

No: 2320/QD-QLGS5

Ha Noi, September 08, 2025

DECISION

Regarding the Addition of Operation to License for Operation
of Kien Long Commercial Joint Stock Bank

**DIRECTOR OF DEPARTMENT FOR MANAGEMENT, SUPERVISION OF
CREDIT INSTITUTIONS**

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

Pursuant to Law on Credit Institutions dated January 18, 2024; Law amending and supplementing a number of articles of the Land Law No. 31/2024/QH15, Law on Housing No. 27/2023/QH15, Law on Real Estate Business No. 29/2023/QH15 and the Law on Credit Institutions No. 32/2024/QH15 dated June 29, 2024 (Law on Credit Institutions);

Pursuant to Resolution No. 190/2025/QH15 dated February 19, 2025, of the National Assembly providing regulations on handling certain issues related to the reorganization of the state apparatus;

Pursuant to Decree No. 26/2025/ND-CP dated February 24, 2025, of the Government on functions, tasks, 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 Department for Management and Supervision of Credit Institutions;

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

Pursuant to Circular No. 07/2024/TT-NHNN dated June 21, 2024, of the Governor of the State Bank of Vietnam prescribing operation of payment agents; Circular No. 06/2025/TT-NHNN dated May 30, 2025, of the Governor of the State Bank of Vietnam amending and supplementing Clause 7, Article 7 of Circular No. 07/2024/TT-NHNN dated June 21, 2024, of the Governor of the State Bank of Vietnam prescribing operation of payment agents;

Pursuant to Circular No. 20/2024/TT-NHNN dated June 28, 2024, of the Governor of the State Bank of Vietnam prescribing factoring and other factoring-related services of credit institutions and foreign bank branches;

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;

Considering the requests of Kien Long Commercial Joint Stock Bank in Official Letter No.

251/DN-NHKL dated June 2, 2025, Official Letter No. 2075/CV-NHKL dated July 17, 2025, and accompanying documents and files;

At the request of the Head of Commercial Bank Management and Supervision Division 2.

DECIDES

Article 1. To add to Point 8 of License of Operation No. 0056/NH-GP dated September 18, 1995, issued by the Governor of the State Bank of Vietnam to Kien Long Commercial Joint Stock Bank, and to Article 2 of Decision No. 255/QD-NH5 dated September 18, 1995, of the Governor of the State Bank of Vietnam on issuing the License of Operation to Kien Long Commercial Joint Stock Bank, the following operations:

“- Domestic factoring; international factoring for banks permitted to perform international payments.

- Acting as a payment agent as regulated by the State Bank of Vietnam.
- Treasury services for credit institutions and foreign bank branches.
- Other services related to factoring.”

Article 2. Kien Long Commercial Joint Stock Bank has the obligation to carry out the procedures specified in Clause 4, Article 37 of the Law on Credit Institutions and other relevant legal provisions regarding the additional operations mentioned in Article 1 of this Decision.

Article 3. This Decision takes effect from the date of signing and is an integral part of License of Operation No. 0056/NH-GP dated September 18, 1995, issued by the Governor of the State Bank of Vietnam to Kien Long Commercial Joint Stock Bank, and Decision No. 255/QD-NH5 dated September 18, 1995, of the Governor of the State Bank of Vietnam on issuing the License of Operation to Kien Long Commercial Joint Stock Bank.

Article 4. Chairman and members of Board of Directors, Head and members of Board of Supervisors, General Directors of Kien Long Commercial Joint Stock Bank are responsible for implementing this Decision./.

Recipients

- As per Article 4;
- Governor of SBV (to report);
- Deputy Governor Pham Quang Dung (to report);
- Acting Deputy (to report);
- Units, Departments: Inspectorate, System Safety Supervision Dept., Payment Dept., Operations Center, Issue and Vault Dept., Foreign Exchange Management Dept., Credit Dept., Office (to cooperative);
- SBV - Area 15 Branch (to cooperative);
- Deposit Insurance of Vietnam (to cooperative);
- An Giang Department of Finance (to cooperative);
- Archived at: Clerical Dept., QLGS5.ND.TRUNG.

ON BEHALF OF THE DIRECTOR
DEPUTY DIRECTOR

(signed, stamped)

Vu Duy Tin