVISORY AGENCY**

(Signed and Sealed)

Nguyen Duc Long



THE STATE BANK OF VIETNAM
CREDIT INSTITUTIONS
MANAGEMENT AND SUPERVISORY
DEPARTMENT

No.: 755/QD-QLGS2

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Hanoi, April 28, 2025

DECISION

**On the amendment of the operational scope in the Establishment and Operation
License of Vietnam Joint Stock Bank for Industry and Trade**

**THE DIRECTOR GENERAL OF THE CREDIT INSTITUTIONS
MANAGEMENT AND SUPERVISORY DEPARTMENT**

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010;

Pursuant to the Law on Credit Institutions dated January 18, 2024;

*Pursuant to Resolution No. 190/2025/QH15 dated February 19, 2025 on
handling issues regarding the restructuring of the state apparatus;*

*Pursuant to the Government's Decree No. 26/2025/ND-CP dated February 24,
2025 on the functions, duties, powers, and organizational structure of the State Bank of
Vietnam;*

*Pursuant to Decision No. 276/QD-NHNN dated February 24, 2025 of the
Governor of the State Bank of Vietnam on the functions, duties, powers, and
organizational structure of the Credit Institutions Management and Supervisory
Department;*

*Pursuant to Circular No. 34/2024/TT-NHNN dated June 30, 2024 of the
Governor of the State Bank of Vietnam on the reissuance of licenses, the amendment of
operational scope in licenses, and the organization and operation of commercial banks,
foreign bank branches, and representative offices in Vietnam of foreign credit
institutions and other foreign organizations engaged in banking operations;*

*Pursuant to Circular No. 60/2024/TT-NHNN dated December 31, 2024 of the
Governor of the State Bank of Vietnam on treasury services for credit institutions and
foreign bank branches;*

*In consideration of the request made by Vietnam Joint Stock Commercial Bank
for Industry and Trade in Document No. 255/HDQT-NHCT-NS1 dated March 14, 2025,
along with the enclosed dossier and documentation;*

*At the proposal of the Head of the State-owned Commercial Banks Management
and Supervisory Division.*

DECIDES:

Article 1. To supplement Article 4 of the Establishment and Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade as follows:

"Treasury services for credit institutions and foreign bank branches."

Article 2. Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for:

1. Fulfilling the procedures stipulated in Clause 4, Article 37 of the Law on Credit Institutions dated January 18, 2024 and relevant laws regarding the modified content specified in Article 1 of this Decision.
2. Conducting "Treasury services for credit institutions and foreign bank branches" operations in compliance with relevant laws.

Article 3. This Decision shall take effect from the date of signing and constitutes an integral part of the Establishment and Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade.

Article 4. The Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, and the General Director of Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for the implementation of this Decision./.

Recipients:

- As stated in Article 4;
- Governor (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Office;
- State Bank Inspectorate;
- Credit Institution Prudential Supervision Department;
- Banking Operations Center (for coordination);
- Issue and Vault Department (for coordination);
- State Bank of Vietnam – Regional Branch 1 (for coordination);
- Deposit Insurance of Vietnam;
- Department of Finance of Hanoi City (for coordination);
- Archived: Clerical Office, Management and Supervisory Division 2, VM.HIEN.

ACTING DIRECTOR GENERAL

(Signed and Sealed)

Nguyen Thị Thu Huong



STATE BANK OF VIETNAM
CREDIT INSTITUTIONS
MANAGEMENT AND SUPERVISORY
DEPARTMENT

No.: 1889/QD-QLGS2

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Hanoi, August 5, 2025

DECISION

On the amendment of the Establishment and Operation License of Vietnam Joint Stock Commercial Bank for Industry and Trade

**THE DIRECTOR GENERAL OF THE CREDIT INSTITUTIONS
MANAGEMENT AND SUPERVISORY DEPARTMENT**

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010;

Pursuant to the Law on Credit Institutions dated January 18, 2024; the Law on Amendments to the Land Law No. 31/2024/QH15, the Law on Housing No. 27/2023/QH15, the Law on Real Estate Business No. 29/2023/QH15, and the Law on Credit Institutions No. 32/2024/QH15 dated June 29, 2024;

Pursuant to National Assembly's Resolution No. 190/2025/QH15 dated February 19, 2025 on handling issues regarding the restructuring of the state apparatus;

Pursuant to Resolution No. 1656/NQ-UBTVQH15 dated June 16, 2025 of the Standing Committee of the National Assembly on the arrangement of commune-level administrative units of Hanoi City in 2025;

Pursuant to the Government's Decree No. 26/2025/ND-CP dated February 24, 2025 on the functions, duties, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Circular No. 50/2018/TT-NHNN dated December 31, 2018 of the State Bank of Vietnam on the dossiers, sequences, and procedures for approval of changes of commercial banks and foreign bank branches; Circular No. 06/2022/TT-NHNN dated June 30, 2022 and Circular No. 22/2024/TT-NHNN dated June 28, 2024 of the Governor of the State Bank of Vietnam on amendments to Circular No. 50/2018/TT-NHNN;

