

BAC A BANK



SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Nghe An, October 08, 2026



No.: 118/2026/CBTT-BACABANK

INFORMATION DISCLOSURE

To:

- State Securities Commission
- Hanoi Stock Exchange

1. Organization name: Bac A Commercial Joint Stock Bank

- Securities code: BAB
- Address: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province
- Phone: 02383.844277 Fax: 02383.841757

2. Content of the disclosed information:

BAC A BANK: Disclosure of information on the decision to list the Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 4) (BAB204-07L) on the Hanoi Stock Exchange, with the following documents:

- a) Decision No. 1234/QĐ-SGDHN date 07/10/2026 on the approval of the listing of Bac A Commercial Joint Stock Bank bonds on the Hanoi Stock Exchange, with the following details:
 - Securities code: BAB126029
 - Face value: VND 100,000 per bond
 - Number of listed securities: 9,406,000 bonds
 - Total value of listed securities (at face value): VND 940,600,000,000
- b) The bond listing prospectus on the Hanoi Stock Exchange and related documents.

3. This information has been published on the website www.baca-bank.vn – Investor Relations / Information Disclosure / Year 2026

We hereby certify that the information disclosed above is true and accurate, and we take full responsibility before the law for the content of the disclosed information.

**AUTHORIZED PERSON FOR
INFORMATION DISCLOSURE**

Recipients:

- As above
- Archived: KNV&KDTT

Attachments:

- Decision No. 1234/QĐ-SGDHN dated 07/10/2026 on the approval of the listing of Bac A Commercial Joint Stock Bank bonds on the Hanoi Stock Exchange;
- The bond listing prospectus on the Hanoi Stock Exchange and related documents.

(signed and sealed)

CHU NGUYEN BINH

No.: 1234/QĐ-SGDHN

Hanoi, October 07, 2026



DECISION

On the approval of the listing of bonds of
Bac A Commercial Joint Stock Bank

**GENERAL DIRECTOR
OF THE HANOI STOCK EXCHANGE**

Pursuant to Decision No. 01/QĐ-HĐTV dated June 30, 2021 of the Members' Council of the Vietnam Exchange on the establishment of the Hanoi Stock Exchange;

Pursuant to the Charter on Organization and Operation of the Hanoi Stock Exchange promulgated together with Decision No. 08/QĐ-HĐTV dated July 9, 2021 of the Members' Council of the Vietnam Exchange;

Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15;

Pursuant to the Government's Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/ND-CP;

Pursuant to the Regulation on Listing and Trading of Listed Securities promulgated together with Decision No. 22/QĐ-HĐTV dated March 16, 2026 of the Members' Council of the Vietnam Exchange;

Pursuant to the bond listing registration dossier of Bac A Commercial Joint Stock Bank;

Pursuant to the Minutes of the Listing Council dated October 06, 2026;

At the proposal of the Director of the Listing Management Department.

DECIDES:

Article 1. To approve the registration for listing of bonds on the Hanoi Stock Exchange with the following details:

Name of the listing organization: Bac A Commercial Joint Stock Bank

English name: Bac A Commercial Joint Stock Bank

Securities name: Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 4) (BAB204-07L)

Securities type: Corporate bonds

Securities code: BAB126029

Face value: VND 100,000 per bond



Number of listed securities: 9,406,000 bonds

(Nine million four hundred and six thousand bonds)

Total value of listed securities (at face value): VND 940,600,000,000

(Nine hundred and forty billion, six hundred million dong)

Article 2. Bac A Commercial Joint Stock Bank shall disclose information in accordance with current regulations and comply with the provisions of law on securities trading activities.

Article 3. This Decision takes effect from the date of signing. The Director of the Listing Management Department and Bac A Commercial Joint Stock Bank shall be responsible for implementing this Decision./.

Recipients:

- As Article 3;
- SSC (for reporting);
- VSDC;
- VNX (for reporting);
- Chairman, General Director (for reporting);
- HTGD, GSGD, TTTT, TH, TCKT Departments;
- Archived: VT, QLNY (copies).

**P.P. GENERAL DIRECTOR
DEPUTY GENERAL DIRECTOR**

(Signed and sealed)

Do Van Tam



THE STOCK EXCHANGE'S APPROVAL OF THE LISTING REGISTRATION OF SECURITIES MERELY MEANS THAT THE LISTING OF THE SECURITIES HAS BEEN CARRIED OUT IN ACCORDANCE WITH RELEVANT LAWS AND REGULATIONS AND DOES NOT IMPLY ANY GUARANTEE OF THE VALUE OF THE SECURITIES. ANY STATEMENT TO THE CONTRARY IS UNLAWFUL.



PROSPECTUS

BAC A COMMERCIAL JOINT STOCK BANK

(Business Registration Certificate No. 2900325526, initially issued on October 10, 1995, by the Business Registration Office of the Department of Planning and Investment of Nghe An Province, and amended for the 38th time on February 27, 2024)

BAC A BANK



LISTING OF BONDS ON THE HANOI STOCK EXCHANGE

BOND CODE: BAB126029

(Listing Registration Decision No. /SGDHN-QĐ issued by the General Director of the Hanoi Stock Exchange on 2026)

This prospectus and its appendices will be available starting on. . . / . . . /2026 at:

LISTING ORGANIZATION

BAC A COMMERCIAL JOINT STOCK BANK

BAC A BANK



- Headquarters: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province
- Phone: 02383.844277 Fax: 02383.841757
- Website: www.baca-bank.vn

ADVISORY FIRM

ACB SECURITIES LIMITED LIABILITY COMPANY

ACBS

- Address: 3rd Floor, Léman Luxury Building, 117 Nguyen Dinh Chieu Street, Xuan Hoa Ward, Ho Chi Minh City
- Phone: (028) 7300 7000 Fax: (028) 7300 3751
- Website: www.acbs.com.vn

Person in Charge of Information Disclosure:

Full Name: Chu Nguyen Binh

Position: Deputy General Director

Phone Number: (024) 3938 6975 (Ext. 111)

Nghe An, 09/2026

BAC A COMMERCIAL JOINT STOCK BANK

(Business Registration Certificate No. 2900325526, initially issued by the Business Registration Office – Department of Planning and Investment of Nghe An Province on October 10, 1995, and amended for the 38th time on February 27, 2024)



LISTING OF BONDS ON THE HANOI STOCK EXCHANGE

Bond Name:	Bac A Commercial Joint Stock Bank 's bonds in the second public offering (Tranche 4) (BAB204-07L)
Bond Type:	Non-convertible, non-warrant-linked, unsecured bonds, classified as Subordinated Debt and meeting the conditions to be counted toward BAC A BANK's Tier 2 capital in accordance with current laws and regulations.
Bond Code:	BAB126029
Face Value:	100,000 VND (One hundred thousand Vietnamese dong) per bond
Total number of bonds registered for listing:	9,406,000 bonds
Total value of bonds registered for listing based on face value:	940,600,000,000 dong (In words: Nine hundred forty billion six hundred million dong)
Interest Rate:	On the Interest Rate Determination Date, the interest rate of the Bonds for the Interest Period is determined using the following formula: Interest Rate = Reference Interest Rate + 2.1% per annum. In the event that the Issuer does not exercise the call option on the Call Date of the bonds, the interest rate applicable to the Interest Period from the sixth year until the maturity of the bonds shall be as follows: Interest Rate = Reference Interest Rate + 3.0% per annum. “Reference Interest Rate”: used to determine the interest rate for each Interest Period, is the average of the 12-month individual VND savings rates (paid in arrears) published on the official website of Bac A Commercial Joint Stock Bank on the Interest Rate Determination Date. In case there are preferential interest rates for specific customer groups or specific deposit amounts, the Reference Interest Rate shall be the highest published interest rate. Based on the above principle, the interest rate for the first interest calculation period, starting on (and including) June 29, 2026, through (but excluding) June 29, 2027, is 9.2% per annum.
Bond Term:	7 (Seven) years

BOND LISTING PROSPECTUS
BAC A COMMERCIAL JOINT STOCK BANK'S SECOND PUBLIC OFFERING

BAC A BANK

Issue Date:	June 29, 2026
Maturity date:	June 29, 2033
AUDIT FIRM	
	AASC AUDIT FIRM, LTD. - Address: No. 01 Le Phung Hieu, Hoan Kiem Ward, Hanoi City - Phone: (024) 3824 1991 Fax: (024) 3825 3973 - Website: www.aasc.com.vn
	AFC VIETNAM AUDITING CO., LTD. - Address: 2nd Floor, Indochina Park Tower, 04 Nguyen Dinh Chieu Street, Tan Dinh Ward, Ho Chi Minh City - Phone: (028) 2 2200 237 Fax: (028) 2 2200 265 - Website: https://pkf.afcvietnam.vn/
CONSULTING ORGANIZATION	
	ACB SECURITIES CO., LTD. - Address: 3rd Floor, Léman Luxury Building, 117 Nguyen Dinh Chieu Street, Xuan Hoa Ward, Ho Chi Minh City - Phone: (028) 7300 7000 Fax: (028) 7300 3751 - Website: www.acbs.com.vn
BONDHOLDER REPRESENTATIVE: NONE	
CREDIT RATING AGENCY	
	Fitch Ratings, Inc. - HQ: 33 Whitehall Street, New York, NY 10004, United States. - Phone: (+1) 212 908 0500 - Website: https://www.fitchratings.com/ - Singapore Office (Asia-Pacific Region): FitchRatings Singapore Pte Ltd, 1 Wallich Street #19-01 Guoco Tower, Singapore 078881

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Ms. Tran Thi Thoang	Position: Chairperson of the Board of Directors
Ms. Thai Huong	Position: Vice Chairman of the Board of Directors and General Director
Mr. Chu Nguyen Binh	Position: Deputy General Director and Head of the Capital and Foreign Exchange Division
Mr. Le Ngoc Hong Nhat	Position: Deputy General Director and Director of the Finance and Accounting Division
Mr. Pham Hong Cong	Position: Head of the Supervisory Board

We certify that the information and data in this Prospectus are accurate and truthful, and we assume responsibility for the accuracy and truthfulness of such information and data. To the best of our knowledge and within the scope of our responsibilities, we certify that there are no errors in the information or data that could affect the information contained in this Prospectus.

2. Advisory Firm**ACB SECURITIES COMPANY LIMITED.**

Authorized Representative: Mr. Nguyen Duc Hoan

Position: General Director

(Pursuant to Power of Attorney No. 02/GUQ-ACBS.26 dated February 12, 2026, issued by the Chairman of the Members' Council)

This Prospectus is part of the bond listing registration dossier prepared by ACB Securities Company Limited, pursuant to Advisory Agreement No. 0412/HDDV/ACBS-BAB dated December 4, 2023, entered into with Bac A Commercial Joint Stock Bank (BAC A BANK). To the best of our knowledge and within the scope of our responsibilities, we confirm that the analysis, evaluation, and choice of wording in this Prospectus have been conducted reasonably and diligently based on the information and data provided by Bac A Commercial Joint Stock Bank.

II. RISK FACTORS

Investors purchasing the Bonds must independently assess the level of risk associated with investing in the Bonds, understand the restrictions on trading the Bonds, and assume full responsibility for their investment decisions.

Prospective investors should carefully consider the risk factors presented in this section, along with other information provided in the Prospectus, before investing in the Bonds. If one or

more of the events listed below occur, they may adversely affect the Listing Organization's business operations, financial condition, or operating results, and may impact its ability to pay the principal and interest on the Bonds. Other issues and risks that the Issuer is currently unaware of or considers immaterial and that are not disclosed in the Prospectus may also adversely affect an investment in the Bonds.

1. Economic Risks

The economic and social situation in Vietnam in 2025 and the first half of 2026 unfolded against a backdrop of continued complex and unstable fluctuations in the global economy. Although global inflation has cooled compared to its previous peak, inflationary pressures are rising again due to shocks in energy and commodity prices stemming from new geopolitical conflicts in the Middle East; meanwhile, global economic growth forecasts have been revised downward by international organizations, reflecting continued weakness in consumer demand and investment across many major economies. Fluctuations in global politics and macroeconomic conditions may affect BAC A BANK's economic situation, business environment, and operating results, specifically:

- The rising trend of trade protectionism and tariff adjustments by the United States, as well as by some major economies—particularly in the technology, clean energy, and semiconductor sectors—continues to put pressure on global supply chains, increasing trade costs, exchange rate volatility, and inflation risks for open economies such as Vietnam;
- At the same time, the ongoing Russia-Ukraine conflict, coupled with escalating tensions in the Middle East—particularly involving Iran, the U.S., and Israel—is increasing the risk of disruptions to oil and gas supplies and international maritime transport, especially in the Strait of Hormuz, a critical global energy transport route. These developments are keeping prices of oil, natural gas, fertilizers, food, and precious metals at high levels, fueling global inflationary pressures;
- In addition, the growing caution among major central banks such as the Fed, the ECB, the BOJ, and many central banks in emerging markets indicates that the risk of a resurgence in inflation is causing the process of monetary policy easing to proceed more slowly than expected. As a result, international interest rates may remain high for a longer period, leading to volatility in capital flows, exchange rates, bond yields, and liquidity pressures in global financial and monetary markets.

Domestically, Vietnam's economy achieved positive growth in the first half of 2026 thanks to the guidelines and policies of the Party and the National Assembly, as well as the macroeconomic management and governance efforts of the Government, the Prime Minister, ministries, sectors, and localities—all amid the general difficulties of the global economy and downward revisions to growth forecasts in many countries:

- GDP Growth Rate: The GDP growth rate for the second quarter of 2026 is estimated at 8.39% year-on-year, the highest second-quarter growth rate since 2011. For the first six months of 2026, GDP growth reached 8.18% (compared to 7.63% in the same period of 2025).
- Inflation: The CPI continues to face upward pressure due to fluctuations in global energy prices and logistics costs. The average CPI for the second quarter of 2026 rose by 5.25% compared to the same period last year; for the first six months of the year, the CPI

increased by 4.38% compared to the same period last year; core inflation rose by 4.12%, remaining within the target set by the National Assembly thanks to timely support policies by the government that helped stabilize domestic prices.

- Trade Balance: Cumulatively for the first six months of 2026, merchandise export value reached 266.52 billion USD, up 21.0%; merchandise import value reached 283.17 billion USD, up 33.4%. The trade balance for goods in the first six months of the year is estimated to have recorded a trade deficit of 16.65 billion USD. Cumulatively for the first six months of 2026, total retail sales of goods and consumer service revenue are estimated to have reached 3,889.5 trillion VND, up 12.9% compared to the same period last year; excluding price increases, the growth rate was 7.3%.

In 2026, several risks could potentially impact Vietnam's economic growth and stability, including:

External risks:

- Global Trade Policy: The continued implementation or expansion of tariff policies, technology controls, or trade defense measures by the United States and certain major economies could impact Vietnam's exports, particularly given that the United States remains Vietnam's largest export market;
- China's Economy: Slowing economic growth, a prolonged real estate crisis, and weakening consumer demand in China could affect trade, tourism, logistics, and investment between the two countries, as China is Vietnam's leading trading partner.
- Geopolitical and Energy Price Volatility: Ongoing tensions in the Middle East and the Russia-Ukraine conflict continue to heighten the risk of disruptions in oil and gas supplies, driving up energy prices, logistics costs, and the prices of imported raw materials. This puts pressure on inflation, production costs, interest rates, and the domestic exchange rate, thereby affecting corporate profit margins.

Internal economic risks:

- Real estate and corporate bond markets: Uncertainties in the real estate market, coupled with pressure from maturing corporate bonds and an uneven pace of recovery, could continue to strain the financial system, the quality of bank assets, and investor confidence, particularly in highly speculative segments;
- Quality of growth: Economic growth remains heavily reliant on the FDI sector, capital investment, low-cost labor, and resource extraction, while improvements in labor productivity, technology content, and the capabilities of domestic enterprises have not kept pace, increasing risks to sustainability in the medium and long term;
- Institutional Reforms: The process of institutional reform, the development of a legal framework for new sectors, as well as the pace of public investment disbursement and strategic infrastructure development still face some bottlenecks. This could affect the economy's ability to absorb capital, slowing down the progress of digital transformation, green transition, and the upgrading of production value chains;
- Economic Competitiveness: Although the economy's overall competitiveness has improved, it has not yet met new development requirements, particularly in the context of competition to attract high-quality FDI, pressure regarding green standards, traceability, and increasingly stringent localization requirements from major export markets;

- Operating in the monetary business sector, the Bank directly affects the input costs of other business sectors, while also being directly affected by both external and internal economic risks. Any economic change could have a significant and adverse impact on the business operations, financial condition, operating results, and the prospects for the offering and the use of proceeds from the offering by the Issuer. However, BAC A BANK annually analyzes and forecasts microeconomic and macroeconomic outlooks to develop corresponding operational scenarios for the Bank, enabling timely adjustments to business plans across the entire system.

2. Legal Risks

Banking is a regulated industry subject to strict oversight by the State Bank of Vietnam (SBV) and relevant ministries and agencies; significant changes in government regulatory policies may affect the Listing Organization business operations, outlook, financial condition, and operating results.

Banks in Vietnam must comply with detailed regulations and are subject to supervision by the SBV, operating within the framework of regulations specific to the banking sector. The SBV may amend existing regulations and may issue new regulations to regulate any specific business activities. There is no guarantee that guidelines issued by the SBV or other competent authorities will not adversely affect the business operations, prospects, financial condition, and operating results of the Listing Organization.

At BAC A BANK, legal risk management is always a priority to identify, assess, control, prevent, and minimize losses and adverse impacts on BAC A BANK's business operations and internal governance, specifically as follows:

- BAC A BANK has established a system of internal policy documents outlining the principles, standards, procedures, and contract templates that must be followed when conducting business operations to ensure consistent application across the entire system; these policy documents are reviewed to ensure compliance with legal regulations prior to issuance.
- The Legal Department at BAC A BANK provides legal advice on matters related to the Bank's organizational structure, management, and business operations in accordance with Vietnamese law.
- BAC A BANK proactively researches and provides feedback on draft legal documents related to banking activities to stay abreast of changes in legal policies and adjust business operations accordingly; simultaneously, it submits proposals to competent state agencies to request detailed regulations, guidelines, or amendments and supplements to legal provisions to ensure a sound legal framework for banking operations.
- Training, dissemination, and awareness campaigns regarding legal regulations related to banking operations are consistently prioritized to enhance the legal knowledge and awareness of every employee throughout the system.

- ACB Securities Co., Ltd., a professional firm advising on public securities listing applications, ensures that the Prospectus and the bond listing application dossier are up-to-date and fully comply with all relevant legal regulations.

3. Specific Risks

a. Credit Risk

Credit risk is the type of risk that leads to financial losses for BAC A BANK in the event that a customer granted credit is unable to fulfill, in part or in full, the commitments set forth in the signed credit agreement.

The causes of credit risk may stem from an incomplete legal framework governing credit activities; incomplete or inaccurate information provided; customers intentionally defaulting on their debts or deliberately defrauding the Bank; a general downturn in the regional or global economy; a decline in a customer's business performance; natural disasters or epidemics affecting the global economy as a whole; or other force majeure events. All of these risks may affect BAC A BANK's ability to recover loans.

Maximizing operational efficiency, increasing profits, and establishing a strong financial foundation require the Listing Organization to develop a robust credit risk management system. With the goal of managing credit risk as effectively as possible and ensuring sustainable growth, the Listing Organization has maintained and continues to maintain a credit risk management framework that adheres to the following fundamental principles:

- Establish an appropriate credit risk management system;
- Gradually implement quantitative credit portfolio management models in line with international best practices;
- Gradually modernize the management information system to ensure the timely, complete, and accurate provision of critical risk information and decisions and actions consistent with the risk management strategy;
- Conduct risk analysis and assessment and organize pilot tests before launching a new product or entering a new market to ensure credit safety and minimize potential risks;
- Conduct regular and frequent analyses and assessments of the credit portfolio to promptly identify industries, products, and sectors that pose significant risks, thereby implementing risk management measures consistent with the risk management policies of the Listing Organization during each period;
- Conduct risk forecasting for the credit portfolio to quantify potential risks and losses in the near future. Based on this, take appropriate and timely corrective actions;
- Conduct regular and frequent assessments of risk tolerance.

By thoroughly applying the above principles in its credit risk management activities, the Listing Organization has kept the quality of its credit portfolio—particularly its non-performing loan ratio—well under control, remaining among the banks with the lowest non-performing loan ratios in the system.

b. Market Risk

Market risk is the risk arising from adverse fluctuations in interest rates, exchange rates, gold prices, securities prices, and commodity prices in the market. Market risk includes:

✓ **Interest Rate Risk**

Interest rate risk is the risk arising from adverse fluctuations in market interest rates affecting the value of interest-bearing securities, interest-bearing financial instruments, and interest rate derivatives on the Bank's trading book, which may result in BAC A BANK facing a decline in profits or losses related to assets due to interest rate fluctuations.

Interest rate risk is measured by the difference (at each future point in time) between the total balance of loans (assets) for which the bank must adjust interest rates and the total balance of deposits (liabilities) for which the bank must adjust interest rates, also known as the repricing gap. Therefore, if BAC A BANK must raise deposit interest rates while not yet adjusting loan interest rates, this will result in a decrease in income.

✓ **Foreign Exchange Risk**

Foreign exchange risk (exchange rate risk) is the risk of loss to the Bank resulting from holding foreign currency positions when exchange rates fluctuate unfavorably. Foreign exchange risk arises when there are fluctuations in foreign exchange rates in the market affecting the Bank's foreign currency-denominated liabilities and assets.

The Listing Organization manages foreign exchange risk through the following measures:

- Ensure that the Listing Organization establishes clear foreign exchange risk management policies, including the roles and responsibilities of all units involved in foreign exchange risk management from the Board of Directors to the Executive Board and business units;
- Approve, at least annually, business limits, including limits on business scale and stop-loss levels; ensure compliance with SBV regulations and the Listing Organization's risk tolerance;
- Regularly update and analyze market conditions, macroeconomic conditions, and forecast future exchange rate trends, thereby developing plans to adjust business operations accordingly;
- In addition, to manage foreign exchange risk, BAC A BANK has established a centralized policy system to manage the foreign exchange positions of the entire system at the Head Office. All branches are assigned daily transaction limits and are required to have no foreign exchange positions at the end of the day. At the Head Office, all foreign exchange positions arising across the system are promptly balanced.

c. Interest Rate Risk on the Bank's Balance Sheet

Interest rate risk is a constant concern affecting all commercial banks in general and the Listing Organization in particular, primarily due to maturity mismatches between assets (uses of funds) and liabilities (sources of funds) when market interest rates fluctuate unfavorably. This risk can reduce the Bank's net interest income and economic value.

To mitigate this risk, the Listing Organization first employs various financial models and tools to monitor and manage interest rate risk. Based on these analytical models, the ALCO Board periodically prepares reports on domestic and international markets to provide assessments of market developments and interest rate trends for the ALCO Board's regular meetings. Based on an analysis of market developments, the Listing Organization decides to maintain appropriate interest rate spreads in its funding and lending activities to guide its operations. The Listing Organization implements a flexible interest rate policy in response to market signals, narrowing the average maturity gap between assets and liabilities.

The Listing Organization effectively manages interest rate risk through the ALCO Committee using the following measures:

- Ensure that the Listing Organization always has clear and effective policies, implementation procedures, and limits for managing interest rate risk;
- Monitor and control the main interest-rate-sensitive asset and liability portfolios on the bank's books (loans, customer deposits, and interbank activities), as well as the extent to which interest rate changes affect the Listing Organization's profits and economic value. In addition, on a regular basis at least monthly, the ALCO may implement reasonable adjustments to interest rates and maturities for customer deposits, loans, and interbank funding in accordance with assessments of the economic situation, the business environment, the level of competition, and forecasts of future interest rate trends;
- Periodically review and adjust the following factors to optimize net interest income by maintaining a reasonable structure and maturity profile of interest-sensitive assets and liabilities:
 - Deposit interest rates and loan interest rates applied to customers, based on an assessment of the Listing Organization's growth needs, its capacity and efficiency in utilizing capital, competitors' interest rates, and the regulations of the State Bank of Vietnam;
 - The repricing cash-flow gap of interest-rate-sensitive assets and liabilities, in line with assessments of short- and long-term market interest rate trends.

The Listing Organization continues to strengthen capital mobilization and expand effective credit sources, while also implementing measures to ensure a balance between capital sources and capital utilization; it strictly controls the scale and structure of short-, medium-, and long-term credit in VND and foreign currency in line with its capacity, maturities, and the structure of mobilized capital. The Listing Organization also implements floating interest rate policies in many medium- and long-term credit contracts to minimize interest rate risk.

Another strategy of the Listing Organization is to develop convenient services and modern payment methods to attract customers to open accounts and make cashless payments, thereby improving service quality and strengthening competitiveness amid significant interest rate fluctuations in the market.

d. Operational Risk

Operational risk is the risk arising from inadequate or flawed internal procedures, human error, system errors or failures, or external factors that result in financial losses or negative non-financial impacts on commercial banks and foreign bank branches (including legal risk). Operational risk does not include:

- Reputational risk is the risk arising from negative reactions by customers, partners, shareholders, investors, or the public regarding the reputation of a commercial bank or a foreign bank branch;
- Strategic risk is the risk arising from a commercial bank or foreign bank branch having or lacking strategies and policies to respond promptly to changes in the business environment, thereby reducing the ability to achieve the bank's business strategy and profit targets.

To mitigate this type of risk, BAC A BANK has integrated operational risk control measures into the daily operations of each department and each business process. At the same time, the Bank has established a vertical mechanism to monitor, inspect, and supervise risks in each process and specialized area, with functional divisions at the Head Office serving as the focal points according to their assigned functional responsibilities.

Furthermore, BAC A BANK has gradually strengthened its governance through the use of information technology systems. These applications help mitigate operational risks by facilitating the flow of information and enabling system-wide assessments of operations across the entire Bank.

Furthermore, in recent years, BAC A BANK's operational risk management processes have been regularly monitored and controlled by the Internal Audit Department. Internal audit reports are submitted by the Internal Audit Department to the Executive Board, the Supervisory Board, and the Board of Directors.

Over the past few years, BAC A BANK has prioritized ideological education, enhancing professional ethics, and providing training and professional development to ensure that all employees within the Bank thoroughly understand the procedures and comply with regulations. This plays a crucial role in minimizing operational risks associated with employee activities.

d. Liquidity Risk

Liquidity risk is the risk that BAC A BANK may be unable to meet, or may only be able to meet at a high cost, its financial obligations to customers and partners in the currencies in which the Bank conducts transactions. Liquidity risk arises when the Bank may lack the ability to meet its debt obligations as they come due, whether during normal or difficult times. To mitigate liquidity risk, BAC A BANK must raise funds from a variety of sources beyond the Bank's core capital. At the same time, BAC A BANK needs to have a flexible liquidity management policy, monitor future cash flows and daily liquidity. BAC A BANK also assesses projected cash flows and the availability of current collateral in the event that additional capital needs to be raised.

Under the current risk management process, the ALCO Committee is responsible for managing liquidity risk. Chaired by the General Director, this committee oversees financial

risks, including interest rate risk, foreign exchange risk, valuation risk, liquidity risk, and capital adequacy. The ALCO is supported by the ALCO Support Unit (part of the Finance and Accounting Division), which is responsible for providing information and data to the ALCO, including net interest position reports, developing and updating risk management methods and tools, and managing the Bank's internal capital trading system on a daily basis.

The Listing Organization manages liquidity risk through the ALCO Committee by implementing the following measures:

- Ensure that the Listing Organization always has effective policies, procedures for monitoring and alerting on risks, as well as liquidity risk management limits, which clearly define the rights and responsibilities of the relevant units;
- Ensure that the Listing Organization always maintains sufficient liquidity to meet all customer withdrawal requests under normal conditions and for at least three Business Days during a liquidity crisis before receiving support from the State Bank of Vietnam (SBV) and partners;
- Develop a liquidity sourcing strategy that considers liquidity reserves, the structure and maturity of funding sources, projections of the amount of funds that can be raised from these sources, and the corresponding time required. The ALCO Committee shall continuously identify and monitor key factors affecting the Listing Organization's ability to generate liquidity to ensure actual performance aligns with projections. Specifically, the ALCO Committee shall ensure that the following factors are reviewed on a regular basis, at least monthly:
 - The structure of customer deposits;
 - The ability to increase customer deposit mobilization, taking into account funding costs in accordance with SBV regulations;
 - Sources of funds for short-term customer loans;
 - The ability to borrow from the open market and the interbank market (unsecured and secured);
 - The ability to mobilize liquidity from liquidity reserves, which consist of highly liquid assets such as government bonds and listed stocks;
 - Legal factors, SBV regulations, and operational procedures related to pledging, mortgaging, or liquidating assets to generate liquidity.
- Monitor and control business activities that affect liquidity (lending, customer deposit mobilization, interbank activities) and capital requirements (future cash flow imbalances); thereby making decisions on the effective mobilization and use of capital, while mitigating short- and long-term liquidity risks;
- Adjust liquidity management measures as appropriate based on changes in regulations under the Law on Credit Institutions and the State Bank of Vietnam, assess short- and long-term market conditions, and evaluate the results of stress tests measuring the impact of liquidity risk under stressed conditions;

- Ensure that the Listing Organization has an effective liquidity contingency plan, and that all units clearly understand and can implement it seamlessly when the plan is activated.

e. Concentration Risk

Concentration risk is the risk arising from BAC A BANK's business activities being concentrated on a single customer (including related parties), counterparty, product, transaction, industry, economic sector, or currency to a degree that significantly impacts the Bank's income and risk profile.

As of the end of the second quarter of 2026, BAC A BANK's total consolidated customer loan portfolio stood at 136,220 billion VND and was diversified across various industries and economic sectors, including: Manufacturing and processing; Agriculture, forestry, and fisheries; household employment activities, production of goods, and services for household consumption; wholesale and retail trade, repair of automobiles, motorcycles, mopeds, and other motor vehicles; construction; water supply, waste management, and wastewater treatment; education and training; and other industries and sectors.

To prevent concentration risk, the Listing Organization shall develop a concentration risk management strategy based on the principle of diversifying the credit portfolio to disperse risk and avoid concentrating the portfolio on a single customer, related party, industry, or economic sector. On an annual basis, the Listing Organization shall establish credit risk limits for customers; as well as for customers and their affiliates, industries, and economic sectors, in accordance with the regulations of the competent state authorities and internal policies; at the same time, it regularly monitors the multidimensional structure of the credit portfolio and the status of limit compliance to take timely corrective measures in cases where concentration risk limits are exceeded.

g. Risks from Off-Balance-Sheet Activities

In the course of its business operations, the Listing Organization engages in financial instruments related to off-balance-sheet items. These financial instruments primarily include guarantees and letters of credit. These instruments also create credit risks for the Listing Organization in addition to the credit risks already recognized on the balance sheet.

Credit risk associated with off-balance-sheet financial instruments is defined as the potential for the Listing Organization to incur credit risk if any party involved in the financial instrument fails to fulfill the terms of the contract.

Financial guarantees are conditional commitments that the Listing Organization issues to customers to facilitate transactions with a third party in activities such as loan guarantees, payment guarantees, performance guarantees, and bid bonds. The credit risk associated with issuing guarantees is essentially similar to that of customer loans.

Spot commercial letter of credit transactions are a type of transaction in which the Listing Organization provides financing to its clients—typically the buyer or importer of goods—with the beneficiary being the seller or exporter. Credit risk in spot letters of credit is generally low because the imported goods serve as collateral for this type of transaction.

Transactions involving deferred payment letters of credit involve risk when the contract has been fulfilled but the customer fails to pay the beneficiary. Deferred payment letters of credit that remain unpaid by the customer are recorded by the Listing Organization as mandatory loans, and the corresponding accounts receivable represent the Listing Organization's financial obligation to pay the beneficiary and fulfill its obligation to guarantee the customer.

To prevent and mitigate the negative impact of these risks on business operations, the Listing Organization typically requires customers to post a deposit or provide collateral to secure the relevant credit-related financial instruments when necessary. The margin requirement ranges from 0% to 100% of the committed amount, depending on the client's creditworthiness as assessed by the Listing Organization.

h. Other Specific Risks

IT System Risks

Today, commercial banks use information technology systems to execute a large volume of transactions accurately and in a timely manner, for the purpose of storing and processing essentially all data related to business operations and activities. The effective operation of information technology systems which support financial and accounting operations, risk management, credit analysis and reporting, accounting, customer service, and other functions as well as uninterrupted communication between business units and the main data processing center, is critical to the Bank's business operations and its ability to compete effectively.

However, business operations could be severely disrupted if part or all of BAC A BANK's information technology systems fail to function properly. Operational failures can occur for many reasons, including natural disasters, widespread power outages, and computer viruses. The proper operation of the information technology system also depends on accurate and reliable data and other system inputs, which are inevitably subject to human error.

Banks' networks and information systems may be targets of cyberattacks. This could compromise the security and safety of the entire system as well as the Bank's business operations.

Furthermore, BAC A BANK's future success will depend in part on its ability to adapt to advances in science and technology while utilizing resources efficiently and in a timely manner. There is no guarantee that the Bank will successfully and effectively implement new technologies or adapt its transaction processing systems to meet customer requirements or evolving banking standards. If BAC A BANK is unable to adapt in a timely manner to changing market conditions, customer requirements, or technological changes due to technical, legal, financial, or other reasons, the Bank's business operations, prospects, financial condition, or operating results may be materially and adversely affected.

4. Bank Governance Risks

Bank governance involves internal measures to manage and control the company in the relationships between BAC A BANK's Executive Board, Board of Directors, and shareholders, as well as with other stakeholders.

