

STATE BANK OF VIETNAM
DEPARTMENT OF BANKING OPERATION
AND SAFETY SUPERVISION
No.: 50 /QD-QLGS5

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness
Hanoi, June 25th, 2026

DECISION

Regarding the Amendment and Supplement of business operations to the Establishment and Operation License of Kien Long Commercial Joint Stock Bank

DEPARTMENT OF BANKING OPERATION SAFETY SUPERVISION

Pursuant to the Law on the State Bank of Vietnam No. 46/2010/QH12;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 96/2025/QH15;

Pursuant to the Government's Decree No. 26/2025/NĐ-CP defining the functions, tasks, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Circular No. 34/2024/TT-NHNN of the Governor of the State Bank of Vietnam providing for the re-grant of licenses, the amendment and supplement of business operations to licenses, and the organization and operations of commercial banks, foreign bank branches, and representative offices in Vietnam of foreign credit institutions and other foreign organizations engaged in banking operations, as amended and supplemented by Circular No. 66/2025/TT-NHNN and Circular No. 11/2026/TT-NHNN;

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 Banking Operation Safety Supervision Department;

At the proposal of Kien Long Commercial Joint Stock Bank in Document No. 191/DN-NHKL dated May 20, 2026, Document No. 1786/CV-NHKL dated May 29, 2026, Document No. 2037/CV-NHKL dated June 23, 2026, and the enclosed dossiers and documents;

At the proposal of the Head of the Division for Management and Supervision of Commercial Joint Stock Banks 2.

DECIDES:

Article 1. To supplement Clause 21 to Article 4 of the Establishment and Operation License No. 17/GP-NHNN dated April 03, 2026, issued by the Governor of the State Bank of Vietnam to Kien Long Commercial Joint Stock Bank as follows:

"21. Participation in international payment systems:

- a) The system of the Society for Worldwide Interbank Financial Telecommunication (SWIFT).
- b) The international card payment system of Visa international card organization.
- c) The international card payment system of JCB international card organization."

Article 2. Kien Long Commercial Joint Stock Bank shall be responsible for implementing the procedures in accordance with Clause 4 Article 37 of the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 96/2025/QH15, and other relevant legal regulations regarding the supplemented business operations specified in Article 1 of this Decision.

Article 3. This Decision takes effect from the date of signing and constitutes an integral part of the Establishment and Operation License No. 17/GP-NHNN dated April 03, 2026, issued by the Governor of the State Bank of Vietnam to Kien Long Commercial Joint Stock Bank.

Article 4. The Chairman and members of the Board of Directors, the Head and members of the Board of Supervisors, and the General Director of Kien Long Commercial Joint Stock Bank shall be responsible for the implementation of this Decision./.

Recipients:

- As in Article 4;
- SBV Governor (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Head of Department (for reporting);
- Departments/Agencies: Office, Inspectorate, Operations Centre, Payment, Information Technology; International Cooperation, Foreign Exchange Management; Anti-Money Laundering (for coordination);
- SBV Region 15 Branch (for coordination);
- Deposit Insurance of Vietnam (for coordination);
- An Giang Provincial Department of Finance (for coordination);
- Archive: Office, QLGS5.NĐTRUNG.

**FOR AND ON BEHALF OF THE HEAD
OF DEPARTMENT
DEPUTY HEAD OF DEPARTMENT**

(Signed and sealed)

Vu Duy Tin