



Nghe An, August 17, 2026

UPDATE TO THE PROSPECTUS

*(Pursuant to Public Offering Registration Certificate No. 36/GCN-UBCK issued by the
Chairman of the State Securities Commission on April 26, 2024)*

I. INTRODUCTION TO THE ISSUING ORGANIZATION

1. Full Name of the Issuing Entity: BAC A COMMERCIAL JOINT STOCK BANK
2. Head Office Address: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province
3. Phone: 02383.844277 Fax: 02383.841757 Website: www.baca-bank.vn
4. Authorized Capital: 11,525,507,160,000 (Eleven thousand five hundred twenty-five billion, five hundred seven million, one hundred sixty thousand) Vietnamese dong
5. Stock Ticker Symbol (if any): BAB
6. Location of payment account: State Bank of Vietnam
Account number: 119962
7. Business Registration Certificate No. 2900325526, originally issued by the Department of Planning and Investment of Nghe An Province on October 10, 1995, and amended for the 38th time on February 27, 2024

- Primary Business Activity: Other monetary intermediary activities. Industry Code: 6419

The primary business activities are monetary operations and activities licensed by the State Bank of Vietnam. The Business Registration Certificate and the Confirmation of Changes to Business Registration Information (confirming changes to business activities) of Bac A Joint Stock Commercial Bank (BAC A BANK) comply with legal regulations

- Accepting demand deposits, time deposits, savings deposits, and other types of deposits.
- Grant credit in the following forms:
 - ✓ Loans;
 - ✓ Discounting and rediscounting of negotiable instruments 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;
 - ✓ Opening accounts at credit institutions and other foreign bank branches.
- Organizing internal payments and participating 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, negotiable instruments, government bonds, State Bank bills, and other negotiable instruments 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.
- Investment in government bond futures contracts.

- Debt purchase.
- BAC A BANK carries out other activities in accordance with the provisions of the law.

8. License No. 47/GP-NHNN for establishment and operation, issued by the State Bank of Vietnam and renewed on April 16, 2019, and the decisions of the State Bank of Vietnam regarding amendments to BAC A BANK's authorized capital over the years.

II. APPROVED OFFERING PLAN

The plan for the second public offering of bonds was approved by the Board of Directors of BAC A BANK pursuant to Resolution No. 141/2023/NQ-HDQT dated November 30, 2023, and was approved by the State Securities Commission pursuant to Public Offering Registration Certificate No. 36/GCN-UBCK issued by the Chairman of the State Securities Commission on April 26, 2024. Accordingly, the number of bonds and the issuance tranches have been approved as follows:

Tranche	Number of Bonds	Bond Value	Expected Issuance Date
Tranche 1	20,000,000	2,000 billion VND	From Q1 to Q2/2024
Tranche 2	15,000,000	1,500 billion VND	Q4/2024
Tranche 3	15,000,000	1,500 billion VND	Q2/2025
Tranche 4	15,000,000	1,500 billion VND	Q4/2025
Tranche 5	15,000,000	1,500 billion VND	Q2/2026
Tranche 6	10,000,000	1,000 billion VND	Q4/2026

- The total expected issuance value is 9,000 billion VND, corresponding to the following two maturity groups:
 - Maximum maturity of 7 years (bond series ending in 07L and 07C): estimated issuance value of 7,000 billion VND.
 - Maximum maturity of 8 years (bond series ending with 08C): estimated issuance value of 2,000 billion VND.
- **Issuance from Tranche 2:** The Chief Executive Officer (CEO) or a person authorized by the CEO shall determine the number of bond groups and the issuance volume for each group in each tranche, decide the maturity terms, and adjust the number of bonds issued for each bond group by maturity term and corresponding tranche (if applicable).
- In the event that the number of bonds allocated for each tranche is not fully subscribed as planned, the remaining unsold bonds will be carried over to the next tranche.
- The General Director (GD) or a person authorized by the GD shall determine the issuance timing, adjust the number of issuance tranches, and adjust the issuance volume and timing (if any) for each tranche based on market conditions, ensuring that the total does not exceed the planned total issuance volume.

BAC A BANK has completed the issuance of Tranche 4 bonds as follows:

- Authorized number of bonds for Tranche 4: 15,000,000 bonds
- Number of bonds issued in Tranche 4: 14,351,500 bonds
- Number of bonds remaining unissued in Tranche 4: 648,500 bonds

BAC A BANK plans to proceed with the fifth tranche of the issuance in accordance with the approved plan, as follows:

- Total number of bonds planned for issuance in Tranche 5: 15,648,500 bonds
 - BAB205-07L Bonds: 10,000,000 bonds
 - BAB205-07C Bonds: 5,648,500 bonds
- Interest rate for Tranche 5 bonds:
 - BAB205-07L Bond: Interest Rate = Reference Rate + a maximum spread of 3.0% per year.
 - BAB205-07C Bond: Interest Rate = Reference Rate + a maximum spread of 3.0% per year.

The specific interest rate spread is disclosed in the Offering Circular for Bac A Commercial Joint Stock Bank's Second Public Offering of Bonds (Tranche 5).

In the event that the Issuer does not exercise its call option on the respective Call Date for each bond, the interest rate applicable to the Interest Period from the sixth year until the bond's maturity is as follows:

- BAB205-07L Bond: Interest Rate = Reference Rate + 3.0% per year.
- BAB205-07C Bond: Interest Rate = Reference Rate + 3.1% per year.

In this **context**, "**Reference Interest Rate**" refers to the interest rate used to determine the interest rate for each Interest Calculation Period. It is the interest rate for a standard 12-month, post-paid, VND-denominated personal savings deposit 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 Accrual 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 the Bank begins accepting subscription applications for the Bonds. The Interest Rate Determination Date for subsequent Interest Periods is the seventh (7th) Business Day prior to the first day of each Interest Period.

- Issuance Method for Tranche 5: BAC A BANK will distribute and sell the Bonds directly to investors through its Head Office and Branches/Transaction Offices nationwide.

- Expected Issue Date for Tranche 5: Starting in the third quarter of 2026 (subject to approval by the State Securities Commission).

III. RESULTS OF PREVIOUS OFFERINGS *(listed by offering)*

- Tranche 1:
 - Number of securities issued in Tranche 1: 20,000,000 bonds
 - End date of Offering Tranche 1: June 17, 2024
 - Total proceeds from the offering: 2,000,000,000,000 VND (In words: Two trillion VND)
 - Issuance method for Tranche 1: BAC A BANK distributes and sells the bonds directly to investors through its Head Office and Branches/Transaction Offices nationwide.
 - Use of Funds for Tranche 1: The total value of BAC A BANK bonds issued in Tranche 1 is 2,000 billion VND. As of July 31, 2024, BAC A BANK had fully utilized the 2,000 billion VND in bonds issued in Tranche 1 to supplement lending capital for Individual and Institutional Customers, in accordance with the issuance purpose approved by the Board of Directors.
- Tranche 2:
 - Number of securities issued in Tranche 2: 15,000,000 bonds
 - Closing date of the Tranche 2 offering: October 28, 2024
 - Total proceeds from the offering: 1,500,000,000,000 VND (In words: One thousand five hundred billion VND)
 - Issuance method for Tranche 2: BAC A BANK will distribute and sell the bonds directly to investors through its Head Office and Branches/Transaction Offices nationwide.
 - Status of Capital Utilization for Tranche 2: The total value of BAC A BANK bonds issued in Tranche 2 is 1,500 billion VND. As of November 30, 2024, BAC A BANK had fully utilized the 1,500 billion VND in bonds issued in Tranche 2 to supplement lending capital for Individual and Institutional Customers, in accordance with the issuance purpose approved by the Board of Directors.
- Tranche 3:
 - Number of securities issued in Tranche 3: 15,000,000 bonds
 - Closing date of the Tranche 3 offering: August 25, 2025
 - Total proceeds from the offering: 1,500,000,000,000 VND (In words: One thousand five hundred billion VND)
 - Issuance method for Tranche 3: BAC A BANK distributes and sells the bonds directly to investors through its Head Office and Branches/Transaction Offices nationwide.
 - Use of Funds for Tranche 3: The total value of BAC A BANK bonds issued in Tranche 3 is 1,500 billion VND. As of October 23, 2025, BAC A BANK had fully

utilized the 1,500 billion VND in bonds issued in Tranche 3 to supplement lending capital for Individual and Institutional Customers, in accordance with the issuance purpose approved by the Board of Directors.

