

No: *6* /2026/CBTT-BAC A BANK

Nghe An, January *15th*, 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, the Board of Directors of Bac A Commercial Joint Stock Bank issued Resolution No. 09/2026/NQ-HĐQT regarding the implementation of Phase 1 Charter Capital Increase Plan in 2025 through the issuance of common shares for 2024 dividend payment to existing shareholders. The issuance ratio (Expected number of shares to be issued / Number of outstanding shares) is 6.87% (*details are provided in the attached document*).

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:***

- Resolution No. 09/2026/NQ-HĐQT dated January 14th, 2026 issued by BAC A BANK's Board of Directors.

**AUTHORIZED PERSON TO DISCLOSE
INFORMATION**

Chu Nguyen Binh

(signed and stamped)

Nghe An, dated 14/01/2026

No. 09/2026/NQ-HDQT

RESOLUTION

(Ref. Implementing Phase 1 of the 2025 capital increase through the issuance of common shares to pay the 2024 dividend to existing shareholders)

BOARD OF DIRECTORS

- Pursuant to the 2024 Law on Credit Institutions (as amended and supplemented) and documents guiding the implementation thereof;
- Pursuant to the 2019 Law on Securities (as amended and supplemented) and documents guiding the implementation thereof;
- Pursuant to the 2020 Law on Enterprises (as amended and supplemented) and documents guiding the implementation thereof;
- Pursuant to the applicable Charter of Bac A Commercial Joint Stock Bank;
- Based on Resolution No. 02/2025/NQ-DHDCD of the BAC A BANK Annual General Meeting of Shareholders 2025 dated April 19, 2025;
- Based on document No 229/NHNN-QLGS dated 12/01/2026 of the State Bank of Vietnam Ref. increase charter capital of BAC A BANK;
- Pursuant to the Meeting Minutes of the BAC A BANK Board of Directors No: 08/2026/BB-HDQT dated 14/01/2026.

RESOLVED AS FOLLOWS:

Article 1. The new increase in charter capital to be implemented in Phase 1 of 2025:

- Current charter capital: **VND 10,032,190,520,000;**
- The expected increasing amount of charter capital in Phase 1 of 2025: **VND 689,211,490,000;**
- The expected charter capital after completion of Phase 1 of 2025 charter increase: **VND 10,721,402,010,000.**

Article 2: Implementing a new capital increase plan, Phase 1 of 2025, through the issuance of common shares to pay dividends for 2024 to existing shareholders. Specifically as follows:

- **Securities name:** Bac A Commercial Joint Stock Bank's shares;
- **Type of shares:** ordinary share;
- **Issuing shares' par value:** 10,000 VND per share;

- **Expected number of shares to be issued:** 68,921,149 shares;
- **Total issuing value at par value:** VND 689,211,490,000;
- **Issuance ratio:** (Number of shares expected to be issued / Number of shares outstanding): 6.87%
- **Issuing to:**
BAC A BANK shareholders whose names are on the List of Securities Holders Entitled to Receive Stock Dividends at the Record Date, provided by the Vietnam Securities Depository and Clearing Corporation (VSDC), are eligible to receive stock dividends.
- **Transfer restrictions:** Ordinary shares issued to pay dividends to existing shareholders are not subject to transfer restrictions.
- **Funding source:** from BAC A BANK's accumulated undistributed profits in 2024 after allocating Funds, ensuring compliance with legal regulations and approval by the General Meeting of Shareholders and the Board of Directors.
- **Estimated implementation time:**
Phase 1 of the 2025 capital increase is expected to be implemented in 2026. The specific implementation timeline will be decided by the BAC A BANK Board of Directors based on the License/Approval from the competent State authority.

Article 3: The method for handling odd lot shares, unsold shares, and shares not fully distributed (if any) is as follows:

- Any remaining shares not fully distributed (if any) from the planned new issuance will be allocated to the Trade Union of Bac A Commercial Joint Stock Bank.
- The number of shares issued according to the distribution ratio for each shareholder is calculated as an integer; the decimal part will not be rounded to 01 share. Any fractional shares or odd lot shares arising in this case will be distributed to the Trade Union of Bac A Commercial Joint Stock Bank.

Article 4: Authorize/delegate the Vice Chairwoman of the Board of Directors cum General Director of BAC A BANK to direct/organize the implementation of the following tasks and duties.

Organize and soon complete the Phase 1 of 2025 of increasing BAC A BANK's charter capital through the issuance of ordinary shares to pay dividends for 2024 to existing shareholders, ensuring compliance with the law and internal documents of BAC A BANK, and ensuring the rights of shareholders;

Direct/organize the drafting and submission of relevant documents related to

Phase 1 of 2025 of increasing charter capital according to the Charter capital increase plan as approved by the General Meeting of Shareholders and the Board of Directors to the relevant competent State agencies in accordance with the law.

Article 5: This resolution takes effect from the date of signing.

The members of the Board of Directors, the Board of General Directors, Departments/Boards/Centers at Head Office and other relevant units and individuals are responsible for implementing this Resolution./.

Recipients:

- *As in article 5;*
- *BoS (to know);*
- *Archives: BoD Office, LD.*

O.B.O BOARD OF DIRECTORS
CHAIRWOMAN
Tran Thi Thoang
(Signed and Stamped)