NGÂN HÀNG TMCP AN BÌNH

ABBANK

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

Độc lập - Tự do - Hạnh phúc

THE SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Số / No.: 9289 /CV-TGĐ.26

Hà Nội, ngày 20 tháng 11 năm 2026

Hanoi, November 20, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG

EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán Hà Nội

To: Hanoi Stock Exchange

1. Tên tổ chức / *Name of organization:* **Ngân hàng Thương mại Cổ phần An Bình** / *An Binh Commercial Joint Stock Bank*

- Mã chứng khoán / *Stock code:* **ABB**
- Địa chỉ / *Address:* Tầng 1, 2, 3 Tòa nhà Geleximco, số 36 Hoàng Cầu, Phường Ô Chợ Dừa, Thành phố Hà Nội, Việt Nam
- Điện thoại liên hệ / *Tel.:* 84-24-37612888 Fax: 84-24-35190416

2. Nội dung thông tin công bố / *Contents of disclosure*:

Ngày 19/11/2026, Hội đồng Quản trị Ngân hàng Thương mại Cổ phần An Bình (ABBANK) đã ban hành Nghị quyết số 49/NQ-HĐQT.26 về việc **Ban hành Quy chế Công bố thông tin của Ngân hàng TMCP An Bình.**

Dated November 19, 2026, the Board of Directors of ABBANK issued Resolution No. 49/NQ-HĐQT.26 on ***Promulgation of the Information Disclosure Regulation of An Binh Commercial Joint Stock Bank.***

3. Thông tin này đã được công bố trên trang thông tin điện tử của ABBANK vào ngày 20/11/2026 tại đường dẫn https://www.abbank.vn / *This information was published on the company's website on November 20, 2026, as in the link https://www.abbank.vn.*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố. / *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm / Attached:

Nghị quyết HĐQT số 49/NQ-HĐQT.26

The Resolution No. 49/NQ-HĐQT.26.

Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information

(Ký, ghi rõ họ tên, chức vụ, đóng dấu)

(Signature, full name, position, and seal)

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH

THÀNH PHỐ HÀ NỘI

PHÓ TỔNG GIÁM ĐỐC

Nguyễn Thị Hương

Signature Not Verified

Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH

Ký ngày: 20/11/2026 11:57:27

No.: 49/NQ-HDQT.26

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, November 19, 2026

RESOLUTION OF THE BOARD OF DIRECTORS

Regarding: Promulgation of the Information Disclosure Regulation of An Binh Commercial Joint Stock Bank

THE BOARD OF DIRECTORS OF AN BINH JOINT STOCK COMMERCIAL BANK

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 43/2024/QH15 and Law No. 96/2025/QH15, and their guiding documents for implementation;*
- *Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15, and its guiding documents for implementation;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15, and their guiding documents for implementation;*
- *Pursuant to Decree No. 200/2026/ND-CP dated June 05, 2026, of the Government on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds to the international market;*
- *Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding information disclosure on the securities market, as amended and supplemented by Circular No. 68/2024/TT-BTC dated September 18, 2024, Circular No. 18/2025/TT-BTC dated April 26, 2025, and Circular No. 08/2026/TT-BTC dated February 03, 2026;*
- *Pursuant to the Charter of An Binh Commercial Joint Stock Bank dated April 18, 2025, with the latest update effective from July 28, 2026;*
- *- Based on the voting results of the Board of Directors Members via Submission No. ABBank85-2026 of the Office of the Board of Directors,*

RESOLUTED:

Article 1. To promulgate together with this Resolution the Information Disclosure Regulation of An Binh Commercial Joint Stock Bank.

Article 2. This Resolution shall take effect from the date of signing. Decision No. 36/QD-HDQT.25 dated February 12, 2025, of the Board of Directors shall be repealed from the effective date of this Resolution.

Article 3. Members of the Board of Directors, the Chief Executive Officer (General Director), relevant units, and individuals shall be responsible for implementing this Resolution.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

Signed

Vu Van Tien

Recipients:
- As Article 3; BOS
- Deposited at BOD Office and Doc Archives Unit.

TRACKING DOCUMENT EDITING				
I. DRAFTING UNIT				
No.	**Names**	**Title**	**Unit**	**Signature**
1.	**Tran Nam Son**	Chief Office	Office of the Board of Directors	Signed
II. CONTROL UNIT				
No.	**Names**	**Title**	**Unit**	**Signature**
1.	**Đat Khanh Toan**	Deputy Director of the Division	Risk Management Legal and Compliance Division	Signed
2.	**Nguyen Thi Huong**	Deputy CEO	Board of Management	
III. PERSON SIGNING TO APPROVE THE ISSUANCE				
1.	**Le Manh Hung**	CEO	Board of Management	Signed
III: BAN ĐIỀU HÀNH KÝ DUYỆT				
No	**Names**	**Title**	**Unit**	**Signature**
1.	**Vu Van Tien**	Chairman	Board of Directors	Signed

IV. PROMULGATION AND AMENDMENT PROCESS		
Time	**Date of Issuance**	**Brief of Contents**
5	19../11./2026	Decision No. 49/NQ-HDQT.26 on promulgating Regulation on Information Disclosure of An Binh Commercial Joint Stock Bank
4	12/02/2025	Decision No. 36/QD-HDQT.25 on promulgating Regulation on Information Disclosure of An Binh Commercial Joint Stock Bank
3	11/06/2021	Decision No. 132/QD-HĐQT.21 on promulgating Regulation on Information Disclosure of An Binh Commercial Joint Stock Bank
2	27/05/2020	Decision No. 68/QD-HĐQT.20 on Promulgating Regulation on Information Disclosure of An Binh Commercial Joint Stock Bank
1	14/10/2013	Decision No. 98/QD-HDQT.13 on promulgating Regulation Information Disclosure

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REGULATIONS ON INFORMATION DISCLOSURE OF AN BINH COMMERCIAL JOINT STOCK BANK

(Issued together with Decision No. 491/NQ-HĐQT.26 dated 13/11/2026)

Chapter I

GENERAL PROVISIONS

Article 1. Purpose of issuance

1.1. This Regulation is issued to ensure compliance with the obligation to disclose information as prescribed by law; ensure that the provision of information to management agencies, shareholders, investors and the public is implemented in a transparent, fair and consistent manner with best corporate governance practices; prevent legal risk, compliance risk; contribute to enhancing the reputation and image of ABBank in the market.

1.2. This Regulation must be disseminated to relevant individuals and departments and reviewed annually for timely amendments, supplements and updates in accordance with the provisions of laws and the actual requirements of ABBank's operations.

Article 2. Scope and subjects of application

2.1. This Regulation regulates the implementation of the obligation to disclose information on the stock market in accordance with the provisions of laws; regulations and instructions of competent management agencies; the public announcement and communication of information related to ABBank.

2.2. Reporting, explaining and providing information to competent management agencies not specified in this Regulation shall be carried out in accordance with the current regulations on information and reporting regimes or according to specific written requests of competent management agencies.

2.3. This Regulation applies to all of the following subjects:

a) ABBank and related divisions and individuals of ABBank;

b) Shareholders and Related Persons of ABBank shareholders;

c) Investors or groups of investors in ABBank shares;

d) Internal Persons and Related Persons of Internal Persons of ABBank.

Article 3. Definitions and abbreviations

3.1.ABBank/Bank: An Binh Commercial Joint Stock Bank.

3.2.GMS: General Meeting of Shareholders.

3.3.BOD: Board of Directors.

3.4.SSC: State Securities Commission.

3.5.SBV: State Bank of Vietnam.

3.6.VSDC: Vietnam Securities Depository and Clearing Corporation.

3.7.HNX: Hanoi Stock Exchange.

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3.8.HOSE: Ho Chi Minh City Stock Exchange.

3.9.VNX: Vietnam Stock Exchange.

3.10. Stock Exchange: Refers to a stock exchange; depending on the context, this may mean HNX, HOSE, or VNX.

3.11. ABBank Website: ABBank's official website at www.abbank.vn.

3.12. CIMS: Corporate Information Management System, a platform for entities listed or registered for trading on the HNX. It is part of the centralized information disclosure reporting system managed by the State Securities Commission (SSC) and can be accessed at https://cims.hnx.vn. Once the ABB stock is registered for trading on the HNX, all periodic or extraordinary reports and disclosures required by current laws and regulations must be submitted and published by ABBank via CIMS.

3.13. ECM: The Electronic Content Management system of the Ho Chi Minh City Stock Exchange (HOSE), which is part of the centralized information disclosure reporting system under the State Securities Commission of Vietnam (SSC). It can be accessed at: https://ecm.hsx.vn/hoseecm. Once ABB shares are officially listed on HOSE, all periodic or extraordinary reports and disclosures required by current laws and regulations shall be submitted and published by ABBank via the ECM system.

