



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 01st Interest Period from (and including) October 12, 2026 to (but excluding) October 12, 2027 of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5).

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. 1193/2026/TB-BACABANK dated 21/09/2026 regarding the interest rate for the 01st Interest Period from (and including) October 12, 2026 to (but excluding) October 12, 2027 of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5).
- Decision No. 1276/2026/QĐ-BACABANK dated July 09, 2026 regarding interest rates for VND mobilization for Individual Customers.
- Decision No. 1735/2026/QĐ-BACABANK dated September 18, 2026 regarding the VND deposit interest rate applicable to individual deposits of VND 50 billion or more for a 12-month term.

**AUTHORIZED REPRESENTATIVE FOR
INFORMATION DISCLOSURE**

(Signed and sealed)

CHU NGUYEN BINH

**BAC A COMMERCIAL
JOINT STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No: 1193/2026/TB-BACABANK

Nghe An, September 21, 2026

ANNOUNCEMENT

Regarding the interest rate for the 01st Interest Period from (and including) October 12, 2026 to (but excluding) October 12, 2027 of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5)

- To:**
- 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 01st Interest Period from (and including) October 12, 2026 to (but excluding) October 12, 2027 of Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5), as follows:

Bond Symbol (Initially assigned by the BAC A BANK)	BAB205-07L	BAB205-07C
Bond Code	The Bond Code will be granted by the Vietnam Securities Depository and Clearing Corporation (VSDC) in accordance with current regulations, after BAC A BANK completes the offering and carries out the procedures for centralized depository registration at VSDC.	
Bond Name	Bac A Commercial Joint Stock Bank's bonds in the second public offering tranche 5 (BAB205-07L)	Bac A Commercial Joint Stock Bank's bonds in the second public offering tranche 5 (BAB205-07C)
Issue Date	October 12, 2026	October 12, 2026
Maturity Date	October 12, 2033	October 12, 2033
Early Redemption Date	April 12, 2028	October 12, 2028
01st Interest Period	From (and including) October 12, 2026 to (but excluding) October 12, 2027	
Applied Interest Rate for the 01st Period	Interest Rate = Reference Interest Rate + 2.1%/annum	Interest Rate = Reference Interest Rate + 2.3%/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 Interest Rate Determination Date for the first Interest Period is the opening date for receiving Bond subscription applications (September 21, 2026).

The **Reference Interest Rate** determined on the Interest Determination Date (September 21, 2026) by Bac A Commercial Joint Stock Bank is **7.30%/annum**.

Accordingly, Bac A Commercial Joint Stock Bank hereby announces the interest rate for the 01st Interest Period from (and including) October 12, 2026 to (but excluding) October 12, 2027, for Bac A Commercial Joint Stock Bank's bonds in the second public offering (Tranche 5) as:

- **Bond BAB205-07L: 9.40%/annum**
- **Bond BAB205-07C: 9.60%/annum**

BAC A BANK has published the notice regarding the applied interest rate for the 01st 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. 1276/2026/QĐ-BACABANK dated July 09, 2026 regarding interest rates for VND mobilization for Individual Customers.
- Decision No. 1735/2026/QĐ-BACABANK dated September 18, 2026 regarding the VND deposit interest rate applicable to individual deposits of VND 50 billion or more for a 12-month term.

(Signed and sealed)

CHU NGUYEN BINH





Nº: 1276/2026/QĐ-BACABANK

Nghe An, July 09, 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 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	Monthly interest (%/annum)	Quarterly interest (%/annum)	At maturity interest (%/annum)
1 week	-	-	0.50
2 weeks	-	-	0.50
3 weeks	-	-	0.50
1 month	-	-	4.75
2 months	4.70	-	4.75
3 months	4.70	-	4.75
4 months	4.70	-	4.75
5 months	4.70	-	4.75
6 months	6.85	6.90	7.05
7 months	6.85	-	7.05

Tenor	Monthly interest (%/annum)	Quarterly interest (%/annum)	At maturity interest (%/annum)
8 months	6.85	-	7.05
9 months	6.85	6.90	7.05
10 months	6.85	-	7.05
11 months	6.85	-	7.05
12 months	6.90	6.95	7.10
13 months	6.70	-	6.95
15 months	6.70	6.75	6.95
18 months	6.70	6.75	6.95
24 months	6.70	6.75	6.95
36 months	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 **July 10, 2026** and replaces the decision no. 803/2026/QĐ-BACABANK issued by the General Director on May 15, 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



No: 1735/2026/QĐ-BACABANK

Nghe An, September 18, 2026

DECISION**Re: VND deposit interest rate applicable to individual deposits of VND 50 billion or more for a 12-month term****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 rate applicable to individual deposits of VND 50 billion or more for a 12-month term, as follows:



Article 1: The VND deposit interest rate applicable to individual deposits of VND 50 billion or more for a 12-month term across the entire BAC A BANK system is as follows:

Tenor	Monthly interest (%/annum)	Quarterly interest (%/annum)	At maturity interest (%/annum)
12 months	7.10	7.15	7.30

Article 2: The balances of corresponding term deposits and savings deposits before the effective date of this Decision shall retain the old interest rate until maturity. All deposits arising from the effective date of this Decision shall be subject to this Decision.

In the event of premature withdrawal, the customer shall enjoy the interest rate as regulated by Bac A Commercial Joint Stock Bank from time to time.

Note: In the case of customers receiving interest monthly or quarterly, upon premature withdrawal, the customer must refund the interest already received (if any).

Article 3. This Decision takes effect from September 18, 2026. The Head Office, Business Center, affiliated Branches and Transaction Offices, Information Technology 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