- Tranche 4:

- Number of securities issued in Tranche 4: 14,351,500 bonds
- Closing date of Tranche 4 offering: June 29, 2026
- Total proceeds from the offering: 1,435,150,000,000 VND (In words: One thousand four hundred thirty-five billion one hundred fifty million Vietnamese dong)
- Issuance method for Tranche 4: BAC A BANK distributed and sold the bonds directly to investors through its Head Office and Branches/Transaction Offices nationwide.
- Use of Funds for Tranche 4: The total value of BAC A BANK bonds issued in Series 4 is 1,435,150,000,000 VND. As of August 10, 2026, BAC A BANK has fully utilized the VND 1,435,150,000,000 in bonds issued in Tranche 4 to supplement lending capital for Individual and Institutional Customers, in accordance with the issuance purpose approved by the Board of Directors.

IV. CHANGES TO THE PROSPECTUS *(issued pursuant to Public Offering Registration Certificate No. 36/GCN-UBCK issued by the Chairman of the State Securities Commission on April 26, 2024)*

1. FINANCIAL INFORMATION

1.1. Percentage of each type of product and service in revenue and profit for the two consecutive years 2024–2025 and the first six months of 2026

The bank's core and traditional products and services—such as customer lending, service operations (including payment services, agency services, treasury services, insurance, and others); foreign exchange trading; and investment securities trading—are the primary contributors to BAC A BANK's total revenue and net income.

The breakdown of the percentage of each type of product and service (P&S) in BAC A BANK's total revenue and total net income for the two-year period 2024–2025 and the first six months of 2026 is as follows:

Table 1: Breakdown of Product and Service Categories in Total Revenue (Consolidated)

Unit: billion VND

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
Interest income and similar income	11,812	93.62%	13,557	94.24%	8,039	93.07%

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
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 operations	27	0.21%	124	0.86%	1	0.01%
Income from capital contributions and stock purchases	13	0.10%	54	0.38%	4	0.05%
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 2: Percentage of Products and Services in Total Revenue (Individual)

Unit: billion VND

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value	Share (%)	Value	Share (%)	Value	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%

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
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 (separately)

Table 3: Breakdown of Revenue by Product and Service (Consolidated)

Unit: billion VND

Indicator	2024		Year 2025		First Half of 2026	
	Value	Share (%)	Value	Share (%)	Value	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	6	0.16%	99	2.45%	0	0.00%

Indicator	2024		Year 2025		First Half of 2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
operations						
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 4: Percentage of Services and Products in Net Revenue (Stand-alone)

Unit: billion VND

Indicator	Year 2024		Year 2025		First Half of 2026	
	Value	Share (%)	Value	Share (%)	Value	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%
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 (separately)

1.2. Fundraising

- Structure of Fund Raising

Table 5: Sources of Funds Raised (Consolidated)*Unit: billion VND*

Item	31/12/2024		31/12/2025		30/06/2026	
	Value	Percentage (%)	Value	Percentage (%)	Value	Percentage (%)
Customer Deposits	122,550	81.44%	127,024	71.21%	120,142	61.33%
Debts to the Government and the State Bank of Vietnam	8	0.01%	1,022	0.57%	926	0.47%
Deposits and loans from other credit institutions	11,881	7.90%	25,357	14.22%	38,333	19.57%
<i>Deposits from other financial institutions</i>	<i>11,776</i>	<i>7.83%</i>	<i>25,126</i>	<i>14.09%</i>	<i>38,035</i>	<i>19.42%</i>
<i>Loans from other financial institutions</i>	<i>105</i>	<i>0.07%</i>	<i>231</i>	<i>0.13%</i>	<i>298</i>	<i>0.15%</i>
Issuance of GTCG	16,021	10.64%	24,900	13.96%	36,419	18.59%
Other capital	26	0.01%	64	0.04%	63	0.03%
Total	150,486	100.00%	178,367	100.00%	195,883	100.00%

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

Table 6: Sources of Funds Raised (Separate)*Unit: billion VND*

Item	31/12/2024		31/12/2025		30/06/2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
Customer Deposits	122,723	81.46%	127,190	71.24%	120,284	61.36%
Debts to the Government and the State Bank of	8	0.01%	1,022	0.57%	926	0.47%

Item	31/12/2024		31/12/2025		30/06/2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
Vietnam						
Deposits and loans from other credit institutions	11,881	7.89%	25,357	14.20%	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>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>298</i>	<i>0.15%</i>
Issuance of GTCG	16,021	10.63%	24,900	13.95%	36,419	18.58%
Other Capital	26	0.01%	64	0.04%	63	0.03%
Total	150,659	100.00%	178,533	100.00%	196,025	100.00%

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

- Structure of Domestic and Foreign Funding Sources

Table 7: Structure of Domestic and Foreign Funding Sources (Consolidated)

Unit: billion VND

Indicator	31/12/2024		31/12/2025		30/06/2026	
	Value	Share (%)	Value	Weight (%)	Value	Weight (%)
Domestic	150,486	100.00%	178,367	100.00%	195,883	100.00%
Overseas	0	0%	0	0%	0	0%
Total	150,486	100.00%	178,367	100.00%	195,883	100.00%

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

Table 8: Breakdown of Domestic and Foreign Funding Sources (Separate)*Unit: billion VND*

Indicator	31/12/2024		31/12/2025		30/06/2026	
	Value	Weight (%)	Value	Weight (%)	Value	Weight (%)
Domestic	2055	100.00%	178,533	100.00%	196,025	100.00%
Overseas	0	0.00%	0	0.00%	0	0.00%
Total	2055	100.00%	178,533	100.00%	196,025	100.00%

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

Regarding funding activities, the Bank has consistently maintained growth in the scale of its 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 individual funding structure as of June 30, 2026, funds from 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 negotiable instruments, to supplement medium- and long-term capital, while taking advantage of low-cost funding sources and consistently meeting liquidity needs.

1.3. Credit Activities

- **By Maturity:**

Table 9: Outstanding Loan Balances by Maturity of BAC A BANK (Consolidated)*Unit: billion VND*

Indicator	31/12/2024		31/12/2025		30/06/2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
Current Liabilities	51,799	47.28%	53,998	42.72%	61,132	44.88%
Medium-term debt	15,369	14.03%	26,353	20.85%	26,858	19.72%
Long-term debt	42,385	38.69%	46,054	36.43%	48,230	35.40%

Indicator	31/12/2024		31/12/2025		30/06/2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
Total	109,553	100.00%	126,405	100.00%	136,220	100.00%

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

Table 10: Outstanding Loan Balances by Maturity at BAC A BANK (Individual)

Unit: billion VND

Indicator	31/12/2024		31/12/2025		30/06/2026	
	Value	Share (%)	Value	Share (%)	Value	Percentage
Current Liabilities	51,799	045%	54,009	42.72%	61,132	44.88%
Medium-term debt	15,369	020%	26,353	20.85%	26,858	19.72%
Long-term debt	42,385	035%	46,054	36.43%	48,230	35.40%
Total	109,553	100.00%	126,416	100.00%	136,220	100.00%

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

- **By loan 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 resolve 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 11: Loan Balances by Credit Quality at BAC A BANK (Consolidated)*Unit: billion VND*

Indicator	31/12/2024		31/12/2025		30/06/2026	
	Value	Percentage (%)	Value	Percentage (%)	Value	Percentage (%)
Standard Loans	107,805	98.40%	124,581	98.56%	134,218	98.53%
Non-performing loans	389	0.36%	370	0.29%	462	0.34%
Substandard loans	194	0.18%	137	0.11%	138	0.10%
Doubtful debt	271	0.25%	137	0.11%	144	0.11%
Loans at risk of default	894	0.82%	1,180	0.93%	1,258	0.92%
Total	109,553	100.00%	126,405	100.00%	136,220	100.00%
Non-performing loans	1,359	1.24%	1,454	1.15%	1,540	1.13%

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

Table 12: Outstanding Loans by Credit Quality at BAC A BANK (Stand-alone)*Unit: billion VND*

Indicator	31/12/2024		31/12/2025		30/06/2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
Standard Loans	107,805	98.40%	124,592	98.56%	134,218	98.53%
Non-performing loans	389	0.36%	370	0.29%	462	0.34%
Substandard loans	194	0.18%	137	0.11%	138	0.10%
Doubtful debt	271	0.25%	137	0.11%	144	0.11%
Loans at risk of default	894	0.82%	1,180	0.93%	1,258	0.92%

Indicator	31/12/2024		31/12/2025		30/06/2026	
	Value	Share (%)	Value	Share (%)	Value	Share (%)
Total	109,553	100.00%	126,416	100.00%	136,220	100.00%
Non-performing loans	1,359	1.24%	1,454	1.15%	1,540	1.13%

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

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 13: Capital Adequacy Ratio of BAC A BANK

Indicator	31/12/2024	31/12/2025	30/06/2026
Capital Adequacy Ratio (CAR) – Consolidated	11.19%	10.10%	8.95%
Capital Adequacy Ratio (CAR) – Standalone	11.10%	10.02%	8.88%

Source: BAC A BANK

Table 14: BAC A BANK's DPRR Fund Balance for Customer Loans

Unit: billion VND

Indicator	Consolidated			Non-consolidated		
	31/12/2024	31/12/2025	30/06/2026	31/12/2024	31/12/2025	30/06/2026
General reserve	815	939	1,012	815	939	1,012
Specific provisions	509	625	1,064	509	625	1,064
Total	1,324	1,564	2,076	1,324	1,564	2,076

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

1.4. Foreign Exchange and Payment Operations

a. Foreign Exchange Operations

BAC A BANK is currently providing domestic and international payment services. Activities related to import-export letters of credit and money transfers 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, BAC A BANK has been providing a comprehensive and diverse range of products to individual and corporate customers, such as international payments and foreign currency exchange.

