THE STATE SECURITIES COMMISSION'S ISSUANCE OF A CERTIFICATE OF REGISTRATION FOR A PUBLIC OFFERING OF SECURITIES ONLY MEANS THAT THE REGISTRATION FOR THE OFFERING HAS BEEN COMPLIED WITH RELEVANT LEGAL REGULATIONS AND DOES NOT IMPLY ANY GUARANTEE OF THE COMPANY'S VALUE OR THE VALUE OF THE SECURITIES. ANY STATEMENT CONTRARY TO THIS IS ILLEGAL.

PROSPECTUS

AN BINH COMMERCIAL JOINT STOCK BANK

(Business Registration Certificate No. 0301412222, initially issued by the Ho Chi Minh City Department of Planning and Investment (currently the Department of Finance of Ho Chi Minh City) on May 17, 1993, with the 29th amendment registered by the Hanoi Department of Planning and Investment (currently the Department of Finance of Hanoi) on June 28, 2023. License for Establishment and Operation No. 0031/NH-GP, initially issued on April 15, 1993, and subsequently replaced by License No. 120/GP-NHNN issued by the State Bank of Vietnam on December 12, 2018, along with various decisions from the State Bank of Vietnam amending and supplementing License No. 120/GP-NHNN, most recently updated on July 28, 2026. Pursuant to Clause 2, Article 27 of the Law on Credit Institutions, effective from July 1, 2024, the license for the establishment and operation of a credit institution shall also serve as its Business Registration Certificate.)

PUBLIC OFFERING OF ADDITIONAL SHARES

(Certificate of Registration for Public Offering No.690 /GCN-UBCK issued by the Chairman of the State Securities Commission on november 19, 2026)

UNDERWRITER/LEAD UNDERWRITER *(in the case of an underwriting syndicate) or* **DISTRIBUTOR**: *None*

CO-UNDERWRITER: *None*

This prospectus and its appendices will be made available on the website https://www.abbank.vn and at the Headquarters of An Binh Commercial Joint Stock Bank, located on floors 1, 2, and 3 of the Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi, Vietnam, starting from November 20, 2026.

Person in charge of information disclosure:

Full name: Nguyen Thi Huong

Position: Deputy General Director

Phone number: (84-24) 3761 2888

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH
Ký ngày: 20/11/2026 19:57:58

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OFFERING ADDITIONAL SHARES TO THE PUBLIC

Name of share	An Binh Commercial Joint Stock Bank share
Type of share	Common share
Par value	10,000 dong/share
Offering price	10,000 dong/share
Total number of shares offered	803,391,974 shares *(In words: Eight hundred and three million, three hundred and ninety-one thousand, nine hundred and seventy-four shares).*
Total value of shares offered at par value:	8,033,919,740,000 dong *(In words: Eight trillion, thirty-three billion, nine hundred and nineteen million, seven hundred and forty thousand Vietnamese dong).*

AUDIT ORGANIZATION

Audit of 2024 financial statements

KPMG Việt Nam Co., Ltd.

Head Office: 46th Floor, Keangnam Landmark, 72 Pham Hung Road, Yen Hoa Ward, Hanoi, Vietnam

Telephone: (84-24) 3946 1600 Website: http://kpmg.com.vn

Audit of 2025 financial statements

Ernst & Young Vietnam Co., Ltd.

Head Office: 20th Floor, Bitexco Financial Tower, 2 Hai Trieu Street, Saigon Ward, Ho Chi Minh City, Vietnam

Telephone: (84-28) 3824 5252 Website: http://ey.com

CONSULTING COMPANY

An Binh Securities Joint Stock Company (ABS)

Head Office: 16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi, Vietnam

Phone: (84-24) 3562 4626 Fax: (84-24) 3562 4628 Website: http://www.abs.vn/

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I. PERSONS PRIMARILY RESPONSIBLE FOR THE CONTENT OF THIS PROSPECTUS

1. Share Issuer

Mr. Vu Van Tien — Position: Chairman of the Board of Directors (BOD)

Mr. Le Manh Hung — Position: General Director, the Legal Representative

Mr. Bui Quoc Viet — Position: Chief Accountant

We guarantee that the information and figures in this Prospectus are accurate and truthful, and we are responsible for the accuracy and truthfulness of such information and figures. To the extent of our responsibility and knowledge, we warrant that there is no erroneous information or figures that could affect the information in this Prospectus.

2. Consulting Company

Mr. Nguyen Quang Dat — Position: General Director, the Legal Representative

This Prospectus is part of the registration dossier for the public offering of shares prepared by An Binh Securities Joint Stock Company under Contract No. 0409/2026/IB/ABS-ABBank dated September 4, 2026 (Consultancy Agreement) with An Binh Commercial Joint Stock Bank. To the best of our knowledge and responsibility, we assure you that the analysis, assessment, and choice of language in this prospectus have been conducted reasonably and carefully based on the information and data provided by An Binh Commercial Joint Stock Bank.

II. RISK FACTORS

1. Economic risks

Fluctuations in macroeconomic variables such as growth rate, inflation, interest rates, and government policies aimed at adjusting macroeconomic indicators, as well as industry development policies, will directly or indirectly impact the operations and business results of enterprises.

1.1. Economic growth rate

Since 2024, Vietnam's economy has shown signs of recovery and positive growth; however, the underlying growth structure carries latent risks—namely, a heavy reliance on exports, foreign investment, credit expansion, and public investment, alongside a concentration in the real estate sector, while the domestic manufacturing sector remains weak. These factors render the economy increasingly sensitive to cyclical fluctuations and external shocks. Credit growth outpacing GDP growth risks creating imbalances; while this may boost growth in the short term, it could, in the medium to long term, heighten risks related to asset quality and non-performing loans (NPLs) within the Banking system—particularly as economic growth is projected to decelerate. These macroeconomic conditions inevitably impact Vietnam's economy, presenting challenges for ABBank in managing credit quality, controlling NPLs, and maintaining prudential safety ratios.

To mitigate the risks posed by a potential economic slowdown, ABBank continues to: (i) diversify its credit portfolio, with a priority on production and business sectors; (ii) strengthen credit appraisal and post-disbursement monitoring, refine its internal credit rating system, and implement early-warning tools; and (iii) expand non-credit services to reduce reliance on credit-driven growth. These measures help ABBank maintain stable and secure operations amidst an volatile economic environment.

1.2. Inflation

Rising inflation significantly impacts the banking sector in general, and ABBank in particular, primarily through monetary policy adjustments and interest rate fluctuations. When inflationary pressure intensifies, the SBV typically shifts toward a tighter monetary policy, leading to an increase in overall interest rates. This raises the cost of funds for banks, compresses their net interest margin (NIM), and constrains their capacity for credit expansion. Simultaneously, inflation erodes the purchasing power and real income of the public, dampening demand for consumer loans and financial services, while increasing credit risk among both individual and corporate borrowers. Furthermore, high inflation exerts pressure on exchange rates and heightens market risk, which can affect a bank's investment portfolios and liquidity. Consequently, inflation represents a macroeconomic factor that can directly influence profitability, credit growth potential, and the overall financial stability of the banking system.

To address inflation-related risks, ABBank has implemented the following measures: (i) Managing interest rates flexibly in alignment with monetary policy, controlling the cost of funds, and strengthening liquidity management to ensure operational safety and maintain reasonable profit margins; (ii) Employing credit risk management strategies, such as adjusting the Bank's

risk appetite in response to inflation (e.g., restricting and strictly controlling unsecured lending and credit exposure to the real estate sector), applying risk-based pricing, and enhancing post-disbursement monitoring—including the use of early warning systems—to facilitate the prompt implementation of appropriate corrective actions. (iii) Closely monitor trends in inflation, interest rates, and exchange rates to make timely adjustments to business plans; simultaneously, accelerate the diversification of non-interest income sources and the development of digital banking services, thereby reducing reliance on credit-based revenue and maintaining operational efficiency amidst inflationary volatility.

2. Legal risks

The legal framework within the finance and banking sector is currently being refined to align more closely with international standards, with an increased emphasis on governance, transparency, and operational safety. Rapid shifts in legal regulations can drive up compliance costs, necessitate adjustments to business models, and impact the speed at which a bank can roll out new products and services.

Impact of legal risk on business operations

The boom in the digital economy has created significant challenges regarding data governance in the digital environment. Strict compliance requirements concerning personal data protection, cybersecurity, and the security of financial information place immense pressure on operations. Defining data ownership, ensuring data hygiene, and safeguarding customer information within an "Open Banking" ecosystem are complex issues; should a data breach or an instance of high-tech fraud occur, these complexities could easily lead to legal disputes.

Furthermore, tighter limits on credit extension, stricter controls on cross-ownership, and requirements for greater transparency in capital flows are compelling banks to restructure their core product portfolios. The simultaneous operation of traditional regulations and new, technology-driven pilot models—which often lack clear legal precedents—also heightens the risk of disputes with customers, directly affecting the scale and growth rate of a bank's strategic business segments.

Impact on the Bank's financial position and business performance

Legal risk directly influences and reshapes a bank's financial metrics through two primary channels: compliance costs and revenue streams.

- Regarding costs: The bank must allocate significant financial resources toward upgrading its compliance management technology systems, enhancing data security, and conducting staff training. Simultaneously, regulatory shifts concerning the handling of non-performing loans (NPLs) and the right to seize collateral directly impact the pace of debt recovery, causing fluctuations in risk provisioning costs and affecting the Capital Adequacy Ratio (CAR). Any delays or violations of new regulations may result in administrative penalties, directly eroding net profit.
- Regarding revenue: Stricter regulations on credit exposure limits, conditions for real estate transactions, and the issuance of corporate bonds have significantly narrowed the

scope for credit growth and revenue from traditional financial services. This compels the Bank to seek new, non-credit-related revenue streams.

ABBank's Proactive Legal Risk Control Mechanism

To minimize the negative impacts of legal risks, ABBank places compliance at the core of every business decision. The bank proactively contributes feedback to regulatory drafting bodies during the early stages of policy development and conducts comprehensive impact assessments once new regulations are issued—well before they officially take effect. This includes analyzing the opportunities and challenges that legislative changes may present for ABBank's operations.

ABBank's internal regulatory framework and its Charter are subject to continuous, periodic reviews and adjustments. This ensures strict adherence to compliance requirements while maintaining the flexibility to capitalize on new business opportunities arising from legal and regulatory changes. By combining an experienced in-house legal advisory team, leveraging modern technological solutions, and placing a strong emphasis on professional ethics training, ABBank is committed to optimizing its legal risk management capabilities, safeguarding the legitimate interests of its Shareholders, and ensuring the Bank's sustainable development.

3. Specific risks

3.1. Credit Risk

Given the uncertainties in the domestic and international economic landscape—such as inflationary pressures, fluctuations in interest rates and exchange rates, declining consumer demand in certain sectors, and an uneven recovery across economic areas—the business operations of the Bank's clients may be adversely affected. This increases the risk of cash flow deterioration, reduced debt-repayment capacity, and the emergence of overdue obligations on credit facilities extended by the Bank. Potential impacts include:

- An increase in the ratios of overdue debts, non-performing loans (NPLs), and restructured loans, leading to higher provisions for credit risk, which directly affects the Bank's profitability and operational efficiency.
- A decline in asset quality and key prudential indicators, which may negatively influence assessments and ratings by regulatory authorities and international credit rating agencies (such as Moody's or Fitch Ratings), as well as erode the confidence of investors, clients, and market partners.
- An increase in Risk-Weighted Assets (RWA), placing pressure on the Capital Adequacy Ratio (CAR) and, consequently, limiting the Bank's capacity for credit expansion and the efficiency of its capital utilization.
- Adverse effects on the Bank's ability to meet its business objectives, credit growth targets, and sustainable development strategy.

To control and mitigate these risks, ABBank consistently implements proactive response measures, including:

- Strengthening credit quality management by deploying early-warning systems and utilizing scoring models for client selection and assessment; maintaining strict control

over credit-granting conditions; and enhancing the effectiveness of debt resolution and recovery efforts.

- Continuously review policies, products, and solutions in response to market fluctuations, ensuring that business direction aligns with defined target customer profiles, risks are managed within the Bank's risk appetite, and a balance is maintained with financial performance.

3.2. Market Risk

ABBank's market risk primarily arises from fluctuations in interest rates and exchange rates. Given the global economic landscape—characterized by ongoing uncertainties such as geopolitical tensions, shifts in the monetary policies of major central banks, and volatility in international financial markets—market risk factors have the potential to impact the Bank's earnings, the value of its trading portfolio, and its economic capital value.

ABBank manages market risk in alignment with its approved risk appetite, utilizing a framework of limits, warning thresholds, and appropriate measurement and monitoring tools. The Bank continues to refine its market risk governance framework in accordance with the regulations of the SBV and international best practices. Simultaneously, it is enhancing the application of quantitative tools and further developing its risk measurement and monitoring instruments to strengthen its capacity to identify, assess, and control market risk.

Furthermore, ABBank regularly conducts stress testing based on adverse scenarios involving interest rates, exchange rates, and macroeconomic conditions to evaluate the impact of market fluctuations on its business operations and its overall risk-bearing capacity.

ABBank maintains its market risk exposure within approved limits and continues to bolster its governance and oversight capabilities, ensuring that its operations remain safe, efficient, and consistent with its established risk appetite.

3.3. Interest rate risk on the Bank book

Interest rate risk in the banking book (IRRBB) refers to the risk that adverse movements in interest rates may affect the banking book, thereby impacting ABBank's capital and earnings. This risk arises from: differences in the timing of interest rate resets or repricing; changes in the relationships between interest rates of various financial instruments with the same maturity; shifts in the relationships between interest rates across different tenors; and the exercise of embedded options—whether automatic or behavioral—linked to assets and liabilities (including off-balance sheet items), which alter the value and timing of cash flows.

At its core, IRRBB stems from a maturity mismatch between interest rate-sensitive assets and interest rate-sensitive liabilities. When interest rates move unfavorably, this risk can lead to reduced earnings, a decline in the value of assets, an increase in the value of liabilities, and greater obligations arising from the Bank's off-balance sheet commitments.

To effectively manage this risk, ABBank has established policies and regulations that form a comprehensive governance framework, ensuring that interest rate risk is consistently and effectively identified, measured, monitored, and controlled. This management process is supported by a robust system of limits and early-warning thresholds.

ABBank continuously monitors its risk exposure and implements necessary control and mitigation measures, including maintaining an appropriate balance between interest rate-sensitive assets and interest rate-sensitive liabilities. Implement a flexible interest rate policy—including the use of appropriate floating interest rates for both assets and liabilities—in compliance with current regulations.

The level of interest rate risk in the banking book, along with adherence to established risk limit indicators, is analyzed and reported to the Bank's senior management on a monthly basis. These matters are also reviewed during meetings of the Risk Committee and the Asset and Liability Committee (ALCO) to promptly identify trends in the repricing gap structure and assess the potential impact on earnings and equity. This allows for timely adjustments to ensure the Bank's profit objectives are met.

3.4. Operational Risk

Operational risk is the risk of financial loss or negative non-financial impact—including legal risk—to ABBank, arising from inadequate or flawed internal processes, human factors, system errors or failures, or external events. Operational risk does not include:

- Reputational risk: the risk arising from negative perceptions of ABBank's reputation among customers, partners, Shareholders, investors, or the general public.
- Strategic risk: the risk arising from the presence or absence of business strategies and policies to respond effectively to changes in the business environment, which may hinder ABBank's ability to achieve its business strategies and profit objectives.

Key operational risk factors with a material impact on the Bank's operations include:

Compliance and legal risk

ABBank operates in the banking sector, which is subject to stringent legal compliance requirements and rigorous, ongoing oversight by regulatory authorities. Failure to comply with laws, regulations set by the SBV, anti-money laundering requirements, customer data protection standards, information security protocols, or disclosure obligations may result in administrative penalties, restrictions on business activities, legal disputes, and adverse effects on the Bank's financial performance and market reputation.

Operational risk related to human factors

Errors in professional practice, internal fraud, breaches of professional ethics, a lack of professional competence, or failure by staff to adhere to internal procedures can lead to financial losses, customer complaints, regulatory sanctions, and a decline in the quality of services provided. Serious incidents can damage brand reputation and erode Shareholder trust.

Third-party and outsourcing risks

ABBank utilizes services from various providers, including technology partners, operational support units, data centers, and other third parties. Failure by these partners to meet service commitments, the occurrence of operational incidents, security breaches, or service

disruptions could compromise the Bank's business continuity, negatively impact customer experience, and result in financial losses.

Business disruption risks

Events such as natural disasters, pandemics, widespread power outages, fires, acts of terrorism, social unrest, or other emergencies may impair the Bank's ability to maintain continuous operations. In the absence of adequate response and recovery plans, such events could disrupt business activities, reduce revenue, and increase operational costs.

Operational process risks

Inadequate, unsuitable, or inefficient internal processes can lead to transaction errors, processing delays, loss of assets, or a failure to detect fraudulent activities in a timely manner. Such risks may undermine operational efficiency, drive up operating costs, and hinder the achievement of business objectives.

Risks Arising from Changes in the Business Environment and Regulatory Requirements

In the context of digital transformation, the risks of technology-based fraud, cyberattacks, and service disruptions are on the rise, potentially impacting the Bank's business operations, financial position, and reputation. Rapid technological shifts, evolving consumer trends, intensifying competition within the banking sector, and new regulatory requirements may necessitate adjustments to ABBank's operating model, processes, and systems. A failure to adapt in a timely manner could compromise the Bank's competitiveness and business performance.

To effectively manage operational risks, ABBank ensures compliance with legal regulations and directives from the SBV and other relevant regulatory authorities, while implementing a "three lines of defense" model and strengthening its internal control system.

Specifically:

- The first line of defense consists of business and operational units where risks originate; these units are responsible for managing risks in their day-to-day activities.
- The second line of defense comprises risk management and compliance functions, which are responsible for developing policies and guidelines, as well as independently monitoring and evaluating risk management practices.
- The third line of defense is Internal Audit, which provides an independent assessment of the adequacy and effectiveness of the internal control system.

Control measures are designed in proportion to the materiality of each activity and integrated into business processes. These measures are subject to periodic monitoring and evaluation to ensure that operational risks are managed within the risk appetite approved by ABBank.

3.5. Liquidity Risk

Liquidity risk arises when ABBank is unable to meet its payment obligations as they fall due, or can only meet them at a cost higher than the prevailing market average. This risk stems from maturity mismatches between assets and liabilities, or from unexpected fluctuations in cash flows.

Recognizing these risks, ABBank has been implementing a comprehensive set of solutions to improve its funding structure. Key initiatives include developing digital banking, diversifying payment products and services, enhancing the utility of payment accounts, and actively attracting both individual and corporate clients to use the Bank's payment services on a regular basis. In the medium to long term, these measures are expected to improve customer experience, operational efficiency, and competitiveness, while gradually increasing the CASA (Current Account and Savings Account) ratio and reducing the cost of funds.

Furthermore, ABBank has refined its policies, regulations, procedures, and limit frameworks for liquidity risk management, ensuring compliance with both the requirements of the SBV and the Bank's internal standards. Liquidity risk is measured, monitored, controlled, and reported on a periodic basis using real-time system data. This process includes analyzing and forecasting deposit mobilization and credit extension for upcoming periods to provide early warnings of potential risks.

The liquidity risk management process involves close coordination across the Bank's various councils, divisions, departments, functional units, and the entire branch network. This ensures that liquidity developments are monitored strictly, allowing for the timely provision of guidance and appropriate solutions to maintain the Bank's safe and sound payment capacity.

3.6. Concentration Risk

Concentration risk arises when ABBank's business activities are concentrated in a single client (or a client and their related parties), counterparty, product, transaction, industry, economic sector, or currency to such an extent that it significantly impacts the Bank's earnings or risk profile, potentially leading to simultaneous and difficult-to-control losses.

ABBank has developed and issued a Concentration Risk Management Strategy that fully complies with the requirements of the SBV regarding the principles, necessary components, and content for such a strategy, specifically:

- For credit granting activities: (i) The credit portfolio must be reasonably allocated across various industries, sectors, geographical regions, and client groups; excessive credit concentration in any single high-risk industry or client must be avoided. Diversification efforts must strike a balance between profitability objectives and the organization's risk appetite; (ii) Criteria for identifying a client's related parties must be established, and credit limits for individual clients—as well as for clients and their related parties—must be managed in accordance with legal regulations; (iii) The level of diversification is determined based on the correlations between industry groups, products, and client segments; priority is given to expanding credit in sectors that exhibit low or inverse risk correlations with the Bank's existing exposures.
- For proprietary trading activities: Concentration limits for proprietary trading are established based on counterparties and products, calculated as the proportion of the balance for each counterparty or product relative to the total balance of all proprietary trading activities. The criteria for defining the portfolio of proprietary trading activities/products—to which concentration limits apply in accordance with the regulations of the SBV—are determined

periodically, ensuring a level of diversification that aligns with the Bank's business strategy and the prevailing business environment.

ABBank manages concentration risk by adhering to approved limits for individual clients, groups of related clients, economic sectors, geographical regions, and products, thereby ensuring portfolio diversification and mitigating losses arising from concentration. ABBank monitors and controls these concentration risk limits on a daily, monthly, quarterly, and annual basis, ensuring full compliance with the regulations of the SBV and applicable laws, and guaranteeing that exposures remain within the prescribed thresholds. Any breach of these limits triggers an immediate alert to the relevant units, requiring the implementation of corrective measures to promptly bring exposures back within the permitted limits.

3.7. Risks from off-balance sheet activities

In the course of its business operations, ABBank enters into off-balance-sheet transactions and commitments in accordance with applicable laws and standard banking practices. These include foreign exchange forwards and other derivatives, credit commitments, guarantees, letters of credit (L/Cs), and other financial obligations. Although such transactions and commitments are not recognized as assets or liabilities on the balance sheet at the time they are incurred, they carry inherent risks that could impact ABBank's operations and financial position.

Regarding foreign exchange forwards and derivatives, risks may arise from adverse fluctuations in exchange rates, interest rates, or financial market conditions. Such movements can affect the value of established transactions or increase the payment obligations of the involved parties. Should market conditions shift unfavorably, or should a counterparty fail to fully meet its contractual obligations, ABBank could incur financial losses or end up with receivables that carry a higher level of risk than initially anticipated.

As for credit commitments, risks arise from ABBank's obligation to provide funding—in accordance with signed agreements—once a client meets the specified disbursement conditions. If a client's financial situation, repayment capacity, or business conditions deteriorate between the time a commitment is granted and the actual disbursement, ABBank may face increased credit risk, potentially resulting in lower asset quality for the extended credit compared to what was assessed at the time of initial approval. Regarding guarantees and letters of credit (L/Cs), risks may arise if a client fails to fulfill—or only partially fulfills—their obligations toward a beneficiary as per the signed commitments. In such instances, ABBank may be required to honor payment or reimbursement obligations under the issued guarantee or letter of credit. Should a client encounter financial distress or become insolvent, ABBank faces the risk of being unable to recover the funds paid on the client's behalf; this, in turn, could negatively impact asset quality, increase provisioning costs, and adversely affect the Bank's business performance.

If off-balance-sheet obligations materialize into actual financial liabilities, ABBank may incur receivables or unexpected credit exposures. This would increase the Bank's risk-weighted assets, potentially impairing asset quality, financial standing, and business performance, while also affecting the Bank's ability to meet the operational safety ratios mandated by the SBV.

ABBank identifies, monitors, and manages risks arising from off-balance-sheet activities in accordance with applicable laws, regulations set forth by the SBV, and the Bank's own internal policies.

3.8. Income Structure Risk

Income structure risk arises when a bank's earnings are heavily dependent on specific revenue streams, products, or business activities. Consequently, the Bank's financial performance may be significantly impacted if these sources decline or cannot be sustained in future periods. The sustainability of income reflects a bank's capacity to maintain and generate stable, long-term earnings from its business operations. For a commercial bank, an income structure concentrated on non-recurring revenue—or revenue highly sensitive to market conditions and the successful resolution and recovery of debts—can lead to greater volatility in financial performance across periods. This reduces the predictability of profits and complicates the achievement of future financial objectives. If such income sources decline without being promptly offset by earnings from other business activities, the Bank's overall profitability and operational efficiency could be materially affected.

In 2025, income derived from debt recovery and other miscellaneous sources accounted for a significant portion of ABBank's total income. This structure reflects the implementation of the Bank's strategic plan for the resolution, recovery, and monetization of debts, which contributed positively to the Bank's performance during the period.

However, income from debt recovery is highly contingent upon the progress of debt resolution, actual recovery outcomes, market conditions, and various other external factors. These revenue streams are non-recurring in nature and inherently less stable than income generated from core business operations. Consequently, the scale of contributions from these revenue sources may fluctuate in future periods and may not remain at levels comparable to those seen in 2025.

Recognizing these characteristics, and in order to reduce reliance on non-core revenue streams, ABBank continues to implement measures aimed at increasing the share of income derived from core business activities and recurring revenue sources. Specifically, the Bank is focusing on expanding its credit portfolio while maintaining strict control over asset quality, growing income from banking services, payments, digital banking, and financial products tailored for both individual and corporate clients. Simultaneously, the Bank is actively leveraging its customer ecosystem to boost fee-based revenue and enhance customer lifetime value. Furthermore, ABBank is strengthening the management of its revenue structure by monitoring income concentration metrics, evaluating the contribution of each revenue source to overall business performance, and developing financial plans that foster a more balanced mix of interest income, fee-based income, and other revenue streams. These initiatives are designed to progressively improve the quality and sustainability of earnings, thereby contributing to greater financial efficiency for the Bank.

3.9. Provisioning Risk

As of December 31, 2025, ABBank's total restructured outstanding loans under Circular No. 53/2024/TT-NHNN dated December 4, 2024 ("Circular 53") amounted to VND 81,855

million (accounting for only 0.07% of the credit portfolio). The additional amount required to reach a 100% provisioning level in accordance with Circular 53 was VND 2,785 million.

As of June 30, 2026, the total restructured outstanding loans under Circular 53 had decreased to VND 15,851 million (accounting for only 0.01% of the credit portfolio), and ABBank had completed the 100% provisioning requirement, totaling VND 1,019 million.

Given that restructured loans account for only 0.01% of the credit portfolio and that ABBank has fully met the 100% provisioning requirement, the provisioning risk at ABBank does not pose a material threat to the Bank's business operations.

3.10. Other specific risks

Information technology system risks

Information technology (IT) systems may pose certain risks that could impact the Bank's business activities and operations. Such risks can arise from various sources, including: the Bank's reliance on third-party providers for IT systems, software, infrastructure, and services (outsourcing); the failure of internal users to strictly adhere to operational, management, and control procedures, as well as security and safety protocols; or external threats such as natural disasters, fires, and cyberattacks. Furthermore, the process of digital transformation, the modernization of IT infrastructure, and the implementation of innovative technologies may introduce risks related to system integration, information security, and regulatory compliance.

To ensure rapid yet secure digital growth, ABBank has focused its investments on foundational IT systems and information security, ensuring a stable and secure environment to support its digital transformation objectives. Key initiatives include:

- Implementing projects to upgrade foundational infrastructure and core systems—such as the Core Banking system (to version R24), ERP, digital signatures, HRM, APM, AI platforms, and cloud computing, alongside various operational and human resource support applications. These projects enhance ABBank's technological autonomy, improve system speed and security, and provide robust support for the Bank's digitalization efforts.
- Strengthening information security across the board—encompassing technology, processes, and user awareness—to bolster the Bank's capacity to prevent, detect, and respond to cyberattacks, while effectively mitigating the risk of data leaks or loss through technological channels.
- Technology operations have been further optimized, contributing to more efficient resource utilization, cost reduction, and improved operational productivity. System stability has shown marked improvement compared to previous years, with systems supporting direct customer interactions and counter services achieving a 99.975% availability rate.
- ABBank has secured several international security and information safety certifications, including ISO 27001:2022 (Information Security Management) and PCI DSS (Payment Card Industry Data Security Standard). Furthermore, the Bank has fully met the compliance requirements set forth by new SBV regulations, integrated the Bshield security layer, and established a direct connection with the Center for Population Data Research and Citizen

Identification (RAR)—all of which help enhance the customer experience while ensuring security on digital platforms.

Risks in the Banking Sector

Economic development inevitably drives the growth of the banking sector. However, this growth is accompanied by significant challenges and intense competitive pressures. The banking industry—and ABBank in particular—faces pressures stemming from inflation, exchange rate fluctuations, economic cycles, and a shift toward tighter monetary policy. Following a period of robust growth in 2025, credit growth across the banking sector has shown signs of slowing in 2026, while credit risk has begun to edge upward. An increase in "Group 2" loans (loans under special mention) and non-performing loans (NPLs) has led to higher provisioning costs, which erode profits and place strain on capital. Meanwhile, rising deposit interest rates have driven up the cost of capital, resulting in a contraction of the net interest margin (NIM).

Furthermore, the banking sector is characterized by fierce, comprehensive competition among commercial banks—ranging from deposit and lending rates to various incentives designed to attract new customers and retain existing ones, such as the reduction or waiver of transaction fees. This intensifying competition, combined with the ongoing trend of digitalization and the entry of financial technology (Fintech) firms, may exert pressure on a bank's growth, profit margins, and ability to maintain its market share.

4. Risks Related to the Offering

4.1. Risks Associated with the Share Offering

ABBank's share offering to existing Shareholders takes place against a backdrop of certain fluctuations in the economy and the stock market. Under unfavorable market conditions—or if investor demand or the capacity to exercise subscription rights falls short of expectations—and given that the offering is not underwritten, there is a possibility that not all shares will be sold. Consequently, ABBank may fail to raise the full amount of capital anticipated, which could impact the implementation schedule for the use of proceeds from the offering. To mitigate this risk, the GMS has authorized the BOD to distribute any fractional shares or shares not subscribed for by existing Shareholders to other parties, at a price no lower than the offering price for existing Shareholders, while ensuring full compliance with legal regulations regarding the offering and distribution of shares.

4.2. Risks Associated with the Use of Proceeds from the Offering

The purpose of ABBank's public share offering is to strengthen its financial capacity and supplement capital for its credit-granting activities. However, the efficiency with which these proceeds are utilized may be affected by fluctuations in the macroeconomic environment, financial markets, the business climate, or other objective factors beyond ABBank's control. As a result, the actual efficiency of capital usage may differ from the initial projections, which could, in turn, impact ABBank's business performance and profitability. Therefore, investors should carefully consider and evaluate this risk before making an investment decision.

4.3. Risks related to statutory share ownership limits

The allocation of subscription rights in the share offering to existing Shareholders is determined by a ratio specified in the plan to increase charter capital, which was approved by the GMS of ABBank via a resolution dated August 21, 2026. Consequently, if all Shareholders entitled to subscription rights exercise them in accordance with the allocated ratio, the ownership percentage of any Shareholder—including that Shareholder and their related parties—will remain unchanged. This ensures that ABBank remains in compliance with the statutory share ownership limits applicable to Shareholders and their related parties.