3.14. The SSC's information disclosure system consists of the following subsystems[1]:

- The RDP subsystem, available at https://rdp.ssc.gov.vn.
- The single-window reporting and information disclosure subsystem: Receives reports and disclosed information from listed organizations and share-trading registered organizations submitted via the Hanoi Stock Exchange System (CIMS) and the Ho Chi Minh City Stock Exchange System (ECM) (hereinafter collectively referred to as "the Stock Exchange's System") into the RDP subsystem.
- The website displaying disclosed information received from the RDP subsystem and the single-window reporting and information disclosure subsystem, available at https://congbothongtin.ssc.gov.vn.

3.15. EBTS/VNX: Is a system managed by the Vietnam Stock Exchange to report and publish information from the EBTS system (Internet Trading System). Information reported and published by ABBank via VNX includes all reports and information published periodically or irregularly in accordance with current laws.

3.16. Cbond/Corporate Bond Information Portal: Is a corporate bond information portal operated by the Hanoi Stock Exchange at https://cbonds.hnx.vn Information reported and published by ABBank via Cbond is reports and information related to bonds for which

[1] Clause 1, Article 3 of the Regulation on the Use of the Information Disclosure System of the State Securities Commission (SSC), issued together with SSC Decision No. 820/QĐ-UBCK dated October 23, 2025; and Section 3 of SSC Official Dispatch No. 10637/UBCK-CĐS dated October 26, 2026, regarding the operation of the SSC's reporting and information disclosure portal.

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ABBank is the issuer or provides services related to bond issuance in accordance with current laws.

3.17. Disclosure Focal Unit: The Office Division (PR-Marketing); however, for information disclosed via Cbond and EBTS/VNX, the Disclosure Focal Unit shall be the Treasury & Financial Markets Division.

3.18. Disclosure Subjects: Organizations or individuals obligated to fulfill information disclosure requirements in accordance with legal regulations.

3.19. Information-providing Subjects: Organizations or individuals obligated to provide information to ABBank/ABBank's Disclosure Focal Unit in accordance with legal regulations. These include internal insiders, related persons of internal insiders, related persons of ABBank; Shareholders, related persons of ABBank Shareholders; and units under ABBank assigned with the functions and duties to manage, monitor, compile, and submit information content that must be disclosed or reported pursuant to the regulations of the law and competent regulatory authorities.

3.20. Insiders, persons related to insiders, and persons related to ABBank; shareholders and persons related to ABBank's shareholders who are obligated to provide or disclose information in accordance with regulations; and units within ABBank assigned the function and responsibility of managing, monitoring, preparing, and submitting information required for disclosure or reporting in compliance with applicable reporting requirements.

3.21. Major shareholder: A shareholder who directly or indirectly owns 5% or more of ABBank's voting shares.

3.22. Internal Persons: Subjects identified according to the provisions of the current Securities Law for the purpose of information disclosure specified in this Regulation, including Chairman, Vice Chairman, member of the Board of Directors; Legal representative; General Director, Deputy General Director, Chief Accountant; Head of the Supervisory Board, member of the Supervisory Board; Company Secretary, Person in charge of corporate governance; Person authorized to disclose information.

3.23. Related Persons of ABBank, of shareholders, of ABBank Internal Persons are determined according to the provisions of the current Securities Law for the purpose of disclosing information as prescribed in this Regulation. In addition, in cases where the Law on Credit Institutions stipulates the obligation to disclose information of other subjects and their Related Persons, these subjects and their Related Persons shall be determined according to the corresponding provisions of the Law on Credit Institutions for the purpose of performing the obligation to disclose information as prescribed in this Regulation.

3.24. Approved auditing organization: An auditing organization approved by a competent State agency to conduct audits, review financial statements, financial information and other reports of public interest entities in the securities sector according to the provisions of Ministry of Finance.

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3.25. Public communication: Is the provision of information to the press (written, spoken, visual, electronic newspapers), electronic information pages, forums, social networks, and other mass media channels.

Article 4. References

4.1. External documents

- The Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 43/2024/QH15 and Law No. 96/2025/QH15, along with their guiding documents (collectively referred to as the "Law on Credit Institutions").
- The Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15, along with its guiding documents (collectively referred to as the "Law on Securities").
- The Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15, along with their guiding documents (collectively referred to as the "Law on Enterprises").
- Government Decree No. 200/2026/NĐ-CP dated June 5, 2026, regulating the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market (referred to as "Decree 200/2026/NĐ-CP").
- Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government, detailing the implementation of a number of articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/ND-CP dated September 11, 2025 (referred to as "Decree 155/2020/ND-CP").
- Circular No. 96/2020/TT-BTC dated November 16, 2020, providing guidelines for information disclosure in the securities market, as amended and supplemented by Circular No. 68/2024/TT-BTC dated September 18, 2024, Circular No. 18/2025/TT-BTC dated April 26, 2025, and Circular No. 08/2026/TT-BTC dated February 3, 2026 (referred to as "Circular 96/2020/TT-BTC").
- Circular No. 138/2026/TT-BTC dated September 25, 2026, providing guidelines for a number of articles of the Government's Decree No. 200/2026/ND-CP dated June 5, 2026, on the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds in the international market (referred to as "Circular 138/2026/TT-BTC").
- Circular No. 118/2020/TT-BTC dated December 31, 2020, of the Ministry of Finance, providing guidelines on certain matters regarding the offering and issuance of securities, public tender offers, share buybacks, registration as a public company, and the cancellation of public company status, as amended and supplemented by Circular No. 19/2025/TT-BTC dated May 5, 2025, and Circular No. 115/2025/TT-BTC dated December 15, 2025 (collectively referred to as "Circular 118/2020/TT-BTC").
- Circular No. 41/2016/TT-NHNN dated December 30, 2016, of the State Bank of Vietnam, prescribing capital adequacy ratios for banks and foreign bank branches, as

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amended and supplemented by Circular No. 22/2019/TT-NHNN dated November 15, 2019, Circular No. 22/2023/TT-NHNN dated December 29, 2023, and Circular No. 09/2024/TT-NHNN dated June 28, 2024 (collectively referred to as "Circular 41/2016/TT-NHNN").

- Circular No. 14/2025/TT-NHNN dated June 30, 2025, of the State Bank of Vietnam, prescribing capital adequacy ratios for commercial banks and foreign bank branches (referred to as "Circular 14/2025/TT-NHNN").
- Circular No. 22/2019/TT-NHNN dated November 15, 2019, of the State Bank of Vietnam, stipulating limits and safety ratios for the operations of banks and foreign bank branches, as amended and supplemented by Circular No. 26/2022/TT-NHNN dated December 31, 2022, Circular No. 09/2024/TT-NHNN dated June 28, 2024, Circular No. 25/2026/TT-NHNN dated June 22, 2026, and Circular No. 50/2026/TT-NHNN dated September 30, 2026 (referred to as "Circular 22/2019/TT-NHNN").
- Circular No. 50/2026/TT-NHNN dated September 30, 2026, of the State Bank of Vietnam, stipulating limits and safety ratios for the operations of banks and foreign bank branches (referred to as "Circular 50/2026/TT-NHNN").
- Circular No. 83/2025/TT-NHNN dated December 31, 2025, of the State Bank of Vietnam, stipulating the internal control system of commercial banks and foreign bank branches (referred to as "Circular 83/2025/TT-NHNN").
- Circular No. 34/2024/TT-NHNN dated June 30, 2024, of the State Bank of Vietnam, regulating the re-issuance of licenses, the addition of operational scope to licenses, and the organization and operations of commercial banks, foreign bank branches, and representative offices in Vietnam of foreign credit institutions and other foreign entities engaged in banking activities (as corrected by Decision No. 2239/QD-NHNN dated October 8, 2024), as amended and supplemented by Circular No. 66/2025/TT-NHNN dated December 31, 2025, and Circular No. 11/2026/TT-NHNN dated May 19, 2026 (referred to collectively as "Circular 34/2024/TT-NHNN").
- Circular No. 61/2025/TT-NHNN dated December 31, 2025, of the State Bank of Vietnam, regulating the operational network of commercial banks, as amended and supplemented by Circular No. 11/2026/TT-NHNN dated May 19, 2026 (referred to collectively as "Circular 61/2025/TT-NHNN").
- Circular No. 50/2025/TT-NHNN dated December 24, 2025, of the State Bank of Vietnam, stipulating the documentation and procedures for the approval of certain changes concerning commercial banks and branches of foreign banks, as amended and supplemented by Circular No. 11/2026/TT-NHNN dated May 19, 2026 (referred to as "Circular 50/2025/TT-NHNN").
- Circular No. 99/2025/TT-BTC dated October 27, 2025, of the Ministry of Finance, providing guidelines on the corporate accounting regime (referred to as "Circular 99/2025/TT-BTC").

