

**BAC A COMMERCIAL JOINT
STOCK BANK**

No: 18/2026/CBTT-BAC A BANK

**SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness**

Nghe An, February 13th, 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 February 12th, 2026, Bac A Commercial Joint Stock Bank reported to the State Securities Commission of Vietnam the results of the share issuance for dividend payment to existing shareholders, in accordance with Document No. 125/2026/BC-BAC A BANK (*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:***

- Document No. 125/2026/BC-BAC A BANK
dated February 12th, 2026 of BAC A BANK

**AUTHORIZED PERSON TO
DISCLOSE INFORMATION**

Chu Nguyen Binh

(signed and stamped)

No: 125/2026/BC-BAC A BANK

Nghe An, dated February 12, 2026

REPORT

Results of the stock issuance to pay dividends

To: State Securities Commission

I. Introduction to the Issuing Organization

1. Name of the Issuing Organization: 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: <http://www.baca-bank.vn>
5. Charter capital: **10,032,190,520,000** đồng.
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.
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. Number of shares before issuance:
 - Total number of shares issued: **1,003,219,052** (*one billion three million two hundred nineteen thousand fifty-two*) shares.
 - Number of outstanding shares: **1,003,219,052** (*one billion three million two hundred nineteen thousand fifty-two*) shares.
 - Number of treasury shares: **0** (zero) shares.
4. Number of shares to be issued: **68,921,149** (*sixty-eight million nine hundred twenty-one thousand one hundred forty-nine*) shares.
5. Entitlement ratio: 6.87%
6. 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.
7. Plan for handling fractional shares and odd shares: All fractional shares, odd shares, and undistributed shares will be allocated to the Trade Union of Bac A Commercial Bank.
8. Issuance end date: **February 9, 2026**
9. Expected date of share transfer: First quarter of 2026 (subject to approval by relevant government authorities).

III. Results of the share issuance

1. Total number of shares distributed: 68,921,149 shares, of which:
 - Number of shares distributed to shareholders according to the ratio: **68,920,247** shares for **1,823** shareholders;
 - Number of shares processed for fractional shares/odd shares: 902 shares.
 - Total number of shares after the issuance (February 9, 2026): 1,072,140,201 shares, including:
 - Number of shares outstanding: 1,072,140,201 shares;
 - Number of treasury shares: 0 shares.

IV. Attached documents (if any)

- Resolution of the Board of Directors of BAC A BANK Re: Results of the share issuance to pay dividends for 2024 to existing shareholders and to handle fractional shares, odd shares, and undistributed shares.

Nghe An, dated February 12, 2026

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẮC Á
LEGAL REPRESENTATIVE
GENERAL DIRECTOR
Thai Huong
(Signed and Stamped)