

No. 95/2026/CBTT-BAC A BANK

Nghe An, August 5th, 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 5th, 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. 156/2026/QĐ-HĐQT on the change of the registered office addresses of certain branches and sub-branches of Bac A Commercial Joint Stock Bank;
- Decision No. 157/2026/QĐ-HĐQT on the change of the registered office addresses of sub-branches under Bac A Commercial Joint Stock Bank - Ninh Binh Branch;
- Decision No. 158/2026/QĐ-HĐQT on the change of the registered office address of Bac A Commercial Joint Stock Bank - Khanh Hoa Branch - Cam Ranh Sub-Branch.

Details are as follows:

No.	Branch/Sub-Branch	Address before change	Address after change
1	Bac A Commercial Joint Stock Bank - Gia Lam Branch	Te Xuyen 2 Hamlet, Phu Dong Commune, Hanoi City	Te Xuyen Hamlet, Phu Dong Commune, Hanoi City
2	Bac A Commercial Joint Stock Bank- Dong Anh Branch	No. 125-127, Group 3, Dong Anh Commune, Hanoi City	No. 125-127, Dong Anh Hamlet, Dong Anh Commune, Hanoi City
3	Bac A Commercial Joint Stock Bank -	1 st and 2 nd Floors of the building on Land Plot No. 13, Ha Lo	1 st and 2 nd Floors of the building on Land Plot No. 13,



	Dong Anh Branch -Lien Ha Sub-Branch	Hamlet, Thu Lam Commune, Hanoi City	Lien Ha 2 Hamlet, Thu Lam Commune, Hanoi City
4	Bac A Commercial Joint Stock Bank - Dong Anh Branch -Soc Son Sub-Branch	Part of the 2 nd Floor of Building No. 46-48-50, National Highway 3 Frontage, New Urban Area, Soc Son Commune, Hanoi City	Part of the 2 nd Floor of Building No. 46-48-50, National Highway 3 Frontage, Residential Group No. 2, Soc Son Commune, Hanoi City
5	Bac A Commercial Joint Stock Bank - Ninh Binh Branch -Hoa Lu Sub-Branch	No. 421-423-425 Nguyen Cong Tru Street, Bac Son Bich Dao Quarter, Hoa Lu Ward, Ninh Binh Province	No. 421-423-425 Nguyen Cong Tru Street, Hoa Lu Ward, Ninh Binh Province
6	Bac A Commercial Joint Stock Bank - Ninh Binh Branch -Tam Diep Sub-Branch	No. 140 Dong Giao Street, Residential Group 18, Tam Diep Ward, Ninh Binh Province	No. 140 Dong Giao Street, Tam Diep Ward, Ninh Binh Province
7	Bac A Commercial Joint Stock Bank - Khanh Hoa Branch - Cam Ranh Sub-Branch	No. 65, 22 Thang 8 Street, Linh Thuong Residential Group, Cam Linh Ward, Khanh Hoa Province	No. 65, 22 Thang 8 Street, Xom Con Residential Group, Cam Linh Ward, Khanh Hoa Province

Effective date: From the date on which BAC A BANK's branches and sub-branches complete 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. 156/2026/QĐ-HĐQT dated August 5th, 2026 issued by BAC A BANK's Board of Directors;
- Decision No. 157/2026/QĐ-HĐQT dated August 5th, 2026 issued by BAC A BANK's Board of Directors;
- Decision No. 158/2026/QĐ-HĐQT dated August 5th, 2026 issued by BAC A BANK's Board of Directors.

AUTHORIZED PERSON TO DISCLOSE INFORMATION

Chu Nguyen Binh
(signed and stamped)



Nghe An Province, date August 5th 2026**DECISION**

(On: Change of the registered offices without relocation of several Branches,
Transaction Offices under Branches of Bac A Commercial Joint Stock Bank)

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. 155/2026/BBKP-HĐQT dated August 5th 2026 of the Board of Directors of BAC A BANK regarding the opinions of Board of Directors members about change of the registered offices without relocation of several Branches, Transaction Offices under Branches of Bac A Commercial Joint Stock Bank;
- At consideration of the actual situation and operational demand of several Branches, Transaction Offices under Branches of Bac A Commercial Joint Stock Bank.

