



NGÂN
HÀNG
THƯƠNG
MẠI CỎ
PHẦN
QUÂN ĐỘI

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

Số/No : 1430/MB-HĐQT

Hà Nội, ngày 14 tháng 10 năm 2026
Hanoi, 14th October 2026

THÔNG BÁO THAY ĐỔI GIẤY PHÉP THÀNH LẬP VÀ HOẠT ĐỘNG
NOTICE OF CHANGE IN THE ESTABLISHMENT AND OPERATION LICENSE

Kính gửi/Tô: - Ủy ban Chứng khoán Nhà nước/*State Securities Commission*
- Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Stock Exchange*
- Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh/ *Hochiminh Stock Exchange*
- Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange*

Căn cứ Quyết định số 135/QĐ-QLGS4 ngày 13/10/2026 của Ngân hàng Nhà nước Việt Nam (NHNN), Ngân hàng TMCP Quân đội (MB) trân trọng thông báo việc bổ sung nội dung hoạt động tại Giấy phép thành lập và hoạt động số 03/GP-NHNN ngày 16/01/2026 của NHNN cấp cho MB như sau:

Pursuant to Decision No. 135/QĐ-QLGS4 dated 13th October 2026 issued by the State Bank of Vietnam (SBV), Military Commercial Joint Stock Bank (MB) hereby respectfully announces the supplementation of the business activities specified in the Establishment and Operation License No. 03/GP-NHNN dated 16th January 2026 issued by the SBV to MB, as follows:

- Tên tổ chức/Name of organization: **Ngân hàng Thương mại Cổ phần Quân đội/Military Commercial Joint Stock Bank**

- Mã chứng khoán/Stock code: **MBB**

- Địa chỉ/Address: **Số 18 Lê Văn Lương, phường Yên Hòa, thành phố Hà Nội/ No.18 Le Van Luong Street, Yen Hoa Ward, Ha Noi City**

- Điện thoại liên hệ/Tel.: (84-24) - 6266.1088 Fax: (84-24) - 6266.1080

- E-mail: vanphonghdqt@mbbank.com.vn

- Website: <https://www.mbbank.com.vn/>

1. Thông tin trước khi thay đổi/Information before change:

Điều 4 Giấy phép thành lập và hoạt động số 03/GP-NHNN ngày 16/01/2026: quy định về nội dung hoạt động của MB./ *Article 4 of Establishment and Operation License No. 03/GP-NHNN dated January 16th, 2026: stipulates the business activities of MB.*

2. Thông tin sau khi thay đổi/Information after change:

Bổ sung vào khoản 24 Điều 4 Giấy phép thành lập và hoạt động số 03/GP-NHNN ngày 16/01/2026 của Thống đốc Ngân hàng Nhà nước Việt Nam cấp cho Ngân hàng thương mại cổ phần Quân Đội như sau:

“- Hệ thống thanh toán quốc tế do NPCI INTERNATIONAL PAYMENTS LIMITED tại Ấn Độ tổ chức vận hành.”

Adding the following to Clause 24, Article 4 of Establishment and Operation License No. 03/GP-NHNN dated January 16th, 2026 issued by the Governor of the State Bank of Vietnam to Military Commercial Joint Stock Bank, as follows:



"- International payment system organized and operated by NPCI INTERNATIONAL PAYMENTS LIMITED in India."

3. Lý do thay đổi (nếu có)/Reason for change (if any):

Bổ sung nội dung hoạt động theo Điều 1 Quyết định số 135/QĐ-QLGS4 ngày 13/10/2026 của NHNN (*Quyết định số 135/QĐ-QLGS4 là bộ phận không tách rời của Giấy phép thành lập và hoạt động số 03/GP-NHNN ngày 16/01/2026*).

Addition of business activities in accordance with Article 1 of Decision No. 135/QĐ-QLGS4 dated October 13th, 2026 of the State Bank of Vietnam (Decision No. 135/QĐ-QLGS4 forms an integral part of Establishment and Operation License No. 03/GP-NHNN dated January 16th, 2026).