Bank governance risks typically arise in cases of conflicts of interest among these relationships, which may compromise the public interest and the interests of the Issuer. Conflicts of interest manifest in issues such as: transactions posing a risk of self-dealing; the misuse of the Issuer's assets or opportunities to serve personal interests; and competition against the Issuer. Failure to control such conflicts, if they occur, will cause significant damage to the Issuer's assets, trade secrets, and business opportunities.

To mitigate risks, the Listing Organization proactively strengthens the effectiveness of its risk management system, strictly adheres to internal governance regulations, and regularly organizes training programs on internal audit and control. At the same time, the Listing Organization consistently fulfills its responsibilities and obligations as a large publicly traded company regarding disclosure, transparency, and the regular and ad hoc publication of corporate governance information in accordance with securities laws.

5. Other Risks

Economic, political, social, and legal conditions in Vietnam will have a direct impact on BAC A BANK's business operations

In 2025 and the first months of 2026, Vietnam has remained steadfast in its goal of stabilizing the macroeconomy, controlling inflation, ensuring major economic balances, and promoting growth. Monetary and fiscal policies are being implemented flexibly, helping to stabilize interest rates and exchange rates, support liquidity in the credit institution system, and promote the recovery of production and business activities.

However, the economy still faces many internal challenges. The pace of public investment disbursement and the implementation of certain strategic infrastructure projects in some sectors remain uneven; latent pressure from non-performing loans is increasing as credit continues to flow into sectors with higher risk levels; and although the real estate and corporate bond markets show signs of improvement, they still harbor risks related to liquidity, maturity pressures, and fluctuations in investor confidence.

In addition, geopolitical tensions in certain regions such as the Black Sea, the Middle East, and East Asia continue to persist, disrupting supply chains and putting pressure on energy prices and global food security. At the same time, the trend toward stricter global investment standards, shifts in international capital flows, and the cautious sentiment of foreign investors regarding trade risks, tariffs, and exchange rates may affect exports, consumption, investment, and the financial and monetary markets in Vietnam, thereby indirectly impacting BAC A BANK's capital mobilization activities, credit growth, and asset quality.

Taxation in Vietnam

Vietnam's tax laws and regulations continue to be amended, clarified, and may be subject to change due to issues arising during implementation and enforcement. Any changes to Vietnam's tax laws that result in changes to BAC A BANK's tax obligations and tax status may affect BAC A BANK's business operations.

The liquidation of assets in connection with bankruptcy proceedings may be time-consuming and costly

Vietnam's bankruptcy laws may not be easily enforced. To be declared bankrupt, a business or its creditors must provide sufficient evidence to prove the business's insolvency and bankruptcy. The regulations governing this matter are highly complex and unclear. Assuming

the judge presiding over the case determines there is sufficient evidence to proceed with bankruptcy proceedings, based on the relevant regulations, the judge may issue a decision regarding the restoration of the business's operations or the liquidation of its assets. If the court decides to restore the enterprise's business operations, bankruptcy proceedings will only proceed to the second option liquidation of the enterprise's assets if, during the business restoration phase, it is determined that the enterprise cannot be restructured. In this case, creditors may request the sale of the debtor's assets. Consequently, bankruptcy proceedings may be prolonged for a significant period before creditors can recover their debts from the debtor in Vietnam.

Force Majeure Risks

In addition to the risks mentioned above, certain force majeure risks such as natural disasters, storms and floods, earthquakes, droughts, fires, epidemics, war, and terrorism though rare, could impact and affect BAC A BANK's business operations if they occur.

THE LIST OF RISK FACTORS ABOVE IS NOT AN EXHAUSTIVE LIST OR A COMPLETE EXPLANATION, OR A COMPREHENSIVE DESCRIPTION OF THE RISKS ASSOCIATED WITH INVESTING IN BONDS. INVESTORS SHOULD CONDUCT OBJECTIVE ASSESSMENTS TO FULLY EVALUATE THE RISK FACTORS THAT MAY AFFECT AN INVESTMENT IN THE BONDS ISSUED BY THE LISTING ORGANIZATION.

III. CONCEPTS

In this Prospectus, the following terms are defined as follows:

Listing Organization	Bac A Commercial Joint Stock Bank <i>or</i> BAC A BANK <i>or the Bank</i>
ACBS	ACB Securities Company Limited <i>or</i> Advisory Firm
ALCO	Asset–Liability Committee
Financial Statements	Financial Statements
Securities	Securities
Branch	Branch
IT	Information Technology
General Meeting of Shareholders	General Meeting of Shareholders
Business Operations	Business Operations
Board of Directors	Board of Directors
HO	Headquarters
Individual Customers	Individual Customers
Business Customers	Business Customers
Pre-tax Profit	Pre-tax Profit
Net Income	Net Income
State Bank of Vietnam	State Bank of Vietnam
Transaction Office	Transaction Office
ROAA	Net profit/ Average Total Assets
ROEA	Net profit/ Average Equity
Economic Organization	Economic Organization
Credit Institution	Credit Institution

General Director	General Director
JSC	Joint Stock Commercial
LLC	Limited Liability
SSC	State Securities Commission
VAMC	Vietnam Asset Management Company Limited
Equity	Equity
VND	Vietnamese Dong
VSDC	Vietnam Securities Depository and Clearing Corporation

IV. STATUS AND CHARACTERISTICS OF THE ORGANIZATION REGISTERED FOR LISTING

1. General Information on the Listing Organization

Full Name in Vietnamese	: BAC A COMMERCIAL JOINT STOCK BANK
Abbreviation	: BAC A BANK
English Name	: BAC A COMMERCIAL JOINT STOCK BANK
Logo	 :
Headquarters Address	: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province
Phone	: 02383.844277
Fax	: 02383.841757
Website	: www.baca-bank.vn
Registered Capital	: 11,525,507,160,000 (Eleven thousand five hundred twenty-five billion, five hundred seven million, one hundred sixty thousand) Vietnamese dong
Paid-in Capital	: 11,525,507,160,000 (Eleven thousand five hundred twenty-five billion, five hundred seven million, one hundred sixty thousand) Vietnamese dong
Business Registration Certificate	: No. 2900325526, initially issued by the Business Registration Office – Department of Planning and Investment of Nghe An Province on October 10, 1995, and amended for the 38th time on February 27, 2024
License for Establishment and Operation	: No. 47/GP-NHNN, reissued by the State Bank of Vietnam on April 16, 2019, and the Decisions of the State Bank of Vietnam regarding amendments to BAC A BANK's charter capital over the years
Legal Representative	: Thai Huong - General Director
Stock Symbol	: BAB
Listing Exchange	: Hanoi Stock Exchange (HNX)
Primary Business Sector	

- Primary Business Activity: Other monetary intermediary activities. Industry Code: 6419
The primary business activities consist of monetary operations and other activities licensed by the State Bank of Vietnam. The Business Registration Certificate and the Confirmation of Changes to Business Registration Details (confirming changes to the business sector) of Bac A Commercial Joint Stock Bank (BAC A BANK) comply with applicable laws and regulations
- Accepting demand deposits, time deposits, savings deposits, and other types of deposits.
- Grant credit in the following forms:
 - Loans;
 - Discounting and rediscounting of valuable papers and other securities;
 - Bank guarantees;
 - Issuance of credit cards;
 - Domestic factoring;
 - Letters of credit;
- Opening payment accounts for customers;
- Providing domestic payment services:
 - Providing payment instruments;
 - Processing payments via checks, payment orders, payment authorizations, collection requests, collection authorizations, letters of credit, bank cards, and collection and disbursement services.
- Opening accounts:
 - Open an account at the State Bank of Vietnam;
 - Open an account at a credit institution or another foreign bank branch.
- Conduct internal payments and participate in the national interbank payment system.
- Cash management services, banking and financial consulting; asset management and safekeeping services, as well as safe deposit box rentals.
- Corporate financial consulting, consulting on the purchase, sale, merger, and acquisition of businesses, and investment consulting.
- Other services related to payment guarantees and letters of credit.
- Participation in auctions, and the purchase and sale of Treasury bills, valuable papers, government bonds, State Bank bills, and other valuable papers in the money market.
- Buying and selling government bonds and corporate bonds.
- Currency brokerage services.

- Issuing certificates of deposit and bonds to raise capital in accordance with the Law on Credit Institutions, the Securities Law, government regulations, and guidelines from the State Bank of Vietnam.
- Borrowing funds from the State Bank of Vietnam in the form of repo transactions in accordance with the Law on the State Bank of Vietnam and the guidelines of the State Bank of Vietnam.
- Borrowing, lending, depositing, and accepting deposits from credit institutions, foreign bank branches, and domestic and foreign financial institutions in accordance with the law and the guidelines of the State Bank of Vietnam.
- Contribute capital and purchase shares in accordance with the law and the guidelines of the State Bank of Vietnam.
- To act as a trustee, accept trust arrangements, or serve as an agent in areas related to banking activities, insurance operations, and asset management, in accordance with the law and the guidelines of the State Bank of Vietnam.
- Conduct foreign exchange business and provide foreign exchange services in the domestic and international markets within the scope prescribed by the State Bank of Vietnam.
- Electronic wallets.
- Investing in government bond futures contracts.
- Debt purchase.
- BAC A BANK carries out other activities in accordance with the law.

2. Summary of the Formation and Development of by the Listing Organization

Bac A Commercial Joint Stock Bank (hereinafter referred to as BAC A BANK) aspires to become a leading commercial bank in Vietnam, with a sustainable operational foundation, ensuring the provision of diverse, high-quality products and the best possible service to customers. To achieve this goal, BAC A BANK is committed to leading the way in applying information and telecommunications technology and technological solutions in banking operations to deliver innovative financial solutions, a new style and quality of service, and advanced operational and governance models. Notable milestones of BAC A BANK:

Table 1: Notable Milestones of BAC A BANK

Year	Notable Milestone
1994	Bac A Commercial Joint Stock Bank was officially established with its headquarters in Vinh City, Nghe An Province.
1995	- The first branch opened: the Hanoi Branch, marking the beginning of BAC A BANK's rapid expansion of its operational network.

Year	Notable Milestone
2004	- Officially marked its presence in the key economic region of Southern Vietnam with the opening ceremony of the Ho Chi Minh City Branch. - The government awarded the bank the "Leading Unit in the Emulation Movement" flag for two consecutive years, 2003 and 2004. - The Ministry of Finance awarded a certificate of merit for outstanding compliance with tax policies.
2008	- The government awarded a certificate of merit for outstanding compliance with tax policies for three consecutive years, from 2005 to 2007. - The Vietnam Association of Small and Medium Enterprises awarded a Certificate of Merit for contributions to the association's development. - BAC A BANK was ranked 388th among the Top 500 Largest Enterprises in Vietnam (VNR500), as announced by Vietnam Report Joint Stock Company (Vietnam Report JSC).
In 2010	- Implemented a core banking system, establishing a robust technological foundation for BAC A BANK to create modern banking products and services and enhance its competitiveness in the domestic financial and monetary market. - The government awarded the bank the "Outstanding Emulation Unit" flag. - The People's Committee of Nghe An Province awarded the "Outstanding Unit in the Competition" flag; presented a certificate of merit for numerous achievements during the 2006–2010 period; and recognized the bank as an "Outstanding Labor Collective" for five consecutive years (2006–2010). - BAC A BANK was ranked 186th among the Top 500 Largest Enterprises in Vietnam (VNR500), as announced by Vietnam Report Joint Stock Company (Vietnam Report JSC).

Year	Notable Milestone
2011	- On June 3, 2011, Bac A Commercial Joint Stock Bank received approval from the State Securities Commission for its public company registration application, as per Official Letter No. 1632/UBCK-QLPH issued by the State Securities Commission. - Announced the launch of a new brand identity system: The logo features a stylized lotus flower, symbolizing a pure heart, wisdom, a philosophy of life, dedication, the aspiration to excel, and optimism for a bright future.
2012	- The TH True Milk project, for which BAC A BANK provided investment consulting, was successfully launched in the market, marking a brilliant milestone and laying the foundation for Vietnam's fresh, clean dairy industry. - BAC A BANK received the 2012 Top 100 Trusted Products and Services Award organized by the Vietnam Economic Times. - BAC A BANK was ranked 173rd among the Top 500 Largest Enterprises in Vietnam (VNR500), as announced by Vietnam Report Joint Stock Company (Vietnam Report JSC).
In 2014	- To mark its 20th anniversary, BAC A BANK was honored to receive the Government's Emulation Flag. - Ms. Thai Huong, General Director of BAC A BANK, was honored to receive the Third-Class Labor Medal from the President of the country.

Year	Notable Milestone
2015	- After 21 years of operation, BAC A BANK has grown steadily, with 94 active branches nationwide, a charter capital of 4,400 billion VND, and 1,448 employees. BAC A BANK has essentially fulfilled its five-year operational plan (2011–2015) and achieved many positive results. - Ms. Thai Huong, General Director of BAC A BANK, was honored among the Top 50 Most Powerful Women in Business in Asia, as selected by the prestigious Forbes magazine. - BAC A BANK ranked among the Top 100 Largest Private Enterprises in Vietnam in 2015 (BAC A BANK ranked 73rd), as announced by Vietnam Report Joint Stock Company (Vietnam Report JSC). - BAC A BANK won the “Top 50 Famous Brands in Vietnam” award, presented by the Vietnam Institute of Intellectual Property (VIPI) and the Vietnam Intellectual Property Association (VIPA). - BAC A BANK won the “Best Business Loans & Financing Bank in Vietnam” award presented by Global Banking Finance magazine. - BAC A BANK received the 2015 Bank for the Community Award, presented by the International Data Group (IDG).
2016	- BAC A BANK received the “Top 10 Leading Brands of 2016” award presented by the Vietnam Business Council. - BAC A BANK received the “Outstanding Innovative Product of 2016” award and the “Bank for the Community” award from the International Data Group (IDG) (as part of the Vietnam Outstanding Banking Awards (VOBA) program). - BAC A BANK received the 2016 Leading Bank in Social Responsibility in Vietnam award, as selected by the prestigious U.K. publication International Finance Magazine.

Year	Notable Milestone
2017	- On October 12, 2017, Bac A Commercial Joint Stock Bank was issued Securities Registration Certificate No. 195/2017/GCNCP-VSD by the Vietnam Securities Depository Center, with a total of 500,000,000 registered shares. - On December 28, 2017, BAC A BANK officially listed its shares on the UPCOM trading system (Stock Code: BAC A BANK) with a total of 500,000,000 shares. - BAC A BANK received the “Top 10 Leading Brands in Vietnam” award organized by the Vietnam Association of Science and Business Development. - BAC A BANK received the “For the Community” Award and the “Outstanding Bank for High-Tech Agricultural Investment Consulting 2017” Award, presented by the International Data Group (IDG). - BAC A BANK received the award for “Best Investment Advisory Bank in Vietnam,” as selected by the prestigious U.K. magazine International Finance Magazine. - Ms. Thai Huong, General Director, received the “Inspirational Leader of the Year” award from the UK’s International Finance Magazine.
2018	- BAC A BANK received the awards for “Bank Supporting High-Tech Investment Advisory for Clean Agriculture” and “Bank with Outstanding Innovative Products and Services,” presented by the Vietnam Banking Association and the International Data Group (IDG) as part of the 2018 Vietnam Outstanding Bank Awards. - BAC A BANK was honored to be named one of the 200 “Golden Star of Vietnam” enterprises in 2018 on its very first nomination. - BAC A BANK continued to receive the award for “Pioneering Bank in Investment Consulting for Clean Agriculture Projects Abroad,” and Ms. Thai Huong, General Director, was once again named “Inspirational Leader of the Year” at the Asia-Pacific Outstanding Banks Awards ceremony organized by the prestigious UK-based magazine IFM.
2019	- BAC A BANK was officially granted membership certification by Mastercard—a leading global technology and payments company. - BAC A BANK won the “Outstanding Bank for Green Credit” award at the “Vietnam Outstanding Banking Awards 2019”

Year	Notable Milestone
	(VOBA), jointly organized by the International Data Group (IDG) and the Vietnam Banking Association. - BAC A BANK solemnly held its 25th Anniversary Celebration (1994–2019) and was honored to receive the Third-Class Labor Medal—a prestigious award from the President of the Socialist Republic of Vietnam—as well as numerous other honors presented by the Governor of the State Bank of Vietnam and the People's Committee of Nghe An Province. - BAC A BANK won the international award for “Most Innovative Bank for Outward FDI in High-Tech Agriculture Project Financing and Advisory” from the International Finance Awards.
In 2020	- BAC A BANK received the 2020 Outstanding Enterprise Certificate from Nghe An Province. - BAC A BANK received the “Bank for the Community 2020” award as part of the Outstanding Vietnamese Banks Awards. - BAC A BANK was honored to be one of 10 organizations to receive a certificate of merit from the Vietnam General Confederation of Labor at the “Outstanding Enterprise for Workers” Awards Ceremony. - BAC A BANK received a certificate of merit from the Minister and Chairman of the Committee for Ethnic Minorities for its achievements in supporting the program honoring ethnic minority students and youth from 2018 to 2020. - Ms. Thai Huong, General Director of BAC A BANK, was honored with the title of “Labor Hero of the Reform Era” at the 10th National Patriotic Emulation Congress.
2021	- On March 3, 2021, BAC A BANK officially listed its shares on the Hanoi Stock Exchange with a total of 708,500,000 shares. - The bank strongly fulfilled its social responsibility by supporting pandemic prevention and control efforts and standing in solidarity with customers affected by the COVID-19 pandemic. - On April 9, 2021, the launch ceremony for the project to provide kiosk banking solutions and equipment between Bac A Commercial Joint Stock Bank and FPT Information System (FIS) officially marked an important milestone in BAC A BANK's digital transformation. By April 2022, the Kiosk Banking system will be launched at 60 Ly Thai To and 09 Dao Duy Anh, featuring key

Year	Notable Milestone
	functions such as account opening, biometric registration, deposits, and withdrawals. - Also in 2021, BAC A BANK launched new versions of its Internet Banking and Mobile Banking platforms, fully equipped with transaction and financial management features, offering customers a convenient experience at a low, competitive cost. - The bank successfully migrated its entire customer database and issued contactless chip cards, which accelerate processing speeds, shorten transaction times, and enhance security. Notably, the one-touch payment feature helps minimize physical contact and ensure safe distancing amid the complex evolution of the COVID-19 pandemic. - BAC A BANK was honored to receive a Certificate of Merit from the Governor of the State Bank of Vietnam for its achievements in coordinating financial education outreach and promoting legal awareness regarding banking operations. - Ms. Thai Huong (Labor Hero, Vice Chairwoman of the Board of Directors and General Director of BAC A BANK) was honored at the 2021 Vietnam Glory Awards for her significant contributions to economic development and, in particular, for inspiring and igniting aspirations and positive energy in society.
In 2022	- Remaining steadfast in its commitment to the “For the People” philosophy since its inception, along with concrete actions ranging from business strategies to social welfare initiatives, BAC A BANK was once again honored at the 2021 Outstanding Vietnamese Bank Awards with the meaningful “Bank for the Community” award (presented in late February 2022). - On May 9, 2022, in Singapore, General Director Ms. Thai Huong—Founder and Chairwoman of the TH Group’s Strategic Council—was honored by CSRWorks International as one of the top 10 female leaders in Asia on the “Women for Sustainable Development” (Asia’s Top Sustainability Superwoman 2021), recognizing her achievements in leading sustainable development within the company as well as her contributions to the sustainable development of the economy, society, and the environment. - On October 12, 2022, General Director Ms. Thai Huong—Founder and Chairwoman of the TH Group’s Strategic Council—was honored

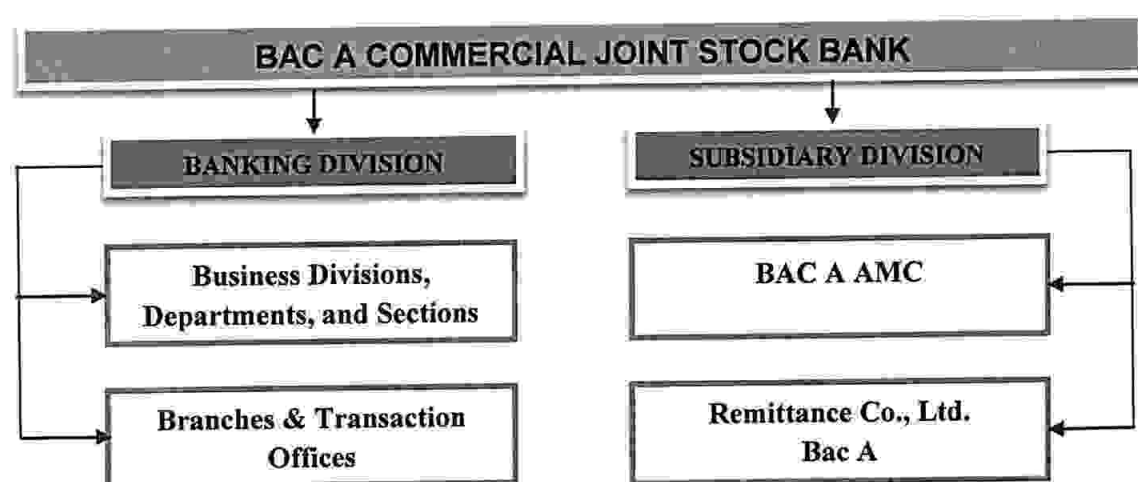
Year	Notable Milestone
	by the Vietnam Chamber of Commerce and Industry (VCCI) as one of the 10 most outstanding Vietnamese entrepreneurs of 2022. - As of the end of 2022, BAC A BANK had a total of 163 service locations, including 1 Head Office, 52 Branches, and 110 Transaction Offices.
2023	- On March 21, 2023, BAC A BANK officially launched its MasterCard international credit card to meet customers' increasingly diverse and flexible spending needs. - In the first quarter of 2023, BAC A BANK continued to roll out Phase 2 of its Kiosk Banking project with a comprehensive upgrade of the ATM+ features, helping to enhance the customer experience and gradually build a digital banking model. - Also at the start of 2023, BAC A BANK received approval to open three new branches in Yen Bai, Dien Bien, and Ca Mau, helping to strengthen the Bank's operational network with a presence in 42 provinces and cities nationwide. - BAC A BANK was honored to receive two of the most prestigious awards: "Best Companies to Work for in Asia 2023" and "Best Employer for Employee Care" at the 2023 Best Companies to Work for in Asia Awards (HR Asia). - For its outstanding contributions in providing investment consulting services for projects in the field of sustainable development, Bac A Commercial Joint Stock Bank was honored to receive the "Outstanding Asian Enterprise" award at the 2023 Asia Pacific Enterprise Awards (APEA), an initiative launched in 2007 by Enterprise Asia, Asia's leading non-governmental organization focused on business and entrepreneurship.
2024	- Thanks to its active participation in the foreign exchange market in 2023, BAC A BANK was honored as one of the top 5 banks with the largest foreign exchange trading volume in Vietnam (Top 5 Matching Volume Traded) at the Vietnam FX Matching 2024 Awards Ceremony hosted by the London Stock Exchange Group (LSEG) on March 22, 2024 - On April 1, 2024, FiinRatings—a member of FiinGroup and a partner of S&P Global Ratings in Vietnam—assigned BAC A BANK a long-term issuer credit rating of 'A-' with a "Stable" outlook. - On May 18, 2024, at the ASEAN Economic Forum organized in Singapore by the Vietnam-ASEAN Institute for Entrepreneurial

Year	Notable Milestone
	Development under the Central Association for Southeast Asian Studies, in collaboration with relevant agencies and organizations, BAC A BANK was honored as one of the Top 10 “Outstanding ASEAN Enterprises 2024.” At the same time, Labor Hero Thai Huong—General Director of BAC A BANK—was honored as one of the Top 10 “Outstanding ASEAN Managers 2024.” - On June 6, 2024, BAC A BANK was recently honored as the recipient of the “Priority Services of the Year” award at the Vietnam Wealth Advisor Summit (VWAS 2024), organized by Investment Newspaper in collaboration with the Vietnam Wealth Advisors (VWA) community. This marks the second consecutive year that BAC A BANK has received this award for its outstanding products, services, policies, and processes serving priority customers. - On June 25, 2024, At the “Outstanding Enterprises for Employees 2024” Awards Ceremony, hosted by the Vietnam General Confederation of Labor in collaboration with the Ministry of Labor, Invalids, and Social Affairs and the Vietnam Chamber of Commerce and Industry (VCCI), and organized by Lao Dong Newspaper, BAC A BANK was honored to be included among the 67 recognized enterprises. - On August 8, 2024, the HR Asia – Best Companies to Work for in Asia 2024 awards, organized by HR Asia Magazine, honored BAC A BANK as the “Best Place to Work in Asia 2024” for the second consecutive year. In addition to the main award, BAC A BANK also won in three special categories, including: “Company with the Most Outstanding Diversity, Equity, and Inclusion Policies”; “Company with the Most Sustainable Work Environment”; and “Company with the Best Employee Care.”
2025	- On April 13, 2025, at the 12th “Vietnam Leading Brands 2025” program organized by the Asian Economic Research Institute and the Vietnam Association for Science and Business Development in collaboration with Ho Chi Minh City Television and other partners, BAC A BANK was honored in three categories: Top 10 Leading Banks in Vietnam; Sustainable Development Bank; and Ms. Thai Huong, General Director, was awarded the “Outstanding Vietnamese Entrepreneur” award. - On May 5, 2025, BAC A BANK ranked among the Top 5 banks with the highest foreign exchange trading volume in Vietnam—marking the second consecutive year it received this award,

Year	Notable Milestone
	presented jointly by LSEG to banks demonstrating outstanding foreign exchange operations on the FX Matching system. - On August 14, 2025, at the annual HR Asia Awards (HRAA) organized by HR Asia Magazine across Asian countries, BAC A BANK was honored as one of “Asia’s Best Workplaces.” In addition, the bank received a full set of three special awards, including DEI (Diversity, Equity, and Inclusion); Sustainable Work Environment; and Outstanding Employee Care. - On October 17, 2025, the prestigious ASEAN Entrepreneurial Excellence Award 2025 honored Vietnam’s Labor Hero Thái Hương “for her strongly inspiring vision regarding clean, safe food, healthcare services, and high-quality education—not only in Vietnam but also increasingly expanding globally.”
2026	- On July 9 in Ho Chi Minh City, Bac A Commercial Joint Stock Bank (BAC A BANK) was once again named a recipient in the “Best Companies to Work for in Asia 2026” category as part of the HR Asia Awards (HRAA). This marks the fourth consecutive year the bank has received this prestigious honor, affirming its position as one of the region’s leading employers.

3. Organizational structure

Figure 1: Organizational Structure of BAC A BANK



Source: BAC A BANK

As of June 30, 2026, BAC A BANK's organizational structure consists of:

Banking Division (Parent Company)

- 01 Head office located at 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province;
- 59 branches and 134 transaction offices have been established.

Subsidiary Division

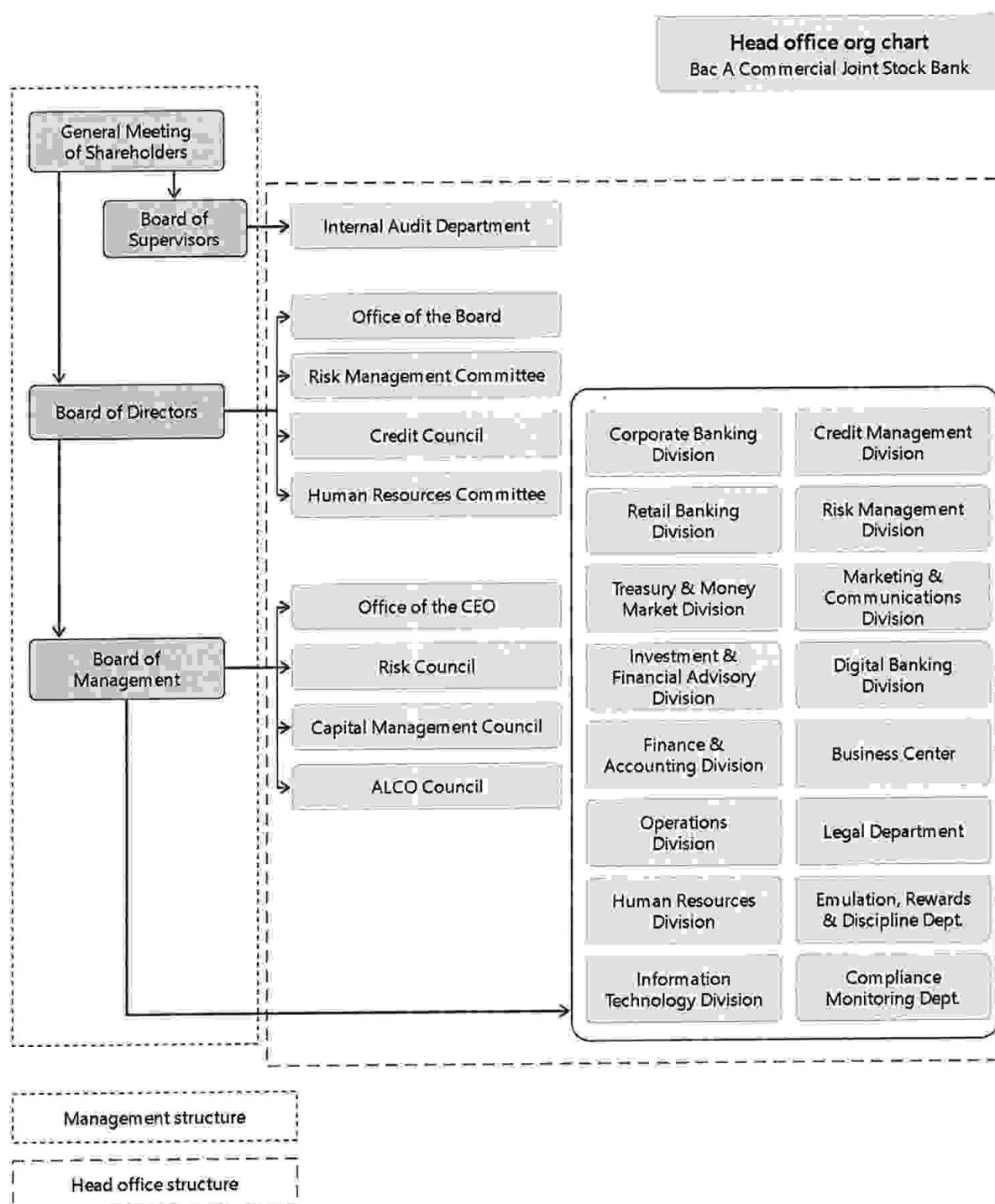
BAC A BANK has 02 subsidiaries, as follows:

Table 2: List of BAC A BANK's Subsidiaries

No.	Name of Subsidiary	Authorized Capital	BAC A BANK's Ownership Percentage as of June 30, 2026
1	Bac A Commercial Joint Stock Bank Debt Management and Asset Recovery Limited Liability Company (BAC A AMC)	50 billion VND	100%
2	Bac A Remittance Company Limited	77 billion VND	100%

4. Governance Structure and Management Organization of the Organization Listing Registration

Organizational Chart of BAC A BANK



(Source: BAC A BANK)

Bac A Commercial Joint Stock Bank is organized and operated as a joint-stock company in compliance with current laws and regulations. The Bank's structure is designed based on the functions and responsibilities of its departments to ensure close coordination, flexible operations, and alignment with its business activities. Currently, the Bank's management structure consists of:

General Shareholders' Meeting

The General Shareholders' Meeting comprises all shareholders with voting rights and serves as the highest decision-making body of BAC A BANK. The General Shareholders' Meeting operates through annual meetings, special meetings, or by soliciting shareholders' opinions in writing.

The General Shareholders' Meeting has the following responsibilities and powers:

- Approve BAC A BANK's development strategy.
- Amend and supplement the Articles of Association of BAC A BANK.
- Approve BAC A BANK's governance regulations, as well as regulations governing the organization and operations of the Board of Directors and the Supervisory Board.
- Determine the number of members of the Board of Directors and the Supervisory Board for each term; elect, remove, dismiss, appoint additional members, and replace members of the Board of Directors and the Supervisory Board in accordance with the standards and conditions set forth in the Law on Credit Institutions and the Articles of Association of BAC A BANK.
- Determine the levels of compensation, bonuses, and other benefits for members of the Board of Directors and the Supervisory Board, as well as the operating budgets for the Board of Directors and the Supervisory Board.
- Review and address, within its authority, violations by the Board of Directors and the Supervisory Board that cause harm to BAC A BANK and its shareholders.
- Determine the organizational structure and management framework of BAC A BANK;
- Approve proposals to change the charter capital; approve proposals for the offering of shares, including the class of shares and the number of new shares to be offered.
- Approve the repurchase of previously sold shares.
- Approve the plan for the issuance of convertible bonds;
- Approve the annual financial statements and the plan for the distribution of profits after BAC A BANK has fulfilled its tax obligations and other financial obligations.
- Approve the reports of the Board of Directors and the Supervisory Board on the performance of their assigned duties and authorities.
- Decisions regarding the establishment of subsidiaries.
- Approval of plans to contribute capital or purchase shares in other businesses or financial institutions with a value of 20% or more of BAC A BANK's charter capital as stated in the most recent audited financial statements.
- Decide on investments, purchases, or sales of BAC A BANK's assets valued at 20% or more of BAC A BANK's charter capital as stated in the most recent audited financial statements.
- Approval of contracts with a value exceeding 20% of BAC A BANK's charter capital as stated in its most recent audited financial statements, entered into between BAC A BANK and members of the Board of Directors, members of the Supervisory Board, the

General Director, major shareholders, or related parties of BAC A BANK's management, members of the Supervisory Board, or major shareholders; subsidiaries, and affiliates of BAC A BANK.

