**BAB123032: Notice on the record date to exercise the rights to pay interest on BAB122030 bonds in 2024 and redeem all bonds before the maturity date**

On February 19, 2024, Bac A Commercial Joint Stock Bank announced Notice No. 35/2024/CV-BACABANK on the record date to exercise the rights to pay interest on BAB122030 bonds in 2024 and redeem all bonds before the maturity date as follows:

Securities name: Bonds of Bac A Commercial Joint Stock Bank issued to the public in 2022

Securities code: BAB122030

Securities type: Corporate bond

Transaction par value: VND 100,000/bond

Exchange: HNX

Record date: March 05, 2024

1. Reason and purpose
* Pay bond interest from (and including) September 19, 2023 to (but not including) March 19, 2024; and exercise the rights to redeem all bonds before the maturity date of BAB122030 bonds (based on Board Resolution of BAC A BANK No. 25/22/NQ-HDQT dated March 24, 2022 on approving contents related to the bond issuance to increase tier 2 capital offered to the public in 2022, Decision No. 178/2024/QD-BACABANK dated February 16, 2024 on redemption before the maturity date of bonds of Bac A Commercial Joint Stock Bank offered to the public in 2022 (Symbol: BAB202201-07L) - Bond code: BAB122030)
1. Specific content
* Number of bonds the Issuer plans to redeem in full: 54,500 bonds, equivalent to par value of VND 5,450,000,000.
* Exercise rate: 100% (Redeem all bonds of the bondholder before the maturity date).
* Redemption price for each BAB122030 bond includes principal and interest: VND 103,740/bond, in which:
* Bond par value (Principal): VND 100,000/bond
* Interest (from and including September 19, 2023 to and excluding March 19, 2024): VND 3,740/bond, calculated according to the following formula

1 bond interest = ((VND) 100,000 X 7.5 (%/year) X 182 (days))/365 (days) = VND 3,740/bond

Total bond interest actually received (\*) = 1 bond interest X number of bonds 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);

* Redemption payment date: March 19, 2024
* Implementation venue:
* For deposited securities: Owners carry out procedures to receive redemption (bond principal and interest) at depository members where depository accounts are opened;
* For undeposited securities: Owners will be paid the redemption amount to the account number registered with Bac A Commercial Joint Stock Bank on March 19, 2024.

On March 24, 2022, Bac A Commercial Joint Stock Bank announced Resolution No. 25/2022/NQ-HDQT on approving contents related to the bond issuance to increase tier 2 capital offered to the public by Bac A Commercial Joint Stock Bank in 2022 as follows:

‎‎Article 1. Approve the issue plan, the plan to use capital and repay the capital obtained from the bond offering and increase tier 2 capital to the public of Bac A Commercial Joint Stock Bank in 2022.

1. Issuance purpose

Increase the scale of operations, provide loans to the economy, increase tier 2 capital and ensure operational safety rate according to regulations of the State Bank.

1. Plan on bond issuance to the public

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| No. | Target | Content |
| 1 | Issuer | Bac A Commercial Joint Stock Bank |
| 2 | Bond name | Bonds of Bac A Commercial Joint Stock Bank issued to the public in 2022 |
| 3 | Issue and payment currency | Vietnamese Dong (VND) |
| 4 | Par value | VND 100,000/bond |
| 5 | Offering price | 100% of bond par value |
| 6 | Bond type | Bonds that are non-convertible, without warrants, without collateral, are subordinated debts and satisfy the conditions to be included in tier 2 capital of the Issuer according to the current provisions. |
| 7 | Bond form | Book entry, or electronic data, with issuance of Bond Certificate (if necessary) or other forms in case required by law. |
| 8 | Subject buying bonds | Organizations (including credit institutions, foreign bank branches); Vietnamese individuals; foreign organizations and individuals that are in accordance with the Law on Securities, documents guiding the Law on Securities and relevant legal regulations. |
| 9 | Bond term | 07 years and 08 years |
| 10 | Issue volume | No greater than VND 4,000,000,000,000, in which:* 07-year term: VND 3,000,000,000,000 (expected)
* 08-year term: VND 1,000,000,000,000 (expected)
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| 11 | Number of issuances | Expected to be 4 rounds |
| 12 | Distribution time: | The expected time for offering and distributing bonds is a minimum of 20 days and a maximum of 90 days from the date the Issuer discloses information about each round as required by law.In case the number of bonds distributed in each round is not fully offered as expected, the remaining bonds will be transferred to the next round.Round 1 - Expected in Q2/2022: 16,000,000 bonds* BAB202201-07L bonds: 4,000,000 bonds
* BAB202201-07C bonds: 8,000,000 bonds
* BAB202201-08C bonds: 4,000,000 bonds