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- Circular No. 183/2013/TT-BTC dated December 4, 2013, of the Ministry of Finance, regarding independent audits for public-interest entities (referred to as "Circular 183/2013/TT-BTC").
- Regulations on the Use of the Information Disclosure System of the State Securities Commission (SSC), issued pursuant to Decision No. 820/QĐ-UBCK dated October 23, 2025, of the SSC.
- The Information Disclosure Regulation at the Vietnam Exchange and its subsidiaries, issued under Decision No. 21/QĐ-SGDVN dated December 21, 2021, by the CEO of the Vietnam Exchange, as amended and supplemented by Decision No. 31/QĐ-HĐTV dated March 31, 2026, by the Board of Members of the Vietnam.
- Other relevant legal documents and regulatory provisions issued by competent authorities.

4.2. Internal documents

Current documents, including:

- Charter of An Binh Joint Stock Commercial Bank (ABBank).
- Internal Regulations on Corporate Governance of An Binh Joint Stock Commercial Bank (ABBank).
- Regulations on the Approval of Decisions by the Board of Directors.
- Regulations on the Drafting, Issuance, and Management of Internal Documents of An Binh Joint Stock Commercial Bank (ABBank).
- Policy on Compliance with Capital Adequacy Ratios at ABBank.
- Other relevant internal regulatory documents.

The above referenced documents include amended, supplemented or replaced documents issued later (if any).

Article 5. General principles in information disclosure[2]

5.1. The disclosure of information must be complete, accurate, timely, public, and transparent, ensuring fair and convenient access for shareholders and the public to the disclosed information, in accordance with the provisions of the law and this Regulation. In the event that any provision of this Regulation differs from the provisions of the law, the current legal provisions shall prevail.

5.2. Disclosure Subjects shall be legally responsible for the content of the information disclosed. In the event of any change to the content of previously disclosed information, the disclosing entity must promptly and fully disclose the nature of the change and the reasons for it. Subjects required to provide or publicly disclose information in accordance with regulations must ensure that the information provided to ABBank or disclosed to the

[2] Article 4 of Circular 96/2020/TT-BTC; Article 295 of Decree 155/2020/NĐ-CP; Article 4 of Decision 820/QĐ-UBCK.

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public is truthful, accurate, complete, and timely; they shall be held responsible for the provision and public disclosure of such information[3].

5.3. Disclosure Subjects must simultaneously report the disclosed information—including full details as required by regulations—to the SBV, SSC, Stock Exchanges, and VSDC. In the event that the disclosed information contains personal data (such as valid ID card/Citizen ID card/passport numbers, contact addresses, permanent addresses, phone numbers, fax numbers, emails, securities trading account numbers, securities depository account numbers, or bank account numbers) and the Disclosure Subjects do not consent to making this information public, they must submit two (02) copies of the document. This includes one (01) copy containing full personal data and one (01) copy excluding personal data, allowing the competent regulatory authorities to perform the public disclosure of information.

5.4. Information disclosure by ABBank and by Disclosure Subjects that are organizations must be performed by their legal representative or an authorized person for information disclosure. Information disclosure by Disclosure Subjects who are individuals shall be performed by the individuals themselves or by an organization or another individual authorized by them. Detailed regulations on information disclosure performed by the disclosing person are specified in Article 6 of this Regulation.

5.5. Subjects required to provide or disclose information, and the Disclosure Focal Unit shall be responsible for preserving and storing the disclosed and reported information in accordance with the provisions of law and this Regulation as follows:

a) Periodic disclosures and information regarding public company registration must be stored in hard copy (if any) and as electronic data for a minimum of ten (10) years. This information must be stored and remain accessible on ABBank's website, and on the website of the Disclosure Subject (if it is an organization) for a minimum of five (05) years;

b) Extraordinary disclosures, disclosures upon request, or other disclosure activities must be stored and remain accessible on ABBank's website and on the website of the Disclosure Subjects for a minimum of five (05) years.

5.6. Information disclosure must be performed simultaneously in both Vietnamese and English. Disclosed information must ensure clarity, be easy to understand, and avoid causing misunderstanding. The disclosed information in English must ensure consistency with the content of the disclosed information in Vietnamese. In the event of any discrepancy or differing interpretation between the Vietnamese and English information, the Vietnamese version shall prevail.

5.7. Information must be reviewed, checked, and approved in accordance with competent authority before being disclosed. Disclosure Subjects shall be responsible for the accuracy, completeness, and consistency of the content; the Disclosure Focal Unit shall be

[3] Điều 49.6 Luật Các tổ chức tín dụng

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responsible for performing the disclosure in accordance with the approved content, within the prescribed deadlines, and through the regulated media.

Article 6. Persons performing information disclosure[4]

6.1. Persons performing information disclosure of ABBank:

a) ABBank shall perform its information disclosure obligations through its legal representative. The legal representative of ABBank may authorize another person to perform the information disclosure and shall be held responsible for the completeness, accuracy, and timeliness of the information disclosed by such authorized person. The authorization must be made in writing;

b) The reporting or re-reporting of information regarding the person performing information disclosure to the SSC and the Stock Exchanges must be executed within twenty-four (24) hours from the effective date of the appointment, authorization, or change of the person performing information disclosure. The reported information regarding the person performing information disclosure shall include: the Power of Attorney for information disclosure using the form prescribed in Appendix I, and the Information Provision Form using the form prescribed in Appendix III issued enclosed with Circular No. 96/2020/TT-BTC;

c) The registration, update, and change of information of the person in charge of information disclosure via the RDP system and the Stock Exchange's reporting system shall be executed in accordance with the SSC's Regulations on the utilization of RDP and the relevant regulations of the Stock Exchange from time to time;

d) In the event of an event requiring information disclosure where both the legal representative and the authorized person for information disclosure are absent and unable to perform the disclosure, the member holding the highest-ranking position within the Board of Management (BOM) shall be responsible for performing the disclosure. In cases where more than one person holds the highest-ranking position, the remaining members of the BOM must elect or designate one individual to be responsible for the disclosure;

e) ABBank's Disclosure Focal Unit shall act as the focal point to perform information disclosure for ABBank in accordance with the provisions of law and this Regulation;

f) The submission of periodic reports or reports on events subject to information disclosure to the SBV, SSC, Stock Exchanges, and competent regulatory authorities shall be the responsibility of the Disclosure Focal Unit after obtaining approval from the competent authority.

6.2. Shareholders and related persons of ABBank's shareholders; investors or groups of investors in ABBank's shares; internal persons and related persons of ABBank's internal persons (Disclosure Subjects) must perform information disclosure by themselves or authorize another entity or individual to perform the disclosure in accordance with the provisions of Clause 2, Article 6 of Circular No. 96/2020/TT-BTC, and shall be held

[4] Article 6 of Circular 96/2020/TT-BTC; Decision 820/QD-UBCK

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responsible for the disclosed information in accordance with the provisions of law and this Regulation.

Article 7. Means of reporting and information disclosure[5]

7.1. Media for information disclosure shall include:

a) ABBank's website, which acts as the centralized media for ABBank's information disclosure.

b) The information disclosure systems of the SSC and the Stock Exchanges. Information reported and disclosed through these systems shall include:

- The single-window reporting and information disclosure subsystem, executed via the system of the Stock Exchange where ABBank's shares are registered for trading or listed, applicable to periodic and extraordinary reports and disclosures, and capital utilization reports as prescribed in Chapter II and Chapter III of Circular No. 96/2020/TT-BTC, as amended and supplemented by Circular No. 68/2024/TT-BTC.
- The RDP subsystem, applicable to reports and information disclosure upon request of the SSC, information related to public offerings and issuances of securities as prescribed in Decree No. 155/2020/ND-CP, as amended and supplemented by Decree No. 245/2025/ND-CP; and Circular No. 118/2020/TT-BTC, as amended and supplemented by Circular No. 115/2025/TT-BTC, and other activities of ABBank.

c) The Cbond system of HNX; and the reporting and information disclosure systems of VNX and VSDC;

d) Other information disclosure media as prescribed by law (including the SBV's media channels, printed newspapers, and electronic newspapers).

7.2. ABBank shall establish and maintain ABBank's website, ensuring compliance with the following requirements:

a) It must contain information regarding business lines and operations, as well as contents subject to public notification in accordance with the provisions of the Law on Enterprises, the Law on Credit Institutions, and the Law on Securities, including any modifications related to such contents. It must feature a dedicated section for shareholder (investor) relations, which must disclose ABBank's Charter, the Regulation on Information Disclosure, the Internal Regulations on Corporate Governance, the Operational Regulations of the Board of Directors, the Operational Regulations of the Supervisory Board, Financial Statements, Annual Reports, Prospectuses (if any), and other periodic, extraordinary, and requested disclosures in accordance with the provisions of law and this Regulation;

b) It must display the exact time of information posting, while ensuring that investors can easily search for and access the data on such website;

[5]Article 7 Circular 96/2020/TT-BTC; Point b Clause 4 Article 37 Law on Credit Institutions.

