



SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Nghe An, September 07, 2026

No: 105/2026/CBTT-BACABANK
Re: Information disclosure regarding the
offering of Bac A Commercial Joint Stock
Bank's bonds in the second public offering
(Tranche 5)

INFORMATION DISCLOSURE

To:

- **The State Securities Commission (SSC)**
- **The Hanoi Stock Exchange (HNX)**

1. Organization name: Bac A Commercial Joint Stock Bank
 - Securities code: BAB
 - Address: No. 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province.
 - Telephone: 02383.844277 Fax: 02383.841757

2. Content of information disclosure:

BAC A BANK: Disclosure of information regarding the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5).

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. 8439/UBCK-QLCB issued by the State Securities Commission on August 26, 2026, regarding the reporting documents for the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5).

BAC A BANK respectfully announces the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5) as follows:

1. Disclosure of information regarding the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5);
2. 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;
3. Official Dispatch No. 8439/UBCK-QLCB issued by the State Securities Commission on August 26, 2026, regarding the reporting documents for the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5);
4. Notice of the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5);
5. Prospectus;



6. Updated Prospectus dated August 17, 2026;
 7. Enterprise Registration Certificate;
 8. Establishment and Operation License;
 9. Resolution No. 141/2023/NQ-HDQT dated November 30, 2023, of the Board of Directors of Bac A Commercial Joint Stock Bank approving the plan for Bac A Commercial Joint Stock Bank's bonds in the second public offering;
 10. Decision No. 1517/2026/QD-BACABANK dated August 17, 2026, of the Deputy Chief Executive Officer regarding the implementation of the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5);
 11. Charter of Bac A Commercial Joint Stock Bank;
 12. Commitment of the Issuer to investors;
 13. Audited Separate Financial Statements for the year 2024;
 14. Audited Consolidated Financial Statements for the year 2024;
 15. Audited Separate Financial Statements for the year 2025;
 16. Audited Consolidated Financial Statements for the year 2025;
 17. Reviewed semi-annual consolidated financial statements 2026;
 18. Reviewed semi-annual separate financial statements 2026;
3. This information has been published on the Bank's website at: **www.baca-bank.vn** – Investor Relations / Information Disclosure / 2026.

We hereby certify that the information disclosed above is true and we take full responsibility before the law for the content of the disclosed information.

**AUTHORIZED REPRESENTATIVE FOR
INFORMATION DISCLOSURE**

(signed and sealed)

CHU NGUYEN BINH



No: 36/GCN-UBCK

Ha Noi, day 26 month 04 year 2024



CERTIFICATE

Of Registration for Public Offering of Bonds

CHAIRMAN OF THE STATE SECURITIES COMMISSION

- Pursuant to the Law on Securities dated November 26, 2019;
- Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities;
- Pursuant to Decision No. 48/2015/QĐ-TTg dated October 8, 2015 of the Prime Minister defining the functions, tasks, powers and organizational structure of the State Securities Commission under the Ministry of Finance;
- Pursuant to Circular No. 118/2020/TT-BTC dated December 31, 2020 of the Minister of Finance guiding a number of contents on offering, issuance of securities, public tender offer, share repurchase, registration of public companies and cancellation of public company status;
- Upon consideration of the Application for registration of public offering of bonds of Bac A Commercial Joint Stock Bank;
- At the proposal of the Director of the Securities Offering Management Department.



DECIDES:

Article 1. To grant the Certificate of registration for public offering of bonds to:

BAC A COMMERCIAL JOINT STOCK BANK:

- Foreign name: BAC A COMMERCIAL JOINT STOCK BANK;
- Abbreviated name: BAC A BANK;
- Head office address: No. 117 Quang Trung Street, Quang Trung Ward, Vinh City, Nghe An Province;
- Enterprise Registration Certificate: No. 2900325526 issued by the Department of Planning and Investment of Nghe An Province, registered for the first time on October 10, 1995, registered for the 37th amendment on August 11, 2023;

- Charter capital: 8,334,266,440,000 VND (Eight thousand three hundred thirty-four billion, two hundred sixty-six million, four hundred forty thousand Vietnamese Dong)

Article 2. The bonds of Bac A Commercial Joint Stock Bank are publicly offered with the following details:

