



BAC A BANK

No: 51/2026/CBTT-BACABANK

THE SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

Nghe An, May 18, 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 second interest payments of Bond BAB124016.

3. This information has been published on the website 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.

Attachments:

- Notice No. 493/2026/CV-BACABANK dated 18/05/2026 regarding the final record date for exercising the Bondholders' right to receive the second interest payments of Bond BAB124016.

(Signed and sealed)

CHU NGUYEN BINH



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

Form 01/THQ

**BAC A COMMERCIAL JOINT
STOCK BANK**

No: 493/2026/CV-BACABANK

SOCIALIST REPUBLIC OF VIET NAM

Independence - Freedom - Happiness

Nghe An, day 18 month 05 year 2026

NOTICE

(Regarding the final record date for exercising the Bondholders' right to receive the second interest payments of Bond BAB124016)

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 bonds in the second public offering (Tranche 1) (BAB201-08C)

Security code: BAB124016

Type of security: Publicly issued corporate bond

Par value: VND 100,000 per bond

Trading venue: Hanoi Stock Exchange (HNX)

Final record date: 03/06/2026

1. Reason and purpose

- Interest payment for the period from (and including) 17/06/2025 to (but excluding) 17/06/2026; and

2. Details

Payment of corporate bond interest

- Interest rate for the Interest Period: 7.7% per annum
- Entitlement ratio:
 - + Each (01) bond entitles the holder to receive: $\text{VND } 100,000 \times 7.7\% \times 365 \text{ days} / 365 \text{ days} = \text{VND } 7,700$;
 - + 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: 17/06/2026
- 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 17/06/2026.

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 ;
- Notice No. 395/2025/CV-BACABANK regarding the interest rate for the second (2nd) Interest Period from (and including) June 17, 2025, to (but excluding) June 17, 2026, of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 1);
- Documents evidencing the disclosure of information regarding the bond interest rate.



**BAC A COMMERCIAL JOINT STOCK
BANK****SOCIALIST REPUBLIC OF VIET NAM
Independence - Freedom – Happiness***Nghe An, day 30 month 11 year 2023*

No. 141/2023/NQ-HDQT

RESOLUTION*Re: Approval of the plan for the second Public Bond Offering***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 Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government on detailing the implementation of a number of articles of the Law on Securities;
- Pursuant to Circular No. 01/2021/TT-NHNN dated March 31, 2021 on the issuance of promissory notes, bills, certificates of deposit, and domestic bonds by credit institutions and foreign bank branches;
- 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.: 140/2023/BB-HDQT dated 30/11/2023 of the Board of Directors of BAC A BANK.

RESOLVES:

Article 1. Approval of the Plan for the Second Public Offering of Bonds with the following principal contents:

1. Bond name: Bac A Commercial Joint Stock Bank's bonds in the second public offering



2. Bond type: Non-convertible bonds, without warrants, unsecured, classified as subordinated debt and satisfying conditions to be included in Tier 2 capital of the Issuer in accordance with applicable laws.
3. Par value: VND 100,000/bond
4. Issue price: VND 100,000/bond
5. Total issuance volume, total value and expected issuance tranches:
 - Total issuance volume: Up to 90,000,000 (ninety million) bonds
 - Total issuance value (at par): Up to VND 9,000,000,000,000 (nine trillion)
 - Number of tranches: 06 (six)

Details of expected tranches:

Tranche	Number of Bonds	Value	Expected Timing
Tranche 1	20,000,000	VND 2,000 billion	From Q1 – Q2/2024
Tranche 2	15,000,000	VND 1,500 billion	Q4/2024
Tranche 3	15,000,000	VND 1,500 billion	Q2/2025
Tranche 4	15,000,000	VND 1,500 billion	Q4/2025
Tranche 5	15,000,000	VND 1,500 billion	Q2/2026
Tranche 6	10,000,000	VND 1,000 billion	Q4/2026

In case the bonds of any tranche are not fully distributed, the remaining amount shall be transferred to subsequent tranches.

The Chief Executive Officer (CEO) or authorized person shall decide on issuance timing, adjust number of tranches, issuance volume and schedule depending on market conditions, provided that total issuance does not exceed the approved limit.

6. Interest rate: Fixed and/or floating interest rate.

- For Tranche 1 (03 bond series):
 - ✓ *BAB201-07L: Reference Rate + 1.2%/year.*
 - ✓ *BAB201-07C: Reference Rate + 1.5%/year.*
 - ✓ *BAB201-08C: Reference Rate + 1.9%/year.*

If the Issuer does not exercise the early redemption option, interest rates from year 6 until maturity:

- ✓ *BAB201-07L: Reference Rate + 3.0%/year.*
- ✓ *BAB201-07C: Reference Rate + 3.1%/year.*

- ✓ *BAB201-08C: Reference Rate + 3.2%/year.*

“Reference Rate” means the interest rate applicable to ordinary individual savings deposits in Vietnam Dong with a 12-month term, interest payable at maturity, as published on the official website of Bac A Commercial Joint Stock Bank on the Interest Determination Date.

The Interest Determination Date shall be announced in accordance with applicable information disclosure regulations prior to each issuance tranche.

Where preferential interest rates apply to specific customer segments or deposit amounts, the Reference Rate shall be the highest such published rate.

