**BAB: Notice on BAB bond interest rate in period 2 from February 27, 2024 to February 27, 2025**

On February 16, 2024, Bac A Commercial Joint Stock Bank announced Notice No. 33/2024/TB-BACABANK on the interest rate in the 2nd interest calculation period from (and including) February 27, 2024 to (but not including) February 27, 2025 of Bond codes BAB123005, BAB123006 and BAB123007 as follows:

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| --- | --- | --- | --- |
| Bond code | BAB123005 | BAB123006 | BAB123007 |
| Bond name | Bonds of Bac A Commercial Joint Stock Bank in the public offering in 2022 (BAB202202-07L Bond) | Bonds of Bac A Commercial Joint Stock Bank in the public offering in 2022 (BAB202202-07C Bond) | Bonds of Bac A Commercial Joint Stock Bank in the public offering in 2022 (BAB202202-08C Bond) |
| Issue date | February 27, 2023 | February 27, 2023 | February 27, 2023  |
| Maturity date | February 27, 2030 | February 27, 2030 | February 27, 2031 |
| Redemption rights exercise date | August 27, 2024 | February 27, 2025 | February 27, 2026 |
| 1st interest calculation period | From (and including) February 27, 2024 to (but not including) February 27, 2025 |
| Applicable interest rate for the 1st interest calculation period | Interest rate = Reference interest rate + 1.1%/year | Interest rate = Reference interest rate + 1.3%/year | Interest rate = Reference interest rate + 1.5%/year |

In which, “Reference Rate”: is used to determine the interest rate for each interest calculation period, is the interest rate on regular personal savings deposits in Vietnam Dong, with interest paid later, with a 12-month term announced on the official website of Bac A Commercial Joint Stock Bank at the Interest Rate Determination Date. In case there are preferential interest rates for one or several specific customers or for one or several specific deposit levels, the Reference Interest Rate is the highest interest rate announced.

The Interest Rate Determination Date is the 7th Business Day before the first day of the Interest Calculation Period (February 16, 2024).

The Reference Interest Rate determined at the Interest Rate Determination Date (February 16, 2024) of Bac A Commercial Joint Stock Bank is 5.1%/year.

Accordingly, Bac A Commercial Joint Stock Bank would like to announce the interest rate for the 2nd interest calculation period from (and including) February 27, 2024 to (but not including) February 27, 2025 for the following bonds:

* BAB123005 Bond (Bond code: BAB202202-07L): 6.2%/year
* BAB123006 Bond (Bond code: BAB202202-07C): 6.4%/year
* BAB123007 Bond (Bond code BAB202202-08C): 6.6%/year