Round 2 - Expected in Q3/2022: 12,000,000 bonds* BAB202202-07L bonds: 3,000,000 bonds
* BAB202202-07C bonds: 6,000,000 bonds
* BAB202202-08C bonds: 3,000,000 bonds

Round 3 - Expected in Q4/2022: 8,000,000 bonds* BAB202203-07L bonds: 2,000,000 bonds
* BAB202203-07C bonds: 4,000,000 bonds
* BAB202203-08C bonds: 2,000,000 bonds

Round 4 - Expected in Q1/2023: 4,000,000 bonds* BAB202204-07L bonds: 1,000,000 bonds
* BAB202204-07C bonds: 2,000,000 bonds
* BAB202204-08C bonds: 1,000,000 bonds
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| 13  | Date of exercising the rights to redeem | Date of exercising the rights to redeem BAB202201-07L, BAB202202-07L, BAB202203-07L, BAB202204-07L bonds: 18 months from the respective issue date of each bond.Date of exercising the rights to redeem BAB202201-07C, BAB202202-07C, BAB202203-07C, BAB202204-07C bonds: 02 years from the respective issue date of each bond.Date of exercising the rights to redeem BAB202201-08C, BAB202202-08C, BAB202203-08C, BAB202204-08C bonds: 03 years from the respective issue date of each bond. |
| 14 | Nominal interest rate | Fixed interest rate; Floating interest rate; or a combination of Fixed and Floating interest rate, specifically:Bond interest rate for round 1:* BAB202201-07L bonds: Fixed at 7.5%/year.
* BAB202201-07C bonds: Fixed at 7.9%/year.
* BAB202201-08C bonds: Fixed at 8.4%/year.

In the next rounds, Bac A Commercial Joint Stock Bank will decide the determination method and the appropriate bond interest rate depending on the market condition at the time of bond issuance and in accordance with regulations of Bac A Commercial Joint Stock Bank and the State Bank from time to time. |
| 15 | Redemption before the maturity date | * Redemption on the date of exercising the rights to redeem:

The Issuer may redeem before the maturity date all but not part of bonds at the date of exercising the rights to redeem In this case, the bondholders are obliged to sell all bonds to the Issuer and receive 100% of the unpaid amount and interest arising from the bonds owned by themselves after deducting personal income tax (for individual investors) and related fees (if any) according to the service fee schedule of the Issuer from time to time. At that time, the bonds will be canceled and the related Bond Certificate will automatically expire.* Redemption by agreement:

The Issuer may offer to redeem the bonds at any time by any means and at any price in accordance with the provisions of current laws. Each bondholder has the rights to decide whether to sell bonds to the Issuer or not. The bond redemption by agreement is made publicly available to all bondholders.* Redemption upon occurrence of breach event:

If any of the breach events in the Offering Information - Prospectus takes place, any bond owner may declare the bonds maturing and the Issuer must redeem all outstanding bonds. |
| 16 | Issue method | Issue to the public, by the method of direct issuance via the system of Head Offices/Branches/Transaction Offices of Bac A Commercial Joint Stock Bank and/or Issuing Agent (if any). |
| 17 | Principal and interest payment method | * Bond interest: Paid periodically once a year on the bond interest payment date, which is every full year from the date of bond issuance during the bond term;
* Bond principal: Refunded 01 time equal to 100% of the bond par value on the maturity date, or on the date of exercising the rights to redeem the bonds of the Issuer, or on the date of redemption before the maturity date by agreement, or on another due date according to the Offering Information - Prospectus.
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| 18 | Venue of issuance and receipt of purchase registration | Head Offices, Branches/Transaction Offices of Bac A Commercial Joint Stock Bank and/or Issuing Agents (if any) |
| 19 | Rights related to bonds | * The bonds establish a direct, unsecured repayment obligation with the Issuer's assets and are eligible to be included in the Issuer's tier 2 capital.
* In the event of an Issuer's bankruptcy, the bondhners shall be paid only after the Issuer has paid all of the Issuer's other secured and unsecured creditors.