- Interest rate for Bonds from Tranche 2 onwards: Fixed and/or floating interest rate.

The reference rate used for determining the fixed and/or floating interest rate shall be subject to the following minimum levels:

- ✓ *Reference rate of BAC A BANK: the interest rate applicable to ordinary individual savings deposits in Vietnam Dong, with interest payable at maturity, for a 12-month term, as published on the official website of BAC A BANK on the Interest Determination Date; or:*
- ✓ *Reference rate of relevant banks: the average interest rate applicable to ordinary individual savings deposits in Vietnam Dong, with interest payable at maturity, for a 12-month term, as published on the official websites of four (04) Vietnamese commercial banks, namely: Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, and Vietnam Bank for Agriculture and Rural Development (each, a “Reference Bank”), on the Interest Determination Date.*

The Chief Executive Officer (CEO) or an authorized representative shall decide on the method of interest rate determination, reference rate, interest margin (if any), and the final applicable interest rates based on market conditions at the time of issuance, in accordance with BAC A BANK’s regulations and applicable laws.

7. Tenor: Up to 07 years and up to 08 years from issuance date.

The total expected issuance value is VND 9,000 billion, corresponding to two tenor groups as follows:

- Tenor of up to 07 years (bond series with suffixes “07L” and “07C”): expected issuance value of VND 7,000 billion
 - Tenor of up to 08 years (bond series with suffix “08C”): expected issuance value of VND 2,000 billion
8. Distribution method: Direct distribution via Head Office/Branches/Transaction Offices and/or issuing agents.

The Chief Executive Officer (CEO) or an authorized representative shall decide on the issuance method for each relevant tranche (if any).

9. Early redemption right (call option):

- BAC A BANK shall have the right to redeem, in whole, the Bonds prior to maturity on the relevant Call Date. Accordingly, Bondholders shall be obligated to sell all Bonds to BAC A BANK and shall receive 100% of the principal amount together with any accrued but unpaid interest.
- Call Date(s) from the Issue Date:

For Bonds issued under Tranche 1:

- ✓ *For bond series 07L: on the date falling 18 (eighteen) months from the Issue Date.*
 - ✓ *For bond series 07C: on the date falling 02 (two) years from the Issue Date.*
 - ✓ *For bond series 08C: on the date falling 03 (three) years from the Issue Date.*
- From Tranche 2 onwards, the Chief Executive Officer (CEO) or an authorized representative shall determine the Call Date(s) for each bond series under each tranche, provided that such date(s) shall be no earlier than 18 (eighteen) months from the Issue Date..*

10. Payment of principal and interest:

- Principal: shall be repaid in a single payment on the maturity date, or on the Call Date, or on any agreed early redemption date, or on any other due date as applicable.
- Interest: shall be paid in arrears on an annual basis from the Issue Date..

11. Centralized registration and listing of the Bonds:

The Bonds shall be registered with the Vietnam Securities Depository and Clearing Corporation (VSDC) and listed on the trading system of the Hanoi Stock Exchange (HNX) upon completion of the issuance..

12. Use of proceeds:

Tranche	Purpose of using proceeds	Amount	Timeline
1	Lending to individual and corporate customers	VND 2,000 billion	From Q1-Q2/2024
2	Lending to individual and corporate customers	VND 1,500 billion	From Q4/2024
3	Lending to individual and corporate customers	VND 1,500 billion	From Q2/2025
4	Lending to individual and corporate customers	VND 1,500 billion	From Q4/2025

Tranche	Purpose of using proceeds	Amount	Timeline
5	Lending to individual and corporate customers	VND 1,500 billion	From Q2/2026
6	Lending to individual and corporate customers	VND 1,000 billion	From Q4/2026
TOTAL		VND 9,000 billion	

The actual amount and timing of disbursement to customers shall depend on the volume of Bonds successfully issued and the lending schedule implemented by the Chief Executive Officer (CEO) or an authorized representative, based on the business needs of BAC A BANK.

In the event that the proceeds from the offering are insufficient to fully implement the intended purposes as planned, BAC A BANK may mobilize and allocate additional funding from other sources, including but not limited to deposits from individuals and organizations, issuance of other valuable papers, in compliance with applicable laws, in order to meet disbursement/lending demand while ensuring capital balance, efficiency and safety of BAC A BANK's operations.

13. Repayment plan for proceeds:

- Interest payment

Interest income generated from the business activities funded by the proceeds of the Bond issuance, together with other lawful income sources, after deduction of relevant expenses, shall be used to pay interest to investors, provided that such payments do not result in a loss for BAC A BANK in the relevant financial year..

- Principal repayment

BAC A BANK shall use cash flows generated from the repayment of principal and interest of loans financed by the proceeds of the Bond issuance, together with other mobilized funds, internally generated funds, operating profits and the overall financial capacity of BAC A BANK, to repay the principal of the Bonds at maturity or upon early redemption.

14. Other contents and detailed plan: In accordance with the Bond issuance plan, the plan for use of proceeds and repayment of proceeds from the public offering of bonds (2nd issuance) of Bac A Commercial Joint Stock Bank, as issued by the Chief Executive Officer (CEO) on 30/11/2023 and attached to this Resolution.

