



INFORMATION DISCLOSURE

REPORT ON THE RESULTS OF THE OFFERING OF BAC A COMMERCIAL JOINT STOCK BANK'S BONDS IN THE SECOND PUBLIC OFFERING (TRANCHE 4)

To:

- State Securities Commission of Vietnam
- Hanoi Stock Exchange

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 Commercial Joint Stock Bank hereby announces the Report on the Results of the Offering of Bac A Commercial Joint Stock Bank's Bonds in the second public offering (Tranche 4) No. 724/2026/CV-BACABANK dated 02/07/2026.

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**

(Signed and sealed)

CHU NGUYEN BINH

Recipients:

- As above;
- Filed at: Treasury Division.

Attachments:

- Report on the Results of the Public Offering of Bonds by Bac A Commercial Joint Stock Bank - 2nd Issuance (Tranche 4) No. 7242026/CV-BACABANK dated .02/07/2026;
- Document No. 1550/BIDV.HK-KHDNFDI signed on 29/06/2026 confirming the blocked proceeds collected from the public offering of bonds by Bac A Commercial Joint Stock Bank - 2nd issuance (Tranche 4).



REPORT

Results of the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 4)

- Pursuant to the Certificate of Registration for Public Offering of Bonds No. 36/GCN-UBCK issued by the Chairperson of the State Securities Commission on April 26, 2024;
- Pursuant to Official Dispatch No. 3889/UBCK-QLCB issued by the State Securities Commission on May 11, 2026, regarding the reporting documents for the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 4) of BAB;

To: The State Securities Commission of Vietnam

I. ISSUER INFORMATION

1. Full name of Issuer: BAC A JOINT STOCK COMMERCIAL BANK
 2. Abbreviated name: BAC A BANK
 3. Registered head office address: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province.
 4. Phone: 02383.844277 Fax: 02383.841757
Website: www.baca-bank.vn
 5. Charter capital: VND 10,721,402,010,000 (Ten thousand seven hundred twenty-one billion, four hundred and two million, ten thousand Vietnamese Dong).
 6. Stock code: BAB, listed on the Hanoi Stock Exchange (HNX).
 7. Payment account holder: Operations Center of the State Bank of Vietnam
Account number: 119962.
 8. Business Registration Certificate No.: 2900325526, issued by the Department of Planning and Investment of Nghe An Province on 10 October 1995 (38th amendment dated 27 February 2024).
- Main Business Lines: Other monetary intermediation activities (Code: 6419)
 - Main products/services:
 - Products/services for individual customers: deposits, loans, payments, card services, e-banking services, insurance, etc.

- Products/services for institutional customers: deposits, loans, payments, guarantees, e-banking services, insurance, etc.
9. Establishment and Operation License: No. 47/GP-NHNN granted by the State Bank of Vietnam on 16 April 2019.

II. OFFERING PLAN

1. Bond name: Bac A Commercial Joint Stock Bank's bonds in the second public offering
Specific Bond name for Tranche 4: Bac A Commercial Joint Stock Bank's bonds in the second public offering Tranche 4 ([y]).
Of which: [y] is the symbol of the Bonds for the respective issuance phase.
2. Bond type: Non-convertible, without warrants, unsecured, subordinated debt, and qualifying as Tier 2 capital of the Issuer in accordance with applicable laws.
3. Bond code: to be issued by the Vietnam Securities Depository and Clearing Corporation (VSDC) in accordance with applicable regulations after Bac A Bank completes the offering and carries out centralized registration procedures at VSDC.
4. Par value: VND 100,000 (One hundred thousand Vietnamese Dong) per bond
5. Total number of bonds offered in Tranche 4: 15,000,000 (Fifteen million) bonds, comprising:
 - Bonds BAB204-07L: 10,000,000 bonds
 - Bonds BAB204-07C: 5,000,000 bonds
6. Total par value of bonds offered in Tranche 4: VND 1,500,000,000,000 (One thousand five hundred billion Vietnamese Dong), comprising:
 - Bonds BAB204-07L: VND 1,000,000,000,000
 - Bonds BAB204-07C: VND 500,000,000,000
7. Offering price: 100,000 VND/bond.
8. Interest rate: Floating rate.
 - Bonds BAB204-07L: Interest Rate = Reference Rate + 2.1% per annum
 - Bonds BAB204-07C: Interest Rate = Reference Rate + 2.3% per annum

