

**BAC A COMMERCIAL JOINT
STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 116/2026/CBTT-BAC A BANK

Nghe An, October 6th, 2026



**ANNOUNCEMENT ON ADDRESS CHANGE OF BAC GIANG BRANCH -
LUC NAM 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 October 5th, 2026, the Board of Directors of Bac A Commercial Joint Stock Bank issued Decision No. 196/2026/QĐ-HĐQT regarding change to the registered office address, without any relocation of Bac A Commercial Joint Stock Bank - Bac Giang Branch - Luc Nam sub-Branch. Details are as follows:

Branch/Sub-Branch	Address before change	Address after change
Bac A Commercial Joint Stock Bank - Bac Giang Branch - Luc Nam sub-Branch	No. 429 Binh Minh, Luc Nam Ward, Bac Ninh City	No. 429, Binh Minh Residential Group, Luc Nam Ward, Bac Ninh City

Effective date: From the date on which Luc Nam 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. 196/2026/QĐ-HĐQT
dated October 5th, 2026, issued by BAC A
BANK's Board of Directors.

**AUTHORIZED PERSON TO DISCLOSE
INFORMATION**

Chu Nguyen Binh

(signed and stamped)



No. 196/2026/QĐ-HĐQT

Nghệ An Province, October 5th, 2026

DECISION

(On: Change of the registered office without relocation of Bac A Commercial Joint Stock Bank – Bac Giang Branch – Luc Nam 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. 36/NQ-HĐND dated September 21st, 2026 of People's Council of Luc Nam Ward on redesignation of 26 hamlets of Luc Nam Commune, Bac Ninh Province as 26 residential groups of Luc Nam Ward, 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.: 195/2026/BBKP-HĐQT dated October 5th, 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 – Bac Giang Branch – Luc Nam Transaction Office.

HEREBY DECIDES:

Article 1. To change the registered office without relocation of Bac A Commercial Joint Stock Bank – Bac Giang Branch – Luc Nam Transaction Office, specifically as follows :

Current Address: No. 429 Binh Minh Street, Luc Nam Ward, Bac Ninh City.

New Address (after change): No. 429 Binh Minh Residential Group, Luc Nam 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 office without relocation of Bac A Commercial Joint Stock Bank – Bac Giang Branch – Luc Nam 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 Luc Nam 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, Bac Giang Branch, Luc Nam 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

