

No: 17/2026/CBTT-BAC A BANK

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, the Board of Directors of Bac A Commercial Joint Stock Bank issued Resolution No. 32/2026/NQ-HĐQT approving the results of the share issuance for 2024 dividend payment to existing shareholders, and the handling of fractional shares, odd shares, and undistributed shares (*details are provided in the attached documents*).

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. 32/2026/ NQ-HĐQT dated
February 12th, 2026 of BAC A BANK

**AUTHORIZED PERSON TO
DISCLOSE INFORMATION**

Chu Nguyen Binh

(signed and stamped)

RESOLUTION

(Re: Results of the share issuance to pay dividends for 2024 to existing shareholders and to handle fractional shares, odd shares, and undistributed shares)

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 BANK;
- Pursuant to document No. 229/NHNN-TTGSNH dated January 12, 2026, from the State Bank of Vietnam regarding the approval of the increase in charter capital of BAC A BANK in 2025;
- Pursuant to document No. 809/UBCK-QLCB dated January 23, 2026, from the State Securities Commission regarding the report on the issuance of shares to pay dividends by BAC A BANK;
- Pursuant to Resolution No. 02/2025/NQ/DHDCD of the BAC A BANK Annual General Meeting of Shareholders 2025 dated April 19, 2025;
- Pursuant to the consolidated list of securities holders receiving share dividends issued by the Vietnam Securities Depository and Clearing Corporation (VSDC) as of the last registration date of February 9, 2026;
- Pursuant to the Minutes of the BAC A BANK Board of Directors Meeting No.: 31/2026/BB-HĐQT dated February 12, 2026.

RESOLVED AS FOLLOWS:

Article 1. The results of the share issuance to pay dividends for 2024 to existing shareholders of BAC A BANK, based on the shareholder list entitled to receive dividends as of February 9, 2026, provided by VSDC, are as follows:

- The total number of shares expected to be issued under the new capital

increase plan, Phase 1 of 2025, as approved by the General Meeting of Shareholders and the Board of Directors, is: **68,921,149** shares;

- Number of shares distributed to pay dividends in 2024 to existing shareholders according to the list of entitled shareholders: **68,920,247** shares, for **1,823** shareholders.
- Fractional shares, odd shares, undistributed shares (*number of shares that is different compared to the number of shares planned for issuance*) according to the list of shareholders entitled to receive the rights: 902 shares
- Funding source: From BAC A BANK's accumulated undistributed profits in 2024 after allocating funds, ensuring compliance with legal regulations and approved by the General Meeting of Shareholders and the Board of Directors of BAC A BANK.

Article 2. Handling fractional shares, odd shares, and undistributed shares when BAC A BANK issues shares to pay dividends. Details as follows:

Based on the new capital increase plan, Phase 1 of 2025, approved by the Annual General Meeting of Shareholders of BAC A BANK, the Board of Directors decides to distribute all fractional shares, odd shares, and undistributed shares, as stated in Article 1: **902** shares, to the Trade Union of BAC A BANK, with the following information:

- Information on the organization to which the shares were distributed: BAC A COMMERCIAL BANK TRADE UNION
- Decision No. 131/ToC-CDNH dated May 22, 1997, of the Vietnam Banking Trade Union
- Representative: Ms. Thai Thi Nga - Chairwoman of the Trade Union
- All of these shares are freely transferable.

Article 3. The Board of Directors authorizes/delegates the following to be implemented:

The Vice Chairwoman of the Board of Directors and General Director of BAC A BANK is assigned to direct/organize the implementation of the contents according to the plan for handling fractional shares, odd shares, and undistributed shares, and other related tasks as approved by the Board of

Directors, and to carry out other related work in accordance with current laws and regulations.

Article 4. This resolution takes effect from the date of signing.

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

Recipients:

- *As in article 4;*
- *Archives: BoD Office, LD.*

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