

**BAC A COMMERCIAL JOINT
STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness



No: 82/2026/CBTT-BAC A BANK

Nghe An, July 17th, 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 July 16th, 2026, the Board of Directors of Bac A Commercial Joint Stock Bank (BAC A BANK) issued Decision No. 144/2026/QĐ-HĐQT approving the issuance of a credit card to customer Dang Nam Khanh - a related person of an insider.

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:***

- Decision No. 144/2026/QĐ-HĐQT dated July 16th, 2026 issued by BAC A BANK's Board of Directors.

**AUTHORIZED PERSON TO DISCLOSE
INFORMATION**

(signed and stamped)

Chu Nguyen Binh

No. 144/2026/QĐ-HDQT

Nghe An, dated 16th July, 2026**DECISION***(Ref. Approval for the issuance of credit card to Customer: Dang Nam Khanh)***BOARD OF DIRECTORS***Pursuant to the 2024 Law on Credit Institutions (as amended and supplemented) and documents guiding the implementation thereof;*

- Pursuant to the applicable Charter of Bac A Commercial Joint Stock Bank;
- Based on the Minutes of the Board of Directors' Opinion Count No. 143/2026/BBKP-HDQT dated 16th July 2026;
- Considering the proposal of the General Director in the Proposal dated July 15, 2026.

DECIDED AS FOLLOWS:

Article 1. Approve the issuance of credit card to Customer Dang Nam Khanh with the following main details:

- Credit Limit: 100,000,000 VND (*In words: One hundred million Vietnamese Dong*);
- Card Tier: Platinum;
- Credit Term: 05 years;
- Form of Credit Extension: Unsecured;
- Purpose of Credit Extension: Consumer spending.

Article 2: Implementation Organization:

1. Authorize the General Director to sign the notice regarding the approved credit card issuance content for Customer Dang Nam Khanh and send it to relevant units and individuals for implementation.
2. The Board of Directors, Credit Management Division, Retail Division, and relevant Divisions/Departments/Centers at the Head Office, competent authorities, Hanoi Branch, and related units, individuals shall, based on their functions and duties under BAC A BANK's regulations, direct, execute, deploy, manage, inspect, and supervise the credit card issuance process, fulfill reporting regimes, etc. They must ensure full and correct compliance with the law, BAC A BANK's regulations, and the approved contents in this Decision to ensure a safe and effective credit extension process, minimizing and controlling risks.

Article 3: Implementation Provisions

1. This Decision takes effect from the date of signing.
2. Members of the Board of Directors, the Board of Directors, relevant Divisions, Departments, Business Centers at the Head Office, Hanoi Branch, and related Units, and individuals are responsible for implementing this Decision./.

Recipients:

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

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