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c) Disclosed information must be stored and remain accessible for a minimum of five (05) years on ABBank's website;

d) In the event of a change to ABBank's website address, such change must be reported to the SSC and the Stock Exchanges, and be publicly announced within three (03) working days from the effective date of the website address modification.

7.3. Methods of submitting disclosed information:

a) Disclosure Subjects within ABBank and other parties obligated to disclose information must submit the information required for disclosure and coordinate as requested by the Disclosure Focal Unit for posting on ABBank's website and other regulated disclosure media. The Secretariat of the Board of Directors shall receive disclosed information from Shareholders, related persons of Shareholders, related persons of ABBank, and related persons of ABBank's internal persons, and shall coordinate with the Disclosure Focal Unit to perform information disclosure and reporting in accordance with regulations;

b) The Disclosure Focal Unit shall perform the disclosure on the RDP subsystem, the Stock Exchange's system, the VNX system, the Cbond system, and other disclosure media depending on the specific content required for disclosure based on current regulations;

c) In the event that an information disclosure obligation arises on a weekend or public holiday, the disclosure shall be performed on the immediate following working day. In the event that the disclosure content must be executed within twenty-four (24) hours, and the deadline expires during a weekend or public holiday as prescribed by law, the disclosure must still be posted on ABBank's website to ensure compliance with the regulated timeline, and simultaneously sent to the SSC and the Stock Exchanges for disclosure no later than the immediate following working day.

Article 8. Information disclosure documents

8.1. For documents in the form of originals and valid copies

a) For documents of individuals: Documents with full name and signature of the individual;

b) For documents of organizations: Documents of organizations signed and sealed by authorized persons of that organization.

8.2. For documents in the form of electronic data: Created and sent according to the format and instructions of the relevant unit or organization.

Article 9. Suspension of information disclosure[6]

9.1. ABBank and related entities may suspend information disclosure in cases of force majeure such as natural disasters, fires, wars, epidemics and other force majeure reasons, but must report to the SSC and the Stock Exchange on the suspension of information disclosure immediately upon the occurrence of the event (clearly stating the reason for

[6] Article 8 Circular 96/2020/TT-BTC

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the suspension of information disclosure), and at the same time announce the suspension of information disclosure.

9.2. Immediately after overcoming the force majeure situation, ABBank and related entities must fully disclose all information that has not been previously disclosed in accordance with the law.

Article 10. Handling of violations

Any entity or individual that violates the provisions on information disclosure shall, depending on nature, extent and subject of the violation, be subject to disciplinary action, administrative sanctions or criminal prosecution. If damage is caused, compensation must be paid in accordance with the provisions of law and ABBank.

Chapter II

PERFORMANCE OF ABBank'S INFORMATION DISCLOSURE OBLIGATIONS

Article 11. Periodic information disclosure

11.1. Annual financial statements (audited by an approved auditing organization)[7].

a) Annual financial statements must have full reports, appendices, and explanations in accordance with the law on corporate accounting.

b) The full text of the audited annual financial statements must be fully disclosed, including the audit report on such financial statements. In case the auditor does not accept the financial statements in full, ABBank must disclose the annual financial statements, the audit report, and ABBank's explanatory document;

c) In case the auditing organization gives an audit opinion that is not an unqualified audit opinion on the financial statements or the financial statements with retroactive adjustments, ABBank must disclose information on the audit opinion and the results of retroactive adjustments to the financial statements;

d) Deadline for publishing the annual financial statements: Within 10 days from the date the auditing organization signs the audit report but not exceeding 90 days from the end of the fiscal year.

e) When publishing the financial statements, ABBank must simultaneously explain the reasons when one of the following cases occurs based on ABBank's financial statements[8]:

- Profit after corporate income tax in the Business Performance Report of the reporting period changes by 10% or more compared to the report of the same period of the previous year;
- Profit after tax in the reporting period is a loss; or the profit in the report of the same period of the previous year is changed to a loss in this period or vice versa;

[7] Article 10.1 Circular 96/2020/TT-BTC
[8] Article 14.4 Circular 96/2020/TT-BTC

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- The difference in profit after tax in the reporting period before and after auditing or review is 5% or more, changing from loss to profit or vice versa.

11.2. Semi-annual financial statements (reviewed by an approved auditing organization)[9].

a) Semi-annual financial statements must ensure that they are full interim financial statements in accordance with the Accounting Standard "Interim financial statements", presenting financial data in the first 6 months of ABBank's fiscal year. Semi-annual financial statements must be reviewed in accordance with the Standards on financial statement review. The full text of the semi-annual financial statements must be fully disclosed, together with the review conclusion and ABBank's explanatory document in case the review conclusion is not an unqualified conclusion;

b) In case the auditing organization gives a review conclusion that is not an unqualified review conclusion for the financial statements or the financial statements with retroactive adjustments, ABBank must disclose information about the review conclusion and the results of retroactive adjustments to the financial statements;

c) Deadline for publishing semi-annual financial reports: 05 days from the date the auditing organization signs the review report, but no later than 45 days from the end of the first 6 months of the fiscal year;

d) Implement the requirements specified in Point e Clause 11.1 of this Article.

11.3. Quarterly financial statements or audited quarterly financial statements (if any)[10].

a) Quarterly financial statements including separate quarterly financial statements and consolidated quarterly financial statements must be full interim financial statements in accordance with the Accounting Standard "Interim financial statements". The full text of the quarterly financial statements or audited quarterly financial statements (if any) must be fully disclosed, accompanied by the audit opinion and explanatory document of ABBank in case the audited quarterly financial statements have a review conclusion that is not a fully accepted conclusion;

b) Deadline for disclosure of quarterly financial statements: 20 days from the end of the quarter. In case ABBank has an audited quarterly financial statement, the disclosure must be made within 05 days from the date the auditing organization signs the audit report but not exceeding 45 days from the end of the quarter.

c) Implement the requirements specified in Point e Clause 11.1 of this Article.

11.4. Annual report[11]

ABBank must prepare an annual report according to the form prescribed in Appendix IV issued with Circular No. 96/2020/TT-BTC and publish this report within 20 days from

[9] Article 14.2 Circular 96/2020/TT-BTC
[10] Article 14.3 Circular 96/2020/TT-BTC
[11] Article 10.2 Circulat 96/2020/TT-BTC

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the date of publication of the audited annual financial statements but no later than 110 days from the end of the fiscal year.

The financial information in the annual report must be consistent with the audited annual financial statements.

11.5. Annual General Meeting of Shareholders[12]

a) At least 51 days before the expected opening date of the General Meeting of Shareholders, ABBank must announce information on the last registration date (the closing date of the shareholder list) to exercise the right to attend the meeting. The closing date of the shareholder list is at least 20 days after the date of announcing the closing date of the shareholder list but not earlier than 10 days before the date of sending the meeting invitation;

b) At least 21 days before the opening date of the General Meeting of Shareholders, ABBank must send a notice convening the General Meeting of Shareholders and announce information on the ABBank Website and System of the Stock Exchange regarding the General Meeting of Shareholders, clearly stating the link to all documents of the Annual General Meeting of Shareholders, including: Meeting invitation, sample of proxy representative, expected meeting agenda, voting form, list and information of candidates in case of election of members of the BOD, members of the Supervisory Board; Reference documents as a basis for passing decisions and draft resolutions for each issue in the meeting agenda;

c) Meeting documents of the General Meeting of Shareholders must be posted and updated with amendments and supplements (if any);

d) Meeting minutes and Resolutions of the General Meeting of Shareholders must be disclosed according to regulations no later than 24 hours from the end of the General Meeting of Shareholders.

11.6. Corporate governance report[13]

Every 6 months and year, ABBank must disclose information on the ABBank governance report prepared according to the form prescribed in Appendix V issued with Circular 96/2020/TT-BTC; the disclosure period is 30 days from the end of the first 6 months of the year and the end of the calendar year.

11.7. Capital adequacy ratio[14]

a) ABBank shall disclose information regarding its minimum capital adequacy ratio on a semi-annual basis, in accordance with the following timelines:

[12] Article 10.3 Circular 96/2020/TT-BTC; Article 141.1 and Article 143.1 Law on Enterprises 2020; Article 271.1 Decree 155/2020/NĐ-CP.
[13] Article 10.4 Circular 96/2020/TT-BTC
[14] Article 20 Thông tư 41/2016/TT-NHNN; Article 76 Circular 14/2025/TT-NHNN

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- Semi-annual information must be disclosed no later than 75 days from the end of the first six months of the financial year;
- Annual information must be disclosed no later than 120 days from the end of the financial year.

b) The specific content and requirements for the disclosed information shall comply with Appendix 5 of Circular 41/2016/TT-NHNN, Appendix V of Circular 14/2025/TT-NHNN, and the Policy on Compliance with Capital Adequacy Ratios at ABBank, as issued by the Board of Directors and applicable for each respective period.