Article 2. Report to the 2024 Annual General Meeting of Shareholders of BAC A BANK on the plan for the public offering of bonds as approved by the Board of Directors, and submit to



the General Meeting of Shareholders for approval the listing of the BAC A Commercial Joint Stock Bank's publicly offered bonds (2nd issuance) on the Hanoi Stock Exchange (HNX) upon completion of the offering tranches (expected to be 06 tranches), in compliance with the Law on Securities, its guiding regulations and other relevant laws. At the same time, the Board of Directors shall seek approval from the General Meeting of Shareholders to authorize/delegate the Board of Directors to direct the implementation and the Chief Executive Officer (CEO) to organize and implement the listing of BAC A BANK's bonds in accordance with the contents approved by the General Meeting of Shareholders, ensuring compliance with BAC A BANK's internal regulations and applicable laws. The CEO may further delegate, within the scope of the delegated authority, to other persons to perform tasks related to the bond listing as approved by the General Meeting of Shareholders.

Article 3. The Board of Directors hereby assigns/authorizes the Chief Executive Officer (CEO) to perform the relevant tasks in compliance with BAC A BANK's internal regulations and applicable laws, including but not limited to the following:

- Selecting an appropriate timing to organize and direct the implementation of the issuance plan, and to execute relevant agreements and documents in accordance with applicable laws;
- Amending the issuance plan and deciding on matters related thereto in compliance with applicable laws;
- Utilizing the proceeds from the offering in a manner that ensures the interests of BAC A BANK and complies with applicable laws;
- Implementing the centralized registration of the Bonds with the Vietnam Securities Depository and Clearing Corporation (VSDC) and the listing of the Bonds on the Hanoi Stock Exchange (HNX) upon completion of each offering tranche;
- Deciding on the early redemption of the Bonds;
- Performing other necessary tasks related to the public issuance of Bonds in accordance with applicable laws and BAC A BANK's regulations;
- The CEO may further delegate, within the scope of the delegated authority, to other persons to perform the aforementioned tasks.

Article 4. This Resolution shall take effect from the date of signing. Members of the Board of Directors, the Chief Executive Officer (CEO), Deputy Chief Executive Officers, Heads of Units and relevant individuals shall be responsible for the implementation of this Resolution./.

Recipients:

- *As stated in Article 4;*
- *Archived at the Board of Directors' Office.*

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRWOMAN

TRAN THI THOANG

(signed and sealed)

**BAC A COMMERCIAL JOINT
STOCK BANK****SOCIALIST REPUBLIC OF VIET NAM**
Independence – Freedom – Happiness*Nghe An, day 30 month 11 year 2023***BOND ISSUANCE PLAN, PLAN FOR USE OF PROCEEDS AND REPAYMENT OF
PROCEEDS FROM THE PUBLIC OFFERING OF BONDS (2ND ISSUANCE) OF BAC A
COMMERCIAL JOINT STOCK BANK***(Attached to Resolution No. 141/2023/NQ-HĐQT dated November 30, 2023)*

The bond issuance plan, the plan for use of proceeds and repayment of proceeds from the public offering of bonds (2nd issuance) of Bac A Commercial Joint Stock Bank shall serve as the basis for the public offering of bonds (the “Bonds”) for the purpose of increasing Tier 2 capital of BAC A BANK, 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 for the public offering of the Bonds and in other agreements, contracts and documents executed by or on behalf of the Issuer for the purpose of the offering..

I. 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.

II. PLAN FOR PUBLIC OFFERING OF BONDS

STT	Items	Details
1	The Issuer	Bac A Commercial Joint Stock Bank (BAC A BANK)
2	Bond name	Bac A Commercial Joint Stock Bank’s bonds in the second public offering The specific bond name for each tranche shall be: Bac A Commercial Joint Stock Bank’s bonds in the second public offering Tranche [x] ([y]) Where: – x: the sequential number of the relevant issuance tranche; – y: the bond series code corresponding to each issuance tranche.
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	Total issuance volume, total issuance value and expected number of tranches	<div><div><div>- Total issuance volume: Up to 90,000,000 (ninety million) bonds</div><div>- Total issuance value (at par value): Up to VND 9,000,000,000,000 (nine trillion)</div><div>- Number of issuance tranches: 06 (six) tranches.</div></div><div>Details of the expected issuance tranches are as follows:</div><table><tr><th>Tranche</th><th>Number of Bonds</th><th>Amount</th><th>Expected Issuance Timing</th></tr><tr><td>Tranche 1</td><td>20,000,000</td><td>VND 2,000 billion</td><td>From Q1 – Q2/2024</td></tr><tr><td>Tranche 2</td><td>15,000,000</td><td>VND 1,500 billion</td><td>Q4/2024</td></tr><tr><td>Tranche 3</td><td>15,000,000</td><td>VND 1,500 billion</td><td>Q2/2025</td></tr><tr><td>Tranche 4</td><td>15,000,000</td><td>VND 1,500 billion</td><td>Q4/2025</td></tr><tr><td>Tranche 5</td><td>15,000,000</td><td>VND 1,500 billion</td><td>Q2/2026</td></tr><tr><td>Tranche 6</td><td>10,000,000</td><td>VND 1,000 billion</td><td>Q4/2026</td></tr></table><div>In which: Tranche 1: Expected issuance of 20,000,000 Bonds, comprising the following bond series:</div></div>	Tranche	Number of Bonds	Amount	Expected Issuance Timing	Tranche 1	20,000,000	VND 2,000 billion	From Q1 – Q2/2024	Tranche 2	15,000,000	VND 1,500 billion	Q4/2024	Tranche 3	15,000,000	VND 1,500 billion	Q2/2025	Tranche 4	15,000,000	VND 1,500 billion	Q4/2025	Tranche 5	15,000,000	VND 1,500 billion	Q2/2026	Tranche 6	10,000,000	VND 1,000 billion	Q4/2026
Tranche	Number of Bonds	Amount	Expected Issuance Timing																											
Tranche 1	20,000,000	VND 2,000 billion	From Q1 – Q2/2024																											
Tranche 2	15,000,000	VND 1,500 billion	Q4/2024																											
Tranche 3	15,000,000	VND 1,500 billion	Q2/2025																											
Tranche 4	15,000,000	VND 1,500 billion	Q4/2025																											
Tranche 5	15,000,000	VND 1,500 billion	Q2/2026																											
Tranche 6	10,000,000	VND 1,000 billion	Q4/2026																											

