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*Hanoi, December 31, 2025***ANNOUNCEMENT**

**The closing date the List of Shareholders to carry out  
the additional public offering of shares to existing Shareholders**

***To: The Shareholders of An Binh Commercial Joint Stock Bank.***

- Pursuant to the Law on Credit Institutions dated January 18, 2024, amended and supplemented on June 27, 2025;
- Pursuant to the Law on Securities dated November 26, 2019, as amended and supplemented on November 29, 2024;
- Pursuant to the Law on Enterprise dated June 17, 2020, amended and supplemented on January 11, 2022, and June 17, 2025;
- Pursuant to the Charter of An Binh Joint Stock Commercial Bank dated April 18, 2025, updated on August 8, 2025;
- Pursuant to the Resolution of the General Meeting of Shareholders dated September 16, 2025 and the attached Plan for increase the charter capital of An Binh Commercial Joint Stock Bank;
- Pursuant to the Resolution No. 32/NQ-HDQT.25 dated December 17, 2025 of the Board of Directors on the Plan for implementing the share offering and issuance;
- Pursuant to the Certificate of Registration for Additional Public Offering of Shares No. 563/GCN-UBCK issued by the Chairman of the State Securities Commission on December 31, 2025,

An Binh Commercial Joint Stock Bank (ABBANK) respectfully announces the last registration date (closing date of the List of Shareholders) to exercise the right to purchase additional shares offered to existing shareholders, as follows:

- Organization name: AN BINH COMMERCIAL JOINT STOCK BANK (ABBANK)
- Stock code: ABB
- Head Office: 1st, 2nd, 3rd Floors, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi, Vietnam.
- Business registration number: 0301412222 first issued by the Department of Planning and Investment of Ho Chi Minh City on May 17, 1993, the Department of Planning and Investment of Hanoi City registered the 29th change on June 28, 2023 and was last updated by the State Bank of Vietnam on November 28, 2025. Banking operating license No. 0031/NH-GP dated April 15, 1993, was reissued under License No. 120/GP-NHNN dated December 12, 2018 (updated and amended charter capital according to Decision No. 1360/QD-NHNN dated July 13, 2023, amended head office address according to Decision No. 1901/QD-NHNN dated August 6, 2025, and updated and amended content related to charter capital according to Decision No. 1360/QD-NHNN dated July 13, 2023 of the State Bank of Vietnam).
- Phone: 024 - 37 612 888 Website: [www.abbank.vn](http://www.abbank.vn)
- Purpose of closing the List of Shareholders: To exercise the right to purchase additional shares offered to existing Shareholders (The Chairman of the State Securities Commission issued Certificate of Registration for Additional Public Offering of Shares No. 563/GCN-UBCK dated December 31, 2025).
- Last registration date (the closing date the List of Shareholders): **January 15, 2026.**
- Number of shares offered: 310,511,028 shares
- Offering price: VND 10,000/share
- Exercise ratio: 100:30 (For every 100 shares owned on the closing date, shareholders are entitled to purchase 30 additional shares).
- Rounding method, method for handling fractional shares, method for handling unsold shares (if any):  
The number of additional shares a shareholder is entitled to purchase is rounded down to the nearest whole number (any decimal fraction will be rounded down to 0).

Example: Based on the shareholder list on the Last Registration Date, Shareholder A owns 109 shares. According to the allocation ratio, this would be  $(109 \times 30)/100 = 32.7$ . Therefore, according to the rounding principle mentioned above, the shareholder will be entitled to purchase 32 additional new shares.

Shares formed from fractional shares according to the rounding method mentioned above and any unsubscribed shares will be offered by the Board of Directors to other investors (including other existing shareholders) according to the criteria and selection decision of the Board of Directors at an offering price no lower than the offering price to existing shareholders, ensuring compliance with regulations on the limit on the shareholding ratio of shareholders, shareholders and related parties, and the foreign ownership ratio as stipulated in the Law on Credit Institutions and ABBANK's Charter, or the offering will be terminated at the decision of the Board of Directors.

- Regulations on the transfer of purchase rights
  - Transfer period for purchase rights: ***From January 22, 2026 to February 6, 2026.***
  - Purchase rights can be transferred only once; the transferee may not transfer them to another person. The transferor and transferee shall mutually agree on the transfer price, payment, and be responsible for fulfilling all obligations as stipulated in the regulations related to the transfer. Organizations and individuals receiving the rights to purchase shares must comply with the provisions of the Law on Credit Institutions regarding the limits on share ownership of a shareholder, a shareholders and related parties, and the ownership ratio of a foreign investor.
- Regulations regarding subscribed securities:
  - Subscription and payment period: ***From January 22, 2026 to February 10, 2026.***
  - The subscribed securities are freely transferable common shares, except for shares formed from fractional shares according to the rounding method mentioned above and any unsubscribed shares offered by the Board of Directors to other investors, which are subject to a one-year transfer restriction from the date of completion of the offering.
- Subscription location:
  - For shareholders who have deposited their shares: Shareholders shall complete the procedures for transferring the right to purchase and/or subscribe to purchase shares at the depository members where their depository accounts are opened.
  - For shareholders who have not deposited their shares: Shareholders shall complete the procedures for transferring the right to purchase and/or subscribe to purchase shares at An Binh Securities Joint Stock Company (the authorized organization): 16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City (and the Company's branches) on weekdays.  
(Shareholders must present a valid ID card/passport to complete the procedure).
- Information on blocked account for receiving share purchase payments:
  - + Account holder name: An Binh Commercial Joint Stock Bank
  - + Account number: **8689686686**
  - + Opened at: Vietnam Investment and Development Bank (BIDV) - Ha Thanh Branch.

Shareholders can find detailed information on ABBANK's website at [www.abbank.vn](http://www.abbank.vn) or contact the Office of the Board of Directors at Tel: 024-37612888 extension 1382 or 1383, Email: [ir@abbank.vn](mailto:ir@abbank.vn).

**ON BEHALF OF THE BOARD OF DIRECTORS**  
**CHAIRMAN**  
*(Signed)*  
**Vu Van Tien**