11.8. Liquidity Ratios[15]

a) ABBank shall disclose information regarding its liquidity ratios on its website, in accordance with the requirements set forth in Appendix IV issued with Circular 50/2026/TT-NHNN. Such disclosure must be made at least once every six months, subject to the following deadlines:

- Semi-annual information shall be disclosed no later than 75 days from the end of the first six months of the financial year;
- Annual information shall be disclosed no later than 120 days from the end of the financial year.

b) The specific content and requirements for the disclosed information shall comply with the provisions of Circular 50/2026/TT-NHNN.

11.9. Other periodic information disclosure

ABBank performs the obligation to disclose other periodic information according to the regulations of the State Bank, the Ministry of Finance, the State Securities Commission, the Stock Exchange, and VSDC arising in each period.

Article 12. Disclosure of extraordinary information[16]

12.1. ABBank must disclose extraordinary information within 24 hours from the occurrence of one of the following events:

a) ABBank's account is frozen at the request of a competent authority or when the payment service provider detects signs of fraud or violations of the law related to the payment account; the account is allowed to operate again after being frozen in the cases specified in this point;

b) Upon receipt of a document from a competent State agency or when ABBank has a decision to temporarily suspend part or all of its business activities; change the content of business registration; revoke the Business Registration Certificate; amend, supplement or suspend, revoke the Establishment and Operation License;

c) Approval of a decision of the extraordinary General Meeting of Shareholders. The published documents include: Resolution of the General Meeting of Shareholders,

[15] Article 27 Circular 50/2026/TT-NHNN
[16] Article 11 and Article 15 Circular 96/2020/TT-BTC

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meeting minutes or vote counting minutes (in case of collecting shareholders' opinions in writing) and documents attached to the minutes. In case the General Meeting of Shareholders approves the delisting, ABBank must disclose information about the delisting along with the approval rate of shareholders who are not major shareholders;

d) Decision to repurchase ABBank shares or sell treasury shares; date of exercising the right to purchase shares of bondholders with the right to purchase shares or date of converting convertible bonds into shares; decision to offer securities abroad and decisions related to the offering of securities;

e) Decision on dividend level, form of dividend payment, time of dividend payment; decision to split or consolidate shares;

f) Decisions on enterprise reorganization (division, separation, consolidation, merger, conversion of enterprises), dissolution, bankruptcy of enterprises; change of tax code, change of Bank name, seal of ABBank; change of location; establishment or closure of head office, branch, transaction office; issuance, amendment, supplement of Charter; strategy, medium-term development plan and annual business plan of ABBank;

g) Decisions on changing the accounting period, applicable accounting policy (except for cases of changing the applicable accounting policy due to changes in legal regulations); notification of the auditing enterprise that has signed the annual financial statement auditing contract or change of auditing enterprise (after signing the contract); cancellation of the signed auditing contract;

h) Decisions on participating in capital contribution to establish, purchase to increase ownership in a company leading to that company becoming a subsidiary or affiliated company; or sell to reduce ownership in a subsidiary or associated company, resulting in the company no longer being a subsidiary or associated company; or dissolve the subsidiary or associated company;

i) Decision of the General Meeting of Shareholders or the BOD approving the contract or transaction between ABBank and an Internal Person, a Related Person of an Internal Person or a Related Person of ABBank;

j) When there is a change in the number of voting shares. The time of information disclosure is as follows:

- In case ABBank issues additional shares or converts bonds or preferred shares into common shares, it is calculated from the time ABBank reports to the SSC on the issuance results and conversion results in accordance with the law on securities issuance;
- In case ABBank repurchases its own shares or sells treasury shares, it is calculated from the time ABBank reports the transaction results in accordance with the law on repurchasing its own shares and selling treasury shares;

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- In case ABBank buys back shares of employees under the Employee Stock Issuance Plan (ESOP Program) or buys back odd-lot shares at the request of shareholders, ABBank shall disclose information within the first 10 days of the month based on completed transactions and updated to the date of information disclosure.

k) ABBank changes, appoints, reappoints, or dismisses an internal person; receives a resignation letter from an internal person (clearly stating the effective date according to the provisions of the Law on Credit Institutions, the Law on Enterprises, and the ABBank Charter). At the same time, ABBank sends to the Stock Exchange a new internal person's information provision (if any) according to the form prescribed in Appendix III issued with Circular No. 96/2020/TT-BTC;

l) Decides to buy, sell assets or conduct transactions with a value greater than 15% of ABBank's total assets based on the audited financial statements of the last 6 months or the reviewed financial statements of the last 6 months;

m) Upon receiving a decision to prosecute ABBank, an internal person of ABBank; temporarily detain or prosecute an internal person of ABBank;

n) Upon receipt of a legally effective judgment or decision of the Court relating to ABBank's operations; Decision on sanctioning violations of tax laws;

o) ABBank receives a notice from the Court accepting the application for opening bankruptcy proceedings for the enterprise;

p) In case ABBank becomes aware of an event or information affecting the price of ABBank's own securities, ABBank must confirm or correct that event or information;

q) When other events occur that have a major impact on the production, business activities or governance situation of ABBank;

r) Approval or cancellation of listing on a foreign Stock Exchange;

s) Decision to increase or decrease the charter capital;

t) Decision to contribute capital to invest in an organization, project, borrow, lend or other transactions with a value of 10% or more of the Bank's total assets in the most recent audited annual financial statement or the most recent reviewed semi-annual financial statement;

u) Decision to contribute capital with a value of 50% or more of the charter capital of an organization (determined according to the charter capital of the organization receiving the capital contribution before the time of capital contribution).

v) Corporate model, type of financial statements (disclosed upon registration of the first trading day or registration of changes to corporate model/type of financial statements due to corporate reorganization in accordance with Point e or Point h, Clause 1, Article 11 of Circular No. 96/2020/TT-BTC, using the template provided

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in Appendix IV issued attached to Decision No. 21/QĐ-SGDVN of the Vietnam Exchange).

w) Cancellation of public company status in accordance with Clause 1 of Article 8, Article 9, and Article 13 of Circular No. 19/2025/TT-BTC.

x) Other cases as prescribed by legal regulations.

12.2. When disclosing information according to the provisions of Clause 12.1 of this Article, ABBank must clearly state the event that occurred, the cause and the solutions (if any).

12.3. Disclosing information about the extraordinary General Meeting of Shareholders or passing the Resolution of the General Meeting of Shareholders in the form of collecting shareholders' opinions:

a) The disclosure of information about the extraordinary General Meeting of Shareholders shall be implemented according to the provisions of Points b, c, d, Clause 11.5, Article 11 of this Regulation;

b) In case of collecting shareholders' opinions to pass the decision of the General Meeting of Shareholders, the disclosure of information shall be at least 10 days before the deadline for returning the opinion form. ABBank must publish on the ABBank Website, and send to all shareholders the opinion form, the draft Resolution of the General Meeting of Shareholders and documents explaining the draft resolution.

12.4. Disclosure of information related to the closing date of the shareholder list to exercise rights for existing shareholders

a) ABBank shall announce information about the closing date of the shareholder list to exercise rights for existing shareholders at least 10 days before the expected closing date, except for the case specified in Point b of this Clause

b) ABBank shall announce information about the expected closing date of the shareholder list to exercise rights for existing shareholders to attend the General Meeting of Shareholders at least 20 days before the expected closing date.

12.5. Disclosure of information on changes related to the License for Establishment and Operation of ABBank

a) In case the License for establishment and operation of ABBank is amended or supplemented with the following contents: Name; head office location; charter capital; branch office location; content and duration of operation, ABBank must publish the information on the State Bank's media, ABBank's website and on a printed newspaper in 03 consecutive issues or on 01 electronic newspaper of Vietnam within 07 working days from the date of receipt of the State Bank's written approval to amend or supplement the License[17];

b) ABBank shall make an announcement on the ABBank Website and at its head office, branches/transaction offices within 07 working days before the expected

[17] Point b Clause 4 Article 37 Law on Credit Institutions; Point b Clause 3 Article 7 Circular 34/2024/TT-NHNN

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opening date of the branch/transaction office or within 07 working days from the date of receiving the approval document from the SBV branch on the change of location of the branch/transaction office (within the locality or between the localities of provinces and centrally run cities). The information announcement shall include:

- Number, date, content of approval in the SBV's approval document on the establishment of a branch, transaction office or/and change of location of the branch's headquarters, transaction office;
- Name, location, expected date of opening operations or name, old location, new location of the branch's headquarters, transaction office and other information (if necessary)[18].

