

No.: 43/2026/CBTT-BAC A BANK

Nghe An, April 28th, 2026

DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

Pursuant to Close 3 Article 14 of Circular No. 96/2020/TT-BTC dated November 16th, 2020 of the Ministry of Finance guiding the information disclosure on the stock market, Bac A Commercial Joint Stock Bank discloses the Financial Statements for Quarter 1/2026 to Hanoi Stock Exchange as follows:

1. Name of company: Bac A Commercial Joint Stock Bank

- Security code: BAB
- Address: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province
- Telephone: 0238.3844277 Fax: 0238.3841757
- Website: www.baca-bank.vn
- Email: bacabank_congbothongtin@baca-bank.vn

2. Information disclosure content:

- Financial Statements of Quarter 1/2026

☒ Separate Financial Statements (for listed organizations without subsidiaries and their superior accounting units have affiliated entities);

☒ Consolidated Financial Statements (for listed organizations with subsidiaries);

☐ Combined Financial Statements (for listed organizations with affiliated accounting units having independent accounting structures).

- Cases subject to explanation of reasons:

+ The auditing firm gives an opinion that is not unqualified opinion on the Financial Statements (for reviewed/audited Financial Statements):

☐ Yes

☐ No

Explanatory document in case of tick "Yes":

☐ Yes

☐ No

+ Profit after tax in the reporting period has a difference of 5% or more before and after audit, changing from loss to profit and vice versa (for audited Financial Statements):

☐ Yes

☐ No

Explanatory document in case of tick "Yes":



☐ Yes

☐ No

+ Profit after corporate income tax in the Statement of Income of the reporting period changes by 10% or more compared to the same period last year:

☐ Yes

☒ No

Explanatory document in case of tick "Yes":

☐ Yes

☐ No

+ Profit after tax in the reporting period incurs a loss, changing from profit in the same period last year to loss in this period or vice versa:

☐ Yes

☒ No

Explanatory document in case of tick "Yes":

☐ Yes

☐ No

This information has been disclosed on the Bank's website on April 28th, 2026 at <https://baca-bank.vn – Investor Relations / Financial Statements / 2026>.

3. Report on transactions with a value of 35% or more of total assets during the reporting period:
None

We hereby certify that the information disclosure above is accurate and take full responsibility before the law for the content of the published information.

* *Attached document:*

- *Financial Statements of Quarter 1/2026 of Bac A Commercial Joint Stock Bank.*

**PERSON AUTHORIZED TO
DISCLOSE INFORMATION**



PHÓ TỔNG GIÁM ĐỐC
Chu Nguyên Bình