Table 15: Foreign Exchange Business Results

Unit: billion VND

Indicator	Year 2024	Year 2025	First Half of 2026
Net Income from Foreign Exchange Trading (Consolidated)	-68	76	106
Net profit from foreign exchange trading (Standalone)	-68	76	106

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

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, etc., and by referring services to customers. 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

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 16: Domestic Payment Activity Results

Indicator	Number of Transactions			Payment Volume (Trillion VND)		
	Year 2024	Year 2025	First half of 2026	Year 2024	Year 2025	First half of 2026
Outbound money transfers	211,505	190,420	121,361	2,392	4,138	2,899
Incoming money transfers	205,904	229,241	123,487	2,379	4,117	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 (Napap).

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 17: Results of International Payment and Trade Finance Operations

Indicator	Number of Transactions			Payment Volume (Millions of USD)		
	Year 2024	Year 2025	First half of 2026	Year 2024	Year 2025	First half of 2026
Outbound money transfers	2,559	2,832	1,493	127	108	64
Incoming money transfers	1,131	1,120	743	63	186	93

Source: BAC A BANK

1.5. 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 negotiable instruments.

Table 18A: Securities Trading Activities (Consolidated)

Unit: billion VND

Financial Investments	31/12/2024	31/12/2025	30/06/2026
Government bonds	3,696	3,542	3,233
Debt securities issued by other domestic credit institutions	27,502	29,828	31,561
Debt securities issued by domestic financial institutions	2,666	1,610	1,671
Equity securities	137	252	252
Total	34,001	35,232	36,717

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

Table 18B: Securities Trading Activities (Stand-alone)*Unit: billion VND*

Financial Investments	31/12/2024	31/12/2025	30/06/2026
Government bonds	3,696	3,542	3,233
Debt securities issued by other domestic credit institutions	27,502	29,828	31,561
Debt securities issued by domestic financial institutions	2,666	1,610	1,671
Equity securities	137	252	252
Total	34,001	35,232	36,717

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

1.6. Assets**Table 19: Status of Major Assets Owned by BAC A BANK (Consolidated)***Unit: billion VND*

Category	31/12/2024		31/12/2025		30/06/2026	
	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

Category	31/12/2024		31/12/2025		30/06/2026	
	Cost	Net Book Value	Cost	Net book value	Cost	Net book value
Computer software	171	55	173	42	174	36
Other Intangible 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 20 (*): Status of Major Assets Owned by BAC A BANK (Individual)

Unit: billion VND

Category	31/12/2024		31/12/2025		30/06/2026	
	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
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	0	0	0	0	0	0

Category	31/12/2024		31/12/2025		30/06/2026	
	Cost	Net Book Value	Cost	Net Book Value	Cost	Net Book Value
Fixed Assets						
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 (separately)

() Data from Table 1 to Table 20 has been updated to reflect the figures from Table 6 to Table 25 of the Prospectus dated April 22, 2024)*

1.7. Operating Results, Financial Condition, and Projected Plans

1.7.1. Business Results

- **Key Business Performance Indicators**

Table 21: Business Performance (Consolidated)

(Updated from Table 35, page 100 of the Prospectus dated April 22, 2024)

Unit: billion VND

Metric	Year 2024	Year 2025	% Change 2025/2024	First half of 2026
Total Assets	165,487	195,820	18.33%	214,351
Equity	11,782	13,309	12.96%	13,739
Net interest income	3,321	3,447	3.79%	2,258
Total operating income	3,662	4,036	10.21%	2,424
Net operating profit before credit risk provision	1,412	1,716	21.53%	1,196
Profit before tax	1,260	1,474	16.98%	682
Profit after tax	1,011	1,190	17.71%	543
Parent Company's Profit Distribution or Dividend Payout Ratio	6.87%	7.50% (*)	9.17%	

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

() The parent company's dividend payout ratio for 2025 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 22: Operating Results (Stand-alone)

(Updated from Table 36, page 101 of the Prospectus dated April 22, 2024)

Unit: billion VND

Indicator	2024	2025	% Change 2025/2024	First half of 2026
Total Assets	165,608	195,936	18.31%	214,458
Equity	11,740	13,262	12.96%	13,708
Net interest income	3,313	3,439	3.80%	2,255
Total operating income	3,641	4,011	10.16%	2,415
Net operating profit before credit risk provision	1,397	1,710	22.41%	1,211
Profit before tax	1,245	1,468	17.91%	697
Profit after tax	999	1,186	18.72%	558
Parent Company's Profit Distribution or Dividend Payout Ratio	6.87%	7.50% (*)	9.17%	

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

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

- **Other Financial Metrics**

- a. **Total operating income**

Table 23: Total Operating Income (Consolidated)

(Updated from Table 37, page 102 of the Prospectus dated April 22, 2024)

Unit: billion VND

Item	Year 2024	Year 2025	% Change 2025/2024	First half of 2026
Net Interest Income	3,321	3,447	3.79%	2,258
Net income from service activities	106	181	70.75%	46
Net profit from foreign exchange trading	-68	76	-211.76%	106
Net profit from trading securities	0	0	N/A	0
Net profit from trading investment securities	284	179	-36.97%	9
Net income from other	6	99	1,550.00%	0

Item	Year 2024	Year 2025	% Change 2025/2024	First half of 2026
operations				
Income from equity investments and share purchases	13	54	315.38%	5
Total	3,662	4,036	10.21%	2,424

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

Table 24: Total Operating Income (Stand-alone)

(Updated from Table 38, page 102 of the Prospectus dated April 22, 2024)

Unit: billion VND

Item	Year 2024	Year 2025	% Change 2025/2024	First half of 2026
Net Interest Income	3,313	3,439	3.80%	2,255
Net income from service activities	93	165	77.42%	40
Net profit from foreign exchange trading	-68	76	-211.76%	106
Net profit from trading securities	0	0	N/A	0
Net profit from trading investment securities	284	179	-36.97%	9
Net income from other operations	6	99	1,550.00%	0
Income from equity investments and share purchases	13	53	307.69%	5
Total	3,641	4,011	10.16%	2,415

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

b. Operating Expenses

Table 25: Operating Expenses (Consolidated)

(Updated from Table 39, page 103 of the Prospectus dated April 22, 2024)

Unit: billion VND

Item	Year 2024	Year 2025	% Change 2025/2024	First half of 2026
Taxes and Fees Paid	9	11	22.22%	17
Employee expenses	1,403	1,453	3.56%	766
Asset Expenses	269	301	11.90%	164

Expenditures for Public Administration Activities	31	32	3.23%	12
Customer deposit insurance costs	172	188	9.30%	97
Provision for impairment of long-term investments	2	1	-50.00%	0
Other operating expenses	363	334	-8.24%	172
Total	2,249	2,320	3.11%	1,228

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

Table 26: Operating Expenses (Stand-alone)

(Updated from Table 40, page 104 of the Prospectus dated April 22, 2024)

Unit: billion VND

Item	Year 2024	Year 2025	% Change 2025/2024	First half of 2026
Taxes and Fees Paid	9	11	22.22%	16
Employee expenses	1,402	1,427	1.78%	745
Asset Expenses	268	301	12.31%	164
Expenditures for Public Administration Activities	31	32	3.23%	12
Customer Deposit Insurance Costs	172	188	9.30%	97
Provision for impairment of long-term investments	2	1	-50.00%	0
Other operating expenses	360	341	-5.28%	170
Total	2,244	2,301	2.54%	1,204

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

- **Opinion of the Independent Audit Firm:**

In the auditor's opinion: The financial statements (including consolidated and separate financial statements) present fairly, in all material respects, the financial position of the Bank, as well as its results of operations and cash flows for the fiscal year ended on the date indicated, in accordance with accounting standards, the accounting framework applicable to Vietnamese credit institutions, and the relevant legal regulations regarding the preparation and presentation of financial statements as of the date of the financial statements (including both consolidated and separate financial statements).

