Code	**VAB**
Company name	VietNam-Asia Commercial Joint Stock Bank
Date	10/17/2025
Subject	Result of the public offering of bonds _ 2nd tranche

Content:

On October 17, 2025, VietNam-Asia Commercial Joint Stock Bank reports the result of the 2nd public offering of bonds as follows:

1. Information of bond public offering:
   - Bond code: TPVAB253202
   - Bond type: non-convertible bond, unsecured, without warrant
   - Par value: VND 100,000/bond
   - Offering volume: 3,000,000 bonds
   - Offering value (at par value): VND 300,000,000,000
   - Term: 07 years
   - Interest rate:
     + For the first year interest rate: 7.6%/year
     + For the interest rate for the following years: sum of 2.8%/year and the reference interest rate. In particular, the reference interest rate is the average of the interest rates of personal savings (deferred interest payment) with a term of 12 months (or equivalent) in VND quoted by BIDV, Vietcombank, VietinBank and Agribank on the determination date.
   - Interest payment term: Once a year.
   - Offering price: VND 100,000/bond
   - Subscription and payment time: from September 24, 2025 to October 14, 2025
   - Ending date: October 14, 2025
   - Issuance time: October 14, 2025
   - Expected trading date: within 30 days from the ending date, the investors will receive the original Bond oOwnership Certificate.

2. Summary:
   - Distributed volume: 2,994,070 bonds, equivalent to 99.80% of offering volume
   - Total proceeds from the offering: VND 299,407,000,000
   - Total expense: VND 1,087,369,250
   - Net proceeds from the offering: VND 298,319,630,750.