



No: 04/2026/CBTT-BACABANK

## **SOCIALIST REPUBLIC OF VIET NAM**

## **Independence - Freedom - Happiness**

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Nghe An, January 14, 2026

## INFORMATION DISCLOSURE

To:

- State Securities Commission of Vietnam
- Hanoi Stock Exchange
- Vietnam Securities Depository and Clearing Corporation

1. Organization name: BAC A Commercial Joint Stock Bank (BAC A BANK)

- Stock code: BAB
- Address: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province
- Tel: 02383.844277 Fax: 02383.841757

## 2. Disclosed information:

**BAC A BANK:** Notice regarding the final record date for exercising the Bondholders' right to receive the 3rd interest payments and the Issuer's right to redeem early in respect of Bond BAB123007.

3. This information has been published on the website [www.baca-bank.vn](http://www.baca-bank.vn) – Investor Relations / Information Disclosure / Year 2026.

We hereby certify that the above disclosed information is true and we take full legal responsibility for the contents of the disclosed information.

**AUTHORIZED REPRESENTATIVE FOR  
INFORMATION DISCLOSURE**

**Recipients:**

- *As above;*
- *Filed at: Treasury Division.*

*(Signed and sealed)*

CHU NGUYEN BINH

### *Attachments:*

- Notice No. 30/2026/CV-BACABANK dated 14/01/2026 regarding the final record date for exercising the Bondholders' right to receive the 3rd interest payments and the Issuer's right to redeem early in respect of Bond BAB123007.

(Issued together with the Regulation on the exercise of rights for securities holders))

**Form 01/THQ**

**BAC A COMMERCIAL JOINT  
STOCK BANK**  
No: 30/2026/CV-BACABANK

**SOCIALIST REPUBLIC OF VIET NAM**  
**Independence - Freedom - Happiness**  
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*Nghe An, day 14 month 01 year 2026*

**NOTICE**

**(Regarding the final record date for exercising the Bondholders' right to receive the 3rd interest payments and the Issuer's right to redeem early in respect of Bond BAB123007)**

**To: Vietnam Securities Depository and Clearing Corporation (VSDC)**

Name of securities registration organization: BAC A COMMERCIAL JOINT STOCK BANK

Trading name: BAC A COMMERCIAL JOINT STOCK BANK

Head office: No. 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province

Tel: 02383.844277

Fax: 02383.841757

**We hereby notify Vietnam Securities Depository and Clearing Corporation (VSDC) of the final record date for making the list of holders of the following securities:**

Name of the security: Bac A Commercial Joint Stock Bank's publicly offered bonds in 2022 (Bond BAB202202-08C)

Security code: BAB123007

Type of security: Publicly issued corporate bond

Par value: VND 100,000 per bond

Trading venue: Hanoi Stock Exchange (HNX)

Final record date: 06/02/2026

**1. Reason and purpose**

- Interest payment for the period from (and including) 27/02/2025 to (but excluding) 27/02/2026; and
- Payment of principal in respect of Bond BAB123007 arising from the full early redemption, in accordance with the Bond Terms and Conditions under Resolution No. 25/2022/NQ-HĐQT dated 24/03/2022 of the Board of Directors of Bac A Commercial Joint Stock Bank and Decision No.42/2026/QĐ-BACABANK dated 13/01/2026 of the Deputy General Director of Bac A Commercial Joint Stock Bank.

**2. Details**

**a. Payment of corporate bond interest**

- Interest rate for the 3rd Interest Period: 7.3% per annum
- Entitlement ratio:
  - + Each (01) bond entitles the holder to receive:  $VND 100,000 \times 7.3\% \times 365 \text{ days} / 365 \text{ days} = VND 7,300;$

- + The total net interest amount actually received by each bondholder shall be rounded to the nearest Vietnamese dong (VND) (if the first decimal digit is greater than or equal to 5, the amount shall be rounded up; if the first decimal digit is less than 5, the decimal portion shall be disregarded).

- Payment date: 27/02/2026

**b. Payment of corporate bond principal due to full early redemption**

- Expected number of bonds to be repurchased: 58,000 (fifty-eight thousand) bonds
- Entitlement ratio: 100% (one hundred percent)
- Principal amount payable upon early redemption: VND 100,000 (one hundred thousand) per bond;
- Payment date: 27/02/2026
- Period for registration to sell the bonds back to the Issuer: None. Pursuant to the Bond Terms and Conditions, Bondholders are obliged to sell all bonds back to the Issuer. All bonds repurchased will be cancelled.

**c. Place of implementation:**

- For deposited securities: Bondholders shall complete procedures to receive interest and principal at the Depository Members where their securities accounts are opened ;
- For non-deposited securities: BAC A COMMERCIAL JOINT STOCK BANK will transfer the interest and principal payments to the payment account registered by the Bondholder as of 27/02/2026.

**We request VSDC to prepare and send to us the list of securities holders as of the above record date via VSDC's electronic communication portal .**

**BAC A COMMERCIAL JOINT STOCK BANK**

*(Signed and sealed)*

**CHU NGUYEN BINH**

***Recipients:***

- As above;
- Hanoi Stock Exchange (HNX);
- Filed at: Administration, Treasury Division;

***Attachments:***

- Documents evidencing that the securities registration organization has disclosed information on the final record date ;
- Resolution No. 25/2022/NQ-HĐQT dated 24/03/2022 of the Board of Directors of Bac A Commercial Joint Stock Bank;
- Decision No.42/2026/QĐ-BACABANK dated 13/01/2026 of the Deputy General Director of Bac A Commercial Joint Stock Bank on the early redemption of Bac A Commercial Joint Stock Bank's public bond issuance in 2022 (Bond BAB202202-08C) – Bond code: BAB123007.