1.7.2. Financial Position

- **Accounts Receivable and Payable**

Table 27: Debt Position (Consolidated)

(Updated from Table 41, page 105 of the Prospectus dated April 22, 2024)

Unit: billion VND

Item	Year 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 28: Accounts Receivable and Payable (Separate)

(Updated from Table 42, page 106 of the Prospectus dated April 22, 2024)

Unit: billion VND

Item	Year 2024	Year 2025	Percentage 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 (separately)

- **Outstanding Bonds**

Table 29: List of outstanding bonds as of June 30, 2026

(Updated from Table 5, page 44 of the Prospectus dated April 22, 2024)

Unit of value: billion VND

No.	Bond Code	Issue Date	Outstanding Face Value (trillion VND)	Interest Rate (%/year)	Maturity (years)
Total			21,194.75		
Individual bonds (*)			16,800		
I	Year 2025 Non-convertible, non-warrant-linked, unsecured bonds that are not subordinated debt of the Issuer.				
1	BAB12504	05/08/2025	1,000	5.5	3 years
2	BAB12505	07/08/2025	1,200	5.4	2 years
3	BAB12506	19/08/2025	1,000	5.8	3 years
4	BAB12507	17/09/2025	1,000	5.8	3 years
5	BAB12508	13/11/2025	800	6.7	3 years
6	BAB12509	25/11/2025	1,000	6.7	3 years
7	BAB12510	02/12/2025	1,000	6.5	3 years
8	BAB12511	24/12/2025	1,000	7.5	3 years
II	Year 2026 Non-convertible, non-warrant-linked, unsecured, and non-subordinated bonds of the Issuing Entity.				
1	BAB12601	21/04/2026	2,000	8.4	2 years
2	BAB12602	07/05/2026	1,000	Interest rate applicable for the first 6 months: 8.6% Interest rate applicable from the 7th month onward: Reference Rate + 0.8%	2 years
3	BAB12603	13/05/2026	1,000	8.4	3 years

No.	Bond Code	Issue Date	Outstanding Face Value (trillion VND)	Interest Rate (%/year)	Maturity (years)
4	BAB12604	14/05/2026	1,000	Interest rate applicable for the first 6 months: 8.6% Interest rate applicable from the 7th month onward: Reference Rate + 0.8%	2 years
5	BAB12605	28/05/2026	2,000	8.6	3 years
6	BAB12606	24/06/2026	1,800	8.5	2 years
Public Bonds (**)			4,394.75		
I	Year 2023 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.				
1	BAB202203-08C	16/10/2023	59.60	Reference Interest Rate + 1.6% per year From the 6th year Reference interest rate + 3.6%	8 years
II	Year 2024 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.				
1	BAB201-08C	17/06/2024	500	Reference Interest Rate + 1.9% per year From the 6th year Reference interest rate + 3.2%	8 years
2	BAB202-07C	28/10/2024	600	Reference Interest Rate + 1.5% per year From the 6th year Reference Interest Rate + 3.1%	7 years

No.	Bond Code	Issue Date	Outstanding Face Value (trillion VND)	Interest Rate (%/year)	Maturity (years)
3	BAB202-08C	28/10/2024	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>				
1	BAB203-07L	25/08/2025	700	Reference Rate + 1.1% per year From the 6th year Reference interest rate + 3.0%	7 years
2	BAB203-07C	25/08/2025	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	29/06/2026	941.60	Reference Interest Rate + 2.1% per year From the 6th year Reference interest rate + 3.0%	7 years
2	BAB204-07C	29/06/2026	494.55	Reference Interest Rate + 2.3% per year From the 6th year Reference interest rate + 3.1%	7 years

Source: BAC A BANK

Note:

(*) Reference Interest Rate for privately placed bond issues: For each Interest Rate

Determination Date, 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 Calculation Period, it is the standard 12-month, post-paid, VND-denominated personal savings deposit rate published on the official website of Bac A Joint Stock Commercial 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 published interest rate.

Statutory Payments

Table 30: Statutory Fees (Consolidated)

(Updated from Table 43, page 107 of the Prospectus dated April 22, 2024)

Unit: billion VND

Item	Amount Paid During the Period			
	Year 2024	Year 2025	% increase/decrease 2025/2024	First half of 2026
VAT	17	21	23.53%	16
Corporate Income Tax	262	248	-5.34%	200
Other Taxes	142	177	24.65%	123
Total	421	446	5.94%	339

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

Table 31: Statutory Payables (Separate)

(Updated from Table 44, page 107 of the Prospectus dated April 22, 2024)

Unit: billion VND

Item	Amount Paid During the Period			
	2024	2025	% increase/decrease 2025/2024	First half of 2026
VAT	15	19	18.75%	14
Corporate Income Tax	259	246	-5.02%	200

Item	Amount Paid During the Period			
	2024	2025	% increase/decrease 2025/2024	First half of 2026
Other Taxes	143	177	24.65%	121
Total	417	442	6.00%	335

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

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

- **Provisioning for Reserves**

Status of fund provisions for BAC A BANK over the past two years and the first six months of 2026:

Table 32: Allocation of Reserves

(Updated from Table 45, page 108 of the Prospectus dated April 22, 2024)

Unit: billion VND

No.	Item	Year 2024	Year 2025	First half of 2026
1	Prior Year's Standalone Net Income	844	999	1,186
2	Allocation to the reserve fund to supplement authorized capital	42	100	119
3	Allocation from the financial reserve fund	84	100	119
4	Remuneration for the Board of Directors and the Audit Committee	13	15	18
5	Allocation from the Incentive and Welfare Fund	84	100	95
6	Remaining standalone net income after allocations to funds	621	684	835

Source: BAC A BANK

BAC A BANK has properly and fully set aside funds in accordance with Decree No. 93/2017/NĐ-CP and as approved by the BAC A BANK Shareholders' Meeting during each

period.

- **Key Financial Indicators**

Table 33: Key Financial Indicators

(Updated from Table 46, page 108 of the Prospectus dated April 22, 2024)

Unit: Trillion VND

Indicator	Consolidated			Non-consolidated		
	Year 2024	Year 2025	First Half of 2026	Year 2024	Year 2025	First Half of 2026
1. Equity						
Authorized 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 Debt to Total Outstanding Debt	1.60%	1.44%	1.47%	1.60%	1.44%	1.47%
Non-performing loan ratio / Total outstanding 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%

Indicator	Consolidated			Non-consolidated		
	Year 2024	Year 2025	First Half of 2026	Year 2024	Year 2025	First Half of 2026
Loan-to-Deposit Ratio	72.85%	71.42%	70.03%	72.85%	71.42%	70.03%
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

Revenue and Profit Plan

Table 34: Revenue and Profit Plan for 2026 (Stand-alone)*(Updated from Table 47, page 111 of the Prospectus dated April 22, 2024)**Unit: billion VND*

Target	Year 2026	
	Plan	% increase/decrease compared to the 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.

Foundation for Achieving Profit and Dividend Targets

Regarding its operational direction, BAC A BANK remains committed to its overarching strategy of building and developing the bank in a modern manner with advanced governance practices, in line with Vietnamese and international norms and standards, to fully and diversely meet the economy's needs for financial and banking services. The bank will 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, and education.

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 authorized 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 appropriately based on funding sources by 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 strategy.
- 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.

Results as of June 30, 2026

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

2. OTHER INFORMATION

2.1 Risk Factors

2.1.1 Economic Risks

The socio-economic 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, energy 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 policies: The continued implementation or expansion of tariff policies, technology controls, or trade defense measures by the United States and other major economies could affect 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;
- Operations in the currency trading sector directly impact 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 Issuing Organization. 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.

2.1.2 Other Risks

Economic, political, social, and legal conditions in Vietnam will directly impact BAC A BANK's business operations

In 2025 and the first six months of 2026, Vietnam will remain committed to the goals of macroeconomic stability, inflation control, ensuring major economic balances, and promoting growth. Monetary and fiscal policies were 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 remains 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 liquidity risks, maturity pressures, and fluctuations in investor confidence.

In addition, geopolitical tensions in regions such as the Black Sea, the Middle East, and East Asia continue to persist, disrupting supply chains and putting pressure on global energy prices and food security. Concurrently, 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.