However, a breach of ownership limits may occur in the following scenarios: (i) when a Shareholder (along with their related parties) acquires subscription rights transferred from other Shareholders; (ii) when fractional shares or unsubscribed shares are reallocated to other Shareholders, causing the ownership percentage of such a Shareholder (and their related parties) to exceed the statutory share ownership limits; or (iii) when a Shareholder (and their related parties) exercises their subscription rights for the full amount allocated to them, but the total number of shares actually issued in the offering is lower than anticipated because other Shareholders have chosen not to exercise their subscription rights. To mitigate these risks, the BOD of ABBank issued Resolution No. 35/NQ-HĐQT.26 dated September 21, 2026, outlining measures to ensure that the issuance of shares complies with regulations on foreign ownership ratios and adheres to ownership limits during the offering and issuance of shares to increase ABBank's charter capital. These measures include:

- Strict adherence to the allocation ratio of rights during the offering, in accordance with the plan to increase charter capital as approved by the GMS (this is ensured by the fact that the list of rights allocations is managed by the Vietnam Securities Depository and Clearing Corporation – VSDC).
- Providing detailed disclosures/notifications to Shareholders and investors regarding the requirements for compliance with ownership ratios and limits as stipulated by law, ensuring they are well-informed and can proactively ensure compliance.
- Monitoring the transfer of subscription rights among Shareholders and investors, as well as the distribution of any unsubscribed shares (if applicable) and shares resulting from fractional subscription rights, to prevent any violations of the ownership limits set forth in the Law on Credit Institutions. ABBank will coordinate with VSDC to track, update, and exercise control over these matters. For transfers of subscription rights by Shareholders whose shares are not yet deposited (non-depository Shareholders), ABBank will verify ownership limits before providing confirmation.

When consolidating the results of the additional share offering, if any Shareholder or investor—having acquired subscription rights—exceeds the applicable ownership limit, ABBank will apply a priority principle based on the chronological order in which subscription payments were received. This will continue until the foreign ownership ratio, the individual Shareholder's ownership limit, or the combined ownership limit for a Shareholder and their related persons reaches the maximum permitted level. In such cases, ABBank will refund the subscription payments for the shares that exceed these ownership limits within 07 (seven) business days from the date the SSC issues a written acknowledgment of receipt of ABBank's report on the results of the public offering.

In the event that a Shareholder (including their related persons) exercises their subscription rights for the full number of shares allocated to them, yet their resulting ownership ratio still exceeds the limits prescribed by law—due to other Shareholders failing to exercise their own subscription rights—such Shareholders may retain their existing shares but are prohibited from further increasing their holdings until they are in compliance with the applicable ownership limits. An exception is made for the receipt of stock dividends, as provided for under Article 63 of the Law on Credit Institutions.

5. Dilution Risk

Following the Bank's offering of shares to increase its charter capital, the number of the Bank's shares in circulation is expected to increase accordingly.

As of September 30, 2026, the total number of issued shares is 1,606,783,948.

As of September 30, 2026, the number of treasury shares is 0.

As of September 30, 2026, the total number of shares in circulation is 1,606,783,948.

Total number of shares registered for offering: 803,391,974.

Total number of shares in circulation following the offering: 2,602,989,995 (including shares issued to increase share capital from equity, which are expected to be executed concurrently with the additional offering to existing Shareholders).

This increase in the number of shares in circulation will result in the dilution of ABBank's shares. Such dilution may lead to the following effects:

5.1. Earnings Dilution Risk Per Share (EPS)

EPS may decline because the profit after tax is distributed across a larger number of shares. However, this also depends, to some extent, on the amount of capital the Bank raises through this offering to support its business plan, as well as the earnings generated from those funds.

$$\text{EPS} = \frac{\text{Profit after tax - Dividends on preferred shares}}{\text{Average number of outstanding shares during the period}}$$

After the offering is complete, EPS will change due to changes in equity and earnings growth rate. Since earnings are then distributed among a larger number of shares, earnings per share may decrease.

$$EPS_{Diluted} = \frac{E}{Q_{bq}}$$

In which:

$EPS_{Diluted}$: Diluted earnings per share after a successful issuance.

E: Total profit distributed to Shareholders owning common stock.

Q_{bq}: Average number of outstanding shares during the period (after issuance).

EPS may decrease because earnings are distributed among a larger number of shares.

5.2. Market Price Dilution Risk

As of the record date for determining the list of existing Shareholders eligible to exercise their rights to purchase newly issued shares, the reference price of ABBank shares will be technically adjusted according to the following formula:

$$P_{tc} = \frac{P_{t-1} + (R_{cb} \times P_{cb})}{1 + R_{csh} + R_{cb}}$$

In which:

P_{tc}: Reference share price on the ex-rights/ex-dividend date;

P_{t-1}: Share price on the trading session immediately preceding the ex-rights/ex-dividend date;

Pcb: Offering price for shares offered to existing Shareholders;
Rcb: Ratio of additional shares offered to existing Shareholders;
Rcsh: Ratio of share issuance for capital increase from equity (bonus share issuance ratio).

For example, the assumptions are as follows:

The closing price of ABB shares on the ex-rights date is 17,000 VND per share. The offering price for additional shares to existing Shareholders is 10,000 VND per share. A capital increase from equity (bonus issue) is planned, with the record date for determining Shareholder eligibility set for the same day; the issuance ratio for this bonus issue is 12%, while the offering ratio for additional shares to existing Shareholders is 50%. Consequently, the diluted share price is calculated as follows:

$$P_{tc} = \frac{17{,}000 + (0.5 \times 10{,}000)}{1 + 0.12 + 0.5} = 12{,}308 \text{ dong/share}$$

Thus, the share price on the ex-rights date, following the dilution and subsequent rounding, is 13,500 VND per share.

A Shareholder's ownership percentage and voting rights will be reduced in proportion to the extent to which the Shareholder declines to exercise their subscription rights in this offering (relative to their position prior to the record date for the exercise of subscription rights for the newly issued shares).

The risks associated with share dilution as described above do not necessarily always materialize; the level of risk depends on market conditions and the Bank's operational performance. Nevertheless, these risks may have direct or indirect impacts on the interests of investors holding the Bank's shares; therefore, investors should carefully evaluate the above-mentioned issues.

5.3. Risk of dilution of voting right

In addition to the two risks of EPS dilution and trading price mentioned above, issuing a large number of shares can also cause the risk of diluting the voting rights of existing Shareholders who do not participate in purchasing additional shares in this offering.

5.4. Risk of book value dilution

The formula for calculating book value per share (BV) is as follows:

$$BV = \frac{\text{Equity}}{\text{Number of outstanding shares}}$$

At the end of the offering, if the rate of increase in equity is lower than the rate of increase in the number of shares after the offering, the book value per share will decrease.

The risk of share dilution will be mitigated if the Bank optimally utilizes the raised capital, maintains good operations, and strengthens and leverages its strengths to ensure continued strong business growth after the offering.

6. Corporate governance risks

Bank governance encompasses the internal measures used to manage and oversee the Bank, governing the relationships between the BOD, BOM, Shareholders, and other stakeholders.

Governance risks often arise from conflicts of interest within these relationships, which can undermine the Bank's objectives—specifically those serving the public interest and the interests of the institution itself. Such conflicts may manifest as transactions involving potential self-dealing, the misuse of the institution's assets or business opportunities for personal gain, or competing against the institution. Failure to manage these conflicts can result in significant harm to the institution's assets, trade secrets, and business opportunities.

ABBank maintains a balanced approach to corporate governance, employing management and control mechanisms designed to prevent, detect, and promptly address any conflicts of interest, thereby safeguarding the legitimate rights and interests of Shareholders and other stakeholders.

ABBank is committed to, and actively practices, corporate governance in compliance with Vietnamese law. The bank has also studied and adopted both domestic and international best practices, including the "Vietnam Corporate Governance Code 2026" for public companies in Vietnam.

ABBank adheres to all regulations regarding governance, control, and management as stipulated by the Law on Credit Institutions, the Law on Securities, and the Law on Enterprises. Circular 83/2025/TT-NHNN dated December 31, 2025, and other relevant documents issued by the Governor of the SBV; risk management in accordance with Basel II standards.

7. Other risks

Risks beyond human control and prevention, such as earthquakes, fires, wars, and epidemics, all have a significant impact on ABBank's operations. To minimize potential losses, ABBank has considered and developed several force majeure scenarios to minimize damage and ensure continuous operation.

III. CONCEPTS

1. Concepts

- Prospectus : Prospectus of An Binh Commercial Joint Stock Bank on its financial situation and business operations, aimed at providing information to the public for investors to evaluate and make decisions about securities investments.
- Issuer : An Binh Commercial Joint Stock Bank.
- Audit Companies : Ernst & Young Vietnam Co., Ltd.
  KPMG Vietnam Co., Ltd.
- Consulting Company : An Binh Securities Joint Stock Company.
- Charter : The charter of An Binh Commercial Joint Stock Bank has been approved by the GMS.
- Charter capital : The total capital contributed by all Shareholders and recorded in the Charter of An Binh Commercial Joint Stock Bank.
- Shares : Registered capital divided into equal parts.
- Stock : Is a type of securities in the form of certificate, book entry, or electronic data issued by An Binh Commercial Joint Stock Bank, confirming ownership of one or more shares.

2. Abbreviations

The abbreviations or acronyms used in this Prospectus have the following meanings:

- The Bank/ABBank : An Binh Commercial Joint Stock Bank
- TMCP / JS : Joint Stock
- VĐL / CC : Chartered capital
- CP : Stock/share
- ĐHĐCĐ / GMS : General Meeting of Shareholders
- TGĐ / CEO : General Director
- BKS / BOS : Board of Supervisors
- HĐQT / BOD : BOD

- CBNV : Staff/Employees
- CCCD / ID : Citizen ID
- DPRMR & NPD : Department of Police for Registration and Management of Residence & National Population Data
- DAMSO : Department of Administrative Management of Social Order
- ĐKKD / ĐKDN : Business Registration
- BCTC : Financial Statements
- GTGT / VAT : Value Added Tax
- TNDN : Corporate Income Tax
- TSCĐ : Fixed Assets
- VND : Vietnam Dong
- TTCK : Stock market
- NHNN : State Bank of Vietnam
- UBCKNN / SSC : State Securities Commission
- SGDCK : Stock Exchange
- VSDC : Vietnam Securities Depository and Clearing Corporation (formerly Vietnam Securities Depository Center – VSD)
- TP. : City
- T. : Province
- TCKT : Finance and Accounting
- KHCN / RB : Retail Banking
- SME : Small and Medium-sized Enterprise Banking
- NHBB / WB : Wholesale Banking
- CASA : Current Account and Savings Account
- CAR : Capital Adequacy Ratio

- LNTT : Profit Before Tax
- LNST : Profit After Tax
- NIM : Net Interest Margin
- TTS : Total Assets
- DPRR : Risk Provisions

IV. SITUATION AND CHARACTERISTICS OF THE ISSUER

1. General Information about the Issuer

- Name:	NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH
- Name in English:	AN BINH COMMERCIAL JOINT STOCK BANK
- Abbreviated Name:	ABBank
- Head Office:	Floors 1, 2, and 3, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City, Vietnam
- Telephone:	(84-24) 3761 2888
- Fax:	(84-24) 3519 0416
- Website:	www.abbank.vn
- Business Registration Certificate:	Enterprise Registration Certificate No. 0301412222 was first issued on May 17, 1993, by the Ho Chi Minh City Department of Planning and Investment (currently the Ho Chi Minh City Department of Finance), with the 29th amendment registered on June 28, 2023 by the Hanoi Department of Planning and Investment (currently the Hanoi Department of Finance). (As of July 1, 2024—the effective date of the Law on Credit Institutions—pursuant to Clause 2, Article 27 of said Law, the license for the establishment and operation of a credit institution also serves as its Enterprise Registration Certificate. Consequently, any updates regarding enterprise registration details following this date are provided in the "License for Establishment and Operation" section below.)
- License for Establishment and Operation:	Company Establishment License No. 535/GP-UB, issued by the People's Committee of Ho Chi Minh City on May 13, 1993. Banking Operations License No. 0031/NH-GP dated April 15, 1993, subsequently replaced by License No. 120/GP-NHNN dated December 12, 2018 (as amended and updated regarding the registered office address per Decision No. 1901/QĐ-QLGS5 dated August 6, 2025; updated by SBV regarding the legal representative on February 24, 2026; amended regarding the abbreviated name per Decision No. 38/QĐ-QLGS5 dated June 9, 2026; supplemented with additional business activities per SBV Decisions No.

1466/QĐ-NHNN dated September 14, 2021, No. 42/QĐ-QLGS5 dated June 22, 2026, and No. 64/QĐ-QLGS5 dated June 29, 2026; and amended regarding the charter capital per SBV Decision No. 1728/QĐ-NHNN dated July 28, 2026).

- Registered Capital: 16,067,839,480,000 VND *(In words: Sixteen trillion, sixty-seven billion, eight hundred thirty-nine million, four hundred eighty thousand Vietnamese dong).*

- Actual Contributed Charter Capital: 16,067,839,480,000 VND *(In words: Sixteen trillion, sixty-seven billion, eight hundred thirty-nine million, four hundred eighty thousand Vietnamese dong).*

- Logo:

- Legal representative: Mr. Le Manh Hung

  Position: General Director

- Business lines:

- Principal business activities: ABBank is authorized to conduct the operations of a commercial bank in accordance with the provisions of the law and the SBV, including the following activities:

No.	Bussiness Lines
1	Demand deposits, term deposits, savings deposits, and other types of deposits
2	Provision of credit in the following forms: a) Lending; b) Discounting or rediscounting of negotiable instruments and other valuable papers; c) Bank guarantees; d) Issuance of credit cards; e) Domestic factoring.
3	Opening payment accounts for customers
4	Providing domestic payment services: a) Provision of payment instruments; b) Execution of payment services involving checks, payment orders, fund transfer orders, collections, direct debits, letters of credit, bank cards, and third-party

	collection and payment services.
5	Opening an account: a) Opening an account at the SBV; b) Opening account at another credit institutions or foreign bank branches.
6	Internal payment organization; participation in the national interbank payment system.
7	Cash management services, banking and financial consulting; asset management and safekeeping services, and the rental of safe-deposit boxes and safes.
8	Corporate financial consulting, advisory services for mergers, acquisitions, and consolidations, as well as investment consulting.
9	Participating in bidding for, purchasing, and selling Treasury bills, negotiable instruments, government bonds, SBV bills, and other valuable papers in the money market.
10	Purchasing and selling government bonds and corporate bonds.
11	Money brokerage services.
12	Issuing certificates of deposit, promissory notes, bills, and bonds to mobilize capital in accordance with the Law on Credit Institutions, the Law on Securities, Government regulations, and guidelines from the SBV.
13	Borrowing capital from the SBV in the form of refinancing, in accordance with the Law on the State Bank of Vietnam and SBV guidelines.
14	Borrowing, lending, depositing, and receiving deposits of capital with credit institutions, foreign bank branches, and domestic or foreign financial institutions, in accordance with the law and SBV guidelines.
15	Contributing capital and purchasing shares in accordance with the law and the guidelines of the SBV.
16	Acting as a trustee, accepting trusteeships, or serving as an agent in areas related to banking operations, insurance business, and asset management, in accordance with the law and the guidelines of the SBV.
17	Trading and providing foreign exchange services in domestic and international markets, within the scope permitted by the SBV.
18	Securities depository services.

19	Electronic wallets (e-wallets).
20	Investing in government bond futures.
21	Purchasing debt.
22	Trading and providing interest rate derivatives in accordance with the law and the guidelines of the SBV.
23	Entrusting agents to make payments in accordance with SBV.
24	Providing treasury services to credit institutions and branches of foreign banks
25	Participation in international payment systems: a) The Society for Worldwide Interbank Financial Telecommunication (SWIFT) system. b) The international card payment system of the international card organization Visa. a) The international card payment system of the international card organization JCB.

2. Summary of the formation and development process of the Issuer

2.1. Formation and Development Process

- **On April 15, 1993,** ABBank was granted Banking Operating License No. 0031/NH-GP by the SBV.
- **On May 13, 1993,** An Binh Commercial Joint Stock Bank was established as a Joint Stock Commercial Bank under Company Establishment License No. 535/GP-UB issued by the People's Committee of Ho Chi Minh City (initially named An Binh Rural Commercial Joint Stock Bank) with a charter capital of VND 1 billion;
- **In 2004:** An Binh Rural Joint Stock Commercial Bank was upgraded to an urban-scale bank and renamed An Binh Joint Stock Commercial Bank—its current name—while its charter capital was increased to 70.04 billion VND;
- **2005:** This period marked the entry of domestic strategic Shareholders—Vietnam Electricity ("EVN") and Hanoi General Export-Import Joint Stock Company (now "Geleximco Group – Joint Stock Company")—who became major Shareholders of ABBank; consequently, ABBank's charter capital reached VND 165 billion;
- **On October 4, 2007,** ABBank has completed its registration and officially become a public company, pursuant to Document No. 758/UBCK-QLPH issued by the SSC;
- **2008:** Malayan Banking Berhad ("Maybank") became a foreign strategic Shareholder of ABBank, holding a 15% equity stake, with a charter capital reaching VND 2,705 billion;
- **In 2009:** Maybank increased its shareholding in ABBank from 15% to 20%;

- **2010:** ABBank successfully issued convertible bonds with a total par value of VND 600 billion to the International Finance Corporation ("IFC") and Maybank;
- **2013:** IFC officially became a major Shareholder, owning 10% of ABBank's charter capital. Maybank maintained its 20% ownership stake, continuing its role as a strategic Shareholder of ABBank;
- **December 13, 2019:** the SBV approved the relocation of ABBank's Head Office from Ho Chi Minh City to Hanoi, pursuant to Decision No. 2575/QĐ-NHNN.
- **December 17, 2020:** ABBank was granted Securities Registration Certificate No. 78/2020/GCNCP-VSD by the Vietnam Securities Depository (now the Vietnam Securities Depository and Clearing Corporation), with a total of 571,311,355 shares registered.
- **December 28, 2020:** ABBank shares traded for the first time on the UPCOM exchange (stock code ABB).
- **May 2021:** ABBank's charter capital reached over VND 10.35 trillion.
- **July 28, 2026:** ABBank's charter capital reached nearly VND 16.068 trillion.

2.2. Achievements

- **2008:** Successfully implemented core banking software, putting it into operation across the entire system;
- **2012:** ABBank's network reached over 140 transaction points in 29 provinces/cities nationwide;
- **2014:** ABBank announced its Vision, Mission, Goals, and Strategic Initiatives for the period 2014-2018. In December 2014, ABBank was one of the first four Banks in Vietnam to launch international money transfer services;
- **2015:** In October 2015, ABBank was rated by Moody's for the first time in the highest credit rating group among Vietnamese Joint Stock Commercial Banks, based on three key indicators: Financial strength (B3), domestic and foreign currency deposit credit (B2), and domestic and foreign currency issuer credit (B2). At the same time, Moody's assessed ABBank's outlook as stable. ABBank was the first Bank in Vietnam to implement electricity bill payment services on its ATM/POS system for VISA cardholders;
- **2016:** In May 2016, ABBank received the award for Best Retail Development Bank in Vietnam 2016, as selected by Global Banking and Finance Review. Moody's upgraded ABBank's credit rating, and ABBank continued to be among the top-rated commercial Banks. The network expanded from 146 transaction points to 159 transaction points across 33 provinces/cities;
- **2017:** ABBank's network reached 165 transaction points across 34 provinces/cities. Moody's upgraded ABBank's outlook, and it continued to be among the top 5 highest-rated private commercial joint stock banks in Vietnam. ABBank received the award for Best SME Customer Products Bank in Vietnam in 2017 from the British magazine

International Finance, and for the second consecutive year received the award for Best Retail Development Bank in Vietnam in 2017 from Global Banking and Finance Review;

- **In 2018:** ABBank marks its 25th anniversary. In mid-August 2018, Moody's upgraded ABBank's counterparty rating for foreign currency deposits from B2 to B1, while adjusting the outlook for local and foreign currency deposits and debt issuance from "Positive" (B2) to "Stable" (B1). For the third consecutive year, ABBank was named the "Best Retail Development Bank in Vietnam" and also received the award for "Best Customer Service Bank in Vietnam 2018," as recognized by Global Banking and Finance Review;
- **2019:** In May 2019, ABBank was one of the first seven Banks to successfully convert domestic magnetic stripe cards to domestic chip cards according to the VCCS standard of the SBV. In December 2019, ABBank officially put into operation the Risk-Weighted Assets (RWA) calculation system according to Circular 41/2016/TT-NHNN, marking a strategic step that helps ABBank improve its profitability and risk management capabilities, while creating an important foundation for the entire process of business development and promoting ABBank's Basel II implementation roadmap.
- **2020:** ABBank was honored by HR Asia magazine as one of the Best Companies to Work for 2020. Successfully implemented major IT and Risk Management projects according to Basel II standards, meeting the requirements of Circular 13/2018/TT-NHNN and Circular 41/2016/TT-NHNN of the SBV (as amended and supplemented).
- **2021:** For the second consecutive year, ABBank was honored by HR Asia magazine as one of the "Best Companies to Work for 2021". It was recognized for "fully complying" with all three main pillars of Basel II: Capital Adequacy Ratio (CAR); Internal Capital Adequacy Assessment Process (ICAAP); and Market Principles (Transparency and Discipline). ABBank ranked in the Top 10 for brand growth index in the banking industry according to YouGov's "BrandIndex" report.
- **In 2022:** Announced 5 new core values and corresponding behavioral standards in ABBank's new development period, with the motto of putting Customers at the center of all business activities. ABBank's brand health ranked 13th among 30 non-state-owned Banks in Vietnam. ABBank's Brand Image Understanding Index in 2022 reached 35%, an increase of 20% compared to 2021 (according to Mibrand's 2022 Brand Health Assessment Report). For the third consecutive year, it was honored by HR Asia magazine as one of the "Best Companies to Work for 2022 in Asia".
- **2023:** ABBank celebrates its 30th anniversary (May 13, 1993 – May 13, 2023). Launches the key project "Renewing the Bank's Strategy for the period 2024 – 2028". In October 2023, ABBank became the first Bank in Vietnam to be awarded ISO 27001:2022 certification for information security by the British Standards Institute (BSI).
- **2024:** On November 1, 2024, ABBank launched the ABBank Business digital banking platform for businesses. Launches the project "Implementing the Environmental and Social Management System (ESMS)", specifically for Trade Finance operations.

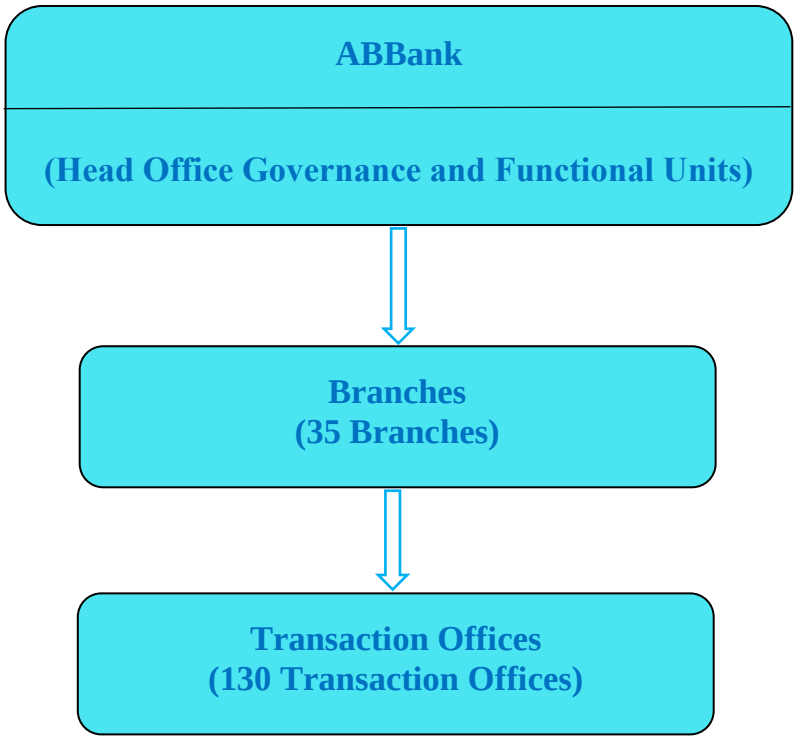
ABBank was honored to receive the HNX award for "Business with Registered Shares for Trading with Good Information Disclosure and Transparency in 2023-2024".

- **In 2025:** On June 17, 2025, ABBank received the "Excellence in International Payment Quality" award from Wells Fargo. In November 2025, ABBank was honored by J.P. Morgan with the "Excellence in International Payment Message Quality 2025" award. Furthermore, ABBank was once again recognized by the Hanoi Stock Exchange (HNX) as a registered trading enterprise with exemplary performance in information disclosure and transparency for the 2024–2025 period. Additionally, in 2025, ABBank received the "Best Innovation in Family Banking & Community Service" award from Backbase
- **In 2026:** January 31, 2026, ABBank officially unveiled its new brand identity, elevating its mission of service under the positioning: "A Bank that Creates Happiness." This marks a continued commitment to building a solid foundation as a modern, human-centric retail bank, dedicated to creating sustainable value for its customers and the community.

  June 30, 2026: ABBank was honored to receive an Emulation Flag from the SBV, recognizing its *"outstanding achievements and leadership in the banking sector's emulation movement for the year 2025."*

  November 10, 2026: ABBank was once again recognized as a registered trading enterprise with exemplary performance in information disclosure and transparency for the 2025–2026 period. This marks the third consecutive time ABBank has received this honor during the 2023–2026.

3. Organizational Structure of the Issuer



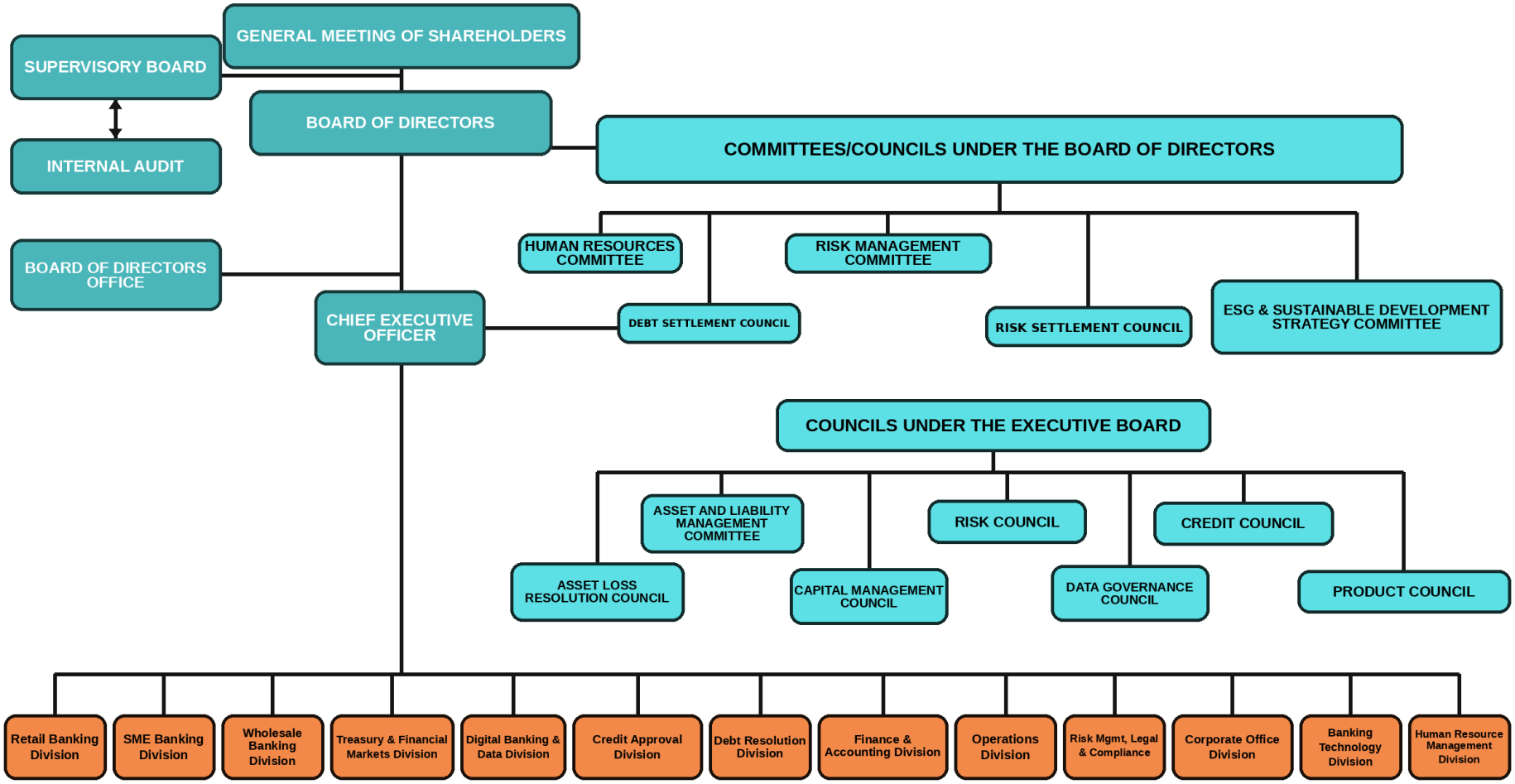
(Source: ABBank)

Currently, the organizational structure of ABBank consists of:

- A Head Office, with a governance structure and management apparatus detailed in Section IV below.
- 35 branches and 130 transaction offices located across various provinces and cities nationwide.

At present, ABBank has no parent company and no longer has any subsidiaries. (On March 31, 2026, ABBank completed the divestment of its capital in An Binh Commercial Bank Asset Management Company Limited (ABBA). Consequently, as of that date, ABBA and its own subsidiaries are no longer subsidiaries of ABBank.)

4. The governance structure and management apparatus of the Issuer



(Source: ABBank)

An Binh Commercial Joint Stock Bank is organized and operates based on the following legal documents:

- Law on Credit Institutions;
- Law on Enterprises;
- Law on Securities;
- The Bank's Charter; and
- Other legal documents related to the Bank's business operations.

In accordance with ABBank's Charter and applicable laws, ABBank operates as a joint-stock company with an organizational structure comprising the GMS, the BOD, the Board of Supervisors, and the General Director.

4.1. General Meeting of Shareholders

The GMS, comprising all Shareholders with voting rights, is the highest decision-making body of ABBank. The GMS has important duties and powers such as: Approving the Bank's development orientation; Approving the Charter, amendments, and supplements to the Charter; Deciding on the number of members of the BOD and Board of Supervisorsfor each term; Electing, dismissing, removing, electing additional, and replacing members of the BOD and Supervisory Board; Approving the annual financial statements; Approving the profit distribution plan after fulfilling tax obligations and other financial obligations; Deciding on the investment, purchase, and sale of ABBank's fixed assets where the investment level, expected purchase price, or original cost in the case of selling fixed assets is 20% or more of ABBank's charter capital as recorded in the most recent audited financial statements; Deciding on the division, separation, merger, acquisition, conversion of legal form, dissolution, or requesting the Court to initiate bankruptcy proceedings for the Bank;...