HEREBY DECIDES:

Article 1. To change the registered offices without relocation of several Branches, Transaction Offices under Branches of Bac A Commercial Joint Stock Bank:

No	Name	Current Address	New Address (after change)
1	Bac A Commercial Joint Stock Bank – Gia Lam Branch	Te Xuyen 2 Hamlet, Phu Dong Commune, Hanoi City	Te Xuyen Hamlet, Phu Dong Commune, Hanoi City
2	Bac A Commercial Joint Stock Bank – Dong Anh Branch	No. 125 - 127, Group 3, Dong Anh Commune, Hanoi City	No. 125 - 127, Dong Anh Hamlet, Dong Anh Commune, Hanoi City
3	Bac A Commercial Joint Stock Bank – Dong Anh Branch – Lien Ha Transaction Office	1 st Floor and 2 nd Floor of the House on Land Parcel No. 13, Ha Lo Hamlet, Thu Lam Commune, Hanoi City	1 st Floor and 2 nd Floor of the House on Land Parcel No. 13, Lien Ha 2 Hamlet, Thu Lam Commune, Hanoi City
4	Bac A Commercial Joint Stock Bank – Dong Anh Branch – Soc Son Transaction Office	Part of 2 nd Floor of the Building at Nos. 46-48-50, National Highway 3 Frontage, New Urban Area, Soc Son Commune, Hanoi City	Part of 2 nd Floor of the Building at Nos. 46-48-50, National Highway 3 Frontage, Residential Group 2, Soc Son 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 the Branches, Transaction Offices under Branches of Bac A Commercial Joint Stock Bank mentioned above 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 Branches, Transaction Offices under Branches of Bac A Commercial Joint Stock Bank mentioned in Article 1 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, the Branches, Transaction Offices under Branches of Bac A Commercial Joint Stock Bank mentioned in Article 1, 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



Nghe An Province, date August 5th 2026

No. 157/2026/QĐ-HĐQT

DECISION

(On Change of the registered offices without relocation of Transaction Offices under Bac A Commercial Joint Stock Bank – Ninh Binh 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. 155/2026/BBKP-HĐQT dated August 5th 2026 of the Board of Directors of BAC A BANK regarding the opinions of Board of Directors members about change of the registered offices without relocation of several Branches, Transaction Offices under Branches of Bac A Commercial Joint Stock Bank;
- At consideration of the actual situation and operational demand of Transaction Offices under Bac A Commercial Joint Stock Bank – Ninh Binh Branch.

HEREBY DECIDES:

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

No	Name	Current Address	New Address (after change)
1	Bac A Commercial Joint Stock Bank – Gia Lam Branch – Hoa Lu Transaction Office (Hoa Lu Transaction Office)	Nos. 421-423-425 Nguyen Cong Tru Street, Bac Son Bich Dao Quarter, Hoa Lu Ward, Ninh Binh Province	Nos. 421-423-425 Nguyen Cong Tru Street, Hoa Lu Ward, Ninh Binh Province



2	Bac A Commercial Joint Stock Bank – Gia Lam Branch – Tam Diep Transaction Office (Tam Diep Transaction Office)	No. 140, Dong Giao Street, Group 18, Tam Diep Ward, Ninh Binh Province	No. 140, Dong Giao Street, Tam Diep Ward, Ninh Binh Province
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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 Hoa Lu Transaction Office and Tam Diep 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 Lu Transaction Office and Tam Diep Transaction Office 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, Hoa Lu Transaction Office, Tam Diep 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



Nghe An Province, date August 5th 2026



No: 158/2026/QĐ-HĐQT

DECISION

(On: Change of the registered office without relocation of Bac A Commercial Joint Stock Bank – Khanh Hoa Branch – Cam Ranh 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. 155/2026/BBKP-HĐQT dated August 5th 2026 of the Board of Directors of BAC A BANK regarding the opinions of Board of Directors members about change of the registered offices without relocation of several Branches, Transaction Offices under Branches of Bac A Commercial Joint Stock Bank;
- At consideration of the actual situation and operational demand of Bac A Commercial Joint Stock Bank – Khanh Hoa Branch – Cam Ranh Transaction Office.

HEREBY DECIDES:

Article 1. To change the registered office without relocation of Bac A Commercial Joint Stock Bank – Khanh Hoa Branch – Cam Ranh Transaction Office (Cam Ranh Transaction Office):

- **Current Address:** No. 65, 22 Thang 8 Street, Linh Thuong Residential Group, Cam Linh Ward, Khanh Hoa Province.



- **New Address (after change):** No. 65, 22 Thang 8 Street, Xom Con Residential Group, Cam Linh Ward, Khanh Hoa 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 Cam Ranh 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 Cam Ranh 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, Cam Ranh 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