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No: 25/2022/NQ-HDQT

Nghe An, day 24 month 03 year 2022

## **RESOLUTION**

*Re: Approval of matters relating to the public offering of Tier 2 capital bonds of BAC A Commercial Joint Stock Bank in 2022*

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### **BOARD OF DIRECTORS OF BAC A COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions dated 16 June 2010 and the Law amending and supplementing a number of articles of the Law on Credit Institutions dated 20 November 2017;
- Pursuant to the Law on Enterprises dated 17 June 2020, as amended and supplemented on 01 March 2022;
- Pursuant to the Law on Securities dated 26 November 2019 and its implementing/guiding documents;
- Pursuant to the current Charter of BAC A Commercial Joint Stock Bank;
- Pursuant to the current Rules on Organization and Operation of the Board of Directors of BAC A BANK;
- Pursuant to the Minutes of Meeting No.: 24/2022/BB-HDQT dated 24/03/2022 of the Board of Directors of BAC A BANK.

### **RESOLVES:**

**Article 1** Board of Directors' approval: To approve the Issuance Plan, the plan for use of proceeds and repayment of the proceeds generated from the publicly offered Tier 2 capital bonds of BAC A BANK in 2022.

(Details are provided in the Issuance Plan, the plan for use of proceeds and repayment of the proceeds generated from the public offering of Tier 2 capital bonds of BAC A BANK in 2022, issued by the General Director dated 22/03/2022).

**Article 2** The Board of Directors reports to the General Meeting of Shareholders at the 2022 Annual General Meeting on the issuance plan for the public offering of bonds approved by the Board of Directors, and submits to the General Meeting of Shareholders for approval the listing of BAC A BANK's Tier 2 capital bonds publicly offered in 2022 on the Hanoi Stock Exchange (HNX) upon completion of each offering tranche, ensuring compliance with the Law on Securities, the guiding documents thereof, and other relevant laws and regulations.

The General Meeting of Shareholders further approves the delegation/authorization for the Board of Directors to direct the implementation and for the General Director to organize and carry out the bond listing procedures in accordance with the contents approved by the General Meeting of Shareholders, ensuring compliance

with BAC A BANK's internal regulations and applicable laws and regulations. The General Director is authorized to further re-delegate such authority to other persons within the scope and limits of the authority granted to perform tasks related to the bond listing, on the basis of the approval by the General Meeting of Shareholders.

**Article 3** The Board of Directors hereby assigns/authorizes the General Director to organize and direct the implementation of the public offering of bonds in accordance with the contents approved by the Board of Directors, and to carry out the listing of the bonds after approval by the General Meeting of Shareholders, ensuring compliance with BAC A BANK's internal regulations and applicable laws and regulations. The General Director is authorized to further re-delegate such authority to other person(s) within the scope and limits of the authority granted to perform tasks related to the public offering and listing of the bonds on the basis of approvals granted by the Board of Directors and the General Meeting of Shareholders, specifically as follows:

1. The Deputy General Director concurrently serving as Director of Treasury Division shall, based on the actual circumstances, decide and take responsibility for the implementation of the following tasks, ensuring full compliance with BAC A BANK's internal regulations and applicable laws:
  - a. To consider and decide on matters relating to the public offering of the Bonds, including but not limited to:
    - (i) Organizing the implementation of the Issuance Plan;
    - (ii) Determining the specific issuance volume and interest rate for each offering tranche of the Bonds, subject to BAC A BANK's business performance, market conditions and investor demand, in compliance with BAC A BANK's regulations and applicable laws;
    - (iii) Considering and deciding on the specific terms and conditions of the Bonds;
    - (iv) Deciding on specific contents and executing the documents and materials related to BAC A BANK's issuance (hereinafter collectively referred to as the Transaction Documents);
    - (v) Deciding on the timing of the public offering of the Bonds; adjusting the offering schedule among tranches, ensuring that it does not exceed the overall offering period and the number of tranches as approved under the Issuance Plan;
    - (vi) Deciding on any amendments and adjustments to the Issuance Plan and the Transaction Documents (if any) as required by competent state authorities, and carrying out procedures related to the registration of the public offering of the Bonds;
    - (vii) Deciding on early redemption/repurchase of the Bonds;
    - (viii) Performing reporting and information disclosure obligations in accordance with BAC A BANK's regulations and applicable laws.
  - b. To organize the implementation of tasks related to the registration, depository and listing, and the listing upon approval by competent authorities as prescribed, including but not limited to deciding on and signing dossiers and documents to be submitted to

competent state authorities in connection with the registration, depository and listing in accordance with applicable laws;

- c. To perform other necessary tasks in accordance with applicable laws and BAC A BANK's regulations in order to complete the bond offering tranches, the registration and depository of the Bonds at the Vietnam Securities Depository Center / Vietnam Securities Depository and Clearing Corporation (VSD/VSDC), and the listing of the Bonds on the Hanoi Stock Exchange (HNX); and to handle other matters arising during the term of the Bonds.
2. The Treasury Division shall act as the focal point and coordinate with relevant divisions/units in implementing the bond issuance;
3. The Retail Division shall act as the focal point and coordinate with relevant divisions/units in distributing the Bonds across the system of BAC A BANK.

**Article 4** This Resolution shall take effect from the date of signing. Members of the Board of Directors, the General Director, the Deputy General Directors, Heads of Divisions/Units and other relevant individuals shall be responsible for the implementation of this Resolution./.

**For and on behalf of**  
**the BOARD OF DIRECTORS**

**CHAIRPERSON**

**Recipients:**

- *As stated in Article 4;*
- *Filed at: Office of the Board of Directors.*

(Signed and sealed)

**Tran Thi Thoang**

*Nghe An, day 22 month 03 year 2022*

**ISSUANCE PLAN, PLAN FOR USE OF PROCEEDS AND REPAYMENT OF  
PROCEEDS FROM THE PUBLIC OFFERING OF TIER 2 CAPITAL BONDS OF  
BAC A COMMERCIAL JOINT STOCK BANK IN 2022**

The Issuance Plan, the Plan for Use of Proceeds and the Repayment Plan for proceeds from the public offering of Tier 2 capital bonds of BAC A BANK in 2022 serve as the basis for BAC A BANK's public offering of such Bonds in 2022 (hereinafter referred to as the "Issuance Plan").