- Decide on the division, spin-off, merger, consolidation, change of legal form, dissolution, or filing a petition with the court to initiate bankruptcy proceedings for BAC A BANK.
- Decide on measures to address significant financial fluctuations at BAC A BANK.
- Approve the list of independent audit firms, designate an independent audit firm to conduct audits of BAC A BANK's operations, and remove an independent auditor when deemed necessary.
- Other duties and powers as provided for in the Articles of Association of BAC A BANK and applicable laws

Board of Directors

The Board of Directors is the governing body of BAC A BANK and has full authority to act on behalf of BAC A BANK to decide on and implement matters related to the rights and obligations of BAC A BANK, except for matters within the jurisdiction of the General Shareholders' Meeting.

The Board of Directors must consist of no fewer than 5 members and no more than 11 members, including at least 1 independent member. At least one-half (½) of the total number of members of the Board of Directors must be independent members and non-executive members.

The Board of Directors has the following powers and duties:

- Be accountable to the General Shareholders' Meeting for the performance of the duties and powers assigned.
- Submit matters within the authority of the General Meeting of Shareholders, as specified in the Articles of Association of BAC A BANK, to the General Meeting of Shareholders for decision and approval.
- Decide on the establishment of branches, representative offices, and public service units.
- Appoint, remove, discipline, suspend, and determine the salary and other benefits for the positions of General Director, Deputy General Director, Chief Accountant, Secretary of the Board of Directors, and other managers and executives in accordance with the Board of Directors' internal regulations.
- Approve plans for capital contributions or the purchase of shares in other enterprises or financial institutions with a value of less than 20% of BAC A BANK's charter capital as stated in the most recent audited financial statements.
- Appoint representatives of BAC A BANK's capital contribution in other enterprises and financial institutions.

- Decide on investments and transactions involving the purchase or sale of BAC A BANK's assets valued at 10% or more of BAC A BANK's charter capital as stated in the most recent audited financial statements, except for investments and transactions involving the purchase or sale of BAC A BANK's assets as specified in Point p, Clause 4, Article 26 of the BAC A BANK Articles of Association.
- Decisions regarding credit facilities in accordance with paragraph 7 of Article 128 of the Law on Credit Institutions, except for transactions falling under the decision-making authority of the General Shareholders' Meeting as specified in the BAC A BANK Articles of Association.
- Approve contracts between BAC A BANK and its subsidiaries or affiliates; and contracts between BAC A BANK and members of the Board of Directors, members of the Supervisory Board, the General Director, major shareholders, or their related parties, where the value of such contracts is equal to or less than 20% of BAC A BANK's charter capital as stated in the most recent audited financial statements. In such cases, the related party shall not have voting rights.
- Monitor, supervise, and direct the Executive Board in carrying out its assigned duties; conduct an annual evaluation of the Executive Board's performance; and review any violations (if any) committed by the aforementioned management positions that cause harm to BAC A BANK, and promptly implement the necessary corrective measures.
- Issue internal regulations regarding the organization, governance, and operations of BAC A BANK in accordance with the Law on Credit Institutions and relevant laws, except for matters falling under the authority of the Supervisory Board or the General Shareholders' Meeting.
- Determine risk management policies and oversee the implementation of BAC A BANK's risk prevention measures.
- Review and approve the annual report.
- Select a professional appraisal firm to appraise capital contributions other than Vietnamese dong, freely convertible foreign currencies, and gold, in accordance with the law.
- Request the Governor of the State Bank of Vietnam to approve matters as prescribed by law.
- Decide on the offering of new shares within the scope of the number of shares authorized for offering.
- Decide on the offering price of BAC A BANK's shares and convertible bonds.
- Decide on the repurchase of BAC A BANK shares.
- Propose a profit distribution plan and the dividend payout rate; decide on the timing and procedures for paying dividends or addressing losses incurred during business operations.

- Prepare relevant content and materials to submit to the General Shareholders' Meeting for decisions on matters within the authority of the General Shareholders' Meeting, except for matters falling under the duties and powers of the Supervisory Board.
- Approve the Board of Directors' work program and operational plans; the agenda, content, and materials for General Shareholders' Meetings; and convene General Shareholders' Meetings or solicit shareholders' written opinions to adopt resolutions and decisions of the General Shareholders' Meeting.
- Organize, implement, inspect, and supervise the execution of resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.
- Promptly notify the State Bank of Vietnam of any information that could negatively affect the eligibility of members of the Board of Directors, the Supervisory Board, or the General Director.
- Perform other duties and exercise other powers as delegated by the General Meeting of Shareholders and as provided for in the Articles of Association of BAC A BANK and applicable laws.

The Board of Directors establishes units to advise, make proposals, and assist the Board in managing BAC A BANK, implementing strategies and business plans; ensuring effective, safe, and goal-oriented development. Currently, the following units exist:

Human Resources Committee

The Human Resources Committee is a unit established by the Board of Directors to advise the Board on the following matters:

- Advising the Board of Directors on the size and structure of the Board of Directors and executive leadership in alignment with BAC A BANK's operational scale and development strategy.
- To advise the Board of Directors on resolving personnel issues arising during the procedures for electing, appointing, removing, or dismissing members of the Board of Directors, members of the Supervisory Board, and the General Director, in accordance with applicable laws and the Articles of Association of BAC A BANK.
- Advise and propose to the Board of Directors decisions regarding the compensation, bonuses, and other benefits for members of the Board of Directors and the Supervisory Board, based on the authority delegated by the General Shareholders' Meeting.
- Research and advise the Board of Directors on the issuance of BAC A BANK's internal regulations—within the Board's authority—regarding salary and compensation policies, bonuses, personnel selection and training regulations, evaluation procedures, and other compensation policies for executives, officers, and employees of BAC A BANK, ensuring that BAC A BANK's human resources policies are competitive with banks of similar size and aligned with actual conditions and circumstances.
- Advise the Board of Directors on the appointment, removal, dismissal, discipline, suspension, and determination of salary levels, compensation, and other benefits for

members of the Executive Board and other positions within the Board's appointment authority.

- Perform other human resources-related tasks as assigned or directed by the Board of Directors.

Risk Management Committee

The Risk Management Committee is a body established by the Board of Directors to advise and assist the Board in implementing a safe and effective business strategy. Specifically:

- Propose and advise the Board of Directors on supervising the General Director in the development and implementation of risk management policies.
- Propose and advise the Board of Directors on supervising the General Director in addressing and rectifying deficiencies and limitations in risk management in accordance with the requirements and recommendations of the State Bank of Vietnam (SBV), independent audit firms, and other competent authorities.
- Advise the Board of Directors on the issuance of procedures and policies within its authority related to risk management in banking operations, in accordance with the law and the Articles of Association of BAC A BANK
- Perform other functions and duties as prescribed by law.

Credit Committee: Established at the Head Office pursuant to a decision of the Board of Directors, it is responsible for approving credit facilities and restructuring repayment terms, making recommendations on future credit strategies, and performing other tasks assigned by the Board of Directors.

Board of Directors' Office: an agency established by the Board of Directors, operating under the direct supervision of the Board of Directors, to assist the Board of Directors with administrative and clerical tasks; compiling information; managing the storage of original records, documents, and papers issued by the Board of Directors and/or the General Shareholders' Meeting; serving as secretary; managing shareholder affairs; and performing other assigned activities to support and advise the Board of Directors in carrying out its governance functions.

Supervisory Board (SB)

The Supervisory Board conducts internal audits; monitors and evaluates compliance with laws, internal regulations, the Articles of Association, and resolutions and decisions of the General Shareholders' Meeting and the Board of Directors.

The Supervisory Board of BAC A BANK consists of at least three members, of whom at least one-half ($\frac{1}{2}$) of the total number must be full-time members who do not concurrently hold any other position or perform any other duties at BAC A BANK or any other enterprise.

The Supervisory Board has the following duties and powers:

- To oversee compliance with legal regulations and the Articles of Association of BAC A BANK by the Board of Directors and the General Director in the governance and

management of BAC A BANK; to be accountable to the General Shareholders' Meeting for the performance of the duties and powers assigned to it.

- To issue internal regulations of the Supervisory Board; to review the Supervisory Board's internal regulations and key accounting and reporting policies on an annual basis.
- Appoint, remove, discipline, suspend, and determine the salary and other benefits for positions within the internal audit department.
- Perform internal audit functions; have the right to engage independent consultants and the right to access, receive, and be provided with sufficient, accurate, and timely information and documents related to the management and operations of BAC A BANK to carry out the duties and powers assigned.
- Audit BAC A BANK's financial statements for the first six (6) months of the year and its annual financial statements; report to the General Shareholders' Meeting on the results of the financial statement audit, assessing the reasonableness, legality, accuracy, and level of due diligence in accounting, statistical work, and the preparation of financial statements. The Supervisory Board may consult with the Board of Directors before submitting its report and recommendations to the General Shareholders' Meeting.
- Inspect the accounting books, other documents, and the management and operational activities of BAC A BANK when deemed necessary, or pursuant to resolutions or decisions of the General Shareholders' Meeting, or at the request of a major shareholder or group of major shareholders, in accordance with the provisions of the law. The Supervisory Board shall conduct the inspection within 7 working days from the date of receiving the request. Within 15 days from the date the inspection concludes, the Supervisory Board must report and provide explanations regarding the matters subject to inspection to the organization or individual that made the request.
- Promptly notify the Board of Directors upon discovering that a BAC A BANK manager has committed a violation; require the violator to immediately cease the violation and take measures to remedy the consequences, if any.
- Compile a list of founding shareholders, major shareholders, and related parties of the members of the Board of Directors, members of the Supervisory Board, and the General Director of BAC A BANK; maintain and update this list as changes occur.
- Propose that the Board of Directors hold an extraordinary meeting or request that the Board of Directors convene an extraordinary General Shareholders' Meeting in accordance with the law and the Articles of Association of BAC A BANK.
- Convene an extraordinary General Shareholders' Meeting in the event the Board of Directors makes a decision that constitutes a serious violation of the duties of managers as stipulated in the Law on Credit Institutions or other relevant laws, or exceeds the authority granted under BAC A BANK's Articles of Association.

- Propose and recommend to the Board of Directors or the General Meeting of Shareholders measures to supplement, amend, or improve the organizational structure for the management, supervision, and operation of BAC A BANK's business activities in accordance with the law.
- Propose and recommend to the General Meeting of Shareholders the approval of a list of auditing firms authorized to audit BAC A BANK's financial statements; decide on the auditing firm authorized to conduct an audit of BAC A BANK's operations, and remove an authorized auditor when deemed necessary.
- To witness the Board of Directors conduct a ballot count and prepare the ballot count minutes if requested by the Board of Directors in cases where shareholder opinions are solicited in writing to adopt resolutions of the General Shareholders' Meeting.
- Attend and participate in discussions at meetings of the General Shareholders' Meeting and the Board of Directors of BAC A BANK.
- Perform other duties and exercise other powers in accordance with BAC A BANK's internal regulations and applicable laws.

Internal Audit Department

The Internal Audit Department is a support unit of the Supervisory Board; it utilizes BAC A BANK's resources and may engage external experts and organizations to carry out its duties. The Internal Audit Department conducts independent and objective reviews and assessments of the internal control system; provides an independent assessment of the adequacy and compliance with regulations, internal policies, procedures, and processes established at BAC A BANK; and makes recommendations to enhance the effectiveness of systems, processes, and regulations, thereby helping to ensure that BAC A BANK operates safely, efficiently, and in compliance with the law.

Executive Board

The Executive Board consists of the General Director and Deputy General Directors, appointed by the Board of Directors, and is responsible for managing the day-to-day operations of BAC A BANK and overseeing all business activities to achieve the targets approved by the General Shareholders' Meeting and the Board of Directors in accordance with the law, the Articles of Association, and other internal regulations of BAC A BANK.

General Director

The General Director is the highest-ranking executive of BAC A BANK; is subject to the supervision of the Board of Directors; is assigned or authorized by the Board of Directors to perform certain duties of the Board of Directors to manage the operations of BAC A BANK; and is responsible to the Board of Directors and under the law for the exercise of the rights and performance of the duties assigned to him/her in accordance with internal regulations and applicable laws.

The General Director has the following powers and responsibilities:

- Organize the implementation of resolutions and decisions of the General Shareholders' Meeting and the Board of Directors.
- Decide on matters within his authority related to the day-to-day business operations of BAC A BANK.
- Establish and maintain an effective internal control system.
- Prepare and submit financial reports to the Board of Directors for approval or to the competent authorities for approval. Be responsible for the accuracy and integrity of financial reports, statistical reports, settlement figures, and other financial information. Submit to the Board of Directors matters related to BAC A BANK's operations within the scope of his/her authority.
- Issue, within the scope of authority or as delegated/authorized by the Board of Directors, internal regulations and policies; operational procedures and processes to manage the business management system and the reporting information system.
- Report to the Board of Directors, the Supervisory Board, the General Shareholders' Meeting, and competent state agencies on the operations and business results of BAC A BANK.
- Decide to take measures beyond their authority in the event of natural disasters, epidemics, acts of war, fires, accidents, or other emergencies in the best interests of BAC A BANK; assume responsibility for such decisions; and promptly report to the Board of Directors.
- Decide on investments and transactions involving the purchase or sale of BAC A BANK's assets with a value of less than 10% of BAC A BANK's charter capital as stated in the most recent audited financial statements.
- Submit recommendations and proposals regarding the organizational structure and operations of BAC A BANK to the Board of Directors or the General Shareholders' Meeting for decision within their respective authorities.
- Request that the Board of Directors hold an extraordinary meeting in accordance with the provisions of BAC A BANK's Articles of Association.
- Appoint, relieve, or remove management and executive positions at BAC A BANK, except for positions falling under the decision-making authority of the General Shareholders' Meeting or the Board of Directors.
- Enter into contracts on behalf of BAC A BANK in accordance with the provisions of BAC A BANK's Articles of Association and BAC A BANK's internal regulations.
- Propose plans for the use of profits and the handling of operating losses of BAC A BANK.
- To hire, discipline, and terminate BAC A BANK employees; to determine salaries and allowances for employees, including management personnel, in accordance with BAC A BANK's regulations, except in cases falling under the authority of the Board of Directors and the General Shareholders' Meeting.

- Represent BAC A BANK in dealings with agencies, organizations, and individuals; in litigation, disputes, dissolution, and bankruptcy proceedings.
- Other rights and obligations as prescribed by law and the decisions of the Board of Directors.

Assisting the General Director are the following units:

ALCO Committee: a specialized body established by decision of the General Director, performing advisory and proposal functions to assist the General Director in overseeing activities related to the management of BAC A BANK's assets and liabilities, including:

- Managing the balance sheet effectively and in accordance with risk management policies;
- Reviewing and proposing capital mobilization plans, capital utilization plans, and principles for setting internal capital transfer rates;
- Developing interest rate frameworks and pricing frameworks for other products to manage financial assets and financial liabilities;
- Monitoring business operations to ensure compliance with liquidity risk limits, interest rate risk limits on the banking book, and total assets weighted by interest rate risk on the banking book;
- Other matters as directed by the General Director from time to time.

Capital Management Committee: a specialized body established by decision of the General Director, performing advisory and proposal functions for the General Director in supervising activities related to the internal assessment of BAC A BANK's capital adequacy, including:

- Conducting internal capital adequacy assessments;
- Implementing the Board of Directors' directives regarding the resolution and rectification of deficiencies and limitations in the internal capital adequacy assessment, in accordance with the requirements and recommendations of the State Bank of Vietnam, independent audit firms, and other competent authorities;
- Other matters as directed by the General Director from time to time

Risk Committee: a specialized body established by decision of the General Director, responsible for risk management, and serving as an advisory body to the General Director in the following matters:

- Establishing procedures, developing, and implementing risk management policies;
- Implement risk management policies and evaluate risk management policies;
- Establish and implement risk limits, propose the allocation of risk limits by business activity and operational function, and implement corrective measures when risk limits are not met;
- Organize the implementation of the Board of Directors' directives regarding the resolution and rectification of deficiencies and limitations in risk management, as

required by the State Bank of Vietnam, independent auditors, and other relevant authorities;

- Conduct self-assessments of risk management and propose corrective actions to the Board of Directors;
- Perform other tasks and duties as directed by the General Director from time to time.

Office of the General Director: a specialized unit directly under the General Director, reporting directly to the General Director. The Office of the General Director is responsible for advising and assisting the General Director in carrying out the following:

- Compiling and reporting on the general operational activities of BAC A BANK; notifying, monitoring, and evaluating the implementation of plans and directives assigned by the General Director to units within the system;
- Managing and supporting administrative and management operations across the entire BAC A BANK system and its subsidiaries.

Functional Divisions/Departments

Reporting directly to the General Director are functional Divisions/Departments responsible for carrying out business operations and supporting activities. Each Division/Department is headed by a Division Director or Department Director, who is tasked with implementing and organizing operations in accordance with the Division's or Department's functions and responsibilities under the General Director's direction.

Retail Banking Division

The Retail Banking Division advises and assists the Board of Directors and the General Director on retail banking operations and individual customer development; develops retail banking products and services, including personal loans, online banking, cards, remittances, and cross-selling products; and is responsible for the effectiveness of the products and services it has launched...; Issues policies, regulations, procedures, and operational guidelines related to retail products and services across the entire system; directs, organizes, and implements retail banking activities at business units; supervises, directs, and manages the sales force, and evaluates the quality of service provided by the sales force at business units through retail banking performance metrics; Serve as the primary point of contact for managing and developing BAC A BANK's partnerships related to retail banking operations; Carry out the development of the business unit network in accordance with the strategy and plan approved by the Board of Directors and the General Director.

Corporate Banking Division

The Corporate Banking Division advises and assists the General Director and the Board of Directors in managing and organizing business operations in accordance with the overall objectives, direction, and development strategy of BAC A BANK and applicable laws regarding: developing governance strategies, management plans, and development plans for corporate clients (KHDN) and other economic organizations across the entire BAC A BANK system; Managing and promoting corporate client business activities across the entire system

to achieve the Division's specific objectives and strategies, as well as those of BAC A BANK as a whole; Research, develop, and enhance products and services for corporate clients; identify and develop partners and major corporate clients, and assign corporate clients to business units for management to facilitate the development and implementation of BAC A BANK's products and services; establish, assign, and evaluate performance targets for the corporate client sales force across the entire system.

Funds and Money Market Division

The Capital and Money Market Division centrally manages capital (in both local and foreign currencies) to transfer all liquidity, exchange rate, and interest rate risks from branches and other business units under the Head Office to the Capital and Money Market Division; Manages system-wide liquidity for BAC A BANK and manages capital at the lowest possible cost to maximize profits and minimize market risk; Engages in capital and securities trading to maximize profits; Advises BAC A BANK, as well as projects and businesses, on accessing and borrowing funds from foreign sources and other capital sources.

Investment and Financial Advisory Division

The Investment and Financial Advisory Division advises and assists the Board of Directors and the General Director in developing strategies and implementation plans, as well as in monitoring and taking responsibility for operational results in the following areas: investment, investment portfolio management; investment advisory and financial advisory services.

Finance and Accounting Division

The Finance and Accounting Division advises and assists the General Director and the Board of Directors in the following areas: researching and developing financial and accounting policies, as well as managing internal revenue and expenditure to support BAC A BANK's business operations; guiding the organization and implementation of bookkeeping, accounting, general accounting, operational accounting, and post-audit activities; managing and monitoring receivables, payables, and internal revenue and expenditure related to BAC A BANK's business operations; serving as the focal point for asset procurement; developing and managing various compliance reports submitted to relevant authorities and providing information to internal units; developing and managing the management information system; Developing, monitoring, and evaluating the implementation of the business plan for the entire system; and performing other duties in accordance with the Division's functions and responsibilities.

Credit Management Division

The Credit Management Division advises and assists the General Director and the Board of Directors in: conducting re-evaluation of credit application files in accordance with legal regulations and BAC A BANK's policies, providing independent opinions to advise and propose credit approvals to the competent authority for safe and effective credit decision-making; managing credit operations and credit support activities at branches; managing non-performing loans and the non-performing loan portfolio at branches; coordinating with,

supporting, and supervising branches in the management and resolution of non-performing loans.

Operations Division

The Operations Division advises the Board of Directors and the General Director on the management and development of customer services, payments, cash management, and the Bank's deposit products, as well as other tasks within the Division's scope of responsibilities.

Risk Management Division

The Risk Management Division advises and assists the General Director and the Board of Directors in the following areas: Planning, developing, advising on, researching, and refining credit policies to ensure credit operations align with the Bank's business objectives, strategies, and risk management requirements under applicable laws and BAC A BANK's policies during each period; developing policies and implementing Market Risk Management, Liquidity Risk Management, and Interest Rate Risk Management for on-balance-sheet operations within the BAC A BANK system; Develop policies and organize the implementation of Operational Risk Management and Anti-Money Laundering within the BAC A BANK system; develop policies and organize the implementation of credit supervision within the BAC A BANK system.

Information Technology Division

The Information Technology Division advises the General Director on the investment, implementation, operation, and management of information technology systems; serves as the central point for receiving information and supporting all transaction operations across the entire system; acts as the central point for generating and processing reporting data both within and outside the system; and manages the information technology systems; Develops and implements information technology solutions; ensures information technology security and confidentiality across the entire system; manages IT hardware to support all operations throughout the BAC A BANK system; manages information exchange systems both within and outside BAC A BANK.

Human Resources Division

The Human Resources Division advises and assists the General Director in areas related to human resource management, development, and training to implement the bank's strategies and business plans during each period.

Legal Department

The Legal Department provides advisory services, legal counsel, and updates on legal matters to the Executive Board, the Board of Directors, units within the BAC A BANK system, and BAC A BANK's subsidiaries and affiliates; it also provides legal counsel for projects in which BAC A BANK advises on investments, with the aim of identifying risks and ensuring legal compliance across all banking operations.

Competition, Rewards, and Discipline Department

The Competition, Rewards, and Discipline Committee is a specialized unit responsible for advising and assisting the Board of Directors, the General Director, and the Competition and Rewards Council in the following matters:

- Managing and organizing the implementation of competition, awards, disciplinary actions, and the handling of complaints and accusations within the BAC A BANK system in accordance with BAC A BANK's strategies and development directions for each period, as required by law;
- Monitoring the strict enforcement of disciplinary measures for labor violations in business operations in accordance with the Labor Regulations, Rules and Regulations, and effective decisions of BAC A BANK, as well as applicable laws;
- Serve as the central point of contact for receiving, resolving, and compiling letters, documents, complaints, and reports from groups and individuals within BAC A BANK.

Compliance and Business Support Department

Advise and assist the General Director on matters related to: Analyzing and evaluating the business operations of business units in the assigned region to help the General Director make timely decisions that ensure the appropriateness, safety, and effectiveness of BAC A BANK's business operations; To inspect, monitor, and promptly report on compliance with legal regulations, operational policies and procedures, and the bank's internal regulations at assigned business units; to support functional Divisions, Departments, and Centers at the Head Office in coordinating and implementing tasks across business units; and to support business units in business development and enhancing compliance.

Marketing and Communications Division

The Marketing and Communications Division is a unit under the Head Office, reporting directly to the General Director and the Board of Directors, with the following functions:

- Provide advice and support to the General Director and the Board of Directors in managing and overseeing the administration and brand development of BAC A BANK.
- Provide advice, develop, and implement communication strategies in line with the bank's brand positioning and overall operational and business direction.
- Manage the BAC A BANK brand identity system across the entire organization.
- Organize all events and support programs for the Bank's business operations to ensure effective communication and the development of the BAC A BANK brand.
- Execute communication programs to promote the products and services of the various business divisions.

Digital Banking Division

Advise the General Director and the Board of Directors on the development, implementation, and operation of a digital banking model for BAC A BANK; Propose and develop short-, medium-, and long-term strategic roadmaps for digital banking development, along with implementation methods and the Division's annual business development goals; Develop a

digital business model, including: (i) developing digital products and services, (ii) designing the customer experience on digital platforms, and (iii) managing and supporting business units nationwide in the implementation, operation, and sales of digital products and services; Establish mechanisms and manage the operations of the Digital Banking Division; develop and evaluate KPIs, organizational structure, human resources capabilities, responsibilities, authorities, internal controls, incentive and disciplinary policies, business processes, etc., in accordance with the operations of the Digital Banking model and relevant regulations of BAC A BANK; Develop management systems, technology systems, and quality management systems for the purpose of managing and directing operations; Develop strategic improvement programs and projects, as well as human resource development programs, to enhance the capabilities of the system and the operations of the Digital Banking Division.

Business Center

The Business Center is responsible for advising the Executive Board on matters related to the business operations of the Head Office Business Center, carrying out the Bank's business activities in accordance with the license issued by the State Bank of Vietnam and as authorized by the General Director, and managing the business operations of subordinate units.

In addition, the Business Center provides banking products and services to customers to meet their needs and generate revenue and profits for BAC A BANK.

5. Information regarding the parent company and subsidiaries of the Listing Organization; companies that hold controlling interests or a controlling stake in the Listing Organization; and companies in which the Listing Organization holds a controlling interest or a controlling stake

5.1. Information regarding the parent company of the Listing Organization

None

5.2. Information regarding the subsidiaries of the Listing Organization

The Bank has two (02) wholly-owned subsidiaries, including:

Bac A Asset Management Company Limited (BAC A AMC)

- Address: No. 67 Nguyen Thi Dinh Street, Yen Hoa Ward, Hanoi.
- Business Registration Certificate No. 0104507588, initially issued by the Hanoi Department of Planning and Investment on March 3, 2010.
- Charter capital as stated in the Business Registration Certificate: 50,000,000,000 VND (Fifty billion VND).
- Actual paid-in charter capital: 50,000,000,000 VND (Fifty billion VND).
- BAC A BANK's ownership stake in BAC A AMC: BAC A BANK owns 100% of the charter capital.
- Primary Business Activities: Acquiring and managing delinquent debts (including secured and unsecured debts) and collateral for loans (mortgaged assets, pledged assets,

assets assigned to settle debts, and assets transferred to the Bank by the Court) related to such debts to facilitate their resolution and the swiftest possible recovery of funds.

Bac A Remittance Co., Ltd.

- Address: No. 9, Dao Duy Anh Street, Kim Lien Ward, Hanoi.
- Business Registration Certificate No. 0107983828, initially issued by the Hanoi Department of Planning and Investment on September 5, 2017.
- Charter capital as stated in the Business Registration Certificate: 77,000,000,000 VND (seventy-seven billion VND).
- Actual paid-in charter capital: 77,000,000,000 VND (seventy-seven billion VND).
- BAC A BANK's ownership stake in Bac A Remittance Company Limited: BAC A BANK owns 100% of the charter capital.
- Primary business activities: provision of foreign currency receipt and disbursement services; operation of a foreign currency exchange agency.

5.3. Information on companies exercising control or holding a controlling stake or equity interest in the Listing Organization:

None

5.4. Information on companies in which the Listing Organization holds controlling interests or a controlling stake:

None

6. Information on increases and decreases in the Listing Organization's charter capital

In 1994, the Bank commenced operations with an initial charter capital of 20 billion VND; as of now, it stands at over 11,526 billion VND and has undergone the following capital increases:

Table 3: History of increases and decreases in charter capital since establishment

Year of Capital Increase	Amount Increased (VND)	Authorized Capital After Increase (VND)	Form of Capital Increase	Legal Basis
1994	20,000,000,000	20,000,000,000	Initial Capital Contribution	- Operating License No. 0052/NH-GP issued by the State Bank of Vietnam on September 1, 1994 - Company registration certificate No. 055719 issued by the People's Committee of Nghe An Province on September 6, 1994
1999	9,500,000,000	29,500,000,000	Share issuance offered to	- Decision No. 28/2000/QĐ-NHNN5 dated January 19, 2000,

Year of Capital Increase	Amount Increased (VND)	Authorized Capital After Increase (VND)	Form of Capital Increase	Legal Basis
			existing shareholders	issued by the State Bank of Vietnam
Year 2000	17,500,000,000	47,000,000,000	Issuance of shares offered to existing and new shareholders	- Decision No. 523/2000/QĐ-NHNN5 dated December 26, 2000, of the State Bank of Vietnam
2001	3,000,000,000	50,000,000,000	Share issuance offered to existing shareholders	- Circular No. 478/NHNN-TH dated October 5, 2001, issued by the State Bank of Vietnam, Nghe An Branch
2002	20,000,000,000	70,000,000,000	Issuance of shares offered to existing and new shareholders	- Official Letter No. 574/NHNN-NA dated November 4, 2002, from the State Bank of Vietnam, Nghe An Branch
Year 2003	15,000,000,000	85,000,000,000	Issuance of shares for sale to existing shareholders	- Official Letter No. 889/NHNN-NGA.1 dated November 12, 2003, from the State Bank of Vietnam, Nghe An Branch
In 2004	25,000,000,000	110,000,000,000	Issuance of shares offered to existing and new shareholders	- Official Letter No. 696/NHNN-NGA.1 dated November 2, 2004, from the State Bank of Vietnam, Nghe An Branch
2005	90,000,000,000	200,000,000,000	Issuance of shares offered to existing and new shareholders	- Official Letter No. 403/NHNN-NGA.1 dated May 30, 2005, from the State Bank of Vietnam, Nghe An Branch - Official Letter No. 680/NHNN-NGA.1 dated November 30, 2005, from the State Bank of Vietnam, Nghe An Branch

Year of Capital Increase	Amount Increased (VND)	Authorized Capital After Increase (VND)	Form of Capital Increase	Legal Basis
2006	200,000,000,000	400,000,000,000	Issuance of shares offered to existing and new shareholders	- Official Letter No. 442/NHNN-NGA.1 dated June 12, 2006, from the State Bank of Vietnam, Nghe An Branch - Official Letter No. 784/NHNN-NGA.1 dated November 13, 2006, from the State Bank of Vietnam, Nghe An Branch
2007	540,000,000,000	940,000,000,000	Issuance of shares offered to existing and new shareholders; transfer of a portion of the 2006 capital surplus to increase charter capital	- Official Letter No. 505/NHNN-NGA.1 dated July 23, 2007, from the State Bank of Vietnam, Nghe An Branch
2008–2009	1,180,857,530,000	2,120,857,530,000	- Issuance of shares offered to existing and new shareholders - Transfer of a portion of the capital surplus from 2006–2007	- Official Letter No. 610/NHNN-NGA.1 dated May 28, 2008, from the State Bank of Vietnam (SBV) Nghe An Branch - Official Letter No. 1124/NHNN-NGA.1 dated September 23, 2008, from the State Bank of Vietnam, Nghe An Branch - Official Letter No. 782/NHNN-NGA.1 dated August 7, 2009, from the State Bank of Vietnam, Nghe An Branch - Official Letter No. 1130/NHNN-NGA.1 dated December 4, 2009, from the State Bank of Vietnam, Nghe An Branch

Year of Capital Increase	Amount Increased (VND)	Authorized Capital After Increase (VND)	Form of Capital Increase	Legal Basis
				- Official Letter No. 9511/NHNN-TTGSNH dated December 3, 2009, from the State Bank of Vietnam
2010	879,142,470,000	3,000,000,000,000	Issuance of shares offered to existing shareholders, strategic partners, and employees	- Official Letter No. 4385/NHNN-TTGSNH dated June 11, 2010, from the State Bank of Vietnam
2014	700,000,000,000	3,700,000,000,000	Private placement of shares to existing and new shareholders	- Circular No. 9510/NHNN-TTGSNH dated December 19, 2013, issued by the State Bank of Vietnam - Official Letter No. 169/UBCK-QLPH dated January 10, 2014, from the State Securities Commission - Official Letter No. 1168/UBCK-QLPH dated March 24, 2014, from the State Securities Commission - Decision No. 1158/QĐ-NHNN dated June 10, 2014, issued by the State Bank of Vietnam
2015	700,000,000,000	4,400,000,000,000	Private placement of shares to existing shareholders	- Circular No. 597/NHNN-TTGSNH dated January 27, 2015, issued by the State Bank of Vietnam - Official Letter No. 1033/UBCK-QLPH dated March 9, 2015, from the State Securities Commission

Year of Capital Increase	Amount Increased (VND)	Authorized Capital After Increase (VND)	Form of Capital Increase	Legal Basis
				- Official Letter No. 3323/UBCK-QLPH dated June 19, 2015, from the State Securities Commission - Decision No. 1549/QĐ-NHNN dated August 5, 2015, issued by the State Bank of Vietnam
2016	600,000,000,000	5,000,000,000,000	- Issuance of shares to pay dividends - Issuance of shares through a private placement to existing shareholders, strategic partners, and employees	- Circular No. 9873/NHNN-TTGSNH dated December 24, 2015, issued by the State Bank of Vietnam - Official Letter No. 274/UBCK-QLCB dated January 15, 2016, from the State Securities Commission - Circular No. 575/UBCK-QLCB dated January 29, 2016, issued by the State Securities Commission - Official Letter No. 1500/UBCK-QLCB dated March 30, 2016, from the State Securities Commission - Circular No. 1705/UBCK-QLCB issued by the State Securities Commission - Decision No. 1270/QĐ-NHNN dated June 15, 2016, issued by the State Bank of Vietnam
2017–2018	500,000,000,000	5,500,000,000,000	- Issuance of shares to pay dividends - Private placement of shares to existing shareholders	- Official Letter No. 10543/NHNN-TTGSNH dated December 26, 2017, from the State Bank of Vietnam - Official Letter No. 924/UBCK-QLCB dated February 5, 2018, from the State Securities Commission

Year of Capital Increase	Amount Increased (VND)	Authorized Capital After Increase (VND)	Form of Capital Increase	Legal Basis
				- Official Letter No. 1732/UBCK-QLCB dated June 26, 2018, issued by the State Securities Commission - Circular No. 3927/UBCK-QLCB dated June 25, 2018, issued by the State Securities Commission - Official Letter No. 4152/UBCK-QLCB dated July 4, 2018, from the State Securities Commission - Decision No. 691/QĐ-SGDHN dated October 30, 2018, issued by the Hanoi Stock Exchange - Decision No. 1807/QĐ-NHNN dated September 14, 2018, issued by the State Bank of Vietnam
2019	1,000,000,000,000	6,500,000,000,000	Issuance of shares to pay dividends	- Official Letter No. 5536/NHNN-TTGSNH dated July 18, 2019, from the State Bank of Vietnam - Official Letter No. 5135/UBCK-QLCB dated August 23, 2019, from the State Securities Commission - Circular No. 6381/UBCK-QLCB dated October 22, 2019, issued by the State Securities Commission - Decision No. 2647/QĐ-NHNN dated December 26, 2019, issued by the State Bank of Vietnam
2020	585,000,000,000	7,085,000,000,000	Issuance of shares to pay dividends	- Circular No. 5456/NHNN-TTGSNH of the State Bank of Vietnam

Year of Capital Increase	Amount Increased (VND)	Authorized Capital After Increase (VND)	Form of Capital Increase	Legal Basis
				- Circular No. 5103/UBCK-QLCB dated August 20, 2020, from the State Securities Commission - Circular No. 5886/UBCK-QLCB dated September 30, 2020, issued by the State Securities Commission - Decision No. 1957/QĐ-NHNN dated November 19, 2020, issued by the State Bank of Vietnam
2021	446,355,000,000	7,531,355,000,000	Issuance of shares to pay dividends	- Circular No. 4107/NHNN-TTGSNH of the State Bank of Vietnam - Circular No. 3315/UBCK-QLCB dated July 5, 2021, from the State Securities Commission
2022	602,508,400,000	8,133,863,400,000	Issuance of shares to pay dividends	- Circular No. 3673/NHNN-TTGSNH issued by the State Bank of Vietnam - Circular No. 3620/UBCK-QLCB dated June 13, 2022, from the State Securities Commission
2023	200,403,040,000	8,334,266,440,000	Public Offering of Shares	- Certificate of Registration for Additional Public Offering of Shares No. 11/GCN-UBCK issued by the State Securities Commission to BAC A BANK on January 19, 2023 - Decision No. 1514/QĐ-NHNN of the State Bank of Vietnam dated August 10, 2023

Year of Capital Increase	Amount Increased (VND)	Authorized Capital After Increase (VND)	Form of Capital Increase	Legal Basis
2024	625,069,980,000	8,959,336,420,000	Issuance of shares to pay dividends	- Circular No. 9280/UBCK-QLCB dated December 25, 2023, issued by the State Securities Commission - Official Letter No. 9629/NHNN-TTGSNH dated December 4, 2023, from the State Bank of Vietnam - Decision No. 247/QĐ-NHNN of the State Bank of Vietnam dated February 20, 2024
Year 2025	620,882,010,000	9,580,218,430,000	Issuance of shares to pay dividends	- Circular No. 249/UBCK-QLCB dated January 14, 2025, issued by the State Securities Commission - Circular No. 10474/NHNN-TTGSNH dated December 24, 2024, issued by the State Bank of Vietnam - Decision No. 572/QĐ-NHNN of the State Bank of Vietnam dated February 27, 2025
Year 2025	452,572,090,000	10,032,790,520,000	Additional public offering of shares to existing shareholders	- Circular No. 10474/NHNN-TTGSNH dated December 24, 2024, issued by the State Bank of Vietnam; - Certificate of Registration for the Public Offering of Additional Shares No. 148/GCN-UBCK dated June 12, 2025 - Decision No. 3694/QĐ-NHNN of the State Bank of Vietnam dated December 22, 2025.

