

No: 91/2026/CBTT-BACABANK

Regards: Periodic report on corporate bond principal and interest payments (public offering bonds)

Nghe An, July 27th 2026



INFORMATION DISCLOSURE

**To: - State Securities Commission;
 - Hanoi Stock Exchange**

1. Name: Bac A Commercial Joint Stock Bank
 - Code: BAB
 - Address: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province
 - Tel: 02383.844277 Fax: 02383.841757
 - Website: <https://www.baca-bank.vn>

2. Information disclosure:

Bac A Commercial Joint Stock Bank discloses a periodic report on corporate bond principal and interest payments (public offering bonds) (Reporting period from 01/01/2026 to 30/06/2026) as attached document.

3. This information has been disclosed on <https://www.baca-bank.vn> – Investor Relations Section / Information Disclosure / 2026.

We hereby certify that the information disclosure above is accurate and take full responsibility before the law for the content of the published information.

**PERSON AUTHORIZED TO DISCLOSE
INFORMATION**

Attached document:

- Periodic report on corporate bond principal and interest payments No 879/2026/BC-BACABANK of Bac A Commercial Joint Stock Bank dated 27/07/2026

(Signed)

Deputy General Director

CHU NGUYEN BINH



Appendix VI

PERIODIC REPORT ON CORPORATE BOND PRINCIPAL AND INTEREST PAYMENTS

(Promulgated with the Circular No 96/2020/TT-BTC on November 16, 2020 of the Minister of Finance)

BAC A COMMERCIAL JOINT STOCK BANK

No: 879/2026/BC-BACABANK

THE SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom – Happiness

Nghe An, July 27th 2026

**PERIODIC REPORT
ON CORPORATE BOND PRINCIPAL AND INTEREST PAYMENTS**

To: - State Securities Commission;
- Hanoi Stock Exchange.

I. Report on bond principal and interest payments

Reporting period from 01/01/2026 to 30/06/2026

No	Period	Issue date	Maturity	Opening balance (VND)		Payment during the period (VND)		Closing balance (VND)	
				Principal	Interest	Principal	Interest	Principal	Interest
1	8 years	27/02/2023	27/02/2031	5,800,000,000	0	5,800,000,000	423,400,000	0	0
2	8 years	16/10/2023	16/10/2031	59,600,000,000	0	Payment is not due yet	Payment is not due yet	59,600,000,000	0
3	7 years	17/06/2024	17/06/2031	600,000,000,000	0	600,000,000,000	43,800,000,000	0	0
4	8 years	17/06/2024	17/06/2032	500,000,000,000	0	Payment is not due yet	38,500,000,000	500,000,000,000	0
5	7 years	28/10/2024	28/10/2031	600,000,000,000	0	600,000,000,000	20,646,000,000	0	0
6	7 years	28/10/2024	28/10/2031	600,000,000,000	0	Payment is not due yet	Payment is not due yet	600,000,000,000	0
7	8 years	28/10/2024	28/10/2032	300,000,000,000	0	Payment is not due yet	Payment is not due yet	300,000,000,000	0
8	7 years	25/08/2025	25/08/2032	700,000,000,000	0	Payment is not due yet	Payment is not due yet	700,000,000,000	0
9	7 years	25/08/2025	25/08/2032	800,000,000,000	0	Payment is not due yet	Payment is not due yet	800,000,000,000	0
10	7 years	29/06/2026	29/06/2033	0	0	Payment is not due yet	Payment is not due yet	940,600,000,000	0
11	7 years	29/06/2026	29/06/2033	0	0	Payment is not due yet	Payment is not due yet	494,550,000,000	0
Tổng				4,165,400,000,000	0	1,205,800,000,000	103,369,400,000	4,394,750,000,000	0

Note: in case of default. State the reasons

II. Report on bond ownership according to the type of investors

Reporting period from 01/01/2025 to 30/06/2025

Type of investors	Opening balance		Changes during the period		Closing balance	
	Value (VND)	Percentage (%)	Value (VND)	Percentage (%)	Value (VND)	Percentage (%)
I. Domestic investors	4,163,644,700,000	99.96%	230,172,100,000	100.36%	4,393,816,800,000	99.98%
1. Institutional investors	46,767,100,000	1.12%	7,020,400,000	3.06%	53,787,500,000	1.22%
a) Credit institutions	0	0.00%	0	0.00%	0	0.00%
b) Investment funds	0	0.00%	0	0.00%	0	0.00%
c) Securities companies	6,411,200,000	0.15%	15,074,400,000	6.57%	21,485,600,000	0.69%
d) Insurance companies	0	0.00%	0	0.00%	0	0.00%
đ) Other organisations	40,355,900,000	0.97%	-8,054,000,000	-3.51%	32,301,900,000	0.53%
2. Individual investors	4,116,877,600,000	98.84%	223,151,700,000	97.30%	4,340,029,300,000	98.76%
II. Foreign investors	1,755,300,000	0.04%	-822,100,000	-0.36%	933,200,000	0.02%
1. Institutional investors	0	0.00%	0	0.00%	0	0.00%
a) Credit institutions	0	0.00%	0	0.00%	0	0.00%
b) Investment funds	0	0.00%	0	0.00%	0	0.00%
c) Securities companies	0	0.00%	0	0.00%	0	0.00%
d) Insurance companies	0	0.00%	0	0.00%	0	0.00%
đ) Other organisations	0	0.00%	0	0.00%	0	0.00%
2. Individual investors	1,755,300,000	0.04%	-822,100,000	-0.36%	933,200,000	0.02%
Total	4,165,400,000,000	100.00%	229,350,000,000	100.00%	4,394,750,000,000	100.00%



* Credit institutions include: commercial banks, finance companies, financial leasing companies, microfinance institutions, people's credit funds.

Recipients:

- As aboved;
- Filed: Administration Department, Treasury
Division

BAC A COMMERCIAL JOINT STOCK BANK

(Signed)

Deputy General Director

CHU NGUYEN BINH