		<ul style="list-style-type: none"> • BAB201-07L Bonds: 9,000,000 (nine million) Bonds; • BAB201-07C Bonds: 6,000,000 (six million) Bonds; • BAB201-08C Bonds: 5,000,000 (five million) Bonds. <p>- From Tranche 2 onwards: The Chief Executive Officer (CEO) or an authorized representative shall decide on the number of bond series and the issuance volume of each series for each tranche.</p> <p>In the event that the Bonds offered in any tranche are not fully subscribed, the remaining unsold Bonds shall be carried forward to subsequent tranches.</p> <p>The General Director or an authorized representative shall determine the issuance timing, adjust the number of tranches, and adjust the issuance volume and schedule (if any) for each tranche based on market conditions, provided that the total issuance does not exceed the approved maximum issuance volume.</p>
10	Tenor	<p>Up to 07 (seven) years and up to 08 (eight) years from the Issue Date.</p> <p>The total expected issuance value is VND 9,000 billion, corresponding to two tenor groups as follows:</p> <ul style="list-style-type: none"> - Tenor of up to 07 years (bond series with suffixes "07L" and "07C"): expected issuance value of VND 7,000 billion; - Tenor of up to 08 years (bond series with suffix "08C"): expected issuance value of VND 2,000 billion. <p>In which:</p> <ul style="list-style-type: none"> - Tenor for Tranche 1: <ul style="list-style-type: none"> • <i>BAB201-07L Bonds: tenor of 07 (seven) years;</i> • <i>BAB201-07C Bonds: tenor of 07 (seven) years;</i> • <i>BAB201-08C Bonds: tenor of 08 (eight) years.</i> - Tenor for Tranche 2 onwards: The General Director or an authorized representative shall determine the tenor, and may adjust the issuance volume of each bond series for each tenor and tranche (if any), provided that the total issuance does not exceed the approved maximum issuance volume.
11	Interest rate	<p>Fixed and/or floating interest rate.</p> <p>- Interest rate for Tranche 1:</p> <ul style="list-style-type: none"> • <i>BAB201-07L Bonds: Interest Rate = Reference Rate + 1.2% per annum;</i> • <i>BAB201-07C Bonds: Interest Rate = Reference Rate</i>



		<p>+ 1.5% per annum;</p> <ul style="list-style-type: none"> • <i>BAB201-08C Bonds: Interest Rate = Reference Rate + 1.9% per annum.</i> <p>In the event that the Issuer does not exercise the early redemption right on the relevant Call Date of each bond, the interest rate applicable to the Interest Period from the 6th year until maturity shall be as follows:</p> <ul style="list-style-type: none"> • <i>BAB201-07L Bonds: Interest Rate = Reference Rate + 3.0% per annum;</i> • <i>BAB201-07C Bonds: Interest Rate = Reference Rate + 3.1% per annum;</i> • <i>BAB201-08C Bonds: Interest Rate = Reference Rate + 3.2% per annum.</i> <p>In which:</p> <p>“Reference Rate” means the interest rate applicable to ordinary individual savings deposits in Vietnam Dong with a 12-month term, interest payable at maturity, as published on the official website of BAC A BANK on the Interest Determination Date.</p> <p>The Interest Determination Date shall be announced in accordance with applicable information disclosure regulations prior to each issuance tranche.</p> <p>Where preferential interest rates apply to specific customer segments or deposit amounts, the Reference Rate shall be the highest such published rate.</p> <p>Interest rate for Tranche 2 onwards: Fixed and/or floating interest rate.</p> <p>The reference rate used for determining the fixed and/or floating interest rate shall be subject to the following minimum levels:</p> <ul style="list-style-type: none"> • <i>Reference rate of BAC A BANK: the interest rate applicable to ordinary individual savings deposits in Vietnam Dong with a 12-month term, interest payable at maturity, as published on the official website of BAC A BANK on the Interest Determination Date; or</i> • <i>Reference rate of relevant banks: the average interest rate applicable to ordinary individual savings deposits in Vietnam Dong with a 12-month term, interest payable at maturity, as published on the official websites of four (04) Vietnamese commercial banks,</i>
--	--	--