This Issuance Plan sets out only the principal terms and conditions of the Bonds and the key contents of the offering. The detailed terms and conditions of the Bonds and other contents of the offering shall be specified in the Prospectus and other transaction documents executed by or on behalf of the Issuer for the purpose of the offering.

**I. INFORMATION ON THE ISSUER**

**1. Overview of the Issuer**

Full name (Vietnamese) : BAC A COMMERCIAL JOINT STOCK BANK

Abbreviated name : BAC A BANK

English name : BAC A COMMERCIAL JOINT STOCK BANK

Logo :



Head office address : No. 117 Quang Trung Street, Quang Trung Ward, Vinh City, Nghe An Province

Telephone : 0383 844277

Fax : 0383 841757

Website : [www.baca-bank.vn](http://www.baca-bank.vn)

Charter capital : VND 7,531,355,000,000 (Seven trillion five hundred thirty-one billion three hundred fifty-five million

Vietnamese dong)

Enterprise Certificate	Registration : Enterprise Registration Certificate No. 2900325526, first issued by the Department of Planning and Investment of Nghe An Province on 10/10/1995 and subsequent amendments
Establishment and Operation License	: No. 47/GP-NHNN re-issued by the State Bank of Vietnam (SBV) on 16/04/2019, and SBV decisions amending BAC A BANK's charter capital.
Legal representative	: Ms. Thai Huong – General Director
Stock ticker	: BAB
Share listing venue	: Hanoi Stock Exchange (HNX)

**2. Business lines:** Other monetary intermediation activities.

**3. Financial position and operating results for the 03 consecutive years preceding the year of offering registration**

*Unit: Billion VND*

Item	Consolidated			Separate		
	Year 2019	Year 2020	Year 2021	Year 2019	Year 2020	Year 2021
Total assets	107,890	117,189	119,792	107,976	117,302	119,900
Equity	7,815	8,364	9,051	7,806	8,352	9,037
Net interest income	1,967	2,031	2,117	1,959	2,022	2,110
Total operating income	2,192	2,230	2,464	2,182	2,218	2,454
Net operating profit before provision expenses	1,089	989	1,152	1,084	985	1,148
Profit before tax	934	735	908	929	731	904
Profit after tax	749	588	726	746	585	724

	Consolidated			Separate		
Item	Year 2019	Year 2020	Year 2021	Year 2019	Year 2020	Year 2021
Earnings per share	1,238	830	964	1,301	826	961
Profit after tax / Average total assets	0.73%	0.52%	0.61%	0.74%	0.52%	0.61%
Profit after tax / Average equity	10.06%	7.27%	8.34%	10.03%	7.24%	8.32%
Capital adequacy ratio (CAR)	10.22%	8.39%	9.24%	10.04%	8.30%	9.14%
Non-performing loan ratio	0.69%	0.79%	0.77%	0.69%	0.79%	0.77%

## II. PURPOSE OF THE ISSUANCE

To expand business scale, extend credit to the economy, increase Tier 2 capital and ensure compliance with prudential safety ratios as prescribed by the State Bank of Vietnam.

## III. PLAN FOR PUBLIC OFFERING OF BONDS

STT	Items	Details
1	The Issuer	Bac A Commercial Joint Stock Bank
2	Bond name	Bac A Commercial Joint Stock Bank's publicly offered bonds in 2022
3	Issuance and payment currency	Vietnamese Dong (VND)
4	Par Value	VND 100,000 (One hundred thousand Vietnamese dong) per Bond
5	Offering Price	100% of the par value of the Bond
6	Type of Bonds	The Bonds are non-convertible, not accompanied by warrants, unsecured, constitute subordinated debt, and satisfy the conditions to be included in the Issuer's Tier

		2 capital in accordance with applicable laws and regulations.
7	Form of Bonds	Book-entry or electronic data; a Certificate of Bond Ownership may be issued (if necessary) or another form may be adopted where required by applicable laws and regulations.
8	Eligible bondholders/ Investors	Organizations (including credit institutions and branches of foreign banks) and individuals in Vietnam, as well as foreign organizations and individuals, in accordance with the Law on Securities, its guiding documents, and other relevant laws and regulations.
9	Maturity	07 years and 08 years
10	Issue size	Up to VND 4,000,000,000,000 (Four trillion Vietnamese dong), of which: <ul style="list-style-type: none"> <li>- Tenor 07 years: expected VND 3,000,000,000,000</li> <li>- Tenor 08 years: expected VND 1,000,000,000,000</li> </ul>
11	Number of offering tranches	Expected 04 (four) tranches.
12	Distribution Period	<p>The offering and distribution period of the Bonds is expected to be at least 20 days and at most 90 days from the date on which the Issuer discloses information on each offering tranche, in accordance with applicable laws and regulations.</p> <p>In the event that the Bonds of any tranche are not fully distributed as expected, the remaining undistributed Bonds shall be carried forward to the subsequent tranche.</p> <p><b>Tranche 1 – Expected in Q2/2022: 16,000,000 (sixteen million) Bonds</b></p> <ul style="list-style-type: none"> <li>- BAB202201-07L: 4,000,000 (Four million) Bonds</li> <li>- BAB202201-07C: 8,000,000 (Eight million) Bonds</li> </ul>