Year of Capital Increase	Amount Increased (VND)	Authorized Capital After Increase (VND)	Form of Capital Increase	Legal Basis
2026	688,611,490,000	10,721,402,010,000	Issuance of shares to pay dividends	- Circular No. 229/NHNN-QLGS dated January 12, 2026, issued by the State Bank of Vietnam; - Circular No. 809/UBCK-QLCB dated January 23, 2026, issued by the State Securities Commission; - Decision No. 322/QĐ-NHNN of the State Bank of Vietnam dated March 6, 2026.
2026	804,105,150,000	11,525,507,160,000	Issuance of shares to pay dividends	- Circular No. 4435/NHNN-QLGS dated May 28, 2026, issued by the State Bank of Vietnam; - Official Letter No. 5157/UBCK-QLCB dated June 9, 2026, from the State Securities Commission; - Decision No. 1681/QĐ-NHNN of the State Bank of Vietnam dated July 21, 2026

(Source: BAC A BANK)

- Since its establishment, the Bank has not reduced its charter capital.

7. Information on Outstanding Securities

7.1 Common Stock:

Table 4: Shareholder Structure of the Bank as of August 28, 2026

No.	Shareholder Name	Number of Shareholders	Number of Common Shares	Ownership Percentage (%)
1	Domestic Shareholders	1,953	1,152,416,507	99.988
1.1	<i>Individuals</i>	1,940	1,112,800,261	96.551
1.2	<i>Organizations</i>	13	39,616,246	3.437

No.	Shareholder Name	Number of Shareholders	Number of Common Shares	Ownership Percentage (%)
2	Foreign shareholders	28	134,209	0.012
2.1	Individuals	23	125,893	0.011
2.2	Organizations	5	8,316	0.001
	Foreign organizations; economic organizations in which foreign investors hold more than 50% of the charter capital	0	0	0.000
3	Treasury stock	0	0	0.000
Total		1,981	1,152,550,716	100.000

(Source: BAC A BANK shareholder list provided by VSDC as of August 28, 2026)

7.2 Preferred Stock: None

7.3 Other securities:

Table 5: Types of Other Securities (Data as of August 28, 2026)

No.	Bond Code	Issue Date	Outstandi ng Face Value (billion VND)	Interest Rate (%/year)	Matur ity (years)
Total			18,494.75		
Individual bonds (*)			14,100		
I	Year 2025 <i>Non-convertible, non-warrant-linked, unsecured bonds that are not subordinated debt of the Issuer.</i>				
1	BAB12507	September 17, 2025	1,000	5.8	3 years
2	BAB12508	November 13, 2025	800	6.7	3 years

No.	Bond Code	Issue Date	Outstandi ng Face Value (billion VND)	Interest Rate (%/year)	Matur ity (years)
3	BAB12509	November 25, 2025	1,000	6.7	3 years
4	BAB12510	December 2, 2025	1,000	6.5	3 years
5	BAB12511	December 24, 2025	1,000	7.5	3 years
II	Year 2026 <i>Non-convertible, non-warrant-linked, unsecured, and non-subordinated bonds of the Issuer.</i>				
1	BAB12601	April 21, 2026	2,000	8.4	2 years
2	BAB12602	May 7, 2026	1,000	Interest rate applicable for the first 6 months: 8.6% Interest rate applicable from the 7th month onward: Reference Interest Rate + 0.8%	2 years
3	BAB12603	May 13, 2026	1,000	8.4	3 years
4	BAB12604	May 14, 2026	1,000	Interest rate applicable for the first 6 months: 8.6% Interest rate applicable from the 7th month onward: Reference Interest Rate + 0.8%	2 years
5	BAB12605	May 28, 2026	2,000	8.6	3 years
6	BAB12606	June 24, 2026	1,800	8.5	2 years
7	BAB12607	July 15, 2026	500	9.0	3 years

No.	Bond Code	Issue Date	Outstandi ng Face Value (billion VND)	Interest Rate (%/year)	Matur ity (years)
Public Bonds (**)			4,394.75		
I	Year 2023 <i>Non-convertible, non-warrant-linked, unsecured bonds that constitute Subordinated Debt and meet the conditions to be counted toward the Issuer's Tier 2 capital under current laws and regulations.</i>				
1	BAB202203-08C	October 16, 2023	59.60	Reference Interest Rate + 1.6% per year From the 6th year Reference Interest Rate + 3.6%	8 years
II	2024 <i>Non-convertible, non-warrant-linked, unsecured bonds, classified as Subordinated Debt and meeting the conditions to be counted toward the Issuer's Tier 2 capital in accordance with current laws.</i>				
1	BAB201-08C	June 17, 2024	500	Reference Interest Rate + 1.9% per year From the 6th year Reference Interest Rate + 3.2%	8 years
2	BAB202-07C	October 28, 2024	600	Reference Interest Rate + 1.5% per year From the 6th year Reference Interest Rate + 3.1%	7 years
3	BAB202-08C	October 28, 2024	300	Reference Interest Rate + 1.9% per year From the 6th year Reference Interest Rate + 3.2%	8 years
III	2025 <i>Non-convertible, non-warrant-linked, unsecured bonds, classified as Subordinated Debt and meeting the conditions to be counted toward the Issuer's Tier 2 capital in accordance with current laws.</i>				

No.	Bond Code	Issue Date	Outstandi ng Face Value (billion VND)	Interest Rate (%/year)	Matur ity (years)
1	BAB203-07L	August 25, 2025	700	Reference Interest Rate + 1.1% per year From the 6th year Reference interest rate + 3.0%	7 years
2	BAB203-07C	August 25, 2025	800	Reference Interest Rate + 1.3% per year From the 6th year Reference Interest Rate + 3.1%	7 years
IV	2026 <i>Non-convertible, non-warrant-linked, unsecured bonds, which constitute Subordinated Debt and meet the conditions to be counted toward the Issuer's Tier 2 capital in accordance with current laws.</i>				
1	BAB204-07L	June 29, 2026	941.60	Reference Interest Rate + 2.1% per year From the 6th year Reference interest rate + 3.0%	7 years
2	BAB204-07C	June 29, 2026	494.55	Reference Interest Rate + 2.3% per year Starting in the 6th year Reference interest rate + 3.1%	7 years

(Source: Bac A Commercial Joint Stock Bank)

Note:

(*) *Reference Interest Rate for privately placed bond issues: For each Interest Rate Determination Period, this is the 3-month VNIBOR rate as of the Interest Rate Determination Date, rounded to two (2) decimal places of the percentage (%).*

(**) *Reference Interest Rate for publicly issued bond codes: used to determine the interest rate for each Interest Period, it is the standard 12-month, post-paid, VND-denominated personal savings deposit rate published on Bac A Commercial Joint Stock Bank's official website on the Interest Rate Determination Date. In the event that preferential interest rates are offered to one*

or more specific customer groups or for one or more specific deposit amounts, the Reference Interest Rate shall be the highest interest rate published.

8. Business Operations

BAC A BANK's primary business activities include raising short, medium, and long-term capital through accepting deposits from organizations, individuals, and other credit institutions in the form of demand deposits, time deposits, and other types of deposits; issuing certificates of deposit, bonds, and other valuable papers to raise capital from domestic and foreign organizations and individuals; borrowing funds from other financial institutions operating in Vietnam and from foreign financial institutions; Extend credit to organizations and individuals in the form of loans, discounting and rediscounting of valuable papers and other negotiable securities, bank guarantees, issuance of credit cards, domestic factoring, and international factoring for banks authorized to conduct international factoring, as well as other forms of credit extension in accordance with the regulations of the State Bank of Vietnam.

8.1 Business Operations

- Product and Service Categories

Main Products/Services:

- Products/Services for Individual Customers: deposits, loans, payments, card services, electronic banking services, insurance, etc.
- Products/Services for Corporate Customers: deposits, loans, payments, guarantees, electronic banking services, insurance, etc.

a. Deposit Products

- Individual Customers:

- ✓ Demand deposits: These are deposit accounts that allow customers to deposit or withdraw cash immediately as needed.
- ✓ Term Deposits: These are deposit accounts primarily used to earn interest based on the deposit term, including savings accounts denominated in VND, USD, EUR, and other foreign currencies as announced by BAC A BANK from time to time.
- ✓ Balance in the Checking Account: In addition to being able to deposit and withdraw funds as needed, customers can also use payment tools such as payment orders, checks, cards, and electronic banking services to transfer money and make payments.
- ✓ Senior Savings Product: Designed for individual customers aged 50 and older, with a minimum term of 6 months and a minimum deposit of 10 million VND (or 500 USD). A key feature of this product is an additional interest rate bonus.
- ✓ Daily-Earning Savings Product: This savings product offers a term based on the customer's desired number of days, ranging from 31 to 395 days, with a minimum deposit of 10 million VND (or 500 USD). The product's key feature is an attractive interest rate based on the customer's chosen deposit period.

- ✓ "Home Builder Savings" Product: This savings product is exclusively for female customers, with a minimum term of 12 months and a minimum deposit of 10 million VND. Key features include an additional interest rate bonus, TH Truemart shopping vouchers, and a reduced interest rate when taking out a loan secured by the savings account.
- ✓ Online Deposit Product: This is a term savings product where customers conduct transactions related to the product via the bank's electronic banking system (Internet banking, Mobile banking, etc.). It is designed for customers who want to take control of their transactions, save time at the bank, and have a need for regular savings. They can choose to make multiple small deposits and have them mature at the same time to accumulate a larger sum. The product offers flexible terms, including monthly and daily terms, with a minimum deposit of 1 million VND. A key feature of the product is an additional interest rate bonus.
- ✓ Armed Forces Savings Product: This savings product is exclusively for customers currently serving in the military and police forces, with a minimum term of 6 months and a minimum deposit of 1 million VND. Key features include an additional interest rate bonus, gift benefits for customers' children, free domestic money transfers, and a reduced interest rate when taking out a loan secured by the savings account.
- **Corporate Customers:**
 - ✓ Current Account Balances: Meet an organization's needs for receiving and making payments quickly, along with a range of additional benefits.
 - ✓ Time Deposits: These are deposits where customers can choose from various terms at BAC A BANK depending on their capital usage plans, including deposits in VND, USD, EUR, and other foreign currencies as announced by BAC A BANK from time to time.
 - ✓ Payroll Disbursement Service via Account: An online payroll payment service for employees through the company's account opened at BAC A BANK.
- b. **Credit Products**
 - **Individual Customers:**
 - ✓ Working Capital Loans for Production and Business Operations: Providing financing to customers to meet their ongoing working capital needs or to fund their production, business, and trade activities involving goods and services.
 - ✓ Loans for investment in assets used for production and business operations: Providing capital to individual customers to meet their needs for investing in assets used for production and business operations. Investment assets include: real estate, construction projects, factories, warehouses, transportation vehicles, machinery, equipment, and production lines.

- ✓ Secured Consumer Loans: Providing capital to customers to meet consumer needs such as purchasing household items, education, travel, weddings and funerals, medical treatment, and household appliances.
- ✓ Study Abroad Expense Loans: A credit product designed for international students, their spouses, and relatives to cover study abroad expenses incurred before and during the student's academic program. Study abroad expenses include tuition, living expenses, visa fees, health insurance premiums, airfare, and other reasonable costs.
- ✓ Car Purchase Loans: Provide financing to customers for purchasing cars to meet the transportation needs of the customer and their family members, as well as to support the customer's business activities (including transportation services, car rentals, and other business operations) and the business operations of households owned by the customer.
- ✓ Loans for the Purchase of Real Estate with a Certificate of Ownership: Providing financing to individual customers to purchase real estate that already has a Certificate of Ownership for the purpose of residential use by the customer or their family members, or to support small-scale, non-regular real estate business activities that do not require the customer to establish a business entity under the law, including business households owned by the customer.
- ✓ Loans for the purchase of real estate in residential construction investment projects: Providing financing to customers to purchase real estate in residential construction projects, including future-development housing units and land lots, for the customer's own use and/or that of their relatives, either for residential purposes or for rental purposes.
- ✓ Home Construction and Renovation Loans: Providing financing to customers who need to build a new home, renovate an existing home, or purchase furnishings for their home and family's residence or business.
- ✓ Unsecured Tuition Loans at TH School: Providing financing to customers in the form of unsecured loans to pay tuition fees for students enrolled in the TH School system.
- ✓ Agricultural Production Loans for Vegetable, Flower, and Fruit Cultivation: Provides funding to customers to meet investment objectives, purchase fixed assets such as agricultural machinery and technology, invest in greenhouses, lease or purchase land use rights for vegetable, flower, and fruit cultivation, and supplement working capital for their vegetable, flower, and fruit cultivation operations.
- ✓ Loans Secured by Online Savings Account Balances at the Counter: Providing capital to customers by accepting their online savings account balances at BAC A BANK as collateral to meet their capital needs for consumer purposes, in accordance with BAC A BANK's regulations and applicable laws.

- ✓ Savings Book Pledge Loans: Providing capital to customers to meet daily living needs—such as consumption, asset purchases, and service payments—by pledging savings books denominated in Vietnamese Dong (VND) or foreign currency issued by BAC A BANK.
- ✓ Dairy Cattle Farming Loans in Partnership with DaLatMilk Company: Provides financing to individual customers to purchase dairy cattle from DaLatMilk Company for farming purposes and to supply milk to DaLatMilk Company.
- ✓ Loans for Small Merchants at An Dong Market: Providing capital to small merchants operating at An Dong Market to supplement working capital for market-based business operations, pay rent or purchase business spaces at the market, and meet other consumer lending needs of the customers and their families.
- ✓ Salary-Based Installment Consumer Loans: This is an unsecured loan product for individual customers with a stable income from a salary, designed to meet their daily living needs.
- ✓ Loans for Planting and Caring for Industrial Crops: Provides capital to customers to supplement funds for planting and caring for industrial crops; invest in fixed assets for planting and maintaining industrial crop orchards; and supplement funds for harvesting and processing products from industrial crop orchards, as well as agricultural supplies for industrial crops.
- ✓ Secured Loans for Employees: Providing capital to BAC A BANK employees who need loans to support their personal and family living expenses.
- ✓ Unsecured Loans for Employees: Providing capital to individual employees of BAC A BANK in the form of unsecured loans to support their living expenses, based on debt repayment from their salaries, allowances, and other legal sources of income.
- ✓ Secured Loans for Employees of TH Food Chain Joint Stock Company: Provides funding to individual employees of TH Food Chain Joint Stock Company who need loans to support their personal and family living expenses.
- ✓ Unsecured loans for living expenses based on debt repayment sources from employees' salaries, allowances, and other lawful income.
- ✓ Loans secured by bonds issued by BAC A BANK: Providing capital to Vietnamese individuals who wish to borrow from BAC A BANK, secured by bonds issued by BAC A BANK and owned by the customer, to support their personal living expenses and their own business operations.
- **Corporate Customers:**
 - ✓ Working Capital Loans: A loan product designed to supplement working capital for business operations, such as purchasing goods, raw materials, and other costs directly or indirectly related to the production and business processes.

- ✓ Car loans for personal transportation and internal logistics (vehicles that do not directly generate revenue for the business from the vehicle itself) and commercial vehicles (vehicles that directly generate revenue for the business from the vehicle itself), including passenger transport vehicles, freight transport vehicles, and vehicles used for car rental services.
- ✓ Loans secured by deposit contracts: These are provided to borrowers who use a deposit contract with BAC A BANK as collateral, provided the use of the loan proceeds does not violate legal regulations.
- ✓ Credit products for customers in the pharmaceutical and healthcare sectors: Designed for customers engaged in production and business operations in the fields of pharmaceuticals, medical equipment, and medical supplies. These products provide financial solutions including loans, letter of credit issuance, trade finance, international payments, domestic factoring, and other solutions.
- ✓ Credit products for contractors participating in projects of EVN project owners: Serving businesses requiring credit to execute construction and installation contracts for power projects, contracts for the supply of electrical materials and equipment, or project consulting contracts for EVN project owners.
- ✓ Credit products for customers who are contractors participating in projects of PVN project owners: Designed for businesses requiring credit to carry out construction and installation contracts for projects, or to supply services, materials, and equipment, or to perform project consulting contracts for projects and facilities of PVN project owners.
- ✓ Credit products for airline ticket agents: Designed for businesses that are Level 1 ticket agents of VNA and/or members of IATA seeking guarantees and/or loans to support their business operations.
- ✓ Credit products for corporate clients whose operations utilize state budget funds: Provides a suite of financial solutions—including loans, guarantee issuance, trade finance, international payments, credit commitments, and other solutions—to businesses participating in projects, construction works, components, contracts, or bids funded by the state budget through agreements with the project owner or general contractor.
- ✓ Supply Chain Financing Products for Manufacturers: Provide a package of financial solutions, including loans, letter of credit (LC) issuance, factoring, and guarantee issuance for the supply chain of manufacturers who are businesses with existing credit relationships at BAC A BANK
- ✓ Credit Product Package for Cooperatives and Cooperative Unions: Serving cooperative and cooperative union clients in rural areas operating in the fields of agriculture, tourism, and commerce. The products provide financial solutions including: loans, issuance of guarantees, and issuance of letters of credit (L/Cs).
- ✓ Loans for Small and Medium-Sized Enterprises (SMEs): Designed for customers meeting the revenue criteria for small and medium-sized enterprises as defined by

BAC A BANK. Loan purposes include borrowing to supplement working capital, purchasing fixed assets and machinery/equipment, and constructing or renovating offices and factories. For loans to purchase fixed assets, the loan term shall not exceed the depreciation period of the fixed assets.

- ✓ Comprehensive Project Financing: This service is provided to project investors or general contractors who submit bid packages to the project investor in accordance with the law.
- ✓ Credit Products for High-Tech Agricultural Production Enterprises: Designed for corporate clients in need of working capital; medium- and long-term loans to support production and business operations in the high-tech agricultural sector. The product includes the following financial solutions: loans to cover payments and expenses for the execution of purchase and sale contracts (PSCs) and service contracts (SCs) financed by BAC A BANK; issuance of letters of credit (L/Cs); and issuance of guarantees.
- ✓ Credit Products for THFC Distributors and Other Sectors: Serving distributors selling THFC products and goods supplied by other vendors. Purpose of credit: To supplement working capital; to invest in fixed assets, factories, machinery, and equipment; and for other credit purposes as specified by BAC A BANK from time to time.
- ✓ Credit Products for Construction and Installation Business Clients: Provides comprehensive credit solutions for businesses operating in the construction and installation sector, from the bidding phase through to the completion of projects and construction works.
- ✓ Domestic Business Cooperation Loan Product: Serves customers seeking investment loans to carry out business investment activities under a BCC Contract.
- ✓ Reimbursement Loans for Corporate Clients: Designed for clients to borrow funds to reimburse amounts they have previously used from their own capital or legally borrowed from third parties (excluding financial institutions) to cover loan repayment obligations. Loan purposes include: Supplementing short-term working capital; supplementing medium- and long-term capital for the purchase of fixed assets; investment in construction; and repairs to offices and factories (excluding the purchase of automobiles); and other purposes not contrary to current laws and regulations.
- ✓ Bond Pledge Loan Product issued by BAC A BANK for corporate customers: This product serves customers who wish to pledge bonds issued by BAC A BANK to carry out purposes, transactions, or activities that do not violate legal regulations, in accordance with applicable laws and BAC A BANK's policies at any given time.
- ✓ Credit Products for Corporate Clients in the Rice Industry: These products provide credit packages to clients operating in sectors related to the rice industry, such as production and processing units; supply units; and export units, with specific

credit terms and preferential policies tailored to each client group, as well as the use of collateral specific to the rice industry.

- ✓ Lending Regulations for Corporate Clients That Are Securities Firms: Serving securities firms that need loans to supplement working capital; invest in and trade government bonds; and invest in and trade other valuable papers not prohibited by law.
- ✓ Domestic Factoring Product: Serves businesses needing advance payment for receivables or payables arising from contracts for the purchase, sale of goods, and provision of services to support the business's lawful production and business operations.
- ✓ Ultra-Fast Credit Facility for Micro-Enterprise Customers: Designed for businesses with annual revenue of less than (<) 25 billion VND, particularly those that have evolved from household-based businesses with limited accounting systems and require credit to support their production and business operations.
- ✓ Issuance of Credit Commitment Letters to Customers: Designed for customers needing to demonstrate financial capacity to supplement bid documents for the purpose of executing contract packages or project components using funds in accordance with the product's regulations; to supplement project investment license applications; and for other purposes as requested by the customer, consistent with BAC A BANK's regulations and applicable laws.
- ✓ Acceptance of Receivables as Collateral: To serve customers who need to use receivables to secure their obligations to BAC A BANK.

c. International Payments and Trade Finance:

- ✓ Export Document Discounting Product: Serves export businesses that use Letter of Credit (L/C) or documentary collection payment methods and require advance funds to support their production and business operations.
- ✓ International L/C Financing Product: Serves customers—including entities, parties, and importers—who need BAC A BANK to provide L/C financing to import goods, machinery, equipment, etc., from foreign partners through foreign trade contracts.
- ✓ Domestic UPAS L/C Product: Designed for corporate customers purchasing goods or services from domestic partners who require BAC A BANK to issue a domestic UPAS L/C for immediate payment to the seller.
- ✓ International UPAS L/C Product: Designed for corporate clients purchasing goods or services from foreign partners who wish to have BAC A BANK issue a UPAS L/C; clients currently holding an immediate-payment L/C who wish to switch to a UPAS L/C; or clients currently holding a deferred-payment L/C who wish to extend the payment deferral period and use a UPAS L/C.

d. Guarantees

- ✓ BAC A BANK offers a wide range of guarantee products, including: credit facilities for construction and installation contractors; credit facilities for contractors participating in projects funded by EVN; credit facilities for corporate clients in the pharmaceutical and medical equipment sectors; and credit facilities for corporate clients serving as contractors in projects funded by PVN, among others.

e. BAC A BANK Credit Cards

- BAC A BANK MASTERCARD Credit Card

The MasterCard is considered one of the most widely used international payment cards in the world, allowing you to make payments for all transactions both domestically and internationally. As a member of Mastercard, BAC A BANK cardholders can immediately use their cards to make payments and spend at over 30 million acceptance locations in any currency worldwide, and can shop online with complete peace of mind anywhere in the world. Customers will always receive support by contacting the 24/7 Call Center or through the BAC A BANK Mobile App. The card helps customers:

- ✓ Travel abroad more easily: The MasterCard can be used to pay for goods and services at over 30 million MasterCard-branded acceptance points worldwide across more than 210 countries and territories. Therefore, when traveling abroad, customers only need to carry a single MasterCard eliminating the need to exchange currency or worry about theft when carrying cash.
- ✓ Shop and pay for international services right here in Vietnam: For international apps, services, and online orders from overseas retailers, customers can easily pay with their MasterCard without worrying about exchanging foreign currency.
- ✓ Withdraw foreign currency: When traveling or on business trips abroad, customers do not need to exchange currency to bring along; they simply need to go to an ATM with the MasterCard logo, enter their PIN, and complete the transaction.
- ✓ Access to emergency funds: Customers can use their MasterCard credit card to make immediate payments without having to take out a loan. Additionally, MasterCard offers a cash advance feature, allowing customers to quickly withdraw cash for use in certain emergencies.
- ✓ Attractive benefits: Customers will receive various benefits such as cashback, discounts, gift vouchers, and 0% installment plans when shopping and paying with their MasterCard.
- ✓ Safety and Security: Customer information is strictly protected by chip technology and the 3D Secure 2.0 online transaction authentication service, which meets international security standards. If your card is lost, simply lock your account to protect your funds.

- BAC A BANK MASTERCARD REWARDS GOLD Card

- ✓ This card is designed to serve customers with moderate incomes. The benefits program for this card is extremely diverse and flexible. Upon receiving this card, customers will be awarded 30 points. Typically, for every 10,000 VND spent, customers earn 1 point; however, at TH Truemart stores, every 10,000 VND spent earns up to 5 points. In addition, when customers make purchases on special occasions such as their birthday, March 8, October 20, Christmas, and Tet, they will receive a 10% discount on the transaction value when paying at TH Truemart stores nationwide. Once customers have accumulated the required number of points, they can redeem them for rewards such as TH Truemart gift cards worth 50,000, 100,000, 200,000 VND, or use them to offset annual fees.

- **BAC A BANK MASTERCARD CASHBACK PLATINUM**

As soon as customers obtain this product, they enjoy a wide range of benefits:

- ✓ Cashback on spending.
- ✓ Dining privileges: Customers receive up to a 20% discount on their bill at GoldenGate Vietnam's largest restaurant chain including Isushi, Ashima, Gogi, Hutong, and Vuvuzela.
- ✓ A 10% discount on purchases at TH Truemart and over 1,000 other partner locations worldwide during specific periods.
- ✓ Global travel insurance: As long as you are the cardholder, you can travel the world with complete peace of mind thanks to a highly valuable insurance package featuring numerous compensation policies; depending on the extent of the damage, compensation can reach up to 11.5 billion VND per incident.

- **CARD SERVICES ON THE DIGITAL BANKING APP**

Customers have complete control over their finances with exceptional flexibility. They can check card information, activate, block, or unblock cards, make credit payments, enroll in or switch installment plans, adjust credit limits, sign up for or cancel automatic debit service fees, and more all at any time. All of this control is available directly through the BAC A BANK Online Banking app. This wide range of services ensures that the convenience of the BAC A BANK Credit Card is on par with that of any other bank's services.

BAC A BANK Domestic Contactless Chip Debit Card – TH Truemart and the BAC A BANK Domestic Contactless Chip Debit Card: This contactless card integrates security technology that meets both global standards and the national VCCS chip card standard. It uses a microchip to store card information, and transactions are only authorized by licensed organizations; each transaction has a unique authentication code... This minimizes the risk of card information theft used to create fraudulent transactions. The BAC A BANK Domestic Contactless Chip Debit Card helps customers easily experience modern transaction channels and manage their finances efficiently, saving time and money. The BAC A BANK Domestic Contactless Chip Debit Card – TH Truemart, linked to the TH Truemart brand, offers customers flexible and convenient

transaction methods along with countless attractive promotional programs when paying at TH Truemart stores nationwide.

Benefits:

- ✓ Quickly withdraw and transfer money at any ATM nationwide, including those of other banks
- ✓ Make quick, cashless payments directly at POS terminals in stores
- ✓ Can be combined with Internet Banking and Mobile Banking services to make payments, shop online, and manage your balance online
- ✓ Fast 24/7 interbank transfers via account number or card number at ATMs, allowing the recipient to receive funds immediately
- ✓ Simpler and safer spending since you don't need to carry large amounts of cash
- ✓ Effectively and securely manage your spending through text notifications whenever a transaction occurs
- ✓ Earn high interest rates on your account balance
- ✓ Quickly deposit funds into your account at any branch of the card-issuing bank
- ✓ Receive exclusive offers from service providers when paying online.

BAC A BANK - TH Truemart Domestic Contactless Chip Debit Card: In addition to the features and benefits of a standard BAC A BANK Domestic Contactless Chip Debit Card, the BAC A BANK - TH Truemart, which is co-branded with TH Truemart, offers customers flexible and convenient transaction methods along with countless attractive promotional programs when making payments at TH Truemart stores nationwide.

f. Online Banking

- Internet Banking: a transaction channel that provides banking products and services to customers via the website <https://ebanking.baca-bank.vn/>
- BAC A BANK Mobile Banking App: An online banking app that delivers online banking products and services to customers via an application installed on their smartphones
- Electronic banking services include the following products and services:
 - ✓ Information Inquiry: Quickly manage banking account information anytime, anywhere with the following features: View detailed balance and transaction information for checking accounts, non-term savings accounts, and term savings accounts; view loan account information at BAC A BANK.
 - ✓ View transaction history based on criteria selected by the customer; locate BAC A BANK's ATM network and branch locations; check exchange rates, interest rates, and more.
 - ✓ A summary chart of the balances for each type of account the customer holds.

- ✓ Intra-bank transfers: An extremely fast and convenient banking transaction method between accounts within the BAC A BANK system.
- ✓ Interbank transfers: Customers can transfer funds to beneficiaries at any other bank in Vietnam via the Citad channel or through 24/7 instant transfers (even outside service providers' business hours) using card numbers and account numbers; make instant transfers via QR codes; and transfer funds through standard transfer channels.
- ✓ Charitable transfers: Make transfers to the "For Vietnam's Future" fund through various programs.
- ✓ Transfers Using ID Documents: Make transfers using a National ID Card or Citizen ID Card.
- ✓ Online Deposits: Customers can open online deposit accounts with interest paid at maturity at preferential rates higher than those for in-branch savings deposits. Customers can also close their online deposits or make partial principal withdrawals in accordance with regulations.
- ✓ Bill Payment: Customers can pay bills from over 100 providers of essential and basic services such as electricity, water, ADSL, telecommunications, television, and insurance through the online banking channel via one-time payments or by setting up automatic payment orders as soon as bills become due.
- ✓ QR Code Services: Customers can make payments by scanning a QR code at the point of sale or manage their account's QR code for money transfer purposes.
- ✓ SMS Banking: Receive automatic transaction notifications for your accounts (checking accounts, non-term savings accounts). Receive messages about events, new products and services, promotional programs, the latest announcements, and more from BAC A BANK.
- ✓ Top up mobile phones and various game cards, purchase data plans, etc.
- ✓ Connect to e-wallets and payment gateways, including major platforms such as Momo, Shopee, Moca, VNPAY, Napas, etc.
- ✓ Open a securities account with Vietnam Securities Joint Stock Company (VSC)
- ✓ Open a checking account, e-banking account, card, and SMS banking online via eKYC
- ✓ Log in using biometric authentication such as fingerprint or facial recognition
- ✓ In addition, there are many features to support customers, including interest rate calculations, personal settings, and personal financial management.
- ✓ Furthermore, the online banking system provides a multi-layered security system with various authentication methods, including static passwords, SMS OTP, and advanced Smart OTP, among others.

g. Insurance

- **Comprehensive Auto Insurance (B-Auto):** Covers physical damage caused by natural disasters, unexpected accidents, force majeure, and unforeseeable events. This

insurance product is designed for BAC A BANK customers and offers many benefits, including complimentary additional coverage; the enrollment process is simple; and customers can choose their coverage levels and insurance terms based on their needs. A network of claims adjusters covers all 63 provinces and cities, with centralized customer service centers located in major cities nationwide, providing timely answers and support for customer inquiries.