		<p><i>namely: Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, and Vietnam Bank for Agriculture and Rural Development (each, a “Reference Bank”), on the Interest Determination Date.</i></p> <p>The General Director or an authorized representative shall determine the method of interest rate determination, the applicable reference rate, interest margin (if any), and the final interest rates based on market conditions at the time of issuance, in accordance with BAC A BANK’s regulations and applicable laws.</p>
12	Redemption right exercise date	<ul style="list-style-type: none"> - BAC A BANK shall have the right to redeem the Bonds in whole, but not in part, on the relevant Call Date. Accordingly, Bondholders shall be obligated to sell all Bonds to BAC A BANK. Upon such redemption, all Bonds shall be cancelled and the relevant Bond Certificates shall automatically cease to be valid and in circulation. - The payment amount to Bondholders upon redemption by BAC A BANK shall comprise: 100% of the principal amount and any accrued but unpaid interest (after deduction of personal income tax (for individual investors) and any applicable fees (if any) in accordance with BAC A BANK’s fee schedule from time to time). <p><i>For the avoidance of doubt, on the Call Date, BAC A BANK shall be entitled to pay 100% of the principal amount and accrued but unpaid interest to the Bondholders without any restriction or limitation whatsoever, and the Bondholders shall be deemed to have received such full payment in respect of the Bonds they hold.</i></p> <ul style="list-style-type: none"> - Call Date(s) from the Issue Date: <p>Tranche 1 Bonds:</p> <ul style="list-style-type: none"> • <i>For bond series 07L: on the date falling 18 (eighteen) months from the Issue Date;</i> • <i>For bond series 07C: on the date falling 02 (two) years from the Issue Date;</i> • <i>For bond series 08C: on the date falling 03 (three) years</i>

		<p><i>from the Issue Date.</i></p> <p>From Tranche 2 onwards, the Chief Executive Officer (CEO) or an authorized representative shall determine the Call Date(s) for each bond series under each tranche, provided that such date(s) shall be no earlier than 18 (eighteen) months from the Issue Date.</p> <ul style="list-style-type: none"> - BAC A BANK shall notify the redemption and make disclosures in accordance with applicable laws. In the event that a Bondholder does not receive the redemption notice not due to the fault of BAC A BANK, or fails to complete the necessary procedures (if any) to sell the Bonds to BAC A BANK, such Bondholder shall nevertheless be obligated to sell all Bonds held to BAC A BANK, and the redemption proceeds shall be credited to the registered account of such Bondholder as recorded with BAC A BANK or through the depository members where the Bondholder maintains its securities account..
13	Distribution Method	<ul style="list-style-type: none"> - Direct issuance through the system of BAC A BANK's Head Office, Branches and Transaction Offices and/or through issuing agents. - The General Director or an authorized representative shall determine the issuance method for each tranche, as applicable.
14	Payment of principal and interest	<ul style="list-style-type: none"> - Principal: shall be repaid in a single payment on the maturity date, or on the Call Date, or on any agreed early redemption date, or on any other due date as applicable. - Interest: shall be paid in arrears on an annual basis from the Issue Date. - BAC A BANK shall submit the required documentation to the Vietnam Securities Depository and Clearing Corporation (VSDC) and carry out information disclosure procedures in accordance with applicable regulations in order to make payments of principal, interest and other amounts (if any) to the Bondholders.
15	Rights attached to the Bonds	<ul style="list-style-type: none"> - The Bonds constitute direct, unsecured obligations of the Issuer, and qualify for inclusion in Tier 2 capital of the Issuer in accordance with applicable regulations. - In the event of bankruptcy of the Issuer, Bondholders shall only be entitled to payment after all secured and other unsecured creditors of the Issuer have been fully satisfied. - The Issuer may defer interest payments when due and carry forward such accrued interest to the following year if such payment would result in a loss for the financial year.

		<ul style="list-style-type: none"> - During the term of the Bonds, Bondholders shall not be entitled to exercise any right of set-off against any payment obligations of the Issuer prior to the relevant due date of such payments under the Bonds, whether against the Issuer or any third party. - Other rights and obligations shall be as set out in the prospectus for the public offering of the Bonds.
16	Bond subscription	<ul style="list-style-type: none"> - For individual investors: The minimum subscription amount is 500 (five hundred) Bonds, equivalent to VND 50,000,000 (fifty million) at par value, or multiples of 500 (five hundred) Bonds. - For institutional investors: The minimum subscription amount is 1,000 (one thousand) Bonds, equivalent to VND 100,000,000 (one hundred million) at par value, or multiples of 1,000 (one thousand) Bonds.
17	Rights and obligations of bond investors	<ul style="list-style-type: none"> - To receive full payment of principal and interest when due and to be entitled to other rights (if any) attached to the Bonds in accordance with the terms and conditions of the Bonds at issuance; - To transfer, donate, gift, bequeath, discount and use the Bonds as collateral in civil and commercial transactions in accordance with applicable laws; - To fulfill tax obligations in respect of the Bonds in accordance with prevailing tax regulations; - To be responsible for fully accessing and reviewing BAC A BANK's disclosed information; to fully understand the terms and conditions of the Bonds and other commitments of BAC A BANK prior to making any investment or trading decisions; - To independently assess and take full responsibility for their investment decisions and to bear all risks arising from the investment in and trading of the Bonds; - To have other rights and obligations as provided in the Terms and Conditions of the Bonds.
18	Centralized registration and listing of the Bonds	The Bonds shall be registered with the Vietnam Securities Depository and Clearing Corporation (VSDC) and listed on the trading system of the Hanoi Stock Exchange (HNX) upon completion of the issuance.
19	Other terms and conditions of the Bonds	Shall be specified in the offering details set out in the prospectus for the public offering of the Bonds (2nd issuance) of the Issuer and as determined by the Chief Executive Officer (CEO) or an authorized representative.