The GMS adopts decisions within its authority by voting at the meeting or by obtaining opinions in writing in accordance with the law and ABBank's Charter.

A decision of the GMS is adopted when it is approved by Shareholders representing more than 50% of the total voting shares of Shareholders attending the meeting, except in cases requiring a rate of more than 65% when adopting decisions such as: plan to change the charter capital; plan to offer shares, including the type and number of new shares to be offered; investment, purchase, and sale of fixed assets where the investment level, expected purchase price, or original cost in the case of selling fixed assets is worth 20% or more of the charter capital; division, separation, merger, acquisition, conversion of legal form, dissolution, or request for bankruptcy proceedings.

Detailed Information:

- The Annual GMS will be held within 4 months from the end of the fiscal year.
- Shareholders are entitled to attend the GMS in accordance with the current provisions of the Enterprise Law and the Bank's Charter.
- The notice of convening/request for Shareholder opinions will be sent in writing to Shareholders entitled to attend via email/letter to the registered address of the Shareholder; the notice will also be posted on the website and other information disclosure channels in accordance with the regulations on organizing the GMS.

- The agenda, meeting documents of the GMS, voting results, and minutes of the GMS will be published on the Bank's website at: www.abbank.vn, and other information disclosure channels as prescribed by law and ABBank's Charter. In addition, relevant documents of the General Meeting will be sent with the General Meeting agenda (or provided to those entitled to attend the GMS).

4.2. BOD

The BOD is the governing body of ABBank, with full authority to act on behalf of ABBank to decide and exercise the rights and obligations of ABBank, except for matters falling under the authority of the GMS.

The current ABBank BOD consists of 6 members, all of whom are non-executive members, including 2 independent members.

Subordinate to the BOD are the Risk Management Committee (RMC), the Human Resources Committee (HRC), and the Sustainable Development Strategy Committee (ESG Committee). In addition, the Risk Settlement Council and the Debt Settlement Council are also part of the BOD' structure and operate as councils, specifically:

- Human Resources Committee: A body established by the BOD to provide advice and counsel, assisting the Board in exercising its rights and fulfilling its obligations regarding the determination of mechanisms, policies, and regulations related to human resources management, compensation and benefits, and the appointment or dismissal of senior personnel (excluding matters falling under the authority of the GMS).
- Risk Management Committee: A body established by the BOD to provide advice and support the Board in exercising its rights and obligations in deciding on risk management policy and supervising the implementation of risk prevention measures of the Bank (excluding matters within the authority of the GMS).
- Sustainable Development Strategy (ESG) Committee: Its function is to advise, consult, and support the BOD in guiding the development, implementation, and supervision of the sustainable development strategy; ABBank's activities, programs, and initiatives related to the Environment, Social, and Governance (ESG) are ensured to be consistent with the Bank's sustainable development strategy.
- Risk Settlement Council: A body established by the BOD to assist the Board in reviewing and making decisions regarding the provisioning for credit risk, in accordance with legal regulations and the policies of ABBank.
- Debt Settlement Council: A body established by the BOD with the function of providing counsel and assisting the Board in reviewing and making decisions related to debt resolution activities.

4.3. Board of Supervisors

The Board of Supervisors (BOS) is elected, dismissed, or removed by the GMS of ABBank. The BOS serves as a supervisory body, tasked with accurately assessing ABBank’s business operations and financial status. It conducts internal audits and oversees and evaluates compliance with legal regulations, ABBank’s Charter, internal policies, as well as the resolutions and decisions issued by the GMS and the BOD.

ABBank's Board of Supervisors currently consists of three members: two full-time members and one part-time member.

ABBank has established an Internal Audit function, which reports to the Board of Supervisors. This function conducts independent and objective reviews and assessments regarding the suitability of—and compliance with—ABBank's mechanisms, policies, procedures, and internal regulations. It also provides recommendations to enhance the effectiveness of the Bank's systems, processes, and regulations, thereby contributing to ensuring that ABBank operates in a safe, efficient, and legally compliant manner.

4.4. General Director

The General Director is the highest-ranking executive of ABBank's operations, appointed, dismissed, and removed from office by the BOD. The General Director is accountable to the BOD and to the law for the operation of ABBank. In the event of a vacancy in the General Director position, the BOD must appoint a new General Director within 90 days of the vacancy. The term of office of the General Director is determined by the BOD but shall not exceed 5 years. The General Director may be reappointed by the BOD for an unlimited number of terms. The procedures, documentation, salary, and benefits for the General Director shall comply with the provisions of the law and ABBank's internal regulations.

The General Director shall exercise the powers and duties as prescribed by law and ABBank's Charter. The General Director must manage ABBank's operations in accordance with the law, ABBank's Charter, contracts, agreements, and commitments signed with ABBank, and decisions of the GMS and the BOD. If the General Director acts contrary to the law and ABBank's Charter and causes damage to ABBank, the General Director must compensate ABBank for the damage caused by his/her fault.

4.5. Board of Management (BOM)

Assisting the General Director in managing and operating ABBank's daily business activities are the Deputy General Directors and several Division Directors appointed as Members of the BOM. The Deputy General Directors and Members of the BOM perform their responsibilities within the scope assigned and delegated by the General Director.

The Councils under the BOM include:

- Asset-Liability Management Council (ALCO): The ALCO is primarily responsible for advising, consulting, coordinating the development, implementation, and review of regulations, strategies, and policies related to balance sheet management, capital management, and liquidity risk management of the Bank. It was established to manage liquidity risk and market risk.
- Executive Risk Council (ERC): is responsible for assessing risk levels, examining risk issues; proposing solutions to the RMC and making decisions on issues beyond the ERC's authority.
- Credit Council (CC): Established to ensure the safe and efficient implementation and operation of credit granting activities throughout the ABBank system.
- Data Governance Council (DGC): Established to lead and closely monitor data governance activities within the ABBank system.

- Capital Management Council (CMC): Established to advise, consult, and ensure the implementation of internal capital adequacy assessments at ABBank in accordance with the SBV's regulations and ABBank's internal regulations.
- Product Council: Established to advise the General Director on decisions regarding the launch of new products or adjustments to existing products, ensuring efficiency and alignment with the Bank's strategic direction.
- Asset Loss Settlement Council: Established to advise and assist the General Director in handling asset losses at ABBank in accordance with Government regulations and BBANK's internal regulations.

4.6. Functions and duties of HO Divisions

Table 1: Main functions and responsibilities of the divisions

No.	Divisions	Functions/Main Responsibilities
1	Reatail Banking Division	- **Function:** To develop the retail banking segment, including strategy development, product development, and business organization to optimize business efficiency and contribute to the Bank's overall goals. - **Main responsibilities:** Develop and implement business models and plans, promote the sale of all retail banking products/services of ABBank to target Customers according to ABBank's strategy at all business units throughout the system; Organize, monitor, and effectively manage the implementation of developed plans; Conduct credit appraisal for retail banking and manage the quality of credit appraisal for retail banking.
2	Small and Medium-sized Enterprise Banking (SME) Division	- **Function:** To develop the SME segment, encompassing everything from strategy formulation and product development to business organization and risk management, in order to maximize business efficiency and contribute to the Bank's overall goals. - **Main responsibilities:** Develop and implement business models, plans, service channels, and effectively manage resources to achieve business targets, optimize revenue and costs; Design, implement, and manage financial products, solutions, Customer care programs, and partnerships tailored to the needs of SME Customers, aiming to increase value and business opportunities; Seek, establish, and expand partnerships to increase business opportunities and effectively exploit Customers within the ecosystem/value chain; Organize and manage sales; Conduct credit application and on-site appraisal for SME Customers in accordance with ABBank regulations and laws on credit granting.

No.	Divisions	Functions/Main Responsibilities
3	Wholesale Banking Division	- **Function:** To build, implement, and effectively manage business operations for the wholesale Customer segment, aiming to deliver ABBank's products and services to Customers efficiently and with the best quality, in accordance with ABBank's strategy and plan for each period. - **Main responsibilities:** Develop business strategies for the wholesale Customer segment based on potential economic sectors and select target Customers for each period based on market research and analysis; Design, build, implement, and effectively manage Customer solutions, sales programs, and Customer care programs based on understanding the needs of Customers/Customer groups within the target segment/ecosystem/value chain in line with the business strategy; Organize sales to the wholesale Customer segment at the Business Center/Business Point, including: building and maintaining strong relationships with Customers to understand their banking and financial needs; conduct sales and after-sales services to Customers through the ABBank system and other appropriate sales channels in accordance with ABBank's strategy; Conduct credit application appraisal within assigned authority and on-site appraisal for the wholesale banking segment in accordance with ABBank regulations and laws on credit granting;…
4	Capital & Financial Markets Division	- **Functions:** Serving as the focal point for implementing liquidity assurance measures for the entire system; conducting capital trading, foreign exchange trading, and derivative product trading in line with ABBank's strategic business orientation; managing and developing relationships with financial institutions. - **Main responsibilities:** Execute transactions in the money market, capital market, foreign exchange market, and derivative products, as well as other banking and financial products with domestic and foreign financial institutions to maximize profits, support effective balance sheet management, and comply with ABBank regulations; Manage foreign exchange business operations according to the vertical function across the entire ABBank system; Operate internal operations within the Division according to function; Organize and implement foreign exchange business activities to achieve assigned targets and ensure safety; Research, evaluate, and forecast macroeconomic fluctuations, monetary and foreign exchange markets affecting banking operations; assess the needs of target Customer groups (credit institutions, large enterprises, SMEs, and individual Customers) to develop,

No.	Divisions	Functions/Main Responsibilities
		improve, and enhance suitable products and solutions; propose business strategies in the monetary and foreign exchange markets and apply measures to mitigate liquidity risk, interest rate risk, and exchange rate risk; establish, exploit, maintain, and develop relationships and cooperation with domestic and foreign credit institutions in correspondent banking activities according to ABBank's strategy.
5	Operations Division	- **Function:** Execute operational functions including credit processing, domestic and international payments, treasury transactions, trade finance, digital and card operations, 24/7 customer service (Call Center), management of counter and cash operations, documentation and legal compliance at business units, service quality assessment, and the improvement and management of operational processes. - **Main responsibilities:** Managing Customer service operations; managing domestic and international money transfers, trade finance, card and number operations, and capital transactions; managing credit operations; managing operational process improvement; organizing, implementing, managing, and supervising the Bank's operations to ensure ABBank's quality standards in providing products and services to Customers, while optimizing resources and maximizing efficiency in line with ABBank's strategic direction…
6	Banking Technology Division	- **Function:** To develop, manage, and operate IT systems to meet the operational and business requirements in line with ABBank's strategic objectives, ensuring the provision of technological and business benefits, controlling risks, guaranteeing ABBank's quality standards, and complying with State regulations on security and safety, as well as best practices for effective IT system management and operation. - **Main responsibilities:** Develop strategies and IT systems aligned with ABBank's strategic direction; Proactively research and propose IT system applications to optimize the Bank's resources, reduce risks and costs, improve efficiency and effectiveness in Bank management, and develop business operations for the entire ABBank system; Strengthen business-technology relationships; build, develop, and deploy technology applications and products, integrating them into the Bank's IT system to develop business in each stage, diversify products and

No.	Divisions	Functions/Main Responsibilities
		services to serve Customers, and meet the Bank's management, operation, and business requirements in accordance with international regulations and standards; Digitize the Bank's products and services; research and apply new technologies to support business development at ABBank; Ensure the continuous availability of IT infrastructure and services, minimizing system downtime; Manage and operate all of the Bank's IT systems and equipment, continuously improving operational efficiency to optimize costs and enhance user experience; Ensure data security and the safety of IT systems.
7	Credit Approval Division	- **Function:** To implement and execute activities related to approving credit facilities, valuation, and quality control of valuation within the assigned authority, in accordance with ABBank's credit policy and strategic objectives for each period. - **Main responsibilities:** Managing and developing business processes for credit approval, complying with ABBank's regulations, policies, and risk management requirements at each period; Approving credit applications within assigned authority; Managing the quality of credit approvals for credit facilities under authority; Performing collateral valuation and managing the quality of collateral valuation at ABBank.
8	Risk Management, Legal and Compliance Division	- **Functions:** Advising and consulting on risk management, directly building and developing the Bank-wide risk management framework, and leading the implementation of management of key risks (credit risk, operational risk, market risk, liquidity risk, interest rate risk on the Bank's book, concentration risk, and other risks arising from key operations) across the entire system; Advising on and handling legal risks, providing legal advice and support to the entire ABBank system; Monitoring compliance with all ABBank activities in adhering to legal regulations; Preventing and combating money laundering, terrorist financing, fraud, and corruption throughout the entire system. - **Main responsibilities:** Develop, review, update, propose approval, and monitor the implementation of risk management strategies, risk assessment strategies, and the Bank-wide risk profile; Develop, update, and implement a system of policies and regulations related to risk management, risk assessment methods and models, risk measurement tools, and manage risk measurement models; Develop policies, strategies, regulations,

No.	Divisions	Functions/Main Responsibilities
		and implement compliance-related activities throughout the ABBank system, while organizing and leading the compliance system in operations and developing a compliance culture for ABBank employees throughout the system; Develop plans for anti-money laundering, anti-fraud, and anti-corruption activities; Organize and implement monitoring, support, and reporting on anti-money laundering, anti-fraud, and anti-corruption activities as required; Provide legal advice, assessment, and support to the entire system; Implement legal regulations and requirements set forth by state regulatory authorities regarding the protection of personal data; organize the management and oversight of personal data risks; conduct impact assessments for personal data processing; and maintain/update documentation concerning personal data processing impact assessments, as well as impact assessments for the transfer of personal data outside the territory of Vietnam (cross-border data transfers).
9	Office Division	- **Functions:** Advising, consulting, managing, supervising, and coordinating project implementation activities; managing key projects; developing and implementing brand and communication strategies in accordance with ABBank's established direction and objectives; performing administrative, procurement, and network development functions; advising, consulting, and supporting the General Director and BOD in the Bank's operational management. - **Main responsibilities:** Responsible for organizing and managing the implementation of projects within the Bank; developing brand strategy, designing and overseeing the execution of the brand identity system, and formulating and implementing internal and external communication plans; developing and executing Corporate Social Responsibility (CSR) programs to contribute positively to society, the community, and the environment, while enhancing brand quality and value and creating sustainable value for the Bank; improving operational efficiency, controlling and optimizing centralized procurement and administrative activities, and developing and upgrading infrastructure to support the expansion of the branch network—ensuring effectiveness, professionalism, and cost optimization for the Bank; supporting the BOM in overseeing and governing activities related to the Bank's operations; and managing office administration, corporate assets, centralized procurement, and network development.

No.	Divisions	Functions/Main Responsibilities
10	Financial - Acounting Division	- **Functions:** To develop strategies, define financial objectives and development directions for the Bank, ensuring sustainable growth; To organize the development and implementation of short-term and long-term business plans to achieve the set financial objectives; To ensure that the Bank's financial and accounting activities fully comply with legal regulations and are accurately and promptly recorded according to accounting standards; To ensure optimal balance sheet efficiency based on the Bank's risk appetite; To establish and maintain relationships with investors and independent credit rating agencies to ensure effective and transparent information; To ensure the accuracy and integrity of ABBank's key data. - **Main responsibilities:** Acting as a liaison with relevant units; Developing annual business and financial plans for the entire Bank and its business units; Building the Bank's operational strategy, medium- and long-term financial plans, and managing the budget to align with the Bank's operational objectives; Developing and implementing data governance and data quality management policies and procedures for ABBank; Monitoring and managing the KPI system; Ensuring the accuracy of the general ledger, financial transactions, and the integrity of financial reports; Managing the Bank's investment portfolio to optimize profits while minimizing risks; Performing accounting and accounting control tasks, and compiling accounting statistics for the Bank to ensure compliance with accounting standards as prescribed by law on accounting and statistics, regulations of the SBV, and ABBank regulations;…
11	Human Resource Management Division	- **Functions:** To advise and consult on strategies, policies, and regulations related to human resource management in line with ABBank's strategic direction, ensuring optimal resource utilization and compliance with legal regulations; to organize and implement high-quality human resource management in accordance with the Bank's direction, strategy, and operational needs through activities such as: recruitment, training and development, performance management, compensation and benefits, corporate culture, labor relations and employee engagement, talent management and organizational development, and succession planning. - **Main responsibilities:** Developing and implementing human resource strategies; executing and monitoring action programs to ensure the successful implementation of human resource strategies;

No.	Divisions	Functions/Main Responsibilities
		developing, implementing, and improving regulations, processes, and policies for human resource management to attract, retain, and develop high-quality human resources at ABBank; researching and applying advanced human resource management models in accordance with market practices to build and implement ABBank's human resource development strategy; ensuring the quantity and quality of human resources at various units, managing the human resource information system to ensure optimal efficiency; building a cohesive work culture and environment at ABBank;…
12	Digital Banking and Data Division	- **Functions:** Develop strategies and oversee the implementation of digital business operations, as well as the development of digital banking products and solutions, with the aim of driving customer growth, revenue, and transaction volume, while enhancing the customer experience across digital platforms. Build a digital ecosystem, data capabilities, and digital technology solutions to support ABBank's business operations, management, and digital transformation, in line with a customer-centric and data-driven growth strategy. - **Main responsibilities:** Develop and organize the implementation of strategies for digital banking, digital business, and data, aligned with ABBank's business direction for each period. Design, develop, and manage digital products, services, and customer journeys for both individual and corporate clients. Lead the design process for digital experiences and products, applying ABBank's customer-centric approach. Develop an ecosystem of digital partners and fintech entities, and establish collaboration models to expand the customer base and accelerate digital business growth.

No.	Divisions	Functions/Main Responsibilities
13	Debt Collection Division	- **Function:** Function: Manage, resolve, and support the resolution of distressed debts and non-performing loans (NPLs) across the entire system; provide counsel and advice to competent authorities regarding the management and resolution of distressed debts. - **Main responsibilities:** Serve as the primary point of contact for developing plans and executing or supporting the resolution of distressed debts/NPLs in accordance with regulations in effect from time to time; establish and manage the portfolio of distressed debts/NPLs assigned to the Division for resolution; and provide support to business units in resolving distressed debts and NPLs within their respective delegated authority.

(Source: ABBank)

5. Information about the parent company, subsidiaries of the Issuer, companies that hold controlling or controlling shares in the Issuer, and companies in which the Issuer holds controlling or controlling shares/capital contributions.

5.1. Parent company

None

5.2. Subsidiaries

5.2.1. An Binh Commercial Bank Asset Management Company Limited (ABBA)

- Address: 2nd Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi
- Telephone: (84-24) 3519 0425
- Business Registration Certificate: No. 0104394729 issued by the Hanoi Department of Planning and Investment (now the Hanoi Department of Finance) on January 18, 2010, registered for the 9th change on March 13, 2025.
- Main business activities: providing office premises; insurance agency activities; financial service support activities: investment consulting activities, money collection services under authorization of An Binh Commercial Joint Stock Bank, mortgage consulting and brokerage activities; receiving and managing bad debts, outstanding debts and collateral related to loans of An Binh Commercial Joint Stock Bank to process and recover capital as quickly as possible; selling collateral belonging to An Binh Commercial Joint Stock Bank; restructuring outstanding debts; handling collateral; renovating, repairing, upgrading for sale, lease, and business exploitation; buying and selling outstanding debts of credit institutions and debt management companies and exploiting assets; providing trust and supervision services on a fee and contract basis; intermediary in arranging debt trading; real estate business; leasing machinery and equipment, motor vehicles, personal and household goods and other tangible goods; Warehousing and storage services; and

comprehensive support services including providing and fulfilling comprehensive services as requested by Customers such as: asset management and custody, arrangement and movement of goods in warehouses, management of loans and collateral; management of collateral records; loan restructuring; buying and selling debts for credit institutions; real estate trading; providing real estate, warehousing and logistics management services.

- Charter capital: VND 260,000,000,000.
- Ownership percentage and voting rights of ABBank prior to March 31, 2026: 100% of the charter capital.
- Value of contributed capital: VND 260,000,000,000.

On March 31, 2026, ABBank completed the full divestment of its capital in the An Binh Commercial Bank Asset Management Company Limited (ABBA).

5.2.2. ABBA Security Services Company Limited (ABBAS) – A company wholly owned by ABBA

- Address: 2nd Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi.
- Telephone: (84-24) 3519 0425
- Business Registration Certificate: No. 0106112803 issued by the Hanoi Department of Planning and Investment (now the Hanoi Department of Finance) on February 27, 2013, with the 7th amendment registered on September 5, 2025.
- Main business activities:
  - Personal security services;
  - Security services business.
- Chartered capital: VND 2,000,000,000.
- Ownership percentage and voting rights of ABBank prior to March 31, 2026: 100% of the charter capital of ABBAS, held through ABBA, a subsidiary of ABBank.
- Value of capital contribution: VND 2,000,000,000

Upon March 31, 2026 as ABBank completed the full divestment of its capital in the An Binh Commercial Bank Asset Management Company Limited (ABBA), ABBA is no longer a subsidiary of ABBank. Consequently, ABBAS is no longer a subsidiary held indirectly by the Bank through ABBA.

6. Information on the process of increasing or decreasing the charter capital of the Issuer

ABBank's initial registered charter capital as of April 15, 1993, was 1,000,000,000 VND (in words: one billion VND). As of today, ABBank's charter capital stands at 16,067,839,480,000 VND (in words: sixteen trillion, sixty-seven billion, eight hundred thirty-nine million, four hundred eighty thousand VND). The progression of ABBank's charter capital increases is as follows:

Table 2: Summary of ABBank's capital increase process

Unit: 1,000 dong

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
Establised	1993	-	1,000,000	Founding Shareholders and ordinary Shareholders contributed capital to establish ABBank.	- Establishment license No. 535/GP-UB issued by the People's Committee of Ho Chi Minh City on May 17, 1993; - Business registration certificate No. 059066 of issued by the Economic Arbitration Board of Ho Chi Minh City on May 17, 1993; - Operating license No. 0031/NH-GP issued by the SBV on April 15, 1993.
1st Time	03/1998	200,000	1,200,000	Offering shares to existing Shareholders	Decision No. 102/1998/QD-NHNN5 issued by the SBV on March 21, 1998[1]
2nd Time	10/2001	3,800,000	5,000,000	Offering shares to new investors	- Official document No. 986/NHTP.2001 of the SBV – Ho Chi Minh City Branch on October 12, 2001; - Business Registration Certificate No. 059066, second amendment registered on May 17, 2002.
3rd Time	06/2003	21,804,000	26,804,000	Offering shares to existing Shareholders and new investors	- Minutes of the GMS of An Binh Rural Commercial Joint Stock Bank dated February 21, 2002; - Official Letter No. 494/NHTP.2003 of the SBV – Ho Chi Minh City

[1] *The first and second capital increases were carried out in 1998 and 2001, respectively. Due to the long time elapsed and numerous changes in organization, personnel, and headquarters location, the Bank's archived records are no longer complete (such as resolutions, meeting minutes approving the capital increase, SBV approvals, issuance results reports, etc.).*

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					Branch on May 5, 2003; - Business Registration Certificate No. 059066, registered for the 3rd change on June 2, 2003.
4th Time	12/2003	9,300,000	36,104,000	Offering shares to existing Shareholders and new investors	- Minutes of the Annual GMS dated June 20, 2003; - Resolution of the GMS of An Binh Rural Commercial Joint Stock Bank No. 227/NHAB-03 dated June 20, 2003; - Business Plan for 2003 attached to the Resolution and Minutes of the GMS dated June 20, 2003; - Official Letter No. 1338/NHNN-HCM02 of the SBV– Ho Chi Minh City Branch dated December 26, 2003; - Business Registration Certificate No. 059066, registered for the 4th change dated December 31, 2003.
5th Time	08/2004	33,940,000	70,044,000	Offering shares to existing Shareholders and new investors	- Resolution and Minutes of the GMS of An Binh Rural Commercial Joint Stock Bank dated March 9, 2004 and the attached Operation plan for 2004; - Official Letter No. 967/NHNN-HCM02 of the SBV – Ho Chi Minh City Branch on June 22, 2004; - Business Registration Certificate No. 059066, registered for the 6th change on August 5, 2004.
6th Time	07/2005	94.956.000	165.000.000	Offering shares to existing Shareholders and new investors	- Resolution and Minutes of the GMS of An Binh Rural Commercial Joint Stock Bank dated April 5, 2005 and the attached Business Plan for 2005; - Official Letter No. 1513/NHNN-HCM.02 of the SBV – Ho Chi

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					Minh City Branch on July 13, 2005; - Business Registration Certificate No. 059066, registered for the 7th change on July 25, 2005.
7th Time	06/2006	335.000.000	500.000.000	Offering share to existing Shareholders and new investors; Issuance of bonus shares to existing Shareholders	- Resolution and Minutes of ABBank's GMS dated February 17, 2006; - Official Letter No. 677/NHNN-HCM.02 of the SBV– Ho Chi Minh City Branch on June 2, 2006; - Business Registration Certificate No. 059066, registered for the 10th change on June 20, 2006.
8th Time	10/2006	490.000.000	990.000.000	Offering share to existing Shareholders; Issuance of bonus shares to existing Shareholders; Issuance of shares to employees	- Resolution of the GMS and Minutes of the vote counting regarding the solicitation of Shareholders' written opinions dated July 20, 2006, regarding the increase of charter capital and the plan for such an increase; - Official Letter No. 1254/NHNN-HCM.02 of the SBV - Ho Chi Minh City Branch on September 15, 2006; - Business Registration Certificate No. 059066, registered for the 11th change on October 5, 2006.
9th Time	11/2006	141,950,500	1,131,950,500	Issuance of bonus shares to existing Shareholders	- Resolution of the GMS and Minutes of Shareholders' vote counting dated September 30, 2006; - Official Letter No. 1517/NHNN-HCM.02 of the SBV – Ho Chi Minh City Branch on November 6, 2006; - Business Registration Certificate No. 059066, registered for the 12th

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					change on November 15, 2006.
10th Time	10/2007	1,168,049,500	2,300,000,000	Offering share to existing Shareholders, Issuance of shares to employees; Issuance of shares to pay dividends to to existing Shareholders; Issuance of shares to strategic Shareholder.	- Resolution and Minutes of the GMS of ABBank dated February 2, 2007 and the attached Business Plan for 2007; - Resolution of the GMS dated June 2, 2007 and the attached supplementary plan for increase charter capital in 2007; - Official Letter No. 863/NHNN-HCM02 of the SBV – Ho Chi Minh City Branch on June 13, 2007; - Decision No. 133b/QD-HĐQT dated June 14, 2007 on increase charter capital in 2007 and the attached plan for increase charter capital; - Report on the results of the public offering of shares submitted to the Securities Commission No. 79/BC-NHAB.07 dated October 31, 2007 by the BOD; - Business Registration Certificate No. 059066, registered for the 14th change on October 24, 2007.
11th Time	09/2008	405,882,350	2,705,882,350	Private placement of shares to Maybank	- Resolution and Minutes of the GMS dated March 31, 2008 and the attached Business Plan for 2008; - Official Letter No. 875/NHNN-HCM.02 of the SBV – Ho Chi Minh City Branch on June 2, 2008; - Report on the results of the share issuance submitted to the SSC according to Notice No. 122/TB-HĐQT.08 dated September 30, 2008 of the BOD;

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					- Business Registration Certificate No. 059066, registered for the 15th change on October 2, 2008.
12th Time	08/2009	144,256,130	2,850,138,480	Private placement for Maybank and Issuance of bonus shares for existing Shareholders	- Resolution and Minutes of the GMS dated March 26, 2009 and the attached 2019 Business Plan; Plan for increase charter capital in 2019; - Official Letter No. 1553/NHNN-HCM.02 of the SBV – Ho Chi Minh City Branch on July 22, 2009; - Report on the results of share issuance according to Official Letter No. 80/CV-HĐQT.09 dated September 15, 2009 of the BOD; - Notice published on the website of the SSC on August 25, 2009 announcing that the SSC has received all documents reporting on ABBank's share issuance. - Business Registration Certificate No. 0301412222, registered for the 17th change on September 1, 2009.
13th Time	12/2009	632,374,480	3,482,512,960	Private placement, Issuance of bonus shares to existing Shareholders	- Resolution and Minutes of the GMS dated March 26, 2009, Business Plan for 2019 and attached Plan for increase charter capital; - Official Letter No. 8611/VPCP-KHTH of the Office of the Government dated December 2, 2009; - Official Letter No. 9598/NHNN-TTGSNH and Official Letter No. 9699/NHNN-TTGSNH of SBV dated December 8, 2009;

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					- Official Letter No. 2657/NHNN-HCM02 and Official Letter No. 2658/NHNN-HCM02 of the SBV - Ho Chi Minh City Branch dated December 10, 2009; - Notice published on the website of the SSC on December 11, 2009 and December 21, 2009 announcing that the SSC had received all the necessary documents for the share issuance report of ABBank; - Official letter No. 2864/UBCK-QLPH from the SSC dated December 11, 2009; - Report on the results of the share issuance as per official letter 99/CV-HĐQT.09 dated December 17, 2009; - Business Registration Certificate No. 0301412222, registered for the 18th change on December 15, 2009.
14th Time	01/2011	348,251,300	3,830,764,260	Issuance of bonus shares to existing Shareholders	- Resolution and Minutes of the GMS dated March 24, 2010, Business Plan for 2010 and attached Plan for increase charter capital; - Official Letter No. 8731/NHNN-TTGSNH dated November 10, 2010 of the SBV; - Official Letter No. 3930/UBCK-QLPH dated November 29, 2010 and Official Letter No. 3982/UBCK-QLPH dated December 2, 2010 of the SSC; - Decision No. 235/QD-HDQT.10 dated December 2, 2010 of the BOD of ABBank on the Plan for handling fractional shares;

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					- Notice published on the website of the SSC on December 6, 2010 that the SSC received all documents reporting the issuance of shares by ABBank; - Decision No. 245/QD-HDQT.10 dated December 16, 2010, of the BOD on increase charter capital; - Report on the results of share issuance as per document No. 04/CV-HDQT.11 dated January 6, 2011 of the BOD; - Business Registration Certificate No. 0301412222, registered for the 19th change on January 5, 2011.
15th Time	11/2011	369,235,500	4,199,999,760	Offering shares to existing Shareholders	- Resolution, Minutes of the GMS dated May 27, 2011, and Report of the BOD on 2010 operations and 2011 operational orientation, and attached plan for increase charter capital; - Official Letter No. 7498/NHNN-TTGSNH dated September 26, 2011, of the SBV; - Official Letter No. 3732/UBCK-QLPH dated November 9, 2011, of the SSC; - Decision No. 180/QD-HĐQT.11 dated November 17, 2011 of the BOD; - Report on completion of charter capital increase according to Official Letter No. 07/TB-HĐQT.11 dated December 20, 2011 of the BOD; - Business Registration Certificate No. 0301412222, registered for the 20th change on December 13, 2011.