2.2 Information on Outstanding Securities

- **Common Stock**

Table 35: Number of Common Shares Outstanding as of June 30, 2026

(Updated from Table 4, page 43 of the Prospectus dated April 22, 2024)

No.	Category	Number of Shares	Ownership Percentage (%)
1	Domestic	1,072,011,805	99.990
a	Organizations	36,852,129	3.440
b	Individual	1,035,159,676	96.550
2	Foreign	128,396	0.010
a	Organizations	7,249	0.000
b	Economic organizations with foreign investors holding more than 50%	0	0.000
c	Individual	121,147	0.010
3	Treasury stock	0	0.000
	Total	1,072,140,201	100.000

Source: BAC A BANK, VSDC

- **Other securities**

Presented in Table 29: List of outstanding bonds as of June 30, 2026

2.3 The Issuer's Position in the Industry

Having weathered many ups and downs during its formation and development, BAC A BANK has now achieved notable accomplishments, such as growth in credit outstanding, capital mobilization, and profitability ratios. In addition, BAC A BANK also possesses certain advantages over other banks.

- **Human Resources:** Members of the Board of Directors and the Executive Board are highly capable professionals with strong banking expertise and many years of experience in the financial and banking sectors. Furthermore, the staff at BAC A BANK

consists of a young, dynamic, enthusiastic, dedicated, and eager-to-learn workforce, the majority of whom have received formal training in their respective specialties and professional duties.

- Information Technology System: BAC A BANK continues to invest in and implement modern banking technology systems, 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 capabilities, and information technology infrastructure; expand electronic banking services; and modernize the bank to advance toward 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 banking services 24/7.
- Customer Base: With streamlined and secure credit approval processes that ensure applications are processed as quickly as possible, BAC A BANK has attracted a large customer base. Consequently, BAC A BANK's net interest income ratio remains high, ensuring a stable income stream and enhancing the bank's competitiveness relative to other banks.
- Throughout its development, BAC A BANK continues to strengthen its operational structure while facing numerous opportunities and challenges from the market and regulations issued by the State Bank of Vietnam (regarding loan classification, provisioning, etc.). However, by adhering to its development strategy—which focuses on expanding and diversifying its customer base, reducing reliance on large clients, shifting its customer portfolio toward small and retail customers with higher margins, and striving to control costs the bank has maintained its competitive edge. At the end of the second quarter of 2026, BAC A BANK's operations achieved many encouraging results, as evidenced by the high growth rates across all key performance indicators:
 - Total Assets: Strong growth in both scale and quality; as of December 31, 2025, total assets increased by 18.33% compared to December 31, 2024. In the second quarter of 2026, total assets reached 214,351 billion VND, up 9.46% from the end of 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, liquidity safety, and alignment with its loan portfolio. As of December 31, 2025, total funding sources (including deposits and borrowings from other financial institutions, customer deposits, and the issuance of negotiable instruments) reached 178,367 billion VND, an increase of 18.53% compared to the end of 2024; of which customer deposits accounted for a high proportion of 71.21%, an increase of 3.65 percentage points compared to the end of 2024. As of June 30, 2026, total funding sources (including deposits and loans from other financial institutions, customer deposits, and the issuance of negotiable instruments) reached 194,894 billion VND, continuing to rise by 9.27% compared to the end of 2025, exceeding the loan growth rate (7.76%), demonstrating that BAC A BANK consistently ensures stable capital growth to support the bank's operations. Customer deposits accounted for 61.64% of total capital, while the capital structure saw an increase

in the proportion of funds raised through the issuance of negotiable instruments (from 13.96% to 18.69% in the first six months of the year).

- Credit Activities: BAC A BANK focuses on serving, advising, and providing credit to businesses in the high-tech agriculture sector, rural areas, and related supporting industries encouraged by the government, while maintaining effective risk management. As of June 30, 2026, BAC A BANK's customer loans totaled 136,220 billion VND, an increase of 7.76% compared to the end of 2025.
 - BAC A BANK fully provisions for risks in its operations in accordance with regulations. The non-performing loan (NPL) ratio as of June 30, 2026, was maintained at 1.13%, making it one of the financial institutions with the lowest NPL ratios in the system.
 - Pre-tax profit for 2025: 1,474 billion; up 16.98% compared to 2024, with net interest income contributing the most to total operating income at 3,447 billion VND (consolidated figures), up 3.79% compared to 2024. In the second quarter of 2026, pre-tax profit reached 682 billion VND, a slight increase of 1.64% compared to the same period last year; net interest income remained the primary contributor to total operating income, accounting for 93.15% of the total.
 - 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 consistently meet regulatory requirements, and its Capital Adequacy Ratio (CAR) has consistently exceeded the SBV's minimum requirement of 8%.
- 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 36: BAC A BANK's Market Share Compared to the Industry as a Whole as of June 30, 2026

(Updated from Table 26, page 75 of the Prospectus dated April 22, 2024)

Unit: billion VND

Consolidated Figures	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 individual 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 Á Bank, ABBank, Vietbank, NCB, KLBANK, SGB, PGB, Bản Việt, Việt Á, BAOVIET Bank, and BAC A BANK.

2.4 Business Development Projects

Table 37: Key Projects for 2024, 2025, and 2026

Sector	Project Name	Project Impact Assessment
Finance – Accounting	Internal Capital Transfers: Project to Establish Internal Capital Transfer Pricing (FTP) at the Bank	Calculating each capital purchase/sale transaction between the Head Office and business units
	International Financial Reporting Standards: Project to Survey the Current Status and Assess the Impact of Adopting International Financial Reporting Standards (IFRS)	To Meet International Standards
Digital Transformation of Counter Operations	Kiosk Banking Project	In recent years, in accordance with the Board of Directors' policies and directives on the digital transformation of 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 many positive figures and indicators, with an increasing number of customers turning to the Kiosk Banking system to use services instead of visiting the teller counter. In addition, 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 replacement, 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	After completing the Kiosk Banking project and ensuring stable operations 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 fully digital business processing system. 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 transaction processing system from the Netherlands; WSO2 API Management from the U.S.; AWS 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 released, they provide customers with the most convenient and secure experience possible, as all product and service release 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, among others.
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2.5 Update on members of the Board of Directors, Board of Supervisors, Executive Board, and Chief Accountant

(Shareholding information updated as of June 30, 2026)

2.5.1 Board of Directors

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

Table 38: List of Board of Directors Members

(Updated from Table 29, page 79 of the Prospectus dated April 22, 2024)

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 CEO
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

Source: BAC A BANK

Biographies of Board of Directors Members:

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

- Gender Female

- 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
 - ✓ 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 33,317,322 shares, representing 3.108% of the authorized capital
- Number of shares representing ownership None
- Number of shares held by related parties held
 - 15,445,109 shares, representing 1.441% of the authorized capital, of which:
 - Dao Dinh Phat's husband owns 15,445,109 shares, representing 1.441% of the authorized capital
- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK
 - As required by the Bank
 - Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Ms. Tran Thi Thoang and her related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest BAC A BANK
 - None

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

- Gender Female

- 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 CEO and Vice Chairman of the Board of Directors, Bac A Commercial Joint Stock Bank
- Current Position at BAC A BANK CEO and Vice Chairman of the Board of Directors
- Positions currently held at other organizations None
- Number of shares held 46,637,001 shares, representing 4.350% of the authorized capital
- Number of shares representing ownership None
- Number of shares held by related parties held

168,336,165 shares, representing 15.701% of the authorized capital, of which:

Ms. Thai Thi Thanh Binh (sister), owns 8,569,553 shares, representing 0.799% of the authorized capital

Mr. Le Hong Truong (brother-in-law), owns 4,655,754 shares, representing 0.434% of the authorized capital

Mr. Nguyen Van Danh (brother-in-law) owns 31,725,075 shares, representing 2.959% of the authorized capital

Mr. Hoang Ngoc Hoa (brother-in-law) owns 27,147,144 shares, representing 2.532% of the authorized capital

Mr. Nguyen Trong Trung (brother-in-law) owns 38,426,491 shares, representing 3.584% of the

authorized capital

Her husband, Nguyen Hong Tien, owns 18,158,732 shares, representing 1.694% of the authorized capital

Her brother-in-law, Nguyen Van Luong, owns 2,818,737 shares, representing 0.263% of the authorized capital

Her sister-in-law, Nguyen Thi Linh, owns 12,409,625 shares, representing 1.157% of the authorized capital;

Niece Le Thi Quynh Hoa owns 1,545,205 shares, representing 0.144% of the authorized capital

Her niece, Le Thi Hong Hanh, owns 2,283,189 shares, representing 0.213% of the authorized capital;

Niece Nguyễn Thị Huyền Trang owns 6,550,253 shares, representing 0.611% of the authorized capital;

Nguyễn Thị Huyền Ly, a niece, owns 2,778,503 shares, representing 0.259% of the authorized capital

Hoàng Thị Ngọc Huyền's niece, who owns 11,267,904 shares, representing 1.051% of the authorized capital

- | | |
|---|---|
| • Legal violations | None |
| • Debts to BAC A BANK | None |
| • Conflicts of interest with BAC A BANK | As required by the Bank
Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Ms. Thai Huong and her related parties in 2025 (through December 31, 2025): None |
| • Conflicts of Interest BAC A BANK | None |

