

**BAC A COMMERCIAL JOINT  
STOCK BANK**

No: 119/2026/CBTT-BAC A BANK



**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**

Nghe An, October 5<sup>th</sup>, 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 October 2<sup>nd</sup>, 2026, the Board of Directors of Bac A Commercial Joint Stock Bank (BAC A BANK) issued Resolution No. 194/2026/NQ-HĐQT approving the issuance of a credit card to customer Nguyen Duc Thanh - 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:***

- Resolution No. 194/2026/NQ-HĐQT  
dated October 2<sup>nd</sup>, 2026 issued by BAC  
A BANK's Board of Directors.

**AUTHORIZED PERSON TO DISCLOSE  
INFORMATION**

(signed and stamped)

Chu Nguyen Binh

**BAC A COMMERCIAL  
JOINT STOCK BANK**

**SOCIALIST REPUBLIC OF VIETNAM**  
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No. 194/2026/NQ-HDQT

Nghệ An, October 02, 2026

**RESOLUTION**

**BOARD OF DIRECTORS OF BAC A COMMERCIAL JOINT STOCK BANK**

*Regarding: Approval of Credit Card Issuance to a Customer  
being a Related Person of an Insider*

**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 applicable Charter of Bac A Commercial Joint Stock Bank;
- Pursuant to Minutes of Vote Counting for Board of Directors' Written Opinions No. 193/2026/BBKP-HDQT dated October 02, 2026.

**RESOLVED AS FOLLOWS:**

**Article 1.** To approve the granting of a credit card limit to Customer Nguyen Duc Thanh (a related person of an insider), with the following key conditions:

- Credit Card Limit: VND 500,000,000 (In words: Five hundred million Vietnamese Dong).
- Card Tier: Platinum.
- Credit Period: 05 (five) years.
- Forms of credit extension: No collateral.
- Purpose of Credit Facility: Personal consumption.

**Article 2. Implementation**

1. To assign the Board of General Directors to issue official notification letters regarding the approved credit card facility for Customer Nguyen Duc Thanh to relevant units and individuals for execution.
2. The Board of General Directors, the Credit Management Division, the Retail Banking Division, and other relevant Divisions/Departments/Centers at the Head Office, competent authorities, Kim Lien Branch, and related units and individuals shall, based on their roles and duties regulated by BAC A BANK, direct, execute,

and deploy the credit card issuance, as well as manage, inspect, and supervise credit card issuance and fulfill reporting regimes, etc. Such actions must ensure strict and full compliance with the provisions of Law, BAC A BANK's regulations, and the approval contents within this Resolution, ensuring a safe and effective credit granting process while mitigating and controlling risks.

### **Article 3. Enforcement Terms**

1. This Resolution takes effect from the date of its signing.
2. Members of the Board of Directors, the Board of General Directors, relevant Divisions/Departments/Business Centers at the Head Office, Kim Lien Branch, and relevant units and individuals are responsible for the implementation of this Resolution./.

#### **Recepients:**

- As Article 3;
- Supervisory Board (for information);
- Archived: BOD Office.

**OBO. THE BOARD OF DIRECTORS**  
**CHAIRWOMAN**  
**Tran Thi Thoang**  
(Signed and Sealed)