1. Type of securities: Non-convertible bonds, without warrants, unsecured, constituting subordinated debt and satisfying the conditions to be counted towards Tier 2 capital according to legal regulations.
2. Par value: 100,000 VND (One hundred thousand Vietnamese Dong)/bond.
3. Total number of bonds offered to the public: 90,000,000 bonds (Ninety million bonds), of which: Tranche 1: 20,000,000 bonds (Twenty million bonds); Tranche 2: 15,000,000 bonds (Fifteen million bonds); Tranche 3: 15,000,000 bonds (Fifteen million bonds); Tranche 4: 15,000,000 bonds (Fifteen million bonds); Tranche 5: 15,000,000 bonds (Fifteen million bonds); Tranche 6: 10,000,000 bonds (Ten million bonds).
4. Total offering value at par: 9,000,000,000,000 VND (Nine trillion Vietnamese Dong).
5. Distribution period: The distribution period for each offering tranche must not exceed 90 days. The interval between offering tranches shall not exceed 12 months.
6. Distribution method: According to the plan stated in the Prospectus.
7. Issuance consulting organization: ACB Securities Limited Company.

Article 3. Bac A Commercial Joint Stock Bank, organizations, and individuals participating in the application preparation process must comply with Vietnamese laws, regulations on securities and the securities market, and the contents of this Certificate, and concurrently bear legal responsibility for the accuracy, truthfulness, and completeness of the application.

Article 4. This Certificate takes effect from the date of signing.

Article 5. This Certificate is made in five (05) original copies: 01 copy issued to Bac A Commercial Joint Stock Bank, 02 copies kept at the State Securities Commission, 01 copy sent to the Hanoi Stock Exchange, and 01 copy sent to the Vietnam Securities Depository and Clearing Corporation.



ON BEHALF OF THE CHAIRMAN

VICE CHAIRMAN

HOANG VAN THU

(signed and sealed)

NOTICE

Regarding the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5)

- 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. 8439/UBCK-QLCB issued by the State Securities Commission on August 26, 2026, regarding the reporting documents for the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5) of BAB.

I. Introduction of the Issuer

1. Issue name: Bac A Commercial Joint Stock Bank
2. Abbreviation: BAC A BANK
3. Head Office Address: No 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province.
4. Telephone: 02383.844277 Fax: 02383.841757 Website: www.baca-bank.vn;
5. Charter Capital: 11,525,507,160,000 (Eleven trillion, five hundred twenty-five billion, five hundred seven million, one hundred sixty thousand Vietnamese Dong)
6. Stock Code: BAB
7. Place where the subscription payment account is opened: Operations Center of the State Bank of Vietnam.
Account number: 119962.
8. Business Registration Certificate: No. 2900325526, first issued on October 10, 1995, and the 38th amendment on February 27, 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 issued by the State Bank of Vietnam on April 16, 2019.

II. Purpose of the Offering

The purpose of the offering of Bac A Commercial Joint Stock Bank's bonds in the second public offering is to increase operating scale, provide loans to the economy, increase Tier 2 capital, and ensure prudential ratios as regulated by the State Bank of Vietnam.

III. Offering Plan (Tranche 5)

1. Bond name: Bac A Commercial Joint Stock Bank's bonds in the second public offering
Specific Bond name for Tranche 5: Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5) ([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: 100,000 VND/bond.
5. Total quantity of bonds offered: 15,648,500 (Fifteen million, six hundred forty-eight thousand, five hundred) bonds, of which:
 - BAB205-07L bonds: 10,000,000 bonds
 - BAB205-07C bonds: 5,648,500 bonds
6. Total value of bonds offered (at par value): 1,564,850,000,000 VND (One trillion, five hundred sixty-four billion, eight hundred fifty million Vietnamese Dong), of which:
 - BAB205-07L bonds: 1,000,000,000,000 VND
 - BAB205-07C bonds: 564,850,000,000 VND
7. Offering price: 100,000 VND/bond.
8. Interest rate: Floating rate
 - BAB205-07L bonds: Interest Rate = Reference Interest Rate + 2.1% per annum
 - BAB205-07C bonds: Interest Rate = Reference Interest Rate + 2.3% per annum

