



No. 62/2026/CBTT-BACABANK

Nghe An, June 08, 2026

**INFORMATION DISCLOSURE**

- 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
- Website: www.baca-bank.vn

2. Disclosed information:

BAC A BANK discloses information regarding the interest rate for the 03rd Interest Period from (and including) June 17, 2026 to (but excluding) June 17, 2027 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.

Attachments:

- *Announcement No. 611/2026/CV-BACABANK dated 08/06/2026 regarding the interest rate for the 03rd Interest Period from (and including) June 17, 2026 to (but excluding) June 17, 2027 of Bond BAB124016.*

- *Decision No. 803/2026/QD-BACABANK dated 15/05/2026 regarding interest rates for VND mobilization for Individual Customers.*

**AUTHORIZED REPRESENTATIVE FOR
INFORMATION DISCLOSURE**

(Signed and sealed)

CHU NGUYEN BINH

**BAC A COMMERCIAL
JOINT STOCK BANK**



No: 611/2026/CV-BACABANK

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Nghe An, June 08, 2026

ANNOUNCEMENT

Regarding the interest rate for the 03rd Interest Period from (and including) June 17, 2026 to (but excluding) June 17, 2027 of Bond 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 03rd Interest Period from (and including) June 17, 2026 to (but excluding) June 17, 2027 of Bond BAB124016, as follows:

| | |
|---|--|
| Bond Code | BAB124016 |
| Bond Name | Bac A Commercial Joint Stock Bank's bonds in the second public offering tranche 1 (BAB201-08C) |
| Issue Date | June 17, 2024 |
| Maturity Date | June 17, 2032 |
| Early Redemption Date | June 17, 2027 |
| 03rd Interest Period | From (and including) June 17, 2026 to (but excluding) June 17, 2027 |
| Applied Interest Rate for the 03rd Period | 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 08, 2026).

The **Reference Interest Rate** determined on the Interest Determination Date (June 08, 2026) by Bac A Commercial Joint Stock Bank is **7.10%/annum**.

Accordingly, Bac A Commercial Joint Stock Bank hereby announces the interest rate for the 03rd Interest Period from (and including) June 17, 2026 to (but excluding) June 17, 2027, for Bac A Commercial Joint Stock Bank's bond in the second public offering (Tranche 1) as:

- **Bond BAB124016 (BAB201-08C): 9.00%/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 / Product & Service News section.

Respectfully announced!

BAC A COMMERCIAL JOINT STOCK BANK

Attachments:

- *Decision No. 803/2026/QĐ-BACABANK dated May 15, 2026 regarding the VND savings mobilization interest rates and term deposits for Individuals.*

(Signed and sealed)

CHU NGUYEN BINH



No: 803/2026/QĐ-BACABANK

Nghe An, May 05, 2026

DECISION

Re: Interest rates for VND mobilization 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 | - | - | 4.55 | - | - | 4.75 |
| 2 months | 4.50 | - | 4.55 | 4.70 | - | 4.75 |
| 3 months | 4.50 | - | 4.55 | 4.70 | - | 4.75 |
| 4 months | 4.50 | - | 4.55 | 4.70 | - | 4.75 |
| 5 months | 4.50 | - | 4.55 | 4.70 | - | 4.75 |

| 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) |
| 6 months | 6.65 | 6.70 | 6.85 | 6.85 | 6.90 | 7.05 |
| 7 months | 6.65 | - | 6.85 | 6.85 | - | 7.05 |
| 8 months | 6.65 | - | 6.85 | 6.85 | - | 7.05 |
| 9 months | 6.65 | 6.70 | 6.85 | 6.85 | 6.90 | 7.05 |
| 10 months | 6.65 | - | 6.85 | 6.85 | - | 7.05 |
| 11 months | 6.65 | - | 6.85 | 6.85 | - | 7.05 |
| 12 months | 6.70 | 6.75 | 6.90 | 6.90 | 6.95 | 7.10 |
| 13 months | 6.50 | - | 6.75 | 6.70 | - | 6.95 |
| 15 months | 6.50 | 6.55 | 6.75 | 6.70 | 6.75 | 6.95 |
| 18 months | 6.50 | 6.55 | 6.75 | 6.70 | 6.75 | 6.95 |
| 24 months | 6.50 | 6.55 | 6.75 | 6.70 | 6.75 | 6.95 |
| 36 months | 6.50 | 6.55 | 6.75 | 6.70 | 6.75 | 6.95 |

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 takes effect from **May 16, 2026** and replaces the decision no. 694/2026/QD-BACABANK issued by the General Director on May 05, 2026. 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

