**BVB122028: Notice on the record date to pay interest bonds**

On January 16, 2024, Viet Capital Bank announced Notice No. 198/24/BVBank/TB-TC on the record date to pay interest of BVB122028 bond in 2024 (from August 26, 2023 to February 26, 2024) and exercise the rights to purchase all the bonds before the maturity date as follows:

Securities name: Viet Capital Commercial Joint Stock Bank issued to the public in 2021 - 2022 (Phase 2):

Securities code: BVB122028

Securities type: Corporate bond

Par value: VND 100,000/bond.

Exchange: HNX

Record date: January 31, 2024

1. Reasons and purposes:

Pay interest of BVB122028 bond in 2024 (from August 26, 2023 to and excluding February 26, 2024); and exercise the rights to purchase all the BVB122028 bond before the maturity date (based on Decision No. 85/21/QD-HDQT of the Bank’s Board of Directors dated November 29, 2021 on approving public offering method to increase tier 2 capital in the 2021-2022 term and Decision No. 15/24/QD-HDQT dated January 15, 2024 on purchasing issued bonds before the maturity date (BVB122028, BVB12201, BVB12203 bond).

1. Specific contents:

* Expected number of bonds that the Issuer repurchases: 9,677,400 bonds, equivalent to the bond value of VND 967,740,000,000 at par value;
* Exercise rate: Purchase before the maturity date all the bonds of bond’s owner (Viet Capital Bank purchases 100% bonds)
* Purchasing value of each BVB122028 bond, including: VND 104,335.34/bond, in which:
* Par value of bond (principal): VND 100,000/bond.
* Interest (from and including August 26, 2023 to and excluding February 26, 2024): VND 4,335.34/bond, calculated according to the following formula (Rounded to 2 decimal places after the decimal point):

1 bond interest = VND 100,000 X 8.6 (%/year) X 184/365 (days) = VND 104,335.34/bond

Total amount of bond interest actually received (\*) = 1 bond's interest X number of bond owned

(\*) The total amount of bond interest actually received by bondholders will be rounded to the unit (if the first decimal place is equal to or greater than 5, it is rounded up, if the first decimal place is less than 5, it is canceled).

* Expected payment date of early redemption: 2/26/2024
* Venue:
* For deposited securities: Shareholders carry out the procedures to receive dividends by shares at the depository members where depository accounts are opened.
* For undeposited securities: Viet Capital Bank transfers principal and interest to the spend account registered by bondholders at the time of registering to purchase bonds.