NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM

THE STATE BANK OF VIETNAM	**SOCIALIST REPUBLIC OF VIETNAM**
No.: 47/QD-NHNN	**Independence - Freedom - Happiness**
	Hanoi, January 14, 2026

DECISION

On amending the charter capital content recorded in the License for Establishment and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010 (as amended and supplemented);

Pursuant to the Law on Credit Institutions dated January 18, 2024 (as amended and supplemented);

Pursuant to Resolution No. 190/2025/QH15 dated February 19, 2025 of the National Assembly on handling a number of issues related to the arrangement of the state apparatus organization;

Pursuant to Decree No. 26/2025/ND-CP dated February 24, 2025 of the Government defining the 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 defining the functions, tasks, powers, and organizational structure of the Agency of Credit Institution Management and Supervision;

Pursuant to Circular No. 50/2018/TT-NHNN dated December 31, 2018 regulating the dossiers, sequences, and procedures for approving a number of modified contents of commercial banks and foreign bank branches (as amended and supplemented);

Considering the request of Vietnam Joint Stock Commercial Bank for Industry and Trade in Document No. 1302/HDQT-NHCT-NS1 dated December 30, 2025 and the enclosed dossier;

At the proposal of the Director General of the Agency of Credit Institution Management and Supervision.

HEREBY DECIDES:

Article 1. To amend Article 2 of the License for Establishment and Operation No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade as follows:

"Article 2: The charter capital of Vietnam Joint Stock Commercial Bank for Industry and Trade is 77,669,446,370,000 VND (In words: Seventy-seven trillion, six hundred and sixty-nine billion, four hundred and forty-six million, three hundred and seventy thousand Vietnamese Dong)."

Article 2. Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for implementing the procedures prescribed in Clause 4, Article 37 of the Law on Credit Institutions 2024 (as amended and supplemented) regarding the amendments specified in Article 1 of this Decision.

Article 3. This Decision takes effect from the date of signing and constitutes an inseparable part of the License for Establishment and Operation No. 13/GP-NHNN dated June 17, 2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade.

Decision No. 2472/QD-NHNN dated December 28, 2023 of the Governor of the State Bank of Vietnam on amending the charter capital content recorded in the License for Establishment and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade shall expire from the effective date of this Decision.

Article 4. The Chief of Office, the Director General of the Agency of Credit Institution Management and Supervision, the Director of the Finance and Accounting Department, the Chairperson and members of the Board of Directors, the Head and members of the Supervisory Board, and the General Director of Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for the implementation of this Decision.

Recipients:

- As per Article 4;
- The SBV Management Board (for reporting);
- Deposit Insurance of Vietnam (DIV);
- Hanoi Department of Finance;
- The SBV Inspectorate;
- The Information Technology Department;
- SBV Branch - Region 1;
- Filed: Office, Supervision & Management Division 2. PTHTRANG.

PP. THE GOVERNOR

DEPUTY GOVERNOR

(Signed and Sealed)

Pham Quang Dung