4. Ngày có hiệu lực/Effective date: 13/10/2026 / October 13th, 2026

5. Ngày nhận được Quyết định về việc bổ sung nội dung hoạt động vào Giấy phép thành lập và hoạt động của MB/Receipt date of the Decision on the addition of business activities to MB's Establishment and Operation License: 14/10/2026 / October 14th, 2026

6. Thông tin này đã được công bố trên trang thông tin điện tử của MB vào ngày 14/10/2026 tại đường dẫn www.mbbank.com.vn - Mục Nhà đầu tư - Phần Thông báo/This information was published on MB's website on 14th October 2026, as in the link www.mbbank.com.vn – Investors – Disclosure.

Chúng tôi xin cam kết các 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 certify that the information provided is true and correct and we bear the full responsibility to the law.*

Trân trọng cảm ơn!/ Best Regards!

Tài liệu đính

kèm/Attached documents:

Quyết định số 135/QĐ-QLGS4/Decision No. 135/QĐ-QLGS4

Giấy phép số 03/GP-NHNN/License No. 03/GP-NHNN

**NGƯỜI ĐƯỢC ỦY QUYỀN CBTT
PERSON AUTHORIZED TO DISCLOSE INFORMATION
PHÓ CHỦ TỊCH HĐQT/ BOD VICE CHAIRWOMAN**



Vũ Thị Hải Phượng



Hanoi, October 13th, 2026

No.: 135 /QD-QLGS 4

DECISION

**Re: On the Supplementation of Business Activities to the Establishment and Operation
License of Military Commercial Joint Stock Bank**

DIRECTOR OF THE CREDIT INSTITUTIONS MANAGEMENT AND SUPERVISION DEPARTMENT

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. 43/2024/QH15, Law No. 96/2025/QH15, and Law No. 142/2025/QH15;

Pursuant to Decree No. 26/2025/ND-CP of the Government stipulating the functions, tasks, powers, and organizational structure of the State Bank of Viet Nam, as amended and supplemented by Decree No. 198/2026/TT-NHNN;

Pursuant to Circular No. 34/2024/TT-NHNN of the Governor of the State Bank of Viet Nam regulating the replacement of licenses, supplementation of business activities to licenses, and the organization and operation of commercial banks, foreign bank branches, representative offices in Viet Nam of foreign credit institutions and other foreign organizations conducting banking activities, as amended and supplemented by Circular No. 66/2025/TT-NHNN and Circular No. 11/2026/TT-NHNN;

Considering the proposal of Military Commercial Joint Stock Bank set out in Document No. 556/MB-HĐQT dated April 24th, 2026, Document No. 1170/MB-HĐQT dated September 11th, 2026, and the attached dossier and supporting documents;

Following the recommendation of the Head of Division 1 for Supervision and Management of Joint-Stock Commercial Banks

DECIDES:

Article 1. Adding the Clause 24, Article 4 regarding the scope of operations under Establishment and Operation License No. 03/GP-NHNN dated January 16th, 2026 issued by the

Governor of the State Bank of Viet Nam to Military Commercial Joint Stock Bank with the following content:

“- The international payment system operated by NPCI INTERNATIONAL PAYMENTS LIMITED in India”.

Article 2. Military Commercial Joint Stock Bank shall be responsible for completing all procedures prescribed in Clause 4, Article 37 of the Law on Credit Institutions 2024 (as amended and supplemented) and other relevant legal regulations in relation to the business activities supplemented under Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and shall constitute an integral part of Establishment and Operation License No. 03/GP-NHNN dated January 16th, 2026 issued by the Governor of the State Bank of Viet Nam to Military Commercial Joint Stock Bank.

Article 4. The Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, and the Chief Executive Officer of Military Commercial Joint Stock Bank shall be responsible for the implementation of this Decision./.

Recipients:

- As stated in Article 4;
- Governor of the State Bank of Viet Nam (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Director General of the Banking Supervision and Licensing Agency (for reporting);
- Hanoi Department of Finance (for coordination);
- Deposit Insurance of Viet Nam (for coordination);
- Relevant units of the State Bank of Viet Nam: Office, Payment Department, Transaction Center, Monetary Policy Department, Anti-Money Laundering Department, Foreign Exchange Management Department, International Cooperation Department, Information Technology Department, and State Bank Regional Branch No. 1 (for coordination);
- Archived at: Administration Division, QLGS4 Division.

