

**BAC A COMMERCIAL JOINT
STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 103/2026/CBTF-BAC A BANK

Nghe An, August 26th, 2026

**ANNOUNCEMENT ON ADDRESS CHANGES OF CERTAIN BRANCHES
AND SUB-BRANCHES**

To: - The State Securities Commission
- Ha Noi Stock Exchange

1. Name of organization: Bac A Commercial Joint Stock Bank
 - Security code: BAB
 - Address: No.117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province
 - Telephone: 0238.3844277 Fax: 0238.3841757
 - Email: bacabank_congbothongtin@baca-bank.vn
 - Website: www.baca-bank.vn

2. Content of information disclosure:

On August 25th, 2026, the Board of Directors of BAC A BANK issued the following Decisions regarding changes to the registered office addresses, without any relocation of the respective Branches and sub-Branches:

- Decision No. 170/2026/QĐ-HĐQT on the changes of the registered office addresses of Bac A Commercial Joint Stock Bank - Thanh Tri Branch and its sub-Branches;
- Decision No. 171/2026/QĐ-HĐQT on the change of the registered office address of Bac A Commercial Joint Stock Bank - Son Tay Branch - Hoa Lac sub-Branch;
- Decision No. 172/2026/QĐ-HĐQT on the changes of the registered office addresses of sub-Branches under Bac A Commercial Joint Stock Bank - Nam Dinh Branch;
- Decision No. 173/2026/QĐ-HĐQT on the change of the registered office addresses of Bac A Commercial Joint Stock Bank - Thai Binh Branch - Thai Thuy sub-Branch.

Details are as follows:

No.	Branch/Sub-Branch	Address before change	Address after change
1	Bac A Commercial Joint Stock Bank - Thanh Tri Branch	No. 13 Cau Buou, Phan Trong Tue Street, Thanh Liet Ward, Hanoi City	No. 13 Phan Trong Tue Street, Residential Group No. 2 Cau Buou, Thanh Liet Ward, Hanoi City
2	Bac A Commercial Joint Stock Bank -	No. 130 Tran Lu, Pho Ga Cluster, Thuong Tin Commune, Hanoi City	No. 130 Tran Lu Street, Nguyen Du Village, Thuong Tin Commune, Hanoi City

	Thanh Tri Branch - Thuong Tin - Sub- Branch		
3	Bac A Commercial Joint Stock Bank - Thanh Tri Branch - Chuc Son Sub-Branch	1 st and 2 nd Floors, No. 30 - 32A, Ninh Kieu Residential Group, Chuong My Ward, Hanoi City	1 st and 2 nd Floors, No. 30 - 32A, Ninh Kieu Area, Trang An Residential Group, Chuong My Ward, Hanoi City
4	Bac A Commercial Joint Stock Bank - Son Tay Branch - Hoa Lac Sub-Branch	No. 167, Hoa Lac Village, Ha Bang Commune, Hanoi City	No. 167, Binh Yen 4 Village, Ha Bang Commune, Hanoi City
5	Bac A Commercial Joint Stock Bank - Nam Dinh Branch - Hai Hau Sub-Branch	Land Plot No. 517 - 518, Tay Le Hamlet, Hai Hung Commune, Ninh Binh Province	Land Plot No. 517 - 518, Kien Trung Village, Hai Hung Commune, Ninh Binh Province
6	Bac A Commercial Joint Stock Bank - Nam Dinh Branch - Nghia Hung Sub-Branch	Land Plot No. 40 - 41, Hamlet 3, Quy Nhat Commune, Ninh Binh Province	Land Plot No. 40 - 41, Trang An Village, Quy Nhat Commune, Ninh Binh Province
7	Bac A Commercial Joint Stock Bank - Thai Binh Branch - Thai Thuy Sub-Branch	No. 337, Residential Group No. 06, Thai Thuy Commune, Hung Yen Province	No. 337 Nguyen Duc Canh Street, Diem Dien 3 Village, Thai Thuy Commune, Hung Yen Province

Effective date: From the date on which BAC A BANK's Branches and sub-Branches completes all relevant procedures and are ready to commence operations at their new registered addresses.

3. This information has been published on the Bank's website at <https://baca-bank.vn> - Shareholder Relations / Information Disclosure / 2026.