The Issuer is entitled to stop paying interest when it is due and carry forward accumulated interest to the next year if the payment of interest leads to a loss in business results in the year.* During the term of the bonds in circulation, the bondholders shall not be entitled to use their rights to claim bond payment (when the payment under the bonds has not yet matured) to deduct their financial obligations to the Issuer or any other third party.
* Other rights and obligations as prescribed in the Bond Offering Prospectus.
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| 20 | Bond purchase registration | * For individual investors: Minimum order quantity is 500 bonds, equivalent to VND 50,000,000 at par value or multiple of 500 bonds.
* For investors being economic organizations: Minimum order quantity is 1,000 bonds, equivalent to VND 100,000,000 at par value or multiple of 1,000 bonds.
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| 21 | Rights and responsibility of the investors purchasing bonds | * Entitled to pay principal and interest upon maturity and guaranteed to exercise the attached rights (if any) according to the terms and conditions of the bonds upon issuance;
* Entitled to use bonds to transfer, give, donate, inherit, discount and use bonds as collateral in civil and commercial relations as prescribed by law;
* Bond investors have obligations to pay taxes related to the bonds in accordance with the provisions of current tax law;
* Be responsible for fully accessing information disclosed by BAC A BANK; clearly understand the terms and conditions of the bonds and other commitments of BAC A BANK before deciding to invest and trade in the bonds;
* Self-assess, be responsible for their own investment decisions and bear all risks arising in the investment and trading of the bonds;
* Other rights and obligations as set forth in the terms and conditions of the bonds.
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| 22 | Registration, depository and listing | After the end of the issuance, all bonds will be registered and deposited with the Vietnam Securities Depository/Vietnam Securities Depository and Clearing Corporation and listed on the Hanoi Stock Exchange. |
| 23 | Other terms and conditions of the bonds | As specified in the Offering Information in the Bond Offering Prospectus 2022 of the Issuer and decided by the General Manager/Authorized Person. |

1. Plan to use capital and repay the capital obtained from the public offering of bonds
2. Capital use plan

The proceeds from the public offering of bonds in 2022 are expected to be used by BAC A BANK to increase the scale of operations, lend to the economy, increase tier 2 capital and ensure operational safety rate in accordance with regulations of the State Bank on the basis of ensuring compliance with the provisions of law on credit institutions and internal regulations of BAC A BANK, specifically:

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| Issuance | Capital use purpose | Amount | Capital use progress |
| 1 | Supplement medium and long-term loans for individual and institutional customers | VND 1,600 billion | From Q2/2022 |
| 2 | Supplement medium and long-term loans for individual and institutional customers | VND 1,200 billion | From Q3/2022 |
| 3 | Supplement medium and long-term loans for individual and institutional customers | VND 800 billion | From Q4/2022 |
| 4 | Supplement medium and long-term loans for individual and institutional customers | VND 400 billion | From Q1/2023 |
| Total | VND 4,000 billion |  |

* The actual amount and time of disbursement for each customer group depends on the volume of successfully issued bonds and the lending progress to the economy.
* The use of proceeds from the offering is made after BAC A BANK receives the Official Dispatch confirming the public offering results of bonds of the State Securities Commission, and at the same time, the proceeds from the public offering of bonds at the blocked account are released.
1. Plan to repay the capital obtained from the public offering of bonds
2. Interest payment

Interest obtained from the areas that BAC A BANK plans to disburse from the capital source for bond issuance and other legal revenue sources after deducting expenses will be used to pay interest to investors on the condition that the payment does not lead to a loss in BAC A BANK's business results for the year.

1. Principal payment

BAC A BANK will use the amount from principal/interest collection of loans financed from the capital source for bond issuance and other mobilized capital sources, self-accumulated capital source, and BAC A BANK's business operating profits and financial potential to pay principal at the maturity date or redeem bonds before the maturity date.

‎‎Article 2. Report to the BAC A BANK’s Annual General Meeting of Shareholders 2022 the plan on public offering of bonds approved by the Board of Directors and submit to the General Meeting of Shareholders to approve the bond listing to increase tier 2 capital offered to the public of BAC A BANK in 2022 on Hanoi Stock Exchange after the end of issuances, ensuring compliance with the provisions of the Law on Securities, guiding documents of the Law on Securities and relevant legal regulations. At the same time, the Board of Directors submits to the General Meeting of Shareholders for approval to decentralize/authorize the Board of Directors to direct the implementation; and the General Manager to organize and implement the bond listing of BAC A BANK according to the content approved by the General Meeting of Shareholders, ensuring compliance with the regulations of Bac A Commercial Joint Stock Bank and the provisions of law. The General Manager is authorized to another person within the assigned scope and authority to implement tasks related to the bond listing on the basis of approval by the General Meeting of Shareholders.