At the same time, ABBank must send a written request to the SBV (SBV's Office) to post on the State Bank's Electronic Information Portal, post on 01 printed newspaper in 03 consecutive issues or on 01 electronic newspaper of Vietnam for the contents specified in this point.

c) ABBank shall disclose its decision on the ABBank website and at its head office, branches, and transaction offices within 07 working days from the date the change takes effect, include: change in the branch overseeing a transaction office; conversion of a transaction office into a branch; changing the name of domestic branches, transaction offices; converting domestic branches into transaction offices; changing the address of domestic branches, transaction offices without changing the location; changing the name, location of representative offices, domestic public service units, branches/representative offices abroad; changing the name of branches, transaction offices, representative offices, public service units in case of Bank reorganization.[19]

d) ABBank shall publicly announce and post the termination of operations and dissolution on the ABBank website, at the head office, the branch office managing the transaction office (for the termination of a transaction office) of ABBank, and publish it in the central and local newspapers in the province or centrally-run city where the branch, transaction office, representative office, or public service unit is located within 07 working days from the date of termination of operations or dissolution of the branch, transaction office, representative office, or public service unit. The content of the announcement and public posting shall include at least:

- Name and address of the domestic branch, transaction office, representative office, or public service unit that terminates operations or dissolves;
- Time of termination of operations or dissolution;

[18] Clauses 1 and 4 Article 23 Circular 61/2025/TT-NHNN
[19] Article 23.2 Circular 62/2025/TT-NHNN

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- Responsibilities of ABBank regarding the assets, rights, obligations, and related interests of the branch, transaction office, representative office, or public service unit that terminates operations or dissolves. [20]

12.6. Information disclosure in other cases:

a) ABBank shall publish on the ABBank Website and send this Regulation to the SBV (Department of Management and Supervision of Credit Institutions) within 10 days from the date of issuance, amendment, supplementation, or replacement[21];

b) After changing the accounting period, ABBank shall publish the financial statements for the period between the two accounting periods of the old fiscal year and the new fiscal year in accordance with the law on corporate accounting within 10 days from the date the auditing organization signs the audit report, but no later than 90 days from the start date of the new fiscal year.[22] .

Article 13. Disclosure of information upon request[23]

13.1. In the following cases, ABBank must disclose information within 24 hours from the time of receiving the request of the SSC and the Stock Exchange where ABBank is listed or registered to trade shares when one of the following events occurs:

a) The event seriously affects the legitimate interests of investors;

b) There is information related to ABBank that greatly affects the price of securities and that information needs to be confirmed.

13.2. The content of the information disclosed upon request must clearly state the event requested by the SSC and the Stock Exchange to be disclosed; the cause and ABBank's assessment of the authenticity of that event, and remedial solutions (if any).

Article 14. Disclosure of information on other activities of ABBank[24]

14.1. Disclosure of information on offering, issuance, listing, registration for trading and reporting on capital use.

ABBank shall perform the obligation to report and disclose information on public offering of securities, private placement of securities, listing, registration for trading and reporting on capital use in accordance with the provisions of Decree 155/2020/ND-CP, Decree 200/2026/ND-CP, Articles 19 and 20 of Circular 96/2020/TT-BTC, Circular 138/2026/TT-BTC and other provisions of law related to offering, issuance of securities, listing, registration for trading of securities when performing these activities.

14.2. Disclosure of information on foreign ownership ratio

ABBank must disclose information on the maximum foreign ownership ratio at ABBank and changes related to this ownership ratio on the electronic information page of ABBank,

[20] Article 32 Circular 32/2024/TT-NHNN
[21] Điều 20.3 Circular 41/2016/TT-NHNN has been revised and supplemented
[22] Article 11.6, Article 15.1 Circular 96/2020/TT-BTC
[23] Article 12 and 16 Circular 96/2020/TT-BTC
[24] Article 13 and 17 Circular 96/2020/TT-BTC

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the Stock Exchange, ***VSDC*** in accordance with the provisions of the securities law guiding foreign investment activities on the Vietnamese securities market.

14.3. Disclosure of information on transactions to repurchase its own shares, sell treasury shares

- In case ABBank repurchases its own shares or sells treasury shares, ABBank must disclose information in accordance with the provisions of the law on repurchasing its own shares and selling treasury shares.
- In case ABBank buys back its own shares, after paying for all the bought back shares, if the total value of assets recorded in the accounting books decreases by more than 10%, ABBank must notify all creditors and disclose information within 15 days from the date of completion of the obligation to pay for the bought back shares.

Article 15. Responsibilities of ABBank units in implementing information disclosure

15.1. Annually, the Office of the BOD shall summarize information for the BOD so that the BOD can report to the General Meeting of Shareholders on information specified in Points a, d, e, Clause 16.1, Article 16 and Points a, b, d, Clause 17.7, Article 17 of this Regulation[25].

15.2. The General Director is responsible for:

a) Issuing the Information Disclosure Procedure to implement this Regulation, which specifically stipulates:

- The sequence of steps and implementation methods; deadline requirements and templates to be used; inspection and supervision mechanisms for compliance in fulfilling information disclosure obligations;
- Fully stipulating the responsibilities, authorities, and cooperation of relevant divisions and individuals in implementing information disclosure to ensure that reports and information are provided fully, on time, and in strict accordance with the content and template requirements to the Disclosure Focal Unit for publishing and reporting as prescribed;
- The Information Disclosure Regulation and the Information Disclosure Process must be published on the ABBank Website. The information disclosure process related to capital adequacy ratios and liquidity ratios must be reviewed and updated annually, and submitted to the SBV (Department of Credit Institutions Management and Supervision) within 10 days from the date of issuance, amendment, supplement, or replacement[26].
- Particularly for content related to the Information Disclosure on capital adequacy ratios and liquidity ratios, the information disclosure process must ensure to include at least the following contents: (i) Specifying the particular forms (such as publications or posting on the website...) for information disclosure on capital

[25] Clause 4 Article 49 Law on Credit Institutions
[26] Articles 20.2 & 3 of Circular 41/2016/TT-NHNN; Articles 76.2 & 3 of Circular 14/2025/TT-NHNN; Articles 27.2 & 3 of Circular 50/2026/TT-NHNN

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adequacy ratios and liquidity ratios to ensure openness, transparency, and convenient access for related interested individuals and organizations; (ii) The disclosed information must be consistent with the data on the Financial Statements at the same point in time; (iii) Having processes and methods to collect information (qualitative and quantitative content) regarding capital adequacy ratios and liquidity ratios in accordance with the provisions of relevant Circulars of the SBV applied in each period; (iv) Having processes to inspect the accuracy, completeness, and update of the disclosed information content in accordance with the provisions of relevant Circulars of the SBV applied in each period; (v) Fully stipulating the responsibilities, authorities, and cooperation of relevant individuals and departments in implementing information disclosure; (vi) The information disclosure process must be disseminated to relevant individuals and divisions;[27]

b) Ensuring fulfillment of the necessary requirements regarding physical infrastructure, information technology systems, and personnel; Ensuring full stipulation of responsibilities, authorities, and effective cooperation among Information Providing Units, supporting units, and technical system management and operation units with the Disclosure Focal Unit; as well as the inspection and supervision of compliance in fully and timely executing information disclosure obligations in accordance with provisions of the law and this Regulation.

c) Report to the General Meeting of Shareholders on credit facilities for subjects specified in Clause 1, Article 135 of the Law on Credit Institutions arising up to the time of data collection for the General Meeting of Shareholders.[28]

15.3. Disclosure Focal Unit:

a) Manage the information disclosure deadline and ensure that the information is disclosed fully, on time and with the required content; proactively warn and remind units about the information disclosure deadline;

b) Be the focal point of ABBank in implementing information disclosure in accordance with the provisions of law and this Regulation; respond to the results of information disclosure via email to the Information Provider, the Office of the BOD, and the Authorized Person to disclose information;

c) Be responsible for managing the ABBank Website login account, SSC's Information Disclosure System account; Stock Exchange's Disclosure System account and login accounts to the information disclosure system of other relevant management agencies to implement information disclosure;

d) Be responsible for keeping information confidential upon receipt;

e) Monitor and summarize reports on information disclosure in accordance with the provisions of this Regulation.

[27] Article 20.2 of Circular 41/2016/TT-NHNN; Article 76.2 of Circular 14/2025/TT-NHNN; Article 27.3 of Circular 50/2026/TT-NHNN
[28] Article 1.10 Circular 09/2024/TT-NHNN

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15.4. Information Providing Unit:

a) Draft the content of reports and information to be disclosed according to regulations, submit to competent authorities for approval, forward to and coordinate with the Disclosure Focal Unit to disclose information according to regulations;

b) Monitor and inspect the implementation of information disclosure by the Disclosure Focal Unit to ensure that information is disclosed on time and with correct content; coordinate and handle feedback from the Management Agency throughout the process until the submission of reports and disclosure of information according to regulations;

c) Be responsible for the content of the information provided and the completeness and accuracy of the disclosed information; ensure that information is provided on time, with correct content and in the prescribed form;

d) Immediately notify the Disclosure Focal Unit and coordinate when an event arises that requires the disclosure of unusual information in the field under the unit's responsibility;

e) Be responsible for proposing to the competent authority to request an extension or postponement of information disclosure in case of failure to submit information on time;

f) Coordinate and consult, if necessary, with the Office of the BOD and relevant divisions in preparing reports and information content to be disclosed.

