

**BAC A COMMERCIAL JOINT
STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness



No. 109/2026/CBTT-BAC A BANK

nd
Nghe An, September 22, 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 September 21st, 2026, the Board of Directors of Bac A Commercial Joint Stock Bank issued Decision No. 179/2026/QĐ-HĐQT regarding changes to the registered office addresses, without any relocation of the respective Branches and sub-Branches. Details are as follows:

No.	Branch/Sub-Branch	Address before change	Address after change
1	Bac A Commercial Joint Stock Bank - Bac Ninh Branch	No. 10 Nguyen Dang Dao Street, Kinh Bac Ward, Bac Ninh Province	No. 10 Nguyen Dang Dao Street, Kinh Bac Ward, Bac Ninh City
2	Bac A Commercial Joint Stock Bank - Bac Ninh Branch - Tu Son sub-Branch	No. 273 Tran Phu Street, Tu Son Ward, Bac Ninh Province	No. 273 Tran Phu Street, Tu Son Ward, Bac Ninh City
3	Bac A Commercial Joint Stock Bank - Bac Giang Branch	No. 339 - 341 Le Loi Street, Bac Giang Ward, Bac Ninh Province	No. 339 - 341 Le Loi Street, Bac Giang Ward, Bac Ninh City
4	Bac A Commercial Joint Stock Bank - Bac Giang Branch - Luc Nam sub-Branch	No. 429 Binh Minh Hamlet, Luc Nam Commune, Bac Ninh Province	No. 429 Binh Minh, Luc Nam Ward, Bac Ninh City
5	Bac A Commercial Joint Stock Bank - Bac Giang Branch - Viet Yen sub-Branch	No. 488 Than Nhan Trung Street, Viet Yen Ward, Bac Ninh Province	No. 488 Than Nhan Trung Street, Viet Yen Ward, Bac Ninh City



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. 179/2026/QĐ-HĐQT
dated September 21st, 2026 issued by
BAC A BANK's Board of Directors.*

**AUTHORIZED PERSON TO DISCLOSE
INFORMATION**

Chu Nguyen Binh

(signed and stamped)



**BAC A COMMERCIAL JOINT
STOCK BANK****SOCIALIST REPUBLIC OF VIETNAM**
Independence - Freedom - HappinessNghe An Province, September 21th, 2026

No: 179/2026/QĐ-HĐQT

DECISION

(On: Change of the registered offices without relocation of certain Branches of Bac A Commercial Joint Stock Bank and the 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 Resolution No. 39/2026/QH16 dated August 24th, 2026 of the National Assembly on the establishment of Bac Ninh City;
- 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.: 178/2026/BBKP-HĐQT dated September 21th, 2026 of the Board of Directors of BAC A BANK;
- At consideration of the actual situation and operational demand of Bac Ninh Branch, Bac Giang Branch and the Transaction Offices thereunder.

**HEREBY DECIDES:**

Article 1. To change the registered offices without relocation of certain Branches of Bac A Commercial Joint Stock Bank and the Transaction Offices thereunder, specifically as follows:

No	Name	Current Address	New Address
1	Bac A Commercial Joint Stock Bank – Bac Ninh Branch	No. 10, Nguyen Dang Dao Street, Kinh Bac Ward, Bac Ninh Province	No. 10, Nguyen Dang Dao Street, Kinh Bac Ward, Bac Ninh City
2	Bac A Commercial Joint Stock Bank – Bac Ninh Branch – Tu Son Transaction Office	No. 273, Tran Phu Street, Tu Son Ward, Bac Ninh Province	No. 273, Tran Phu Street, Tu Son Ward, Bac Ninh City

3	Bac A Commercial Joint Stock Bank – Bac Giang Branch	No. 339 – 341, Le Loi Street, Bac Giang Ward, Bac Ninh Province	No. 339 – 341, Le Loi Street, Bac Giang Ward, Bac Ninh City
4	Bac A Commercial Joint Stock Bank – Bac Giang Branch – Luc Nam Transaction Office	No. 429, Binh Minh Hamlet, Luc Nam Commune, Bac Ninh Province	No. 429 Binh Minh, Luc Nam Ward, Bac Ninh City
5	Bac A Commercial Joint Stock Bank – Bac Giang Branch – Viet Yen Transaction Office	No. 488, Than Nhan Trung Street, Viet Yen Ward, Bac Ninh Province	No. 488, Than Nhan Trung Street, Viet Yen Ward, Bac Ninh 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 Bac Ninh Branch, Bac Giang Branch and the Transaction Offices thereunder 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 Bac Ninh Branch, Bac Giang Branch and the 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.

Article 4. Members of the Board of Directors, the Board of Management, Divisions/Departments/Centers of the Head Office, Bac Ninh Branch, Bac Giang Branch, Tu Son Transaction Office, Luc Nam Transaction Office, Viet Yen Transaction Office, and related Units and Individuals shall be responsible for the implementation of this Decision./.

Recipients:

- As Article 4;
- Archived: BOD office.

**ON BEHALF OF THE BOARD OF
DIRECTORS**

THE CHAIRPERSON

Tran Thi Thoang