**ON BEHALF OF THE DIRECTOR
DEPUTY DIRECTOR**

(Signed and Sealed)

Mai Khanh Dung





Hanoi, January 16th, 2026

LICENSE**Re: The Establishment and Operation of the Commercial Joint Stock Bank****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 January 18, 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 Law on Real Estate Business No. 29/2023/QH15, and the Law on Credit Institutions No. 32/2024/QH15 dated June 29, 2024; the Law amending and supplementing a number of articles of the Law on Credit Institutions No. 96/2025/QH15 dated June 27, 2025;

Pursuant to Decree No. 26/2025/ND-CP dated February 24, 2025 of the Government prescribing the functions, tasks, powers, and organizational structure of 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 prescribing the re-issuance of Licenses, the addition of operational contents to Licenses, and the organization and operation of commercial banks, foreign bank branches, representative offices in Vietnam of foreign credit institutions, and other foreign organizations engaged in banking activities; Decision No. 2239/QĐ-NHNN dated October 8, 2024 of the Governor of the State Bank of Vietnam on correcting Circular No. 34/2024/TT-NHNN dated June 30, 2024 of the Governor of the State Bank of Vietnam prescribing the re-issuance of Licenses, the addition of operational contents to Licenses, and the organization and operation of commercial banks, foreign bank branches, representative offices in Vietnam of foreign credit institutions, and other foreign organizations engaged in banking activities;

Regarding the application for the re-issuance of the License for establishment and operation of Military Commercial Joint Stock Bank No. 729/MB-HDQT dated September 4, 2024, No. 817/MB-HDQT dated October 2, 2024, No. 943/MB-HDQT dated November 13, 2024, No. 940/MB-HDQT dated August 22, 2025, and attached documents;

At the proposal of the Director of the Banking Supervision Department of Credit Institutions

DECIDES:

Article 1. Re-issuance of the License for establishment and operation No. 100/GP-NHNN dated October 16, 2018 to Military Commercial Joint Stock Bank as follows:

1. Name of the Bank:

- Full name in Vietnamese: Ngân hàng thương mại cổ phần Quân Đội.
- Full name in English: Military Commercial Joint Stock Bank.
- Transaction name: Ngân hàng Quân Đội.
- Abbreviation: MB

2. Head office address: No. 18 Le Van Luong, Yen Hoa Ward, Hanoi

Article 2. The charter capital of Military Commercial Joint Stock Bank is 80,549,999,090,000 VND (in words: Eighty trillion, five hundred forty-nine billion, nine hundred ninety-nine million, ninety thousand Vietnamese Dong).

Article 3. The operational period of Military Commercial Joint Stock Bank is 99 years starting from September 14, 1994.

Article 4. Scope of activities

Military Commercial Joint Stock Bank is permitted to carry out activities of a commercial bank in accordance with the provisions of law and the State Bank of Vietnam, including the following activities:

