

**DISCLOSURE OF FINANCIAL STATEMENTS**

**To: Hanoi Stock Exchange**

Pursuant to Close 3 Article 14 of Circular No. 96/2020/TT-BTC dated November 16<sup>th</sup>, 2020 of the Ministry of Finance guiding the information disclosure on the stock market, Bac A Commercial Joint Stock Bank discloses the Audited Financial Statements for the fiscal year ended 31 December 2025 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:

- The Audited Financial Statements for the fiscal year ended 31 December 2025

☒ 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 March 27<sup>th</sup>, 2026 at <https://baca-bank.vn> – Investor Relations / Financial Statements / 2026.

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 documents:**

- The Audited Financial Statements for the fiscal year ended 31 December 2025;
- Document No.: 29/2026/CBTT-BAC A BANK regarding explanation for the change of over 10% in profit after tax in the Audited Financial Statements of 2025.

**PERSON AUTHORIZED TO  
DISCLOSE INFORMATION**



**PHÓ TỔNG GIÁM ĐỐC**  
*Chu Nguyên Bình*