15.5. Office of the BOD:

a) Support the BOD in performing the task of monitoring and supervising the implementation of ABBank's information disclosure obligations in accordance with the provisions of law;

b) Support the Information Provider and Disclosure Focal Unit to ensure that ABBank complies with its information disclosure obligations in accordance with the provisions of law;

c) Perform the duties of the Information Provider for relevant information and decisions of the General Meeting of Shareholders and the BOD;

d) Act as the focal point for receiving information disclosed by shareholders in accordance with the provisions of Chapter III of this Regulation to transfer to the Disclosure Focal Unit for disclosure;

e) Periodically review this Regulation annually to promptly update, amend and supplement it appropriately.

Chapter III

PERFORMANCE OF INFORMATION DISCLOSURE OBLIGATIONS OF SHAREHOLDERS, ABBank INTERNAL PERSONS AND RELATED PERSONS

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Article 16. Disclosure of information by shareholders owning 1% or more of charter capital, major shareholders, groups of Related Persons owning 5% or more of voting shares, groups of related foreign investors owning 5% or more of voting shares[29]

16.1. Shareholders owning 01% or more of the charter capital at ABBank must provide ABBank with the following information:

a) Full name; personal identification number; nationality, passport number, date of issue, place of issue for shareholders who are foreigners; number of the Certificate of Business Registration or equivalent legal documents for shareholders who are organizations; date of issue, place of issue of this document;

b) Information about Related Persons who are individuals, including: full name; personal identification number; nationality, passport number, date of issue, place of issue for foreigners; relationship with the information provider. Information about Related Persons who are organizations, including: name, enterprise code, head office address of the enterprise, number of the Certificate of Business Registration or equivalent legal documents; legal representative, relationship with the information provider;

c) Number and percentage of shares owned by them at ABBank;

d) Number and percentage of shares owned by Related Persons at ABBank;

16.2. Shareholders owning 01% or more of the charter capital must send ABBank in writing the information as prescribed in Clause 16.1 of this Article for the first time and when there is a change in this information within 07 working days. For the information in Point c and Point d of Clause 16.1 of this Article, shareholders must only provide information to ABBank when there is a change in their share ownership ratio, their share ownership ratio and that of Related Persons from 01% or more of ABBank's charter capital compared to the previous provision.

16.3. Organizations and individuals who are major shareholders of ABBank must fulfill the following obligations:

a) Disclose information and report on transactions to ABBank and the Stock Exchange according to the form prescribed in Appendix VII issued with Circular 96/2020/TT-BTC within 05 working days from the date of becoming or ceasing to be a major shareholder in accordance with the provisions of Article 31 of Circular 96/2020/TT-BTC;

b) Comply with the obligation to provide information to ABBank as prescribed in Clauses 16.1 and 16.2 of this Regulation. At the same time, disclose information and report to ABBank and the Stock Exchange according to the form prescribed in Appendix VIII issued with Circular No. 96/2020/TT-BTC within 05 working days from the date of change in the number of shares owned over the threshold of 01% of voting shares as prescribed in Clause 2, Article 31 of Circular 96/2020/TT-BTC;

[29] Article 49 Law on Credit Institution; Article 31 Circular 96/2020/TT-BTC

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c) In case of purchase or transfer leading to becoming a major shareholder, it must be approved in advance by the SBV as prescribed in Point d, Clause 1, Article 37 of the Law on Credit Institutions; the dossier and procedures for requesting prior approval from the SBV as prescribed in Circular No. 50/2018/TT-NHNN

16.4. The provisions of Clause 16.3 of this Article also apply to groups of Related Persons or groups of related foreign investors owning 5% or more of the voting shares at ABBank. Groups of related foreign investors owning 5% or more of the voting shares at ABBank shall disclose information according to the form prescribed in Appendix IX and Appendix X issued with Circular 96/2020/TT-BTC based on the total number of shares held by such group of foreign investors.

16.5. The provisions of Clause 16.3 of this Article shall not apply to entities that do not actively conduct transactions in the event of a change in the voting stock holding ratio arising from ABBank repurchasing its own shares or ABBank issuing additional shares.

16.6. The ABBank BOD Office is responsible for:

a) Posting and storing the information specified in Clause 16.1 of this Article at the ABBank Head Office; drafting and submitting to the competent authority for signature and sending a written report to the SBV within 07 working days from the date ABBank receives the information provided. Annually synthesizing the BOD' report to disclose the information specified in Points a, c, d, Clause 16.1 of this Article to the General Meeting of Shareholders;

b) Publicly announcing information about the full name of individuals and organizations that are shareholders owning 01% or more of the charter capital at ABBank and the information specified in Points c and d, Clause 16.1 of this Article on the ABBank Website within 07 working days from the date ABBank receives the information provided;

c) Announce on ABBank's Website within 03 working days after receiving the report related to the change in the share ownership ratio of major shareholders, groups of related people owning 5% or more of voting shares, groups of related foreign investors owning 5% or more of voting shares.

Article 17. Information disclosure of Internal Persons and Related Persons of Internal Persons [30]

17.1. ABBank's Internal Persons and Related Persons of these entities (hereinafter referred to as Related Persons) must disclose information and report before and after conducting transactions to the Stock Exchange and ABBank (through the contact point of the BOD' Office) when the expected transaction value per day is from VND 50 million or more or the expected transaction value per month is from VND 200 million or more calculated by par value (for shares, convertible bonds) or transfer value (for stock purchase rights, convertible bond purchase rights), including cases of transfer not through the trading system at the Stock Exchange (such as transactions for giving or being given, donating or

[30] Article 49 Law on Credit Institution; Article 33 Circular 96/2020/TT-BTC

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being gifted, inheriting, transferring or receiving transfer of securities and other cases), specifically as follows:

a) At least 03 working days prior to the expected date of transaction execution, internal persons and their related persons must disclose information regarding the expected transaction using the template prescribed in Appendix XIII or Appendix XIV issued under Circular No. 96/2020/TT-BTC (as amended and supplemented), except for cases where a securities company is a related person of an ABBank internal person executing a transfer of ownership as prescribed in Point q2, Clause 2, Article 6 of Circular No. 119/2020/TT-BTC, and Points c and d, Clause 9, Article 16 of Circular No. 121/2020/TT-BTC.

In cases where a securities company sells shares received into its proprietary trading account on the securities trading system as prescribed in Clause 9, Article 40k of Circular No. 119/2020/TT-BTC and Point d, Clause 9, Article 16 of Circular No. 121/2020/TT-BTC, the information disclosure exemption shall apply to transactions executed within 04 working days from the date the shares are credited to the proprietary trading account of the securities company as prescribed in Clauses 7 and 8, Article 40k of Circular No. 119/2020/TT-BTC, and Points c and d, Clause 9, Article 16 of Circular No. 121/2020/TT-BTC[31];

b) The transaction period shall not exceed 30 days from the date of registration for the transaction. Internal Persons and Related Persons must conduct transactions according to the time, volume, and value announced by the Stock Exchange and may only conduct the first transaction on the trading day following the date of information announcement from the Stock Exchange;

c) In case of making purchase transactions during stock issuances or public tender offers, the entities required to disclose information as prescribed in this Article shall be exempted from the obligations prescribed in Point b of this Clause and shall comply with the provisions of law on public offering, issuance and tender offers;

d) Internal Persons and Related Persons shall not simultaneously register, purchase and sell shares, stock purchase rights, convertible bonds, and convertible bond purchase rights in the same registration and transaction period and shall only register and make subsequent transactions after reporting the completion of the previous transaction period;

e) Within 05 working days from the date of completion of the transaction (in case the transaction ends before the registration deadline) or the end of the expected transaction period, the Internal Person and Related Persons must disclose information on the transaction results and explain the reasons for not being able to execute the transaction or not executing the entire registered volume (if any) according to the form prescribed in Appendix XV or Appendix XVI issued with Circular No. 96/2020/TT-BTC;

[31] Article 33.1.a of Circular 96/2020/TT-BTC has been amended and supplemented by Circular 08/2026/TT-BTC.

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f) The Internal Person and Related Persons who are required to report and disclose information according to the provisions of this Article and are also required to report and disclose information according to the provisions of Article 16 of this Regulation shall only have to perform the obligation to disclose information applicable to Internal Persons and Related Persons prescribed in this Article.

17.2. The provisions on information disclosure obligations at points a, b and d, Clause 17.1 of this Article do not apply to cases where a securities company sells mortgaged shares of a customer who is an Internal Person of ABBank or a Related Person of these entities.