In the event that the Issuer does not exercise the call option on the applicable Call Option Exercise Date for each Bond, the interest rate applicable from Interest Period Year 6 onwards until maturity shall be as follows:

 - Bonds BAB204-07L: Interest Rate = Reference Rate + 3.0% per annum
 - Bonds BAB204-07C: Interest Rate = Reference Rate + 3.1% per annum

"Reference Rate" means the standard individual VND savings deposit rate, post-paid, with a 12-month term, as published on the official website of BAC A BANK on the

Interest Rate Determination Date. If preferential rates apply to specific customer groups or deposit amounts, the Reference Rate shall be the highest published rate.

The Issuer shall publish the determined Interest Rate on its website at least one (01) Business Day prior to the first day of each Interest Period. Bondholders agree and confirm that the Issuer's determined Interest Rate shall apply to all Bonds, unless there is a manifest arithmetic error.

The Interest Rate Determination Date (Tranche 4) for the first Interest Period is the date on which subscriptions are opened (08 June 2026). For subsequent Interest Periods, the Interest Rate Determination Date is the 7th Business Day prior to the first day of each Interest Period.

Based on the above, the interest rates for the 1st Interest Period from (and including) 29 June 2026 to (but excluding) 29 June 2027 are as follows:

- Bonds BAB204-07L: 9.20% per annum
- Bonds BAB204-07C: 9.40% per annum

9. Tenor:

- Bonds BAB204-07L: 07 (seven) years
- Bonds BAB204-07C: 07 (seven) years

10. Interest payment: Paid in arrears, annually from the issuance date

11. Distribution method: Bonds are distributed directly to investors through BAC A BANK's Head Office, Branches, and Transaction Offices nationwide

12. Subscription and payment period: From 08 June 2026 to 29 June 2026

13. Offering closing date (issuance date): 29 June 2026

14. Expected bond delivery date: Within 30 days from the offering closing date, BAC A BANK shall deliver the Bond Ownership Certificates to bondholders (investors)



III. RESULTS OF THE BOND OFFERING (TRANCHE 4)

1. Results of the BAB204-07L Bond Offering

Investor Category	Offer Price (VND/bond)	No. of Bonds Offered	No. of Bonds Subscribed	No. of Bonds Distributed	No. of Subscribing Investors	No. of Investors Distributed	No. of Investors Not Distributed	Remaining Bonds	Distribution Ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3
1. Domestic investors	100,000	10,000,000	9,406,000	9,406,000	2,945	2,945	0	594,000	94.06%
2. Foreign investors, Economic organizations with foreign investors holding more than 50% of charter capital			0	0	0	0	0		0.00%
Total	100,000	10,000,000	9,406,000	9,406,000	2,945	2,945	0	594,000	94.06%

2 Results of the BAB204-07C Bond Offering

Investor Category	Offer Price (VND/bond)	No. of Bonds Offered	No. of Bonds Subscribed	No. of Bonds Distributed	No. of Subscribing Investors	No. of Investors Distributed	No. of Investors Not Distributed	Remaining Bonds	Distribution Ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3
1. Domestic investors	100,000	5,000,000	4,945,500	4,945,500	1,038	1,038	0	54,500	98.91%
2. Foreign investors, Economic organizations with foreign investors holding more than 50% of charter capital			0	0	0	0	0		0.00%
Total	100,000	5,000,000	4,945,500	4,945,500	1,038	1,038	0	54,500	98.91%

IV. Summary of the Bond Offering Results

1. Total bonds distributed: **14,351,500 Bonds**, equivalent to 95.68% of the total bonds offered (comprising 9,406,000 BAB204-07L Bonds and 4,945,500 BAB204-07C Bonds)
2. Total proceeds from the offering: VND 1,435,150,000,000 (One thousand four hundred and thirty-five billion, one hundred and fifty million Vietnamese Dong), of which:
 - Bonds BAB204-07L: VND 940,600,000,000 (Nine hundred and forty billion, six hundred million Vietnamese Dong)
 - Bonds BAB204-07C: VND 494,550,000,000 (Four hundred and ninety-four billion, five hundred and fifty million Vietnamese Dong)
3. Total expenses: VND 70,000,000 (inclusive of VAT) (Seventy million Vietnamese Dong), comprising:
 - Underwriting/issuance advisory fee (inclusive of VAT): VND 70,000,000 (Seventy million Vietnamese Dong)
4. Total net proceeds from the offering: VND 1,435,080,000,000 (One thousand four hundred and thirty-five billion, eighty million Vietnamese Dong).