Pursuant to Decision No. 276/QD-NHNN dated February 24, 2025 of the Governor of the State Bank of Vietnam on the functions, duties, powers, and organizational structure of the Credit Institutions Management and Supervisory Department;

In consideration of the request made by Vietnam Joint Stock Commercial Bank for Industry and Trade in Application No. 609/HDQT-NHCT-NS1 dated July 3, 2025, along with the enclosed dossier and documentation;

At the proposal of the Head of the State-owned Commercial Banks Management and Supervisory Division.

DECIDES:

Article 1. To amend the details of the head office address of Vietnam Joint Stock Commercial Bank for Industry and Trade in Clause 2, Article 1 of the Establishment and Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam as follows:

“2. Head office address: 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam.”

Article 2. Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for fulfilling the procedures stipulated in Clause 4, Article 37 of the Law on Credit Institutions 2024 (as amended) and relevant laws regarding the modified content specified in Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and constitutes an integral part of the Establishment and Operation License No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam.

Article 4. The Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, and the General Director of Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for the implementation of this Decision./.

Recipients:

- As stated in Article 4;
- Governor (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Office;
- State Bank Inspectorate;
- Credit Institution Prudential Supervision Department;
- State Bank of Vietnam – Regional Branch 1 (for coordination);
- Deposit Insurance of Vietnam;
- People's Committee of Hanoi City (for coordination);
- Department of Finance of Hanoi City (for coordination);
- Archived: Clerical Office, Management and Supervisory Division 2, VMHien.

ACTING DIRECTOR GENERAL

(Signed and Sealed)

Nguyen Thi Thu Huong



THE STATE BANK OF VIETNAM

No. 47/QĐ-NHNN

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Hanoi, January 14, 2026

DECISION

On amending the charter capital content recorded in the License for Establishment and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010 (as amended and supplemented);

Pursuant to the Law on Credit Institutions dated January 18, 2024 (as amended and supplemented);

Pursuant to Resolution No. 190/2025/QH15 dated February 19, 2025 of the National Assembly on handling a number of issues related to the arrangement of the state apparatus organization;

Pursuant to Decree No. 26/2025/ND-CP dated February 24, 2025 of the Government defining the functions, tasks, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Decision No. 276/QĐ-NHNN dated February 24, 2025 of the Governor of the State Bank of Vietnam defining the functions, tasks, powers, and organizational structure of the Agency of Credit Institution Management and Supervision;

Pursuant to Circular No. 50/2018/TT-NHNN dated December 31, 2018 regulating the dossiers, sequences, and procedures for approving a number of modified contents of commercial banks and foreign bank branches (as amended and supplemented);

Considering the request of Vietnam Joint Stock Commercial Bank for Industry and Trade in Document No. 1302/HDQT-NHCT-NS1 dated December 30, 2025 and the enclosed dossier;

At the proposal of the Director General of the Agency of Credit Institution Management and Supervision.

HEREBY DECIDES:

Article 1. To amend Article 2 of the License for Establishment and Operation No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade as follows:

"Article 2: The charter capital of Vietnam Joint Stock Commercial Bank for Industry and Trade is 77,669,446,370,000 VND (In words: Seventy-seven trillion, six hundred and sixty-nine billion, four hundred and forty-six million, three hundred and seventy thousand Vietnamese Dong)."

Article 2. Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for implementing the procedures prescribed in Clause 4, Article 37 of the Law on Credit Institutions 2024 (as amended and supplemented) regarding the amendments specified in Article 1 of this Decision.

Article 3. This Decision takes effect from the date of signing and constitutes an inseparable part of the License for Establishment and Operation No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade.

Decision No. 2472/QĐ-NHNN dated December 28, 2023 of the Governor of the State Bank of Vietnam on amending the charter capital content recorded in the License for Establishment and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade shall expire from the effective date of this Decision.

Article 4. The Chief of Office, the Director General of the Agency of Credit Institution Management and Supervision, the Director of the Finance and Accounting Department, the Chairperson and members of the Board of Directors, the Head and members of the Supervisory Board, and the General Director of Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for the implementation of this Decision.

Recipients:

- As per Article 4;
- The SBV Management Board (for reporting);
- Deposit Insurance of Vietnam (DIV);
- Hanoi Department of Finance;
- The SBV Inspectorate;
- The Information Technology Department;
- SBV Branch - Region 1;
- Filed: Office, Supervision & Management
Division 2. PTHTRANG.

