**BAB123032: Notice of public bond offering for the second time (round 1) 2024**

On May 7, 2024, Bac A Commercial Joint Stock Bank announced Notice No. 74/2024/TB-BACABANK on the 2nd public offering of Bonds of Bac A Commercial Joint Stock Bank (Round 1) as follows:

1. Offering purposes:

The purpose of offering Bac A Commercial Joint Stock Bank Bonds to the public for the second time is to increase the scale of operations and provide loans to the economy, increase tier 2 capital and ensure operational safety rates according to regulations of the State Bank of Vietnam.

1. Offering plan
2. Bond name: Bonds issued by Bac A Commercial Joint Stock Bank to the public for the second time

The specific Bond name of round 1 is: Bonds issued by Bac A Commercial Joint Stock Bank to the public for the second time, Round 1 ([y]).

In which: [y] is the Bond Code of the corresponding issuance.

1. Type of bond: Non-convertible Bonds, no warrants, no guarantees, are Secondary Debt and satisfy the conditions to be included in the Issuer's tier 2 capital according to current law provisions.
2. Bond code: will be issued by Vietnam Securities Depository and Clearing Corporation (VSDC) according to current regulations after Bac A Bank completes the offering and carries out centralized registration procedures at VSDC.
3. Bond’s par value: VND 100,000/bond.
4. Number of offered bonds: 90,000,000 Bonds, expected to be issued in 6 rounds; in which:

* Offering in round 1 is: 20,000,000 Bonds.

In case the number of Bonds in Round 1 has not been sold out as expected, the remaining amount will be transferred to the next offering round.

* Offering in round 2: The General Manager or the person authorized by the General Manager decides on the number of Bond groups and the issuance quantity of Bond groups in each round.

Details of the first round of Bond groups and the expected following offerings are as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Issuance Round | Number of bond | | Issue value (par value, VND) | Term  (Year) | Expected offering time: |
| Code (Bond group) | Quantity |  |  |  |
| Round 1 | 20,000,000, in which: | | 2,000,000,000,000 |  | Q2/2024 |
| BAB201-07L | 9,000,000 | 900,000,000,000 | 07 |
| BAB201-07C | 6,000,000 | 600,000,000,000 | 07 |
| BAB201-08C | 5,000,000 | 500,000,000,000 | 08 |
| Round 2 | 15,000,000 | | 1,500,000,000,000 |  | Q4/2024 |
| Round 3 | 15,000,000 | | 1,500,000,000,000 |  | Q2/2025 |
| Round 4 | 15,000,000 | | 1,500,000,000,000 |  | Q4/2025 |
| Round 5 | 15,000,000 | | 1,500,000,000,000 |  | Q2/2026 |
| Round 6 | 10,000,000 | | 1,000,000,000,000 |  | Q4/2026 |

1. Total value of bonds offered at par value: VND 9,000,000,000,000; It is expected to be divided into 06 rounds (as presented in Part 5, Category II above), in which: The value of the Bonds offered at par value in Round 1 is: VND 2,000,000,000,000
2. Bond term:

* Maximum 07 years and maximum 08 years from date of issuance.
* The total expected issuance value is VND 9,000 billion, corresponding to 2 term groups as follows:
* Maximum term of 07 years (Bond group has the code ending in 07L and 07C): The expected issuance value is VND 7,000 billion.
* Maximum term of 08 years (Bond group has the last symbol 08C): The expected issuance value is VND 2,000 billion.

In which, the issuance term of round 1:

* For BAB201-07L Bond: The term is 07 years
* For BAB201-07C Bond: The term is 07 years
* For BAB201-08C Bond: The term is 08 years.

1. Interest rate: Fixed interest rate and/or Floating interest rate.

In which, Bond Interest Rate for Round 1:

* BAB201-07L Bond: Interest rate = Reference interest rate +1.2%/year.
* BAB201-07C Bond: Interest rate = Reference interest rate +1.5%/year.
* BAB201-08C Bond: Interest rate = Reference interest rate +1.9%/year

In case the Issuer does not implement the repurchase right at the respective Repurchase Right Implementation Date of each Bond, the Bond interest rate applicable for the Interest Calculation Period from the 6th year until the Bond maturity is as follows:

* BAB201-07L Bond: Interest rate = Reference interest rate +3.0%/year.
* BAB201-07C Bond: Interest rate = Reference interest rate +3.1%/year.
* BAB201-08C Bond: Interest rate = Reference interest rate +3.2%/year

In which, “Reference Interest Rate”: used to determine the interest rate for each Interest Calculation Period, is the interest rate on regular personal savings deposits in VND, interest paid in arrears, with a 12-month term published on the official website of Bac A Commercial Joint Stock Bank at the Interest Rate Determination Date. In case there are preferred 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 officially announced when information is disclosed according to regulations before each issuance.

The Interest Rate Determination Date for the first Interest Calculation Period is the starting date of receiving applications to purchase Bonds. The Interest Rate Determination Date for subsequent Interest Periods is the 7th Business Day before the first day of each Interest Period.

Accordingly, the official interest rate for Round 1 will be announced by BAC A BANK on the website on the starting date of receiving applications to buy Round 1 Bonds.

1. Interest payment period: paid in arrears, periodically every 01 year from the date of issuance.
2. Offering price: VND 100,000/bond.
3. Distribution method: BAC A BANK distributes directly through BAC A BANK's Head Office/Branch/Transaction Office and/or Issuing Agent.

In which, Round 1 distribution method: Distributed directly to investors through Head Office/Branch/Transaction Office of BAC A BANK nationwide.

1. Minimum number of shares registered to purchase:

* For individual investors: Minimum order quantity is 500 Bonds or a multiple of 500 Bonds.
* For investors who are economic organizations: Minimum order quantity is 1,000 Bonds or multiples of 1,000 Bonds.

1. Time to receive purchase registration: From May 27, 2024 to June 17, 2024
2. Venue to receive registration to buy bonds: At the Head Office and branches/transaction offices of BAC A BANK nationwide
3. Time to receive money to buy bonds: From May 27, 2024 to June 17, 2024
4. Issuance date (the last date of receiving money to buy Bonds): June 17, 2024
5. Blocked accounts to receive money to buy bonds

* Account number: 1243503315
* Account owner: Bac A Commercial Joint Stock Bank
* Opened at: Joint Stock Commercial Bank for Investment and Development of Vietnam - Hoan Kiem branch

1. Announcement location of the Prospectus: The Prospectus is published at the website:

* Bac A Commercial Joint Stock Bank's website: www.baca-bank.vn;
* Electronic information page of ACB Securities Company Ltd: https://www.acbs.com.vn./

1. Centralized registration and listing of Bonds

Bonds offered to the public by Bac A Commercial Joint Stock Bank will be centrally registered at Vietnam Securities Depository and Clearing Corporation and listed on the trading system of the Hanoi Stock Exchange after the end of the offering. The Bonds will be officially traded after the Management Agencies approve the above procedures.