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
16th Time	04/2013	598,000,000	4,797,999,760	Convert Maybank and IFC bonds into shares.	- Resolution and Minutes of the GMS dated May 28, 2012 and the attached Plan for increase charter capital; - BOD Resolution No. 19/NQ-HĐQT.12 dated October 29, 2012 on adjusting the 2012 Plan for increase charter capital and the attached Plan for increase charter capital; - Official Letter No. 2567/NHNN-TTGSNH dated April 12, 2013 of the SBV; - Official Letter No. 1468/UBCK-QLPH dated April 16, 2013 of the SSC; - Decision No. 37/QĐ-HĐQT.13 dated April 15, 2013 on converting convertible bonds issued in 2010 into shares; - Decision No. 40/QD-HDQT.13 dated April 18, 2013 on the implementation of increase charter capital through the conversion of convertible bonds; - Report on the completion of the charter capital increase in Official Letter No. 17/CV-HDQT.13 dated April 22, 2013; - Business Registration Certificate No. 0301412222, registered for the 21st change on April 26, 2013. - Decision No. 1788/QD-NHNN dated August 19, 2013 on amending the content of the operating license of ABBank with a charter capital of VND 4,797,999,760,000.

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
17th Time	09/2016	521,496,530	5,319,496,290	Issuance of bonus shares to existing Shareholders	- Resolution and Minutes of the GMS dated April 27, 2015 and the attached plan for increase charter capital; - Official Letter No. 5017/NHNN-TTGSNH dated July 5, 2016; - Official Letter No. 6756/UBCK-QLCB dated October 7, 2016 of the SSC; - Report on the completion of the charter capital increase as per Official Letter No. 10-1/TB-HĐQT.16 dated September 9, 2016 of the BOD; - Business Registration Certificate No. 0301412222, registered for the 23rd change on October 4, 2016. - Decision No. 621/QD-NHNN dated March 30, 2017, on amending the content of the operating license of ABBank with a charter capital of VND 5,319,496,290,000
18th Time	07/2019	393,617,260	5,713,113,550	Issuance of shares for paying dividends to existing Shareholders.	- Resolution and Minutes of the GMS dated April 25, 2018 and the attached Proposal for increase charter capital in 2018; - Resolution of the GMS and Minutes of vote counting in obtaining opinions from Shareholders on the Plan for issuance shares to increase charter capital for paying dividends dated November 30, 2018 and the attached Plan for increase charter capital; - Resolution No. 06/NQ-HĐQT.19 dated April 3, 2019 of

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					the BOD on the Plan for issuanance shares to increase charter capital for paying dividends to Shareholders; - Official Letter No. 2717/NHNN-TTGSNH dated April 16, 2019 of the SBV; - Official Letter No. 3709/UBCK-QLCB dated June 18, 2019 of the SSC; - Report on the results of issuing shares to pay dividends as per official letter No. 21/CV-HĐQ.19 dated July 10, 2019; - Business Registration Certificate No. 0301412222, registered for the 25th change on July 22, 2019. - Decision No. 2137/QĐ-NHNN dated October 16, 2019 on amending the content of the operating license of ABBank with a charter capital of VND 5,713,113,550,000
19th Time	Tháng 12/2021	1,256,884,980	6,969,998,530	Issuance of rights to purchase additional shares to existing Shareholders (20%) and issuing shares to employees under the Employee Stock Owneship Plan (ESOP,	- Resolution of the GMS dated April 29, 2021 and the Proposal to the GMS on the Plan for increase charter capital; - Resolution of the BOD No. 05/NQHĐQT.21 dated May 26, 2021 on the Plan for increase ABBank's charter capital; - Official Letter from the SBV No. 4963/NHNN-TTGSNH dated July 8, 2021 on increase ABBank's charter capital; - Certificate of Registration for Additional Public Offering of Shares No. 230/GCN-UBCK dated

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
				2%).	October 26, 2021 of the SSC; - Official Letter No. 8628/UBCK-QLCB dated December 16, 2021 of the State SSC regarding the SSC received documents for issuing shares under the ESOP; - Official Letter No. 9108/UBCK-QLCB and No. 9110/UBCK-QLCB dated December 31, 2021 by SSC; - Business Registration Certificate, 27th amendment, dated January 19, 2022; - Securities Registration Certificate No. 78/2020/GCNCP-VSD-1, 1st amendment, issued by the Vietnam Securities Depository Center on January 24, 2022.
20th Time	02/2022	2,439,472,290	9,409,470,820	Issuance of shares to increase equity capital from owner's equity (issuance of bonus shares)	- Resolution of the GMS dated April 29, 2021 and the Proposal to the GMS on the Plan for increase charter capital; - Resolution of the BOD No. 05/NQ-HĐQT.21 on the Plan for increase ABBank's charter capital; - Official Letter No. 4963/NHNN-TTGSNH dated July 8, 2021 of the SBV on increase ABBank's charter capital; - Decision of the BOD No. 284/QĐ-HĐQT.21 dated December 29, 2021 on the Implementation of the Plan for issuance of shares to increase capital from ABBank's equity in 2021; - Official Letter No. 9151/UBCK-QLCB dated December 31, 2021 of the State

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					SSC regarding SSC received documents on issuing shares to increase ABBank's equity. - Official Letter No. 952/UBCK-QLCB dated February 24, 2022, of the SSC regarding the report on the results of issuing shares for increase capital from ABBank's equyty capital; - Business Registration Certificate, registration change number 28, dated February 28, 2022; - Securities Registration Certificate No. 78/20202/GCNCP-VSD-2, registration change amendment number 2, issued by the Vietnam Securities Depository Center on March 11, 2022.
21st Time	05/2023	940,896,800	10,350,367,620	Issuance of shares to pay dividends to existing Shareholders	- Resolution of the GMS dated April 20, 2022; Proposal to the GMS and Plan for Increase Charter Capital; - Resolution of the BOD No. 11/NQ-HĐQT.22 dated September 28, 2022 on amending and supplementing the Plan for increase ABBank's charter capital; - Official Letter No. 7343/NHNN-TTGSNH dated October 19, 2022 of the SBV on increase ABBank's charter capital; - Decision of the BOD No. 79/QĐ-HĐQT.23 dated April 10, 2023 on the implementation of issuance of shares to pay dividends; - Official Letter No. 2276/UBCK-QLCB dated April 27, 2023 of the SSC on reporting documents for

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					issuance of shares to pay dividends; - Official Letter No. 3543/UBCK-QLCB dated June 12, 2023, from the SSC regarding the report on the results of issuing shares to pay dividends for 2021; - Certificate of Bussiness Registration (changing for the 28th time dated February 28, 2022); - Securities Registration Certificate No. 78/2020/GCNCP-VSD-3, Registration of Change for 3rd time, issued by the Vietnam Securities Depository Center on June 22, 2023.
22nd Time	5/2026	3,104,201,230	13,454,568,850	Additional share offering to existing Shareholders	- Resolution of the GMS dated September 16, 2025; - Official Letter No. 9241/NHNN-QLGS dated October 22, 2025, of the SBV; - Certificate of registration for the public offering of additional shares No. 563/GCN-UBCK dated December 31, 2025, from the SSC. - Official Letter No. 1884/UBCK-QLCB dated March 9, 2026, from the SSC regarding the report on the results of ABBank's public offering of additional shares.
	5/2026	517,518,000	13,972,086,850	Phase 2 – Issuance of shares under the Employee Stock Ownership Plan (ESOP)	- Resolution of the GMS dated September 16, 2025; - Resolution of the GMS dated January 5, 2026; - Official Letter No. 1005/UBCK-QLCB dated January 30, 2026, regarding the reporting

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					documents for the issuance of shares under ESOP Plan at ABBank. - Official Letter No. 1957/UBCK-QLCB dated March 11, 2026, regarding the report on the results of the share issuance under the ESOP Plan at ABBank. - Decision No. 1115/QĐ-NHNN dated May 25, 2026, issued by the SBV regarding the amendment of the charter capital provision in ABBank's license for establishment and operation. - Document No. 3506/VSDC-ĐKCP.NV dated March 27, 2026, issued by the Vietnam Securities Depository and Clearing Corporation (VSDC) regarding the adjustment of the registered share quantity – securities code: ABB.
23rd Time	07/2026	2,095,752,630	16,067,839,480	Payment of dividends in the form of shares to Shareholders	- Resolution of the GMS dated April 28, 2026; Proposal to the GMS and the plan for increasing charter capital; - Official Letter No. 5206/NHNN-QLGS dated June 17, 2026, from the SBV regarding the increase in ABBank's charter capital; - BOD Resolution No. 26/QĐ-HĐQT.26 dated June 19, 2026, on the implementation of the plan to issue shares for dividend payment; - Official Letter No. 5894/UBCK-QLCB dated June 25, 2026, from the SSC regarding the documentation for ABBank's share

Order	Time of completing the capital increase	Amount of charter capital increase	Charter capital after increase	Forms of issuing shares	Legal basis
					issuance for dividend payment; - Official Letter No. 6722/UBCK-QLCB dated July 20, 2026, from the SSC regarding the report on the results of ABBank's share issuance for dividend payment; - Decision No. 1728/QĐ-NHNN dated July 28, 2026, from the SBV regarding the amendment of the charter capital provision in ABBank's Operating License; - Document No. 9898/VSDC-ĐKCP.NV dated July 30, 2026, from the Vietnam Securities Depository and Clearing Corporation (VSDC) regarding the adjustment of information on the number of registered shares – securities code: ABB.

(Sourrce: ABBank)

7. Information on significant capital contributions and divestments by the Issuer in other businesses in the two consecutive years preceding the registration year of the public offering up to the present time, with a value of 10% or more of total assets recorded in the most recent financial statements.

For the two consecutive years immediately preceding 2026 and up to the present time, ABBank has not engaged in any capital contributions or divestments with a value equal to or greater than 10% of its total assets, as recorded in its most recent financial statements.

8. Information about outstanding securities

8.1. Common Stocks

Based on the list of securities holders as of September 30, 2026, provided by VSDC, the Shareholder base of An Binh Commercial Joint Stock Bank consists of 19,476 Shareholders, holding 1,606,783,948 outstanding common shares. The Shareholder structure of the Bank is as follows:

Table 3: Shareholder structure as of September 30, 2026

No.	Shareholders	Number of Shareholders	Number of shares	Par Value (VND)	Percentage (%)
I	**Domestic Shareholders**	**19,441**	**1,405,231,291**	**14,052,312,910,000**	**87.456**
1	Institutional Shareholders	39	271,244,555	2,712,445,550,000	16.881
2	Individual Shareholders	19,402	1,133,986,736	11,339,867,360,000	70.575
II	**Foreign Shareholders**	**35**	**201,552,657**	**2,015,526,570,000**	**12.544**
1	Institutional Shareholders	8	200,307,183	2,003,071,830,000	12.466
2	Individual Shareholders	27	1,245,474	12,454,740,000	0.078
III	**Treasury shares**	**0**	**0**	**0**	**0**
IV	**Shareholders are economic organizations with foreign investors holding more than 50% of the charter capital.**	**0**	**0**	**0**	**0**
	Total	**19,476**	**1,606,783,948**	**16,067,839,480,000**	**100%**

(Source: List of securities holders as of September 30, 2026, provided by VSDC)

8.2. Preferred stock: *None.*

8.3. Other types of securities:

In addition to the above-mentioned outstanding common shares, as of September 30, 2026, ABBank had five series of privately placed bonds registered with VSDC, with a total value of VND 4,000 billion. Specifically:

- Issued prior to September 30, 2026: Five series were outstanding, totaling VND 4,000 billion. Of these, on October 9, 2026, ABBank executed an early redemption of three bond series, valued at VND 3,500 billion.
- Issued after September 30, 2026: None.

Consequently, as of October 15, 2026, only two series of privately placed bonds—registered for depository with VSDC—remained outstanding, with a total value of VND 500 billion. Details regarding the bond series that remained outstanding as of October 15, 2026, are as follows:

No.	Bond code	Issuance date / Maturity date	Volume (bond) / Par value (billion VND / 1 bond)	Value of successful issuances (billion VND) / Value of outstanding bond (billion VND)	Bond Coupon for the current period (%)	Type of bond	Purpose of capital utilization
1	ABB12513	13/10/2025	450	450	7.48	Non-convertible, unsecured corporate bonds without warrants are subordinated debt of the Issuer and meet the conditions for inclusion in Tier 2 capital as stipulated in the Law on Credit Institutions.	The proceeds from the bond issuances are used by ABBank to increase its Tier 2 capital, specifically to provide loans to individual and corporate Customers in accordance with legal regulations.
		13/10/2032	1	450			
2	ABB12514	27/10/2025	50	50	7.48	Non-convertible, unsecured corporate bonds without warrants are subordinated debt of the Issuer and meet the conditions for inclusion in Tier 2 capital as stipulated in the Law on Credit Institutions.	The proceeds from the bond issuances are used by ABBank to increase its Tier 2 capital, specifically to provide loans to individual and corporate Customers in accordance with legal regulations.
		27/10/2032	1	50			

No.	Bond code	Issuance date / Maturity date	Volume (bond) / Par value (billion VND / 1 bond)	Value of successful issuances (billion VND) / Value of outstanding bond (billion VND)	Bond Coupon for the current period (%)	Type of bond	Purpose of capital utilization
16	ABB12515[2]	26/11/2025	300	300	7.60	Non-convertible, unsecured corporate bonds without warrants are subordinated debt of the Issuer and meet the conditions for inclusion in Tier 2 capital as stipulated in the Law on Credit Institutions.	The proceeds from the bond issuances are used by ABBank to increase its Tier 2 capital, specifically to provide loans to individual and corporate Customers in accordance with legal regulations.
		26/11/2031	1	300			

(Source: ABBabk)

Among these, for bonds issued prior to and remaining outstanding as of June 30, 2026, UHY Auditing and Consulting Co., Ltd. has audited the utilization of proceeds from the issuances. The auditor's opinion is as follows: "In our opinion, the Report on the utilization of proceeds from private bond issuances for the reporting period from January 1, 2026, to June 30, 2026, of An Binh Commercial Joint Stock Bank has been prepared and presented, in all material respects, in accordance with Note 2 – 'Basis for preparation of the Report on the utilization of proceeds from bond issuances' – as disclosed in the notes to the Report on the utilization of proceeds from bond issuances."

Between June 30, 2026, and September 30, 2026, ABBank executed the early redemption of one bond series valued at VND 1,000 billion and the maturity settlement of another bond series valued at VND 400 billion (issued on September 28, 2016, with a maturity date of September 28, 2026). These bonds were issued prior to the effective date of Decree No. 153/2020/NĐ-CP and were subject to registration, depository, and trading registration in accordance with their approved issuance plans. Subsequent to September 30, 2026, three bond series registered and deposited with

[2] New issuances made after the financial statements period of September 30, 2025.

VSDC were fully redeemed early by the issuer (effectively resulting in the full maturity of these three bond series), as detailed below:

Order	Bond code	Maturity/ Repurchased date	Volume (bond)	Par value (VND billion / 1 bond)	Value of isuance (VND billion)	Value of maturity (VND billion)
I	**Bonds have been repurchased before maturity**					
1	ABB12515	09/10/2026	300	1	300	300
2	ABB12516	09/10/2026	2,600	1	2,600	2,600
3	ABB12517	09/10/2026	600	1	600	600
II	**Bonds have matured**					
1	ABB12515	09/10/2026	300	1	300	300
2	ABB12516	09/10/2026	2,600	1	2,600	2,600
3	ABB12517	09/10/2026	600	1	600	600

(Source: ABBank)

9. Information on foreign ownership ratio

9.1. Maximum foreign ownership ratio in the Issuer as stipulated by law

The ownership limits for foreign investors comply with the regulations in: (i) Government Decree 01/2014/ND-CP dated January 3, 2014, on foreign investors purchasing shares of Vietnamese credit institutions, and Decree 69/2025/ND-CP dated March 18, 2025, amending and supplementing some articles of Decree 01/2014/ND-CP; (ii) Government Decree 155/2020/ND-CP dated December 31, 2020, detailing the implementation of some articles of the Law on Securities, and Decree 245/2025/ND-CP dated September 11, 2025, amending and supplementing some articles of Decree 155/2020/ND-CP. Accordingly, the ownership ratio limit for foreign investors is as follows:

- The shareholding ratio of a foreign individual shall not exceed 5% of the charter capital;
- The shareholding ratio of a foreign organization shall not exceed 15% of the charter capital, except in the case of a foreign strategic investor;
- The shareholding ratio of a foreign strategic investor shall not exceed 20% of the charter capital;
- The shareholding ratio of a foreign investor and their Related Parties shall not exceed 20% of the charter capital;
- The total shareholding of foreign investors shall not exceed 30% of the charter capital.

9.2. The maximum foreign ownership ratio in the Issuer as determined by the GMS stipulated in the Charter.

Pursuant to Clause 5, Article 13 of ABBank's Charter, as approved by the General Meeting of Shareholders on April 18, 2025 (and most recently amended, supplemented, and updated, effective as of July 28, 2026), the ownership limit for foreign investors is stipulated as follows: *"For foreign investors: The total maximum share ownership by all foreign investors in ABBank is 16.5% of ABBank's charter capital. The maximum share ownership for an individual foreign institutional investor, as well as the maximum share ownership for a foreign investor and their 'related persons' in ABBank—along with the conditions and procedures for foreign investors to acquire shares in ABBank—shall be governed by the general regulations of the Government."*

ABBank has completed all required notification procedures regarding the foreign ownership limit (as evidenced by the SSC's confirmation of receipt of the notification regarding the change in the foreign ownership limit, per Official Dispatch No. 4735/UBCK-PTTT dated August 27, 2025).

9.3. Current foreign ownership ratio in the Issuer

As of September 30, 2026, according to the consolidated list of securities holders provided by VSDC, the number of shares held by foreign investors in the Bank—and their corresponding ownership percentage—stood at 201,552,657 shares, representing 12.544% of the total outstanding shares.

10. Business Operations

Since the data in Tables 12, 14, 15, 16, 17, 18, and 21—derived from ABBank's audited separate and consolidated financial statements for 2024 and 2025—are identical, the source for these tables is cited as the audited separate financial statements.

10.1. Specifics of Business Operations

10.1.1. Products and services categories

ABBank offers a diverse range of services to cater to all Customer segments based on three core groups: individual Customers, small and medium-sized enterprises, and corporate Customers. Key products and services include:

- Deposit products: Term/non-term saving; payment accounts;
- Loan products: Loans for production, trade and services; loans for home purchase; loans for repair, construction, and interior decoration; installment loans, living expenses, and consumer loans; loans secured by savings passbooks and other loan products and services;
- International payments: Letter of credit (L/C); Money transfer; Collection; Remittances – MoneyGram;
- Other products and services: Domestic money transfer; foreign exchange trading; treasury services; collection and disbursement services; guarantees; financial capacity verification; phone banking; internet banking, etc…

Table 4: Revenue Structure (Separate)

Unit: VND million

Iterms	31/12/2024		31/12/2025		30/9/2026	
	Value	Proportion (%)	Value	Proportion (%)	Value	Proportion (%)
Income from interest and similar income	8,989,882	69.25	13,568,172	68.33	14,304,973	72.51
Income from fee and commission	849,253	6.54	673,408	3.39	1,483,782	7.52
Income from trading foreign currencies	2,116,592	16.31	2,072,068	10.43	1,041,366	5.28
Income from trading held-for-trading securities	3,562	0.03	223	0.00	5,040	0.03
Income from sale of investment securities	290,920	2.24	49,662	0.25	331,767	1.68
Income from other activities	650,071	5.01	3,460,281	17.43	2,293,829	11.63
Income from capital contributions and share purchases	80,635	0.62	34,016	0.17	268,765	1.36
Total	**12,980,915**	**100**	**19,857,830**	**100**	**19,729,522**	**100**

(Source: Audited separate financial statements for 2024, 2025 and Q3 2025 of ABBank)

Table 5: Revenue Structure (Consolidated)

Unit: VND million

Iterms	31/12/2024		31/12/2025	
	Value	Proportion (%)	Value	Proportion (%)
Income from interest and similar income	9,027,696	69.55	13,604,093	68.35
Income from fee and commission	879,352	6.77	698,131	3.51
Income from trading foreign currencies	2,116,592	16.31	2,072,068	10.41
Income from trading held-for-trading securities	6,407	0.05	3,108	0.02

Iterms	31/12/2024		31/12/2025	
	Value	Proportion (%)	Value	Proportion (%)
Income from sale of investment securities	290,920	2.24	49,662	0.25
Income from other activities	646,787	4.98	3,460,511	17.39
Income from capital contributions and share purchases	11,296	0.09	15,314	0.08
Total	**12,979,050**	**100**	**19,902,887**	**100**

(Source: Audited consolidated financial statements for 2024, 2025 of ABBank)

Table 6: Profit Structure (Separate)

Unit: VND million

Iterms	31/12/2024		31/12/2025		30/9/2026	
	Value	Proportion (%)	Value	Proportion (%)	Value	Proportion (%)
Net Income from Interest and similar income	2,997,322	65.43	5,052,802	58.89	4,038,207	51.75
Net Income from Fee and commission	528,464	11.54	295,623	3.45	765,621	9.81
Net income from trading foreign currencies	245,756	5.36	-1,546	-0.02	258,614	3.31
Net income from trading held-for-trading securities	588	0.01	-839	-0.01	5,032	0.06
Net income from sale of investment securities	109,475	2.39	-104,237	-1.21	195,801	2.51
Net income from other activities	618,929	13.51	3,304,193	38.51	2,270,727	29.10
Net income from capital contributions and share purchases	80,635	1.76	34,016	0.40	268,765	3.44
Total	**4,581,169**	**100**	**8,580,012**	**100**	**7,802,767**	**100**

(Source: Audited separate financial statements for 2024, 2025 and financial statements for Q3/2026 of ABBank)

Table 7: Profit Structure (Consolidated)

Unit: VND million

Iterm	31/12/2024		31/12/2025	
	Value	Proportion (%)	Valua	Proportion (%)
Net Income from Interest and similar income	3,035,257	67.14	5,088,792	59.41
Net Income from Fee and commission	499,749	11.06	260,547	3.04
Net Income from trading foreign currencies	245,756	5.44	-1,546	-0.02
Net Income from trading held-for-trading securities	3,385	0.07	2,007	0.02
Net Income from the sale of investment securities	109,475	2.42	-104,237	-1.22
Net Income from other activities	615,635	13.62	3,304,400	38.58
Net Income from capital contributions and share purchases	11,296	0.25	15,314	0.18
Tổng	**4,520,553**	**100**	**8,565,277**	**100**

(Source: Audited consolidated financial statements for 2024 and 2025 of ABBank)

10.1.2. Capital mobilization

Capital mobilization is a key focus for ABBank. The Bank's deposit products are designed to be diverse and cost-optimized, while simultaneously enhancing the customer experience through the application of digital technology. ABBank concentrates on developing flexible deposit products tailored to the savings and investment needs of both individual and corporate clients. In parallel, the Bank promotes cash management and payment solutions, which help increase demand deposits and strengthen a sustainable capital base.

Market 1: This market segment focuses on individuals and economic organizations. In addition to traditional deposit products, ABBank continuously introduces diverse, convenient, competitive, and suitable deposit products for individuals and organizations, such as: (i) short-term certificates of deposit, (ii) bonds. Furthermore, thanks to its favorable interest rate policy, attractive promotional programs with gifts, and a nationwide network, ABBank's brand has established a strong position in the minds of individuals and businesses, making capital mobilization easier.

Market 2: This market segment focuses on financial institutions. Besides interbank business, ABBank also receives funding from domestic and foreign organizations to finance key projects, contributing to the overall development of the economy.

ABBank's capital mobilization activities have improved over the years and focus mainly on the household sector and economic organizations, maintaining a reasonable proportion between capital mobilized from the primary and secondary markets, thereby increasing liquidity reserves and implementing ABBank's balance sheet restructuring strategy.

Table 8: Sources of mobilization capital (separate)

Unit: VND million

Iterm	31/12/2024		31/12/2025		30/9/2026	
	Value	Proportion (%)	Value	Proportion (%)	Value	Proportion (%)
Deposits and borrowings from Government and the SBV	3,732,769	2.29	6,741,277	3.31	1,198,736	0.47
Deposits and borrowings from other credit institutions	45,930,839	28.23	31,118,108	15.28	65,214,774	25.78
Deposits from Customers	90,729,587	55.77	133,421,056	65.50	152,913,845	60.45
Derivative financial instruments and other financial liabilities	381,690	0.23	11,130	0.01	0,00	0.00
Funding, entrusted investment capital, and loans for which a credit institution bears the risk	9,364	0.01	3,313	0.00	1,391	0.00
Issuance of valuable papers	19,230,000	11.82	27,800,183	13.65	27,395,071	10.83
Other liabilities	2,668,329	1.64	4,593,293	2.26	6,225,972	2.46
Total	**162,682,578**	**100**	**203,688,360**	**100**	**252,949,789**	**100**

(Source: Audited separate financial statements for 2024, 2025 and financial statements for Q3/2026 of ABBank)

Table 9: Sources of mobilization capital (consolidated)

Unit: VND million

Iterm	31/12/2024		31/12/2025	
	Value	Proportion (%)	Value	Proportion (%)
Deposits and borrowings from Government and the SBV	3,732,769	2.29	6,741,277	3.31
Deposits and borrowings from other credit institutions	45,930,839	28.23	31,118,108	15.28
Deposits from Customers	90,719,121	55.76	133,411,372	65.50
Derivatives and other financial liabilities	381,690	0.23	11,130	0.01
Funding, entrusted investment capital, and loans for which a credit institution bears the risk	9,364	0.01	3,313	0.00
Issuance of valuable papers	19,230,000	11.82	27,800,183	13.65
Other liabilities	2,685,098	1.65	4,608,653	2.26
Total	**162,688,881**	**100**	**203,694,036**	**100**

(Source: Audited consolidated financial statements for 2024, 2025 of ABBank)

Table 10: Domestic and foreign mobilization capital structure

Unit: VND million

Iterms	31/12/2024		31/12/2025		30/9/2026	
	Value	Proportion (%)	Value	Proportion (%)	Value	Proportion (%)
Domestic	152,469,018	99.83	190,335,913	99.98	238,554,215	99.94
Foreign	256,446	0.17	44,446	0.02	139,773	0.06
Total	**152,725,464**	**100**	**190,380,359**	**100**	**238,693,988**	**100**

(Source: ABBank)

10.1.3. Credit granting activities

ABBank consistently adheres to a policy of safe, prudent, and diversified credit extension, aimed at minimizing risk. Credit growth is strictly controlled, with the Bank avoiding competition through the loosening of credit terms. ABBank pursues a retail-oriented strategy, focusing on the development and promotion of lending to individual customers as well as small and medium-sized enterprises (SMEs). The bank's total outstanding loans for the period from 2024 through the end of the third quarter of 2026 are as follows:

Total outstanding loans, capital adequacy ratio

Table 11: Outstanding loan balances over the years and capital adequacy ratio.

Iterm	31/12/2024	31/12/2025	30/9/2026
Total outstanding loans (VND million)	98.738.176	113.891.373	134.591.803
Capital adequacy ratio (CAR) (%)	10,03	11,40	12,75
Overdue loan ratio (as per SBV regulations in effect from time to time) (%)	3,30	1,00	1,75
Non-performing loan ratio (as per SBV regulations in effect from time to time) (%)	2,48	0,53	0,80
Loan balance to total deposit ratio (%)	68,02	62,55	55,62

(Source: ABBank)

Non-performing loan ratio

Table 12: Outstanding Customer loan balances by loan category

Unit: VND million

Iterms	31/12/2024		31/12/2025		30/9/2026	
	Value	Proportion (%)	Value	Proportion (%)	Value	Proportion (%)
Standard debt	93,607,645	94.80	112,024,831	98.36	130,384,906	96.87
Debt requiring attention	1,439,320	1.46	869,441	0.76	2,296,591	1.71
Substandard debt	630,133	0.64	177,703	0.16	541,670	0.40
Doubtful debt	954,041	0.97	250,317	0.22	375,610	0.28
Debt with potential for loss	2,107,037	2.13	569,081	0.50	993,026	0.74
Total	**98,738,176**	**100**	**113,891,373**	**100**	**134,591,803**	**100**

(Source: Audited separate financial statements for 2024, 2025 and financial statements for Q3/2026 of ABBank)

Interest rate risk and the classification and provisioning for credit risk.

