

**NOTICE OF SUPPLEMENT TO THE OPERATIONAL SCOPE 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. 51/QĐ-QLGS5 dated June 25th, 2026 issued by the Credit Institution Management and Supervision Department under the State Bank of Vietnam, Bac A Commercial Joint Stock Bank hereby respectfully announces the supplement to the Bank's operational scope under Clause 22, Article 4 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

I. Information before change:

“Article 4. Scope of Operations:

BAC A Commercial Joint Stock Bank is allowed to carry out commercial banking activities in accordance with the provisions of Law and the regulations of the State Bank of Vietnam, including the following activities:

- 1) Receiving demand deposits, term deposits, saving deposits and other types of deposits.
- 2) Providing credit in the following forms:
 - a) Loan;
 - b) Discount; rediscount of negotiable instruments and other valuable papers;
 - c) Bank guarantee;
 - d) Credit card issuance;
 - e) Domestic factoring.
- 3) Opening payment accounts for customers.
- 4) Providing domestic payment services:



- a) Providing payment instruments;
 - b) Providing payment services relating to cheques, payment orders, collection orders, direct debit authorizations, documentary credits, bank cards, collection services, and payment services on behalf of customers.
- 5) Opening accounts:
 - a) Opening accounts at the State Bank of Vietnam;
 - b) Opening accounts at other credit institutions and foreign bank branches.
 - 6) Organizing internal payments, participating in the national interbank payment system.
 - 7) Providing cash management services, banking and financial consulting; asset management and preservation services, cabinet and safe box rental.
 - 8) Corporate financial consulting, Mergers & Acquisitions, Consolidation consulting and investment consulting.
 - 9) Participating in bidding, buying and selling Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam bills and other valuable papers on the monetary market.
 - 10) Buying and selling Government bonds and corporate bonds.
 - 11) Currency brokerage services.
 - 12) Issuing certificates of deposit, bonds to mobilize capital in accordance with the provisions of the Law on Credit Institutions, the Law on Securities, the Government's regulations and the State Bank of Vietnam's guidelines.
 - 13) Borrowing capital from the State Bank of Vietnam in the form of refinancing according to the provisions of Law on the State Bank of Vietnam and the State Bank of Vietnam's guidelines.
 - 14) Borrowing from, lending to, depositing at and receiving deposits from credit institutions, foreign bank branches, domestic and foreign financial institutions in accordance with the laws and guidelines of the State Bank of Vietnam.
 - 15) Contributing capital and buying shares according to the provisions of law and guidance of the State Bank of Vietnam.
 - 16) Entrusting, accepting entrustment, acting in fields related to banking activities, insurance business, asset management according to the provisions of law and guidelines of the State Bank of Vietnam.
 - 17) Trading and providing foreign exchange services on the domestic market and on the international market within the scope prescribed by the State Bank of Vietnam.
 - 18) Electronic wallet.
 - 19) Investing in Government bond futures contracts.
 - 20) Buying debt.
 - 21) Providing treasury services to credit institutions and foreign bank branches.”

II. Information after change:

“Article 4. Scope of Operations:

BAC A Commercial Joint Stock Bank is allowed to carry out commercial banking activities in accordance with the provisions of Law and the regulations of the State Bank of Vietnam, including the following activities:

- 1) Receiving demand deposits, term deposits, saving deposits and other types of deposits;
- 2) Providing credit in the following forms:
 - a) Loan;
 - b) Discount; rediscount of negotiable instruments and other valuable papers;
 - c) Bank guarantee;
 - d) Credit card issuance;
 - e) Domestic factoring.
- 3) Opening payment accounts for customers.
- 4) Providing domestic payment services:
 - a) Providing payment instruments;
 - b) Providing payment services relating to cheques, payment orders, collection orders, direct debit authorizations, documentary credits, bank cards, collection services, and payment services on behalf of customers.
- 5) Opening accounts:
 - a) Opening accounts at the State Bank of Vietnam;
 - b) Opening accounts at other credit institutions and foreign bank branches.
- 6) Organizing internal payments, participating in the national interbank payment system.
- 7) Providing cash management services, banking and financial consulting; asset management and preservation services, cabinet and safe box rental.
- 8) Corporate financial consulting, Mergers & Acquisitions, Consolidation consulting and investment consulting.
- 9) Participating in bidding, buying and selling Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam bills and other valuable papers on the monetary market.
- 10) Buying and selling Government bonds and corporate bonds.
- 11) Currency brokerage services.
- 12) Issuing certificates of deposit, bonds to mobilize capital in accordance with the provisions of the Law on Credit Institutions, the Law on Securities, the Government's regulations and the State Bank of Vietnam's guidelines.
- 13) Borrowing capital from the State Bank of Vietnam in the form of refinancing according to the provisions of Law on the State Bank of Vietnam and the State Bank of Vietnam's guidelines.
- 14) Borrowing from, lending to, depositing at and receiving deposits from credit institutions, foreign bank branches, domestic and foreign financial institutions in accordance with the laws and guidelines of the State Bank of Vietnam.