V. CAPITAL STRUCTURE OF THE ISSUER FOLLOWING THE OFFERING

Unit: million VND

No.	Item	Before the Offering (End of 07/06/2026)	After the Offering (End of 29/06/2026)
1	Total liabilities	184,628,742	197,701,896
-	<i>Short-term liabilities</i>	156,617,432	167,030,330
-	<i>Long-term liabilities</i>	28,011,310	30,671,566
	Of which: Outstanding bonds	19,559,600	21,194,750
2	Total equity	13,805,746	13,679,422
3	Debt-to-equity ratio	13.37	14.45

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VI. ENCLOSED DOCUMENTS

Confirmation Letter No. 1550/BIDV-KHDNFDI dated 29 June 2026 issued by the Bank for Investment and Development of Vietnam – Hoan Kiem Branch, where BAC A BANK opened the escrow account for proceeds from the offering.

BAC A COMMERCIAL JOINT STOCK BANK

(Signed and sealed)

CHU NGUYEN BINH



BIDV

**JOINT STOCK COMMERCIAL
BANK FOR INVESTMENT AND
DEVELOPMENT OF VIETNAM
HOAN KIEM BRANCH**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ha Noi, June 29, 2026



No. 1550/BIDV.HK-KHDNFDI
(Re) Confirmation of Deposit
Balance of BAC A BANK)

CONFIRMATION LETTER

To: THE STATE SECURITIES COMMISSION OF VIETNAM

The Joint Stock Commercial Bank for Investment and Development of Vietnam – Hoan Kiem Branch ("BIDV – Hoan Kiem Branch") hereby confirms as follows:

1. Account Holder Information
 - **Account holder name:** Bac A Commercial Joint Stock Bank
 - **Head office address:** No. 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province.
 - **Business Registration Certificate No.:** 2900325526, issued by the Department of Planning and Investment of Nghe An Province on 10 October 1995, and as subsequently amended.
 - **Establishment and Operation License No.:** 47/GP-NHNN, issued by the State Bank of Vietnam on 16 April 2019.
 - **Blocked account number for receipt of bond subscription proceeds:** 1243503315.
 - **Opened at:** BIDV – Hoan Kiem Branch.

2. Blocked Amount and Release Conditions

BIDV – Hoan Kiem Branch hereby confirms that as of 15:29 on 29 June 2026, the amount of **VND 1,435,150,000,000** (*In words: One thousand four hundred and thirty-five billion, one hundred and fifty million Vietnamese Dong*) has been credited to Account No. 1243503315 held by Bac A Commercial Joint Stock Bank at BIDV – Hoan Kiem Branch.

BIDV – Hoan Kiem Branch has placed a hold on the above-mentioned amount and shall only release such funds upon simultaneous receipt of the following documents:

- (1) A certified true copy of the Notification of Confirmation of Public Bond Offering Results issued by the State Securities Commission of Vietnam; and
- (2) A written instruction from Bac A Commercial Joint Stock Bank requesting BIDV – Hoan Kiem Branch to release the blocked funds.



This Confirmation Letter is made in six (06) originals, distributed as follows: Bac A Commercial Joint Stock Bank retains four (04) originals; one (01) original is submitted to the State Securities Commission of Vietnam; and BIDV – Hoan Kiem Branch retains one (01) original.

Sincerely./.

Recipients:

- *As above*

- *Filed: FDI*

Corporate Banking

Dept., Admin &

HR Dept.;

- *BAC A BANK*

**JOINT STOCK COMMERCIAL BANK FOR INVESTMENT
AND DEVELOPMENT OF VIETNAM**

HOAN KIEM BRANCH

(signed and sealed)

HA QUOC DUNG

