

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:

Bac A Commercial Joint Stock Bank announced the issuance of shares for dividend payment in accordance with Notice No. 77/2026/TB-BAC A BANK dated January 27th, 2026 (*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:***

- Notice No. 77/2026/TB-BAC A BANK dated January 27th, 2026 issued by BAC A BANK.

**AUTHORIZED PERSON TO DISCLOSE
INFORMATION**

Chu Nguyen Binh

(signed and stamped)

No: 77/2026/TB-BAC A BANK

Nghe An, January 27, 2026

NOTICE*Issuance of shares to pay dividends***I. Information on the issuer**

1. Issuer name (*full name*): BAC A COMMERCIAL JOINT STOCK BANK
2. Abbreviated name: BAC A BANK
3. Head Office: No 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province
4. Tel: 0238.3844277 Fax: 0238.3841757 Website: baca-bank.vn
5. Charter capital: VND 10,032,190,520,000.
6. Shares' code: BAB
7. Settlement account bank: Bac A Commercial Joint Stock Bank – Account Number: 60100001
8. Enterprise Registration Certificate/Enterprise Code: 2900325526, first issued by the Business Registration Office - Department of Planning and Investment of Nghe An Province on October 10, 1995; amended for the 38th time on February 27, 2024.
- Main business lines: Other monetary intermediation – Details: Monetary business – Industry code: 6419
- Main products/services: Monetary business
9. Establishment and Operation License: No. 47/GP-NHNN dated April 16, 2019 issued by the State Bank of Vietnam (re-issuance of Operation License No. 0052/NH-GP dated September 1, 1994); Decision No. 1804/QD-QLGS5 dated July 31, 2025 on amending the contents regarding the head office address, and Decision No. 3964/QD-NHNN dated December 22, 2025 issued by the State Bank of Vietnam on amending the charter capital stated in the Establishment and Operation License of BAC A Commercial Joint Stock Bank.

II. Issuance Plan

1. Name of shares: SHARES OF BAC A COMMERCIAL JOINT STOCK BANK
2. Type of shares: Ordinary share
3. Total number of listed shares: 1,003,219,052 shares.
4. Number of outstanding shares: 1,003,219,052 shares.
5. Number of treasury shares: 0 shares.
6. Number of shares to be issued: 68,921,149 shares.
7. Total issuance value at par value: VND 689,211,490,000
8. Entitlement ratio: 6.87%
9. Source of issuance: from the accumulated undistributed profits of BAC A BANK for the year 2024 after allocation to statutory funds, ensuring compliance with the law, and as approved by the General Meeting of Shareholders and the Board of Directors of BAC A BANK.
10. Plan for handling fractional shares and odd shares:

The plan for handling fractional shares, odd shares, and undistributed shares (if any) arising from the increase of charter capital through the issuance of ordinary shares to pay dividends to existing shareholders shall be implemented as follows:

- Any newly issued shares that are not fully distributed (if any) shall be allocated to the Trade Union of Bac A Commercial Joint Stock Bank.
- The number of shares issued based on the entitlement ratio for each shareholder shall be rounded down to the nearest integer; decimal fractions shall not be rounded up to one (01) share. Any fractional shares or odd shares arising in this case (if any) shall be allocated to the Trade Union of Bac A Commercial Joint Stock Bank.

11. Last registration date for entitlement allocation: February 9, 2026.

Nghe An, January 27, 2026

**BAC A COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE
GENERAL DIRECTOR**

Thai Huong