

No: 02/2026/CBTT-BAC A BANK

Nghe An, 12 January 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](mailto:bacabank_congbothongtin@baca-bank.vn)
  - Website: [www.baca-bank.vn](http://www.baca-bank.vn)
2. Content of information disclosure:

On 12 January 2026, the Board of Directors of Bac A Commercial Joint Stock Bank (BAC A BANK) issued the following decisions:

  - Decision No. 05/2026/QD-HĐQT approving the contracts between BAC A BANK and BacABank Assets Management Company Limited (BAC A AMC) for the year 2026;
  - Decision No. 06/2026/QD-HĐQT approving the contracts between BAC A BANK and Bac A Money Transfer Company Limited for the year 2026;
  - Decision No. 07/2026/QD-HĐQT approving the contracts between BAC A BANK and Viet Securities Joint Stock Company for the year 2026.
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.

## **AUTHORIZED PERSON TO DISCLOSE INFORMATION**

*(signed and stamped)*

## Chu Nguyen Binh

*Nghe An, January 12<sup>th</sup> 2026***EXTRACT****DECISION OF THE BOARD OF DIRECTORS**

- Pursuant to the 2024 Law on Credit Institutions (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 2019 Law on Securities (as amended and supplemented) and documents guiding the implementation thereof;
- Pursuant to the applicable Charter of Bac A Commercial Joint Stock Bank (BAC A BANK);
- Pursuant to the Minutes of the Board of Directors meeting dated 12/01/2026.

**DECIDED AS FOLLOWS:**

**Article 1.** Approve contracts signed between BAC A BANK and BACABANK Assets Management Company Limited (BAC A AMC) in 2026, in accordance with the company's business activities as stipulated in Article 4 of Circular 31/2025/TT-NHNN dated September 30, 2025, issued by the Governor of the State Bank of Vietnam, with the approval limit for each specific type of Contract. The maximum approval limit is VND 300,000,000,000 (Three hundred billion) for each contract arising.

**Điều 2.** The Board of Directors assigns/authorizes the Vice Chairwoman of the Board of Directors cum General Director to direct relevant units to implement and sign contracts between BAC A BANK and the subsidiary in accordance with the approval, legal regulations, and internal regulations of BAC A BANK, and to report to the Board of Directors on the execution of the aforementioned transactions. The Vice Chairwoman of the Board of Directors cum General Director may further authorize these tasks to a third person within the scope of her authorization.

**Điều 3.** The Board of Directors authorizes the Capital Contribution Representative at BAC A AMC, within his/her authority, to organize for approval, and to sign contracts and transactions between the subsidiary and BAC A BANK in accordance with the law, the internal regulations of BAC A BANK, and BAC A AMC.

**Điều 4.** This decision takes effect from the date of signing.

The members of the Board of Directors, the Board of General Directors, BAC A AMC, and all relevant units and individuals are responsible for implementing this Decision./.

**Recipients:**

- As in article 4;
- BoS (to know);
- Archives: BoD Office.

**ON BEHALF OF BOD****CHAIRWOMAN****Tran Thi Thoang**

(Signed)

Nghe An, January 12<sup>th</sup> 2026

**EXTRACT**

**DECISION OF THE BOARD OF DIRECTORS**

- Pursuant to the 2024 Law on Credit Institutions (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 2019 Law on Securities (as amended and supplemented) and documents guiding the implementation thereof;
- Pursuant to the applicable Charter of Bac A Commercial Joint Stock Bank (BAC A BANK);
- Pursuant to the Minutes of the Board of Directors meeting dated 12/01/2026.

**DECIDED AS FOLLOWS:**

**Article 1.** Approve the contracts signed between BAC A BANK and Bac A Money Transfer Company Limited in 2026, with the approved limits varying depending on the specific Contract type. The maximum approved limit is VND 100,000,000,000 (one hundred billion) per month for each contract arising.

**Article 2.** The Board of Directors assigns/authorizes the Vice Chairwoman of the Board of Directors cum General Director to direct relevant units to implement and sign contracts between BAC A BANK and the subsidiary in accordance with the approval, legal regulations, and internal regulations of BAC A BANK, and to report to the Board of Directors on the execution of the aforementioned transactions. The Vice Chairwoman of the Board of Directors cum General Director may further authorize these tasks to a third person within the scope of her authorization.

**Article 3.** The Board of Directors authorizes the Capital Contribution Representative at Bac A Money Transfer Company Limited, within his/her authority, to organize for approval, and to sign contracts and transactions between the subsidiary and BAC A BANK in accordance with the law, the internal regulations of BAC A BANK, and Bac A Money Transfer Company Limited.

**Điều 4.** This decision takes effect from the date of signing.

The members of the Board of Directors, the Board of General Directors, Bac A Money Transfer Company Limited, and all relevant units and individuals are responsible for implementing this Decision./.

**Recipients:**

- As in article 4;
- BoS (to know);
- Archives: BoD Office..

**ON BEHALF OF BOD  
CHAIRWOMAN  
Tran Thi Thoang  
(Signed)**

Nghe An, January 12<sup>th</sup> 2026

**EXTRACT  
DECISION OF THE BOARD OF DIRECTORS**

- Pursuant to the 2024 Law on Credit Institutions (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 2019 Law on Securities (as amended and supplemented) and documents guiding the implementation thereof;
- Pursuant to the applicable Charter of Bac A Commercial Joint Stock Bank (BAC A BANK);
- Pursuant to the Minutes of the Board of Directors meeting dated 12/01/2026.

**DECIDED AS FOLLOWS:**

**Article 1.** Approve contracts signed between BAC A BANK and Viet Securities Join Stock Company (an affiliated party of a member of the Board of Directors) in 2026, with approval limits based on each specific Contract type. The maximum approval limit is VND 300,000,000,000 (Three hundred billion) for each contract arising.

**Article 2.** The Board of Directors assigns/authorizes the Vice Chairwoman of the Board of Directors cum General Director to direct relevant units to implement and sign contracts between BAC A BANK and the subsidiary in accordance with the approval, legal regulations, and internal regulations of BAC A BANK, and to report to the Board of Directors on the execution of the aforementioned transactions. The Vice Chairwoman of the Board of Directors cum General Director may further authorize these tasks to a third person within the scope of her authorization.

**Article 3.** This decision takes effect from the date of signing.

The members of the Board of Directors, the Board of General Directors, Viet Securities Join Stock Company, and all relevant units and individuals are responsible for implementing this Decision./.

**Recipients:**

- As in article 3;
- BoS (to know);
- Archives: BoD Office.

**ON BEHALF OF BOD  
CHAIRWOMAN  
Tran Thi Thoang  
(Signed)**