III. 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 to Individual and Corporate Customers	VND 2,000 billion	From Q1-Q2/2024
2	Supplementing lending capital to Individual and Corporate Customers	VND 1,500 billion	From Q4/2024
3	Supplementing lending capital to Individual and Corporate Customers	VND 1,500 billion	From Q2/2025
4	Supplementing lending capital to Individual and Corporate Customers	VND 1,500 billion	From Q4/2025
5	Supplementing lending capital to Individual and Corporate Customers	VND 1,500 billion	From Q2/2026
6	Supplementing lending capital to Individual and Corporate Customers	VND 1,000 billion	From Q4/2026
TOTAL		VND 9,000 billion	

- The actual amount and timing of disbursement to customers shall depend on the volume of Bonds successfully issued and the lending schedule implemented by the Chief Executive Officer (CEO) or an authorized representative, based on the business needs of BAC A BANK.
- In the event that the proceeds from the offering are insufficient to fully implement the intended purposes as planned, BAC A BANK may mobilize and allocate additional funding from other sources, including but not limited to deposits from individuals and organizations, and the issuance of other debt instruments, in compliance with applicable laws, in order to meet disbursement and lending demand while ensuring capital balance, efficiency and operational safety of BAC A BANK.

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 and sealed)

GENERAL DIRECTOR

THAI HUONG





**BAC A COMMERCIAL
JOINT STOCK BANK**

No: 395/2023/TB-BACABANK

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Nghe An, June 06, 2025

ANNOUNCEMENT

Regarding the interest rate for the 02nd Interest Period from (and including) June 17, 2025 to (but excluding) June 17, 2026 of Bonds BAB124014, BAB124015 and BAB124016

**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 02nd Interest Period from (and including) June 17, 2025 to (but excluding) June 17, 2026 of Bonds BAB124014, BAB124015 and BAB124016, as follows:

Bond Code	BAB124014	BAB124015	BAB124016
Bond Name	Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 1) (BAB201-07L)	Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 1) (BAB201-07C)	Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 1) (BAB201-08C)
Issue Date	June 17, 2024	June 17, 2024	June 17, 2024
Maturity Date	June 17, 2031	June 17, 2031	June 17, 2031
Early Redemption Date	December 17, 2025	June 17, 2026	June 17, 2027
02nd Interest Period	From (and including) June 17, 2025 to (but excluding) June 17, 2026		
Applied Interest Rate for the 02nd Period	Interest Rate = Reference Interest Rate + 1.2%/annum	Interest Rate = Reference Interest Rate + 1.5%/annum	Interest Rate = Reference Interest Rate + 1.9%/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 (June 06, 2025).

The **Reference Interest Rate** determined on the Interest Determination Date (June 06, 2025) by Bac A Commercial Joint Stock Bank is **5.80%/annum**.

Accordingly, Bac A Commercial Joint Stock Bank hereby announces the interest rate for the 02nd Interest Period from (and including) June 17, 2025 to (but excluding) June 17, 2026, for Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 1) as:

- **Bond BAB124014 (BAB201-07L): 7.00%/annum**
- **Bond BAB124015 (BAB201-07C): 7.30%/annum**
- **Bond BAB124016 (BAB201-08C): 7.70%/annum**

BAC A BANK has published the notice regarding the applied interest rate for the 02nd Interest Period of these bonds on the website www.baca-bank.vn / Product & Service News section.

Respectfully announced!

BAC A COMMERCIAL JOINT STOCK BANK

Attachments:

- Decision No. 1339/2025/QĐ-BACABANK dated June 04, 2025 regarding the VND savings mobilization interest rates and term deposits for Individuals.

(Signed and sealed)

CHU NGUYEN BINH





**BAC A COMMERCIAL
JOINT STOCK BANK**

No: 1339/2025/BacABank

BAC A BANK



SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Nghe An, June 04, 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.
- To promulgate the VND deposit interest rates applicable to individual customers as follows:

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	-	-	3.90	-	-	4.10
2 months	3.85	-	3.90	4.05	-	4.10
3 months	4.15	-	4.20	4.35	-	4.40
4 months	4.25	-	4.30	4.45	-	4.50

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	4.35	-	4.40	4.55	-	4.60
6 months	5.20	5.25	5.35	5.40	5.45	5.55
7 months	5.20	-	5.35	5.40	-	5.55
8 months	5.20	-	5.35	5.40	-	5.55
9 months	5.30	5.35	5.45	5.50	5.55	5.65
10 months	5.30	-	5.45	5.50	-	5.65
11 months	5.30	-	5.45	5.50	-	5.65
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	5.70	5.75	5.90	5.90	5.95	6.10
24 months	5.70	5.75	5.90	5.90	5.95	6.10
36 months	5.70	5.75	5.90	5.90	5.95	6.10

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 old decisions and takes effect from **June 05, 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 stated in Article 3;
- Archived at Administration, Treasury Division.