- **Motor Vehicle Civil Liability Insurance:** This insurance covers damages resulting from the following causes: non-contractual damages to the health, life, and property of third parties caused by a motor vehicle; and damages to the health and life of passengers caused by a motor vehicle.
- **Private Home Insurance (B - Home):** This insurance covers property damage to the home and its contents caused by: fire and explosions; lightning strikes; natural disasters; and theft or robbery. It covers expenses such as: cleanup of the scene; firefighting costs; and rental costs following a loss. Customers do not need to have their home appraised; low premiums, high compensation amounts; quick and simple procedures; customers can choose coverage levels and insurance terms according to their needs.
- **Loan Insurance for customers with secured loans (Credit Protection):** The insurance company will, on behalf of the insured, repay the outstanding loan balance to BAC A BANK if the insured experiences risks such as: accidental death, illness, disease, or disappearance... This allows borrowers to have peace of mind throughout their loan period with BAC A BANK.
- **Personal Credit Insurance for unsecured loan borrowers:** The insurance company will pay the outstanding loan balance to BAC A BANK on behalf of the insured if the insured experiences risks such as: accidental death, illness, or disease. This allows borrowers to borrow with peace of mind from BAC A BANK.
- **Health Insurance (B-Care):** A product that empowers customers and their families to proactively manage unexpected health risks; Children aged 60 days to under 7 years old can enroll independently; Online claims submission with fast and accurate processing within 5 to 7 business days; Superior 24/7 hospital bill guarantee service with a maximum processing time of 30 minutes (outpatient) and 24 hours (inpatient) at over 250 medical facilities nationwide; Hospital bill guarantees require only a National ID Card or Citizen ID Card, with SMS used to confirm the guarantee; The waiting period for individual maternity coverage is the shortest in the market at 270 days.
- **Accident Insurance Product:** Eligible policyholders are Vietnamese citizens aged 1 to 65. Coverage is provided in the event the insured suffers a sudden physical injury due to an accident, occurring within a specific geographic area and entirely independent of any other cause that results in death, disability, or medical expenses for which a claim for benefits is filed.
- **Breast Cancer Insurance (B - Pink Care):** This product provides financial security for female customers in the event of breast cancer-related incidents. The maximum insurance coverage is 50 million VND. The waiting period for breast cancer benefits is 180 days.

- **An Phuc Hung Thinh:** A financial solution designed to generate returns with an announced interest rate that closely tracks the Vietnamese financial market while ensuring it is never lower than the committed minimum interest rate; Comprehensive Protection: Coverage for the risks of Death or Total and Permanent Disability; Meeting short-term financial needs: Receive periodic cash payments every 3 years of the policy term; Maturity Benefits: Receive the full Policy Value upon maturity; Financial investment with long-term stability, managed by a team of experienced investment experts. Option to pay off premiums early while still ensuring short-term spending plans and achieving the customer's long-term goals. Priority admission to Laureate International Universities in the U.S. ensures the comprehensive development of future generations.
- **Peace of Mind for Life:** An optimal financial solution with lifetime protection benefits for up to 100 years; additional coverage for one family member at no extra cost, with the flexibility to change the covered beneficiary. Complete peace of mind for your future financial plans: Flexibility to make additional premium payments; effective and secure accumulation with a guaranteed investment rate; Extremely attractive bonuses for customers who maintain their policies and remain loyal long-term, up to 118% of the policy account value; proactively adjust financial plans starting from the fifth policy year based on financial capacity and actual needs. Additionally, customers are exempt from medical underwriting when increasing coverage levels on special occasions.
- **An Thinh Investment (Prosperous Life):** a superior financial solution combining investment and insurance, offering both protection and savings with strong returns, featuring a reputable investment portfolio of corporate stocks. Lifetime protection until age 100. Adjust the life insurance coverage amount up or down according to needs and life stages. Eligible to enroll in the Global Health Care Insurance product up to age 75. Coverage for up to 88 critical illnesses. Protection against accident risks and other benefits. Most importantly, customers can rest assured knowing they can entrust their investments to the company's top investment experts with years of experience to grow their assets with attractive rates of return; customers' assets grow through flexible selection among three funds: the Preservation Fund, the Development Fund, and the Growth Fund.
- **Secure Future:** a financial solution combining investment and protection, with flexible coverage amounts; coverage is maintained even if premiums are not paid on time; enhanced protection through various supplementary products; flexible account value management; and flexible investment options with additional premium payments. Customers receive an investment interest rate no lower than the minimum guaranteed rate, along with a bonus benefit: a payment of 20% of the total accumulated interest on the Basic Account Value from the previous 5 years, paid once every 5 years. Maturity benefit: 100% of the Account Value is paid out when the insured reaches age 100. At any time, customers may pay additional premiums to increase investment benefits. Additional premiums may not exceed five times the basic premium. Customers may withdraw funds from the account value when they have financial needs. Notably, there

are no withdrawal fees, and the insurance coverage amount remains unchanged when withdrawing from the additional premium account value.

- **Gift of Prosperity:** a single-premium life insurance product that protects the insured against the risks of death or permanent total disability. Additionally, the product allows the policyholder to invest the allocated premium (the periodic premium after deducting the initial fee) into a unit-linked fund. The policyholder will receive accumulated interest at a rate no lower than the Minimum Guaranteed Interest Rate for each year of the contract.
- **Live Your Dreams:** This insurance product combines safe investment with a guaranteed interest rate, offering numerous outstanding benefits and a variety of premium payment term options for customers. Flexible premium payment plans for customers (minimum 3 years) with multiple contract term options, providing coverage up to age 100 (Flexible contract terms: 10/15/20/25 years, until age 75 or until age 100). While the policy is in force, the policyholder will receive accumulated interest based on the basic account value accumulation rate and the additional premium account value accumulation rate, which are not lower than the minimum guaranteed interest rate for each policy year.
- **Journey to Happiness:** Designed for customers seeking a solid savings fund and enhanced protection for their families. During the policy term, every 3 years, the customer will receive a loyalty bonus equivalent to 3% of the Sum Insured. This periodic cash benefit may be left with the company to accrue interest. In the event of death or permanent total disability, the customer will receive an insurance benefit equal to 100% of the sum insured and the periodic cash benefit (if any) at the time the insured event occurs.
- **Ready for Tomorrow:** a solution for customers who want a solid savings fund to secure their children's educational future. Secure your children's educational future with educational benefits: starting at age 18, 100% of the sum insured will be paid out to the customer and the child each year for four consecutive years (a total of 400% of the sum insured). The policy maturity year is the year the customer's child turns 21. High school graduation and university graduation with "Excellent" honors benefits: 20% of the insurance amount if the child graduates from university with "Excellent" honors or higher. Additionally, 20% of the insurance amount is paid out at the end of the policy term when the child turns 18.

h. BAC A BANK Financial Supermarket

BAC A BANK aims to provide a one-stop financial supermarket model for customers. This is a bancassurance business model combining banking and insurance that offers superior benefits to customers. At BAC A BANK, customers gain access to a true financial supermarket where they can choose banking and financial solutions tailored to their unique needs.

In addition to banking products and services, customers receive advice on insurance products designed to protect both themselves and their assets: B-auto car insurance, Bhome home insurance, life insurance, and more. These insurance products are offered through BAC A

BANK's partnership with insurance companies, giving borrowers peace of mind that their initial plans will always be protected under any circumstances.

Table 6: Percentage of Products and Services in Total Revenue (Consolidated)

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value (billion VND)	Share (%)	Value (billion dong)	Share (%)	Value (billion dong)	Share (%)
Interest income and similar income	11,812	93.62%	13,557	94.24%	8,039	93.07%
Revenue from service activities	150	1.19%	240	1.67%	76	0.88%
Income from foreign exchange trading	301	2.39%	215	1.49%	500	5.79%
Income from trading securities	0	0.00%	0	0.00%	0	0.00%
Income from trading investment securities	314	2.49%	196	1.36%	18	0.21%
Income from other activities	27	0.21%	124	0.86%	1	0.01%
Income from capital contributions and stock purchases	13	0.10%	54	0.38%	4	0.04%
Total	12,617	100.00%	14,386	100.00%	8,638	100.00%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (consolidated)

Table 7: Percentage of Products and Services in Total Revenue (Separated)

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)	Value (billion dong)	Share (%)
Interest income and similar income	11,812	93.70%	13,557	94.34%	8,039	93.13%
Revenue from service activities	139	1.10%	224	1.56%	70	0.81%
Income from foreign exchange trading	301	2.39%	215	1.50%	500	5.79%
Income from trading securities	0	0.00%	0	0.00%	0	0.00%
Income from trading investment securities	314	2.49%	196	1.36%	18	0.21%
Income from other operations	27	0.22%	124	0.86%	1	0.01%
Income from capital contributions and stock purchases	13	0.10%	54	0.38%	4	0.05%
Total	12,606	100.00%	14,370	100.00%	8,632	100.00%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (separated)

Table 8: Percentage of Services and Products in Net Revenue (Consolidated)

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value (billion VND)	Share (%)	Value (billion dong)	Share (%)	Value (billion VND)	Share (%)
Net interest income	3,321	90.69%	3,447	85.41%	2,258	93.15%
Net income from service activities	106	2.89%	181	4.48%	46	1.90%
Net interest income from foreign exchange operations	-68	-1.86%	76	1.88%	106	4.37%
Net gain on trading securities	0	0.00%	0	0.00%	0	0.00%
Net gain from trading investment securities	284	7.76%	179	4.44%	9	0.37%
Net income from other operations	6	0.16%	99	2.45%	0	0.00%
Income from capital contributions and stock purchases	13	0.36%	54	1.34%	5	0.21%
Total	3,662	100.00%	4,036	100.00%	2,424	100.00%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (consolidated)

Table 9: Percentage of Services in Net Revenue (Separated)

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)
Net interest income	3,313	90.99%	3,439	85.74%	2,255	93.37%
Net income from service activities	93	2.55%	165	4.11%	40	1.66%

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)
Net interest income from foreign exchange trading	-68	-1.87%	76	1.90%	106	4.39%
Net gain on trading securities	0	0.00%	0	0.00%	0	0.00%
Net gain from trading investment securities	284	7.80%	179	4.46%	9	0.37%
Net income from other operations	6	0.17%	99	2.47%	0	0.00%
Income from capital contributions and stock purchases	13	0.36%	53	1.32%	5	0.21%
Total	3,641	100.00%	4,011	100.00%	2,415	100.00%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Separated)

- Fundraising

Fund mobilization is an activity that BAC A BANK places great emphasis on, with the goal of securing capital for lending, ensuring liquidity safety, and creating conditions for rapid growth in loan assets, thereby enhancing BAC A BANK's position within the banking system. BAC A BANK's deposit products are quite diverse and are constantly being developed to meet all types of deposit needs of individuals and businesses in both foreign and local currencies.

The success of deposit mobilization activities is the result of the dedicated efforts of business units at branches and support units in building BAC A BANK's image and effectively supporting other operations, which have increasingly enhanced the Bank's reputation and image among customers.

- Structure of Funding Sources

Table 10: Sources of Funds (Consolidated)

Unit: billion VND

Indicator	December 31, 2024		December 31, 2025		% Change 2025/2024	June 30, 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)		Value (billion VND)	Share (%)
Customer Deposits	122,550	81.44%	127,024	71.21%	3.65%	120,142	61.33%
Debts to the Government and the State Bank of Vietnam	8	0.01%	1,022	0.57%	12,675.00 %	926	0.47%
Deposits and loans from other credit institutions	11,881	7.90%	25,357	14.22%	113.42%	38,333	19.57%
Deposits from other financial institutions	11,776	7.83%	25,126	14.09%	113.37%	38,035	19.42%
Loans from other financial institutions	105	0.07%	231	0.13%	120.00%	298	0.15%
Issuance of Valuable Papers	16,021	10.64%	24,900	13.96%	55.42%	36,419	18.59%
Other Capital	26	0.01%	64	0.04%	146.15%	63	0.03%
Total	150.486	100.00%	178,367	100.00%	18.53%	195,883	100.00%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (consolidated)

Table 11: Sources of Funds Raised (Separate)

Unit: billion VND

Indicator	December 31, 2024		December 31, 2025		% Change 2025/2024	June 30, 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)		Value (billion VND)	Share (%)
Customer Deposits	122,723	81.46%	127,190	71.24%	3.64%	120,284	61.36%
Debts to the Government and the State Bank of Vietnam	8	0.01%	1,022	0.57%	12,675.00 %	926	0.47%

Indicator	December 31, 2024		December 31, 2025		% Change 2025/2024	June 30, 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)		Value (billion VND)	Share (%)
Deposits and loans from other credit institutions	11,881	7.89%	25,357	14.20%	113.42%	38,333	19.56%
<i>Deposits from other financial institutions</i>	<i>11,776</i>	<i>7.82%</i>	<i>25,126</i>	<i>14.07%</i>	<i>113.37%</i>	<i>38,034</i>	<i>19.40%</i>
<i>Loans from other financial institutions</i>	<i>105</i>	<i>0.07%</i>	<i>231</i>	<i>0.13%</i>	<i>120.00%</i>	<i>298</i>	<i>0.15%</i>
Issuance of GTCG	16,021	10.63%	24,900	13.95%	55.42%	36,419	18.58%
Other Capital	26	0.01%	64	0.04%	146.15%	63	0.03%
Total	150,659	100.00%	178,533	100.00%	18.50%	196,025	100.00%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Separated)

- **Structure of Domestic and Foreign Funding Sources**

Table 12: Structure of Domestic and Foreign Funding Sources (Consolidated)

Unit: billion VND

Indicator	December 31, 2024		December 31, 2025		% Change 2025/2024	June 30, 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)		Value (billion VND)	Share (%)
Domestic	150.486	100.00%	178,367	100.00%	18.53%	195,883	100.00%
Overseas	0	0%	0	0%	0%	0	0%
Total	150.486	100.00%	178,367	100.00%	18.53%	195,883	100.00%

Source: BAC A BANK

Table 13: Structure of Domestic and Foreign Funding Sources (Separated)

Unit: billion VND

Indicator	December 31, 2024		December 31, 2025		% Change 2025/2024	June 30, 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)		Value (billion VND)	Share (%)
Domestic	150.659	100.00%	178,533	100.00%	18.50%	196,025	100.00%
Overseas	0	0.00%	0	0.00%	0.00%	0	0.00%
Total	150.659	100.00%	178,533	100.00%	18.50%	196,025	100.00%

Source: BAC A BANK

Regarding funding activities, the Bank has consistently maintained growth in the scale of Tier 1 market funding over the years. In particular, the Bank focuses on attracting individual customers a segment with stable deposit volumes while structuring its funding sources toward sustainability and balancing the maturities of funding sources with capital utilization, thereby maintaining reasonable levels and ensuring liquidity safety. In the breakdown of funding sources as of June 30, 2026, customer deposits accounted for a high proportion 61.36% of total funding, while funding from deposits and loans from other credit institutions accounted for only 19.56%. The Bank has also intensified its efforts to raise capital through other channels, such as issuing valuable papers, to supplement medium- and long-term capital, while taking advantage of low-cost funding sources and consistently meeting liquidity needs.

- Credit Operations

Credit operations have always been the most important area for BAC A BANK and consistently account for the largest share of the balance sheet, contributing the most to the Bank's profits. Therefore, credit operations are always given special attention, with the entire system consistently implementing them in accordance with the leadership's directives. Credit growth goes hand in hand with strict control over credit quality, with lending focused on the agriculture, forestry, and fisheries sectors, as well as manufacturing, processing, supporting industries, healthcare, and education. Currently, BAC A BANK is recognized as a specialized bank that serves, advises, and provides credit to businesses in the field of high-tech applications in agriculture, rural areas, and related supporting industries.

To ensure the Bank's liquidity, BAC A BANK consistently maintains a reasonable balance between short-term, medium-term, and long-term debt in alignment with its funding structure. Accordingly, the proportion of short-term loans is consistently maintained at a high level, with the specific ratios as follows:

By Maturity:

Table 14: BAC A BANK's Outstanding Loan Balances by Maturity (Consolidated)

Unit: billion VND

Indicator	December 31, 2024		December 31, 2025		% Change 2025/ 2024	June 30, 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)		Value (billion VND)	Share (%)
Short-term debt	51,799	47.28%	53,998	42.72%	4.25%	61,132	44.88%
Medium-term debt	15,369	14.03%	26,353	20.85%	71.47%	26,858	19.72%
Long-term debt	42,385	38.69%	46,054	36.43%	8.66%	48,230	35.41%
Total	109,553	100.00%	126,405	100.00%	15.38%	136,220	100.00%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Consolidated)

Table 15: Outstanding Loans by Maturity at BAC A BANK (Separated)

Unit: billion VND

Indicator	December 31, 2024		December 31, 2025		% Change 2025/2024	June 30, 2026	
	Value (billion VND)	Share (%)	Value (billion VND)	Share (%)		Value (billion VND)	Share (%)
Current liabilities	51,799	47.28%	54,009	42.72%	4.27%	61,132	44.88%
Medium-term debt	15,369	14.03%	26,353	20.85%	71.47%	26,858	19.72%
Long-term debt	42,385	38.69%	46,054	36.43%	8.66%	48,230	35.41%
Total	109,553	100.00%	126,416	100.00%	15.39%	136,220	100.00%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Separated)

By debt category:

Thanks to its prudent credit policy, BAC A BANK has consistently maintained a low non-performing loan ratio compared to the banking system and has always met the non-performing loan ratio requirements set by the State Bank of Vietnam. In the second quarter of 2026, the

Bank continued to address outstanding non-performing loans and strengthen the quality of new loans to minimize the occurrence of additional non-performing assets. By the end of 2025, BAC A BANK's total non-performing loans stood at 1,454 billion, equivalent to a non-performing loan ratio of 1.15%, down from 1.24% as of December 31, 2024. By the end of the second quarter of 2026, the non-performing loan ratio continued to decline to 1.13%, remaining low compared to the industry average.

Table 16: Loan Balances by Credit Quality at BAC A BANK (Consolidated)

Unit: billion VND

Indicator	December 31, 2024		December 31, 2025		% Change 2025/ 2024	June 30, 2026	
	Value	Weight (%)	Value	Weight (%)		Value	Weight (%)
Standard Loans	107,805	98.40%	124,581	98.56%	15.56%	134,218	98.530%
Non-performing loans	389	0.36%	370	0.29%	-4.88%	462	0.339%
Substandard Loans	194	0.18%	137	0.11%	-29.38%	138	0.101%
Doubtful debt	271	0.25%	137	0.11%	-49.45%	144	0.106%
Non-performing loans	894	0.82%	1,180	0.93%	31.99%	1,258	0.924%
Total	109,553	100.00%	126,405	100.00%	15.38%	136,220	100.00%
Non-performing loans	1,359	1.24%	1,454	1.15%	6.99%	1,540	1.13%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Consolidated)

Table 17: Outstanding Loan Balances by Credit Quality at BAC A BANK (Separated)

Unit: billion VND

Indicator	December 31, 2024		December 31, 2025		% Change 2025/2024	June 30, 2026	
	Value	Weight (%)	Value	Weight (%)		Value	Weight (%)
Standard Loans	107,805	98.40%	124,592	98.56%	15.57%	134,218	98.53%
Non-performing loans	389	0.36%	370	0.29%	-4.88%	462	0.34%
Substandard loans	194	0.18%	137	0.11%	-29.38%	138	0.10%
Doubtful debt	271	0.25%	137	0.11%	-49.45%	144	0.11%
Loans at risk of default	894	0.82%	1,180	0.93%	31.99%	1,258	0.92%
Total	109,553	100.00%	126,416	100.00%	15.39%	136,220	100.00%
Non-performing loans	1,359	1.24%	1,454	1.15%	6.99%	1,540	1.13%

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Separated)

Capital Adequacy Ratio (CAR):

BAC A BANK consistently ensures compliance with risk management principles and strictly adheres to the State Bank of Vietnam's regulations regarding the operational safety ratio and the capital adequacy ratio.

Table 18: Capital Adequacy Ratio of BAC A BANK

Indicator	December 31, 2024	December 31, 2025	% Change 2025/2024	June 30, 2026
Capital Adequacy Ratio (CAR) – Consolidated	11.19%	10.10%	-9.74%	8.95%
Capital Adequacy Ratio (CAR) – Separated	11.10%	10.02%	-9.73%	8.88%

Source: BAC A BANK

Interest Rate Risk and the Classification, Provisioning for credit losses:

BAC A BANK manages interest rate risk by setting lending rates based on the principle of covering the cost of funds and administrative expenses, while taking into account risk factors and prevailing market interest rates to ensure the Bank's competitiveness and operational efficiency.

In addition, to ensure effective control and management of non-performing loans, BAC A BANK strictly adheres to the State Bank of Vietnam's regulations regarding the provisioning for credit risk on customer loans, contingent liabilities, and off-balance-sheet commitments.

**Table 19: Balance of allowance for losses on loans to customers of BAC A BANK
(Consolidated)**

Unit: billion VND

Indicator	Consolidated			
	December 31, 2024	December 31, 2025	% Change 2025/2024	June 30, 2026
General Reserve	815	939	15.21%	1,012
Specific provisions	509	625	22.79%	1,064
Total	1,324	1,564	18.13%	2,076

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Consolidated)

**Table 20: Balance of allowance for losses on loans to customers of BAC A BANK
(Separated)**

Unit: billion VND

Indicator	Separated			
	December 31, 2024	December 31, 2025	% Change 2025/2024	June 30, 2026
General Reserve	815	939	15.21%	1,012
Specific provisions	509	625	22.79%	1,064
Total	1,324	1,564	18.13%	2,076

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Separated)

- Foreign exchange and settlement activities

a. Foreign Exchange Operations

BAC A BANK is currently providing domestic and international payment services; however, due to objective factors, import-export letter of credit payments and money transfer services still account for a small proportion of BAC A BANK's overall operations. Along with growth in scale, operational network, technological infrastructure, and staff quality... To date, BAC A BANK has been providing a comprehensive and diverse range of products for individual and corporate customers, such as international payments and foreign exchange conversion.

Table 21: Foreign Exchange Operations Results

Unit: billion VND

Indicator	Year 2024	Year 2025	% Change 2025/2024	First half of 2026
Net Income from Foreign Exchange Trading (Consolidated)	-68	76	-211.76%	106
Net profit from foreign exchange trading (Separated)	-68	76	-211.76%	106

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (consolidated and separated)

BAC A BANK maintains and actively develops relationships with its traditional customers, while also seeking new customers through mass media such as advertisements, banners, flyers, the internet, and referrals. Branches also continuously work to tap into potential and expand the bank's market share in payment services. BAC A BANK has organized the sale of various foreign currencies to support the bank's payment operations. Additionally, the bank has tapped into funding sources in the interbank market to supplement its operating capital.

b. Domestic Payment Operations

Fast and accurate fund transfers across the entire system, secure treasury operations, accurate collections, and sufficient disbursements all of which promptly meet customers' cash needs have built the bank's reputation and helped enhance BAC A BANK's image. Along with improving service quality and professional expertise, BAC A BANK has also expanded its scale and operational network while upgrading its technological infrastructure. Furthermore, as a member of the State Bank of Vietnam's (SBV) interbank electronic payment system, customers can use BAC A BANK to transfer funds and make payments to locations nationwide in the shortest possible time.

Table 22: Domestic Payment Activity Results

Unit: Trillion VND

Indicator	Number of Transactions				Payment Volume (trillion VND)			
	Year 2024	Year 2025	% Change 2025/2024	First Half of 2026	Year 2024	Year 2025	% Change 2025/2024	First Half of 2026
Outbound Money Transfers	211,505	190,420	-9.97%	121,361	2,392	4,138	72.99%	2,899
Incoming money transfers	205,904	229,241	11.33%	123,487	2,379	4,117	73.06%	2,886

Source: BAC A BANK

Note: The above results include only transactions in VND processed through the following three payment channels: Interbank Electronic Payment (Citad), Bilateral Interbank Electronic Payment (BIDV), and Multilateral, Multi-Currency Interbank Payment (VCB-Money), and do not include batch settlement transactions (Napas).

International Payments and Trade Finance

BAC A BANK is constantly striving to promote the development of international payments and trade finance. As of the end of the second quarter of 2026, BAC A BANK's international payment and trade finance volume reached 157 million USD.

Table 23: Results of International Payment and Trade Finance Operations

Unit: Million USD

Indicator	Number of Transactions				Payment Volume (Trillion VND)			
	Year 2024	Year 2025	% Change 2025/2024	First Half of 2026	Year 2024	Year 2025	% Change 2025/2024	First Half of 2026
Outbound Money Transfer Transactions	2,559	2,832	10.67%	1,493	127	108	-14.96%	64
Incoming money transfers	1,131	1,12	-0.97%	743	63	186	195.24%	93

Source: BAC A BANK

- Agency Banking Operations

Currently, BAC A BANK has established international payment relationships with a network of correspondent banks in many countries to facilitate the development of international relations in general and to promote international payment activities in particular. The bank continuously strives for innovation and continues to strengthen relationships with domestic and foreign banks to meet customers' needs for money transfers and trade finance.

- Investment Activities

To diversify its asset structure while increasing revenue and liquidity for the bank, BAC A BANK has effectively utilized its capital to invest in and trade government bonds, securities issued by credit institutions and financial institutions, and other types of securities and valuable papers.

Table 24: Securities Investment Activities (Consolidated)

Unit: billion VND

Financial Investments	December 31, 2024	December 31, 2025	% Change 2025/2024	June 30, 2026
Government Bonds	3,696	3,542	-4.17%	3,233
Debt securities issued by other domestic financial institutions	27,502	29,828	8.46%	31,561
Debt securities issued by domestic financial institutions	2,666	1,610	-39.61%	1,671
Equity securities	137	252	83.94%	252
Total	34,001	35,232	3.62%	36,717

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (consolidated)

Table 25: Securities Trading Activities (Separated)

Unit: billion VND

Financial investments	December 31, 2024	December 31, 2025	% Change 2025/2024	June 30, 2026
Government Bonds	3,696	3,542	-4.17%	3,233
Debt securities issued by other domestic financial institutions	27,502	29,828	8.46%	31,561
Debt securities issued by domestic financial institutions	2,666	1,610	-39.61%	1,671
Equity securities	137	252	83.94%	252
Total	34,001	35,232	3.62%	36,717

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Separated)

8.2 Assets

Table 26: Status of Major Assets Owned by BAC A BANK (Consolidated)

Unit: billion VND

Category	December 31, 2024		December 31, 2025		June 30, 2026	
	Cost	Net Book Value	Cost	Net book value	Cost	Net book value
Tangible fixed assets	519	172	550	168	592	191
Houses and architectural structures	63	27	65	27	66	26
Machinery and Equipment	258	81	265	68	301	94
Transportation	139	54	155	60	156	56
Management equipment and tools	59	10	65	13	69	15
Other Tangible Fixed Assets	0	0	0	0	0	0
Intangible fixed assets	1,013	887	1,015	873	1,016	867
Land use rights	842	832	842	831	842	831
Computer Software	171	55	173	42	174	36
Other Intangible Fixed Assets	0	0	0	0	0	0
Total	1,532	1,059	1,565	1,041	1,608	1,058

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Consolidated)

Table 27: Status of Major Assets Owned by BAC A BANK (Separated)

Unit: billion VND

Category	December 31, 2024		December 31, 2025		June 30, 2026	
	Cost	Net Book Value	Cost	Net Book Value	Cost	Net Book Value
Tangible fixed assets	515	172	546	168	588	191
Houses and architectural structures	63	27	65	27	66	26

Category	December 31, 2024		December 31, 2025		June 30, 2026	
	Cost	Net Book Value	Cost	Net Book Value	Cost	Net Book Value
Machinery and Equipment	256	81	263	68	299	94
Transportation	139	54	155	60	156	56
Management equipment and tools	57	10	63	13	67	15
Other Tangible Fixed Assets	0	0	0	0	0	0
Intangible fixed assets	1,009	887	1,011	873	1,012	867
Land use rights	842	832	842	831	842	831
Computer software	167	55	169	42	170	36
Other Intangible Fixed Assets	0	0	0	0	0	0
Total	1,524	1,058	1,557	1,041	1,600	1,058

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (separated)

8.3 Risk Management and Capital Preservation

a. Current Risk Management Policies

Risk management and capital preservation are among the core issues to which BAC A BANK pays special attention; they are critical and integral to all of the Bank's operations. The risk management system is carefully designed and developed in accordance with international standards. To minimize risks and preserve operating capital, the Bank's Executive Board, in collaboration with the Board of Directors, has established a management system that clearly categorizes risk types to monitor and manage each major risk such as credit risk, operational risk, market risk, and liquidity risk in a specialized manner. This approach ensures timely identification of potential risks and the implementation of prompt and appropriate mitigation measures. By compiling, analyzing, and evaluating historical reporting data from previous years, the Bank's Executive Board, together with relevant departments, has been able to proactively address risk scenarios and mitigate emerging risks.

b. Assessment of Implementation Status and Solutions to Address Shortcomings and Limitations (if any)

Some of the measures implemented by BAC A BANK to strengthen risk prevention and mitigation are as follows:

- Restructuring the organizational model toward a modern approach to ensure risk control and management; establishing risk management departments for credit, market, and operational risks; selecting staff with sufficient competence, qualifications, and ethical integrity to perform operational activities; establishing a delegation of authority mechanism and defining responsibilities for managers and operational staff in accordance with the capabilities and experience of the trained and tested staff and the available infrastructure; and enhancing the professional competence of the staff accordingly;
- Review, revise, and refine internal procedures and regulations to ensure compliance with relevant laws and regulations. Analyze potential risks in each operational process to immediately implement preventive measures to mitigate risks;
- Strengthen internal audit and control efforts. Under any circumstances or work environment, do not relax oversight of compliance with regulations, business processes, and the application of new technologies in these areas to promptly detect and prevent violations and risks;
- Make appropriate investments in business operations training aligned with international standards and best practices; invest in modern information technology and telecommunications equipment to ensure safety, security, and scalability; identify new business areas (such as credit, foreign exchange, and payment and money transfer services) only when risks can be effectively analyzed and controlled; BAC A BANK has policies, mechanisms, and procedures for recruiting, assigning, appointing, and training staff that are appropriate for each job function. The continuous development and education aimed at enhancing the professional ethics of bank staff must be thoroughly implemented and given adequate attention at all management levels;
- Implement and apply new standards and tools in risk management;
- Classify loans, establish loan loss reserves, and manage risks in strict accordance with the current regulations of the State Bank of Vietnam; upgrade systems to ensure accurate and timely execution, and improve the reporting and risk management information systems; The Executive Board of BAC A BANK always encourages bank staff to proactively report situations involving actual or potential risks to the Bank: be prepared to address emerging issues; control losses; strive to maintain system integrity when risks occur; and regularly hold periodic meetings between the Executive Board and unit leaders to review the Bank's risk management efforts.

In 2026, BAC A BANK will continue to intensify the implementation of risk management in accordance with Basel II standards to strengthen risk management capabilities:

- Enhance credit risk management through credit appraisal and credit management to ensure stricter control over the disbursement of credit funds, appraise asset values to

- strengthen the management of collateral quality, and upgrade the credit rating system tailored to target customer segments;
- Developing a list of industries to guide credit activities for the year and managing risk by product line to improve credit quality;
 - Establish a remote debt monitoring mechanism through an early warning system to ensure better debt management and minimize the occurrence of non-performing loans;
 - Establish risk limits for credit products (overdue loan ratio, non-performing loan ratio, etc.) and set approval authority limits for business operations;
 - Implement a retail debt monitoring and resolution model to promptly address business needs;
 - Regarding operational, market, and liquidity risks, greater emphasis is placed on establishing a market risk warning mechanism, developing scenario-based stress tests to assess liquidity resilience, and building a system and process for Risk Control Self-Assessment (RCSA).

Capital at BAC A BANK is effectively allocated to business operations and consistently meets the capital adequacy ratios prescribed by the State Bank of Vietnam. To further optimize the capital adequacy ratio, BAC A BANK is also implementing the following:

- Restructuring its asset portfolio to focus business operations on sectors and assets with low risk weights;
- Developing risk-based lending rate policies tailored to customer segments to ensure business profitability sufficient to offset the corresponding capital allocation;
- Developing bundled product offerings to diversify services, increase revenue from service fees, and offset risks while remaining competitive in the market.

8.4 Operating Market

a. Network of Branches, Transaction Offices, and Representative Offices

As of June 30, 2026, BAC A BANK's operational network consists of: 1 Head Office, 59 branches, and 134 transaction offices. BAC A BANK is gradually strengthening its existing operational network and developing new transaction points to expand its service network.

To enhance competitiveness in the domestic market and meet the demands of international integration, BAC A BANK consistently sets goals and strategies aimed at maintaining and growing its market share. The expansion of BAC A BANK's scale and operational network is designed to increase access to the bank's products for all customer segments in the local area and throughout the country.

b. Customer Base and Types of Services Offered

BAC A BANK's primary operating areas are currently concentrated in financial centers within major provinces and cities where there is demand for the Bank's services. BAC A

BANK's main customers include individual customers, corporate customers primarily small and medium-sized enterprises and financial institutions.

After more than 31 years of operation, BAC A BANK has steadily accumulated profits, gradually improved the quality of its banking products and services, and sought to expand its customer base. In addition to its primary customer base of individuals, small business owners, and small and medium-sized enterprises, BAC A BANK has also expanded its operations to serve joint-venture companies and foreign enterprises operating in industrial zones, while supporting the development of agriculture, forestry, fisheries, small-scale handicrafts, and traditional industries in local communities nationwide.