We hereby certify that the information provided is true and correct, and we bear full responsibility before the law for the published information.

***Attached documents:**

- Decision No. 170/2026/QĐ-HĐQT dated August 25th, 2026 issued by BAC A BANK's Board of Directors;
- Decision No. 171/2026/QĐ-HĐQT dated August 25th, 2026 issued by BAC A BANK's Board of Directors;
- Decision No. 172/2026/QĐ-HĐQT dated August 25th, 2026 issued by BAC A BANK's Board of Directors;
- Decision No. 173/2026/QĐ-HĐQT dated August 25th, 2026 issued by BAC A BANK's Board of Directors;

**AUTHORIZED PERSON TO DISCLOSE
INFORMATION**

Chu Nguyen Binh

(signed and stamped)





Nghe An Province, August 25th, 2026

DECISION

(On: Change of the registered offices without relocation of Bac A Commercial Joint Stock Bank – Thanh Tri Branch and certain Transaction Offices thereunder)

BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18th, 2024 (as amended and supplemented);
- Pursuant to Circular No. 61/2025/TT-NHNN dated December 31st, 2025 of the State Bank of Vietnam regulating the operational network of commercial banks;
- Pursuant to Circular No. 11/2026/TT-NHNN dated May 19th, 2026 of the State Bank of Vietnam regulating the decentralization for the implementation of administrative procedures in the field of credit information, and amending and supplementing a number of provisions of related Circulars on the reduction, simplification, and decentralization for the implementation of administrative procedures in the field of the establishment and operation of banks.
- Pursuant to the current Charter of Bac A Commercial Joint Stock Bank;
- Pursuant to the current Regulations on Organization and Operation of the Board of Directors;
- Pursuant to the Vote Counting Minutes No.: 169/2026/BBKP-HĐQT dated August 25th, 2026 of the Board of Directors of BAC A BANK;
- At consideration of the actual situation and operational demand of Thanh Tri Branch and certain Transaction Offices thereunder.

HEREBY DECIDES:

Article 1. To change the registered offices without relocation of Bac A Commercial Joint Stock Bank – Thanh Tri Branch and certain Transaction Offices thereunder:

No	Name	Current Address	New Address
1	Bac A Commercial Joint Stock Bank – Thanh Tri Branch	No. 13 Cau Buou, Phan Trong Tue Street, Thanh Liet Ward, Hanoi City	No. 13 Phan Trong Tue Street, Residential Group No. 2 Cau Buou, Thanh Liet Ward, Hanoi City
2	Bac A Commercial Joint Stock Bank – Thanh Tri Branch – Thuong Tin Transaction Office	No. 130 Tran Lu Street, Pho Ga Residential Cluster, Thuong Tin Commune, Hanoi City	No. 130 Tran Lu Street, Nguyen Du Village, Thuong Tin Commune, Hanoi City



3	Bac A Commercial Joint Stock Bank – Thanh Tri Branch – Chuc Son Transaction Office	1 st and 2 nd Floors, No. 30-32A, Ninh Kieu Residential Group, Chuong My Ward, Hanoi City	1 st and 2 nd Floors, No. 30-32A, Ninh Kieu Area, Trang An Residential Group, Chuong My Ward, Hanoi City
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Article 2. Organization of implementation:

The Board of Directors assigns the Board of Management to direct/organize the implementation of procedures related to the change of the registered offices without relocation of Thanh Tri Branch, Thuong Tin Transaction Office, Chuc Son Transaction Office before the competent State authorities; and to carry out information disclosure procedures and other necessary procedures to ensure compliance with BAC A BANK's internal regulations and the applicable laws.

Article 3. This Decision shall take effect from the date on which Thanh Tri Branch and 02 Transaction Offices named above complete all procedures relating to the change of their registered offices without relocation and are ready to commence operations at their new addresses.

Members of the Board of Directors, the Board of Management, Divisions/Departments/Centers of the Head Office, Thanh Tri Branch, Thuong Tin Transaction Office, Chuc Son Transaction Office, and related Units and Individuals shall be responsible for the implementation of this Decision./.

Recipients:

- As Article 3;
- Archived: BOD office.

