

**BAC A COMMERCIAL JOINT
STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No. 186/2026/QĐ-HĐQT-BAC A BANK

Nghe An, September 25th, 2026



**ANNOUNCEMENT ON ADDRESS CHANGE OF VINH PHUC BRANCH -
YEN LAC SUB-BRANCH**

**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 25th, 2026, the Board of Directors of Bac A Commercial Joint Stock Bank issued Decision No. 186/2026/QĐ-HĐQT regarding change to the registered office address, without any relocation of Bac A Commercial Joint Stock Bank - Vinh Phuc Branch - Yen Lac sub-Branch. Details are as follows:

Branch/Sub-Branch	Address before change	Address after change
Bac A Commercial Joint Stock Bank - Vinh Phuc Branch - Yen Lac sub-Branch	No. 123 Nguyen Khoan Street, Residential Group 3 Doai, Yen Lac Commune, Phu Tho Province	No. 123 Nguyen Khoan Street, Vinh Doai 2 Hamlet, Yen Lac Commune, Phu Tho Province

Effective date: From the date on which Yen Lac sub-Branch completes all relevant procedures and is ready to commence operation at its new registered address.

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

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

***Attached document:**

- Decision No. 186/2026/QĐ-HĐQT dated September 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, September 25th, 2026

DECISION

(On: Change of the registered office without relocation of Bac A Commercial Joint Stock Bank – Vinh Phuc Branch – Yen 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 Resolution No. 20/NQ-HĐND dated June 23rd, 2026 of People's Council of Yen Lac Commune on re-arrangement and re-organization of hamlets within Yen Lac Commune;
- 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.: 185/2026/BBKP-HĐQT dated September 25th, 2026 of the Board of Directors of BAC A BANK;
- At consideration of the actual situation and operational demand of Bac A Commercial Joint Stock Bank – Vinh Phuc Branch – Yen Lac Transaction Office.

HEREBY DECIDES:

Article 1. To change the registered office without relocation of Bac A Commercial Joint Stock Bank – Vinh Phuc Branch – Yen Lac Transaction Office, specifically as follows :
Current Address: No. 123 Nguyen Khoan Street, Residential Group 3 Doai, Yen Lac Commune, Phu Tho Province.

New Address (after change): No. 123 Nguyen Khoan Street, Vinh Doai 2 Hamlet, Yen Lac Commune, Phu Tho 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 office without relocation of Bac A Commercial Joint Stock Bank – Vinh Phuc Branch – Yen 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 Yen Lac Transaction Office completes all procedures relating to the change of its registered office without relocation and is ready to commence operations at its new address.

Article 4. Members of the Board of Directors, the Board of Management, Divisions/Departments/Centers of the Head Office, Vinh Phuc Branch, Yen Lac 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