BAC A COMMERCIAL JOINT STOCK BANK

No: 81/2026/CBTT-BAC A BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Nghe An, July 21st, 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. 1681/QĐ-NHNN dated July 20th, 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 16th, 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 10,721,402,010,000 (in words: Ten trillion seven hundred and twenty-one billion four hundred and two million ten thousand Vietnamese dong)".

2. Information after change:

"Article 2. The Charter Capital of Bac A Commercial Joint Stock Bank is VND 11,525,507,160,000 (in words: Eleven trillion five hundred and twenty-five billion five hundred and seven million one hundred and sixty 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. 1681/QĐ-NHNN issued by the State Bank of Vietnam: July 21st, 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. 1681/QĐ-NHNN dated July 20th, 2026 issued by the State Bank of Vietnam.

STATE BANK OF VIETNAM	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No.1681/QD-NHNN	Hanoi, dated July 20, 2026

M.S.T.D.N:2900325526-C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẮC Á
TỈNH NGHỆ AN

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 No. 46/2010/QH12;

Pursuant to the Law on Credit Institutions No. 32/2024/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 Vietnam; as amended and supplemented by Decree No. 198/2026/ND-CP;

Pursuant to Circular No. 50/2025/TT-NHNN 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; as amended and supplemented by Circular No. 11/2026/TT-NHNN;

Considering the request of Bac A Commercial Joint Stock Bank in Document No. 765/2026/BC-BAC A BANK dated July 10, 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 VND 11,525,507,160,000 (Eleven trillion five hundred twenty-five billion five hundred seven million one hundred sixty thousand Vietnam Dong)."

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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 No. 32/2024/QH15 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. 322/QD-NHNN dated 06 March 2026, 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 Doan Thai Son;
- Deputy Governor Pham Quang Dung;
- Units, Departments, Agencies: SBV Inspectorate, System Safety Supervision of Credit Institutions, Monetary Policy, Finance – Accounting, Credit Department of Economic Sectors, Operations Center, Forecasting and Statistics - Monetary and Financial Stabilization;
- SBV Branch Region 8;
- Deposit Insurance of Vietnam;
- Department of Finance of Nghe An province;
- Archives: Office, QLGS5. T.H.ANH

OBO. GOVERNOR
DEPUTY GOVERNOR
Doan Thai Son
(Signed and Sealed)

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