BAC A BANK plans to introduce a wider range of new products and services, improve existing offerings, provide customers with more choices, and enhance the quality of customer service. The bank also offers preferential policies for frequent customers, long-standing customers, and customers with large deposit balances, and to expand its operational network nationwide, with the goal of positioning BAC A BANK as a leading brand in customer service quality.

c. The Listing Organization's Position in the Industry

After more than 31 years of building and developing, BAC A BANK is gradually affirming its solid position, reputation, and brand in the market, building trust with customers, and standing as one of the commercial joint-stock banks with the highest ratio of loans to the agricultural and rural sectors an area given the highest priority by the Government and the State Bank of Vietnam. Each year, BAC A BANK continues to make its mark on its development journey.

BAC A BANK has conducted a survey of the separate financial statements as of June 30, 2026, for 29 banks in Vietnam's commercial bank sector, including 4 state-owned banks and 25 joint-stock commercial banks (JSCBs). These include the following banks: Agribank, BIDV, Vietinbank, Vietcombank, MBBank, Techcombank, Sacombank, VPBank, ACB, SHB, HDBank, VIB, TPBank, LPBank, SSB, MSB, OCB, Eximbank, Nam A Bank, ABBank, Vietbank, NCB, KLBANK, SGB, PGB, Ban Viet, BAOVIET Bank, Viet A, and BAC A BANK.

Regarding BAC A BANK's operational scale compared to other credit institutions as of June 30, 2026 (based on data from the second-quarter 2026 consolidated financial reports of the 29 banks):

- Total assets reached 214,351 billion VND, ranking 21st out of 29 surveyed financial institutions, an increase of 9.46% compared to the end of the previous year.
- Total customer loans reached 136,220 billion VND, ranking 20th out of 29 surveyed financial institutions, a 7.76% increase compared to the end of the previous year.

- Funds raised from customer deposits totaled 120,142 billion VND, ranking 22nd out of 29 surveyed credit institutions. Customer deposits decreased by 5.42% compared to the end of the previous year.
- BAC A BANK's equity capital stood at 13,739 billion VND, ranking 22nd out of 29 financial institutions. Equity capital grew by 3.24% compared to the end of the previous year.

Although BAC A BANK belongs to the group of banks with small equity capital in the market, the scale of its operations has continued to improve, with its scale indicators ranking at an average level within the 20–22 range among the 29 surveyed financial institutions. BAC A BANK has consistently maintained steady and stable growth compared to 2025.

Regarding business performance:

- Net profit for the first six months of 2026 reached 543 billion VND, ranking 24th out of 29 credit institutions. Pre-tax profit increased by 1.65% compared to the same period last year.
- Additionally, the non-performing loan ratio as a percentage of total loans stood at just 1.13%, ranking 3rd out of 29 financial institutions with the lowest ratio. This demonstrates the Bank's effectiveness in risk management and asset quality.

Regarding network and workforce: BAC A BANK belongs to a group of banks with a relatively small number of branches and a low number of employees compared to the industry as a whole. As of June 30, 2026, BAC A BANK had 4,229 employees.

Regarding image and brand: BAC A BANK is striving to build and strengthen its image and brand among customers to enhance its standing and foster customer trust.

In the coming period, BAC A BANK will continue to develop its business operations based on sustainable growth, strengthen risk management, streamline its operational structure, refine its organizational structure, increase the application of information technology in the bank's operations, and expand its network of branches and transaction offices nationwide, with the aim of enhancing the Bank's competitiveness and market share.

Table 28: BAC A BANK's Market Share Compared to the Industry as a Whole

Unit: billion VND

Consolidated Indicators	Total Assets	Outstanding Loans	Customer Deposits
Industry-wide figures (*)	25,547,138	17,535,942	15,837,125
BAC A BANK	214,351	136,220	120,142
Market Share Relative to the Industry	0.84%	0.78%	0.76%

Source: Compiled by BAC A BANK

(*) *Industry-wide data on Total Assets, Outstanding Loans, and Customer Deposits: BAC A BANK conducted a survey of the separate financial statements as of June 30, 2026, of 29 banks in Vietnam's Commercial Bank (NHTM) group, including 4 state-owned banks and 25 Joint-Stock Commercial Banks (JSC). These include the following banks: Agribank, BIDV, Vietinbank, Vietcombank, MBBank, Techcombank, Sacombank, VPBank, ACB, SHB, HDBank, VIB, TPBank, LPBank, SSB, MSB, OCB, Eximbank, Nam A Bank, ABBank, Vietbank, NCB, KLBANK, SGB, PGB, Ban Viet, BAOVIET Bank, Viet A, and BAC A BANK.*

8.5 Business Development Projects

a. Retail Banking Segment

Credit Cards

The Card Center is implementing a project to roll out a card system featuring new payment card products, expand connections with international card organizations MasterCard and JCB, and broaden partnerships with service providers to enhance the benefits associated with card usage, thereby offering customers a distinctive card product experience.

Other Products and Services for Individual Customers

The Retail Banking Division's primary objective for 2026 is to grow deposits and loans in line with a retail strategy focused on key customer segments: business households, unsecured loan borrowers, and homebuyers. To achieve this, the Retail Banking Division has been and continues to research and develop products and services in conjunction with professional sales tools and methods, as exemplified below:

- Regarding the market and customer segments: rapidly expanding the customer base to target customers with both demand and time deposits; small-scale borrowers, consumer loan customers, business households, and unsecured loans for public administrative and public service units.
- Regarding products: We are pursuing diversification to flexibly meet the needs and service requirements of specific customer segments and local characteristics.
- Regarding distribution channels: Simplify the process of accessing and using products, and promote online distribution channels to enhance convenience and utility for customers when using products and services.

b. Project to Develop Services for Corporate Clients

The Wholesale Banking Division is implementing a strategy to develop the small and medium-sized enterprise (SME) customer segment. This segment aligns with BAC A BANK's service capabilities and is also a segment that drives sustainable growth for the Bank.

- Proactively research and develop loan products and programs with reasonable interest rates, combined with the innovation of lending processes to simplify loan procedures while ensuring loan capital safety in compliance with legal regulations; enhance credit assessment capabilities to shorten loan processing times; and facilitate businesses' access to credit.

- Regarding the market and customer segments: rapidly expand the customer base, with a particular focus on the SME segment.
- Regarding products: Implement a product development strategy designed to flexibly meet the working capital needs of SME customers, while diversifying services particularly payment and guarantee services to provide a comprehensive suite of products and services to customers.
- Regarding distribution channels: Streamline procedures and customer documentation for transactions, while developing digital banking (Internet Banking, Mobile Banking, etc.) and supporting the application of information technology to enhance service quality, customer experience, and satisfaction.

Table 29: Major Projects Completed and Currently Underway at BAC A BANK

Field	Project Name	Progress	Project Impact Assessment
Finance – Accounting	Internal Capital Allocation: Project to Establish an Internal Capital Allocation (FTP) Framework at the Bank	Completed in Q4 2023 and officially launched on January 1, 2024	Calculates each capital purchase/sale transaction between the Head Office and business units
	International Financial Reporting Standards (IFRS): Project to Survey the Current Status and Assess the Impact of Adopting International Financial Reporting Standards (IFRS)	Currently underway; expected completion date ensures compliance with the State Bank of Vietnam (SBV) and Ministry of Finance's requirements for the adoption of IFRS	To meet international standards
Digital Transformation of Counter Services	Kiosk Banking Project	Completed in Q3 2024	In recent years, in accordance with the Board of Directors' policies and directives on digital transformation in the banking sector, the Digital Banking Division has gradually completed the rollout of the Kiosk Banking

			channel to digitize up to 70% of counter operations, enabling business units to focus more on business operations and sales. After nearly three years of official operation, the system has recorded significant results and positive trends, with an increasing number of customers turning to the Kiosk Banking system to use services instead of visiting the teller counter. Additionally, in 2026, BAC A BANK will conduct research and roll out new products and services on the Kiosk Banking platform, with a focus on the following services: Card services: fast card issuance (customers can receive their card immediately at a Kiosk Bank machine in just 15 minutes), card reissuance, card-based deposits, PIN reset, and statement printing Service registration (credit card issuance, loan applications upon request) These new products and services will help enhance the customer experience and increase customer satisfaction when using products and services at Kiosk Bank.
Digital Transformation	Alpha Bank Project	Currently underway, expected to be completed in Q4 2025	Following the completion of the Kiosk Banking project and its stable operation with promising results, BAC A BANK continues to implement the Alpha Bank Digital Banking project. Alpha Bank is positioned to develop as an independent bank, nearly completely separate from BAC A BANK, with a separate core banking system, separate accounting, and a business processing system operating entirely in a digital environment. From a branding perspective, Alpha Bank functions as a niche bank under BAC A BANK. In 2025, BAC A BANK signed contracts with contractors to implement the Thought Machine Digital Core Banking System, a

			flexible core banking system from the UK; the Backbase digital business processing system from the Netherlands; WSO2 API Management from the U.S.; AWS's " " infrastructure; eKYC; FIDO2; and more. These are all leading, well-known technologies that are highly regarded in the global market. These systems utilize the most advanced technologies, such as AI, blockchain, OpenAPI, and microservices, and are all built in accordance with standardized QA and QC processes by reputable contractors and brands like SmartOSC and FPT. The product and service launch strategy is also executed securely, adhering to strict project management standards to ensure that when products and services are launched, they provide customers with the most convenient and secure experience possible, as all launch processes are conducted 100% in a digital environment; from account/loan registration; to credit scoring, approval, loan origination, loan management, disbursement, digital document storage, and digital signatures all are conducted entirely online. With this strategic direction, in 2026, Alpha Bank will launch a pilot program for payment products and unsecured loans to increase CASA, thereby reducing funding costs, as well as to initially test and assess credit risks before a full-scale market rollout. In the coming years, Alpha Bank will accelerate the rollout of other credit products such as mortgage loans and supply chain finance,...
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Source: BAC A BANK

8.6 Business Strategy (overview of strategies, expected implementation timelines, projected capital and resources, etc.)

BAC A BANK continues to pursue its goal of becoming a modern, full-service retail bank. The specific direction is as follows:

- Continue to follow the overarching strategy of focusing on investment consulting and lending for projects and industries that apply high technology in agriculture, forestry, and fisheries; manufacturing and processing; supporting technologies; healthcare; and education... with a focus on serving corporate clients in sustainable development, becoming a bank for all contributing to improving the quality of life. As of June 30, 2026, in line with this strategy, BAC A BANK's loan portfolio was concentrated in the following sectors: Manufacturing and Processing (32.72%); Agriculture, Forestry, and Fisheries (14.50%); Wholesale and retail trade, and repair of motor vehicles (13.11%); and Other service activities (15.32%).
- Build and develop the Bank into a multifunctional, modern institution with advanced governance practices aligned with international standards, providing a comprehensive and diverse range of financial services.
- Continue to develop and implement the 2026 business plan objectives safely and effectively. As of June 30, 2026, net interest income reached 55.95% of the plan, and net profit after tax reached 40.83–44.88% of the plan set at the beginning of the year.
- Continue to implement measures to enhance management and operational capabilities, risk management capabilities, and strengthen inspection, control, and internal audit functions.
- Strengthen financial capacity through measures to increase the scale and quality of equity capital, resolutely address non-performing loans, continue to improve the quality of the asset portfolio, and enhance the effectiveness of investment activities.
- Promote appropriate, well-directed, reasonable, and effective credit growth; restructure funding sources to ensure increasing sustainability; and develop the branch network, distribution channels, and retail markets and products and services.
- Continue to increase transparency in all operations: modernize, invest in, upgrade, and synchronize the information technology system. Accelerate comprehensive digital transformation, maximize operational efficiency, and actively enhance digital banking channels with advanced transaction methods and specialized products to meet customers' increasingly high demands.

9 Information on major shareholders/company owners/members holding 10% or more of the charter capital: .

Based on the shareholder list of BAC A BANK finalized by VSDC as of August 28, 2026, the Bank has no major shareholders (including both individual and institutional shareholders).

10 Information on members of the Board of Directors/Board of Members/Company Chairman, Auditors, General Director (Director), Deputy General Director (Deputy Director), and Chief Accountant

(Shareholding information updated as of June 30, 2026)

a. Board of Directors

The Bank's Board of Directors consists of the following members:

Table 30: List of Board of Directors Members

No.	Full Name	Year of Birth	Position
1	Ms. Tran Thi Thoang	1958	Chairwoman of the Board of Directors
2	Ms. Thai Huong	1958	Vice Chairwoman of the Board of Directors and General Director
3	Mr. Vo Van Quang	1959	Member of the Board of Directors and Deputy General Director
4	Mr. Dang Thai Nguyen	1974	Member of the Board of Directors
5	Ms. Hoang Hong Hanh	1961	Independent Member of the Board of Directors

Biographies of Board of Directors Members:

Ms. Tran Thi Thoang - Chairwoman of the Board of Directors

- Year of Birth 1958
- Nationality Vietnam
- Professional Qualifications Bachelor's degree in accounting
- Work History
 - ✓ From 1981 to 1990 Staff Member, Finance and Pricing Department, Cam Pha Town, Quang Ninh Province
 - ✓ From 1990 to 2001 Staff Member, Cam Pha Town Tax Branch, Quang Ninh Province
 - ✓ From 2001 to present Chairman of the Board of Directors of Bac A Commercial Joint Stock Bank
- Current Position at BAC A BANK Chairman of the Board of Directors
- Current positions held at other organizations None
- Number of shares held 35,816,121 shares, representing 3.11% of the charter capital
- Number of shares representing ownership None
- Number of shares held by related 16,603,492 shares, representing 1.44% of the charter

parties

capital, of which:

held

+ Dao Dinh Phat's husband owns 16,603,492 shares, representing 1.44% of the charter capital;

- Debts to BAC A BANK

None

- Related-party interests with BAC A BANK

- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Ms. Tran Thi Thoang and her related parties in the first half of 2026: VND 0.78 million in deposits at BAC A BANK.
- + The remuneration and other benefits received by Ms. Tran Thi Thoang in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	396	396	198
Bonus	None	None	None
ESOP	None	None	None

In addition to their base compensation, members of the Board of Directors may receive other allowances and bonuses (if any), depending on business performance and/or the Bank's internal regulations during each period.

Ms. Thai Huong – Vice Chairwoman of the Board of Directors and General Director

- Year of Birth 1958
- Nationality Vietnam
- Professional Qualifications Bachelor of Economics
- Work History
 - ✓ From 1980 to 1985 Staff Member, Haiphong Price and Finance Department
 - ✓ From 1985 to 1989 Accountant at the Nghe An Construction Materials and Fuel Company
 - ✓ From 1989 to 1994 Director of Huong Ha Construction Materials Co., Ltd.
 - ✓ From 1994 to present General Director and Vice Chairman of the Board of Directors, Bac A Commercial Joint Stock Bank
- Current Position at BAC A BANK General Director and Vice Chairman of the Board of Directors
- Positions currently held at other organizations None

- Number of shares held 50,134,776 shares, representing 4.35% of the charter capital
- Number of shares representing ownership None
- Number of shares held by related parties held
 - 180,961,369 shares, representing 15.693% of the charter capital, of which:
 - Ms. Thai Thi Thanh Binh (sister), owns 9,212,269 shares, representing 0.799% of the charter capital
 - Mr. Le Hong Truong (brother-in-law), owns 5,004,935 shares, representing 0.434% of the charter capital
 - Mr. Nguyen Van Danh (brother-in-law) owns 34,104,455 shares, representing 2.96% of the charter capital
 - Mr. Hoang Ngoc Hoa (brother-in-law) owns 29,183,179 shares, representing 2.53% of the charter capital
 - Mr. Nguyen Trong Trung (brother-in-law) owns 41,308,477 shares, representing 3.58% of the charter capital
 - Her husband, Nguyen Hong Tien, owns 19,520,636 shares, representing 1.69,% of the charter capital
 - Her brother-in-law, Nguyen Van Luong, owns 3,030,142 shares, representing 0.263% of the charter capital
 - Her sister-in-law, Nguyen Thi Linh, owns 13,340,346 shares, representing 1.16% of the charter capital;
 - Niece Le Thi Quynh Hoa owns 1,661,095 shares, representing 0.144% of the charter capital
 - Her niece, Le Thi Hong Hanh, owns 2,454,428 shares, representing 0.213% of the charter capital;
 - Niece Nguyễn Thị Huyền Trang owns 7,041,521 shares, representing 0.611% of the charter capital;
 - Niece Nguyen Thi Huyen Ly owns 2,986,890 shares, representing 0.259% of the charter capital
 - Her niece, Hoang Thi Ngoc Huyen, owns 12,112,996 shares, representing 1.05% of the charter capital
- Debts to BAC A BANK None

- Related-party interests with BAC A BANK

- + Information regarding transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Ms. Thai Huong and her related parties in the first half of 2026: VND 1,606.74 million in deposits at BAC A BANK.
- + The remuneration and other benefits received by Ms. Thai Huong in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	306	306	153
Bonus	None	None	None
ESOP	None	None	None

In addition to their base compensation, members of the Board of Directors may receive other allowances and bonuses (if any), depending on business performance and/or the Bank's internal regulations during each period.

Mr. Vo Van Quang – Board Member

- Year of Birth 1959
- Nationality Vietnam
- Professional Qualifications Ph.D. in Economics
- Work History
 - ✓ From 1976 to 1981 Student at Hanoi University of Civil Engineering
 - ✓ From 1981 to 1986 Deputy Director of Construction Company No. 02 – Nghe An Department of Construction
 - ✓ From 1986 to 1992 Staff Member/Deputy Head of the Credit Department, Investment and Development Bank, Nghe An Provincial Branch
 - ✓ From 1993 to 1997 Officer/Deputy Head of the Banking Supervision Department, State Bank of Vietnam
 - ✓ From 1997 to 2009 Chief of Staff, State Securities Commission
 - ✓ From 2009 to present Member of the Board of Directors and Deputy General Director of Bac A Commercial Joint Stock Bank
- Current Position at BAC A BANK Member of the Board of Directors – Deputy General Director and Head of the Investment and Financial

Advisory Division

- Positions currently held at other organizations None
- Number of shares held 903,009 shares, representing 0.078% of the charter capital
- Number of shares representing ownership None
- Number of shares held by related parties held None
- Debts to BAC A BANK None
- Related-party interests with BAC A BANK
 - + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Vo Van Quang and his related parties in the first half of 2026: VND 3.65 million in deposits at BAC A BANK.
 - + The remuneration and other benefits received by Mr. Vo Van Quang in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	180	180	90
Bonus	None	None	None
ESOP	None	None	None

In addition to their base compensation, members of the Board of Directors may receive other allowances and bonuses (if any), depending on business performance and/or the Bank's internal regulations at any given time.

Mr. Dang Thai Nguyen - Board Member

- Year of Birth 1974
- Nationality Vietnam
- Professional Qualifications Master of Business Administration
- Work History
 - ✓ From 1997 to 2003 Credit Officer – Head Office, Bac A Commercial Joint Stock Bank
 - ✓ From 2003 to 2007 Branch Manager, Thanh Hoa Branch – Bac A

- Commercial Joint Stock Bank
- ✓ From 2006 to present Member of the Board of Directors, General Director of Vietnam Securities Joint Stock Company
 - ✓ Since April 2013 – present Member of the Board of Directors, Bac A Commercial Joint Stock Bank
 - Current Position at BAC A BANK Member of the Board of Directors
 - Positions currently held at other organizations Member of the Board of Directors, General Director of Vietnam Securities Joint Stock Company
 - Number of shares held 3,581,924 shares, representing 0.311% of the charter capital
 - Number of shares representing ownership None
 - Number of shares held by related parties None held
 - Debts to BAC A BANK None
 - Related-party interests with BAC A BANK
 - + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Dang Thai Nguyen and his related parties in the first half of 2026: VND 0.73 million in deposits at BAC A BANK.
 - + The remuneration and other benefits received by Mr. Dang Thai Nguyen in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	180	180	90
Bonus	None	None	None
ESOP	None	None	None

In addition to their base compensation, members of the Board of Directors may receive other allowances and bonuses (if any), depending on business performance and/or the Bank's internal regulations during each period.

Ms. Hoang Hong Hanh - Independent Member of the Board of Directors

- Year of Birth 1961

- Nationality Vietnam
- Professional Qualifications Doctor of Science
- Work History
 - ✓ September 1986 to February 1987 Teaching Assistant at National Economics University
 - ✓ February 1987–February 2000 Faculty Member at National Economics University
 - ✓ September 1992–February 2000 Staff Member at the Head Office of the Vietnam Foreign Trade Bank
 - ✓ March 2000–August 2002 Deputy Head of the Capital Department at the Head Office of the Vietnam Foreign Trade Bank
 - ✓ September 2002–December 2006 Head of the Capital Department at the Vietnam Foreign Trade Bank Headquarters
 - ✓ Jan. 2007–June 2009 Head of the Large Corporate Clients Department at the Head Office (January 2007–June 2009), Vietnam Joint Stock Commercial Bank for Foreign Trade
 - ✓ From July 2009 to September 2010 General Director of TH Investment Management Company
 - ✓ From July 2009 to September 2010 Deputy General Director, Intimex Vietnam Joint Stock Company
 - ✓ From October 2010 to October 2013 General Director of Intimex Vietnam Joint Stock Company
 - ✓ October 2013 to March 2015 General Director of International Investment Management Joint Stock Company
 - ✓ April 2015 to April 2019 Independent Member of the Board of Directors of Bac A Commercial Joint Stock Bank
 - ✓ From April 2015 to present General Director of International Investment Management Joint Stock Company
 - ✓ From April 2019 to present Independent Member of the Board of Directors of Bac A Commercial Joint Stock Bank

- Current Position at BAC A BANK Independent Member of the Board of Directors
- Positions currently held at other organizations General Director of International Investment Management Joint Stock Company
- Number of shares held None
- Number of shares held None
- Number of shares representing ownership None
- Number of shares held by related parties held None
- Debts to BAC A BANK None
- Related-party interests with BAC A BANK
- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Ms. Hoang Hong Hanh and her related parties in the first half of 2026: VND 422.97 million in deposits and VND 0.53 million in outstanding credit card balance at BAC A BANK.
- + The remuneration and other benefits received by Ms. Hoang Hong Hanh in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	144	144	72
Bonus	None	None	None
ESOP	None	None	None

In addition to their base compensation, members of the Board of Directors may receive other allowances and bonuses (if any), depending on business performance and/or the Bank's internal regulations during each period.

b. Supervisory Board

Table 31: List of Supervisory Board Members

No.	Full Name	Year of Birth	Position
1	Mr. Pham Hong Cong	1961	Head of the Supervisory Board
2	Ms. Tran Thi Khanh Chi	1990	Full-time Member

No.	Full Name	Year of Birth	Position
3	Ms. Nguyen Thanh Thuy	1992	Non-Executive Member

Source: BAC A BANK

Biographies of Supervisory Board Members:

Mr. Pham Hong Cong - Chairman of the Supervisory Board

- Year of Birth 1961
- Nationality Vietnam
- Professional Qualifications Bachelor of Economics
- Work History
 - ✓ From 1984 to 1992 Head of the Planning Department – Vinh Construction Materials Import-Export Enterprise
 - ✓ From 1992 to 1994 Chief Accountant, Vinh Economic Construction Youth Brigade
 - ✓ From 1994 to present Head of the Supervisory Board, Bac A Commercial Joint Stock Bank
- Current Position at BAC A BANK Head of the Supervisory Board
- Current Position at other organizations None
- Number of shares held 2,466,681 shares, representing 0.214% of the charter capital.
- Number of shares held by related parties held None
- Liabilities to BAC A BANK None
- Related-Party Transactions Involving BAC A BANK
 - + Information regarding transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Pham Hong Cong and his related parties in the first half of 2026: VND 0.57 million in deposits at BAC A BANK.
 - + The remuneration and other benefits received by Mr. Pham Hong Cong in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as

follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	378	378	189
Bonus	None	None	None
ESOP	None	None	None

In addition to their base compensation, members of the Supervisory Board may receive other allowances and bonuses (if any), depending on business performance and/or the Bank's internal regulations during each period.

Ms. Tran Thi Khanh Chi – Full-time Member of the Supervisory Board

- Year of Birth 1990
- Nationality Vietnam
- Professional Qualifications Bachelor's Degree in Finance and Banking
- Work History
 - ✓ August 2012 to September 2013 Customer Relationship Specialist, Bac A Commercial Joint Stock Bank
 - ✓ September 2013 – September 2016 Teller, Bac A Commercial Joint Stock Bank
 - ✓ September 2016 to February 2021 Back-Office Clerk, Bac A Commercial Joint Stock Bank
 - ✓ February 2021 to April 2024 Specialist, Internal Audit Department, Bac A Commercial Joint Stock Bank
 - ✓ From April 2024 to present Member of the Dedicated Supervisory Board
- Current Position at BAC A BANK Member of the Dedicated Supervisory Board
- Current Position at Another Organization None
- Number of shares held None
- Number of shares held by related parties held
 - 26,876,721 shares, representing 2.33% of the charter capital, of which:
 - + Mr. Nguyen Dang Hung (husband), owns 15,494,209 shares, representing 1.34% of the charter capital;
 - + Mr. Nguyen Dang Ba (father-in-law), owns 11,382,512 shares, representing 0.988% of the charter capital
- Liabilities to BAC A BANK None

- **Related-Party Transactions Involving BAC A BANK**

- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Ms. Tran Thi Khanh Chi and her related parties in the first half of 2026: VND 78.45 million in deposits at BAC A BANK.
- + The remuneration and other benefits received by Ms. Tran Thi Khanh Chi in 2024, 2025 and the first half of 2026 were granted in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	72	72	36
Bonus	None	None	None
ESOP	None	None	None

In addition to their base compensation, members of the Supervisory Board may receive other allowances and bonuses (if any), depending on business performance and/or the Bank's internal regulations during each period.

Ms. Nguyen Thanh Thuy - Non-Executive Member of the Supervisory Board

- Year of Birth 1992
- Nationality Vietnam
- Professional Qualifications Master of Economics
- Work History
 - ✓ From October 2014 to April 2024 Specialist, Internal Audit Department, Bac A Commercial Joint Stock Bank
 - ✓ From April 2024 to present Non-Executive Member of the Supervisory Board
- Current Position at BAC A BANK Non-Executive Member of the Supervisory Board
- Current Position at Another Organization None
- Number of shares held None
- Number of shares held by related parties None
- Liabilities to BAC A BANK None
- Related-Party Transactions Involving BAC A BANK
 - + Information on transactions between the Issuer, its subsidiaries, and companies in which

the Issuer holds more than 50% of the charter capital, and Ms. Nguyen Thanh Thuy and her related parties in the first half of 2026: VND 330.20 million in deposits at BAC A BANK.

- + The remuneration and other benefits received by Ms. Nguyen Thanh Thuy in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank. Remuneration and other benefits at BAC A BANK in 2025 are as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	72	72	36
Bonus	None	None	None
ESOP	None	None	None

In addition to their base compensation, members of the Supervisory Board may receive other allowances and bonuses (if any), depending on business performance and/or the Bank's internal regulations during each period.

c. Executive Board and Chief Accountant

Table 30: List of the Executive Board and Chief Accountant

No.	Full Name	Year of Birth	Position
1	Ms. Thai Huong	1958	General Director
2	Mr. Nguyen Trong Trung	1966	Deputy General Director
3	Mr. Dang Trung Dung	1974	Deputy General Director
4	Mr. Vo Van Quang	1959	Deputy General Director
5	Mr. Chu Nguyen Binh	1977	Deputy General Director
6	Mr. Truong Vinh Loi	1972	Deputy General Director
7	Mr. Le Ngoc Hong Nhat	1976	Deputy General Director
8	Mr. Nguyen Viet Hanh	1976	Deputy General Director
9	Mr. Nguyen Ai Dan	1970	Deputy General Director
10	Ms. Thai Thi Nga	1971	Deputy General Director
11	Ms. Nguyen Hong Yen	1979	Chief Accountant

Source: BAC A BANK

Biographies of Executive Board Members and the Chief Accountant:

Ms. Thai Huong – Vice Chairwoman of the Board of Directors and General Director:

Resume as above

Mr. Nguyen Trong Trung – Deputy General Director

- Year of Birth 1966
- Nationality Vietnam
- Professional Qualifications Bachelor of Economics
- Work History
 - ✓ From 1986 to 1989: Accountant – Nghe Tinh Fuel and Construction Materials Company – under the Nghe Tinh Department of Commerce.
 - ✓ 1989–1994: General Accountant – Nghe Tinh Construction and Fuel Materials Company – under the Nghe Tinh Department of Commerce.
 - ✓ From 1994 to 2003: General Accountant – Bac A Commercial Joint Stock Bank
 - ✓ 2003–present: Deputy General Director, Bac A Commercial Joint Stock Bank
- Current Position at BAC A BANK Deputy General Director, Bac A Commercial Joint Stock Bank
- Current Position at Other Organizations None
- Number of shares held 41,308,477 shares, representing 3.58% of the charter capital
- Number of shares representing ownership None
- Number of shares held by related parties 71,386,224 shares, representing 6.19% of the charter capital. Of which:
 - Ms. Thai Huong (sister-in-law) owns 50,134,776 shares, representing 4.35% of the charter capital
 - Sister-in-law Thai Thi Thanh Binh owns 9,212,269 shares, representing 0.799% of the charter capital

Ms. Nguyen Thi Hong Thuy (sister) owns 11,399,804 shares, representing 0.989% of the charter capital

Mr. Nguyen Trong Dung (younger brother) owns 639,375 shares, representing 0.055% of the charter capital

• Debts to BAC A BANK None

• Related-party interests with BAC A BANK

+ Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Nguyen Trong Trung and his related parties in the first half of 2026: VND 517.67 million in deposits and VND 132 million in lease contract value at BAC A BANK

+ Remuneration and other benefits received by Mr. Nguyen Trong Trung in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, General Shareholders' Meeting Resolutions, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	496.8	496.8	248.4
Bonus	None	None	None
ESOP	None	None	None

In addition to the base salary, which serves as the basis for social insurance contributions, members of the Executive Board and the Chief Accountant may be eligible for allowances, bonuses, and other benefits (if any), depending on BAC A BANK's business performance and/or the Bank's internal regulations during each period.

Mr. Dang Trung Dung - Deputy General Director

• Year of Birth 1974

• Nationality Vietnam

• Professional Qualifications Master of Economics

• Work History:

✓ 1995–1996

General Accountant, Deputy Chief Financial Officer at VIFOCO Company in Hanoi

✓ 1996–2000

Credit Specialist, Vietnam International Commercial Joint Stock Bank (VIB)

✓ 2001–2004

Head of the Credit Department, BAC A BANK Hanoi Branch

- ✓ 2004–2006 Deputy Director in charge of BAC A BANK Hanoi Branch
- ✓ 2006–2016 Executive Vice President, Saigon-Hanoi Commercial Joint Stock Bank (SHB)
- ✓ 2016–present Executive Deputy General Director, BAC A BANK
- Current Position at BAC A BANK Executive Vice President
- Current Position at Other Organizations None
- Number of shares held None
- Number of shares representing ownership None
- Number of shares held by related parties 59,347,045 shares, representing 5.15% of the charter capital, of which:
Ms. Thai Thi Thanh Binh (wife) owns 9,212,269 shares, representing 0.799% of the charter capital;
Ms. Thai Huong (wife's sister) owns 50,134,776 shares, representing 4.35% of the charter capital;
- Debts to BAC A BANK None
- Related-party interests with BAC A BANK
- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Dang Trung Dung and his related parties in the first half of 2026: VND 279.45 million in deposits and VND 16.9 million in outstanding credit card balance at BAC A BANK.
- + The remuneration and other benefits received by Mr. Dang Trung Dung in 2024, 2025 and the first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	496.8	496.8	248.4
Bonus	None	None	None
ESOP	None	None	None

In addition to the base salary, which serves as the basis for social insurance contributions, members of the Executive Board and the Chief Accountant may be eligible for allowances, bonuses, and other benefits (if any), depending on BAC A BANK's business performance

and/or the Bank's internal regulations during each period.

Mr. Chu Nguyen Binh - Deputy General Director

- Year of Birth 1977
- Nationality Vietnam
- Professional Qualifications Ph.D. in Economics
- Work History
 - ✓ January 2001 – May 2002: Auditor, KPMG Audit Firm
 - ✓ May 2002 – April 2003: Head of the Audit and Consulting Department, Vietnam Accounting, Auditing, and Consulting Company (AACC)
 - ✓ May 2003 – February 2006: Capital and Foreign Exchange Specialist, Standard Chartered Bank Vietnam
 - ✓ March 2006 – February 2008: Director of Funding, Standard Chartered Bank Vietnam
 - ✓ March 2008 – present: Deputy General Director and Head of Funding and Money Market Operations, BAC A BANK
 - ✓ August 2017 – present: Chairman of the Board of Directors, Bac A Remittance Co., Ltd.
- Current Position at BAC A BANK Deputy General Director and Head of the Capital and Foreign Exchange Business Division
- Current Position at Other Organizations Chairman of the Board of Directors, Bac A Remittance Co., Ltd.
- Number of shares held 2,479,478 shares, representing 0.215% of the charter capital
- Number of shares representing ownership None
- Number of shares held by related parties None
- Debts to BAC A BANK None
- Related-party interests with BAC A BANK
- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Chu Nguyen Binh and his

related parties in the first half of 2026: VND 348.15 million in deposits at BAC A BANK and VND 4.21 million in outstanding credit card balance

- + The remuneration and other benefits received by Mr. Chu Nguyen Binh in 2024, 2025 and the first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	496.8	496.8	248.4
Bonus	None	None	None
ESOP	None	None	None

In addition to the base salary, which serves as the basis for social insurance contributions, members of the Executive Board and the Chief Accountant may be eligible for allowances, bonuses, and other benefits (if any), depending on BAC A BANK's business performance and/or the Bank's internal regulations during each period.