- 15) Contributing capital and buying shares according to the provisions of law and guidance of the State Bank of Vietnam.
- 16) Entrusting, accepting entrustment, acting in fields related to banking activities, insurance business, asset management according to the provisions of law and guidelines of the State Bank of Vietnam.
- 17) Trading and providing foreign exchange services on the domestic market and on the international market within the scope prescribed by the State Bank of Vietnam.
- 18) Electronic wallet.
- 19) Investing in Government bond futures contracts.
- 20) Buying debt.
- 21) Providing treasury services to credit institutions and foreign bank branches.
- 22) Participating in international payment systems:
 - a) The system of the Society for Worldwide Interbank and Financial Telecommunication (SWIFT);
 - b) The international card payment system of MasterCard international card organization.”

III. Reason for change: Because of the supplement to the operational scope of BAC A BANK's License for Establishment and Operation.

IV. Effective date: From the date of signing (June 25th, 2026).

V. Date of receiving Decision No. 51/QĐ-QLGS5 issued by the Credit Institution Management and Supervision Department under the State Bank of Vietnam: June 26th, 2026.

VI. 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**

***Attached document:**

- Decision No. 51/QĐ-QLGS5 dated June 25th, 2026 issued by the Credit Institution Management and Supervision Department under the State Bank of Vietnam.



NGÂN HÀNG
THƯƠNG MẠI
CỔ PHẦN
BẮC Á
TỈNH NGHỆ AN
ĐỒNG GIÁM ĐỐC
Chu Nguyên Bình

Hanoi, June 25, 2026

DECISION

**Regarding the supplement of operational scope to the License for
Establishment and Operation of Bac A Commercial Joint Stock Bank**

**DIRECTOR GENERAL OF THE CREDIT INSTITUTION 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. 96/2025/QH15;*

*Pursuant to Decree No. 26/2025/ND-CP of the Government prescribing the
functions, duties, 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 prescribing the re-issuance of Licenses, addition of operational scope to
Licenses, and the organization and operations of commercial banks, foreign bank
branches, representative offices in Vietnam of foreign credit institutions and other
foreign organizations engaged in banking activities, 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 prescribing the functions, duties, powers and
organizational structure of the Credit Institution Management and Supervision
Department;*

*Considering the request of Bac A Commercial Joint Stock Bank in Official
Dispatch No. 613/2026/CV-BAC A BANK dated June 09, 2026, Official Dispatch No.
614/2026/CV-BAC A BANK dated June 09, 2026, Official Dispatch No. 638/2026/CV-
BAC A BANK dated June 12, 2026 and the accompanying dossier and documents;*

*Upon the proposal of the Head of the Division 2 of Commercial Bank
Management and Supervision.*

DECIDED AS FOLLOWS:

Article 1. To supplement clause 22 to Article 4 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:

“22) Participating in international payment systems:

a) The system of the Society for Worldwide Interbank Financial
Telecommunication (SWIFT).

b) The international card payment system of MasterCard international card organization.”

Article 2. Bac A Commercial Joint Stock Bank shall be responsible for carrying out the procedures prescribed in 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 operational scope stipulated in Article 1 of this Decision.

Article 3. This Decision takes effect from the date of signing and constitutes an integral 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.

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

Recipients:

- As in Article 4;
- Governor of the SBV (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Director General (for reporting);
- Units, Departments, Divisions: Office, BSD, TC, PMD, ITD, ICD, SBID, ALMD (for coordination);
- SBV Branch – Region 8 (for coordination);
- Deposit Insurance of Vietnam (for coordination);
- Department of Finance of Nghe An Province (for coordination);
- Archives: Office, QLGS5.NTT.LINH.

**OBO. DIRECTOR GENERAL
DEPUTY DIRECTOR GENERAL**

Vu Duy Tin
(Signed and Sealed)