Table 13: Balance of the provision fund for credit risk

Unit: VND million

Iterms	Separate			Consolidated	
	31/12/2024	31/12/2025	30/9/2026	31/12/2024	31/12/2025
General risk provision	724,734	849,917	1,001,991	724,734	849,917
Specific risk provision	981,156	350,161	655,669	981,156	350,161
Total	**1,705,890**	**1,200,078**	**1,657,660**	**1,705,890**	**1,200,078**

(Source: ABBank)

Classification of credit activities

- *By Period of Credit Granting*

Table 14: Outstanding Customer loan balances by term

Unit: VND million

Iterms	31/12/2024		31/12/2025		30/9/2026	
	Value	Proportion (%)	Value	Proportion (%)	Value	Proportion (%)
Short-term debt	58,571,030	59.32	71,492,194	62.77	88,680,973	65.89
Medium-term debt	19,110,583	19.35	18,288,425	16.06	16,479,248	12.24
Long-term debt	21,056,563	21.33	24,110,754	21.17	29,431,582	21.87
Total	**98,738,176**	**100**	**113,891,373**	**100**	**134,591,803**	**100**

(Source: Audited separate financial statements for 2024, 2025 and financial statements for Q3/2026 of ABBank)

- *By Domestic/Foreign Currencies*

Table 15: Outstanding Customer loans in domestic/foreign currencies

Unit: VND million

Iterm	31/12/2024		31/12/2025		30/9/2026	
	Value	Proportion (%)	Value	Proportion (%)	Value	Proportion (%)
VND	96,811,407	98.05	112,721,680	98.97	132,947,900	98.78
Foreign curencies	1,926,769	1.95	1,169,693	1.03	1,643,903	1.22
Total	**98,738,176**	**100**	**113,891,373**	**100**	**134,591,803**	**100**

(Source: Audited separate financial statements for 2024, 2025 and financial statements for Q3/2026 of ABBank)

- *By Industry/Field*

Table 16: Outstanding loan balances by industry/field

Unit: VND million

Iterms	31/12/2024		31/12/2025		30/9/2026	
	Value	%	Value	%	Value	%
Wholesale and retail trade; repair of motorcycles, automobiles, motorbikes and other motor vehicles	15,350,871	15.55	27,203,176	23.89	27,857,054	20.70
Processing and manufacturing industries	11,179,833	11.32	13,419,895	11.78	7,440,646	5.53
Construction	7,681,082	7.78	6,873,109	6.03	5,880,493	4.37
Real estate	6,971,186	7.06	8,069,127	7.08	6,625,023	4.92
Finance and insurance	4,275,573	4.33	2,890,704	2.54	11,631,037	8.64
Information and communication	2,609,604	2.64	142,604	0.13	131,733	0.10
Art and entertainment	1,886,807	1.91	1,061,488	0.93	48,028	0.04
Production and distribution of electricity, gas and hot water, steam and air conditioning	930,574	0.94	640,008	0.56	521,805	0.39
Professional, scientific and technological activities	493,490	0.50	874,252	0.77	288,096	0.21
Transportation and logicstic	447,202	0.45	697,059	0.61	345,483	0.26
Administrative and support services	352,129	0.36	491,928	0.43	78,517	0.06
Healthcare and social assistance	285,138	0.29	422,090	0.37	125,964	0.09
Agriculture, forestry and fisheries	149,846	0.15	1,231,152	1.08	590,123	0.44

Iterms	31/12/2024		31/12/2025		30/9/2026	
	Value	%	Value	%	Value	%
Mining	124,421	0.13	12,720	0.01	1,072	0.00
Education and training	45,999	0.05	290,139	0.25	135,479	0.10
Accommodation and Catering	43,092	0.04	605,098	0.53	198,161	0.15
Water supply; waste and wastewater management	36,023	0.04	108,703	0.10	65,373	0.05
Communist Party, socio-political organizations, state administration, national security and defense, and compulsory social security.	1,730	0.0018	16,060	0.0141	0	0.00
Activities involving employment in households, and the production of goods and services for household consumption	475	0.0005	0	0.0000	355,259	0.26
Activities of the International organizations and agencies	0	0.00	2,110	0.00	0	0.00
Other service activities	2,552,689	2.59	2,846,936	2.50	90,091	0.07
Personal lending *(*)*	43,320,412	43.87	45,993,015	40.38	72,182,365	53.63
Total	**98,738,176**	**100**	**113,891,373**	**100**	**134,591,803**	**100**

(Source: Audited separate financial statements for 2024, 2025 and financial statements for Q3/2026 of ABBank)

(*) The Personal Loans category includes only personal loans intended for consumer living expenses.

- *Outstanding loans by Customer Category*

Table 17: Outstanding loans by customer and enterprise catergory

Unit: VND million

Iterm	31/12/2024		31/12/2025		30/9/2026	
	Value	%	Value	%	Value	%
Individual	43,320,412	43.87	63,229,925	55.52	80,197,488	59.6
Joint Stock Company	35,922,414	36.38	27,586,988	24.22	32,756,008	24
Limited Liability Company	17,972,245	18.20	21,979,623	19.30	20,472,643	15
State-owned enterprise	1,020,090	1.03	620,113	0.54	685,454	1
Foreign-invested enterprise	496,736	0.50	441,859	0.39	480,210	0.4
Administrative and public service units, the Communist Party, socio-political organizations, and associations	0	0.00	0	0.00	0	0.00
Cooperative and cooperative union	6,279	0.01	867	0.00	0	0.00
Private enterprise	0	0.00	0	0.00	0	0.00
Partnership company	0	0.00	31,998	0.03	0	0.00
Total	**98,738,176**	**100**	**113,891,373**	**100**	**134,591,803**	**100**

(Source: Audited separate financial statements for 2024, 2025 and financial statements for Q3/2026 of ABBank)

10.1.4. Foreign exchange and payment business activities

ABBank is qualified to provide the following foreign exchange services:

- Providing foreign exchange transactions in the form of spot, forward, swap, options, futures contracts, and other foreign exchange transactions in accordance with international practices;
- Mobilizing capital, lending, and guaranteeing in foreign currency in forms as prescribed by the SBV;

- Issuing and acting as an agent for issuing international cards;
- Providing money transfer and payment services (domestic and international); receiving and disbursing foreign currency;
- Discounting and rediscounting securities denominated in foreign currency;
- Authorizing other credit institutions and economic organizations to act as agents for providing certain foreign exchange services, including foreign currency exchange services, foreign currency receipt and disbursement services, and other services;
- Providing trust and asset management services in foreign currency;
- Providing investment banking services in foreign exchange (buying, selling, mergers, underwriting, and acting as an agent for issuing foreign currency securities, etc.);
- Providing foreign exchange advisory services to clients;
- Conducting other foreign exchange activities in accordance with international practices and Vietnamese law.

Table 18: Foreign exchange and payment services

Unit: VND million

Iterm	31/12/2024	31/12/2025	30/9/2026
Income from payment services	307,513	528,443	1,048,963
Expenses related to payment services	233,326	298,701	675,469
Net income from foreign exchange trading	245,756	-1,546	258,614
Net income from payment services	73,187	229,742	373,494

(Source: Audited consolidated financial statements for 2024, 2025 and financial statements for Q3/2026 of ABBank)

- **International and domestic payment services**

Over past years, ABBank has been actively optimizing and automating processes in interbank payment operations to meet the increasingly high service standards of its Customers, improving service quality and the competitiveness of its banking services. ABBank has updated and upgraded its banking core systerm and payment systems, standardized electronic messages according to the SBV's standards, increasing reliability, accuracy, and security in transactions, and simultaneously applying operational optimization tools to streamline and optimize processes. ABBank is one of the very few Banks in the market that applies Robotics Automation Process (RPA) technology to its payment operations, enhancing automation capabilities in payment activities.

For international payment services, ABBank continuously improves its systems and products to provide Customers with the best possible experience. ABBank has consistently been a pioneer in implementing SWIFT's innovative solutions such as SWIFT GPI, Swift payment

prevalidation, and Swift Go, delivering superior benefits in processing speed and transaction security. In 2024 and 2025, ABBank received awards for its international payment service quality from Wells Fargo and JPMorgan Chase, leading global correspondent Banks. Internally, ABBank also focuses on upgrading and developing its systems, improving products and processes to best meet Customer needs while strictly controlling risks and complying with SBV regulations as well as international regulations. The new BPM document workflow system, implemented in September 2026, offers numerous benefits and provides significant support for rapid and efficient operations.

Table 19: International payment services from 2024 to 30/9/2026

		2024	2025	30/9/2026
Outbound domestic money transfer	VND trillion	6,134	11,015	9,867
Inbound domestic money transfer	VND trillion	5,685	11,173	9,765
Outbound international money transfers	USD million	583	474	421
Inbound International money transfers	USD million	1,073	1,105	860
Export payment services	USD million	83	103	37
Import payment services	USD million	188	190	298

(Source: ABBank)

- **Foreign exchange trading**

ABBank consistently maintains its foreign currency position within the limits set by the SBV. Income from this service primarily comes from spot contracts, forward contracts, swap contracts, etc. ABBank has established position limits for each foreign currency, and these are centrally monitored at the Head Office. In addition, risk mitigation measures are implemented to ensure that the system's overall foreign currency position is maintained within the established limits.

Regarding foreign exchange business operations, ABBank always prioritizes resources to best meet the foreign exchange transaction needs of its Customers.

10.1.5. Correspondent banking services

Currently, ABBank has correspondent relationships with over 300 Banks and Bank branches in approximately 58 countries and territories. Among them, major Banks with extensive branch networks worldwide have established correspondent relationships with ABBank, such as JP Morgan Chase, Commerzbank, Standard Chartered Bank, ANZ, Wells Fargo, etc. Development finance institutions such as IFC, ADB, Norfund, and DEG have also provided ABBank with guarantee and loan limits to enhance the Bank's competitiveness.

The Bank opens and maintains Nostro accounts in major currencies such as USD, EUR, JPY, AUD, SGD, CNY, and CAD at leading international Banks to effectively serve Customers' international payment needs. In addition, correspondent Banks provide ABBank with large unsecured credit limits to support confirmation, discounting, LC financing, guarantees, and

currency and foreign exchange trading. ABBank's continuous efforts to foster partnerships and expand its global correspondent banking network have laid a solid foundation for the Bank's successful development and implementation of numerous international payment and trade finance products. As a result, ABBank has consistently received recognition and prestigious awards from reputable financial institutions in this field over the years.

In 2025, ABBank was honored to receive the "Outstanding International Payment Quality" award from Wells Fargo Bank, recognizing ABBank's outstanding efforts and achievements in maintaining a high rate of compliant payment messages (always above 99.9%), ensuring speed, accuracy, and security in processing international transactions. This award serves as recognition from one of the world's leading and most prestigious foreign financial institutions, acknowledging ABBank's increasingly high standards—aligned with international benchmarks—in the processing speed of international payment transactions, all aimed at effectively meeting customer needs.

ABBank is honored to have received the "Outstanding International Payment Message Quality" award from J.P. Morgan. This marks the second consecutive year (2024–2025) that ABBank has earned this distinction. The award recognizes excellence in the automated processing of international payment messages; ABBank achieved a 100% straight-through processing (STP) rate for international payment messages throughout 2025, a testament to the Bank's modern technological infrastructure, stable operational capabilities, and professional operational team.

These awards are testament to ABBank's long-term commitment to providing Customers with a safe, professional, and globally standardized international payment experience, while also demonstrating ABBank's increasingly strong position in the international financial market..

10.1.6. Other business activities

ABBank's other investment activities include (i) trading securities, (ii) investment securities, (iii) capital contributions, share purchases, and other activities.

- *Trading securities*

Table 20: Trading securities

Unit: VND million

Iterms	Separate			Consolidated	
	31/12/2024	31/12/2025	30/9/2026	31/12/2024	31/12/2025
Income from trading securities	3,562	223	5,040	6,407	3,108
Expenses from trading securities	2,974	1,062	8	3,022	1,101
Net profit from trading securities	**588**	**-839**	**5,032**	**3,385**	**2,007**

(Source: Audited separate and consolidated financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

- *Investment securities*

Table 21: Investment securities

Unit: VND million

Iterm	31/12/2024	31/12/2025	30/9/2026
Income from the sale of investment securities	290,920	49,662	275,316
Expenses from the sale of investment securities	51,360	280,448	135,967
Reversal/(provision) for impairment of investment securities available for sale	-14,241	-23,451	56,451
Reversal of/(provision for) impairment of investment securities held to maturity (excluding special bonds issued by VAMC)	-115,844	150,000	0
Net profit from the sale of investment securities	**109,475**	**-104,237**	**195,801**

(Source: Audited separate and consolidated financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

- *Income from capital contributions and share purchases.*

Table 22: Capital contributions and share purchases

Unit: VND million

Iterms	Separate			Consolidated	
	31/12/2024	31/12/2025	30/9/2026	31/12/2024	31/12/2025
Dividends, profits from:	80,635	34,016	13,765	11,296	15,314
Investments in subsidiaries	*69,339*	*18,702*	*0*	*0*	*0*
Other long-term investments	*11,296*	*15,314*	13,765	11,296	*15,314*
Profits from deinvesting long-term investments	0	0	255,000	0	0
Total	**80,635**	**34,016**	**268,765**	**11,296**	**15,314**

(Source: Audited separate and consolidated financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

- *Net profit from other activities*

Table 23: Other business

Unit: VND million

Iterm	Separate			Consolidated	
	31/12/2024	31/12/2025	30/9/2026	31/12/2024	31/12/2025
Income from other activities	650,071	3,460,281	2,293,829	646,787	3,460,511
Expenses for other activities	31,142	156,088	23,102	31,152	156,111
Net profit from other activities	**618,929**	**3,304,193**	**2,270,727**	**615,635**	**3,304,400**

(Source: Audited separate and consolidated financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

10.2. Assets

Table 24: Value of Fixed Assets (Separate)

Unit: VND million

No.	Iterm	31/12/2024		31/12/2025		30/9/2026	
		Original cost	Net book value	Original cost	Net book value	Original cost	Net book value
I	**Tangible assets**	**1,334,260**	**585,367**	**1,352,346**	**561,572**	**1,367,655**	**538,789**
1	Buildings and structures	490,578	353,975	513,285	366,357	513,114	358,279
2	Machinery and equipment	636,510	187,520	632,908	161,751	653,586	151,404
3	Transportation vehicles	164,196	35,877	162,336	27,829	158,039	24,161
4	Equipment and tools	31,748	4,558	32,995	3,236	34,964	3,501
5	Other fixed assets	11,228	3,437	10,822	2,399	7,952	1,444
II	**Intangible assets**	**869,013**	**481,647**	**983,088**	**541,812**	**989,040**	**508,222**
1	Land use rights	346,394	336,027	346,394	333,918	346,394	332,335
2	Computer software	521,741	145,620	544,841	129,239	550,794	105,760
3	Other intangible assets	878	0	91,853	78,655	91,852	70,127
	Total	**2,203,273**	**1,067,014**	**2,335,434**	**1,103,384**	**2,356,695**	**1,047,011**

(Source: Audited separate financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

Table 25: Value of Fixed Assets (Consolidated)

Unit: VND million

No.	Iterm	31/12/2024		31/12/2025	
		Original cost	Net book value	Original cost	Net book value
I	**Tangible assets**	**1,335,517**	**585,486**	**1,353,557**	**561,633**
1	Buildings and structures	490,578	353,975	513,285	366,357
2	Machinery and equipment	636,510	187,520	632,908	161,751
3	Transportation vehicles	165,321	35,877	163,461	27,829
4	Equipment and tools	31,880	4,677	33,081	3,297
5	Other fixed assets	11,228	3,437	10,822	2,399
II	**Intangible assets**	**869,013**	**481,647**	**983,088**	**541,812**
1	Land use rights	346,394	336,027	346,394	333,918
2	Computer software	521,741	145,620	544,841	129,239
3	Other intangible assets	878	0	91,853	78,655
	Total	**2,204,530**	**1,067,133**	**2,336,645**	**1,103,445**

(Source: Audited consolidated financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

Table 26: List of some high-value properties owned by ABBank

STT	Address	Land use rights/Land lease contracts	Purpose of use
1	170 Hai Bà Trưng Street, Tan Dinh Ward, Ho Chi Minh City	Certificate of ownership of housing	ABBank Ho Chi Minh City Office
2	126 Lo Duc Street, Ha Ba Trung Ward, Hanoi	Certificate of ownership of housing and land use rights	ABBank Lo Duc Office
3	25 Tran Hung Dao Street, Phu Loi Ward, Can Tho City	Certificate of ownership of land use rights	Formerly the Headquarters of

STT	Address	Land use rights/Land lease contracts	Purpose of use
			ABBank Soc Trang; currently not in use
4	222-224 Hung Vuong Street, Long An Ward, Tay Ninh Province	Certificate of ownership of land use rights	ABBank Long An Office
5	255 Le Duan Street, Thanh Khe Ward, Da Nang City	Certificate of ownership of housing and land use rights	ABBank Da Nang Office
6	370 Le Hong Phong Street, Vung Tau Ward, Ho Chi Minh City	Certificate of ownership of housing and land use rights	ABBank Vung Tau Office
7	268-270 Tran Hung Dao Street, Phan Thiet Ward, Lam Dong Province	Certificate of ownership of housing and land use rights	ABBank Binh Thuan Office
8	Hua Muong Village, Sop Cop Commune, Son La Province	Certificate of ownership of housing and land use rights	ABBank Sop Cop Office
9	Sub-area 4, Mai Son Commune, Son La Province	Certificate of ownership of housing and land use rights	ABBank Mai Son Office
10	300 Binh Duong Boulevard, Phu Loi Ward, Ho Chi Minh City	Certificate of ownership of housing and land use rights	ABBank Binh Duong Office
11	26 Hanoi Street, Thuan Hoa Ward, Hue City	Certificate of ownership of housing and land use rights	ABBank Thua Thien - Hue Office
12	450 Chu Van Thinh Street, Group 12, To Hieu Ward, Son La Province	Certificate of ownership of housing and land use rights	ABBank Quyet Thang Office
13	03 To Hieu, Group 4, To Hieu Ward, Son La Province	Certificate of ownership of housing and land use rights	ABBank Son La Office
14	212 Tran Huy Lieu Street, Group 7, Moc Son Ward, Son La Province	Certificate of ownership of housing and land use rights	ABBank Moc Chau Office
15	180, Cach Mang Thang 8 Street, Group 5, Song Ma Commune, Son La Province	Certificate of ownership of housing and land use rights	ABBank Song Ma Office
16	Lot 3+4, Building A8, An Binh City Project, 232 Pham Van Dong Street, Phu Dien Ward, Hanoi	Certificate of ownership of housing and land use rights	ABBank Nam Thang Long Office

STT	Address	Land use rights/Land lease contracts	Purpose of use
17	1st Floor, Gemek Tower, Lot A44-HH2, Le Trong Tan New Urban Area, Le Trong Tan Street, An Khanh Commune, Hanoi	Transfer document	ABBank An Khanh Office
18	Plot number 341, map sheet number 12, with an area of 1,500.0 m2 on Le Nin Street, Hung Dung Ward, Vinh City.	Certificate of ownership of land use rights	Planned location for ABBank Nghe An Office
19	The commercial space on the 1st and 2nd floors of the Gelexia Riverside project, located in planning area C11/ODK2, building CT2A, comprises two commercial areas: CT2A-1-6.1 and CT2A-2-6.2.	Certificate of ownership of housing and land use rights	ABBank Nam Ha Noi Office
20	Floors 1-2, An Binh Plaza Building, 97 Tran Binh Street, Tu Liem Ward, Hanoi	Certificate of land use rights and ownership of assets attached to the land.	ABBank Tay Ha Noi Office
21	41 Ba Trieu, Vy Da Ward, Hue City	Certificate of land use rights and ownership of assets attached to the land.	Debt recovery assets
22	Group 11, Chien Le Ward, Son La, Sơn La Province	Certificate of land use rights and ownership of assets attached to the land.	Debt recovery assets

(Source: ABBank)

10.3. Risk Management and Capital Preservation

10.3.1. Current Risk Management Policies

Credit Risk Management

In 2025, ABBank will continue to review, revise, supplement, and improve its internal policies and regulations to ensure compliance with the SBV's regulations, internal control system regulations, and other legal regulations, as well as the Bank's credit orientations.

To enhance risk management capabilities, ABBank is gradually applying Customer behavior data analysis and Customer insights to facilitate quick and accurate business decision-making from management to operation. ABBank has applied credit loss estimation models: PD, LGD, EAD, EL in Customer selection, portfolio management, credit quality forecasting, and provisioning cost estimation; and applied pre-approval and automated approval models based on internal behavioral data and credit history – aiming to both shorten approval time and control risk

at the portfolio level. Based on an analysis of the existing portfolio, identify potential Customer groups for upsell/cross-sell in both credit and non-credit segments, while gradually reducing the proportion of high-risk segments and shifting the Customer portfolio towards improving quality. At the same time, analytical and assessment models are used to segment customers and develop risk policies tailored to the characteristics of each segment.

ABBank conducts regular and continuous monitoring and control of safety indicators and issues timely warnings regarding compliance with risk limits; it provides complete information and reports on credit risk to the SBV, strategic Shareholder Maybank, the BOD, RMC, and the Board of Management.

All credit products, policies, and programs are governed by a risk-efficiency framework. Products are evaluated and categorized based on risk and warning thresholds, and are subject to rigorous monitoring. Through the analysis of both internal and external data, the organization identifies high-potential customers as well as latent risks at an early stage, enabling appropriate actions to be taken to control and mitigate such risks.

Operational risk management

ABBank will continue to operate its risk management framework based on a three-line defense model. Simultaneously, the BOD will play a high-level supervisory role over the Bank's risk management by approving and periodically reviewing operational risk management policies and other operational risk management documents as stipulated by law and ABBank's charter. The BOD will also oversee the implementation by the BOM to ensure continuous connectivity throughout ABBank's entire risk management activities.

Risk management in digital banking operations will remain a top priority through risk and fraud assessment in the products and features of the Digital Banking and Data division, helping ABBank operate its technology projects more effectively.

ABBank also actively promotes risk management through awareness campaigns and advance warnings to employees about increasingly sophisticated fraud schemes in the digital age. Establishing and fostering a risk management culture within the Bank ensures a connection between defense lines, helping each individual/unit understand their role and responsibility in risk prevention and mitigation. This creates a proactive and transparent communication approach by encouraging employees to honestly report and discuss daily issues at ABBank to achieve positive results.

Developing and implementing risk management training programs, from basic to advanced levels, across the entire Bank ensures that key principles of risk management are correctly understood and consistently implemented. This also equips all staff with the knowledge to identify risks arising in the daily work environment, thereby improving the quality of risk management.

To provide timely support to business units in maintaining business continuity, ABBank has always maintained a mechanism for constant readiness, coordinating business units to implement operational plans in case of incidents, applying recovery plans to restore business affected by incidents, ensuring the system is reactivated in the shortest possible time and minimizing the impact on other business activities. In 2026, ABBank planned to conduct drills on responding to robberies and terrorist threats at seven business units located across the

Northern, Central, and Southern regions. As of the first six months of 2026, ABBank had completed these drills at two of the seven locations. The initiative received a positive response from the business units, equipping staff with essential soft skills to handle dangerous situations that threaten the Bank's security.

Market Risk

ABBank continues to refine its market risk management framework in accordance with the requirements of Circular 83/2025/TT-NHNN. The Bank maintains a robust system of risk limits, risk appetite, and risk warning thresholds. In 2026, ABBank strengthened its market risk monitoring, forecasting, and early-warning capabilities by developing quantitative models to support risk management. Notably, the Bank has developed a model for forecasting government bond yield curves, providing a foundation for the early identification of fluctuations in interest rate markets. This supports the assessment of portfolio risks, the measurement of impacts on earnings and the economic value of capital, and facilitates stress testing against adverse market scenarios.

Furthermore, ABBank continuously enhances its models, methodologies, and quantitative tools to improve the quality of risk management, meeting increasingly rigorous governance standards amidst a volatile financial market. In parallel, the Bank has implemented various initiatives to integrate technology and automation into its risk management functions. Tools developed on the Python platform have helped automate data aggregation and processing, while standardizing data sources for measuring market, liquidity, and counterparty risks. This has enhanced monitoring efficiency, improved reporting accuracy, and significantly reduced processing times, ensuring the timely delivery of management information for operational oversight and decision-making.

In addition to fully complying with the three pillars of Basel II, ABBank is progressively refining its risk management framework in line with international standards. This includes the ongoing review and enhancement of methodologies, as well as the upgrading of tools used to measure Interest Rate Risk in the Banking Book (IRRBB), ensuring alignment with Basel guidelines and the regulatory roadmap stipulated in Circular 83/2025/TT-NHNN issued by the SBV. Concurrently, while adhering to the liquidity safety ratios mandated by the SBV's Circular 22/2019/TT-NHNN (and its subsequent amendments and supplements), ABBank internally monitors two liquidity risk metrics based on Basel III standards: the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR). Furthermore, the Bank applies internal management thresholds that are more conservative and stringent than the regulatory minimum requirements.

10.3.2. Assessment of implementation and solutions for existing shortcomings, limitations

Implementation

Risk management and capital preservation are core priorities for ABBank, serving as fundamental, overarching elements across all of the Bank's operations. Amid the broader trends of the Fourth Industrial Revolution and the digital transformation within the banking sector, proactive and effective risk management acts as a vital cornerstone for ABBank's own transformation journey. The Bank maintains a robust internal control framework—comprising

three independent lines of defense—and leverages intelligent risk management practices, supported by advanced models, tools, and data.

ABBank calculates and manages its Capital Adequacy Ratio (CAR) in full compliance with Circular 14/2025/TT-NHNN, issued by the SBV on June 30, 2025. By the end of 2025, ABBank achieved a CAR of 11.4%, exceeding the 8% minimum threshold mandated by the SBV.

Solutions for existing shortcomings and limitations

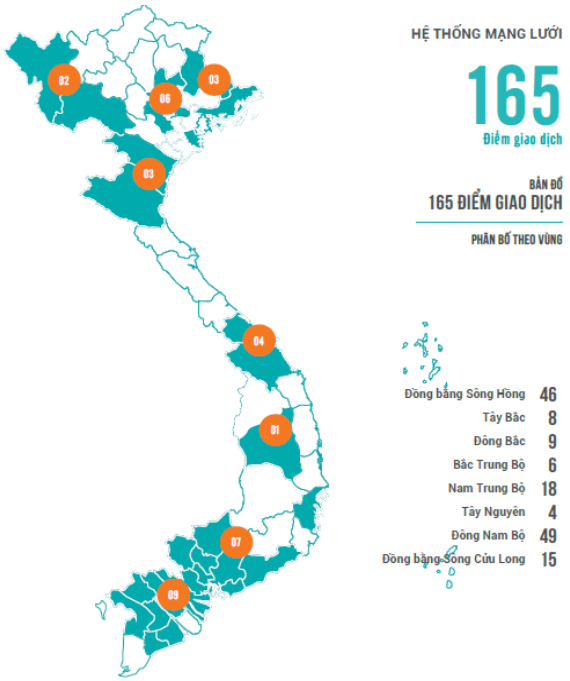
In 2026, the Bank initiated the implementation of a project to calculate capital requirements using the Internal Ratings-Based (IRB) approach, in accordance with Circular No. 14/2025/TT-NHNN. This initiative aims to strengthen the Bank's risk measurement and management capabilities, enhance model and risk data governance, and standardize its risk management framework in alignment with Basel III standards—thereby improving the Bank's transparency, operational capacity, and resilience against risks.

Concurrently, the Bank has continued to refine its risk management policy framework and systems, ensuring comprehensive and thorough oversight of all material risks inherent in its banking operations (including credit risk, market risk, operational risk, interest rate risk in the banking book, and concentration risk). Risk management policies are developed and periodically updated in compliance with legal requirements, ensuring they remain aligned with the Bank's business strategy and operational realities.

10.4. Operating Market

10.4.1. Branch, transaction office and representative office network

ABBank was established on May 13, 1993, with the vision of becoming one of the leading commercial joint stock Banks in Vietnam, focusing on the retail sector. Pursuing an operational strategy focused on efficiency and sustainability, and a motto of "Customer satisfaction as the core of all business activities," throughout its more than 32 years of development, ABBank has consistently been recognized as a reputable Bank, a dedicated and reliable Partner for its Customers, Partners, and investors. Currently, ABBank's network has expanded to 165 transaction points (including 35 branches and 130 transaction offices) and reaches 8 regions nationwide.



(Source: ABBank)

With the strategic goal of becoming one of the leading commercial Banks in Vietnam, focusing on the retail sector, ABBank is concentrating on reviewing and improving the efficiency

of its existing branch and transaction office network before implementing new opening plans as directed by the SBV. Furthermore, ABBank will continue to expand its network to key areas, especially provinces/cities in the North with good growth rates and highly regarded business and investment environments.

10.4.2. Customer network and types of services for Customers

ABBank serves a diverse client base, ranging from individual Customers to domestic and international corporate clients, financial institutions, and credit organizations. In 2024, the number of individual Customers and SME clients grew by 7.17% and 4.81%, respectively, compared to 2023. Driven by a business strategy focused on robust digital transformation and enhanced Customer experience, the volume of transactions conducted via digital banking channels reached 52.5 million—a 70.08% increase over the previous year.

In 2025, the number of new individual Customers in the digital banking segment rose by 92% compared to 2024. Total transactions on digital channels reached 75 million (up 36.4%), with bill payment transactions surging by 114%. Within the corporate digital banking segment, the number of new clients increased by 95% compared to 2024, and 76% of international fund transfers were executed online within the very first year of the service's launch.

During the first nine months of 2026, ABBank continued to expand its client base and develop an ecosystem of services on digital platforms for both individual and corporate Customers. In the third quarter of 2026, the Bank acquired approximately 118,000 new individual Customers—a 50% increase year-on-year—with roughly 80% of these new clients originating from digital programs and partnerships. The number of users on the ABBank application grew by 30%, transaction volume on digital channels rose by 42%, and the proportion of new Customers who became active within their first month increased by 10% compared to the same period in the previous year.

ABBank has continued to expand its Customer outreach channels through referral programs, a partnership with Viettel Store for account opening, and various brand-experience initiatives. Simultaneously, the Bank has enhanced its ABBank mobile application with new card and payment features—including a repository of exclusive offers, card-issuance tracking, transaction history lookup, and credit card statement access. During this period, the Bank also launched the "An Gia" (Secure Home/Family) Accumulation Solution, which combines savings with investment; the product has already been adopted by approximately 12,000 Customers.

For corporate clients, ABBank has continued to develop its "ABBank Business" platform and grow its client base through a partnership with FAST, a provider of accounting software in Vietnam. In the third quarter of 2026, the volume of transactions processed via ABBank Business increased 3.3 times compared to the same period the previous year. Furthermore, 60% of new corporate accounts were opened using the eKYC (electronic Know Your Customer) process, while approximately 70% of international fund transfers and 30% of guarantee issuances were executed online. These results reflect the Bank’s strategic focus on the ongoing digitalization of its products and services, the expansion of Customer access, and the enhancement of the user experience across all of ABBank’s transaction channels.