‎‎Article 3. The Board of Directors assigns/authorizes the General Manager to organize and direct the process of public offering of bonds according to the contents approved by the General Meeting of Shareholders and implement bond listing after being approved by the General Meeting of Shareholders, ensuring compliance with provisions of BAC A BANK and provisions of law. The General Manager may authorize another person within the scope and authority assigned to implement tasks related to the bond issuance and listing on the basis of approval of the Board of Directors and the General Meeting of Shareholders, specifically:

1. The Deputy General Manager-cum-Manager of the Capital Source and Money Trading Division, based on the specific status, decides and takes responsibility for organizing the implementation of the following tasks, ensuring compliance with the internal regulations of BAC A BANK and current law:
2. Review and decide on issues related to the public offering of bonds, including but not limited to:
3. Implement the issue plan;
4. Decide the specific volume and interest rate of the bond offerings depending on the operation status of BAC A BANK, market conditions and investor's needs, in accordance with the provisions of BAC A BANK and the provisions of current law;
5. Review and decide on the specific terms and conditions of the bonds;
6. Decide specific contents and sign documents related to the issuance of BAC A BANK (hereinafter referred to as Transaction Documents);
7. Decide the time of offering the bonds to the public; adjust the time of offering between the rounds to ensure that the total time and quantity offered of the approved plan is not exceeded;
8. Decide on amendment and adjustment to the issue plan and Transaction Documents (if any) at the request of competent State agency and carry out procedures related to the registration of the public offering of bonds;
9. Decide on the bond redemption before the maturity date;
10. Implement the reporting and information disclosure regime in accordance with the current provisions of BAC A BANK and the law.
11. Organize the implementation of tasks related to registration, depository and listing after being approved by the competent authority in accordance with regulations, including but not limited to deciding and signing dossiers and documents submitted to competent State agency related to registration, depository and listing in accordance with the provisions of law;
12. Implement other necessary tasks in accordance with the provisions of law and provisions of BAC A BANK to complete the bond issuances, registration and depository of bonds at the Vietnam Securities Depository/Vietnam Securities Depository and Clearing Corporation and bond listing on Hanoi Stock Exchange; other contents arising during the bond circulation.
13. The Capital Source and Money Trading Division is the focal unit to coordinate with the related units in implementing the bond issuance;
14. The Retail Division is the focal unit to coordinate with related units to distribute bonds on the system of Bac A Commercial Joint Stock Bank.

‎‎Article 4. This Resolution takes effect from the date of its signing. Members of the Board of Directors, the General Manager, the Deputy General Manager, Heads of Units and relevant individuals are responsible for implementing this Resolution./.

On February 16, 2024, Bac A Commercial Joint Stock Bank announced Decision No. 178/2024/QD-BACABANK on the redemption before the maturity date of bonds of Bac A Commercial Joint Stock Bank issued to the public in 2022 (Symbol: BAB202201-07L) - Bond code: BAB122030 as follows:

‎‎Article 1. Implement the redemption before the maturity date of bonds of Bac A Commercial Joint Stock Bank issued to the public in 2022 (Symbol: BAB202201-07L) - Bond code: BAB122030 with the following main contents:

* Bond name: Bonds of Bac A Commercial Joint Stock Bank issued to the public in 2022 (Symbol: BAB202201-07L)
* Bond code: BAB122030
* Issue date: September 19, 2022
* Maturity date: September 19, 2029
* Par value: VND 100,000
* Number of redeemed bonds: 54,500 bonds
* Total value of redeemed bonds at par value: VND 5,450,000,000
* Date of bond redemption before the maturity date: March 19, 2024 (18 months from issue date).
* Redemption method: The Issuer exercises the rights to redeem at the date of exercising the rights to redeem.
* Principal and interest payment method: Unpaid bond principal and interest will be paid in one lump sum on the redemption date. In particular, bond interest is determined from the most recent interest payment date to (but not including) the redemption date (from (and including) September 19, 2023 to (but not including) March 19, 2024).

‎‎Article 2. This Decision takes effect from the date of its signing.

‎‎Article 3. This Decision is applied throughout the system of Bac A Commercial Joint Stock Bank. Deputy General Managers, Managers of Divisions/Departments/Centers at Head Offices; Managers of business units and related units and individuals throughout the system of Bac A Commercial Joint Stock Bank are responsible for implementing this Decision./.