17.3. In case after registering to conduct a transaction, the registrant is no longer an Internal Person of ABBank or a Related Person of these subjects, the registered subject to conduct the transaction must still report and disclose information according to the provisions of Clause 17.1 of this Article.

17.4. In case political organizations, socio-political organizations (trade unions, youth unions, etc.), individuals holding other management positions as prescribed in ABBank's Charter conduct transactions in shares, stock purchase rights, convertible bonds, and convertible bond purchase rights of ABBank, they must perform the obligation to disclose information applicable to Internal Persons and Related Persons.

17.5. Within 03 working days after receiving reports related to securities transactions of Internal Persons and Related Persons as prescribed in this Article, the Office of the BOD of ABBank must publish on ABBank's Website.

17.6. In case the securities company is a related party of an Internal Person of ABBank

a) When correcting an error in an ABB stock transaction, the securities company must report the correction to the Stock Exchange and ABBank within 24 hours from the time the error-correction transaction is completed;

b) The securities company must disclose information, report to the SSC and the Stock Exchange, and notify ABBank if the value of ABB stock transactions reaches 50 million VND or more in a single day, or 200 million VND or more in a single month (calculated based on par value). This requirement also applies to the transfer of ownership outside of the securities trading system. Such disclosure and reporting must be carried out in accordance with the template provided in Appendix XVIII, issued with Circular 96/2020/TT-BTC, within 24 hours from the following points in time: (i) the completion of the transfer of ownership to the securities company's proprietary trading account, as stipulated in Clauses 7 and 8 of Article 40k of Circular 119/2020/TT-BTC; or (ii) the completion of the sale of the shares, as stipulated in Clause 9 of Article 40k of Circular 119/2020/TT-BTC. [32]

17.7. Members of the BOD, members of the Board of Supervisors, General Director, Deputy General Director of ABBank must publicly disclose to ABBank (through the contact point

[32] Article 33.8 of Circular 96/2020/TT-BTC has been amended and supplemented by Circular 18/2025/TT-BTC.

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of the BOD Office) the following information in writing for the first time and when there is a change within 07 working days[33]:

a) Name, enterprise code, head office address of the enterprise, economic organization in which you or you and your Related Person own capital contribution, shares of 5% or more of charter capital, including capital contribution, shares authorized, entrusted to other organizations, individuals;

b) Name, enterprise code, head office address of the enterprise, economic organization in which you or your Related Person is a member of the BOD, member of the Board of Members, controller, member of the Board of Supervisors, General Director (Director);

c) Information about the Related Person who is an individual, including: full name; personal identification number; nationality, passport number, date of issue, place of issue for foreigners; relationship with the information provider;

d) Information about the Related Person who is an organization, including: name, enterprise code, head office address of the enterprise, number of the Certificate of Business Registration or equivalent legal documents; legal representative, relationship with the information provider;

e) Other cases as prescribed in Clause 2, Article 164 of the Law on Enterprises; Clause 3, Article 291 and Article 299 of Decree 155/2020/ND-CP detailing the implementation of a number of articles of the Law on Securities (outside the scope of the cases prescribed in Points a, b, c, d and e of this Clause)

17.8. The ABBank BOD Office is responsible for posting and storing the information specified in Clause 17.7 of this Article at the ABBank Head Office; drafting and submitting to the competent authority for signature and sending a written report to the SBV within 07 working days from the date ABBank receives the information provided. Annually, summarize the BOD' report to disclose the information specified in Points a, c, d Clause 16.1 of this Article to the General Meeting of Shareholders.

Chapter IV

ABBank'S PUBLIC COMMUNICATIONS AND STATEMENTS

Article 18. Purpose and content of requirements for public speaking and communication

18.1. Public statements and communications must aim to promote and introduce ABBank's products, services, reputation, image, capacity and operations; protect the legitimate and legal rights and interests of customers and ABBank; guide public opinion to help the public and the social community have sufficient necessary information, correctly understand the nature of the problem; objectively, truthfully and sympathetically evaluate

[33] Article 48.7, Article 49 Law on Credit Institutions; Article 164.2 Law on Enterprises; Article 291.3 và Article 299 Decree 155/2020/NĐ-CP;

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ABBank; support ABBank to continuously improve and develop; prevent and handle false information that affects ABBank;

18.2. The content of information communicated and communicated to the public must reflect ABBank's official stance on that issue and must be consistent with the purpose of statements and communications specified in Clause 18.1 of this Article and not contradict the content of information published according to the provisions of Chapter II of this Regulation on the same issue;

18.3. The following acts are prohibited:

a) Speaking or disclosing information that is state secret, business secret, technology and other confidential information of ABBank, customer account and transaction information, except in cases where information must be provided to competent state agencies as prescribed by law;

b) Speaking or providing false information, causing misunderstanding or causing negative impact on ABBank;

c) Arbitrarily speaking or providing information on behalf of ABBank that is contrary to this Regulation and other relevant internal regulations of ABBank

18.4. The statements of ABBank officers and employees as individuals/experts must comply with the following regulations:

a) Not to include information identifying that the officer or employee is working at ABBank;

b) Not to violate the provisions in Clause 18.3 of this Article;

c) Encourage implementation of the provisions in Clause 18.1 and Clause 18.2 of this Article;

d) Take personal responsibility for the content of the statements.

Article 19. Authority and form of public speaking and communication

19.1. Persons authorized to speak for ABBank include:

a) Chairman of the BOD;

b) Legal representative;

c) General Director;

d) Persons authorized to disclose information as prescribed in Clause 6.1, Article 6 of this Regulation;

e) Persons assigned the task of speaking on behalf of the Bank, or authorized to do so, by the Chairman of the Board of Directors or the General Director in specific instances.

19.2. The authorized spokesperson is responsible before the law and before the competent authority for the information he/she speaks and provides to the press.

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19.3. Except for providing information in accordance with the content of the information disclosure document implemented in accordance with the provisions of Chapter II of this Regulation, speaking, providing information and communicating to the public related to the following contents must be reported to the Chairman of the BOD before implementation:

a) Contents of periodic and ad hoc information disclosure as prescribed in Chapter II of this Regulation, except in cases where the content of such information disclosure has been authorized by the Chairman of the BOD;

b) Contents of meetings, activities, decisions, responsibilities, and authority of the General Meeting of Shareholders, the BOD, and the BOD' Committees;

c) Shareholders, shares; offering, issuance of shares, convertible bonds, treasury stock transactions, public tender offers, increase, decrease of charter capital; dividends;

d) Legal rights and interests, responsibilities and actions of ABBank in disputes, events, incidents, and risks;

e) Recruitment, appointment, dismissal, removal, transfer, discipline and responsibilities of Internal Persons or information related to senior personnel of ABBank;

f) Handling of communication incidents;

g) Other issues as requested by the Chairman of the BOD or General Director, spokesperson, authorized person to disclose information/speak, provide information or the Disclosure Focal Unit that deems it necessary to report to the Chairman of the BOD before making a statement or providing information.

19.4. Public communication must be carried out through a single focal point, PR-Marketing (Office Division). Units and individuals who need to promote information to the public or have a request for press response must contact and follow the instructions of the PR-Marketing (Office Division).

19.5. The PR-Marketing (Office Division) is responsible for speaking and providing information to the press specifically as follows:

a) Advise, consult, prepare press releases;

b) Guide the implementation of statements, provide information to the outside;

c) Preside over and coordinate with relevant units and individuals to propose contingency plans, solutions to handle and overcome communication incidents when they arise;

d) Proactively establish and maintain contact channels, interact with the press, electronic information pages, social networking forums to carry out public communication purposes;

e) Regularly monitor and synthesize public opinion and press situations to coordinate with relevant units to propose response content, overcome negative impacts on the reputation and image of ABBank;

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f) Coordinate to advise, propose, prepare content to request relevant press agencies, organizations and individuals to make corrections, overcome consequences when posting inaccurate and untrue information about ABBank.

19.6. Public speaking, information provision and communication to the public shall be carried out in the following forms:

a) Press releases;

b) Newspaper articles, image clips, audio files;

c) Press conferences/Interviews;

d) Other appropriate forms.

19.7. The General Director shall promulgate the Procedures for public speaking and information provision to the press and provide guidance on the implementation of the provisions in this Chapter.

Chapter V

IMPLEMENTATION ORGANIZATION

Article 20. Effectiveness and implementation

20.1. This Regulation takes effect from the date of issuance and replaces the Regulation on Information Disclosure issued together with Decision No. 36/QD-HDQT.25 dated February 12, 2025 of the BOD.

20.2. During the implementation process, if issues arise that are not regulated in this Regulation or there are changes in the law or forms that have not been amended or supplemented in a timely manner, leading to the provisions of this Regulation being inconsistent/inconsistent with the provisions of the law on the same issue, information disclosure shall be carried out in accordance with the provisions of the laws.

20.3. The General Director is responsible for organizing the implementation of this Regulation./.

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