1. Receiving demand deposits, term deposits, savings deposits, and other types of deposits.
2. Issuing certificates of deposit.
3. Granting credit in the following forms:
 - a) Lending;
 - b) Discounting, rediscounting;
 - c) Bank guarantees;
 - d) Issuing credit cards;
 - d) Domestic payment guarantee; international payment guarantee;
 - e) Letters of credit.
4. Opening payment accounts for customers.
5. Providing payment instruments.
6. Providing payment services through accounts as follows:
 - a) Providing domestic payment services including checks, payment orders, payment mandates, collection orders, collection mandates, transfers, bank cards, and collection and payment services;
 - b) Providing international payment services in accordance with the regulations of the State Bank.
7. Borrowing from the State Bank in the form of refinancing.
8. Buying and selling valuable papers with the State Bank.
9. Lending, borrowing, depositing money, receiving deposits, and buying and selling valuable papers on a term basis with credit institutions and foreign bank branches in accordance with the regulations of the State Bank.
10. Borrowing from abroad in accordance with legal regulations .
11. Opening payment accounts at the State Bank.
12. Opening payment accounts at credit institutions permitted to provide payment services via accounts.
13. Opening payment accounts abroad in accordance with legal regulations on foreign exchange.
14. Organizing internal payments and participating in the national interbank payment system.
15. Contributing capital and purchasing shares in accordance with legal regulations and the guidance of the State Bank.
16. Trading and providing foreign exchange services and products to customers in the domestic and foreign markets within the scope prescribed by the State Bank.
17. Trading and providing interest rate derivative products and services to customers in the domestic and foreign markets.
18. Entrusting, receiving entrustment, and acting as an agent in banking activities; assigning payment agents in accordance with the regulations of the State Bank.
19. Acting as an insurance agent in accordance with the provisions of the law on insurance business, consistent with the scope of insurance agency activities prescribed by the State Bank.
20. Other business activities:
 - a) Cash management services; treasury services for credit institutions and foreign bank branches; asset preservation services, and safe deposit box leasing;
 - b) Providing money transfer, collection, and payment services not via accounts;



c) Buying and selling State Bank bills, corporate bonds; buying and selling Government debt instruments, Government-guaranteed bonds, local government bonds, and other valuable papers;

d) Monetary brokerage services;

d) Gold trading;

e) Other services related to factoring and letters of credit;

g) Advisory services on banking activities and other business activities stipulated in the

License;

h) Issuing bonds;

i) Securities custody;

k) Acting as an agent for managing collateral for lenders that are international financial institutions, foreign credit institutions, credit institutions, or foreign bank branches.

21. Providing commodity price derivative products.

22. Investing in Government bond futures contracts.

23. Debt purchasing.

Article 5. During its operation, Military Commercial Joint Stock Bank must comply with the laws of Vietnam.

Article 6. This License takes effect from the date of signing and replaces the License for establishment and operation of the bank No. 100/GP-NHNN dated October 16, 2018 of the Governor of the State Bank; Decision No. 2009/QD-NHNN dated November 25, 2020 of the Governor of the State Bank regarding the amendment of the content of the License for establishment and operation of Military Commercial Joint Stock Bank; Decision No. 719/QD-TTGSNH2 dated November 18, 2024 of the Chief Inspector of the Banking Supervision Agency regarding the addition of operational content to the License for establishment and operation of Military Commercial Joint Stock Bank; Decision No. 704/QD-QLGS4 dated April 25, 2025 of the Director General of the Department of Credit Institution Management and Supervision regarding the addition of operational content to the License for establishment and operation of Military Commercial Joint Stock Bank; Decision No. 3269/QD-NHNN dated September 24, 2025 of the Governor of the State Bank regarding the amendment of the content of the License for establishment and operation of Military Commercial Joint Stock Bank;

The License for trading gold bars No. 14/GP-NHNN dated January 8, 2013 granted by the State Bank of Vietnam to Military Commercial Joint Stock Bank continues to be effective and is an inseparable part of this License.

Article 7. The re-issuance of the License granted to Military Commercial Joint Stock Bank is made in three (03) original copies: one (01) copy granted to Military Commercial Joint Stock Bank; two (02) copies filed at the State Bank of Vietnam (one (01) copy filed at the the State Bank 's Office, one (01) copy filed in the dossier for the renewal of the License for establishment and operation of Military Commercial Joint Stock Bank).

Recipients:

- As per Article 7;
- SBV Board of Management;
- Ministry of Public Security;
- Ministry of Finance;
- Hanoi People's Committee;
- Units: SBV Inspectorate, Transaction Center, Monetary Policy Dept, Payment Dept, Credit Dept for Economic Sectors, Legal Dept, International Cooperation Dept, IT Safety Dept, Issue and Treasury Dept, IT Dept, Banking Management Dept, Anti-Money Laundering Dept;
- SBV Branch - Region 1;
- Deposit Insurance of Vietnam;
- Archived: VP, QLGS4 (02b). PKOANH.

**ON BEHALF OF THE GOVERNOR
DEPUTY GOVERNOR**

(Signed and Sealed)

Pham Quang Dung