10.4.3. Issuer's position compared to other Banks

- **ABBank's position:**

Figure 3: Comparison of the positions of commercial Banks

STT	Mã	Tên ngân hàng	Sàn	Tổng tài sản (đồng)	Vốn chủ sở hữu (đồng)	Tổng thu nhập hoạt động (đồng)	Lợi nhuận sau thuế (đồng)	Vốn hóa thị trường (đồng)
1	ABB	Ngân hàng An Bình	UPCoM	276.575.110.000.000	23.625.321.000.000	7.802.767.000.000	3.440.294.000.000	28.851.412.570.288
2	ACB	ACB	HOSE	1.104.379.502.000.000	104.013.132.000.000	27.945.666.000.000	13.311.703.000.000	122.473.303.292.700
3	BAB	Ngân hàng Bắc Á	HNX	220.904.474.000.000	13.865.394.000.000	3.271.445.000.000	669.237.000.000	12.447.547.732.800
4	BID	BIDV	HOSE	3.493.270.820.000.000	203.019.891.000.000	67.541.045.000.000	23.646.949.000.000	279.627.349.554.350
5	BVB	Ngân hàng Bản Việt - BVBank	HOSE	145.222.192.000.000	8.141.678.000.000	2.841.252.000.000	659.037.000.000	10.140.976.500.000
6	CTG	VietinBank	HOSE	2.951.844.765.000.000	207.465.557.000.000	80.140.267.000.000	31.614.818.000.000	233.008.339.110.000
7	EIB	Eximbank	HOSE	241.495.133.000.000	26.631.796.000.000	4.692.172.000.000	663.653.000.000	31.759.386.349.350
8	HDB	HDBank	HOSE	1.142.906.273.000.000	94.304.272.000.000	34.062.348.000.000	14.765.723.000.000	137.645.098.882.500
9	KLB	KienlongBank	HOSE	115.968.174.000.000	9.733.438.000.000	3.668.698.000.000	1.368.426.000.000	8.763.163.542.900
10	LPB	LPBank	HOSE	694.183.076.000.000	46.592.026.000.000	19.178.663.000.000	8.361.398.000.000	131.440.412.400.000
11	MBB	MBBank	HOSE	1.837.857.452.000.000	164.141.608.000.000	58.955.963.000.000	24.400.066.000.000	197.850.935.240.250
12	MSB	MSB Bank	HOSE	439.959.891.000.000	46.857.045.000.000	11.029.555.000.000	4.414.028.000.000	53.164.800.000.000
13	NAB	Ngân hàng Nam Á	HOSE	462.764.712.000.000	28.160.647.000.000	8.157.134.000.000	3.789.637.000.000	26.553.514.068.600
14	NVB	Ngân hàng Quốc Dân	HNX	238.220.873.000.000	25.165.933.000.000	3.942.221.000.000	1.573.915.000.000	41.822.248.339.300
15	OCB	Ngân hàng Phương Đông	HOSE	363.725.939.485.331	37.119.642.619.695	9.218.502.470.945	3.261.973.550.386	30.931.352.272.600
16	PGB	PG Bank	UPCoM	92.637.468.000.000	8.364.306.000.000	1.861.385.000.000	503.592.000.000	7.159.233.547.956
17	SGB	Sài Gòn Công thương	UPCoM	35.373.251.000.000	4.247.009.000.000	726.781.000.000	55.353.000.000	4.654.574.542.800
18	SHB	SHB	HOSE	993.511.757.000.000	79.200.472.000.000	26.388.928.000.000	11.447.370.000.000	61.185.408.945.100
19	SSB	SeABank	HOSE	429.375.613.000.000	43.248.567.000.000	8.307.889.000.000	3.153.522.000.000	63.305.600.000.000
20	STB	NH Sài Gòn Tài Lộc (SACOMBANK)	HOSE	1.057.397.840.000.000	64.136.639.000.000	27.793.979.000.000	4.277.778.000.000	139.505.962.984.000
21	TCB	Techcombank	HOSE	1.318.165.136.000.000	197.324.622.000.000	45.203.770.000.000	23.014.208.000.000	230.657.125.475.700
22	TPB	TPBank	HOSE	596.511.612.000.000	52.133.054.000.000	15.799.085.000.000	5.924.450.000.000	40.084.977.314.850
23	VAB	Ngân hàng Việt Á	HOSE	156.490.302.317.381	11.110.258.341.390	2.055.366.322.601	955.941.856.697	8.118.675.369.000
24	VBB	VietBank	HOSE	212.947.075.000.000	13.450.741.000.000	2.994.051.000.000	1.050.048.000.000	15.755.001.833.200
25	VCB	Vietcombank	HOSE	2.682.408.935.000.000	253.761.146.000.000	72.982.528.000.000	33.054.175.000.000	484.629.155.452.000
26	VIB	VIBBank	HOSE	599.583.841.000.000	49.765.518.000.000	17.329.136.000.000	6.071.487.000.000	49.867.406.464.200
27	VPB	VPBank	HOSE	1.610.786.686.000.000	200.078.254.000.000	65.475.456.000.000	23.968.287.000.000	234.000.000.000.000

(Source: Fiingroup)

ABBank is a mid-sized Bank with a solid foundation thanks to its robust risk management framework. Although smaller in scale than top-tier Banks, it possesses the advantage of flexibility and rapid adaptability. Its digitalization strategy, product diversification, and focus on the retail and SME segments have helped ABBank create its own unique identity. Furthermore, ABBank aims for a friendly, people-centered banking model, fostering a positive work environment and dedicated Customer service.

- **ABBank's market share:**

Consolidated Index (as of September 30, 2026)	Total of 27 Banks (VND billion)	ABBank (VND billion)	Proportion (%)
Customer loan balance	15,675,759	132,934	0.85
Customer deposits	14,171,847	152,914	1.08

ABBank’s market share remains modest; as of the end of the third quarter of 2026, its outstanding loans accounted for 0.85% of the total, while its deposits represented 1.08% of the total deposits across 27 major joint-stock commercial banks in the market. Through the implementation of its business plan for the 2025–2027 period, ABBank is taking steps to gradually expand its market share.

10.5. Business Development Projects

Over the recent period, ABBank has focused on implementing foundational projects and systems aimed at enhancing operational capacity and system performance, while addressing the requirements for digital transformation, strengthened security, and regulatory compliance. Furthermore, the Bank's digital banking platform is continuously updated with new features to meet the needs of both individual and corporate clients, thereby improving the Customer experience and contributing to the achievement of the Bank's business growth objectives.

Leveraging its robust technological foundation, ABBank is confidently rolling out system and application development projects designed to directly support business operations and enhance the omnichannel Customer experience. At the same time, ABBank remains committed to meeting international standards by investing in the development of Anti-Money Laundering (AML) systems, as well as financial reporting and analytical tools aligned with International Financial Reporting Standards (IFRS):

Table 27: Projects that have been and are being implemented

No.	Projects	Progress
Implemented in 2024		
1	Deploying an OmniChannel digital platform for retail and corporate clients	The ABBank Business application (for corporate clients) was officially rolled out to all Customers in May 2024. The ABBank application (for individual clients) was rolled out to all Customers in the second quarter of 2025. ABBank continuously updates and introduces new products and services to meet Customer needs.
2	Card System Upgrade	The implementation was completed and the system officially went live in July 2024, enhancing transaction processing efficiency, enabling the provision of a wider range of products and services, strengthening security, and improving the Customer experience.
3	Infrastructure upgrade for T24 to version R24	Completion of implementation and official system go-live in May 2025.
4	Project to upgrade the Security Information and Event Management (SIEM) system and the Security Orchestration, Automation, and Response (SOAR) solution:	All components were implemented according to the August 2024 schedule and are now operational, helping the Bank strengthen security, mitigate risks, and ensure regulatory compliance.

No.	Projects	Progress
5	Database Firewall System Implementation	Completed in August 2024 to ensure the safety and security of the data system at ABBank.
6	Breach and Attack Simulation (BAS) Solution	Completed the implementation of all components according to the December 2024 schedule, ensuring the capability to proactively detect and respond to cybersecurity threats.
Implemented from 2025 through Q3/2026		
1	Deployment of an omnichannel digital platform for individual and corporate clients:	The ABBank digital banking application (for individual clients) and ABBank Business (for corporate clients) are continuously updated with new features to meet diverse Customer needs, while ensuring regulatory compliance and information security. A notable example is the completed upgrade to the international FIDO 2 authentication standard.
2	Project for integration with the MDP (MobiFone Digital Payment) financial switching and electronic clearing system:	Completion of implementation and integration with MobiFone's financial switching and electronic clearing system is scheduled for the second quarter of 2026. This will diversify payment infrastructure for interbank fund transfers and ensure 24/7 operational availability.
3	Digital Authentication and Signing Application	Officially launched in Q1/2025, this application supports operational processes by facilitating digital signature authentication and the approval of documents via digital signatures, both internally and with partners and clients.
4	Development of an Electronic Content Management (ECM) system:	Complete the implementation of component 1, covering international payment documentation, by May 2026. Proceed with the implementation of component 2, covering the remaining categories of documentation.
5	Develop a digital system for information extraction (OCR)	Complete the implementation for the highest-priority forms by June 2026, and continue rolling out additional forms thereafter.
6	Development of an Anti-Money Laundering (AML) system—covering the prevention of money laundering, terrorist financing, and the proliferation of weapons of mass destruction—at ABBank:	Implementation is set to begin in the first quarter of 2026, following a rigorous and professional partner selection process and the development of a comprehensive, strategic set of requirements by ABBank.

No.	Projects	Progress
7	IFRS Financial Reporting	Currently in its final phase, with completion expected by the third quarter of 2026. The project scope includes the preparation and presentation of the initial IFRS-compliant financial statements, as well as the development of an IFRS tool to facilitate the annual conversion of financial statements from Vietnamese Accounting Standards (VAS) to IFRS.
8	Project for capital calculation using the Internal Ratings-Based (IRB) approach under Circular No. 14/2025/TT-NHNN:	Implementation to begin in January 2026, with the objectives of ensuring compliance with SBV requirements, meeting Basel III standards, and strengthening and enhancing internal risk management capabilities.
9	Over-the-Counter (OTC) Transaction Digitization	Scheduled to launch in January 2026, this initiative aims to modernize in-branch transaction environments, optimize operations through the application of technology, and enhance the Customer experience across all business units within the ABBank system.
10	Infrastructure Modernization	Approved for implementation starting in August 2026 to meet infrastructure requirements for current operations and future growth.
11	Card Business Enablement	Approved for implementation starting in September 2026 to support the Bank's card business objectives.

(Nguồn: ABBank)

Once operational, these projects have contributed—and continue to contribute—significantly to ABBank's business activities, helping the Bank ensure compliance with international standards for risk management.

10.6. Business Strategy

10.6.1. Strategy Overview and Implementation Roadmap

The year 2025 marks the conclusion of a pivotal, foundational phase in ABBank's journey—a period dedicated not only to strengthening internal capabilities but also to preparing for a robust transformation. Amidst a volatile market landscape, ABBank has chosen a path of prudent yet decisive development: building a solid foundation to facilitate future breakthroughs by focusing on five strategic pillars:

Elevating risk management: The Bank's governance framework has been standardized in line with international best practices, enhancing its capacity to identify, measure, and control risks across the entire organization. These improvements have not only bolstered the Bank's

capital adequacy foundation but also contributed to Moody's decision to upgrade the outlook on ABBank's credit rating—a reflection of the growing confidence the international market places in the Bank's strategic direction and financial strength.

Cleaning up and restructuring the credit portfolio: ABBank is proactively reviewing and addressing potential risk exposures, while channeling capital toward productive, efficient business sectors and the green economy—setting the stage for a new, safer, and higher-quality growth cycle.

Modernizing the technology platform: The bank continues to invest in its core infrastructure, enhancing both performance and security to lay the groundwork for comprehensive digital transformation in the next phase.

Restructuring human resources: The organizational structure has been streamlined for greater efficiency, and an Employee Stock Ownership Plan (ESOP) has been implemented to foster long-term commitment. At ABBank, people are viewed not merely as a resource, but as the driving force behind all change.

Promoting green finance and sustainable development: In 2025, ABBank will conclude its "Green Banking Capacity Building" program, carried out in partnership with the Asian Development Bank (ADB) and PwC Vietnam. The formal receipt of certification from the ADB in early 2026 will mark a significant milestone, affirming ABBank's readiness to integrate sustainable finance standards into its business strategy and environmental and social risk management.

The foundations strengthened throughout 2025 will not only bolster ABBank's resilience but also foster renewed confidence among the market, partners, and investors.

As it enters 2026, ABBank aims for more than just recovery; it is driven by a greater ambition—to achieve a major breakthrough, solidify its standing within Vietnam's financial landscape, and progress toward becoming one of the leading retail joint-stock commercial banks in the country.

Three core pillars—Customers, People, and Financial Performance—will continue to serve as the guiding principles for all decision-making, ensuring a balance between growth, social responsibility, and long-term value for Shareholders.

10.6.2. Projected resources and funding

Regarding organization and human resources:

Behind every breakthrough achievement lie the people of ABBank, working diligently and creating value day in and day out. Labor productivity—measured in terms of profit before tax—has increased compared to the same period in 2025, surpassing the market average.

The ratio of personnel costs to profit before tax has been kept significantly below the market average and has decreased relative to 2025, reflecting efficiency in the management, allocation, and utilization of resources.

Policies to adjust starting salaries and implement system-wide pay increases have been rolled out—a well-deserved reward for the contributions and commitment of our staff.

Through compensation policies linked to business performance, as well as an Employee Stock Ownership Plan (ESOP), ABBank is steadily building a workforce that does more than just work together: they are co-owners, deeply committed to the organization, and partners in shaping the future.

Regarding projected capital resources:

Through market-based deposit mobilization: the Bank aims to diversify its funding sources, develop new deposit products, and expand its Customer segments. Total deposits are expected to maintain a growth trajectory, with a target CASA (Current Account and Savings Account) ratio of 30%. The Loan-to-Deposit Ratio (LDR) is projected to be kept below 70%, in line with our focus on enhancing liquidity safety, strengthening our capital base, and supporting a sustainable development strategy.

Regarding the increase in charter capital: the plan to raise charter capital by VND 10,765,455,450,000—scheduled for the second half of 2026 and early 2027—will be executed through a public offering of shares to existing Shareholders, the issuance of shares from equity (capitalization of reserves), and the issuance of shares under an Employee Stock Ownership Plan (ESOP). These measures are intended to bolster the Bank's financial capacity and expand the capital base available for its credit-granting activities. This serves as a foundation for ABBank to grow its lending operations in alignment with a sustainable development strategy, focusing on building integrated service ecosystems and co-creating value alongside its Customers, partners, and local communities. In doing so, the Bank will not only scale its operations—adhering to principles of safety, efficiency, and responsibility—but also generate sustainable value for its Shareholders, Customers, and the broader community.

Furthermore, to support the implementation of its 2026–2028 strategy, ABBank will also leverage other capital sources, including retained earnings (subject to approval by the GMS) and its existing equity capital.

11. Policies for Employees

11.1. Number of employees as of the current date; average number of employees for the two consecutive years immediately preceding the year of the offering registration

As of September 30, 2026, ABBank had 3,630 employees. As of December 31, 2024, December 31, 2025, and September 30, 2026, the total number of employees at ABBank was categorized as follows:

Table 28: Labor Structure at ABBank

Classification criteria	31/12/2024	31/12/2025	30/9/2026
By educational level:	**3,709**	**3,383**	**3,630**
Postgraduate	243	225	247
University	3,135	2,855	3,073
College	190	173	180
Vocational school	54	51	48

Classification criteria	31/12/2024	31/12/2025	30/9/2026
Other	87	79	82
According to the type of employment contract:	**3,709**	**3,383**	**3,630**
Indefinite-term contract	1,930	1,850	1,900
Fixed-term contract	1,714	1,362	1,644
Probationary contract	65	171	86

(Source: ABBank)

The average number of employees at ABBank for 2024 and 2025 is 3,808 and 3,489, respectively.

11.2. Human Resource Management Policy

ABBank identifies high-quality human resources as a key factor in ensuring sustainable development and enhancing competitiveness. The Bank's human resource management is closely aligned with its business strategy, with a focus on improving labor efficiency and optimizing the quality of its workforce. A standardized Key Performance Indicator (KPI) system is applied consistently across the entire organization, serving as the foundation for decisions regarding personnel, compensation, and career development.

For the 2024–2026 period, ABBank's human resource management strategy has been anchored by two primary pillars: increasing labor productivity and establishing a performance-based compensation mechanism. The results demonstrate a clear improvement in operational efficiency, with labor productivity rising from approximately VND 0.2 billion per employee per year in 2024 to VND 1.04 billion per employee per year in 2025, reaching VND 1.6 billion per employee per year during the first nine months of 2026. Furthermore, the ratio of personnel costs to profit before tax has been maintained at approximately 34%—significantly lower than the market average—reflecting effective management and resource allocation.

Alongside these efficiency improvements, ABBank has proactively allocated resources to key areas such as business operations, digital transformation, and technology, while streamlining support roles to maximize individual productivity. Employee compensation is directly linked to both individual performance and business outcomes, thereby fostering a high-performance culture and ensuring the Bank remains competitive within the labor market.

- **Human Resource training and development**

ABBank places a strong emphasis on investment in training and development to enhance the quality of its workforce and sustain growth in labor productivity. In 2025, the Bank is rolling out over 500 training programs, with more than 94,000 instances of employee participation, focusing on professional expertise, management competencies, and digital transformation. These training programs are designed with flexibility, combining online instruction with practical, on-the-job application to ensure the skills acquired are effectively utilized in daily work.

Notably, the "ABBank Excel Leadership" (ABBELL) program—developed in alignment with international standards—has been instrumental in cultivating a pipeline of capable managers

who possess systemic thinking and the ability to execute strategy. Furthermore, ABBank is committed to establishing clear career development pathways for various job roles, empowering employees to enhance their individual capabilities and fostering long-term commitment to the Bank.

- **Modernizing and systematizing human resource management**

ABBank is accelerating the application of technology in human resources management, most notably through the implementation of an HRIS (Human Resources Information System). This initiative establishes a management foundation rooted in data and process automation. Solutions such as digital personnel files, electronic employment contracts, and online support channels have significantly reduced administrative burdens, enhanced transparency, and improved the overall experience for employees.

By systematizing and digitizing HR operations, the Bank has not only optimized operating costs but also empowered leadership to make faster, more accurate decisions—thereby boosting management efficiency and labor productivity across the entire organization.

- **Benefits policy**

ABBank implements a comprehensive welfare policy designed to support both the material and mental well-being of its employees. Beyond full compliance with legal requirements, the Bank offers competitive benefits, including comprehensive health insurance for employees and their family members, periodic health check-ups at reputable medical facilities, and specialized healthcare support programs.

The Bank also provides various forms of assistance—such as company retreats, transportation support, and mid-year bonuses—to foster motivation and strengthen internal engagement. Its maternity and paternity policies, which include support during pregnancy and throughout parental leave, reflect a holistic commitment to the well-being of its workforce.

Concurrently, ABBank maintains rigorous occupational safety measures, continuously improves working conditions, and cultivates a professional, transparent, and efficient work environment.

These human resource management initiatives have enabled ABBank to significantly boost labor productivity, enhance the quality of its workforce, and effectively align compensation with performance. Throughout the second half of 2026, the Bank will remain focused on further increasing labor productivity, optimizing operational efficiency, and adding value for its staff, with the ultimate goal of becoming one of the most operationally efficient banks in the market.

11.3. Regulation on issuing shares to employees

Currently, ABBank issues shares to its employees (where applicable) in accordance with capital increase plans approved by the GMS from time to time. The GMS has authorized the BOD to issue regulations governing such employee share issuances, based on the terms outlined in the approved capital increase plans.

On March 3, 2026, ABBank successfully issued 51,751,800 shares to its staff under an ESOP. Building on this success, on April 28, 2026, the GMS approved a plan to increase ABBank's charter capital—a move subsequently sanctioned by the SBV. Under this plan, ABBank intends to issue 80,339,498 ESOP shares. Notably, this includes over 16 million shares to be issued as a bonus to employees, funded from undistributed profits, in recognition of their contributions to ABBank's

development. This initiative further reinforces ABBank's core value—viewing its personnel as its greatest asset—and underscores its commitment to supporting its employees.

12. Dividend Policy

In accordance with ABBank's Charter and applicable laws, dividends payable to Shareholders based on charter capital are declared and distributed from the Bank's retained earnings. The dividend distribution plan is subject to approval by the GMS, based on a proposal submitted by the BOD, following consideration of factors such as the allocation to various funds and the retention of earnings for reinvestment.

In 2024, as the Bank focused its resources on restructuring and increasing investments in network expansion, human capital, and technology, ABBank retained its entire profit for the year for reinvestment purposes (resulting in a 0% dividend payout ratio for 2024).

The 2026 Annual GMS approved a dividend payout ratio of 15% from retained earnings. Subsequently, following the SBV's approval of the plan to increase charter capital and the State Securities Commission's formal approval of the share issuance documentation, ABBank proceeded to issue shares as dividend payments to Shareholders on July 10, 2026, in full compliance with relevant regulations.

13. Information on the use of funds raised from the most recent offering

ABBank's most recent securities offering/issuance consisted of two tranches:

- A public offering of additional shares, pursuant to Certificate No. 563/GCN-UBCK issued by the Chairman of the SSC on December 31, 2025, under which ABBank issued 310,420,123 shares to existing Shareholders;
- And the successful issuance of 51,751,800 shares to employees under an ESOP, in accordance with Official Letter No. 1005/UBCK-QLCB dated January 30, 2026, from the SSC regarding the documentation for ABBank's ESOP share issuance.

All proceeds from these two offerings/issuances were used for the purpose of extending credit to Customers, in line with the charter capital increase plan approved by the GMS via a resolution dated September 16, 2025. The utilization of these proceeds is detailed in the report on the use of funds from the above-mentioned share offerings/issuances, which was audited by UHY Auditing and Consulting Company Limited.

Opinion of the independent auditor regarding the Report on the Use of Proceeds from the Public Offering of Shares to Existing Shareholders:

"In our opinion, the Report on the Use of Proceeds from the Public Offering of Shares to Existing Shareholders—conducted pursuant to the Resolution of the General Meeting of Shareholders dated September 16, 2025, and covering the period from May 25, 2026, to August 28, 2026—presents fairly, in all material respects, the utilization of proceeds from the Bank's public offering of shares to existing Shareholders, in accordance with the cash-basis accounting method as described in the Notes to the Report on the Use of Proceeds from the Public Offering of Shares to Existing Shareholders."

Opinion of the independent audit firm regarding the Report on the Use of Proceeds from the Share Issuance under the ESOP:

"In our opinion, the Report on the Use of Proceeds from the share issuance under the Employee Stock Ownership Plan (ESOP)—conducted pursuant to the General Meeting of Shareholders' resolutions dated September 16, 2025, and January 5, 2026, covering the period from May 25, 2026, to August 28, 2026—presents fairly, in all material respects, the utilization of proceeds from the Bank's ESOP share issuance, in accordance with the cash-basis accounting method (actual receipts and actual expenditures) as described in the Notes to the Report on the Use of Proceeds from the ESOP share issuance."

14. Information regarding unfulfilled commitments by the Issuer

As of September 30, 2026, ABBank has outstanding individual bonds, detailed in Section 8.3, Part IV - Other Securities.

Regarding these bonds that have not yet matured, ABBank has been fulfilling its commitments and obligations to investors regarding the bond issuance conditions, ensuring full, accurate, and timely payment of the principal, interest, and other related funds (if any) to investors in accordance with the bond terms and conditions, protecting the legitimate rights and interests of investors and other conditions, in compliance with the law. ABBank has used these bonds for their intended purpose and has disclosed information in accordance with regulations.

In addition, ABBank has commitments to other organizations in the course of conducting its business operations to ensure compliance with the law.

ABBank has no commitments related to land lease contracts that could affect the Bank's business operations or financial situation and currently does not hold preferred shares.

15. Information, potential debt obligations, disputes, and litigation related to the Issuer that may affect the Issuer's business operations, financial situation, the offering, the offering price, and the projects using the capital raised from the offering.

No material information is available

16. Information regarding the Issuer's commitment must not fall under the category of being under criminal investigation or having been convicted of any offense against the economic management order and not yet having their criminal record expunged

An Binh Commercial Joint Stock Bank commits that it is not currently under criminal investigation or has been convicted of any offenses against economic management order that has not yet been expunged.

V. BUSINESS PERFORMANCE, FINANCIAL SITUATION AND PLAN

1. Business performance

1.1. *Summary of some business performance indicators of Issuer in the last two years and cumulatively up to the most recent quarter*

ABBank's business operations have achieved high and stable growth rates in recent years, a result of the sound strategies set forth by the GMS and the Bank's BOD. Some key indicators reflecting this are as follows:

Table 29: Business performance results from 2024 to the end of September 2026

Unit: VND million

Iterms	Separate				Consolidated		
	FY2024	FY2025	% increase / decrease	Cumulative Q3/2026	FY2024	FY2025	% increase / decrease
Total assets	176,619,414	220,391,553	24.78	276,575,110	176,713,113	220,494,731	24.78
Net interest income	2,997,322	5,052,802	68.58	4,038,207	3,035,257	5,088,792	67.66
Total operating income	4,581,169	8,580,012	87.29	7,802,767	4,520,553	8,565,277	89.47
Net profit from business before credit risk provisions	2,190,339	5,546,626	153.23	5,692,279	2,156,009	5,565,356	158.13
Profit before tax	778,548	3,521,981	352.38	4,301,255	744,218	3,540,711	375.76
Profit after tax		2,797,718	346.05	3,440,294	585,556	2,808,626	379.65
Dividend payout ratio	0	74,91	0	0	0	74,62	0
Dividend ratio	0	15	0	0	0	15	0
Other iterms							
- Outstanding loans	98,738,176	113,891,373	15.35	134,591,803	98,738,176	113,891,373	15.35
- Customer deposits	90,729,587	133,421,056	47.05	152,913,845	90,719,121	133,411,372	47.06
- NPL ratio (%)	2.48	0.53	- 1.95	0.80	2.48	0.53	- 1.95

(Source: Audited separate and consolidated financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

FY2024

Recognizing positive market signals, ABBank's business results showed more favorable growth compared to 2023, specifically:

Total assets reached VND 176,713 billion, an increase of 9.02% compared to the end of 2023; outstanding loans reached VND 98,738 billion, an increase of 0.64% compared to 2023.

ABBank's total capital in 2024 reached VND 176,713 billion, a growth of 9.02% compared to the end of 2023. Of which, ABBank's Customer deposits reached VND 90,719 billion, a decrease of 9.3% compared to 2023.

ABBank's profit before tax reached VND 744 billion, total income reached VND 4,520 billion, of which net interest income increased slightly by 10.04% compared to the same period in 2023 and reached VND 3,035 billion. This is due to the Bank's better control of capital costs and improved efficiency from lending activities; net income from service activities reached VND 500 billion, focusing on core services in line with the Bank's orientation. In addition, foreign exchange and securities trading activities also improved significantly, specifically, income from foreign exchange trading reached VND 246 billion and income from securities trading reached VND 113 billion.

In 2024, ABBank allocated VND 1,412 billion for credit risk provisions to ensure effective risk management and sustainable operations. Simultaneously, the Bank adjusted lending interest rates to provide timely support to businesses and individuals as directed by the Government.

FY2024

By the end of 2025, the Bank’s total assets reached over VND 220 trillion, an increase of 24.8% compared to 2024, with Customer loans accounting for nearly VND 114 trillion—a rise of 15.4%.

Regarding funding, Customer deposits reached over VND 133 trillion, up 47.1% from 2024. Additionally, the issuance of valuable papers grew by 44.6% to VND 27.8 trillion, helping to diversify the funding structure. The capital base was further strengthened, with equity reaching VND 16.8 trillion, an increase of 19.8% over 2024.

Building on this expanded scale and an improved funding structure, the Bank achieved breakthrough business results, with total operating income reaching VND 8,565 billion—an 89.47% increase over 2024. This growth was driven by a 67.66% rise in net interest income, alongside strong improvements in non-interest income streams. Consequently, net operating profit before credit risk provisions reached VND 5,565 billion, up 158.13% year-on-year.

Operational efficiency also showed marked improvement, with the cost-to-income ratio declining to an optimal level of 35.0%, contributing to a profit before tax of VND 3,541 billion. These results reflect a comprehensive improvement in the scale and quality of capital, as well as operational efficiency. This establishes a favorable foundation for the Bank to continue expanding its operations, enhancing its competitive capacity, and increasing value for both Customers and Shareholders in the coming period.

Cumulative for the first 9 months of 2026

Total assets reached VND 276,575 billion, an increase of 25.5% compared to the end of 2025. Outstanding Customer loans reached VND 134,592 billion, up 18.2% from the end of 2025. Customer deposits totaled VND 152,914 billion, an increase of 14.6% from the end of 2025. Total operating income continued to improve, reaching VND 7,803 billion. The cost-to-income ratio (CIR) remained at 27.05%. Profit before tax for the first 6 months of the year

reached over VND 4,301 billion, representing 95.6% of the full-year target. The return on equity (ROE) for the first 6 months stood at 22.75%, keeping the Bank among those with high profitability in the market. As of September 30, 2026, the loan-to-deposit ratio—calculated in accordance with Circular 22/2019/TT-NHNN (as amended and supplemented)—was 55.62%, an optimal level for business operations. Furthermore, the capital adequacy ratio (CAR) exceeded 12%. Asset quality continues to be tightly controlled, with the non-performing loan (NPL) ratio maintained at a safe level of 0.80%. Ongoing efforts in debt recovery and resolution further strengthen the foundation for sustainable growth.

Independent auditor's opinion on the 2024 and 2025 financial statements: Unqualified opinion

1.2. *Factors affecting Issuer's business*

ABBank's business operations in 2024, 2025, and the first nine months of 2026 were influenced by two main groups of factors: objective factors and subjective factors, which presented both challenges and certain advantages for ABBank:

1.2.1. Key factors affecting Issuer's business performance in the two consecutive years preceding the year of registration for the public offering

During the 2024–2025 period, despite a global economic landscape fraught with difficulties and uncertainties, Vietnam's economy has demonstrated a robust recovery, ranking among the fastest-growing economies in the region and the world. This achievement stems from a combination of key strengths and advantages, including political stability, a dynamic economy with strong growth drivers, a large consumer market, a compelling appeal for foreign direct investment (FDI), and numerous free trade agreements that bolster import-export activities. Furthermore, Vietnam has proven its capacity to adapt to fluctuations, implementing flexible and timely policies that have enabled the economy to overcome challenges and sustain its recovery momentum. For the 2024–2025 period, the business environment for the banking sector—and ABBank specifically—is influenced by the following factors:

Advantages:

- The Government has implemented policies to foster growth, drive structural reforms, and attract investment, while simultaneously strengthening the confidence of both domestic and international businesses and investors. Additionally, projected improvements in household income and a more stable labor market are expected to boost final consumption. Moreover, public investment—particularly in transport infrastructure, energy, and digital transformation—continues to serve as a catalyst, creating a spillover effect for the private sector and the broader Vietnamese economy.
- The SBV has managed its monetary policy tools in a synchronized and flexible manner, ensuring the objectives of macroeconomic stability and the preservation of the currency's value are met.
- Guided by the strategic vision of the BOD and the timely, sound direction of the BOM, ABBank has proactively developed response plans, enabling it to adapt rapidly to fluctuations in the global economy and the Vietnamese economy;

- Strengthened brand reputation and market position. The ABBank brand is increasingly recognized for its professionalism, and the Bank's network of relationships continues to expand. ABBank has also prioritized the development of its own proprietary channels and bolstered its digital presence across various platforms—including its website, Facebook, Instagram, Zalo, and YouTube. Notably, the Bank's Facebook channel has seen a threefold increase in both reach and engagement compared to 2024;
- A stable organizational structure that has consistently delivered positive results;
- Comprehensive operational processes and regulations that provide a robust legal framework for all banking activities;
- A modern information technology system that significantly supports risk management and provides enhanced convenience for Customers;
- A wide range of initiatives and solutions designed to meet the evolving needs of Customers and help them navigate economic challenges. Consequently, ABBank has maintained safe and efficient operations, successfully meeting its 2025 targets while improving both the scale and quality of its business;
- A steadfast commitment to a sustainable development strategy, with a focus on retail banking and digitalization, aimed at enhancing the Customer experience and delivering greater value.

Disadvantages

- A global economic landscape fraught with difficulties, stemming from geopolitical instability, the risk of trade wars, and disruptions within global supply chains;
- Intensifying competition among banks. Most credit institutions are focusing on strengthening their internal capabilities—increasing their capital base and expanding their operational networks—while modernizing their information technology and launching a diverse, flexible, and attractive range of products, often accompanied by various promotional programs.
- The emergence of financial technology (fintech) companies—leveraging the boom in the internet, mobile telephony, cloud computing, and open-source software—has enabled them to reach a large number of individual Customers, offering services such as payments, investments, and lending that are similar to those provided by banks.