		<ul style="list-style-type: none"> <li>- BAB202201-08C: 4,000,000 (Four million) Bonds</li> </ul> <p><b><i>Tranche 2 – Expected in Q3/2022: 12,000,000 (Twelve million) Bonds</i></b></p> <ul style="list-style-type: none"> <li>- BAB202202-07L: 3,000,000 (Three million) Bonds</li> <li>- BAB202202-07C: 6,000,000 (Six million) Bonds</li> <li>- BAB202202-08C: 3,000,000 (Three million) Bonds</li> </ul> <p><b><i>Tranche 3 – Expected in Q4/2022: 8,000,000 (eight million) Bonds</i></b></p> <ul style="list-style-type: none"> <li>- BAB202203-07L: 2,000,000 (Two million) Bonds</li> <li>- BAB202203-07C: 4,000,000 (Four million) Bonds</li> <li>- BAB202203-08C: 2,000,000 (Two million) Bonds</li> </ul> <p><b><i>Tranche 4 – Expected in Q1/2023: 4,000,000 (four million) Bonds</i></b></p> <ul style="list-style-type: none"> <li>- BAB202204-07L: 1,000,000 (One million) Bonds</li> <li>- BAB202204-07C: 2,000,000 (Two million) Bonds</li> <li>- BAB202204-08C: 1,000,000 (One million) Bonds</li> </ul>
13	Redemption right exercise date	<p>The redemption right exercise date for Bonds BAB202201-07L, BAB202202-07L, BAB202203-07L, and BAB202204-07L shall be the date falling exactly 18 (eighteen) months from the respective Issue Date of each Bond.</p> <p>The redemption right exercise date for Bonds BAB202201-07C, BAB202202-07C, BAB202203-07C, and BAB202204-07C shall be the date falling exactly 02 (two) years from the respective Issue Date of each Bond.</p> <p>The redemption right exercise date for Bonds BAB202201-08C, BAB202202-08C, BAB202203-08C, and BAB202204-08C shall be the date falling exactly 03 (three) years from the respective Issue Date of each Bond.</p>
14	Coupon rate (nominal interest rate)	Fixed interest rate; floating interest rate; or a combination of fixed and floating interest rates,

		<p>specifically as follows:</p> <p>Coupon rate for Tranche 1:</p> <ul style="list-style-type: none"> <li>- BAB202201-07L: Fixed at 7.5% per annum.</li> <li>- BAB202201-07C: Fixed at 7.9% per annum.</li> <li>- BAB202201-08C: Fixed at 8.4% per annum.</li> </ul> <p>For the subsequent tranches, BAC A BANK shall determine the method for determining and the applicable coupon rate of the Bonds based on market conditions at the time of issuance, in accordance with BAC A BANK's regulations and the State Bank of Vietnam's regulations from time to time.</p>
15	Early redemption repurchase rights	<p><i>- Redemption on the Redemption Right Exercise Date:</i></p> <p>The Issuer may early redeem all, but not part, of the Bonds on the Redemption Right Exercise Date. In such case, the Bondholder shall be obliged to sell all of its Bonds to the Issuer and shall receive 100% of the amount and any accrued but unpaid interest on the Bonds held by such Bondholder, after deduction of personal income tax (applicable to individual investors) and any relevant fees (if any) in accordance with the Issuer's service fee schedule from time to time. The Bonds shall then be cancelled and any related Certificates of Bond Ownership (if any) shall automatically cease to be valid.</p> <p><i>- Redemption/repurchase by agreement:</i></p> <p>The Issuer may offer to repurchase the Bonds at any time, by any method and at any price, in accordance with applicable laws and regulations. Each Bondholder shall have the right to decide whether or not to sell its Bonds to the Issuer. Any repurchase offer by agreement shall be conducted publicly and made available to all Bondholders.</p> <p><i>- Redemption upon the occurrence of an Event of Default:</i></p> <p>If any event of default among the Events of Default specified in the Offering Information – Prospectus</p>

		occurs, any Bondholder may declare the Bonds immediately due and payable, and the Issuer must redeem all Bonds then outstanding.
16	Issuance method	Public offering, by direct offering and distribution through the network of the Head Office/Branches/Transaction Offices of BAC A BANK and/or the issuance agent(s) (if any)..
17	Principal and interest payment method	<ul style="list-style-type: none"> <li>- <i>Bond interest</i>: Interest shall be paid periodically once per year on the Bond interest payment dates, being each anniversary of the Bond Issue Date throughout the term of the Bonds;</li> <li>- <i>Bond principal</i>: Principal shall be repaid in one lump sum, equal to 100% of the par value, on the maturity date, or on the redemption date upon exercise of the Issuer's redemption right, or on the early repurchase date by agreement, or on any other due date as specified in the Offering Information – Prospectus.</li> </ul>
18	Place of issuance and subscription	The Head Office and Branches/Transaction Offices of BAC A BANK and/or the issuance agent(s) (if any).
19	Rights relating to the Bonds	<ul style="list-style-type: none"> <li>- The Bonds constitute direct payment obligations of the Issuer, are unsecured, and satisfy the conditions to be included in the Issuer's Tier 2 capital.</li> <li>- In the event of the Issuer's bankruptcy, Bondholders shall only be paid after the Issuer has paid all other secured and unsecured creditors.</li> <li>- The Issuer may suspend interest payments when due and carry forward accrued interest to the following year if the payment of interest would result in a loss for the financial year.</li> <li>- During the term of the Bonds, Bondholders shall not be entitled to set off any payment claim under the Bonds (when such payment is not yet due) against any financial obligations of such Bondholders to the Issuer or any other third party.</li> <li>- Other rights and obligations as set out in the Bond</li> </ul>