Mr. Vo Van Quang – Member of the Board of Directors

- | | |
|-------------------------------|--------------------|
| • Gender | Male |
| • 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	840,009 shares, representing 0.078% of the authorized capital
• Number of shares representing ownership	None
• Number of shares held by related parties held	None
• Legal violations	None
• Debts to BAC A BANK	None
• Conflicts of interest with BAC A BANK	As required by the Bank Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Mr. Vo Van Quang and his related parties in 2025 (through December 31, 2025): None
• Conflicts of Interest BAC A BANK	None

Mr. Dang Thai Nguyen - Member of the Board of Directors

- Gender Male
- 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 CEO 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, CEO of Vietnam Securities Joint Stock Company
- Number of shares held 3,332,023 shares, representing 0.311% of the authorized capital
- Number of shares representing ownership None
- Number of shares held by related parties held None
- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK
 - As required by the Bank
 - Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Mr. Dang Thai Nguyen and his related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest None

BAC A BANK

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

- Gender Female
- Year of Birth 1961
- Nationality Vietnam
- Professional Qualifications Doctor of Science
- Work History
 - ✓ From September 1986 to August 1992 Teaching Assistant (September 1986–February 1987)/Instructor (February 1987–February 2000) at National Economics University
 - ✓ From September 1992 to June 2009 Head Office Staff Member (September 1992–February 2000)/Deputy Head of the Capital Department at Headquarters (March 2000–August 2002), Head of the Capital Department at Headquarters (September 2002–December 2006), Head of the Large Corporate Clients Department at Headquarters (January 2007–June 2009) at Vietnam Joint Stock Commercial Bank for Foreign Trade
 - ✓ From July 2009 to September 2010 CEO of TH Investment Management Company
 - ✓ From July 2009 to September 2010 Deputy General Director of Intimex Vietnam Joint Stock Company
 - ✓ From October 2010 to October 2013 CEO 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 CEO: 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 Independent Member of the Board of Directors

BANK

- Positions currently held at other organizations CEO: 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
- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK As required by the Bank
Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Ms. Hoang Hong Hanh and her related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest None
BAC A BANK

2.5.2 Supervisory Board

Table 39: List of Audit Committee Members

(Updated from Table 30, page 85 of the Prospectus dated April 22, 2024)

No.	Full Name	Year of Birth	Position
1	Mr. Pham Hong Cong	1961	Head of the Audit Committee
2	Ms. Tran Thi Khanh Chi	1990	Full-time Member
3	Ms. Nguyen Thanh Thuy	1992	Non-Executive Member

Source: BAC A BANK

Biographies of Audit Committee Members:

Mr. Pham Hong Cong - Chairman of the Supervisory Board

- Gender Male

- 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 Audit Committee, Bac A Commercial Joint Stock Bank
- Current Position at BAC A BANK Chairman of the Audit Committee
- Current Position at other organizations None
- Number of shares held 2,294,587 shares, representing 0.214% of the authorized capital
- Number of shares held by related parties held None
- Legal violations None
- Debts to BAC A BANK None
- Related interests in BAC A BANK
 - As required by the Bank
 - Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Mr. Pham Hong Cong and his related parties in 2025 (through December 31, 2025): None
- Conflicts of interest in BAC A BANK None

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

- Gender Female
- 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 – February 2021 Back-Office Clerk, Bac A Commercial Joint Stock Bank
 - ✓ February 2021–present Specialist, Internal Audit Department, Bac A Commercial Joint Stock Bank
 - ✓ April 2024–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

25,001,602 shares, representing 2.332% of the authorized capital, of which:

Mr. Nguyen Dang Hung (husband), owns 14,413,218 shares, representing 1.344% of the authorized capital

Mr. Nguyen Dang Ba (father-in-law) owns 10,588,384 shares, representing 0.988% of the authorized capital
- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK

As required by the Bank

Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Ms. Tran Thi Khanh Chi and her related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest BAC A BANK None

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

- Gender Female
- Year of Birth 1992
- Nationality Vietnam
- Professional Qualifications Master of Economics
- Work History
 - ✓ From October 2014 to present Specialist, Internal Audit Department, Bac A Commercial Joint Stock Bank
 - ✓ April 2024–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 held None
- Legal violations None
- Debts to BAC A BANK None
- Related interests in BAC A BANK
 - As required by the Bank
 - Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Ms. Nguyen Thanh Thuy and her related parties in 2025 (through December 31, 2025): None
- Conflicts of interest BAC A BANK
 - None

2.5.3 Executive Board and Chief Accountant

Table 40: List of the Executive Board and Chief Accountant
(Updated from Table 31, page 88 of the Prospectus dated April 22, 2024)

No.	Full Name	Year of Birth	Position
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No.	Full Name	Year of Birth	Position
1	Ms. Thai Huong	1958	CEO
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 CEO: Resume as above

Mr. Nguyen Trong Trung – Deputy General Director

- Gender Male
- 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 Joint Stock Commercial 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	38,426,491 shares, representing 3.753% of the authorized capital
• Number of shares representing ownership	None
• Number of shares held by related parties	66,405,791 shares, representing 6.194% of the authorized capital, of which: Ms. Thai Huong (sister-in-law) owns 46,637,001 shares, representing 4.350% of the authorized capital Sister-in-law Thai Thi Thanh Binh owns 8,569,553 shares, representing 0.799% of the authorized capital Ms. Nguyen Thi Hong Thuy (sister) owns 10,604,469 shares, representing 0.989% of the authorized capital Mr. Nguyen Trong Dung (younger brother) owns 594,768 shares, representing 0.055% of the authorized capital
• Legal violations	None
• Debts to BAC A BANK	None
• Conflicts of interest with BAC A BANK	As required by the Bank Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Mr. Nguyen Trong Trung and his related parties in 2025 (through December 31, 2025): None

- Conflicts of Interest with BAC A BANK None

Mr. Dang Trung Dung - Deputy General Director

- Gender Male
- Year of Birth 1974
- Nationality Vietnam
- Professional Qualifications Master of Economics
- Work Experience:
 - ✓ 1995–1996 General Accountant, Deputy Chief Financial Officer at VIFOCO 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 55,206,554 shares, representing 5.149% of the authorized capital, of which:
 Ms. Thai Thi Thanh Binh (wife) owns 8,569,553 shares, representing 0.799% of the authorized capital;
 Ms. Thai Huong (wife's sister) owns 46,637,001

shares, representing 4.350% of the authorized capital;

- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK
As required by the Bank
Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Mr. Dang Trung Dung and his related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest
BAC A BANK None

Mr. Chu Nguyen Binh - Deputy General Director

- Gender Male
- 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
- Current Position at BAC A BANK Deputy General Director and Head of the Capital and Foreign Exchange Division
- Current Position at Other Organizations Chairman of the Board of Members of Bac A Remittance Co., Ltd.

- Number of shares held 2,306,492 shares, representing 0.215% of the authorized capital
- Number of shares representing ownership None
- Number of shares held by related parties None
- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK As required by the bank
Information regarding transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the authorized capital, and Mr. Chu Nguyen Binh and his related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest with BAC A BANK None

Mr. Truong Vinh Loi - Deputy General Director

- Gender Male
- 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
- 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 Recovery Company

Limited (BAC A AMC)

- Number of shares held None
- Number of shares representing ownership None
- Number of shares held by related parties None
- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK As required by the Bank
Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Mr. Truong Vinh Loi and his related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest with BAC A BANK None

Mr. Nguyen Viet Hanh

- Gender Male
- 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
- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK
As required by the Bank
Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Mr. Nguyen Viet Hanh and his related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest with BAC A BANK None

Mr. Nguyen Ai Dan

- Gender Male
- 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
- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK As required by the Bank
Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Mr. Nguyen Ai Dan and his related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest with BAC A BANK None

Mr. Le Ngoc Hong Nhat

- Gender Male
- 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
- 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 of Bac A Remittance Co., Ltd.
- Number of shares held 2,001,291 shares, representing 0.187% of the authorized capital
- Number of shares representing ownership None
- Number of shares held by related parties None
- Legal violations None
- Debts to BAC A BANK None
- Conflicts of interest with BAC A BANK As required by the Bank
Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Mr. Le Ngoc Hong Nhat and his related parties in 2025 (through December 31, 2025): None
- Conflicts of Interest with BAC A BANK None

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

Curriculum vitae as above

Ms. Thai Thi Nga

- Gender Female
- Year of Birth 1971
- Nationality Vietnam
- Professional Qualifications Bachelor of Economics
- Work History
 - ✓ From: 1994 – October 2018: Deputy Head of the Credit Department at the Vinh Headquarters
 - ✓ From: October 2018 – October 2,