Mr. Truong Vinh Loi - Deputy General Director

- Year of Birth 1972
- Nationality Vietnam
- Professional Qualifications Master of Economics
- Work History
 - ✓ From January 1994 to August 1997: Employee at Vietnam Joint Stock Commercial Bank for Industry and Trade
 - ✓ From September 1997 to May 2008: Inspector at the State Bank of Vietnam (holding positions ranging from staff member to deputy division chief to division chief)
 - ✓ June 2008 – present: Deputy General Director and Head of the Risk Management Division, BAC A BANK
 - ✓ March 2010 – present: Member of the Board of Directors of Bac A Asset Management and Debt Management Co., Ltd. – Bac A Commercial Joint Stock Bank (BAC A AMC)
- Current Position at BAC A BANK Deputy General Director and Head of the Risk Management Division
- Current Position at Other Organizations Member of the Board of Directors of Bac A Asset Management and Debt Management Co., Ltd. – Bac A Commercial Joint Stock Bank (BAC A

AMC)

- Number of shares held None
- Number of shares representing ownership None
- Number of shares held by related parties None
- Debts to BAC A BANK None
- Related-party interests with BAC A BANK

- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Truong Vinh Loi and his related parties in the first half of 2026: VND 1,153.85 million in deposits at BAC A BANK.
- + The remuneration and other benefits received by Mr. Truong Vinh Loi in 2024, 2025 and the first half of 2026 were granted in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	496.8	496.8	248.4
Bonus	None	None	None
ESOP	None	None	None

In addition to the base salary, which serves as the basis for social insurance contributions, members of the Executive Board and the Chief Accountant may be eligible for allowances, bonuses, and other benefits (if any), depending on BAC A BANK's business performance and/or the Bank's internal regulations during each period.

Mr. Nguyen Viet Hanh

- Year of Birth 1976
- Nationality Vietnam
- Professional Qualifications Bachelor of Economics
- Work History
 - ✓ 2003–2005: Capital Specialist, Vietcombank Headquarters
 - ✓ From 2006 to October 2006: Deputy Head of the Capital Department, BAC A BANK, Head Office
 - ✓ October 2006 – March 2014: Director, BAC A BANK Hanoi Branch
 - ✓ March 2014 – January 2017: Deputy General Director in charge of the Retail Banking Division and the Operations Support

Division, BAC A BANK

- ✓ January 2020 – present: Deputy General Director and Head of the Operations Division, BAC A BANK
- Current Position at BAC A BANK Deputy General Director and Head of the Operations Division
- Current Position at Other Organizations None
- Number of shares held None
- Number of shares representing ownership None
- Number of shares held by related parties None
- Debts to BAC A BANK None
- Related-party interests with BAC A BANK
- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Nguyen Viet Hanh and his related parties in the first half of 2026: VND 8.35 million in deposits and VND 3.59 million in outstanding credit card balance at BAC A BANK.
- + The remuneration and other benefits received by Mr. Nguyen Viet Hanh in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank. Remuneration and other benefits at BAC A BANK in 2025 are as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	496.8	496.8	248.4
Bonus	None	None	None
ESOP	None	None	None

In addition to the base salary, which serves as the basis for social insurance contributions, members of the Executive Board and the Chief Accountant may be eligible for allowances, bonuses, and other benefits (if any), depending on BAC A BANK's business performance and/or the Bank's internal regulations during each period.

Mr. Nguyen Ai Dan

- Year of Birth 1970
- Nationality Vietnam
- Professional Qualifications Bachelor's Degree
- Work History

- ✓ Before August 1, 2005: Director of Information Technology at Vietnam International Commercial Joint Stock Bank (VIB)
- ✓ August 1, 2005 – February 2016: Head of the IT Department, BAC A BANK
- ✓ From February 2016 to present: Deputy General Director and Head of the IT Division, BAC A BANK
- Current Position at BAC A BANK Deputy General Director and Head of the IT Division
- Current Position at Other Organizations None
- Number of shares held None
- Number of shares representing ownership None
- Number of shares held by related parties None
- Debts to BAC A BANK None
- Related-party interests with BAC A BANK
- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Nguyen Ai Dan and his related parties in the first half of 2026: VND 160.75 million in deposits and VND 125.02 million in outstanding credit card balance at BAC A BANK.
- + The remuneration and other benefits received by Mr. Nguyen Ai Dan in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	496.8	496.8	248.4
Bonus	None	None	None
ESOP	None	None	None

In addition to the base salary, which serves as the basis for social insurance contributions, members of the Executive Board and the Chief Accountant may be eligible for allowances, bonuses, and other benefits (if any), depending on BAC A BANK's business performance and/or the Bank's internal regulations during each period.

Mr. Le Ngoc Hong Nhat

- Year of Birth 1976

- Nationality Vietnam
- Professional Qualifications Master of Economics
- Work History
 - ✓ December 1998 – 2002: Credit, Appraisal, and Funding Specialist at BIDV Ha Tinh Branch.
 - ✓ From 2002 to 2003: Deputy Head of the Capital and Appraisal Department, BIDV Ha Tinh
 - ✓ From 2003 to 2005: Head of the Capital and Appraisal Department, BIDV Ha Tinh
 - ✓ 2005–2008: Head of the Finance Department, BIDV Ha Tinh
 - ✓ 2008–2009: Deputy General Manager, BAC A BANK Branch
 - ✓ From 2009 to October 2015: Director of the Finance Division at BAC A BANK
 - ✓ From November 2015 to present: Deputy General Director and Head of the Finance and Accounting Division, BAC A BANK
 - ✓ August 2017 – present: Member of the Board of Directors, Bac A Remittance Co., Ltd.
- Current Position at BAC A BANK Deputy General Director and Head of the Finance and Accounting Division
- Current Position at Other Organizations Member of the Board of Directors, Bac A Remittance Co., Ltd.
- Number of shares held 2,001,291 shares, representing 0.187% of the charter capital
- Number of shares representing ownership None
- Number of shares held by related parties None
- Debts to BAC A BANK None
- Related-party interests with BAC A BANK
- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Mr. Le Ngoc Hong Nhat and his related parties in the first half of 2026: VND 1,550.36 million in deposits and VND 7.82 million in outstanding credit card balance at BAC A BANK.
- + The remuneration and other benefits received by Mr. Le Ngoc Hong Nhat in 2024, 2025

and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	496.8	496.8	248.4
Bonus	None	None	None
ESOP	None	None	None

In addition to the base salary used as the basis for social insurance contributions, members of the Executive Board and the Chief Accountant may receive allowances, bonuses and other benefits (if any), depending on BAC A BANK's business results and/or the Bank's internal regulations from time to time.

Mr. Vo Van Quang – Member of the Board of Directors and Deputy General Director:

Resume as above:

Ms. Thai Thi Nga

- Year of Birth April 29, 1971
- Nationality Vietnam
- Professional Qualifications Bachelor of Economics
- Work History
 - ✓ From 1994 to October 2018: Deputy Head of the Credit Department at the Vinh Headquarters
 - ✓ From 2007 to present: Chairman of the Board of Directors, Vietnam Securities Joint Stock Company
 - ✓ From October 2018 to October 2, 2023: Deputy Head of the Appraisal Department, BAC A BANK, Vinh Head Office
 - ✓ From October 3, 2023 – present: Deputy General Director of Bac A Commercial Joint Stock Bank
- Current Position at BAC A BANK Deputy General Director of Bac A Commercial Joint Stock Bank
- Current position at another organization Chairman of the Board of Directors, Vietnam Securities Joint Stock Company
- Number of shares held None
- Number of shares representing ownership None
- Number of shares held by related 207,244,200 shares, representing 17.97% of the

parties

charter capital, of which:

Husband Nguyen Trong Trung, owns 41,308,477 shares, representing 3.58% of the charter capital

Brother-in-law Le Hong Truong, owns 5,004,935 shares, representing 0.434% of the charter capital

Sister Thai Huong owns 50,134,776 shares, representing 4.35% of the charter capital

Brother-in-law Nguyen Van Danh owns 34,104,455 shares, representing 2.96% of the charter capital

Her brother-in-law, Hoang Ngoc Hoa, owns 29,183,179 shares, representing 2.53% of the charter capital

Sister Thai Thi Thanh Binh owns 9,212,269 shares, representing 0.799% of the charter capital

Brother-in-law Nguyen Trong Dung, who owns 639,375 shares, representing 0.055% of the charter capital;

Her sister-in-law, Nguyen Thi Hong Thuy, owns 11,399,804 shares, representing 0.989% of the charter capital;

Niece Le Thi Quynh Hoa, who owns 1,661,095 shares, representing 0.144% of the charter capital

Her niece, Le Thi Hong Hanh, owns 2,454,428 shares, representing 0.213% of the charter capital;

Niece Nguyễn Thị Huyền Trang owns 7,041,521 shares, representing 0.611% of the charter capital

Niece Nguyen Thi Huyen Ly owns 2,986,890 shares, representing 0.259% of the charter capital

Niece Hoang Thi Ngoc Huyen owns 12,112,996 shares, representing 1.05% of the charter capital

- Debts to BAC A BANK

None

- Related-Party Transactions Involving BAC A BANK

- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Ms. Thai Thi Nga and her related parties in the first half of 2026: VND 44,583.92 million in deposits; VND 151.31 million;

and VND 132 million in lease contract value at BAC A BANK.

- + The remuneration and other benefits received by Ms. Thai Thi Nga in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	496.8	496.8	248.4
Bonus	None	None	None
ESOP	None	None	None

In addition to the base salary, which serves as the basis for social insurance contributions, members of the Executive Board and the Chief Accountant may be eligible for allowances, bonuses, and other benefits (if any), depending on BAC A BANK's business performance and/or the Bank's internal regulations during each period.

Ms. Nguyen Hong Yen – Chief Accountant

- Year of Birth 1979
- Nationality Vietnam
- Professional Qualifications Bachelor of Economics
- Work History
 - ✓ From 2000 to 2001 Accountant at Van Nien Construction and Services Joint Stock Company
 - ✓ From 2002 to 2004 Teller at Bac A Commercial Joint Stock Bank – Chợ Ga Branch
 - ✓ From 2005 to 2007 Accountant, Bac A Commercial Joint Stock Bank
 - ✓ 2008–2010 Deputy Head of the Accounting Department, Bac A Commercial Joint Stock Bank
 - ✓ 2011–present Chief Accountant at Bac A Commercial Joint Stock Bank
- Current Position at BAC A BANK Chief Accountant
- Current Position at other organizations None
- Number of shares held None
- Number of shares representing ownership None
- Number of shares held by related parties 24,064,348 shares, representing 2.084% of the charter capital, of which:

Mr. Tran Anh Dung's husband owns 4,543,712 shares, representing 0.394% of the charter capital. Father-in-law of Mr. Nguyen Hong Tien, holding 19,520,636 shares, representing 1.69% of the charter capital.

- Debts to BAC A BANK None
- Related-Party Transactions Involving BAC A BANK

- + Information on transactions between the Issuer, its subsidiaries, and companies in which the Issuer holds more than 50% of the charter capital, and Ms. Nguyen Hong Yen and her related parties in the first half of 2026: VND 120.53 million in deposits at BAC A BANK.
- + The remuneration and other benefits received by Ms. Nguyen Hong Yen in 2024, 2025 and first half of 2026 were in accordance with the provisions of the Articles of Association, the General Shareholders' Meeting Resolution, and other internal regulations of the Bank as follows:

	Year 2024	Year 2025	First 6 months of 2026
Remuneration (VND million)	496.8	496.8	248.4
Bonus	None	None	None
ESOP	None	None	None

In addition to the base salary, which serves as the basis for social insurance contributions, members of the Executive Board and the Chief Accountant may be entitled to allowances, bonuses, and other benefits (if any), depending on BAC A BANK's business performance and/or the Bank's internal regulations during each period.

11 Status of principal and interest payments on issued bonds for the three consecutive years immediately preceding the year of registration for listing and up to the present

Over the three consecutive years from 2023 to 2025 and as of the present, BAC A BANK has consistently fulfilled its obligations to pay bond principal and interest in full and on time.

12 Information on unfulfilled commitments by the Listing Organization

a. Bonds issued but not yet matured

As of August 28, 2026, the outstanding balance of BAC A BANK bonds in circulation that have not yet matured is 18,494.75 billion VND, of which 14,100 billion VND are private placement bonds and 4,394.75 billion VND are public offering bonds, as detailed below:

Table 33: Information on the Outstanding Balance of Issued Bonds Not Yet Matured (Based on Face Value)

Unit: billion VND

No.	Maturity	December 31, 2024	December 31, 2025	August 28, 2026
-----	----------	-------------------	-------------------	-----------------

	Private Placement Bonds	8,300	13,000	14,100
1	Tier 2 Capital Bonds	300	0	0
2	Common bonds	8,000	13,000	14,100
	Public bonds	4,718.85	4,165.4	4,394.75
1	Tier 2 Capital Bonds	4,718.85	4,165.4	4,394.75
2	Common bonds	0	0	0
	Total Value	13,018.85	17,165.60	18,494.75

Source: BAC A BANK

Bond issuance is a highly effective capital-raising channel for BAC A BANK. Each year, based on its business plan, the Bank issues bonds with varying maturities to meet both its customers' investment needs and the Bank's own capital requirements. As of August 28, 2026, the total value of BAC A BANK's issued bonds that have not yet matured was 18,494.75 billion VND, comprising bonds with varying maturities, issuance dates, and interest rates. To date, BAC A BANK has consistently fulfilled its obligations to repay both principal and interest on these bonds in full and on time. Currently, the Bank has no convertible bonds.

b. Other Unfulfilled Commitments

BAC A BANK's contingent liabilities and commitments are as follows:

Table 34: BAC A BANK's Unfulfilled Commitments

Unit: billion VND

Indicator	Consolidated			Non-consolidated		
	December 31, 2024	December 31, 2025	June 30, 2026	December 31, 2024	December 31, 2025	June 30, 2026
Contingent Liabilities	2,409	4,763	5,702	2,409	4,763	5,702
Loan Guarantee Commitments	1,188	1,726	2,508	1,188	1,726	2,508
Commitments in L/C Transactions	0	0	0	0	0	0

Other Guarantee Commitments	1,221	3,037	3,194	1,221	3,037	3,194
Commitments made	97,503	178,559	98,280	97,503	178,559	98,280
Foreign Exchange Transaction Commitments	96,172	176,323	96,076	96,172	176,323	96,076
Other commitments	1,331	2,236	2,204	1,331	2,236	2,204
Total	99,912	183,322	103,982	99,912	183,322	103,982

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (consolidated and separate)

13. Information, contingent liabilities, and litigation disputes related to the Listing Organization that may affect the Listing Organization's business operations and financial condition

None

14. Information regarding the Listing Organization's commitment that it is not currently under criminal investigation or has been convicted of any crime involving violations of economic management regulations for which the criminal record has not been expunged

None

V. BUSINESS PERFORMANCE, FINANCIAL CONDITION, AND PROJECTED PLANS

1 Business Performance

1.1 Summary of selected business performance indicators for the Listing Organization for the last two years and cumulatively through the most recent quarter

Table 35: Business Performance Results (Consolidated)

Unit: billion VND

Indicator	In 2024	2025	Increase/decrease 2025/2024		First half of 2026
			Value	%	
Total Assets	165,487	195,820	30,333	18.33%	214,351

Indicator	In 2024	2025	Increase/decrease 2025/2024		First half of 2026
			Value	%	
Net interest income	3,321	3,447	126	3.79%	2,258
Total operating income	3,662	4,036	374	10.21%	2,424
Net operating profit before credit risk provision	1,412	1,716	304	21.53%	1,196
Pre-tax profit	1,260	1,474	214	16.98%	682
Net income	1,011	1,190	179	17.71%	543
Parent Company's Profit Distribution or Dividend Payout Ratio	6.87%	7.50% (*)	0.63%	9.17%	

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (consolidated)

(*) The parent company's 2025 dividend payout ratio was approved at the 2026 Annual General Meeting of Shareholders of BAC A BANK on April 18, 2026, and the stock issuance to pay dividends was completed on June 26, 2026.

Table 36: Operating Results (Separate)

Unit: billion VND

Indicator	2024	2025	Increase/Decrease 2025/2024		First Half of 2026
			Value	%	
Total Assets	165,608	195,936	30,328	18.31%	214,458
Net interest income	3,313	3,439	126	3.80%	2,255
Total operating income	3,641	4,011	370	10.16%	2,415
Net operating profit before credit risk provision	1,397	1,710	313	22.41%	1,211
Pre-tax profit	1,245	1,468	223	17.91%	697
Net income	999	1,186	187	18.72%	558
Parent Company's Profit Distribution or Dividend Payout Ratio	6.87%	7.50% (*)	0.63%	9.17%	

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Separated)

() The parent company's 2025 dividend payout ratio was approved at the 2026 Annual General Meeting of Shareholders of BAC A BANK on April 18, 2026, and the stock issuance to pay dividends was completed on June 26, 2026.*

Over the past two years and the first six months of 2026, BAC A BANK has consistently met its business objectives, achieving impressive results for several key consolidated financial indicators as follows:

BAC A BANK's consolidated total assets as of June 30, 2026, reached 214,351 billion VND, an increase of 15.89% compared to the same period in 2025. The increase in total assets was primarily driven by significant growth in the Customer Loans portfolio and Deposits and Loans at Other Credit Institutions, which rose by 18.34% and 27.36%, respectively, compared to the same period in 2025.

Funding Activities: BAC A BANK has consistently maintained a stable growth rate in funding sources, gradually restructuring its funding mix to increase the proportion of medium- and long-term funding to ensure stability and liquidity safety, in line with its loan portfolio. As of June 30, 2026, total funding sources reached approximately 195,820 billion VND, an increase of 15.71% compared to the same period in 2025; of which customer deposits accounted for 61.35%, a significant decrease from the 77.46% recorded at the same period in 2025, as the Bank intensified the issuance of valuable papers (up 117.82% compared to the same period in 2025) to diversify its medium- and long-term funding sources.

Regarding credit operations, BAC A BANK focused on serving, advising, and extending credit to businesses in the fields of high-tech applications in agriculture, rural areas, and related supporting industries encouraged by the Government, while maintaining effective risk control. As of June 30, 2026, BAC A BANK's customer loans totaled 136,220 billion VND, an increase of 18.34% compared to the same period in 2025.

BAC A BANK consistently maintains strong credit quality and keeps its non-performing loan ratio at a very low level. The bank fully provisions for risks in its operations in accordance with regulations. Overdue loans (Groups 2–5) as of December 31, 2025, totaled 1,824 billion VND (accounting for 1.44% of total loans), and non-performing loans (Groups 3–5) stood at 1,454 billion VND (accounting for 1.15% of total loans). As of June 30, 2026, past-due loans totaled 2,002 billion VND (accounting for 1.47% of total loans), and non-performing loans totaled 1,540 billion VND (accounting for 1.13% of total loans). The non-performing loan ratio has risen slightly over the past two years, partly due to the negative impact of domestic and international economic conditions on the repayment capacity of certain customers in the wholesale and retail segments, as well as those in the automotive, motorcycle, scooter, and other motorized vehicle repair sectors, etc. However, the Bank has always been fully aware of the non-performing loan ratio and has maintained effective control over it, keeping the ratio within a safe threshold of less than 1.5%.

Regarding investment activities, by capitalizing on investment opportunities and ensuring a safe rate of return on the portfolio, the total value of investments in marketable securities has continued to rise sharply from 2023 to the present. As of June 30, 2026, the balance of

securities reached 36,704 billion VND. Of this, the majority 94.8% consisted of investments in government bonds, credit institution bonds, and short-term securities, while the remainder comprised corporate bonds and stock investments, which accounted for a small proportion.

Regarding service operations, BAC A BANK has intensified efforts to enhance the quality of traditional banking services while focusing on rolling out new service products to attract customers and boost revenue from service activities. The Bank's net profit from service activities in 2025 reached 181 billion VND, and in the first half of 2026, the Bank continued to generate a profit of 64 billion VND from these activities.

BAC A BANK's consolidated pre-tax profit and net profit for the first six months of 2026 increased slightly compared to the same period in 2025, reaching 682 billion VND and 543 billion VND, respectively (compared to 671 billion VND and 536 billion VND in the same period of 2025). In the second quarter of 2026 alone, BAC A BANK continued to maintain stable business operations, with pre-tax profit and net profit reaching 304 billion and 243 billion VND, respectively remaining virtually unchanged compared to the same period in the second quarter of 2025.

Throughout its operations, BAC A BANK has strictly adhered to the regulations of the State Bank of Vietnam (SBV); the bank's operational safety ratios have consistently met regulatory requirements, and its capital adequacy ratio (CAR) has consistently exceeded the SBV's minimum requirement of 8%.

1.2 Factors Affecting the Business Operations of the Listing Organization

a. Key factors that significantly impacted BAC A BANK's business operations during the reporting year

The 2025–2026 period saw significant changes in the Bank's business operations. The factors affecting the Bank's business operations were assessed from the perspective of both favorable and challenging factors in 2026 as follows:

Favorable factors:

- The State Bank of Vietnam (SBV) implemented monetary policy tools in a coordinated and flexible manner, ensuring the goals of macroeconomic stability and currency stability;
- There was regular and timely guidance from the Board of Directors, proactive leadership from the Executive Board, and the dedicated efforts of all staff, who remained committed to the established strategic goals;
- BAC A BANK continues to strictly comply with the State Bank of Vietnam's regulations and maintain its annual growth rate. To meet future business needs, BAC A BANK is currently in the process of strengthening its operational structure and advancing digital transformation to meet market demands and support future business operations;
- The BAC A BANK brand is increasingly establishing its professionalism and gaining wider recognition, while its banking relationships continue to expand;

- BAC A BANK consistently maintains a lending policy focused on essential industries that are less sensitive to economic fluctuations, alongside a strategy to expand its customer base in the medium term;
- Comprehensive operational procedures and regulations provide a legal framework for business operations;
- Information Technology System: BAC A BANK continues to invest in and deploy a modern banking technology system, creating a solid foundation to support bank management and the development of modern banking products and services. In the coming period, the bank will continue to strengthen its financial capacity, management and operations, and information technology, expand electronic banking services, and modernize the bank to advance regional and global integration. In particular, the launch of the KioskBanking project and BAC A BANK's digital banking platform, AlphaBank, will help the bank further expand its business services and provide customers with additional options to access 24/7 banking services.

Adverse Factors

- The Vietnamese economy is projected to continue facing numerous challenges and risks due to the impact of inflation caused by rising prices of raw materials, transportation, and fuel, escalating political tensions in the Middle East, as well as trade tensions among major global economies, which could negatively affect the business operations of the banking sector in general and BAC A BANK in particular;
 - Credit growth remains modest due to competition within the banking system and the fact that businesses have not yet fully recovered;
 - Competition among banks is becoming increasingly intense. Most financial institutions are focusing on strengthening their internal capabilities, expanding their capital base and operational networks, modernizing information technology, improving customer engagement strategies, and introducing a diverse range of flexible and attractive products to the market, accompanied by a variety of promotional programs;
 - The emergence of financial technology (FinTech) companies, leveraging the boom in the Internet, mobile phones, cloud computing, and open-source software, aims to reach a large number of individual customers to provide payment, investment, and lending services similar to those offered by banks;
 - While implementing the State Bank of Vietnam's policies on interest and fee waivers or reductions, as well as debt repayment restructuring and supporting and partnering with customers to stabilize their operations BAC A BANK continues to make active efforts to minimize potential risks to the greatest extent possible, while still fulfilling the business plan targets approved by the Bank's Annual General Meeting of Shareholders for the year.
- b. **Significant developments that may affect BAC A BANK's business performance since the end of the most recent fiscal year**

None

2 Financial Condition

2.1 Key Financial Indicators

a. Accounts Receivable Status

Table 37: Accounts Receivable and Payable (Consolidated)

Unit: billion VND

Indicator	2024	Year 2025	% Change 2025/2024	First half of 2026
Accounts Receivable	300	542	80.67%	711
Interest and fees receivable	4,126	5,594	35.58%	7,540
Deferred corporate income tax receivables	0	0	N/A	-
Other Assets	71	136	91.55%	100
Total	4,497	6,272	39.47%	8,351
Interest and fees payable	2,456	3,390	38.03%	4,231
Other payables and accounts payable	764	754	-1.31%	498
Total	3,220	4,144	28.70%	4,729

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (consolidated)

Table 38: Accounts Receivable and Payable (Separated)

Unit: billion VND

Indicator	Year 2024	Year 2025	% Change 2025/2024	First half of 2026
Accounts Receivable	299	539	80.27%	696
Interest and fees receivable	4,126	5,594	35.58%	7,539
Deferred corporate income tax receivables	0	0	N/A	-
Other Assets	71	121	70.42%	100
Total	4,496	6,254	39.10%	8,335
Interest and fees payable	2,459	3,393	37.98%	4,233
Other payables and accounts payable	751	746	-0.67%	493
Total	3,210	4,139	28.94%	4,726

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Separated)

b. Unmatured bonds

Presented in Table 5: Other Securities (Data as of August 28, 2026)

c. Statutory Payables

Table 39: Statutory Payables (Consolidated)

Unit: billion VND

Item	Year 2024		Year 2025		First Half of 2026	
	Beginning-of-Year Balance	Year-End Balance	Beginning-of-Year Balance	Year-End Balance	Beginning-of-Year Balance	Year-End Balance
VAT	1	1	1	7	7	1
Corporate Income Tax	99	86	86	122	122	61
Other taxes	16	24	24	27	27	14
Total	117	111	111	156	156	76

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Consolidated)

Table 40: Statutory Payables (Separated)

Unit: billion VND

Item	Year 2024		Year 2025		First Half of 2026	
	Beginning-of-Year Balance	Year-End Balance	Beginning-of-Year Balance	Year-End Balance	Beginning-of-Year Balance	Year-End Balance
VAT	1	1	1	6	6	1
Corporate Income Tax	98	85	85	122	122	60
Other taxes	16	24	24	26	26	14
Total	115	110	110	154	154	75

Source: Audited Financial Statements for 2025 and Reviewed Interim Financial Statements for 2026 (Separated)

Bac A Commercial Joint Stock Bank fully fulfilled all its obligations to remit funds to the state budget in accordance with legal regulations in 2024, 2025, and the first six months of 2026.

d. Provisioning for Reserves

Status of fund provisions for BAC A BANK in the most recent year:

Table 41: Allocation of Reserves (Consolidated)

Unit: billion VND

No.	Indicator	December 31, 2024	December 31, 2025	June 30, 2026
1	Allocation from the reserve fund to supplement charter capital	42	100	119
2	Allocation from the financial contingency fund	84	100	119

No.	Indicator	December 31, 2024	December 31, 2025	June 30, 2026
3	Remuneration for the Board of Directors and the Supervisory Board	13	15	18
4	Allocation from the Incentive and Welfare Fund	84	100	95
5	Allocation from the socialization and charity fund	-	-	30

Source: BAC A BANK

Table 42: Allocations to Funds (Separated)

Unit: billion VND

No.	Indicator	December 31, 2024	December 31, 2025	June 30, 2026
1	Allocation from the reserve fund to supplement charter capital	42	100	119
2	Allocation from the financial contingency fund	84	100	119
3	Remuneration for the Board of Directors and the Supervisory Board	13	15	18
4	Allocation from the Incentive and Welfare Fund	84	100	95
5	Allocation from the socialization and charity fund	-	-	30

Source: BAC A BANK

BAC A BANK strictly and fully complies with the provisions for setting aside funds in accordance with Decree No. 93/2017/NĐ-CP and as approved by the BAC A BANK Shareholders' Meeting for each period.

- e. Significant changes that may affect BAC A BANK's financial position as of the end of the fiscal year 2025

None

2.2 Key Financial Indicators

Table 43: Key Financial Indicators

Unit: billion VND; %

Indicator	Consolidated			Non-consolidated		
	2024	2025	First Half of 2026	2024	2025	First Half of 2026
1. Equity						
Charter capital	8,959	10,032	10,721	8,959	10,032	10,721
Equity	17,458	18,091	17,370	17,316	17,946	17,239
Capital Adequacy Ratio (CAR)	11.19%	10.10%	8.95%	11.10%	10.02%	8.88%
2. Asset Quality						
Ratio of Overdue Loans to Total Outstanding Loans	1.60%	1.44%	1.47%	1.60%	1.44%	1.47%
Non-performing loan ratio / Total loans	1.24%	1.15%	1.13%	1.24%	1.15%	1.13%
(Balance of loans and advances to customers + loans to other financial institutions) / Total assets	68.36%	64.81%	63.88%	68.31%	64.78%	63.85%
Earnings-Generating Assets / Total On-Balance-Sheet Assets	82.05%	85.08%	86.97%	81.99%	85.03%	86.93%
3. Liquidity						
Average Ratio of Highly Liquid Assets to Average Total Assets	11.10%	13.50%	17.88%	11.09%	13.51%	17.87%
Ratio of short-term funds used for medium- and long-term loans	24.97%	26.04%	26.40%	24.97%	26.04%	26.40%
Loan-to-Deposit Ratio	72.85%	71.42%	70.03%	72.85%	71.42%	70.03%

Indicator	Consolidated			Non-consolidated		
	2024	2025	First Half of 2026	2024	2025	First Half of 2026
4. Operating Results						
Ratio of Pre-Tax Profit to Average Equity	11.13%	11.70%	9.98%	11.03%	11.70%	10.21%
Ratio of Pre-Tax Profit to Average Total Assets	0.79%	0.79%	0.67%	0.78%	0.78%	0.68%
Net Interest Margin (NIM)	2.53%	2.24%	2.56%	2.53%	2.24%	2.56%
Net Income/Total Assets (ROA)	0.61%	0.61%	0.51%	0.60%	0.61%	0.52%
Net Income After Tax / Average Total Assets	0.64%	0.64%	0.53%	0.63%	0.63%	0.55%
Return on Equity (ROE)	8.58%	8.94%	7.91%	8.51%	8.94%	8.14%
Net Income After Tax / Average Equity	8.93%	9.45%	7.95%	8.85%	9.45%	8.18%
Earnings per Share (EPS)	1,129	1,141	471	N/A	N/A	N/A
Service Revenue/Total Revenue	1.19%	1.67%	0.89%	1.10%	1.56%	0.81%
Net income from service operations/Pre-tax profit	8.38%	12.29%	6.80%	7.45%	11.25%	5.73%

Source: BAC A BANK

3. Auditor's Opinion on the Financial Statements of the Listing Organization

Audit Opinion of AASC Audit Firm Co., Ltd. on the audited 2024 Consolidated Financial Statements:

In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of Bac A Commercial Joint Stock Bank as of December 31, 2024, as well as the consolidated results of operations and consolidated cash flows for the fiscal year ended on that date, in accordance with Vietnamese Accounting Standards, the accounting framework applicable to credit institutions in Vietnam, and the relevant legal regulations regarding the preparation and presentation of consolidated financial statements.

Opinion of the auditing firm AASC Audit Firm Co., Ltd. on the audited 2024 separate financial statements:

In our opinion, the separate financial statements present fairly, in all material respects, the separate financial position of Bac A Commercial Joint Stock Bank as of December 31, 2024, as well as the separate results of operations and separate cash flows for the fiscal year ended on that date, in accordance with Vietnamese Accounting Standards, the accounting framework applicable to credit institutions in Vietnam, and the relevant legal regulations regarding the preparation and presentation of separate financial statements.

Opinion of the auditing firm AFC Vietnam Audit Co., Ltd. on the audited 2025 consolidated financial statements:

In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Bank, as well as the consolidated results of operations and consolidated cash flows for the fiscal year ended on the same date, in accordance with accounting standards, the accounting framework applicable to Vietnamese credit institutions, and the relevant legal regulations regarding the preparation and presentation of consolidated financial statements.

Opinion of the auditing firm AFC Vietnam Audit Co., Ltd. on the audited 2025 separate financial statements:

In our opinion, the separate financial statements present fairly, in all material respects, the Bank's separate financial position, as well as its separate results of operations and separate cash flows for the fiscal year ended on the same date, in accordance with accounting standards, the accounting regulations applicable to Vietnamese credit institutions, and the legal provisions related to the preparation and presentation of separate financial statements.

Review conclusion of AASC Audit Firm Co., Ltd. on the reviewed interim consolidated financial statements for 2026:

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the financial position of Bac A Commercial Joint Stock Bank as of June 30, 2026, and its results of operations and cash flows for the six-month accounting period then ended, in accordance with the Vietnamese Accounting Standards, the accounting regime applicable to credit institutions in Vietnam, and the legal regulations relevant to the preparation and presentation of interim financial statements.

Review conclusion of AASC Audit Firm Co., Ltd. on the reviewed interim separate financial statements for 2026:

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim separate financial statements do not present fairly, in all material respects, the financial position of Bac A Commercial Joint Stock Bank as of June 30, 2026, and its interim separate results of operations and interim separate cash flows for the six-month accounting period then ended, in accordance with the Vietnamese Accounting Standards, the accounting regime applicable to credit institutions in Vietnam, and the legal regulations relevant to the preparation and presentation of interim financial statements.

4. Revenue and Profit Plan

Table 44: Revenue and Profit Plan

Indicator	2026	
	Plan	% Change from Previous Year
Net Interest Income	4,036	17.4%
Net income	From 1,210 to 1,330 billion VND	From 2.1% to 12.2%
Net Profit to Net Interest Income Ratio	From 30.0% to 33.0%	From -4.5% to -1.5%
Net Income to Average Equity Ratio	From 8.5% to 9.3%	From -1.2% to -0.3%
Parent Company's Dividend Payout Ratio (*)	N/A	N/A

Source: BAC A BANK

Note: (*) Parent Company's dividend payout ratio for 2026: BAC A BANK will determine this after the 2026 business results are available and submit it to the 2027 Annual General Meeting of Shareholders for approval.