		offering prospectus.
20	Bond subscription	<ul style="list-style-type: none"> <li>- For individual investors: The minimum subscription amount is 500 (five hundred) Bonds, equivalent to VND 50,000,000 (fifty million Vietnamese dong) at par value, or in multiples of 500 (five hundred) Bonds.</li> <li>- For institutional investors: The minimum subscription amount is 1,000 (one thousand) Bonds, equivalent to VND 100,000,000 (one hundred million Vietnamese dong) at par value, or in multiples of 1,000 (one thousand) Bonds.</li> </ul>
21	Benefits and obligations of bond investors	<ul style="list-style-type: none"> <li>- To receive payment of principal and interest when due and to be ensured the exercise of any attached rights (if any) in accordance with the terms and conditions of the Bonds upon issuance;</li> <li>- To use the Bonds for transfer, donation, gift, inheritance, discounting, and as collateral/security in civil and commercial transactions in accordance with applicable laws and regulations;</li> <li>- Bond investors are obliged to pay taxes relating to the Bonds in accordance with applicable tax laws;</li> <li>- To be responsible for fully accessing BAC A BANK's information disclosures; to fully understand the terms and conditions of the Bonds and other commitments of BAC A BANK prior to making any investment decision and trading the Bonds;</li> <li>- To independently assess and take full responsibility for their investment decisions and bear all risks arising from the investment in and trading of the Bonds;</li> <li>- Other rights and obligations as set out in the Terms and Conditions of the Bonds.</li> </ul>
22	Registration, depository and listing	Upon completion of the offering, all Bonds shall be registered and deposited with the Vietnam Securities Depository Center / Vietnam Securities Depository and Clearing Corporation (VSD) and listed on the Hanoi

		Stock Exchange (HNX) .
23	Other terms and conditions of the Bonds	As specifically set out in the Offering Information in the Prospectus for the public offering of Bonds in 2022 of the Issuer, and as determined by the General Director / the authorized person.

#### **IV. PLAN FOR USE OF PROCEEDS AND REPAYMENT OF THE PROCEEDS FROM THE PUBLIC OFFERING OF BONDS**

##### **1. Plan for use of proceeds**

The proceeds from the public offering of Bonds in 2022 are expected to be used by BAC A BANK to expand its operating scale, provide loans to the economy, increase Tier 2 capital, and ensure compliance with prudential ratios in accordance with the State Bank of Vietnam's regulations, on the basis of ensuring compliance with the laws and regulations applicable to credit institutions and BAC A BANK's internal regulations, specifically as follows:

Tranche	Purpose of use of proceeds	Amount	Schedule for use of proceeds
1	Supplementing lending capital for medium- and long-term loans to Individual and Corporate Customers	VND 1,600 billion	From Q2/2022
2	Supplementing lending capital for medium- and long-term loans to Individual and Corporate Customers	VND 1,200 billion	From Q3/2022
3	Supplementing lending capital for medium- and long-term loans to Individual and Corporate Customers	VND 800 billion	From Q4/2022
4	Supplementing lending capital for medium- and long-term loans to Individual and Corporate Customers	VND 400 billion	From Q1/2023
<b>TOTAL</b>		<b>VND 4,000 billion</b>	

- The actual disbursement amount and timing for each customer segment shall depend on the successfully issued volume of the Bonds and the pace of lending to the economy.
- The use of proceeds from the offering shall be implemented after BAC A BANK receives the official letter from the State Securities Commission of Vietnam (SSC) confirming the results of the public offering of the Bonds, and the proceeds in the Escrow Account are released.

## **2. Plan for repayment of the proceeds from the public offering of bonds**

### **a. Interest payment**

Income generated from the sectors in which BAC A BANK expects to disburse loans funded by the proceeds from the issuance of the Bonds, together with other lawful income sources after deduction of expenses, shall be used to pay interest to investors, provided that such interest payment does not result in BAC A BANK recording a loss for the financial year.

### **b. Principal repayment**

BAC A BANK shall use cash flows from the collection of principal/interest of loans financed by the proceeds from the bond issuance, together with other mobilized funds, accumulated capital, operating profits and BAC A BANK's financial capacity to repay principal upon maturity or upon early redemption/repurchase of the Bonds.

**BAC A COMMERCIAL JOINT STOCK BANK**

(signed)

**GENERAL DIRECTOR**

**Thai Huong**

No: 42/2026/QĐ-BACABANK

*Nghe An, day 13 month 01 year 2026*

## **DECISION**

*Re: Early redemption of BAC A Commercial Joint Stock Bank's publicly offered bonds in 2022  
(Bond BAB202202-08C) – Bond Code: BAB123007*

- Pursuant to the Law on Credit Institutions dated 18 January 2024;
- Pursuant to the Law on Enterprises dated 17 June 2020, as amended and supplemented on 01 March 2022;
- Pursuant to the Law on Securities dated 26 November 2019 and the implementing documents;
- Pursuant to the current Charter of BAC A Commercial Joint Stock Bank;
- Pursuant to Resolution No. 25/2022/NQ-HĐQT dated 24 March 2022 of the Board of Directors approving matters relating to the public offering of bonds in 2022;

## **HEREBY DECIDES:**

**Article 1.** To implement the early redemption of BAC A Commercial Joint Stock Bank's publicly offered bonds in 2022 (Bond BAB202202-08C) – Bond Code: BAB123007, with the following key contents:

- Bond name: BAC A Commercial Joint Stock Bank's publicly offered bonds in 2022 (Bond BAB202202-08C)
- Bond code: BAB123007
- Issue date: 27/02/2023
- Maturity date: 27/02/2031
- Par value: VND 100,000
- Number of bonds to be redeemed: 58,000 bonds
- Total par value of bonds to be redeemed: VND 5,800,000,000
- Early redemption date: 27/02/2026 (being the date marking 03 (three) years from the issue date).
- Redemption method: The issuing organization shall exercise its early redemption right on the early redemption date.
- Method of payment of principal and interest: Outstanding principal and accrued interest shall be paid in a lump sum on the early redemption date. Interest is calculated from the latest interest payment date up to (but excluding) the early redemption date (from (and including) 27/02/2025 up to (but excluding) 27/02/2026).