1.2.2. Major fluctuations that may affect Issuer's business results since the end of the most recent fiscal year

The year 2026 presents numerous opportunities that could significantly impact the business performance of the banking sector, including ABBank. Substantial growth potential is anticipated, driven by economic stability and supportive macroeconomic policies:

- The establishment of an international financial center in Vietnam is expected to foster the development of green financial products, link domestic exchanges with international markets, facilitate foreign capital inflows, and promote technology-driven financial services.
- The pilot implementation of a market for crypto-assets in Vietnam will create new business opportunities for institutions and investors to provide services related to the trading of such assets.
- Public investment will remain a key driver for growth, particularly through strategic infrastructure projects designed to stimulate long-term investment and boost production.

- The government is actively promoting private sector growth through tax incentives, fee waivers, and the reduction of administrative burdens—encouraging innovation, attracting green investment, and improving the overall ease of doing business.
- Alongside these opportunities, the banking sector in 2026 will also face several challenges, including pressure on profit margins amid tightening liquidity, exchange rate risks, non-performing loans, and the need for ongoing compliance and long-term investment in technology, digital transformation, and ESG initiatives. Navigating these factors will require banks to adopt flexible and well-tailored strategies.

2. Financial Situation

2.1. Key Indicators

2.1.1. Charter capital, business capital, and the utilization of charter capital and business capital

An Binh Commercial Joint Stock Bank (ABBank) always uses and manages its charter capital and business capital in accordance with current legal regulations and ABBank's Charter.

Table 30: Charter Capital

No.	Iterms	31/12/2024	31/12/2025	30/9/2026
1	Total number of shares issued (shares)	1,035,036,762	1,035,036,762	1,606,783,948
2	Total number of shares outstanding (shares)	1,035,036,762	1,035,036,762	1,606,783,948
3	Charter capital (VND million)	10,350,368	10,350,368	16,067,839

(Source: ABBank)

Table 31: Business Capital

Unit: VND million

No.	Iterms	Separate			Consolidated	
		31/12/2024	31/12/2025	30/9/2026	31/12/2024	31/12/2025
I	**Liabilities**	**162,682,578**	**203,688,360**	**252,949,789**	**162,688,881**	**203,694,036**
1	Loans from the Government and the SBV	3,732,769	6,741,277	1,198,736	3,732,769	6,741,277
2	Deposits and loans from other credit institutions	45,930,839	31,118,108	65,214,774	45,930,839	31,118,108
3	Customer deposits	90,729,587	133,421,056	152,913,845	90,719,121	133,411,372
4	Financial derivatives and other financial liabilities	381,690	11,130	0	381,690	11,130
5	Funding, investment trusts, and loans to credit institutions bearing risk	9,364	3,313	1,391	9,364	3,313

No.	Iterms	Separate			Consolidated	
		31/12/2024	31/12/2025	30/9/2026	31/12/2024	31/12/2025
6	Issued valuable papers	19,230,000	27,800,183	27,395,071	19,230,000	27,800,183
7	Other liabilities	2,668,329	4,593,293	6,225,972	2,685,098	4,608,653
II	**Equity**	**13,936,836**	**16,703,193**	**23,625,321**	**14,024,232**	**16,800,695**
1	Capital	10,384,647	10,384,647	16,102,118	10,385,641	10,385,641
2	Funds	1,209,735	1,741,302	1,741,302	1,284,297	1,820,157
3	Exchange rate differences	0	0	0	0	0
4	Undistributed profits	2,342,454	4,577,244	5,781,901	2,354,294	4,594,897
	Total	**176,619,414**	**220,391,553**	**276,575,110**	**176,713,113**	**220,494,731**

(Source: Audited separate and consolidated financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

Table 32: The use of charter capital and business capital

Unit: VND million

No.	Iterms	Separate			Consolidated	
		31/12/2024	31/12/2025	30/9/2026	31/12/2024	31/12/2025
1	Cash	315,917	493,695	546,059	315,917	493,695
2	Deposits at the SBV	2,669,746	13,021,715	11,268,542	2,669,746	13,021,715
3	Deposits and loans to other credit institutions	44,326,927	34,108,018	71,679,631	44,348,075	34,145,605
4	Financial derivatives and other financial liabilities	0	0	490,348	0	0
5	Trading securities	0	0	0	118,272	116,752
6	Loans to Customers	97,032,286	112,691,295	132,934,143	97,032,286	112,691,295
7	Debt purchase activities	6,193,062	5,516,553	1,895,675	6,193,062	5,516,553
8	Investment securities	20,922,414	49,232,255	47,524,358	20,922,414	49,232,255
9	Capital contributions, long-term investments	318,791	318,791	58,791	58,791	58,791
10	Fixed assets	1,067,014	1,103,384	1,047,011	1,067,133	1,103,445
11	Fixed assets Investment	0	0	0	64,996	63,750
12	Other Assets	3,773,257	3,905,847	9,130,552	3,922,421	4,050,875
	Total	**176,619,414**	**220,391,553**	**276,575,110**	**176,713,113**	**220,494,731**

(Source: Audited separate and consolidated financial statements for 2024, 2025, and financial statements for Q3/026 of ABBank)

2.1.2. Depreciation of fixed assets

Depreciation of tangible and intangible fixed assets are calculated using the straight-line method based on the estimated useful life of the fixed asset. The estimated useful life is as follows:

Table 33: Depreciation period for fixed assets

Classification	Period of time
Buildings and structures	3 – 50 years
Machinery and equipment	3 – 20 years
Management equipment and tools	3 – 10 years
Transportation vehicles	3 – 10 years
Other fixed tangible assets	3 – 10 years

(Source: ABBank)

Land use rights granted to the Bank and its subsidiaries by the State without a time limit are not subject to depreciation. Land use rights with a time limit are subject to depreciation based on the period of use. ABBank always calculates asset depreciation in accordance with the law.

2.1.3. Average income level

Table 34: Average income level

Unit: VND million

No	Banks' name	Average income		
		2024	2025	30/9/2026
1	Vietcombank	38.06	43.76	54.77
2	VietinBank	38.61	46.54	45.42
3	MB	40.07	42.42	59.99
4	Techcombank	48	47	49
5	VPBank	31.07	41.17	34.27
6	**ABBank**	**24.24**	**34.51**	**34.10**
7	MSB	33.64	33.54	37.13
8	SeABank	30.20	31.66	32.35

(Source: Separate financial statements for 2024, 2025, and the third quarter of 2026 of the respective banks; average income figures are compiled based on information from each bank's financial statements)

The average income of ABBank employees has shown an upward trend over the observed periods, rising from VND 24.24 million per person per month in 2024 to VND 34.51 million in 2025, and reaching approximately VND 34.10 million as of September 30, 2026—representing increases of approximately 42.37% and 40.68%, respectively, compared to 2024. When compared to a peer group of banks, ABBank's average income in 2024 was significantly lower than that of Vietcombank (VND 38.06 million), VietinBank (VND 38.61 million), MB (VND 40.07 million), and Techcombank (VND 48 million). By 2025, this gap had narrowed, with ABBank's average income surpassing that of MSB (VND 33.54 million) and SeABank (VND 31.66 million). As of September 30, 2026—based on the published separate financial statements of the Bank for which data was available at the time of compilation—ABBank's average income stood at VND 34.10 million, a figure very close to that of VPBank (VND 34.27 million), though it remained lower than the levels recorded by MSB, Techcombank, MB, VietinBank, and Vietcombank.

2.1.4. Liabilities

Table 35: Liabilities

Unit: VND million

No.	Iterms	Separate			Consolidate	
		31/12/2024	31/12/2025	30/9/2026	31/12/2024	31/12/2025
1	Total assets	176,619,414	220,391,553	276,575,110	176,713,113	220,494,731
2	Total liabilities	162,682,578	203,688,360	252,949,789	162,688,881	203,694,036

(Source: Audited separate and consolidated financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

2.1.5. Legally mandated payments

ABBank always prioritizes fulfilling all its obligations, especially financial obligations, to management authorities as required by law.

Table 36: Taxes and other payments due to the State.

Unit: VND million

No	Iterms	Separate			Consolidated	
		2024	2025	30/9/2026	2024	2025
1	Corporate Income Tax	50,416	276,779	256,128	53,370	279,738
2	Value Added Tax	4,313	9,672	25,034	4,862	10,261
3	Other Taxes	8,339	27,848	36,321	8,580	27,907

(Source: Audited separate and consolidated financial statements for 2024, 2025, financial statements for Q3/2026 of ABBank)

2.1.6. Allocation and utilization of funds

ABBank always makes full provisions for funds in accordance with the law and ABBank's charter.

Table 37: Allocation of funds

Unit: VND million

No.	Iterms	Separate			Consolidated	
		2024	2025	30/9/2026	2024	2025
1	Capital Reserve Fund	229,669	509,441	509,441	252,736	533,989
2	Financial Reserve Fund	961,958	1,213,753	1,213,753	961,958	1,213,753
3	Development Investment Fund	0	0	0	47,129	49,941
4	Reward and Welfare Fund	36,382	18,064	91,390	39,929	21,419
5	Other Funds within Equity Capital	18,108	18,108	18,108	22,474	22,474
	Total	**1,246,117**	**1,759,366**	**1,832,692**	**1,324,226**	**1,841,576**

(Source: Audited separate and consolidated financial statements for 2024, 2025, and financial statements for Q3/2026 of ABBank)

2.1.7. Major fluctuations that may affect Issuer's financial situation since the end of the most recent fiscal year

Since the end of the most recent fiscal year, there have been no major changes that could affect ABBank's financial situation.

2.2. Key financial indicators

Table 38: Key financial indicators

Iterms		Unit	Separate			Consolidated	
			2024	2025	30/9/2026	2024	2025
1	**Capital**						
-	Charter Capital	VND billion	10,350	10,350	16,068	10,350	10,350
-	Equity		14,608	21,459	28,236	14,701	21,563
-	Capital Adequacy Ratio (CAR) (%)	%	10.03	11.40	12.75	10.07	11.44
2	**Asset Quality**						
-	Overdue Loan Ratio – According to SBV's regulation time to time	%	3.30	1.00	1.75	3.30	1.00

Iterms		Unit	Separate			Consolidated	
			2024	2025	30/9/2026	2024	2025
-	Non-Performing Loan Ratio – According to SBV's regulation time to time		2.48	0.53	0.80	2.48	0.53
-	(Balance of loans and advances to Customers + loans to other credit institutions) / Total Assets		55.10	51.38	48.66	55.20	51.36
-	Earning-generating assets / Total on-balance sheet assets		96.19	97.58	96.53	96.15	97.55
3	**Solvency**						
-	Average ratio of highly liquid assets/Average total assets	%	14.82	20.81	20.26	14.82	20.81
-	Ratio of short-term funds used for medium and long-term loans		25.94	1.77	9.10	25.94	1.77
-	Loan balance/Total deposits ratio		68.02	62.55	55.62	68.02	62.55
4	**Business Performance Results**						
-	Profit Before Tax/Average Equity	%	5.70	22.99	28.44	5.40	22.97
-	Profit Before Tax/Average Total Assets		0.50	1.77	2.31	0.44	1.78
-	Net Interest Margin (NIM)		1.85	2.63	2.23	1.87	2.64
-	Return on Assets (ROA)		0.40	1.41	1.85	0.35	1.41
-	Return on Equity (ROE)		4.60	18.26	22.75	4.26	18.22
-	Earnings Per Share (EPS)	VND	576	2,703	2,604	535	2,714
-	Fee Income/Total Income	%	11.54	3.45	9.81	11.06	3.04
-	Net Fee Income /Profit Before Tax		67.88	8.39	17.80	67.15	7.36

(Source: ABBank)

- Opinion of the audit organization: None

3. Opinion of the Auditors on Issuer's financial statements

KPMG Vietnam Ltd. has been appointed as the auditor for the 2024 financial statements, while Ernst & Young Vietnam Ltd. has been selected by ABBank to audit the 2025 financial statements and the semi-annual financial statements for 2026.

3.1. Opinion of the audit firm conducting the audit of the 2024 financial statements

- *Regarding the 2024 separate financial statements*

  "In our opinion, the separate financial statements present fairly, in all material respects, the pre-consolidation financial position of An Binh Commercial Joint Stock Bank as at 31 December 2024, and its pre-consolidation financial performance and pre-consolidation cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions as issued by the State Bank of Vietnam, and other relevant legal regulations concerning the preparation and presentation of financial statements."

- *Regarding the 2024 consolidated financial statements:*

  "In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of An Binh Commercial Joint Stock Bank and its subsidiaries as of 31 December 2024, and their consolidated financial performance and consolidated cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions as issued by the State Bank of Vietnam, and other relevant legal regulations concerning the preparation and presentation of financial statements."

3.2. Opinion of the audit firm conducting the audit of the 2025 financial statements

- *Regarding the 2025 separate financial statements*

  "In our opinion, the separate financial statements present fairly, in all material respects, the separate financial position of the Bank as of 31 December 2025, and its separate financial performance and separate cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Accounting System for Credit Institutions in Vietnam, and the legal regulations relevant to the preparation and presentation of separate financial statements."

- *Regarding the 2025 consolidated financial statements*

  "In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Bank and its subsidiaries as of 31 December 2025, and their consolidated financial performance and consolidated cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Accounting System for Credit Institutions in Vietnam, and the legal regulations relevant to the preparation and presentation of consolidated financial statements."

3.3. Opinion of the audit firm that performed the audit/review of the semi-annual financial statements of the Issuer for the year of the proposed offering

"Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not present fairly, in all material respects, the interim financial position of the Bank as of June 30, 2026, and its interim financial

performance and interim cash flows for the six-month period then ended, in accordance with Vietnamese Accounting Standards, the Accounting System for Credit Institutions in Vietnam, and other relevant legal regulations concerning the preparation and presentation of interim financial statements."

4. Plan on revenue, profit, and dividends

4.1. Plan targets

The Annual GMS of An Binh Commercial Joint Stock Bank on April 28, 2026 approved the 2026 business plan as follows:

Table 39: ABBank's business plan for 2026

Unit: VND billion

Iterms	2025 Actual	2026	
		Plan	% increase/decrease compared to 2025
Total assets	220.392	291.000	132%
Deposits from Customers and issuance of valuable papers	161.221	247.417	153%
Credit granting (*)	127.591	138.930	109%
Non-performing loan ratio (**)	0,5%	<1,5%	
Profit before tax	3.522	4.500	128%
(*) Calculated in accordance with the regulations of the SBV; subject to adjustments based on the credit quota (credit room) allocated by the SBV from time to time. *(**) In accordance with Circular No. 31/2024/TT-NHNN dated June 30, 2024.*			

(Source: ABBank's Annual GMS April 28, 2026 documents)

4.2. Basis for achieving the 2025 business plan

ABBank’s 2026 business plan is built upon a spirit of unity, steadfast commitment to strategic goals, innovation, and an accelerated digital transformation. The objective is to achieve breakthrough growth while ensuring sustainable development.

The entire organization is focused on executing this plan in strict compliance with legal requirements, regulatory mandates, and the Bank’s internal risk management standards and policies.

The development of the 2026 growth plan began in the third quarter of 2025, allowing business units to proactively prepare resources, devise implementation strategies, and engage with customers and markets well in advance. This ensures that, upon entering 2026, the Bank can execute its initiatives in a synchronized and effective manner to meet its established targets.

Credit Granting

In 2026, ABBank's credit granting is oriented toward robust growth from the very beginning of the year, while strictly adhering to the operational directives of the SBV regarding:

- Credit quality control
- The composition of the loan portfolio by sector
- The allocation of capital toward priority sectors of the economy
- Credit growth in alignment with the limits and regulations set by the SBV

The Bank prioritizes the allocation of capital to sectors designated as priorities by the Government and the SBV, including:

- Agriculture and rural development
- Small and medium-sized enterprises (SMEs)
- Exports
- Supporting industries
- Enterprises utilizing high technology
- Production and business activities that generate added value for the economy.

Furthermore, as part of its medium- and long-term development strategy, ABBank is prioritizing capital allocation toward retail banking—identifying it as the primary pillar for growth—with the objective that retail-related income will account for approximately 70% of the Bank's total income in the coming years.

Fundraising Activities

For 2026, ABBank's fundraising strategy is guided by the principles of ensuring liquidity, optimizing the cost of funds, and adhering to the interest rate management policies set by the SBV. Key focus areas include:

- Developing effective deposit and fundraising products.
- Increasing the proportion of CASA deposits to optimize the cost of funds, with a target CASA ratio of approximately 30%.
- Maintaining a Loan-to-Deposit Ratio (LDR) below 70% to ensure liquidity safety.

The Bank is accelerating the integration of digital technology into its fundraising operations to enhance utility, improve the customer experience, and optimize operational efficiency.

Concurrently, ABBank is developing financial solutions tailored to the specific needs of various customer segments—such as products for retirees, solutions for educational goals, and secure, long-term investment and savings products.

ABBank's fundraising strategy is rooted in the philosophy of "accumulating small amounts into a significant whole," building a sustainable capital base from a broad foundation of individual customers.

Furthermore, the Bank is actively expanding its customer base through digital channels, aiming to reach 5 million individual customers by 2026, primarily by leveraging digital platforms and tools.

Efficient Capital Utilization and Proprietary Trading

In instances where there is a temporary surplus of capital, ABBank will proactively pursue suitable proprietary investment opportunities to maximize the efficiency of its capital utilization. Mobilizing funds and investing in various types of securities, bonds issued by financial institutions, and other appropriate financial instruments serve as a channel for generating additional income for the Bank, while simultaneously enhancing the efficiency of capital utilization and diversifying revenue streams.

Product Development and Partnerships to Grow Fee-Based Income

The Bank continues to expand collaborations with partners—both within and beyond its existing ecosystem—to create innovative products and services characterized by a high degree of technology integration and digitalization.

By joining forces with strategic partners, the Bank aims to provide comprehensive financial solutions that enhance convenience and the overall customer experience, thereby:

- Increasing income from service fees.
- Expanding the customer base.
- Strengthening customer engagement with the Bank.
- Developing high-value-added payment products that integrate a wide range of features to meet customers' financial and consumer needs. The target is to issue 200,000 new cards by 2026.

Debt Resolution and Credit Quality Control

The Bank identifies debt resolution and the management of credit quality as a core priority, requiring the allocation of dedicated resources and a synchronized, system-wide implementation.

Debt resolution efforts are guided by:

- Proactive assessment by the Bank.
- Enhanced coordination with customers.
- The application of appropriate measures to manage risk and ensure effective debt recovery.

Through these integrated solutions, the Bank aims to maintain stable credit quality and ensure operational safety.

Human Resource Development

The Bank considers its people to be its most valuable asset and the decisive factor for long-term, sustainable development. In 2026, the Bank will focus on:

Organizing its own training initiatives and collaborating with reputable educational institutions to develop training programs and professional certification courses. This ensures that the workforce possesses the necessary professional expertise and effective customer advisory skills, while remaining fully compliant with legal requirements.

Furthermore, the Bank is committed to developing its internal talent by establishing long-term training roadmaps and development plans, thereby creating advancement opportunities for staff in key positions.

The Bank also continues to refine its compensation and benefits policies, ensuring they are aligned with individual competencies, work performance, and contributions. This fosters a

motivating environment that encourages employees to remain committed and dedicate themselves to the Bank's long-term growth.

Technology and Digital Infrastructure Development

The Bank views technology as a vital foundation for supporting growth, enhancing competitiveness, and driving digital transformation across the entire organization.

In 2026, the Bank will continue to invest in developing an IT infrastructure that is modern, secure, and robust—ensuring stable and efficient operations that keep pace with the Bank's growth and the expansion of its business scale.

Key priorities of the technology strategy include:

- Strengthening system security and data protection, safeguarding customer data, and ensuring the continuous operation of the IT infrastructure. - Develop a flexible and scalable technology platform capable of supporting the creation of new products and services, as well as accommodating a growing customer base in the future.
- Accelerate the adoption of digital technology across business, management, and operational activities to enhance efficiency, optimize costs, and improve the customer experience.
- Leverage data and data analytics to support business decision-making, risk management, and the development of products and services tailored to customer needs.
- Through targeted investments in technology, the Bank aims to build a secure, modern, and customer-friendly digital financial ecosystem, establishing a solid foundation for long-term sustainable growth and technological self-reliance.

4.3. Assessment by the Consulting Company (and the audit firm, if applicable) regarding the revenue, profit, and dividend plan

As a Consulting Company, An Binh Securities Joint Stock Company has collected and reviewed information on the organizational structure and business operations of An Binh Commercial Joint Stock Bank (ABBank) provided by the Bank at the time of preparing this Prospectus. An Binh Commercial Joint Stock Bank guarantees and commits that the information and data provided to An Binh Securities Joint Stock Company and in this Prospectus are transparent, truthful, and consistent with ABBank's business operations.

An Binh Securities Joint Stock Company recognizes that ABBank has a team of experienced staff, a leadership and management team with high qualifications and dedication to the Bank, and that ABBank's predictions and assessments of the market are relatively consistent with reality. ABBank's business performance in recent years has been relatively good, and its development orientation is entirely consistent with the development orientation of the industry and the policies of the State.

According to the Consulting Company's assessment, ABBank's business plan is achievable if the Bank's management's predictions and assessments of the market are realistic and there are no serious fluctuations affecting the Bank's business areas or long-term strategic goals.

We would also like to note that the above comments are made from the perspective of a Consulting Company, based on information provided by An Binh Commercial Joint Stock Bank. The information collected is selective and based on financial and securities theories and does not imply a guarantee of the value of securities or the certainty of the projected figures. The above

assessments by the Consulting Company regarding the Bank's revenue and profit plan are for reference only for investors.

VI. INFORMATION ON FOUNDING SHAREHOLDERS, MAJOR SHAREHOLDERS, MEMBERS OF THE BOARD OF DIRECTORS, MEMBERS OF THE BOARD OF SUPERVISORS, GENERAL DIRECTOR (DIRECTOR), DEPUTY GENERAL DIRECTOR (DEPUTY DIRECTOR), CHIEF ACCOUNTANT

1. Information about the founding Shareholders

Based on Article 120 of the Law on Enterprise: "Within 3 years from the date the company is granted its Certificate of Business Registration, the common shares of founding Shareholders may be freely transferred to other founding Shareholders and may only be transferred to non-founding Shareholders with the approval of the GMS. In this case, a founding Shareholder intending to transfer common shares does not have the right to vote on the transfer of those shares." An Binh Commercial Joint Stock Bank was first registered as a joint stock company on May 17, 1993. Therefore, as of the present time, the shares of the founding Shareholders (the number of shares registered for purchase at the time of initial business registration and contributed within 90 days) have exceeded the 3-year transfer restriction period from the date the Company was granted its Certificate of Business Registration. Currently, none of the founding Shareholders own shares in ABBank anymore.

2. Information about major Shareholders

2.1. Major Shareholders are individuals

According to the consolidated list of securities holders as of September 30, 2026, provided by VSDC, An Binh Commercial Joint Stock Bank does not have any major individual Shareholders.

2.2. Major institutional Shareholders

According to the consolidated list of securities holders as of September 30, 2026, provided by VSDC, An Binh Commercial Joint Stock Bank currently has two major Shareholders holding 347,240,075 shares, equivalent to 21.61% of the Bank's charter capital. The specific details are as follows:

Table 40: List of major Shareholders as of September 30, 2026

Order	Name	Year of establishment	Business registration certificate number or equivalent	Nationality	HO Address	Charter Capital	Legal representative (name, position)	Authorized representative (name, position)
1	Geleximco Group – Joint Stock Company (Geleximco)	1993	0100514947	Vietnam	No. 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City	VND10,900,000,000,000	Mr. Vu Van Hau – Chairman of the BOD and General Director	Mr Vu Van Tien
2	Malayan Banking Berhad (Maybank)	1960	3813-K	Malaysia	Level 70, Menara Merdeka Maybank, Presint Merdeka 118, 50118 Kuala Lumpur, Malaysia	54,882,333,000 Malaysia Ringgit *(According to Maybank's financial statements as of June 30, 2026)*	Dato' Khairussaleh Ramli – President and CEO of the Group	Mr. Syed Ahmad Taufik Abar – Group CEO Community Financial Services

(Source: ABBank)

2.3. The number and percentage of shares held, voting shares, by major Shareholders and their Related Parties at present and projected after the offering.

No	Name	At the time of becoming a major Shareholder		As of the present time (based on the list of securities holders as of September 30, 2026, provided by VSDC)		Expected changes after the offering		
		Number of shares owned, shares with voting rights (stocks)	(%)	Number of shares owned, shares with voting rights (stocks)	(%)	Number of shares owned, shares with voting rights (stocks)	(%)	Note
I	**Geleximco**	**700,000**	**26.12**	**152,103,991**	**9.47**	**228,155,986**	**9.47**	
	Geleximco's Related Persons							
1	Vũ Văn Tiền	0	0	4,356,463	0.27	6,534,694	0.27	Major Shareholder owning over 5% of Geleximco's charter capital; representative of Geleximco's capital contribution in ABBank; person related to a member of Geleximco's management
2	Nguyễn Thị Quỳnh Mai	0	0	1,697,000	0.11	2,545,500	0.11	Sister-in-law of a member of Geleximco's management
3	Vũ Văn Hậu	0	0	23,308,201	1.45	34,962,301	1.45	Major Shareholder owning over 5% of Geleximco's charter capital; Chairman of the BOD and General Director, and legal representative of Geleximco

4	Đào Mạnh Kháng	0	0	9,537,239	0.59	14,305,858	0.59	Husband of the Vice Chair of the BOD of Geleximco
5	Vũ Hương Thảo	0	0	2,099,900	0.13	3,149,850	0.13	Biological child of the Chair of the BOD and General Director of Geleximco
6	Phạm Ngọc Tuân	0	0	308,046	0.02	462,069	0.02	Husband of a Deputy General Director (manager) of Geleximco
7	Nguyễn Thị Kim Hoa	0	0	56	0.00	84	0.00	Sister-in-law of a Deputy General Director (manager) of Geleximco
8	Trần Thị Hải	0	0	900	0.00	1,350	0.00	Biological sister of a Deputy General Director (manager) of Geleximco
9	Ngô Tuấn Anh	0	0	46,645	0.00	69,517	0.00	Biological child of a Deputy General Director (manager) of Geleximco
10	Trần Thị Thu Hằng	0	0	59	0.00	88	0.00	Daughter-in-law of a Deputy General Director (manager) of Geleximco
II	**Maybank**	**40,588,235**	**15**	**195,136,084**	**12.14**	**292,704,126**	**12.14**	Maybank has no related parties holding shares in ABBank

(Source: ABBank)

Note:

- *"Related persons" in this Prospectus are defined in accordance with Clause 46, Article 4 of the Law on Securities.*
- *"Related persons" included in the list in Appendix 02—attached to the plan for increasing ABBank's charter capital (as amended and supplemented)—which was approved by the General Meeting of Shareholders via a resolution dated August 21, 2026, are defined in accordance with Clause 24, Article 4 of the 2024 Law on Credit Institutions. The number of shares held, as shown in this list, is calculated as of the time the GMS approved the amendments and supplements to the capital increase plan (August 21, 2026).*
- *The number of shares held as of the current date, as presented in this Prospectus, reflects data updated as of September 30, 2026, based on the list of securities holders as of September 30, 2026, provided by VSDC.*

2.4. For Shareholders, authorized representatives of Shareholders owning more than 10% of the total common shares of the Issuer, and their Related Parties: provide information on ongoing or concluded and unexecuted contracts and transactions between the Issuer and these parties as of September 30, 2026 (type of transaction, transaction value, other important terms, etc.)

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
1	Geleximco Group – Joint Stock Company	Major Shareholders of ABBank, Related party of ABBank's Insiders	Rental Contract for the premises used as ABBank's head office	- Geleximco Tower: VND 3,358 million/month - Peakview Tower: VND 3,799 million /month - Phan Dinh Giot Tower: VND 1,403 million/month	The BOD
			Cooperation agreement for the referral and provision of loans to clients seeking financing for the purchase of real estate in the An Bình Homeland project	Transaction value: 0 VND	The BOD
2	Mr. Vu Van Tien	Representative of 100% of Geleximco's capital contribution in ABBank, major Shareholder of Geleximco, Related Person of Geleximco, Chairman of the BOD of ABBank	Granting credit card limit	A limit of VND 1 billion	The BOD
3	Mr. Vu Van Hau	Geleximco's Manager, major Shareholder of Geleximco, Related Person of ABBank's Insiders	Granting credit card limit	A limit of VND 1 billion	The BOD
			Consulting Service Contract	The monthly consulting fee is equivalent to the salary within the income range of the Senior Advisor position as stipulated in the ABBank Regulation on Employee Compensation and Remuneration System.	The BOD

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
				The specific fee will depend on the workload at each period.	
4	Mrs. Vu Thi Huong	Geleximco's Manager, major Shareholder of Geleximco, The Person in charge of Corporate Governance of ABBank, Related Person of ABBank's Insiders	Granting credit card limit	A limit of VND 500 million	The BOD
5	Ms. Vu Thi Thu Quynh	Manager of Geleximco, Related Person of ABBank's Insiders	Granting credit card limit	A limit of VND 500 million	The BOD
6	Mr. Dao Manh Khang	Vice Chairman of the BOD of ABBank, Related Person of Geleximco	Granting credit card limit	A limit of VND 500 million	The BOD
7	Mrs. Vu Khanh Linh	Related Person of Geleximco, Related Person of ABBank's Insiders	Granting credit card limit	A limit of VND 500 million	The BOD
8	Mr. Duong Thanh Dat	Related Person of Geleximco, Related Person of ABBank's Insiders	Granting credit card limit	A limit of VND 500 million	The BOD
9	Mrs. Vu Chau Tue Anh	Related Person of Geleximco, Related Person of ABBank's Insiders	Granting credit card limit	A limit of VND 200 million	The BOD

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
10	Vietnam Electronics and Informatics Corporation (Joint Stock Company)	Related Person of Geleximco (subsidiary); Related Party of ABBank's Insider	IT System Service Contract	- Renewal of Orchestrator license for the RPA system: 910 million VND (VAT included) - Palo Alto Container Security system: 1 billion VND (VAT included) - HCL vulnerability scanning and source code/application security assessment tools: 347 million VND (VAT included) - F5 web application firewall system: 2,000 million VND (VAT included) - Core network firewall (at the data center) and edge network firewall (Fortinet - Palo Alto): 3,600 million VND (VAT included) - Thales HSM (Hardware Security Module) system for card transaction security: 1,892 million VND (VAT included) - Cisco NAC (Network Access Control) software and services: 1,800 million VND (VAT included) - Trellix Cloud Workload Security software: 2,460 million VND (VAT included)	The BOD

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
				- MongoDB Enterprise Advanced system: 1,755 million VND (VAT included) - Red Hat software: 2,230 million VND (VAT included) - Oracle SPARC system for databases outside of core banking and card systems: 3,300 million VND (VAT included) - NetApp – IBM SAN/NAS storage equipment: 4,550 million VND (VAT included) - Centralized Internet management system: 1,892 million VND (VAT included) Total:27,736 million VND (VAT included)	
			Framework Agreement for the Procurement of Machinery and Equipment	Total value: 41,491 million VND, inclusive of VAT	The BOD
			Contract for the Procurement of Software Licenses, Maintenance Services, and Support Services for IT Systems (Q3, Q4)	Estimated total value: 57 billion VND	The BOD
11	Tran Kim Khanh	Manager of Geleximco	Granting credit limit	A borowing limit of VND 40,580 million	

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
			Granting credit card limit	A limit of VND 500 million	Credit Council (The appropriate approving authority at the time of approval)
			Granting an overdraft limit	A limit of VND 5,000 million	The BOD
12	Nguyen Yen Dzung	Manager of Geleximco	Granting credit limit	A limit of VND 84,171 million	Credit Board (The appropriate approving authority at the time of approval)
			Granting credit card limit	A limit of VND 5,000 million	
13	Ngo Anh Tri	Manager of Geleximco	Granting credit card limit	A limit of VND 300 million	Credit Board (The appropriate approving authority at the time of approval)

In addition, Shareholders, authorized representatives of Shareholders owning more than 10% of the total common shares of ABBank, and other Related Parties are only permitted to enter into contracts and transactions related to depositing savings, withdrawing savings, and receiving interest on deposits (details as per the attached Financial Statements)

2.5. Related benefits in the relationship with the Issuer

The related interests of major Shareholders and parties connected with the Issuer are exercised in accordance with the law, ABBank's Charter, and resolutions of the GMS – *details of which are provided in Section 2.4*.

