

**BAC A COMMERCIAL JOINT  
STOCK BANK**

**SOCIALIST REPUBLIC OF VIETNAM  
Independence – Freedom – Happiness**



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No. 322/QĐ-NHNN/2026/CBTT-BAC A BANK

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Nghe An, March 11<sup>th</sup>, 2026

**NOTICE OF AMENDMENT TO THE CHARTER CAPITAL STIPULATED IN THE  
LICENSE FOR ESTABLISHMENT AND OPERATION  
OF BAC A COMMERCIAL JOINT STOCK BANK**

**To:** - **The State Securities Commission**  
- **Ha Noi Stock Exchange**

Pursuant to Decision No. 322/QĐ-NHNN dated March 6<sup>th</sup>, 2026 issued by the State Bank of Vietnam, Bac A Commercial Joint Stock Bank respectfully announces the amendment to the Charter Capital stated in Article 2 of the License for Establishment and Operation No. 47/GP-NHNN dated April 16<sup>th</sup>, 2019 granted by the Governor of the State Bank of Vietnam to the Bank as follows:

- Name of organization: **BAC A COMMERCIAL JOINT STOCK BANK**
- Security code: **BAB**
- Address: **No.117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province**
- Telephone: **0238.3844277** Fax: **0238.3841757**
- Email: **bacabank\_congbothongtin@baca-bank.vn**
- Website: **www.baca-bank.vn**

**1. Information before change:**

**“Article 2.** The Charter Capital of Bac A Commercial Joint Stock Bank is VND 10,032,190,520,000 (in words: Ten trillion thirty-two billion one hundred ninety million five hundred twenty thousand Vietnamese dong)”.

**2. Information after change:**

**“Article 2.** The Charter Capital of Bac A Commercial Joint Stock Bank is VND 10,721,402,010,000 (in words: Ten trillion seven hundred twenty-one billion four hundred two million ten thousand Vietnamese dong)”.

**3. Reason for change:** Due to the Charter Capital increase implemented by Bac A Commercial Joint Stock Bank.

**4. Effective date:** From the date of signing.



5. Date of receiving Decision No. 322/QĐ-NHNN issued by the State Bank of Vietnam: March 10<sup>th</sup>, 2026.

This information has been published on the Bank's website at <https://baca-bank.vn> - Shareholder Relations / Information Disclosure / 2026.

We hereby certify that the information provided is true and correct, and we bear full responsibility before the law for the published information.

**AUTHORIZED PERSON TO DISCLOSE  
INFORMATION**

**Chu Nguyen Binh**

*(signed and stamped)*

***\*Attached document:***

- *Decision No. 322/QĐ-NHNN dated March 6<sup>th</sup>, 2026 issued by the State Bank of Vietnam.*





**DECISION**

**Regarding the amendment of the charter capital content in the License for establishment and operation of Bac A Commercial Joint Stock Bank**

**THE GOVERNOR OF THE STATE BANK**

*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 dated June 27, 2025;*

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

*Pursuant to Circular No. 50/2025/TT-NHNN dated December 24, 2025, of the Governor of the State Bank of Vietnam prescribing the dossiers and procedures for approving a number of changes of commercial banks and foreign bank branches;*

*Considering the request of Bac A Commercial Joint Stock Bank in Document No. 131/2026/BC-BAC A BANK dated February 25, 2026, and related dossiers and documents;*

*Upon the proposal of the Director of the Credit Institution Inspection and Supervision Agency.*

**DECIDED AS FOLLOWS:**

**Article 1.** To amend Article 2 of the License for establishment and operation No. 47/GP-NHNN dated April 16, 2019, issued by the Governor of the State Bank of Vietnam to Bac A Commercial Joint Stock Bank as follows:

**“Article 2.** The charter capital of Bac A Commercial Joint Stock Bank is 10,721,402,010,000 VND (Ten thousand seven hundred and twenty-one billion, four hundred and two million, and ten thousand dong).”

**Article 2.** Bac A Commercial Joint Stock Bank is responsible for carrying out the procedures in accordance with the provisions of Clause 4, Article 37 of the Law on Credit Institutions dated January 18, 2024 (as amended and supplemented) and relevant legal provisions for the amended content stated in Article 1 of this Decision.



**Article 3.** This Decision takes effect from the date of signing and is an inseparable part of the License for establishment and operation No. 47/GP-NHNN dated April 16, 2019, issued by the Governor of the State Bank of Vietnam to Bac A Commercial Joint Stock Bank.

Decision No. 3964/QD-NHNN dated December 22, 2025, of the Governor of the State Bank of Vietnam on amending the charter capital content in the License for establishment and operation of Bac A Commercial Joint Stock Bank expires from the date this Decision takes effect.

**Article 4.** The Chief of Office, the Director of the Credit Institution Inspection and Supervision Agency, the Chairwoman and members of the Board of Directors, the Head and members of the Supervisory Board, and the General Director of Bac A Commercial Joint Stock Bank are responsible for executing this Decision./.

**Recipients:**

- As Article 4;
- The Governor (for reporting);
- Deputy Governor Pham Quang Dung;
- Units, Departments, Agencies: TTNH, ATHT, CSTT, TCKT, TD, SGD, DBTKOD;
- Deposit Insurance of Vietnam;
- SBV Branch Region 8;
- Department of Finance of Nghe An province;
- Archives: Office, QLGS5. T.H.ANH.

**OBO. GOVERNOR  
DEPUTY GOVERNOR  
Pham Quang Dung  
(Signed and Sealed)**