**Article 2.** This Decision shall take effect from the date of signing.

**Article 3.** This Decision shall apply throughout BAC A Commercial Joint Stock Bank. Deputy General Directors, Directors of Divisions/Departments/Centers at Head Office; Directors of business units and relevant units/individuals within BAC A Commercial Joint Stock Bank shall be responsible for the implementation of this Decision./.

***Recipients:***

- *Board of Directors, Supervisory Board (for reporting);*
- *As stated in Article 3 (for implementation);*
- *Archived: Administration Department*

**BAC A COMMERCIAL JOINT STOCK BANK**

*(signed and sealed)*

**CHU NGUYEN BINH**

No: 103/2025/TB-BACABANK

*Nghe An, February 20, 2025*

## **ANNOUNCEMENT**

**Regarding the interest rate for the 03rd Interest Period from (and including) February 27, 2025,  
to (but excluding) February 27, 2026 of Bond BAB123007**

**Kính gửi:** - State Securities Commission;  
- Hanoi Stock Exchange;  
- Vietnam Securities Depository and Clearing Corporation.

Bac A Commercial Joint Stock Bank (BAC A BANK) hereby announces the applied interest rate for the 03rd Interest Period from (and including) February 27, 2025, to (but excluding) February 27, 2026 of Bond BAB123007, as follows:

Bond Code	BAB123007
Bond Name	Bac A Commercial Joint Stock Bank's publicly offered bonds in 2022 (Bond BAB202202-08C)
Issue Date	February 27, 2023
Maturity Date	February 27, 2031
Early Redemption Date	February 27, 2026
03rd Interest Period	From (and including) February 27, 2025, to (but excluding) February 27, 2026
Applied Interest Rate for the 03rd Period	Interest Rate = Reference Interest Rate + 1.5%/annum

In which, "**Reference Interest Rate**": used to determine the interest rate for each Interest Period, is the standard individual savings deposit rate in Vietnamese Dong, interest paid in arrears, for a 12-month term, as published on the official website of Bac A Commercial Joint Stock Bank on the Interest Determination Date. In the event that there are preferential interest rates for one or more specific customer groups or for one or more specific deposit amounts, the Reference Interest Rate shall be the highest published interest rate.

The **Interest Determination Date** is the 07th (seventh) Working Day prior to the first day of the Interest Period (February 18, 2025).

The **Reference Interest Rate** determined on the Interest Determination Date (February 18, 2025) by Bac A Commercial Joint Stock Bank is **5.8%/annum**.

Accordingly, Bac A Commercial Joint Stock Bank hereby announces the interest rate for the 03rd Interest Period from (and including) February 27, 2025, to (but excluding) February 27, 2026, for Bond BAB123007 (BAB202202-08C) as: **7.3%/annum**.

BAC A BANK has published the notice regarding the applied interest rate for the 03rd Interest Period of these bonds on the website [www.baca-bank.vn](http://www.baca-bank.vn) / Product & Service News section.

Respectfully announced!

**BAC A COMMERCIAL JOINT STOCK BANK**

**Attachments:**

*- Decision No. 168/2025/BacABank dated February 05, 2025, regarding the VND savings mobilization interest rates and term deposits for Individuals.*

(Signed)

**CHU NGUYEN BINH**

Vinh, February 05, 2025

**DECISION**

**Re: Interest rates for VND savings mobilization and term deposits for Individual Customers**

**THE GENERAL DIRECTOR OF BAC A COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions;
- Pursuant to the Charter on Organization and Operation of Bac A Commercial Joint Stock Bank;
- Pursuant to the Savings Deposit Regulation of Bac A Commercial Joint Stock Bank;
- Pursuant to Authorization Document No. 19/UQ-TGD dated December 25, 2024, by the General Director of Bac A Commercial Joint Stock Bank;
- Pursuant to Decision No. 2411/QĐ-NHNN dated November 01, 2024, of the State Bank of Vietnam regarding the maximum interest rates for Vietnamese Dong deposits of organizations and individuals at credit institutions and foreign bank branches as prescribed in Circular No. 48/2024/TT-NHNN dated September 30, 2024;
- Pursuant to Circular No. 48/2018/TT-NHNN dated December 31, 2018, providing for savings deposits and Circular No. 49/2018/TT-NHNN dated December 31, 2018, providing for term deposits.

**DECIDES**

**Article 1:** The interest rates for VND savings deposits and term deposits for Individual Customers applied throughout the BAC A BANK system are as follows:

**a. Demand deposit :**

Tenor	Monthly interest (%/annum)	Quarterly interest (%/annum)	At maturity interest (%/annum)
Demand deposit	-	-	0.50

**b. VND term deposits and savings deposits:**

Tenor	Under 1 Billion VND			1 Billion VND and above		
	Monthly interest (%/annum)	Quarterly interest (%/annum)	At maturity interest (%/annum)	Monthly interest (%/annum)	Quarterly interest (%/annum)	At maturity interest (%/annum)
1 week	-	-	0.50	-	-	0.50
2 weeks	-	-	0.50	-	-	0.50
3 weeks	-	-	0.50	-	-	0.50
1 month	-	-	3.60	-	-	3.80
2 months	3.55	-	3.60	3.75	-	3.80
3 months	3.85	-	3.90	4.05	-	4.10
4 months	3.95	-	4.00	4.15	-	4.20

