**BAB: Periodic information disclosure on the payment of principal and interest on bonds issued to the public**

On January 12, 2024, Bac A Commercial Joint Stock Bank announced Report No. 19/2024/BC-BACABANK on the payment of principal and interest of corporate bonds as follows:

1. Report on payment of principal and interest of bonds

(Reporting period from January 1, 2023 to December 31, 2023)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Term | Issuance date | Maturity date | Opening balance (VND) | Payment during the term(VND) | Closing balance (VND) |
| Principal | Interest | Principal  | Interest  | Principal  | Interest |
| 1 | 7 years | September 19, 2022 | September 19, 2029 | 5,450,000,000 | 0 | Undue | 408,750,000 | 5,450,000,000 | 0 |
| 2 | 7 years | September 19, 2022 | September 19, 2029 | 31,400,000,000 | 0 | Undue | 2,480,600,000 | 31,400,000,000 | 0 |
| 3 | 8 years | September 19, 2022 | September 19, 2030 | 198,550,000,000 | 0 | Undue | 16,678,200,000 | 198,550,000,000 | 0 |
| 4 | 7 years | February 27, 2023 | February 27, 2030 | 0 | 0 | Undue | Undue | 4,700,000,000 | 0 |
| 5 | 7 years | February 27, 2023 | February 27, 2030 | 0 | 0 | Undue | Undue | 10,050,000,000 | 0 |
| 6 | 8 years | February 27, 2023 | February 27, 2031 | 0 | 0 | Undue | Undue | 5,800,000,000 | 0 |
| 7 | 7 years | October 16, 2023 | October 16, 2030 | 0 | 0 | Undue | Undue | 791,100,000,000 | 0 |
| 8 | 7 years | October 16, 2023 | October 16, 2030 | 0 | 0 | Undue | Undue | 153,750,000,000 | 0 |
| 9 | 8 years | October 16, 2023 | October 16, 2031 | 0 | 0 | Undue | Undue | 59,600,000,000 | 0 |
|  | Total | 235,400,000,000 | 0 | 0 | 19,567,550,000 | 1,260,400,000,000 | 0 |

Notes: In case of default, clearly state the reason

1. Report on bond holdings by investors (Reporting period from January 1, 2023 to December 31, 2023)

|  |  |  |  |
| --- | --- | --- | --- |
| Type of Investor | Outstanding balance at the beginning of the period | Change | Outstanding balance at the end of the period |
|  | Value (VND) | Proportion (%) | Value (VND) | Proportion (%) | Value (VND) | Proportion (%) |
| I. Domestic investors | 235,400,000,000 | 100% | 1,025,000,000,000 | 100% | 1,260,400,000,000 | 100% |
| 1. Institutional investors | 0 | 0% | 0 | 0% | 0 | 0% |
| a) Credit institutions\* | 0 | 0% | 0 | 0% | 0 | 0% |
| b) Investment fund | 0 | 0% | 0 | 0% | 0 | 0% |
| c) Securities companies | 0 | 0% | 0 | 0% | 0 | 0% |
| d) Insurance companies | 0 | 0% | 0 | 0% | 0 | 0% |
| dd) Other institutions | 0 | 0% | 2,000,000,000 | 0.20% | 2,000,000,000 | 0.16% |
| 2. Individual investors | 235,400,000,000 | 100% | 1,023,000,000,000 | 99.80% | 1,258,400,000,000 | 99.84% |
| II. Foreign investors | 0 | 0% | 0 | 0% | 0 | 0% |
| 1. Institutional investors | 0 | 0% | 0 | 0% | 0 | 0% |
| a) Credit institutions | 0 | 0% | 0 | 0% | 0 | 0% |
| b) Investment fund | 0 | 0% | 0 | 0% | 0 | 0% |
| c) Securities companies | 0 | 0% | 0 | 0% | 0 | 0% |
| d) Insurance companies | 0 | 0% | 0 | 0% | 0 | 0% |
| dd) Other institutions | 0 | 0% | 0 | 0% | 0 | 0% |
| 2. Individual investors | 0 | 0% | 0 | 0% | 0 | 0% |
| Total | 235,400,000,000 | 100% | 1,025,000,000,000 | 100% | 1,260,400,000,000 | 100% |

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