**PP. GENERAL DIRECTOR
DEPUTY GENERAL DIRECTOR**

(Signed and Sealed)

CHU NGUYEN BINH



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

[Thông tin công bố](#) [Công ty đại chúng](#) [Tổ chức kiểm toán chấp thuận](#)

[Báo cáo tài chính](#) [Định kỳ khác](#) [Bất thường 24h-khác](#) [Chào bán, phát hành chứng khoán](#)

Báo cáo công bố

Tổng số tin: 1

Sản phẩm yết

---Chọn sản phẩm yết---

Mã chứng khoán

BAB

Tên báo cáo

Thời gian gửi: Từ ngày

17/10/2025

Đến ngày

24/10/2025

Tìm kiếm

STT	Sản phẩm yết	MCK	Tên báo cáo	Đơn vị	Trích yếu	Thời gian gửi	Tải về
1	HNX	BAB	Công bố thông tin về việc chào...	Ngân hàng TMCP Bắc Á	BAC A BANK thông báo lãi suất Kỳ tính lãi thứ 02...	17/10/2025	

NGÂN HÀNG TMCP BẮC Á

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

Số: 197/2025/TB-BACABANK

Nghệ An, ngày 17 tháng 10 năm 2025

THÔNG BÁO

Về lãi suất Kỳ tính lãi thứ 02 kể từ (và bao gồm) ngày 28/10/2025 cho đến (nhưng không bao gồm) ngày 28/10/2026 của các mã Trái phiếu BAB124024, BAB124025 và BAB124026

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 02 kể từ (và bao gồm) ngày 28/10/2025 cho đến (nhưng không bao gồm) ngày 28/10/2026 của các mã Trái phiếu BAB124024, BAB124025 và BAB124026, cụ thể như sau:

Mã trái phiếu	BAB124024	BAB124025	BAB124026
Tên trái phiếu	Trái Phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 (Đợt 2) (BAB202-07L)	Trái Phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 (Đợt 2) (BAB202-07C)	Trái Phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 (Đợt 2) (BAB202-08C)
Ngày phát hành	28/10/2024	28/10/2024	28/10/2024
Ngày đáo hạn	28/10/2031	28/10/2031	28/10/2032
Ngày thực hiện quyền mua lại	28/04/2026	28/10/2026	28/10/2027



thông tin Thời gian
tiêu đề tin Mã chứng khoán

STT	Ngày đăng tin	Mã CK	Tên TCHP	Tiêu đề tin	File đính kèm
1	23/03/2026 08:10	BAB124024	Ngân hàng TMCP Bắc Á	VSDC chứng nhận điều chỉnh thông tin số lượng cổ phiếu đăng ký của BAC A BANK	
2	16/03/2026 16:34	BAB124024	Ngân hàng TMCP Bắc Á	BAC A BANK công bố thông tin Quyết định Hội đồng quản trị về việc sửa đổi Điều lệ của Ngân hàng TMCP Bắc Á	
3	12/03/2026 08:29	BAB124024	Ngân hàng TMCP Bắc Á	BAC A BANK sửa đổi nội dung về Văn điều lệ tại Giấy phép thành lập và hoạt động	
4	06/03/2026 16:32	BAB124024	Ngân hàng TMCP Bắc Á	Thông báo đã gửi VSDC về ngày đăng ký cuối cùng để thực hiện quyền của cổ đông tham dự đại hội đồng cổ đông thường niên 2026	
5	26/02/2026 13:46	BAB124024	Ngân hàng TMCP Bắc Á	UBCKNN đã nhận báo cáo kết quả phát hành cổ phiếu để trả cổ tức của BAC A BANK	
6	26/02/2026 13:45	BAB124024	Ngân hàng TMCP Bắc Á	Nghị quyết Hội đồng quản trị	
7	24/02/2026 15:28	BAB124024	Ngân hàng TMCP Bắc Á	Công bố thông tin bất thường	
8	24/02/2026 15:27	BAB124024	Ngân hàng TMCP Bắc Á	Công bố thông tin bất thường	
9	13/02/2026 18:18	BAB124024	Ngân hàng TMCP Bắc Á	Nghị quyết Hội đồng quản trị	
10	21/10/2025 15:26	BAB124024	Ngân hàng TMCP Bắc Á	BAC A BANK thông báo lãi suất kỳ tính lãi thứ 02 của các mã Trái phiếu BAB124024, BAB124025 và BAB124026	