Tenor	Under 1 Billion VND			1 Billion VND and above		
	Monthly interest (%/annum)	Quarterly interest (%/annum)	At maturity interest (%/annum)	Monthly interest (%/annum)	Quarterly interest (%/annum)	At maturity interest (%/annum)
5 months	4.05	-	4.10	4.25	-	4.30
6 months	4.95	5.00	5.05	5.15	5.20	5.25
7 months	4.95	-	5.05	5.15	-	5.25
8 months	4.95	-	5.05	5.15	-	5.25
9 months	5.05	5.10	5.15	5.25	5.30	5.35
10 months	5.05	-	5.15	5.25	-	5.35
11 months	5.05	-	5.15	5.25	-	5.35
12 months	5.45	5.50	5.60	5.65	5.70	5.80
13 months	5.55	-	5.70	5.75	-	5.90
15 months	5.55	5.60	5.70	5.75	5.80	5.90
18 months	5.80	5.85	6.00	6.00	6.05	6.20
24 months	5.80	5.85	6.00	6.00	6.05	6.20
36 months	5.80	5.85	6.00	6.00	6.05	6.20

**Article 2.** Existing term deposit balances before the effective date of this Decision shall maintain their previous interest rates until maturity. All deposits arising from the effective date of this Decision shall be subject to the rates specified herein.

In the event of premature withdrawal, customers shall enjoy the interest rate as prescribed by Bac A Commercial Joint Stock Bank at that specific time.

Note for customers receiving monthly or quarterly interest: upon premature withdrawal, customers must refund the interest already received (if any).

**Article 3.** This Decision replaces all previously issued Decisions and takes effect from **February 07, 2025**. The Head Office, Business Center, Branches, Transaction Offices, IT Division, and relevant units are responsible for coordinating the implementation of this Decision.

*Recipients:*

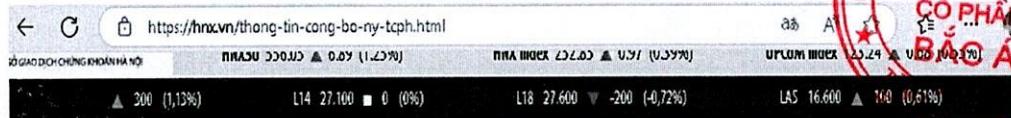
- As mentioned above;
- Archives.

**PP. GENERAL DIRECTOR**

**DEPUTY GENERAL DIRECTOR**

(Signed and Sealed)

**Chu Nguyen Binh**



Điều khoản > Cổ phiếu niêm yết > Thông tin công bố

**HÔM TIN CÔNG BỐ**

**TIN TỨ SỬ** **TIN TỨ TỔ CHỨC PHÁT HÀNH** **TIN TỨ TCPII CHƯA GIAO DỊCH** **LỊCH THỰC HIỆN QUYỀN**

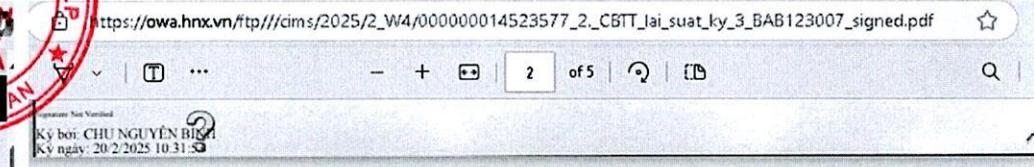
Nhóm tin: Tất cả Thời gian: Từ ngày: Đến ngày:

Tiêu đề tin:  Mã chứng khoán: BAB123007

Hiển thị: 10 bản ghi

STT Ngày đăng tin Mã CK Tên TCPII Tiêu đề tin File đính kèm

1	21/02/2025 17:19	BAB123007	Ngân hàng Thương mại cổ phần Bắc Á	Thông tin về Lãi suất Kỳ tính lãi thứ 03 kể từ (và bao gồm) ngày 27/02/2025 cho đến (nhưng không bao gồm) ngày 27/02/2026 của Trái phiếu BAB123007	<input type="button" value=""/>
2	24/01/2025 15:22	BAB123007	Ngân hàng Thương mại cổ phần Bắc Á	Thông báo ngày đăng ký cuối cùng để nhận thanh toán lãi trái phiếu kỳ 02	<input type="button" value=""/>
3	20/01/2025 14:53	BAB123007	Ngân hàng Thương mại cổ phần Bắc Á	BAC A BANK thông báo về ngày đăng ký cuối cùng để thực hiện quyền thanh toán lãi trái phiếu kỳ 02 của mã trái phiếu BAB123007	<input type="button" value=""/>
4	26/02/2024 16:55	BAB123007	Ngân hàng Thương mại cổ phần Bắc Á	Quyết định của Ngân hàng Nhà nước về việc sửa đổi nội dung vốn điều lệ tại Giấy phép thành lập và hoạt động của BAC A BANK	<input type="button" value=""/>
5	19/02/2024 13:46	BAB123007	Ngân hàng Thương mại cổ phần Bắc Á	Thông báo lãi suất trái phiếu BAB kỳ 2 từ ngày 27/02/2024 đến 27/02/2025	<input type="button" value=""/>
6	23/01/2024 17:14	BAB123007	Ngân hàng Thương mại cổ phần Bắc Á	Thông báo ngày đăng ký cuối cùng để nhận thanh toán lãi trái phiếu kỳ 01	<input type="button" value=""/>



NGÂN HÀNG TMCP BẮC Á

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM  
Độc lập - Tự do - Hạnh phúc

Số: 193/2025/TB-BACABANK

### THÔNG BÁO

Về lãi suất Kỳ tính lãi thứ 03 kể từ (và bao gồm) ngày 27/02/2025 cho đến (nhưng không bao gồm) ngày 27/02/2026 của Trái phiếu BAB123007

Kính gửi:

- Ủy ban Chứng khoán Nhà nước
- Sở Giao dịch Chứng khoán Hà Nội
- Tổng Công ty Lưu ký và Bù trừ Chứng khoán Việt Nam

Ngân hàng TMCP Bắc Á (BAC A BANK) xin thông báo về mức lãi suất áp dụng cho Kỳ tính lãi thứ 03 kể từ (và bao gồm) ngày 27/02/2025 cho đến (nhưng không bao gồm) ngày 27/02/2026 của Trái phiếu BAB123007, cụ thể như sau:

