

ASIA COMMERCIAL BANK

SOCIALIST REPUBLIC OF VIETNAM  
Independence – Freedom – Happiness

No.: 16324 /CV-VPĐQT.26

Ho Chi Minh City, July 17, 2026

## CHANGE IN LICENSE FOR ESTABLISHMENT AND OPERATION

To: Hochiminh Stock Exchange

Based on the Decision no. 1640/QĐ-NHNN dated July 15, 2026 by the Governor of the State Bank of Vietnam (SBV) regarding the additions to the License for Establishment and Operation of Asia Commercial Joint Stock Bank (ACB), we would like to announce the change to the License for Establishment and Operation as follows:

- Address: 442 Nguyen Thi Minh Khai Street, Ban Co Ward, Ho Chi Minh City.
- Telephone number: (+84) (028) 3929 0999
- Email: [vpdqt@acb.com.vn](mailto:vpdqt@acb.com.vn)
- Website: <https://acb.com.vn>

1. Information before change:

Article 2. ACB's charter capital is VND 51,366,565,990,000 (Fifty-one trillion three hundred sixty-six billion five hundred sixty-five million nine hundred ninety thousand Vietnamese Dong).

2. Information after change:

Article 2. ACB's charter capital is **VND 58,044,219,570,000 (in words: Fifty-eight trillion forty-four billion two hundred nineteen million five hundred seventy thousand Vietnamese Dong).**

3. Reason: Issuance of ordinary shares for dividend payment to existing shareholders from the undistributed profit FY2025.
4. Effective date: July 15, 2026.
5. Date of receipt of Decision no. 1640/QĐ-NHNN: July 16, 2026.
6. The information was posted on the Bank's official website on July 17, 2026 at <https://acb.com.vn/en/investors>.

Legal representative

Person authorized for information disclosure

Cc:

- As mentioned above;
- Filing: Office of the BOD, Office of the President&CEO.

Attachment:

- Decision no. 1640/QĐ-NHNN dated July 15, 2026.



**Dam Van Tuan**  
Executive Vice President

No.: 1640/QĐ-NHNN

Hanoi, July 15, 2026

**INCOMING CORRESPONDENCE**

No.: 20298      Time: 15:00; Date: July 16, 2026

Copies sent to: .....

**DECISION**

**On additions of business activities to the License for Establishment and Operation of  
Asia Commercial Joint Stock Bank**

**GOVERNOR OF THE STATE BANK OF VIETNAM**

*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 and Law No. 96/2025/QH15;*

*Pursuant to Decree No. 26/2025/ND-CP of the Government providing for the functions, duties,  
powers, and organizational structure of the State Bank of Vietnam (SBV);*

*Pursuant to Circular No. 50/2025/TT-NHNN prescribing applications and procedures for  
approval of changes of commercial banks and foreign bank branches, as amended and  
supplemented by Circular No. 11/2026/TT-NHNN;*

*In consideration of the proposal of Asia Commercial Joint Stock Bank (ACB) as set out in  
Official Letter No. 14534/CV-VP HQ T.26 dated June 29, 2026, together with the attached  
documents;*

*At the proposal of the Director General of Credit Institution Supervision Department.*



**DECIDES:**

**Article 1.** To amend Article 2 of the License for Establishment and Operation No. 91/GP-NHNN dated September 19, 2018 issued by the Governor of the SBV to ACB, as follows:

*“Article 2. ACB’s charter capital is VND 58,044,219,570,000 (in words: Fifty-eight trillion forty-four billion two hundred nineteen million five hundred seventy thousand Vietnamese Dong).”*

**Article 2.** ACB shall comply with clause 4, Article 37 of the Law on Credit Institutions 2024 (as amended and supplemented) and other related laws and regulations in connection with Article 1 of this Decision.

**Article 3.** This Decision shall take effect from the date of signing and shall constitute an integral part of the License for Establishment and Operation No. 91/GP-NHNN dated September 19, 2018 issued by the Governor of the SBV to ACB.

Decision No. 2524/QĐ-NHNN dated June 27, 2025 of the Governor of the SBV regarding the amendment to the charter capital specified in ACB's License for Establishment and Operation shall cease to be effective as from the date of signing of this Decision.

**Article 4.** The Chief of Office of the SBV, the Director General of the Credit Institution Supervision Department, the Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, and the President&CEO of ACB shall be responsible for the implementation of this Decision.

**Cc:**

- As stated in Article 4;
- Governor of the SBV (for reporting);
- Deputy Governor, Mr. Doan Thai Son;
- Deputy Governor, Mr. Pham Quang Dung;
- Relevant units: The SBV Inspectorate, Department of Banking System Safety, SBV Regional Branch 2;
- Deposit Insurance of Vietnam (for coordination);
- Filing: Records Unit, Unit 4 of the CISD, T.V.T.HANG

**ON BEHALF OF THE GOVERNOR  
DEPUTY GOVERNOR**

(Signed and sealed)

**Doan Thai Son**