- The competent authority has approved the 2026 revenue and profit plan

BAC A BANK's 2026 revenue and profit plan was approved by the Board of Directors in accordance with the business strategy and was presented for approval at the 2026 Annual General Meeting of Shareholders on April 18, 2026.

Results as of June 30, 2026

As of June 30, 2026, according to the consolidated financial statements, net interest income from business operations reached VND 2,258 billion, corresponding to 55.95% of the annual target, and net income after tax reached VND 543 billion, corresponding to 40.83–44.88% of

the 2026 annual target. BAC A BANK expects that in 2026, the economy will continue to grow and customer activity will improve, thereby laying the groundwork to drive the bank's business operations to achieve a breakthrough in the final months of the year and maximize the fulfillment of the 2026 business plan.

- **Basis for achieving the aforementioned revenue, profit, and profit-sharing/dividend ratios**

Regarding operational direction, BAC A BANK remains committed to its overarching strategy of building and developing the bank in a modern and advanced manner, in line with Vietnamese and international best practices and standards, to fully and diversely meet the economy's needs for financial and banking services. Focus on providing investment advisory services and loans to enterprises applying high technology in agriculture, forestry, and fisheries, as well as in manufacturing, processing, supporting industries, healthcare, education, and other sectors.

Implementation Measures:

In 2026, BAC A BANK will continue to develop and implement safe and effective business plan objectives, carrying out comprehensive measures to enhance management and operational capabilities, financial strength, and risk management capabilities, specifically:

- Regarding capital: Develop and implement a plan to increase charter capital according to a roadmap to boost equity capital, ensuring it meets the scale of operations and better satisfies capital adequacy ratio requirements; Focus on growing customer deposit mobilization in line with capital utilization needs, with a deposit structure oriented toward sustainable efficiency.
- Regarding capital utilization: Improve the quality of the asset portfolio and enhance the efficiency of investment activities; continue to extend loans in accordance with the bank's strategic direction, ensuring safety and efficiency; develop a diversified range of loan products, segmenting them to align with funding sources based on maturity and cost of funds to enhance market competitiveness; and intensify debt collection efforts and the resolution of non-performing loans.
- Focus on improving the quality of service operations, accelerate the completion of the Digital Bank, and expand digital platform features and services to boost efficiency and improve operational quality, while enhancing customer engagement with the Bank's activities to rapidly attract and grow the customer base in line with the established strategic direction.
- Strengthen management and operations across all business areas, including: network development, recruitment and staff training, upgrading physical infrastructure and information technology infrastructure, operational management, communications, and brand management... to ensure the entire BAC A BANK system operates safely, efficiently, and with optimized costs.
- Enhance risk management capabilities by regularly reviewing, revising, and supplementing policies for credit risk and operational risk management, and by strengthening inspection, control, and internal audit processes in credit development and operational activities to prevent, warn against, and promptly detect any violations in business operations.

With the above measures, BAC A BANK's revenue, profit, and dividend targets for 2026 are entirely achievable.

- Consulting Firm's Assessment of the Revenue and Profit Plan

As a professional consulting firm, ACB Securities Company Limited (ACBS) has conducted surveys, gathered information, and performed careful and reasonable research and analysis necessary to provide the required assessments of BAC A BANK's business operations.

Based on BAC A BANK's business results for the years 2024, 2025, and the first six months of 2026, the ability to implement and operate organizational and corporate management functions, along with the consistent application of business development solutions barring any unusual or force majeure events affecting business operations the revenue and profit plan for 2026 proposed by BAC A BANK is achievable and feasible.

We would also like to note that the above comments are provided from the perspective of a consulting firm, based on selectively collected information and financial theory, and do not imply any guarantee regarding the value of the securities or the certainty of the projected figures. This commentary is for investors' reference only and does not guarantee the Bank's ability to achieve the results outlined in its business plan; therefore, investors should conduct their own careful research and assume full responsibility for their investment decisions.

VI. BONDS REGISTERED FOR LISTING

The information presented below consists of details, terms, and conditions regarding the bonds under BAC A BANK's public bond offering plan. By purchasing, acquiring ownership, or otherwise obtaining the bonds and becoming a bondholder, the bondholder is deemed to have understood and agreed to all the contents and provisions set forth herein and to be bound by the relevant provisions in this Prospectus and BAC A BANK's public bond offering plan.

1. Bond Name

Bac A Commercial Joint Stock Bank Bonds – Second Public Offering, Tranche 4 (BAB204-07L)

2. Bond Type

Non-convertible, non-warrant-linked, unsecured bonds that constitute Subordinated Debt and meet the conditions for inclusion in Tier 2 capital of the Listing Organization in accordance with current laws and regulations.

3. Face Value

100,000 VND (One hundred thousand dong) per bond.

4. Total number of bonds registered for listing

9,406,000 Bonds (Nine million four hundred and six thousand Bonds)

5. Total value of bonds registered for listing based on face value

940,600,000,000 dong (In words: Nine hundred forty billion six hundred million dong)

6. Bond maturity

7 (seven) years from the Issue Date

7. Bond Issue Date

June 29, 2026 ("Issue Date")

8. Bond Maturity Date

June 29, 2033 ("Maturity Date")

9. Interest Rate

9.1. Bond Interest Rate

Interest Rate = Reference Interest Rate + 2.1% per year.

If the Issuer does not exercise its call option on the Call Date of the bonds, the bond interest rate applicable to the Interest Period from the sixth year until the maturity of the bonds shall be as follows:

Interest Rate = Reference Interest Rate + 3.0% per year.

In this context, "Reference Interest Rate" refers to the interest rate used to determine the interest rate for each Interest Period. It is the standard interest rate for 12-month, post-paid, VND-denominated personal savings deposits as published on the official website of Bac A Commercial Joint Stock Bank on the Interest Rate Determination Date. In the event that preferential interest rates are offered to one or more specific customer groups or for one or more specific deposit amounts, the Reference Interest Rate shall be the highest interest rate published.

The Issuer will announce the results of the Interest Rate determination for Bondholders on its website at least 1 (one) Business Day prior to the first day of each Interest Period. Bondholders agree and acknowledge that the Issuer's determination of the Bond Interest Rate shall apply to all Bonds unless there is a clear arithmetic error.

If the law specifically prescribes a maximum bond interest rate and the bond interest rate agreed upon in this Prospectus exceeds such maximum rate, the maximum bond interest rate permitted under applicable law shall apply as of the effective date of such provision.

The Interest Rate Determination Date for the first Interest Period is the date on which subscriptions for the Bonds begin to be accepted. The Interest Rate Determination Date for subsequent Interest Periods is the seventh (7th) Business Day prior to the first day of each Interest Period.

Based on the above principle, the interest rate for the first interest period, from (and including) June 29, 2026, through (but excluding) June 29, 2027, is **9.2% per annum**.

9.2. Determination of Bond Interest

- a. The Listing Organization agrees to pay accrued interest ("Interest") on the Total Face Value of the Bonds held from the Issue Date through, but excluding, the Final Redemption Date, at the Bond Interest Rate for the actual number of days elapsed in

each Interest Period, based on a year of 365 (three hundred sixty-five) days. The specific formula for calculating Interest is as follows:

$$\begin{array}{ccccccc} \text{Interest} & & \text{Total face} & & \text{Bond} & & \text{Number of Actual} \\ \text{Accrued} & & \text{value of} & & \text{Interest} & & \text{Days the Bonds} \\ \text{During the} & = & \text{Bonds held} & \times & \text{Rate} & \times & \text{Were Held During} \\ \text{Interest Period} & & \text{during the} & & \text{(\%/year)} & & \text{the Interest Period} \\ & & \text{Interest Period} & & & & \hline & & & & & & 365 \end{array}$$

- b. The Listing Organization will pay the Interest on each Interest Payment Date. The Interest payable on each Interest Payment Date will be:
- With respect to the first Interest Payment Date, the interest accrued from (and including) the Issue Date through (but excluding) the first Interest Payment Date of the relevant Bond; and
 - With respect to any Interest Payment Date following the first Interest Payment Date, the Interest accrued from (and including) the immediately preceding Interest Payment Date through (but excluding) the Interest Payment Date of the relevant Bond.
- c. Penalty for Late Payment of Bond Principal: In the event that, on the Final Redemption Date, the principal amount of the Bond is not paid in full or is refused payment due to a fault of the Listing Organization, then the Bond shall continue to accrue interest at a rate equal to the Bond Interest Rate from and including the Final Redemption Date up to, but excluding, the date on which the relevant Bondholder or the Bondholder's authorized representative receives all amounts due relating to the principal of the Bond. This amount shall be calculated using the following formula:

$$\begin{array}{ccccccc} \text{Amount of} & & \text{Amount of} & & \text{Bond Interest} & & \text{Actual number of} \\ \text{late payment} & = & \text{principal in} & \times & \text{Rate (\%/year)} & \times & \text{days past due} \\ \text{penalty on} & & \text{default} & & & & \hline \text{principal} & & & & & & 365 \end{array}$$

- d. Penalty for Late Payment of Bond Interest: In the event that, on the Interest Payment Date, the bond interest is withheld or payment is refused due to a fault of the Listing Organization (except as provided in Condition 7.3.(g)), the Listing Organization must pay the Bondholder a penalty on the overdue Bond interest at a penalty interest rate equal to the Bond Interest Rate from and including the Interest Payment Date up to, but excluding, the date on which the Bondholder or the Bondholder's authorized representative receives all amounts due in connection with the Bond interest. This amount shall be calculated using the following formula:

$$\begin{array}{ccccccc} \text{Late Interest} & & \text{Amount of} & & \text{Bond Interest} & & \text{Actual number of} \\ \text{Penalty} & = & \text{overdue} & \times & \text{Rate (\%/year)} & \times & \text{days past due} \\ \text{Amount} & & \text{interest} & & & & 365 \end{array}$$

- e. In the event that, on the Final Redemption Date, the Bondholder does not receive payment of Interest and/or Principal through no fault of the Listing Organization or the Depository Members, such Interest and Principal payments shall be held in trust by the Listing Organization or the Depository Members and shall not accrue interest.
- f. If the Interest Payment Date and/or Final Redemption Date is not a Business Day, the payment date shall be the next Business Day, and the Bondholder shall not be entitled to interest or any other benefits on the delayed payment amount due to the payment due date not being a Business Day.
- g. Regarding the suspension of Bond interest payments:
- During the period from the Issue Date to the Maturity Date, the Issuer has the right to suspend payment of Bond interest when due and carry over the accrued interest to the following year if such interest payment would result in a loss for the Issuer's financial results for the fiscal year in which that interest is due ("**Suspended Interest Amount**"). Such a delay in interest payment shall not be deemed a breach of any provision of the Bonds for any purpose. The Interest Period during which the Issuer suspends interest payments is the "**Suspension Period**" for such interest payments.
 - The Suspended Interest Amount shall not be capitalized and shall accrue interest from and including the date of the delay through, but excluding, the actual repayment date (which is the date the Listing Organization pays the Bondholder the Suspended Interest Amount and the interest accrued on the Suspended Interest Amount) and shall be calculated based on the actual number of days of delay, assuming a year of 365 (three hundred sixty-five) days.
- The interest rate applicable to the Suspended Interest Amount is the Bond Interest Rate (this interest rate applies throughout the period of suspended interest payments).

10. Interest and Principal Payment Schedule

- Interest Payment Schedule: Applicable to all Bonds, interest is payable annually in arrear on each anniversary of the Issue Date, up to and including the Final Redemption Date.
- Principal Repayment Term: The principal will be repaid at 100% of the face value of the corresponding Bond on the Final Redemption Date.
- No later than 8 (eight) business days prior to the Record Date, the Listing Organization shall submit the Notice of Exercise of Rights to VSDC. The Listing Organization will post a notice on its website within 1 (one) business day after VSDC publishes

information on its website regarding the Record Date and the Bond Interest Payment Date and/or the Final Redemption Date.

11. Credit Rating

- Name of the credit rating agency: Fitch Ratings.
- Rating Date: first issued on October 29, 2025 and most recently updated on May 5, 2026.
- Source of information: Fitch Ratings' website (<https://www.fitchratings.com>) and BAC A BANK's website (www.baca-bank.vn).
- Rating result: 'B+' rating with a "Stable" outlook.
- Fitch Ratings is one of the world's three leading credit rating agencies, alongside Moody's and Standard & Poor's (S&P). Fitch Ratings' assessments are used by international investors, financial institutions, and credit organizations as a key basis for measuring the risk level and financial credibility of businesses and organizations.
- Receiving a "B+" Long-Term Issuer Default Rating (IDR) from Fitch Ratings marks a significant milestone for BAC A BANK, reflecting recognition of the Bank's financial strength, risk management capabilities, and potential for sustainable growth. Furthermore, this result lays a positive foundation for BAC A BANK to expand international cooperation, diversify its capital sources, enhance its market reputation, and strengthen investor confidence both domestically and internationally.
- According to a statement from Fitch Ratings:
 - According to the published report, Fitch Ratings also assigned BAC A BANK a Viability Rating (VR) of "b" and a Government Support Rating (GSR) of "b+." This outcome reflects the Bank's ability to operate independently, adapt flexibly, and maintain stable financial health amid a macroeconomic environment marked by significant volatility and challenges.
 - "BAC A BANK's asset quality is above the industry average, and its high proportion of secured loans has helped mitigate credit risk and support operational stability," Fitch Ratings noted.
 - As of June 2025, BAC A BANK's non-performing loan (NPL) ratio stood at 1.2%, among the lowest in Vietnam's banking system. According to the assessment, this positive figure stems from the Bank's prudent risk management policies, combined with its consistent risk appetite, which focuses on low-risk segments of individual and corporate customers, thereby helping to maintain stable asset quality and sustainable operational efficiency.
 - Fitch Ratings' Credit Rating Report also recognized BAC A BANK's distinctive credit strategy in the agriculture and sustainable development sectors, where loans in these areas account for approximately 18% of total outstanding loans. In fact, the projects selected by BAC A BANK are all those that apply modern management and technological advancements to production in line with the principles of a green economy, a circular economy, and a knowledge-based economy, creating high-quality products, generating livelihoods, and providing employment for local residents.

12. Purpose of the Bond Issuance and Actual Use of Proceeds

The purpose of the second public offering of Bac A Commercial Joint Stock Bank bonds is to expand the scale of operations, provide loans to the economy, increase Tier 2 capital, and ensure compliance with operational safety ratios as stipulated by the State Bank of Vietnam (SBV).

The total value of the BAB126029 bonds issued is 940,600,000,000 VND. As of August 10, 2026, BAC A BANK had used the entire 940,600,000,000 VND raised from the bond issuance to supplement lending capital for individual and corporate customers.

13. Rights of Bondholders

Basic rights of bondholders:

- Issue bonds to investors in accordance with the provisions of the Terms and Conditions of the Bonds and the Bond Documents;
- Fully meet the bond issuance conditions specified in the relevant legal documents as of the Issue Date;
- Calculate the Interest and/or Principal payable to each Bondholder on the Interest Payment Date and the Final Redemption Date;
- Make full and timely payment of the principal, interest, and other payments related to the Bonds to the Bondholders;
- Facilitate the Bondholders' ability to make payments, transfer, use as collateral, or discount the Bonds when they so desire;
- For Bonds not yet deposited in a securities depository, if the Bond Certificate is lost, stolen, torn, damaged, or destroyed, the relevant Bondholder shall be issued a replacement Bond Certificate by the Issuer in accordance with the provisions of the Terms and Conditions of the Bonds;
- Maintain the confidentiality of information regarding the Bondholder's Bond balances and Bond transactions in accordance with applicable laws;
- Report to the State Bank of Vietnam and other competent state agencies on bond issuance transactions in accordance with applicable laws;
- Comply with legal provisions on anti-money laundering during the Bond issuance process and when conducting transactions related to the issuance of the Bonds. This obligation does not apply to transactions involving Bonds traded on the secondary market;
- Use the funds raised from the issuance of the Bonds in accordance with the Terms and Conditions of the Bonds and applicable laws;
- Other obligations under the Terms and Conditions of the Bonds, the Bond Documents, and applicable laws.

In the event of changes to the rights of bondholders:

In the event of changes to the rights of Bondholders as specified in the Terms and Conditions of the Bonds, such changes shall take effect only after an agreement is reached between the Issuer and the Bondholders pursuant to a **Bondholder Resolution** confirmed by the Issuer or as required by law.

- A Bondholders' Meeting may be convened by the Issuer or by one or more Bondholders holding at least 10% (ten percent) of the total outstanding principal amount of the Bonds at that time. If the Bondholders' Meeting is convened by one or more Bondholders, such convening must be notified by the relevant Bondholders to the Issuer, VSDC (if the Bonds have been registered with VSDC), and the remaining Bondholders at least 05 (five) Business Days prior to the scheduled date of the Bondholders' Meeting. In the event that the Bondholders' Meeting is convened by the Issuer, the Issuer shall determine the book-closure time and the Record Date for finalizing the list of Bondholders and notify the Bondholders for the purpose of organizing the meeting. The notice convening the Bondholders' Meeting must clearly state the time, location, and proposed agenda of the meeting.
- The person authorized to convene the meeting shall send the Notice of the Meeting to the Bondholders in one of the following forms: (1) a written notice sent to the Bondholders' addresses or to the Issuer; (2) email, fax, or an online notice via the Issuer's trading system; (3) a public notice on the Issuer's website; or (4) any other form of notice permitted by law.

The Issuer's registered address, used for receiving notices and for other purposes specified in the Terms and Conditions of this Bond, is set forth below:

- ✓ Bac A Commercial Joint Stock Bank.
- ✓ Address: Opera Tower, 60 Ly Thai To Street, Hoan Kiem Ward, Hanoi.
- ✓ Phone: 0243.927.3730 (Extension: 158) Fax: 0243.927.3708.
- ✓ Receiving Entity: Capital Management and Business Center – Treasury Division.
- The Bondholders' Meeting may be held in a format deemed appropriate by the convener, such as a conference call, video conference, or written ballot.
- The quorum required for the meeting to proceed is one or more holders or representatives holding at least 51% of the total face value of the Bonds.
- Resolutions of the Bondholders' Meeting adopted by one or more Bondholders holding at least 51% of the total face value of outstanding Bonds among the Bondholders attending the meeting, and voted upon at the Bondholders' Meeting, shall be binding on all Bondholders (regardless of whether they attended the meeting in person).
- A resolution of the Bondholders' Meeting may be adopted by written consent at the discretion of the Issuer; once adopted, it shall have the same effect as a resolution adopted at a meeting and shall be binding on all Bondholders, provided that the written ballot is sent to all Bondholders listed in the Bondholder Register and is approved by Bondholders representing at least 51% of the total face value of the outstanding Bonds.

- In the event that a single Bondholder owns 100% of the face value of the outstanding Bonds, it is not necessary to convene a Bondholders' Meeting. The Issuer and the sole Bondholder shall mutually agree on any amendments, adjustments, or additions regarding the rights of the Bondholders.

For the avoidance of doubt, any resolution of the Bondholders adopted in accordance with the provisions of this Condition 13 shall not be binding on the Issuer unless approved in writing by the Issuer.

14. Representative of the bondholders:

None

15. Early Redemption of Bonds

Redemption on the Call Date:

BAC A BANK may redeem all, but not a portion, of the Bonds early on the Call Date. In this case, the Bondholder is obligated to sell all such Bonds back to BAC A BANK and receive 100% of the principal and any accrued but unpaid interest on the Bonds held by the Bondholder, after deduction of personal income tax (for individual investors) and any related fees (if any) in accordance with BAC A BANK's service fee schedule in effect at the time. Upon redemption, the Bonds will be canceled, and the corresponding Bond Ownership Certificates will automatically cease to be valid for circulation.

The Call Date for BAB126029 is exactly 18 (eighteen) months from the Issue Date.

Redemption by Agreement:

BAC A BANK may offer to repurchase the Bonds at any time, by any method, and at any price consistent with applicable laws. Each Bondholder has the right to decide whether to sell their Bonds to BAC A BANK. The offer to repurchase the Bonds by agreement shall be made publicly to all Bondholders.

Redemption upon the Occurrence of a Default Event:

If any of the events of default listed in the "Information on the Offering – Prospectus" occur, any Bondholder may declare the Bonds due, and BAC A BANK must repurchase all outstanding Bonds.

16. Pricing Method

The market value of the Bonds is the secondary market trading price determined by the market and is constantly fluctuating based on market supply and demand. The price of a bond is the present value of the projected future cash flows expected to be received from the bond, discounted to the present using each investor's appropriate required rate of return. The general formula for calculating the price of a periodically interest-paying bond is as follows:

$$PV = \sum_{i=1}^n \frac{CF_i}{(1+k)^i} + \frac{FV}{(1+k)^n}$$

Where:

- PV : is the price of the bond
- FV : is the face value (principal) of the bond
- CF_t : is the interest on the bond received periodically at the i -th interest payment
- n : the number of remaining interest payment periods of the bond
- k : is the expected return on the bond's yield

The determination of a bond's price may vary among investors due to differing required yields, the application of different market conventions in calculations, and varying access to market information.

To calculate the bond price, investors can follow these steps:

- (1) Determine the actual payment date;
- (2) Determine the number of remaining coupon periods and the coupon payment dates;
- (3) Determine the coupon periods based on the floating interest rate and project them using an appropriate model (if applicable);
- (4) Determine the appropriate bond interest rate (based on secondary/primary market yields of similar assets with similar maturities or based on projected movements in the yield curve);
- (5) Select the appropriate method for calculating the number of days based on market conventions and the type of asset;
- (6) Apply the formula above to calculate the bond price.

Illustrative example:

A bond has the following characteristics:

- Face value: 100,000 (*one hundred thousand*) VND per bond
- Issue date: June 29, 2026
- Maturity date: June 29, 2033
- Interest period: annually, on the anniversary of the issuance date through (but not including) the maturity date
- Undetermined coupon rate: No significant fluctuations are expected in the near term; assuming the interest rate applicable to each interest payment period is 9.2% per year (nine point two percent per year).
- Expected bond yield (k): Equal to the sum of 2.1% and the Reference Interest Rate. The Reference Interest Rate is the interest rate for standard individual savings deposits in Vietnamese dong, with interest paid at maturity, for a 12-month term, as published on the official website of Bac A Commercial Joint Stock Bank on the Interest Rate Determination Date. In the event that preferential interest rates are offered to one or more specific customer groups or for one or more specific deposit amounts, the Reference Interest Rate is the highest published interest rate.
- Assumed Reference Interest Rate as of the listing date: 7.1% per annum.

The calculation parameters are determined as follows:

- Expected trading date (listing date): October 12, 2026.

- Number of remaining interest periods (n): 7 (Seven) periods; interest payment dates are June 29, 2027; June 29, 2028; June 29, 2029; June 29, 2030; June 29, 2031; June 29, 2032; June 29, 2033.
- Calculation method: Actual number of days held in the calendar year / 365
- Expected bond yield (assumed to be equal to the coupon rate): 9.2% per year (nine point two percent per year).

Payment Period	1	2	3	4	5	6	7
	June 29, 2027	June 29, 2028	June 29, 2029	June 29, 2030	June 29, 2031	June 29, 2032	June 29, 2033
Interest Rate (%/year)	9.2	9.2	9.2	9.2	9.2	9.2	9.2
Interest Cash Flow (CF _t)	9,200	9,225	9,200	9,200	9,200	9,225	9,200
Bond principal (VND)	0	0	0	0	0	0	100,000
Actual number of days held (n)	260	626	991	1,356	1,721	2,087	2,452
Expected bond yield (k)	9.2	9.2	9.2	9.2	9.2	9.2	9.2

Given the bond's characteristics and the assumptions outlined above, the bond's price on the trading date (listing date) is expected to be:

$$PV = \frac{9,200}{(1 + 9.2\%)^{260/365}} + \frac{9,225}{(1 + 9.2\%)^{626/365}} + \frac{9,200}{(1 + 9.2\%)^{991/365}} + \frac{9,200}{(1 + 9.2\%)^{1,356/365}} + \frac{9,200}{(1 + 9.2\%)^{1,721/365}} + \frac{9,225}{(1 + 9.2\%)^{2,087/365}} + \frac{109,200}{(1 + 9.2\%)^{2,452/365}}$$

$$PV = 8,641 + 7,933 + 7,245 + 6,634 + 6,075 + 5,577 + 60,458 = 102,563 \text{ (VND/bond)}$$

17. Calculation method of Yield to Maturity

- Yield to Maturity (YTM) is a measure of the yield (rate of return) an investor receives from a bond from the time of purchase and holding until maturity. In other words, YTM is the interest rate that makes the present value of the cash flows an investor receives from the bond equal to the initial investment (purchase price/market value of the bond).
- To determine YTM, investors can use a formula similar to the bond pricing formula presented in Section "16 – Pricing Methods" above.

$$PV = \sum_{i=1}^n \frac{CF_i}{(1 + k)^i} + \frac{FV}{(1 + k)^n}$$

Illustrative Example:

A bond has the following characteristics:

- Face value: 100,000 (one hundred thousand) VND per bond
- Issue Date: June 29, 2026

- Maturity date: June 29, 2033
- Interest period: annually, on the anniversary of the issuance date through (but not including) the maturity date
- Assumed bond interest rate: 9.2% per year (nine point two percent per year)

The calculation parameters are defined as follows:

- Expected trading date (listing date): October 12, 2026
- Expected trading price: 102,563 (VND per bond)

The bond's yield to maturity will be calculated as follows:

$$102,563 = \frac{9,200}{(1+k)^{260/365}} + \frac{9,225}{(1+k)^{626/365}} + \frac{9,200}{(1+k)^{991/365}} + \frac{9,200}{(1+k)^{1,356/365}} + \frac{9,200}{(1+k)^{1,721/365}} + \frac{9,225}{(1+k)^{2,087/365}} + \frac{109,200}{(1+k)^{2,452/365}}$$

Applying the interpolation method: $k = 9.2\%$. Therefore, $YTM = 9.2\%$.

18. Assessing the Impact of Inflation on Listed Bonds

Inflation has long been identified as one of the key indicators in macroeconomic management in Vietnam. In recent years, the government has implemented numerous decisive policies and measures to curb inflation and stabilize the macroeconomy. Bond value is calculated by discounting future cash flows to the present, and is therefore directly affected by market interest rates also known as interest rate risk. Interest rate risk is the risk that a bond's value will decrease when market interest rates rise, and vice versa.

When the inflation rate rises, market interest rates tend to rise accordingly, causing investors to demand higher returns from bonds, which increases the discount rate and, consequently, reduces the present value of the bond. Conversely, if the inflation rate falls, market interest rates will decrease, lowering borrowing costs for businesses, improving their ability to repay debt, and directly increasing the value of the bond. It can be concluded that inflation rates and market interest rates have an inverse relationship with bond prices. Provided there are no unusual fluctuations in macroeconomic conditions during the bond's term, listed bonds are not expected to be significantly affected by inflation and interest rate trends.

19. Collateral Commitment

None, as listed bonds are unsecured bonds

20. Information on Commitments

Commitments by the Listing Organization to investors regarding issuance terms, payments, and the protection of investors' legal rights and interests:

- Make full payment of interest and principal on the bonds in accordance with regulations;
- Ensure that investors enjoy their lawful rights and interests under the Bonds, including rights such as: transferring ownership, pledging, and using the Bonds as collateral, or participating in other civil or commercial transactions in accordance with relevant laws;
- Use the proceeds from the offering strictly for the intended purposes and in accordance with the Plan for the Use and Repayment of Proceeds from the Offering;

- Comply with disclosure obligations as required by law.

21. Limits on Foreign Ownership

For the type of bonds issued and listed by BAC A BANK, there are currently no regulations regarding limits on foreign ownership. However, depending on future market conditions and Vietnam's socio-economic situation, the State Bank of Vietnam (SBV) or other competent state agencies may issue regulations limiting the bond ownership ratio for foreign organizations and individuals, which could then affect the transfer of bonds from domestic investors to foreign investors.

22. Relevant Taxes

The tax discussion in this section is based on laws in effect as of the date of issuance of the Prospectus and is subject to any retroactive legal changes that may be enacted after the date of issuance of the Prospectus. The summaries below are not comprehensive analyses of tax considerations that may affect the decision to purchase, hold, or sell the Bonds and are not intended to address tax issues for all Investors; certain Investors (such as securities brokers or commodity brokers) must comply with separate regulations.

22.1. Individual Income Tax

Interest income from Bonds and income from the transfer of Bonds by individuals shall be considered taxable income in accordance with the guidelines set forth in Circular No. 111/2013/TT-BTC issued by the Ministry of Finance on August 15, 2013, and effective as of October 1, 2013, as amended and supplemented by Circular No. 92/2015/TT-BTC issued by the Ministry of Finance on June 15, 2015, and effective as of July 30, 2015, as well as any legal documents amending or supplementing the aforementioned documents from time to time, and will be subject to tax deduction at the following rates:

- Income from bond interest is considered income from capital investments. The personal income tax rate on income from capital investments is 5%; and
- Income from the transfer of bonds is considered income from the transfer of capital (securities). The personal income tax rate on income from the transfer of capital is 0.1% of the transfer price for each transaction.

22.2. Corporate Income Tax

- Organizations established and operating in accordance with Vietnamese law and organizations established and operating under foreign law (foreign organizations) that meet the conditions for applying the method of declaring and paying Corporate Income Tax based on the declaration of revenue and expenses, as guided in Circular No. 78/2014/TT-BTC of the Ministry of Finance, issued on June 18, 2014, and effective as of August 2, 2014, as amended and supplemented by Circular No. 96/2015/TT-BTC of the Ministry of Finance, issued on June 22, 2015, and effective as of August 6, 2015, as well as any legal documents amending or supplementing the aforementioned documents from time to time, shall pay Corporate Income Tax at a rate of 20% on profits starting in 2016.

- Foreign organizations that do not meet the conditions for applying the Corporate Income Tax filing method based on reported revenue and deductible expenses shall be subject to Corporate Income Tax on income from interest earned on bonds and income from the transfer of bonds in accordance with the provisions of Circular No. 103/2014/TT-BTC issued by the Ministry of Finance on August 6, 2014, and effective as of October 1, 2014, with the following applicable tax rates:
 - ✓ The tax rate applicable to interest income from bonds is 5%; and
 - ✓ The tax rate applicable to income from the transfer of bonds is 0.1% of the total revenue from the transfer of bonds at the time of transfer.

22.3. Value-Added Tax

Currently, bond interest and income from the transfer of bonds are not subject to value-added tax. In the event that value-added tax is applied to the transfer of bonds under Vietnamese law after the Issue Date, the Bondholder is obligated to pay value-added tax in accordance with the law.

22.4. Tax Withholding

- If the Bonds have not been deposited with a VSDC Depository Member: payments related to the Bonds will be made by the Listing Organization to the Bondholder after deducting any taxes, fees, or charges in accordance with current Vietnamese law. Tax withholding related to the transfer of bond ownership by the Bondholder shall be in accordance with the current laws of Vietnam.
- In the event that the Bonds have been deposited with a VSDC Depository Member: Tax withholding shall be in accordance with the current laws of Vietnam and the regulations of VSDC.

VII. PARTNERS RELATED TO REGARDING THE REGISTRATION AND LISTING

1. Auditing firm

AASC AUDITING COMPANY, LTD.

- Address: No. 01 Le Phung Hieu, Hoan Kiem Ward, Hanoi City
- Phone: (024) 3824 1991 Fax: (024) 3825 3973
- Website: www.aasc.com.vn

AFC VIETNAM AUDITING CO., LTD.

- Address: 2nd Floor, Indochina Park Tower, 04 Nguyen Dinh Chieu Street, Tan Dinh Ward, Ho Chi Minh City
- Phone: (028) 2 2200 237 Fax: (028) 2 2200 265
- Website: <https://pkf.afcvietnam.vn/>

2. Consulting Firm

ACB Securities Co., Ltd.

- Address: 3rd Floor, Léman Luxury Building, 117 Nguyen Dinh Chieu Street, Xuan Hoa Ward, Ho Chi Minh City
- Phone: (028) 7300 7000 Fax: (028) 7300 3751
- Website: www.acbs.com.vn

VIII. APPENDIX

1. **Appendix I:** The bondholder registry of the Listing Organization, prepared within one month prior to the submission of the listing application;
2. **Appendix II:** A valid copy of the Business Registration Certificate;
3. **Appendix III:** License of Establishment and Operation;
4. **Appendix IV:** Charter of Bac A Commercial Joint Stock Bank;
5. **Appendix V:** Audited separate and consolidated financial statements for 2024 and 2025, and reviewed interim financial statements for 2026 (separated and consolidated);
6. **Appendix VI:** Other relevant documents.

BAC A COMMERCIAL JOINT STOCK BANK
Nghe An, 16/09/2026



**CHAIRWOMAN OF THE BOARD OF
DIRECTORS**

GENERAL DIRECTOR

(Signed and sealed)

(signed)

TRAN THI THOANG

THAI HUONG

**DEPUTY GENERAL
DIRECTOR AND HEAD
OF TREASURY
DIVISION**

**DEPUTY GENERAL
DIRECTOR AND HEAD
OF FINANCE AND
ACCOUNTING
DIVISION**

**HEAD OF THE
SUPERVISORY BOARD**

(signed)

(signed)

(signed)

CHU NGUYEN BINH

LE NGOC HONG NHAT

PHAM HONG CONG

ACB SECURITIES LIMITED LIABILITY COMPANY

ACBS

General Director

