

BAC A COMMERCIAL JOINT STOCK BANK

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

No: 05/2026/CBTT-BAC A BANK

Nghe An, January 14th, 2026

EXTRAORDINARY INFORMATION DISCLOSURE

To - The State Securities Commission
- Ha Noi Stock Exchange

1. 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

2. Content of information disclosure:

On January 14th, 2026, Bac A Commercial Joint Stock Bank (BAC A BANK) received Document No. 229/NHNN-QLGS dated January 12th, 2026 from the State Bank of Vietnam regarding the increase of BAC A BANK's Charter capital. According to the approval, BAC A BANK is permitted to raise its Charter capital by up to VND 1,761,351,690,000 (*one trillion seven hundred sixty-one billion three hundred fifty-one million six hundred ninety thousand Vietnamese dong*). The increase will be implemented through two methods:

- Issuance of shares from BAC A BANK's accumulated retained earnings of 2024, with a maximum value of VND 689,211,490,000 (*six hundred eighty-nine billion two hundred eleven million four hundred ninety thousand Vietnamese dong*) and;
- Issuance of shares to existing shareholders through a public offering, with a maximum value of VND 1,072,140,200,000 (*one trillion seventy-two billion one hundred forty million two hundred thousand Vietnamese dong*).

The Charter Capital Increase Plan was previously approved by BAC A BANK's General Meeting of Shareholders under Resolution No. 02/2025/NQ-ĐHĐCĐ dated April 19th, 2025, and by BAC A BANK's Board of Directors under Resolution No. 270/2025/NQ-HĐQT dated December 24th, 2025.

3. 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.

***Attached document:**

- Document No. 229/NHNN-QLGS dated January 12th, 2026 from the State Bank of Vietnam.

AUTHORIZED PERSON TO DISCLOSE INFORMATION

Chu Nguyen Binh

(signed and stamped)

No. 229/NHNN-QLGS
Ref. increase charter capital of
BAC A BANK

Hanoi, dated January 12th 2026

To: Bac A Commercial Joint Stock Bank

Regarding the proposal to increase the charter capital of Bac A Commercial Joint Stock Bank (BAC A BANK) in Document No. 1062/2025/TTr-BAC A BANK dated December 24, 2025, and the accompanying documents, the Governor of the State Bank of Vietnam (SBV) has the following opinion:

1. Approve BAC A BANK's increase in charter capital by a maximum of VND 1,761,351,690,000 (*one trillion seven hundred sixty-one billion three hundred fifty-one million six hundred ninety thousand dong*). This includes an increase in capital through the issuance of shares from accumulated undistributed profits in 2024, up to a maximum of VND 689,211,490,000 (*six hundred eighty-nine billion two hundred eleven million four hundred ninety thousand dong*) and an increase in capital through the public offering of shares to existing shareholders, up to a maximum of VND 1,072,140,200,000 (*one trillion seventy-two billion one hundred forty million two hundred thousand dong*) according to the charter capital increase plan approved by the BAC A BANK General Meeting of Shareholders in Resolution No. 02/2025/NQ-DHCD dated April 19, 2025, and by the BAC A BANK Board of Directors in Resolution No. 270/2025/NQ-HDQT dated December 24, 2025.

2. Request BAC A BANK to:

2.1. Implement the increase in charter capital as mentioned in point 1 above in accordance with the law, including complying with the shareholding limits of shareholders, shareholders and their related parties as stipulated in the Law on Credit Institutions 2024 (including the provisions in Article 63, Clause 11 of Article 210) and guiding documents of the SBV.

2.2. Notify in writing to investors purchasing shares of BAC A BANK to fully fulfill their shareholder obligations in accordance with Article 62 of the Law on Credit Institutions 2024, guiding documents of the SBV, and other relevant legal documents, noting that investors must comply as follows:

- Shareholders are legally responsible for the legality of their capital contributions, purchases, and transfers of shares in BAC A BANK; they are not allowed to use credited funds provided by credit institutions, branches of foreign banks, or funds from corporate bond issuances to purchase or transfer shares of BAC A BANK; they are not allowed to contribute capital or purchase shares of BAC A BANK under the name of another individual or legal entity in any form, except in cases of entrustment as prescribed by law; Shareholders who receive investment entrustment from other organizations or individuals must provide BAC A BANK with information about the absolute owner of the shares they receive for investment

entrustment in BAC A BANK. BAC A BANK has the right to suspend the shareholder rights of these shareholders if it is discovered that they do not provide accurate information about the true owner of the shares.

- Responsible for complying with the provisions of the Law on Credit Institutions 2024 regarding shareholding limits for shareholders, shareholders and related parties.

- Responsible for compliance with regulations regarding major shareholders, major shareholders and related parties.

2.3. After completing the share issuance in accordance with the law, BAC A BANK must carry out the procedures for amending and supplementing the License as prescribed in the guiding documents of the SBV and other relevant legal documents.

3. This document is valid for a period of 12 months from the date of signing.

Recipients:

- As above;
- *the Governor (to report);*
- *Deputy Governor Pham Quang Dung (to report);*
- *Director General of CIMS Department;*
- *Archives: SBV's Office; CIMS5, T.H.ANH.*

**B.O.O THE GOVERNOR
O.B.O DIRECTOR GENERAL OF CREDIT
INSTITUTION MANAGEMENT AND
SUPERVISION DEPARTMENT
DEPUTY DIRECTOR GENERAL
Vu Duy Tin**

(Signed and Stamped)