ng số 11 bản ghi

1 2 > >>



NGÂN HÀNG TMCP BẮC Á

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

Số: 797/2025/TB-BACABANK

Nghệ An, ngày 7 tháng 10 năm 2025

THÔNG BÁO

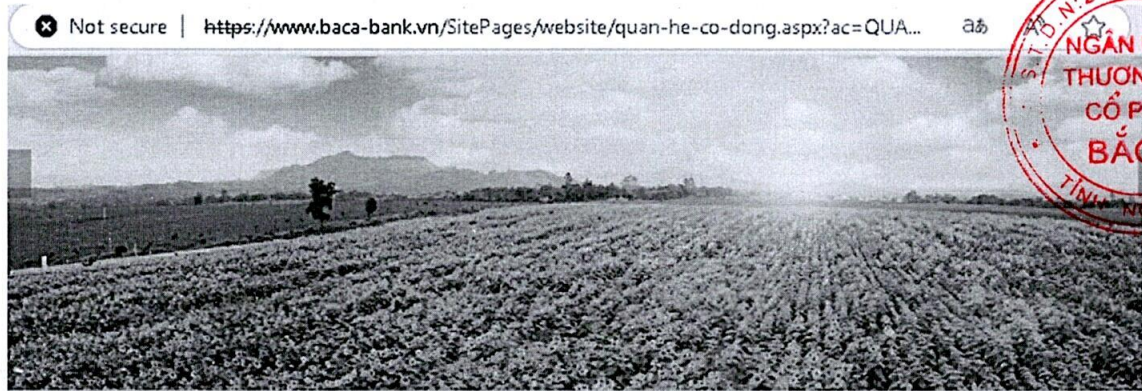
Về lãi suất Kỳ tính lãi thứ 02 kể từ (và bao gồm) ngày 28/10/2025 cho đến (nhưng không bao gồm) ngày 28/10/2026 của các mã Trái phiếu BAB124024, BAB124025 và BAB124026

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 02 kể từ (và bao gồm) ngày 28/10/2025 cho đến (nhưng không bao gồm) ngày 28/10/2026 của các mã Trái phiếu BAB124024, BAB124025 và BAB124026, cụ thể như sau:

Mã trái phiếu	BAB124024	BAB124025	BAB124026
Tên trái phiếu	Trái Phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 (Đợt 2) (BAB202-07L)	Trái Phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 (Đợt 2) (BAB202-07C)	Trái Phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 (Đợt 2) (BAB202-08C)
Ngày phát hành	28/10/2024	28/10/2024	28/10/2024
Ngày đáo hạn	28/10/2031	28/10/2031	28/10/2032
Ngày thực hiện quyền mua lại	28/04/2026	28/10/2026	28/10/2027

NGÂN HÀNG TMCP BẮC Á



Công bố thông tin

Số ký hiệu

Danh mục Công bố thông tin

STT	Số ký hiệu	Ngày đăng	Ngày ban hành	Trích yếu	Tải về
1	01/2025/CBTT-BACABANK	02/01/2025	02/01/2025	V/v quyết định niêm yết trái phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 Đợt 2 (BAB202-07L) – mã BAB124024	
2	108/2025/CBTT-BACABANK	25/09/2025	25/09/2025	V/v Thông báo về ngày đăng ký cuối cùng để thực hiện quyền thanh toán lãi trái phiếu kỳ 01 của mã trái phiếu BAB124024, BAB124025 và BAB124026	
3	119/2025/CBTT-BACABANK	17/10/2025	17/10/2025	V/v Thông báo lãi suất Kỳ tính lãi thứ 02 của mã Trái phiếu BAB124024, BAB124025 và BAB124026	



NGÂN HÀNG TMCP BẮC Á
Số: 119/2025/TB-BACABANK

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
Nghệ An, ngày 17 tháng 10 năm 2025

THÔNG BÁO

Về lãi suất Kỳ tính lãi thứ 02 kể từ (và bao gồm) ngày 28/10/2025 cho đến (nhưng không bao gồm) ngày 28/10/2026 của các mã Trái phiếu BAB124024, BAB124025 và BAB124026

- 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 02 kể từ (và bao gồm) ngày 28/10/2025 cho đến (nhưng không bao gồm) ngày 28/10/2026 của các mã Trái phiếu BAB124024, BAB124025 và BAB124026, cụ thể như sau:

Mã trái phiếu	BAB124024	BAB124025	BAB124026
Tên trái phiếu	Trái Phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 (Đợt 2) (BAB202-07L)	Trái Phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 (Đợt 2) (BAB202-07C)	Trái Phiếu Ngân hàng TMCP Bắc Á phát hành ra công chúng lần 2 (Đợt 2) (BAB202-08C)
Ngày phát hành	28/10/2024	28/10/2024	28/10/2024
Ngày đáo hạn	28/10/2031	28/10/2031	28/10/2032
Ngày thực hiện quyền mua lại	28/04/2026	28/10/2026	28/10/2027
Kỳ tính lãi thứ 02	Kể từ (và bao gồm) ngày 28/10/2025 cho đến (nhưng không bao gồm) ngày 28/10/2026		
Lãi suất áp dụng cho Kỳ tính lãi thứ 02	Lãi Suất = Lãi Suất Tham Chiếu + 1,2%/năm	Lãi Suất = Lãi Suất Tham Chiếu + 1,5%/năm	Lãi Suất = Lãi Suất Tham Chiếu + 1,9%/năm