Mã trái phiếu	BAB123007
Tên trái phiếu	Trái phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng năm 2022 (Trái phiếu BAB202202-08C)
Ngày phát hành	27/02/2023
Ngày đáo hạn	27/02/2031
Ngày thực hiện quyền mua lại	27/02/2026

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SSC HỆ THỐNG CÔNG BỐ THÔNG TIN TRÊN THỊ TRƯỜNG CHỨNG KHOÁN

Công tin công bố Công ty đại chúng Tổ chức kiểm toán chấp thuận

cáo tài chính Định kỳ khác Bất thường 24h-khác Chào bán, phát hành chứng khoán

Láo cáo công bố

Tổng số tin: 1

Sàn niêm yết: HNX Mã chứng khoán: BAB Tên báo cáo:

Thời gian gửi: Từ ngày: 20/02/2025 Đến ngày: 20/02/2025 Tìm kiếm

STT	Sàn niêm yết	MCK	Tên báo cáo	Đơn vị	Trích yếu	Thời gian gửi	Tài về
1	HNX	BAB	Công bố thông tin về việc chào bán trái phiếu...	Ngân hàng TMCP Bắc Á	Thông tin về Lãi suất Kỳ tính lãi thứ 03 của Trái...	20/02/2025	



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File: CHU NGUYEN BIA  
ngày: 20/2/2025 10:31:53

NGÂN HÀNG TMCP BẮC Á

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM  
Độc lập - Tự do - Hạnh phúc

Số: .103./2025/TB-BACABANK

## THÔNG BÁO

Về lãi suất Kỳ tính lãi thứ 03 kể từ (và bao gồm) ngày 27/02/2025 cho đến (nhưng không bao gồm) ngày 27/02/2026 của Trái phiếu BAB123007

Kính gửi:

- Ủy ban Chứng khoán Nhà nước
- Sở Giao dịch Chứng khoán Hà Nội
- Tổng Công ty Lưu ký và Bù trừ Chứng khoán Việt Nam

Ngân hàng TMCP Bắc Á (BAC A BANK) xin thông báo về mức lãi suất áp dụng cho Kỳ tính lãi thứ 03 kể từ (và bao gồm) ngày 27/02/2025 cho đến (nhưng không bao gồm) ngày 27/02/2026 của Trái phiếu BAB123007, cụ thể như sau:

Mã trái phiếu	BAB123007
Tên trái phiếu	Trái phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng năm 2022 (Trái phiếu BAB202202-08C)
Ngày phát hành	27/02/2023
Ngày đáo hạn	27/02/2031
Ngày thực hiện quyền mua lại	27/02/2026

Công bố thông tin

Số ký hiệu Ngày ban hành Trích yếu

BAB123007

Tim kiếm



NGÂN HÀNG TMCP BẮC Á

Số: 14/2025/TB-BACABANK

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM  
Độc lập - Tự do - Hạnh phúc

Nghệ An, ngày 01 tháng 02 năm 2025

**THÔNG BÁO**

Về lãi suất Kỳ tính lãi thứ 03 kể từ (và bao gồm) ngày 27/02/2025 cho đến (nhưng không bao gồm) ngày 27/02/2026 của Trái phiếu BAB123007

Kính gửi:

- Ủy ban Chứng khoán Nhà nước
- Sở Giao dịch Chứng khoán Hà Nội
- Tổng Công ty Lưu ký và Bù trừ Chứng khoán Việt Nam

Ngân hàng TMCP Bắc Á (BAC A BANK) xin thông báo về mức lãi suất áp dụng cho Kỳ tính lãi thứ 03 kể từ (và bao gồm) ngày 27/02/2025 cho đến (nhưng không bao gồm) ngày 27/02/2026 của Trái phiếu BAB123007, cụ thể như sau:

Mã trái phiếu	BAB123007
Tên trái phiếu	Trái phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng năm 2022 (Trái phiếu BAB202202-08C)
Ngày phát hành	27/02/2023
Ngày đáo hạn	27/02/2031
Ngày thực hiện quyền mua lại	27/02/2026
Kỳ tính lãi thứ 03	Kể từ (và bao gồm) ngày 27/02/2025 cho đến (nhưng không bao gồm) ngày 27/02/2026
Lãi suất áp dụng cho Kỳ tính lãi thứ 03	Lãi Suất = Lãi Suất Tham Chiếu + 1,5%/năm

Danh mục Công bố thông tin

STT	Số ký hiệu	Ngày đăng	Ngày ban hành	Trích yếu	Tài về
1	14/2025/CBTT-BACABANK	17/01/2025	17/01/2025	V/v ngày ĐKCC để thực hiện quyền thanh toán lãi trái phiếu kỳ 02 của mã trái phiếu BAB123007	
2	27/2025/CBTT-BACABANK	20/02/2025	20/02/2025	V/v Lãi suất Kỳ tính lãi thứ 03 kể từ (và bao gồm) ngày 27/02/2025 cho đến (nhưng không bao gồm) ngày 27/02/2026 của Trái phiếu BAB123007	
3	09/2024/CBTT-BACABANK	17/01/2024	17/01/2024	V/v Thông báo về ngày đăng ký cuối cùng thực hiện quyền thanh toán lãi trái phiếu kỳ 01 của mã trái phiếu BAB123007	
4	18/2024/CBTT-BACABANK	16/02/2024	16/02/2024	V/v Công bố thông tin lãi suất Kỳ tính lãi thứ 02 kể từ (và bao gồm) ngày 27/02/2024 cho đến (nhưng không bao gồm) ngày 27/02/2025 của các mã Trái phiếu BAB123005, BAB123006 và BAB123007	