PP. THE GOVERNOR

DEPUTY GOVERNOR

(Signed and Sealed)

Pham Quang Dung



**THE STATE BANK OF VIETNAM
DEPARTMENT OF CREDIT
INSTITUTIONS MANAGEMENT
AND SUPERVISION**

THE SOCIAL REPUBLIC OF VIETNAM

Independence – Freedom - Happiness

Hanoi, 02nd June 2026

No: 37/QD-QLGS2

DECISION

**Regarding the addition of business activities to the Establishment and Operation
License of Vietnam Joint Stock Commercial Bank for Industry and Trade**

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

Based on the Law on the State Bank of Vietnam dated 16/06/2010, as amended and supplemented by the Law on Prevention and Combat of Money Laundering No. 14/2022/QH15 dated 15/11/2022;

Based on the Law on Credit Institutions dated 18/01/2024; the Law amending and supplementing a number of articles of the Land Law No. 31/2024/QH15, the Housing Law No. 27/2023/QH15, the Real Estate Business Law No. 29/2023/QH15 and the Law on Credit Institutions No. 32/2024/QH15 dated 29/06/2024; the Law amending and supplementing a number of articles of the Law on Credit Institutions dated 27/06/2025; and the Law on Recovery and Bankruptcy No. 142/2025/QH15 dated 11/12/2025;

Based on Decree No. 190/2025/QH15 dated 19/02/2025 of the National Assembly, regulating the handling of certain issues related to the reorganization of the state apparatus;

Based on Decree No. 26/2025/ND-CP dated 24/02/2025 of the Government, regulating the functions, tasks, powers, and organizational structure of the State Bank of Vietnam;

Based on Decision No. 276/QD-NHNN dated 24/02/2025 of the Governor of the State Bank of Vietnam, regulating the functions, tasks, powers, and organizational structure of the Department of Credit Institution Management and Supervision;

Based on Decree No. 52/2024/ND-CP dated 15/05/2024 of the Government, regulating non-cash payments;

Based on Circular No. 34/2024/TT-NHNN dated 30/06/2024 issued by the Governor of the State Bank of Vietnam, which regulates the issuance of license renewals, the addition of business activities to licenses, and the organization and operation of commercial banks, branches of foreign banks, and representative offices in Vietnam of foreign credit institutions and other foreign organizations engaged in banking activities, as amended and supplemented by Circular No. 66/2025/TT-NHNN dated 31/12/2025;

Considering the application No. 1347/HDQT-NHCT-NS1 dated 25/12/2025, and the application No. 336/HDQT-NHCT-NS1 dated 10/04/2026, regarding the addition of the content " Participate in the international payment systems, specifically the bilateral retail system via QR code between Vietnam and Singapore through Network for electronic transfers (Singapore) PTE LTD (NETS) and Liquid Group PTE LTD

(LIQUID)" to the Establishment and Operation License, Document No. 4471/TGD-NHCT-CNTT3 dated 18/05/2026, regarding the clarification report as per Official Letter No. 1931/QLGS2 dated 14/05/2026, from the Department of Credit Institution Management and Supervision - State Bank of Vietnam, and the accompanying documents of Vietnam Joint Stock Commercial Bank for Industry and Trade;

As requested by the Head of the Department of Management and Supervision of State-owned Commercial Banks.

DECISION

Article 1. The following activities are added to Article 4 of the License for Establishment and Operation of a Joint Stock Commercial Bank No. 13/GP-NHNN dated 17/06/2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade:

"Participate in the international payment systems Network for electronic transfers (Singapore) PTE LTD and Liquid Group PTE. LTD"

Article 2. Vietnam Joint Stock Commercial Bank for Industry and Trade is responsible for:

1. Implementing the procedures stipulated in Clause 4 Article 37 of the Law on Credit Institutions 2024 (as amended and supplemented) and other relevant legal provisions regarding the changes mentioned in Article 1 of this Decision.

2. Carrying out the activities mentioned in Article 1 of this Decision in accordance with relevant laws.

Article 3. This Decision shall take effect from the date of signing and is an integral part of the Establishment and Operation License No. 13/GP-NHNN dated 17/06/2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade.

Article 4. The Chairman and members of the Board of Directors; the Chief and members of the Supervisory Board; and the General Director of Vietnam Joint Stock Commercial Bank for Industry and Trade are responsible for implementing this Decision.

Recipients:

- As per Article 4;
- Governor (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Director (for reporting);
- Hanoi City Department of Finance;
- State Bank of Vietnam Branch Region 1;
- Units: Payment Department, Information Technology Department, International Cooperation Department, State Bank of Vietnam Inspectorate, Banking Management Department, Anti-Money Laundering Department, Office;
- Vietnam Deposit Insurance Corporation;
- Archive in: VT, QLGS2. NT.TRANG.

**ON BEHALF OF DIRECTOR
DEPUTY DIRECTOR**

(Signed and stamped)

Dau Thi Mai Huong