**ON BEHALF OF THE BOARD OF
DIRECTORS**

THE CHAIRPERSON

Tran Thi Thoang



**BAC A COMMERCIAL JOINT
STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Nghe An Province, August 25th, 2026

No: 171/2026/QĐ-HĐQT



DECISION

(On: Change of the registered offices without relocation of Bac A Commercial Joint Stock Bank – Son Tay Branch – Hoa Lac Transaction Office)

BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18th, 2024 (as amended and supplemented);
- Pursuant to Circular No. 61/2025/TT-NHNN dated December 31st, 2025 of the State Bank of Vietnam regulating the operational network of commercial banks;
- Pursuant to Circular No. 11/2026/TT-NHNN dated May 19th, 2026 of the State Bank of Vietnam regulating the decentralization for the implementation of administrative procedures in the field of credit information, and amending and supplementing a number of provisions of related Circulars on the reduction, simplification, and decentralization for the implementation of administrative procedures in the field of the establishment and operation of banks.
- Pursuant to the current Charter of Bac A Commercial Joint Stock Bank;
- Pursuant to the current Regulations on Organization and Operation of the Board of Directors;
- Pursuant to the Vote Counting Minutes No.: 169/2026/BBKP-HĐQT dated August 25th, 2026 of the Board of Directors of BAC A BANK;
- At consideration of the actual situation and operational demand of Hoa Lac Transaction Office.

HEREBY DECIDES:

Article 1. To change the registered offices without relocation of Bac A Commercial Joint Stock Bank – Son Tay Branch - Hoa Lac Transaction Office:

- **Current Address:** No. 167, Hoa Lac Hamlet, Ha Bang Commune, Hanoi City.
- **New Address:** No. 167, Binh Yen 4 Hamlet, Ha Bang Commune, Hanoi City.

Article 2. Organization of implementation:

The Board of Directors assigns the Board of Management to direct/organize the implementation of procedures related to the change of the registered offices without relocation of Hoa Lac Transaction Office before the competent State authorities; and to carry out information disclosure procedures and other necessary procedures to ensure compliance with BAC A BANK's internal regulations and the applicable laws.



Article 3. This Decision shall take effect from the date on which Hoa Lac Transaction Office completes all procedures relating to the change of its registered offices without relocation and is ready to commence operations at its new address.

Members of the Board of Directors, the Board of Management, Divisions/Departments/Centers of the Head Office, Son Tay Branch, Hoa Lac Transaction Office, and related Units and Individuals shall be responsible for the implementation of this Decision./.

Recipients:

- *As Article 3;*
- *Archived: BOD office.*

**ON BEHALF OF THE BOARD OF
DIRECTORS**

THE CHAIRPERSON

Tran Thi Thoang



BAC A COMMERCIAL JOINT**STOCK BANK****SOCIALIST REPUBLIC OF VIETNAM**
Independence - Freedom - HappinessNghe An Province, August 25th, 2026

No: 172/2026/QĐ-HĐQT

**DECISION**

(On: Change of the registered offices without relocation of Transaction Offices
under Bac A Commercial Joint Stock Bank – Nam Dinh Branch)

BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18th, 2024 (as amended and supplemented);
- Pursuant to Circular No. 61/2025/TT-NHNN dated December 31st, 2025 of the State Bank of Vietnam regulating the operational network of commercial banks;
- Pursuant to Circular No. 11/2026/TT-NHNN dated May 19th, 2026 of the State Bank of Vietnam regulating the decentralization for the implementation of administrative procedures in the field of credit information, and amending and supplementing a number of provisions of related Circulars on the reduction, simplification, and decentralization for the implementation of administrative procedures in the field of the establishment and operation of banks.
- Pursuant to the current Charter of Bac A Commercial Joint Stock Bank;
- Pursuant to the current Regulations on Organization and Operation of the Board of Directors;
- Pursuant to the Vote Counting Minutes No.: 169/2026/BBKP-HĐQT dated August 25th, 2026 of the Board of Directors of BAC A BANK;
- At consideration of the actual situation and operational demand of Hai Hau Transaction Office and Nghia Hung Transaction Office.

