CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO MINH
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BAO MINH SECURITIES COMPANY

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No.: 82/2026-BMSC/TB

Re: Early redemption of BMS12501 bonds

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

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Ho Chi Minh City, October 26, 2026

NOTICE

(Re: Early redemption of the Bonds issued by Bao Minh Securities Company on September 09, 2025)

To: The Bondholders

Pursuant to:

- *Resolution of the Board of Directors No. 37/2025-BMSC/NQ-HĐQT dated September 05, 2025 on approving the plan for the 1st private placement of bonds in 2025 of Bao Minh Securities Company;*
- *Resolution of the Board of Directors No. 80/2026-BMSC/NQ-HĐQT dated October 26, 2026 on approving the plan for the early redemption of bonds;*
- *Information disclosure regarding the 1st private placement of bonds in 2025.*

Bao Minh Securities Company (BMSC) extends its greetings and sincere thanks for the cooperation of Investors during the past time. BMSC hereby respectfully notifies Valued Investors of the redemption of the Bonds issued by BMSC on 09/09/2025 as follows:

I. ISSUED BONDS INFORMATION

Issuer	:	Bao Minh Securities Company
Bond name	:	Bonds of Bao Minh Securities Company privately placed in the first issuance of 2025 (the "Bonds").
Bond code	:	BMS12501
Bond type	:	Non-convertible, unsecured bonds without warrants.
Bond form	:	Registered bonds privately placed in book-entry form.
Issuance currency	:	Vietnamese Dong (VND).
Par value	:	VND 100,000,000 (One hundred million Dong) per Bond.
Issue price	:	VND 100,000,000 (One hundred million Dong) per Bond.
Term	:	5 (five) years.
Total number of Bonds issued	:	2,000 (Two thousand) Bonds.
Total issuance value (at par)	:	VND 200,000,000,000 (Two hundred billion Dong).

Issue date	:	September 09, 2025
Maturity date	:	September 09, 2030
Coupon rate	:	The fixed interest rate applicable for the entire Bond term is 8.5%/year.

II. INFORMATION ON THE EARLY REDEMPTION OF THE BONDS

- Number of securities expected to be redeemed by the Issuer: 2,000 (Two thousand) Bonds, equivalent to a total par value of VND 200,000,000,000 (Two hundred billion Dong).
- Redemption ratio: Early redemption of all Bonds held by the Bondholders (BMSC redeems 100% of the Bonds).
- Interest rate: 8.5% per annum.
- Redemption price per Bond: VND 101,630,136.986 per Bond, in which:
  + Par value of the Bond (principal): VND 100,000,000 per Bond;
  + Bond interest (from and including) September 09, 2026 to (but excluding) November 18, 2026 is calculated by the following formula: VND 100,000,000 × 8.5% per annum × 70 days /365 days = VND 1,630,136.986 per Bond, rounded to three decimal places;
  + The total actual early redemption value received by the Bondholder will be rounded to the nearest unit (if the first decimal digit is equal to or greater than 5, the number is rounded up; if the first decimal digit is less than 5, the decimal part is discarded).
- Redemption payment date: November 18, 2026.
- Period for registering to sell the Bonds back to the Issuer: Not applicable. Bondholders are obliged to sell all of the Bonds they hold back to Bao Minh Securities Company and will receive the redemption proceeds for the Bonds they own. All redeemed Bonds will be cancelled.
- Place of payment:
  + For deposited securities: Bondholders shall complete the procedures to receive the early redemption payment for the corporate bonds at the depository members where their securities depository accounts are opened.
  + For undeposited securities: The early redemption payment for the corporate bonds will be transferred to the bank account registered by the Bondholder with Bao Minh Securities Company on November 18, 2026.

Sincerely,

Recipients:
- As above;
- Filed at: Office.

DEPUTY GENERAL DIRECTOR
(Signature, full name, seal)

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BẢO MINH

TRỊNH THỊ THU HƯƠNG