2023:	A BANK, Vinh Headquarters
✓ From October 3, 2023 – 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 Another Organization	Chairman of the Board of Directors of Vietnam Securities Joint Stock Company
• Number of shares held	None
• Number of shares representing ownership	None
• Number of shares held by related parties	192,785,309 shares, representing 17.981% of the authorized capital, of which: Husband Nguyen Trong Trung, owns 38,426,491 shares, representing 3.584% of the authorized capital Brother-in-law Le Hong Truong, owns 4,655,754 shares, representing 0.434% of the authorized capital Sister Thai Huong owns 46,637,001 shares, representing 4.350% of the authorized capital Brother-in-law Nguyen Van Danh, who owns 31,725,075 shares, representing 2.959% of the authorized capital Her brother-in-law, Hoang Ngoc Hoa, owns 27,147,144 shares, representing 2.532% of the authorized capital Sister Thai Thi Thanh Binh owns 8,569,553 shares, representing 0.799% of the authorized capital Brother-in-law Nguyen Trong Dung, who owns 594,768 shares, representing 0.056% of the authorized capital; Her brother-in-law, Nguyen Thi Hong Thuy, owns 10,604,469 shares, representing 0.989% of the authorized capital; Niece Le Thi Quynh Hoa, who owns 1,545,205 shares, representing 0.144% of the authorized

capital

Her niece, Le Thi Hong Hanh, owns 2,283,189 shares, representing 0.213% of the authorized capital;

Niece Nguyễn Thị Huyền Trang owns 6,550,253 shares, representing 0.611% of the authorized capital

Niece Nguyen Thi Huyen Ly owns 2,778,503 shares, representing 0.259% of the authorized capital

Her niece, Hoang Thi Ngoc Huyen, owns 11,267,904 shares, representing 1.051% of the authorized capital

- | | |
|---|---|
| • Violation of the Law | None |
| • Debts to BAC A BANK | None |
| • Conflicts of interest with BAC A BANK | As required by the Bank
Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Ms. Thai Thi Nga and her related parties in 2025 (through December 31, 2025): None |
| • Conflicts of Interest with BAC A BANK | None |

Ms. Nguyen Hong Yen – Chief Accountant

- | | |
|-------------------------------|--|
| • Gender | Female |
| • 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	22,385,441 shares, representing 2.088% of the authorized capital, of which: Mr. Tran Anh Dung's husband owns 4,226,709 shares, representing 0.394% of the authorized capital Mr. Nguyen Hong Tien's father-in-law owns 18,158,732 shares, representing 1.694% of the authorized capital
• Violation of the Law	None
• Debts to BAC A BANK	None
• Conflicts of interest with BAC A BANK	As required by the Bank Information on transactions between the Issuing Entity, its subsidiaries, and companies in which the Issuing Entity holds more than 50% of the charter capital, and Ms. Nguyen Hong Yen and her related parties in 2025 (through December 31, 2025): None
• Conflicts of Interest with BAC A BANK	None

2.6 Dividend Payment Policy

Table 41: Dividend Payout Ratios by Year

(Updated from Table 32, page 98 of the Prospectus dated April 22, 2024)

Year	Dividend Payout Ratio / Par Value per Share	Dividend Payment Method
2023	6.93%	Stock (completed)
2024	6.87%	Stock (completed)
2025 (*)	7.5%	Stock (completed)

Source: BAC A BANK

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

2.7 Information on the Issuer's Unfulfilled Commitments

2.7.1 Bonds issued but not yet matured

As of June 30, 2026, the outstanding balance of BAC A BANK bonds that have not yet matured was 21,194.75 billion VND, of which 16,800 billion VND were private placement bonds and 4,394.75 billion VND were public offering bonds, as detailed below:

Table 42: Information on the Outstanding Balance of Issued Bonds Not Yet Matured (Based on Face Value)

(Updated from Table 33, page 99 of the Prospectus dated April 22, 2024)

Unit: billion VND

No.	Maturity	31/12/2024	31/12/2025	30/06/2026
	Private Placement Bonds	8,300	13,000	16,800
1	Tier 2 Capital Bonds	300	0	0
2	Common bonds	8,000	13,000	16,800
	Public bonds	4,718.85	4,165.40	4,394.75
1	Tier 2 Capital Bonds	4,718.85	4,165.40	4,394.75
2	Common bonds	0	0	0
	Total Value	13,018.85	17,165.40	21,194.75

Source: BAC A BANK

To date, BAC A BANK has consistently fulfilled its obligations to pay both the principal and interest on its bonds in full and on time. Currently, the Bank does not hold any convertible bonds.

2.7.2 Other Unfulfilled Commitments

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

Table 43: BAC A BANK's Unfulfilled Commitments*(Updated from Table 34, page 99 of the Prospectus dated April 22, 2024)**Unit: Billion VND*

Item	Consolidated			Non-consolidated		
	31/12/2024	31/12/2025	30/06/2026	31/12/2024	31/12/2025	30/06/2026
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)*

2.8 Information on the use of funds from Tranches 1–4 to date:

The total value of BAC A BANK bonds issued in Tranche 1 was 2,000 billion VND. As of July 31, 2024, BAC A BANK had fully utilized the 2,000 billion VND in bonds issued in Series 1 to supplement lending capital for Individual and Institutional Customers, in accordance with the issuance purpose approved by the Board of Directors.

The total value of BAC A BANK bonds issued in Series 2 was 1,500 billion VND. As of November 30, 2024, BAC A BANK had fully utilized the 1,500 billion VND in bonds issued

in Series 2 to supplement lending capital for individual and corporate customers, in accordance with the issuance purpose approved by the Board of Directors.

The total value of BAC A BANK bonds issued in Series 3 was 1,500 billion VND. As of October 23, 2025, BAC A BANK had fully utilized the 1,500 billion VND in bonds issued in Series 3 to supplement lending capital for individual and corporate customers, in accordance with the issuance purpose approved by the Board of Directors.

The total value of BAC A BANK bonds issued in Series 4 was 1,435,150,000,000 VND. As of August 10, 2026, BAC A BANK has fully utilized the 1,435,150,000,000 VND in bonds issued in Series 4 to supplement lending capital for individual and corporate customers, in accordance with the issuance purpose approved by the Board of Directors.

2.9 Credit Rating Results for the Issuing Entity

- Name of credit rating agency: Fitch Ratings.
- Rating Date: October 29, 2025.
- Source: Fitch Ratings website (<https://www.fitchratings.com>) and BAC A BANK website (www.baca-bank.vn).
- Rating result: a **'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 FiinRatings' announcement:
 - In its published report, Fitch Ratings also assigned BAC A BANK a Viability Rating (VR) of "b" and a Government Support Rating (GSR) of "b+." These results reflect the Bank's ability to operate independently, adapt flexibly, and maintain stable financial health amid a macroeconomic environment marked by 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, thereby creating high-quality products, generating livelihoods, and providing employment for local residents.

3. INFORMATION ON THE 5TH OFFERING:

The information presented below outlines the 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 and to be bound by the relevant provisions in this Prospectus and BAC A BANK's public bond offering plan.

3.1 Bond Name

- Bond Name: Bac A Commercial Joint Stock Bank's Second Public Offering of Bonds
The specific name of Series 5 is: Bac A Joint Stock Commercial Bank Public Offering Series 2, Series 5 ([y])
Where: [y] is the bond code for the corresponding issuance
- Hereinafter collectively referred to as the "Bonds," and individually referred to as a "Bond," meaning any one of the Bonds.

3.2 Bond Type

The Bonds are non-convertible, without warrants, unsecured, constitute Subordinated Debt, and meet the conditions to be counted toward the Issuing Entity's Tier 2 capital under current laws and regulations.

Characteristics of the Bonds

- The Bonds are issued in book-entry form and are denominated in Vietnamese Dong.
- At any time after issuance, the Bonds establish a direct debt obligation that is not secured by the Issuer's assets. In the event that the Issuing Entity undergoes liquidation of assets, repayment of debts, or other similar events as prescribed by relevant laws, Bondholders shall only be paid after the Issuing Entity has settled all debts and/or obligations to all other creditors. Bonds issued in the same offering at any time have equal priority in payment; no bond has a higher priority in payment than any other bond.
- The Issuing Entity may suspend interest payments and carry over accrued interest to the following year if such payments would result in a net loss for the fiscal year.
- During the term of the Bonds, Bondholders may not use their right to demand payment of the Bonds to set off their financial obligations to the Issuer or any other third party.

- The Issuing Entity may only repurchase or prepay the Bonds prior to maturity provided that, after such repurchase, the Issuing Entity continues to comply with the prescribed safety ratios and limits and reports to the State Bank of Vietnam (the banking inspection and supervision authority) for monitoring purposes.