HEREBY DECIDES:

Article 1. To change the registered offices without relocation of Transaction Offices under Bac A Commercial Joint Stock Bank – Nam Dinh Branch:

No	Name	Current Address	New Address
1	Bac A Commercial Joint Stock Bank – Nam Dinh Branch – Hai Hau Transaction Office	Land Parcels No. 517 - 518, Tay Le Hamlet, Hai Hung Commune, Ninh Binh Province	Land Parcels No. 517 - 518, Kien Trung Hamlet, Hai Hung Commune, Ninh Binh Province
2	Bac A Commercial Joint Stock Bank – Nam Dinh Branch – Nghia Hung Transaction Office	Land Parcels No. 40-41, Hamlet 3, Quy Nhat Commune, Ninh Binh Province	Land Parcels No. 40-41, Trang An Hamlet, Quy Nhat Commune, Ninh Binh Province



Article 2. Organization of implementation:

The Board of Directors assigns the Board of Management to direct/organize the implementation of procedures related to the change of the registered offices without relocation of Hai Hau Transaction Office and Nghia Hung Transaction Office before the competent State authorities; and to carry out information disclosure procedures and other necessary procedures to ensure compliance with BAC A BANK's internal regulations and the applicable laws.

Article 3. This Decision shall take effect from the date on which the 02 Transaction Offices named above complete all procedures relating to the change of their registered offices without relocation and are ready to commence operations at their new addresses.

Members of the Board of Directors, the Board of Management, Divisions/Departments/Centers of the Head Office, Nam Dinh Branch, Hai Hau Transaction Office, Nghia Hung Transaction Office, and related Units and Individuals shall be responsible for the implementation of this Decision./.

Recipients:

- As Article 3;
- Archived: BOD office.

**ON BEHALF OF THE BOARD OF
DIRECTORS**

THE CHAIRPERSON

Tran Thi Thoang



DECISION

(On: Change of the registered offices without relocation of Bac A Commercial Joint Stock Bank – Thai Binh Branch - Thai Thuy Transaction Office)

BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18th, 2024 (as amended and supplemented);
- Pursuant to Circular No. 61/2025/TT-NHNN dated December 31st, 2025 of the State Bank of Vietnam regulating the operational network of commercial banks;
- Pursuant to Circular No. 11/2026/TT-NHNN dated May 19th, 2026 of the State Bank of Vietnam regulating the decentralization for the implementation of administrative procedures in the field of credit information, and amending and supplementing a number of provisions of related Circulars on the reduction, simplification, and decentralization for the implementation of administrative procedures in the field of the establishment and operation of banks.
- Pursuant to the current Charter of Bac A Commercial Joint Stock Bank;
- Pursuant to the current Regulations on Organization and Operation of the Board of Directors;
- Pursuant to the Vote Counting Minutes No.: 169/2026/BBKP-HĐQT dated August 25th, 2026 of the Board of Directors of BAC A BANK;
- At consideration of the actual situation and operational demand of Thai Thuy Transaction Office.

HEREBY DECIDES:

Article 1. To change the registered offices without relocation of Bac A Commercial Joint Stock Bank – Thai Binh Branch - Thai Thuy Transaction Office:

- **Current Address:** No. 337, Residential Group No. 06, Thai Thuy Commune, Hung Yen Province.
- **New Address:** No. 337 Nguyen Duc Canh Street, Diem Dien 3 Hamlet, Thai Thuy Commune, Hung Yen Province.

Article 2. Organization of implementation:

The Board of Directors assigns the Board of Management to direct/organize the implementation of procedures related to the change of the registered offices without relocation of Thai Thuy Transaction Office before the competent State authorities; and to carry out information disclosure procedures and other necessary procedures to ensure compliance with BAC A BANK's internal regulations and the applicable laws.



Article 3. This Decision shall take effect from the date on which Thai Thuy Transaction Office completes all procedures relating to the change of its registered offices without relocation and is ready to commence operations at its new address.

Members of the Board of Directors, the Board of Management, Divisions/Departments/Centers of the Head Office, Thai Binh Branch, Thai Thuy Transaction Office, and related Units and Individuals shall be responsible for the implementation of this Decision./.

Recipients:

- As Article 3;
- Archived: BOD office.

**ON BEHALF OF THE BOARD OF
DIRECTORS**

THE CHAIRPERSON

Tran Thi Thoang