In the event that the Issuer does not exercise the call option on the respective Call Option Date of each bond, the bond interest rate applicable to the Interest Periods from the 6th year until maturity shall be as follows:

- BAB205-07L bonds: Interest Rate = Reference Interest Rate + 3.0% per annum
- BAB205-07C bonds: Interest Rate = Reference Interest Rate + 3.1% per annum

Of which, "**Reference Interest Rate**": used to determine the interest rate for each Interest Period, is the average of the 12-month individual VND savings rates (paid in arrears) published on the official website of Bac A Commercial Joint Stock Bank on the Interest Rate Determination Date. In case there are preferential interest rates for specific customer groups or specific deposit amounts, the Reference Interest Rate shall be the highest published interest rate.

The Issuer will publish the interest rate determination results on its website for Bondholders at least 01 (one) Business Day prior to the first day of each Interest Period.

Bondholders agree and commit that the Issuer's bond interest rate determination results shall apply to all Bonds unless there is a manifest arithmetic error.

The Interest Rate Determination Date for the first Interest Period is the date on which the bond subscription period begins. The Interest Rate Determination Date for subsequent Interest Periods is the 7th (seventh) Business Day prior to the first day of each Interest Period. Accordingly, the Interest Rate Determination Date for Phase 5 for the first Interest Period is 21/09/2026. BAC A BANK will publish the interest rate on its website on the date of commencement of the subscription for Phase 4 bonds.

9. Bond term:

- BAB205-07L Bonds: 07 (seven) years
- BAB205-07C Bonds: 07 (seven) years

10. Interest payment period: paid in arrears, periodically once every 01 (one) year from the Issue Date.

11. Distribution method: Bonds are distributed directly to investors at the Head Office and branches/transaction offices of Bac A Commercial Joint Stock Bank nationwide.

12. Minimum subscription quantity:

- For individual investors: A minimum subscription of 500 (five hundred) Bonds or multiples of 500 (five hundred) Bonds.
- For institutional investors: A minimum subscription of 1,000 (one thousand) Bonds or multiples of 1,000 (one thousand) Bonds.

13. Subscription period: From 21/09/2026 to 12/10/2026

14. Location for subscription: At the Head Office and branches/transaction offices nationwide.

15. Subscription payment period: From 21/09/2026 to 12/10/2026

16. Issue Date (the closing date of subscription payment): 12/10/2026

17. Escrow account for subscription payments:

- Account number: 1243503315
- Account holder: Bac A Commercial Joint Stock Bank
- Opened at: Bank for Investment and Development of Vietnam (BIDV) – Hoan Kiem Branch

18. Locations for Prospectus disclosure: The Prospectus is posted on:

- Website of Bac A Commercial Joint Stock Bank: www.baca-bank.vn;
- Website of ACB Securities Company Ltd.: www.acbs.com.vn.

19. Centralized registration and listing of bonds:

Bac A Commercial Joint Stock Bank's bonds in the second public offering will be centrally registered at the Vietnam Securities Depository and Clearing Corporation (VSDC) and listed on the trading system of the Hanoi Stock Exchange (HNX) after the conclusion of the offering. The Bonds will be officially traded after the regulatory authorities approve the aforementioned procedures.

IV. Related Organizations



1. Related Organizations:

ACB SECURITIES COMPANY LTD. (ACBS)

- Address: 3rd Floor, Leman Luxury Building, 117 Nguyen Dinh Chieu, Xuan Hoa Ward, Ho Chi Minh City
- Tel: (028) 7300 7000 Fax: (028)7300 3751

2. Auditing Organizations:

AASC AUDITING FIRM COMPANY LTD

- Address: No. 01 Le Phung Hieu, Hoan Kiem District, Hanoi
- Tel: (84.24) 3824 1991 Fax: (84.24) 3825 3973

AFC VIETNAM AUDITING COMPANY LTD

- Address: 2nd Floor, Indochina Park Tower, No. 04 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City
- Tel: (028) 2 2200 237 Fax: (028) 2 2200 265

**BAC A COMMERCIAL JOINT
STOCK BANK**

(signed and sealed)

CHU NGUYEN BINH