3.3 Face Value

Face Value of the Bonds: 100,000 VND (One hundred thousand Vietnamese dong) per Bond.

3.4 Total number of bonds offered

- Number of Bonds Offered in Series 5: 15,648,500 (Fifteen million, six hundred forty-eight thousand, five hundred) Bonds, of which:
 - ✓ BAB205-07L Bonds: 10,000,000 (Ten million) Bonds
 - ✓ BAB205-07C Bonds: 5,648,500 (Five million, six hundred forty-eight thousand, five hundred) Bonds
- Expected issuance date: starting in the third quarter of 2026

3.5 Total offering value at par value

The total face value of the bonds offered is 1,564,850,000,000 VND (One thousand five hundred sixty-four billion, eight hundred fifty million Vietnamese dong)

3.6 Bond Maturity

- The BAB205-07L and BAB205-07C Bonds have a maturity of 07 (seven) years.

3.7 Interest Rate

3.7.1 Bond Interest Rate

- ✓ BAB205-07L Bonds: Interest Rate = Reference Rate + a maximum spread of 3.0% per year.
- ✓ BAB205-07C Bonds: Interest Rate = Reference Rate + a maximum spread of 3.0% per year.
- The specific interest rate spread is disclosed in the Offering Circular for Bac A Commercial Joint Stock Bank's Second Public Offering of Bonds (Series 5).
- In the event that the Issuer does not exercise its call option on the respective Call Date for each bond, the interest rate applicable to the Interest Period from the sixth year until the bond's maturity is as follows:
 - ✓ BAB205-07L Bond: Interest Rate = Reference Rate + 3.0% per year.
 - ✓ BAB205-07C Bond: Interest Rate = Reference Rate + 3.1% per year.
- In this **context**, "**Reference Interest Rate**" refers to the interest rate used to determine the interest rate for each Interest Calculation Period. It is the interest rate for a standard 12-month, post-paid, Vietnamese dong personal savings deposit 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 published interest rate.
- 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 Accrual 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.

3.8 Capital Utilization Plan

Issuance	Purpose of Use of Proceeds	Amount	Progress of Capital Utilization
5	To supplement loan capital for Individual and Institutional Customers	1,564,850,000,000 VND	Starting in Q3 2026

3.9 Centralized Bond Registration and Listing

Bonds offered to the public by BAC A BANK will be centrally registered with the Vietnam Securities Depository and Clearing Corporation (VSDC) and listed on the trading system of the Hanoi Stock Exchange (HNX) after the offering period ends.

3.10 Offering Price

Offering price: 100,000 VND (one hundred thousand dong) per bond.

3.11 Redemption Date for Issued Bonds (Series 5)

- ✓ For BAB205-07L bonds: 18 (eighteen) full months from the Issue Date.
- ✓ For BAB205-07C bonds: the date is exactly 02 (two) years from the Issue Date.

3.12 Distribution Method

The distribution of Series 5 bonds will be conducted directly through the Issuer's Head Office and its branches/offices, carried out in a fair and transparent manner, ensuring that investors have a minimum subscription period of 20 (twenty) days.

3.13 Bond Subscription

3.13.1 Minimum Subscription Amount

- For individual investors: The minimum subscription amount is 500 (five hundred) Bonds, equivalent to 50,000,000 (fifty million) VND at the face value of the Bonds, or a multiple of 500 (five hundred) Bonds.
- For institutional investors: The minimum subscription amount is 1,000 (one thousand) bonds, equivalent to 100,000,000 (one hundred million) VND at face value, or a multiple of 1,000 (one thousand) bonds.

3.13.2 Subscription Period

The subscription period for the Bonds will be announced after the Issuing Entity

receives the Certificate of Registration for the public offering of the Bonds. The estimated period for investors to register and pay for the Bonds in each issuance tranche is a minimum of 20 (twenty) days and a maximum of 90 (ninety) days from the date the Issuing Entity announces information regarding each offering. The specific subscription period for the Bonds will be officially announced by the Issuing Entity and detailed in the Public Offering Prospectus.

3.13.3 Subscription and Payment Procedures

- Bonds will be allocated to investors on a transparent and equitable basis.
- Investors shall register to purchase and make payments directly into the Issuer's escrow account designated for Bond purchase funds at the Issuer's Head Office and its Branches/Transaction Offices.
- If the total number of Bonds subscribed for exceeds the authorized issuance amount, the Issuing Organization must allocate the authorized issuance amount to investors in proportion to each investor's subscription ratio. The number of Bonds allocated to investors based on their subscription ratio will be rounded down to the nearest whole number (if not already a whole number), and the total number of Bonds allocated to all investors shall not exceed the total number of Bonds offered for sale.
- Handling of Fractional Bonds: In the event of any remaining Bonds resulting from rounding down in accordance with the above principle (if any), the Issuing Entity has full discretion to allocate all or part of such remaining Bonds to one or more specific Investors.
- To avoid misunderstanding, a subscription for Bonds shall only be considered complete when the Investor has registered and fully paid the purchase price for the Bonds into the Issuer's escrow account designated for receiving Bond purchase funds.

3.13.4 Procedure in the event the number of Bonds subscribed for does not meet the minimum requirement or if an excess payment is made

- Procedure: Refunds will be transferred to the investor's account based on the registered information, or paid in cash at the location where the investor registered and submitted the purchase funds (in cases where the investor does not have a bank account).
- Timeline: Within 5 (five) Business Days from the date the escrow account holding the bond purchase funds is released (the escrow account will only be released after the offering period ends and the State Securities Commission issues a written notice confirming receipt of the offering results report).

3.14 Proposed Distribution Schedule for “ ” Bonds

Expected issuance date (Tranche 5): starting in Q3 2026

No.	Content	Estimated Time
1	The Issuing Organization receives a document from the State Securities Commission regarding the Prospectus for the Public Offering of Bonds, Tranche 5	T
2	The Issuing Entity announces information regarding the Series 5 Bond Offering	T through T+3
3	The Issuing Entity distributes the Bonds, and investors	T+3 to T+23

No.	Content	Estimated Time
	register and pay for the Series 5 Bonds	
3.1	Expected start date for accepting subscription applications for the Bonds and for investors to subscribe and pay for the Bonds	T+3
3.2	Deadline for accepting subscription applications for the Bonds and for investors to register and pay for the Bonds	T+23
4	Issuance Date for Tranche 5 (Closing Date of the Offering)	T+23
5	The Issuing Organization submits a report on the issuance results to the State Securities Commission and discloses information regarding the issuance results	Within 10 (ten) days from the end of the offering period
6	The State Securities Commission issues a document regarding the offering results report	Within 3 (three) business days from the date the SSC receives a complete and valid report on the results of the offering
7	Issue bond ownership certificates to investors	Within 30 (thirty) days from the end of the offering period

3.15 Escrow account for receiving proceeds from bond purchases

- Account Number: 1243503315
- Account Holder: Bac A Commercial Joint Stock Bank
- Opened at: Vietnam Investment and Development Joint Stock Commercial Bank – Hoan Kiem Branch

3.16 Information on Commitments

3.16.1 Fulfill the Issuer's obligations to Investors regarding issuance terms, payment, and safeguarding the legal rights and interests of Investors

- Issue Bonds to Investors in accordance with the provisions of the Terms and Conditions of the Bonds and the Bond Documents;
- Fully meeting the conditions for issuing Bonds as stipulated 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;
- Pay the Principal, Interest, and other payments related to the Bonds to the Bondholders in full and on time;
- Facilitate the Bondholder's ability to make payments, transfer, use as collateral, or discount the Bonds when the Bondholder so desires;

- 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 Issuing Organization 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 as set forth in the Terms and Conditions of the Bonds, the Bond Documents, and applicable laws.

3.16.2 Commitment to list the bonds on the Stock Exchange

- Upon completion of the offering, the Issuing Entity will list the Bonds and finalize the listing registration documents within 30 days from the date of completion of the public offerings of the Bonds.
- The Issuing Entity will maintain the listing of the bonds as long as any Bonds remain outstanding, in accordance with applicable laws.

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BAC A COMMERCIAL JOINT STOCK BANK



**CHAIRMAN OF THE BOARD OF
DIRECTORS**

signed

TRAN THI THOANG

**DEPUTY CEO AND HEAD OF THE
CAPITAL AND CURRENCY TRADING
DIVISION**

signed

CHU NGUYEN BINH

CHIEF EXECUTIVE OFFICER

signed

THAI HUONG

**DEPUTY CEO AND HEAD OF THE
FINANCE AND ACCOUNTING
DIVISION**

signed

LE NGOC HONG NHAT



ACB Securities Co., Ltd.



CHIEF EXECUTIVE OFFICER

Signed

NGUYEN DUC HOAN

ACB