2.6. Other businesses operating in the same sector as the Issuer or major Customers/suppliers of the Issuer whose major Shareholders have a vested interest.

2.6.1. Other businesses operate in the same sector as the Issuer in which the major Shareholder has a vested interest.

None

2.6.2. Other businesses that are major Customers/suppliers of the Issuer and whose major Shareholders have a vested interest.

Maybank, a major Shareholder, has no vested interest in other businesses that are major clients/suppliers of ABBank.

Other businesses that are major clients/suppliers of ABBank, in which the major Shareholder Geleximco Group – Joint Stock Company has a vested interest, are as follows:

No.	Name of business	The main activities of the business	The relationship of Geleximco and its Related Parties with that business			Plan for Management Conflict of Interest
			Number of shares owned	Shareholding percentage (%)	The relationship/position held by Geleximco and Related Parties within the company	
1	Vietnam Electronics and Informatics Corporation (Viettronics)	Designing, manufacturing, assembling, and fabricating equipment, systems, components, electronic and IT parts, telecommunications equipment, medical electronics, automation electronics, as well as household and specialized electrical appliances; producing equipment, products, components, and materials related to the electronics, IT, telecommunications, medical electronics, and electrical appliance sectors; and providing services in the fields of electronics and IT (including research and training, IT technology transfer, investment consulting, construction and installation, maintenance, and acting as an agent or distributor for domestic and international corporate offices).	38,529,750	87.97	- Viettronics is a subsidiary of Geleximco. - Mr. Vu Van Hau – Chairman of the BOD, General Director, and legal representative of Geleximco – also serves as a member of the BOD, General Director, and legal representative of Viettronics. - Mrs. Tran Kim Khanh – Deputy General Director of Geleximco – also serves as the Chairwoman of the BOD of Viettronics.	Compliance with the provisions of the Law on Enterprises, the Law on Credit Institutions, the Law on Securities, as well as the Charter and internal regulations of ABBank, regarding the approval of transactions with major Shareholders and their Related Person

(Source: ABBank)

3. Information regarding Members of the BOD, Board of Supervisors, General Director, Deputy General Director, and Chief Accountant.

3.1. BOD

3.1.1. List of Members of the BOD

Order	Full name	Year of birth	Position	Notes
1	Mr. Vu Van Tien	1959	BOD Chairman	Non-executive Board Member
2	Mr. Dao Manh Khang	1969	BOD Vice-Chairman	Non-executive Board Member
3	Mr. Syed Ahmad Taufik Albar	1972	BOD Member	Non-executive Board Member (from April 18, 2025)
4	Mr. Nguyen Danh Luong	1957	BDO Member	Non-executive Board Member
5	Mrs. Do Thi Nhung	1960	BOD Independent Member	Non-executive Board Member
6	Mr. Trinh Thanh Hai	1964	BOD Independent Member	Non-executive Board Member (from April 18, 2025)

(Source: ABBank)

3.1.2. Resume of the Board Members

❖ **Mr. Vu Van Tien – BOD Chairman**

Full name: **Vu Van Tien**

Gender: Male

Year of birth: 1959

Nationality: Vietnamese

Professional qualifications: Bachelor of National Economic Planning – National Economics University

Work experience:

✓ From 9/1986 to 12/1992 Staff of the Hanoi Agricultural Supplies Corporation;

✓ From 01/1993 to 2007	Director of Hanoi General Import-Export Company Limited;
✓ From 2007 to 11/2025	Chairman of the BOD and General Director of Hanoi General Import-Export Joint Stock Company (now Geleximco Group - JSC)
✓ From 06/2003 to 03/2005	Member of the BOD of ABBank
✓ From 3/2005 to 24/4/2018	Chairman of the BOD of ABBank
✓ From 01/2010 to 25/7/2024	Chairman of the Board of Members of ABBA
✓ From 25/4/2018 to 13/11/2025	Vice Chairman of the BOD of ABBank
✓ From 14/11/2025 to 04/02/2026	Chairman of the BOD, Legal Representative of ABBank
✓ 05/02/2026 to present	Chairman of the BOD, ABBank

In addition, during his career, Mr. Vu Van Tien has held important positions at other companies.

Current positions:

✓ Positions at ABBank:	Chairman of the BOD
✓ Positions at other organizations:	None
✓ Total number of shares held (as of September 30, 2026):	156,460,454 shares, accounts for 9.737% of the charter capital
✓ Representative ownership for Geleximco Group – Joint Stock Company at ABBank:	152,103,991 shares, accounts for 9.466% of the charter capital
✓ Individual ownership:	4,356,463 shares, accounts for 0.271% of the charter capital.

Related parties, who are Shareholders, Insiders of ABBank:

Order	Names of Related Parties	Relationship	Insiders of ABBank	Ownership of shares held by Related Parties as of September 30, 2026	
				Number of shares held (shares)	Ownership percentage in ABBank charter capital (%)
1	Geleximco Group – Joint Stock Company	Mr. Vu Van Tien is the representative of Geleximco's capital contribution in ABBank; Mr. Vu Van Tien's Related Persons are Managers at Geleximco.	Major Shareholder	152,103,991	9.466
2	Nguyen Thi Quynh Mai	Wife	No	1,697,000	0.106
3	Vu Van Hau	Younger brother	No	23,308,201	1.451
3	Dao Manh Khang	Brother-in-law	BOD Vice-Chairman	9,537,239	0.594
4	Vu Thi Huong	Younger sister	The Person in charge of Corporate Governance	0	0

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Vu Van Tien and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 6,140 million VND
  - 2025: 8,088 million VND
  - First 9 months of 2026: 9,000 million VND
- ✓ Shares received or acquired through the exercise of subscription rights in connection with ABBank's share offerings and issuances from January 1, 2024, to September 30, 2026:
  - Offering to existing Shareholders, concluded on March 3, 2026: 0 shares;
  - Issuance of shares to employees under the ESOP (Employee Stock Ownership Plan), concluded on March 3, 2026: 0 shares;

- Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%), on July 10, 2026: 568,234 shares.

Debts owed to ABBank: None (Except for credit card limits granted in compliance with the Law on Credit Institutions)

Conflict of Interest with ABBank: None

❖ **Mr Dao Manh Khang – Vice-Chairman of the BOD**

Full name: **Dao Manh Khang**

Gender: Male

Year of birth: 1969

Nationality: Vietnamese

Professional qualifications: PhD of Economics

Work experience:

✓ From 8/1990 to 12/1992	Accountant at Bach Khoa Tile Company
✓ From 01/1993 to 02/2007	Chief Accountant at Hanoi General Import-Export Company Limited (now Geleximco Group - JSC)
✓ From 12/1995 to 01/2007	Chief Accountant at the Automobile and Motorcycle Parts Joint Venture Company.
✓ From 8/2005 to 3/2009	Member of the Board of Supervisors of ABBank
✓ From 3/2007 to 4/2018	Deputy General Director of Hanoi General Import-Export Joint Stock Company (now Geleximco Group - JSC)
✓ From 5/2011 to 4/2018	Member of the BOD of ABBank
✓ From 4/2018 to 13/11/2025	Chairman of the BOD of ABBank
✓ From 14/11/2025 to the present	Vice Chairman of the BOD of ABBank

Curent positions:

✓ Positions at ABBank:	Vice Chairman of the BOD
✓ Posittions at other organazations:	None

- ✓ Total number of shares held (as of September 30, 2026): 9,537,239 shares, accounting for 0.594% of the charter capital
- ✓ Representative ownership: None
- ✓ Individual ownership: 9,537,239 shares, accounting for 0.594% of the charter capital

Related parties, who are Shareholders, Insiders of ABBank:

Order	Names of Related Parties	Relationship	Insiders of ABBank	Ownership of shares held by Related Parties as of September 30, 2026	
				Number of shares held (shares)	Ownership percentage in ABBank charter capital (%)
1	Geleximco Group – Joint Stock Company	Mr. Dao Manh Khang's Related Person is the Managers of Geleximco.	Major Shareholder	152,103,991	9.466
2	Vu Van Tien	Brother-in-law	Chairman of the BOD	4,356,463	0.271
3	Vu Van Hau	Brother-in-law	None	23,308,201	1.451
4	Vu Thi Huong	Wife	The Person in charge of Corporate Governance	0	0

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Dao Manh Khang and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 5,932 million VND
  - 2025: 9,170 million VND
  - First 9 months of 2026: 6,300 million VND

- ✓ Shares received or acquired through the exercise of subscription rights during ABBank's share offerings and issuances from January 1, 2024, to September 30, 2026:
  - ☐ Offering to existing Shareholders (concluded on March 3, 2026): 0 shares;
  - ☐ Issuance to employees under the Employee Stock Ownership Plan (ESOP) (concluded on March 3, 2026): 0 shares;
  - ☐ Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 1,243,987 shares.

Debts owed to ABBank: None (excluding credit card limits granted in compliance with the Law on Credit Institutions)

Conflict of Interest with ABBank: None

❖ **Mr. Syed Ahmad Taufik Albar – Member of the BOD**

Full name:	**Syed Ahmad Taufik Albar**
Gender:	Male
Year of birth	1972
Nationality:	Malaysian
Professional qualifications:	Master of Economics

Work experience:

✓ From 10/1996 to 11/1997:	Lecturer and Program Coordinator, School of Accounting and Business Studies – Kolej Unitek, Malaysia;
✓ From 4/1998 to 10/1999:	Accountant, Planning and Appraisal, Shell Malaysia Trading Sdn Bhd
✓ From 11/1999 to 01/2002:	Financial Accountant, Shell Refining Company Bhd
✓ From 02/2002 to 01/2004:	Management Accountant (Manufacturing, Supply & Distribution), Company of Shell Ltd, Australia
✓ From 02/2004 to 10/2006	Finance Manager, Shell Refining Company Bhd
✓ From 11/2006 to 11/2009:	Exploration & Production Investor Relations Coordinator, Shell International Exploration & Production B.V
✓ From 12/2009 to 06/2011:	Vice President Regional Development, Axiata Group Berhad

✓ From 07/2011 to 06/2013:	Senior Vice President Corporate Controller, Celcom Axiata Berhad
✓ From 07/2013 to 10/2013:	Chief Financial Officer, Smart Axiata, Cambodia
✓ From 11/2013 to 11/2016:	Chief Financial Officer, UEM Group Berhad
✓ From 12/2016 to 01/2021	Chief Financial Officer of RHB Banking Group;
✓ From 02/2021 to 04/2022	Managing Director, International Business, RHB Banking Group;
✓ From 05/2022 to 02/2024	Managing Director, Wholesale Banking, RHB Banking Group;
✓ From 03/2024 to the present	CEO Community Financial Services, Malayan Banking Berhad (Maybank).
Current positions:	
✓ Positions at ABBank:	Member of the BOD
✓ Positions at other organizations:	CEO Community Financial Services, Malayan Banking Berhad (Maybank)
Total number of shares held (as of September 30, 2026):	195,136,084 shares, accounting for 12.144% of the charter capital
✓ Representative ownership for Maybank at ABBank	195,136,084 shares, accounting for 12.144% of the charter capital
✓ Individual ownership:	None

Related Parties, who are Shareholders, Insiders of ABBank:

Order	Names of Related Parties	Relationship	Ownership of shares held by Related Parties as of September 30, 2026	
			Number of shares held (shares)	Ownership percentage in ABBank charter capital (%)
1	Malayan Banking Berhad (Maybank)	Mr. Syed Ahmad Taufik Albar is the representative of Maybank's capital contribution in ABBank.	195,136,084	12.144

Benefits associated with the relationship with ABBank:

- ✓ Contracts *and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Syed Ahmad Taufik Albar and Related Parties (if any): See Section 3.4, Part VI.*

- ✓ Remuneration and other benefits:
  - 2024: 0 million VND
  - 2025: 1,666 million VND
  - First 9 months of 2026: 2,700 million VND

- ✓ Shares received or acquired through the exercise of subscription rights during ABBank's share offerings and issuances from January 1, 2024, to September 30, 2026:
  - Offering to existing Shareholders (concluded on March 3, 2026): 0 shares;
  - Issuance to employees under the Employee Stock Ownership Plan (ESOP) (concluded on March 3, 2026): 0 shares;
  - Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 0 shares.

Debts owed to ABBank: None

Conflict of Interest with ABBank: None

❖ **Mr. Nguyen Danh Luong – Member of the Board of Director**

Full name: **Nguyen Danh Luong**

Gender: Male

Year of birth: 1957

Nationality: Việtnamese

Professional qualifications: PhD of Economics

Work experience:

- ✓ From tháng 3/1987 to 3/1981 — Staff of the Accounting and Finance Division – Bank for Foreign Trade of Vietnam (Vietcombank)
- ✓ From 4/1991 to 10/1993 — Deputy Head of IT Division, Vietcombank
- ✓ From 11/1993 to 04/1994 — Deputy Head of Accounting and Finance Division, Vietcombank

✓ From 05/1994 to 12/1994	Deputy Head of Accounting Division, Transaction Head Office, Vietcombank
✓ From 01/1995 to 9/1996	Head of Transaction Accounting Division, Transaction Head Office, Vietcombank
✓ From 10/1996 to 7/2001	Deputy Director of Transaction Head Office, Vietcombank
✓ From 8/2001 to 12/2001	Deputy Director in charge of Transaction Head Office, Vietcombank
✓ From 01/2002 to 8/2009	Director of Transaction Head Office, Vietcombank
✓ From 8/2009 to 10/2009	Deputy General Director and Director of Transaction Head Office, Vietcombank
✓ From 11/2009 to 4/2012	Deputy General Director, Vietcombank
✓ From 4/2012 to 10/2017	Member of the BOD and Deputy General Director, Vietcombank
✓ From 11/2017 to 12/2021	Member of the Board of Members, Vietcombank-Bonday-Ben Thanh Joint Venture Company Limited
✓ From 4/2018 to the present	Independent Member of the BOD; Member of the BOD, ABBank.

Current Positions:

✓ Positions at ABBank:	Member of the BOD
✓ Positions at other organizations:	None
Total number of shares held (as of September 30, 2026):	1,851,594 shares, accounting for 0.115% of the charter capital
✓ Representative ownership:	0 share, 0% charter capital
✓ Individual ownership:	1,851,594 shares, accounting for 0.115% of the charter capital
Related parties, who are Shareholders, Insiders of ABBank:	None

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Nguyen Danh Luong and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 1,943 million VND
  - 2025: 2,454 million VND
  - First 9 months of 2026: 2,700 million VND.
- ✓ Shares received or acquired through the exercise of subscription rights in connection with ABBank's share offerings and issuances from January 1, 2024, to September 30, 2026:
  - Offering to existing Shareholders, concluded on March 3, 2026: 0 shares;
  - Issuance of shares to employees under the ESOP (Employee Stock Ownership Plan), concluded on March 3, 2026: 1,144,700 shares, at a price of 10,000 VND per share;
  - Issuance of shares for dividend payment to Shareholders (at a ratio of 15%) on July 10, 2026: 241,512 shares.

Debts owed to ABBank: None (excluding credit card limits granted in compliance with the Law on Credit Institutions)

Conflict of Interest with ABBank: None

❖ **Mrs. Do Thi Nhung – Independent Member of the BOD**

Full name: **Do Thi Nhung**

Gender: Female

Year of birth: 1960

Nationality: Vietnamese

Professional qualifications: Bachelor of Economics

Work experience:

- ✓ From 02/1983 to 01/1999: General Planning Officer, Credit Officer, Deputy Head of Business Division, Deputy Director in charge of the Tien Hai Town Branch – Tien Hai District Bank Branch, Thai Binh Province, which was later converted into a branch of the Industrial and Commercial Bank and then further converted into a branch of the Agricultural and Rural Development Bank of Tien Hai District, Thai Binh Province;

✓ From 2/1999 to 10/2015	Specialist, Deputy Head of Division, Head of Division, Deputy Director of Monetary Policy Department, SBV;
✓ From 1/2016 to 4/2018	Deputy Head of Sub-Division, Head of Compliance Monitoring Sub-Division - Legal and Compliance Division, ABBank
✓ From 24/4/2018 to 27/4/2023	Independent Member of the BOD, Tien Phong Commercial Joint Stock Bank
✓ From 28/4/2023 to the present	Independent Member of the BOD - ABBank
Curent Positions:	
✓ Positions at ABBank:	Independent Member of the BOD
✓ Posisitons at other organizations:	None
Total number of shares held (as of September 30, 2026)	630,660 shares, accounting for 0.039% of the charter capital.
✓ Representative ownership:	0 share, accounts for 0% of the charter capital.
✓ Individual ownership:	630,660 shares, accounting for 0.039% of the charter capital
Related parties, who are Shareholders, Insiders of ABBank:	None

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mrs. Do Thi Nhung and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 1,676 million VND
  - 2025: 2,188 million VND
  - Cumulative total through the end of Q3/2026: 2,700 million VND.
- ✓ Shares received or acquired through the exercise of subscription rights during ABBank's share offerings and
  - Offering to existing Shareholders (concluded on March 3, 2026): 0 shares;

issuances between January 1, 2024, and September 30, 2026:	□ Issuance to employees under the ESOP (concluded on March 3, 2026): 548,400 shares, at a price of VND 10,000 per share; □ Issuance of shares for dividend distribution to Shareholders (at a 15% ratio, on July 10, 2026): 82,260 shares.
Debts owed to ABBank:	None (excluding credit card limits granted in compliance with the Law on Credit Institutions)
Conflict of Interest with ABBank:	None

❖ **Mr. Trinh Thanh Hai – Independent Member of the BOD**

Full name:	**Trinh Thanh Hai**
Gender:	Male
Year of birth:	1964
Nationality:	Vietnamese
Professional qualification:	Master of Business Administration (MBA)
Work experience:	
✓ From 08/1986 to 10/1995	Marine Insurance Specialist/Deputy Head of Marketing Division, Hanoi Insurance Company
✓ From 11/1995 to 05/1997	Deputy Head of General Division, Vietnam Insurance Corporation
✓ From 06/1999 to 12/1999	Investment Specialist, CIGNA Financial Insurance Group – USA
✓ From 01/2000 to 12/2004	Chief Representative, New York Life Group Representative Office in Vietnam
✓ From 01/2005 to 07/2007	Assistant to the Vice President, New York Life Group – USA
✓ From 08/2007 to 02/2010	Director of Business Development and Financial Advisory Services, Indochina Capital Investment Management Group

✓ From 03/2010 to 10/2010	Vice Chairman of the BOD and CEO (Manager, Executive Officer), Lien Viet Holdings Joint Stock Company
✓ From 03/2011 to 03/2016	CEO, TransPacific Pathway Link LLC (TPP Link), USA
✓ From 04/2016 to 04/2018	Independent Board Member, ABBank
✓ From 05/2018 to 04/2022	Independent Board Member, Saigon - Hanoi Commercial Joint Stock Bank (SHB)
✓ From 05/2019 to 16/10/2026	Independent Member of the BOD and Chairman of the Audit Committee, Van Phu Investment Joint Stock Company (Van Phu Invest)
✓ From 07/2022 to the present	Non-Executive Member (Independent), Vinacapital Vietnam Opportunity Investment Fund (VOF)
✓ From 18/4/2025 to the present	Independent Member of the Board of Director, ABBank
Current Positions:	
✓ Positions at ABBank:	Independent Member of the Board of Director
✓ Positions at other organizations:	Non-Executive (Independent) Member of the Board of Director, Vinacapital Vietnam Opportunity Investment Fund (VOF)
Total number of shares held (as of September 30, 2026):	840,009 shares, accounting for 0.052% of the charter capital
✓ Representative ownership:	None
✓ Individual ownership:	840,009 shares, accounting for 0.052% of the charter capital
Related parties, who are Shareholders, Insiders of ABBank:	None

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Trinh Thanh Hai and Related Parties (if any): See Section 3.4, Part VI.*

✓ Remuneration and other benefits:	□ 2024: 0 million VND □ 2025: 1,553 million VND □ First 9 months of 2026: 2,700 million VND
✓ Shares received or acquired through the exercise of subscription rights during ABBank's share offerings and issuances between January 1, 2024, and September 30, 2026:	□ Offering to existing Shareholders (concluded on March 3, 2026): 0 shares; □ Issuance to employees under the Employee Stock Ownership Plan (ESOP) (concluded on March 3, 2026): 548,400 shares, at a price of VND 10,000 per share; □ Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 109,566 shares.
Debts owed to ABBank:	None (excluding credit card limits granted in compliance with the Law on Credit Institutions)
Conflict of Interest with ABBank:	None

3.2. The Board of Supervisors

3.2.1. List of Members of the Board of Supervisors

Order	Full name	Year of birth	Position
1	Mrs. Nguyen Thi Hanh Tam	1972	Head of BOS
2	Mr. Nguyen Hong Quang	1977	Full-time Member of the BOS
3	Mrs. Nguyen Thi Thanh Thai	1963	Part-time Member of the BOS

(Source: ABBank)

3.2.2. Resume of the Board of Supervisors Members

❖ **Mrs. Nguyen Thi Hanh Tam – Head of the Board of Supervisors**

Full name:	**Nguyen Thi Hanh Tam**
Gender:	Female
Year of birth:	1972
Nationality:	Vietnamese
Professional qualification:	Chief Accountant Certificate Master of Business Administration

Work experience:

✓ From 11/1993 to 6/1998	Teller, Bank for Foreign Trade of Vietnam
✓ From 7/1998 to 02/2008	Head of Accounting and Finance Sub-Division, Leasing Company of the Bank for Foreign Trade of Vietnam
✓ From 3/2008 to 01/2009	Head of Finance and Accounting Division, Bao Viet Commercial Bank
✓ From 02/2009 to the present	Member of the Board of Supervisors, Head of the Board of Supervisors of ABBank

Current Positions:

✓ Positions at ABBank:	Head of the Board of Supervisors
✓ Positions at other organazations:	None
Total number of shares held (as of September 30, 2026):	1,455,555 shares, accounting for 0.091% of the charter capital
✓ Representative ownership:	None
✓ Individual ownership:	1,455,555 shares, accounting for 0.091% of the charter capital

Related parties, who are Shareholders, Insiders of ABBank:

Order	Name of Related Parties	Relationship	Insiders of ABBank	Ownership of shares held by Related Parties as of November 28, 2025	
				Number of shares held (shares)	Ownership percentage in ABBank charter capital (%)
1	Nguyen Duc Anh	Son	No	77	0.000
2	Nguyen Phung Anh	Sister	No	91,006	0,006

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mrs. Nguyen Thi Hanh Tam and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 2,400 million VND
  - 2025: 3,691 million VND
  - First 9 months of 2026: 5,400 million VND
- ✓ Shares acquired or obtained through the exercise of subscription rights during ABBank's share offerings and issuances between January 1, 2024, and September 30, 2026:
  - Offering to existing Shareholders (concluded on March 3, 2026): 7,361 shares at a price of VND 10,000 per share;
  - Issuance to employees under the Employee Stock Ownership Plan (ESOP) (concluded on March 3, 2026): 1,233,800 shares at a price of VND 10,000 per share;
  - Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 189,855 shares.

Debts owed to ABBank: None (excluding credit card limits granted in compliance with the Law on Credit Institutions)

Conflict of Interest with ABBank: None

❖ **Mr. Nguyen Hong Quang – Board of Supervisors Member**

Full name: **Nguyen Hong Quang**

Gender: Male

Year of birth: 1977

Nationality: Vietnamese

Professional qualification: Master of Business Administration

Work experience:

- ✓ From 5/2000 to 5/2002: Credit Officer - Hanoi Housing Development Commercial Bank (Habubank), Hanoi
- ✓ From 6/2002 to 3/2010: Credit Officer, ABBank Hanoi Branch
- ✓ From 4/2010 to 4/2012: Deputy Director, ABBank Hanoi Branch
- ✓ From 11/2011 to 04/2019: Deputy Director of ABBank Hanoi Branch and Head of Trang Tien

	Transaction Office (now Dinh Tien Hoang Transaction Office)
✓ From 05/2019 to 01/2024	Director of Small and Medium-sized Enterprise (SME) Customer Division, Member of the BOM - ABBank
✓ From 01/2024 to 04/4/2024	Advisor to the Board of Supervisors ABBank
✓ From 05/4/2024 to the present	Full-time Member of the Board of Supervisors

Current Positions:

✓ Positions at ABBank:	Full-time Member of the Board of Supervisors
✓ Positions at other organizations:	None
Total number of shares held (as of September 30, 2026):	1,151,610 shares, accounting for 0.072% of the charter capital
✓ Representative ownership:	None
✓ Individual ownership:	1,151,610 shares, accounting for 0.072% of the charter capital
Related parties, who are Shareholders, Insiders of ABBank:	None

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Nguyen Hong Quang and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 1,350 million VND
  - 2025: 1,518 million VND
  - First 9 months of 2026: 1,800 million VND
- ✓ Shares received or acquired through the exercise of subscription rights during ABBank's share offerings and issuances between January 1, 2024, and September 30, 2026:
  - Offering to existing Shareholders (concluded on March 3, 2026): 0 shares;
  - Issuance to employees under the Employee Stock Ownership Plan (ESOP) (concluded on March 3, 2026): 1,001,400 shares, at a price of VND 10,000 per share;

- Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 150,210 shares.

Debts owed to ABBank: None (excluding credit card limits granted in compliance with the Law on Credit Institutions)

Conflict of Interest with ABBank: None

❖ **Mrs. Nguyen Thi Thanh Thai – The Board of Supervisors**

Full name: **Nguyen Thi Thanh Thai**

Gender: Female

Year of birth: 1963

Nationality: Vietnamese

Professional qualification: Bachelor of Credit

Work experience:

✓ From 6/1986 to 5/1999	Credit Staff – Tu Liem Bank
✓ From 6/1999 to 02/2001	Credit Staff – Vietnam Bank for Agriculture and Rural Development (Agribank)
✓ From 03/2001 to 5/2003	Deputy Head of Credit Division – Agribank Lang Ha Branch
✓ From 6/2003 to 7/2003	Deputy Head in-charge, Credit Divission, Agribank Lang Ha Branch
✓ From 8/2003 to 6/2008	Head of Credit Divission – Agribank Lang Ha Branch
✓ From 7/2008 to 5/2012	Deputy Director – Agribank Lang Ha Branch
✓ From 6/2012 to 01/2013	Team leader of Preparatory Team for establishment of Appraisal Division - Agribank
✓ From 02/2013 to 02/2014	Head of Appraisal Divvision - Agribank
✓ From 3/2014 to 01/2018	Deputy Director, Agribank Lang Ha Branch
✓ From 4/2018 to the present	Member of the Board of Supervisors of ABBank

Current Positions:	
✓ Positions at ABBank:	Member of the Board of Supervisors
✓ Positions at other organizations:	None
Total number of shares held (as of September 30, 2026):	580,589 shares, accounting for 0.0036% of the charter capital
✓ Representative ownership:	None
✓ Individual ownership:	580,589 shares, accounting for 0.0036% of the charter capital
Related parties, who are Shareholders, Insiders of ABBank:	None

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mrs. Nguyen Thi Thanh Thai and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 1,225 million VND
  - 2025: 1,632 million VND
  - First 9 months of 2026: 1,800 million VND
- ✓ Shares received or acquired through the exercise of subscription rights during ABBank's share offerings and issuances between January 1, 2024, and September 30, 2026:
  - Offering to existing Shareholders (concluded on March 3, 2026): 0 shares;
  - Issuance to employees under the ESOP (concluded on March 3, 2026): 431,700 shares, at a price of VND 10,000 per share;
  - Issuance of shares for dividend distribution to Shareholders (at a 15% ratio, on July 10, 2026): 75,728 shares.

Debts owed to ABBank:	None (excluding credit card limits granted in compliance with the Law on Credit Institutions)
Conflict of Interest with ABBank:	None

3.3. General Director, Deputy General Directors and Chief Accountant

3.3.1. List of the General Director, Deputy General Directors and Chief Accountant

Order	Full name	Year of birth	Position
1	Mr. Le Manh Hung	1979	General Director
2	Mrs. Nguyen Thi Huong	1973	Deputy General Director
3	Mr. Lai Tat Ha	1978	Deputy General Director
4	Mr. Do Lam Dien	1973	Deputy General Director
5	Mr. Bui Quoc Viet	1975	Chief Accountant

(Sourrce: ABBank)

3.3.2. Resume of the General Director, Deputy General Directors and Chief Accountant

❖ **Mr. Le Manh Hung – General Director**

Full name:	**Le Manh Hung**
Gender:	Male
Year of birth:	1979
Nationality:	Vietnamese
Professional qualification:	Bachelor of Economics
Work experience:	
✓ From 7/2002 to 8/2006	Staff of Dong A Commercial Joint Stock Bank (now Vikki Digital Bank Limited)
✓ From 9/2006 to 8/2010	Specialist, Head of Credit Management Sub-Division, Head of Customer Service Sub-Division – District 4 Branch, Saigon Thuong Tin Commercial Joint Stock Bank, then held the positions of Head of Corporate Marketing Team and Deputy Head of Corporate Marketing and Product Development Sub-Division – Saigon Thuong Tin Commercial Joint Stock Bank;
✓ From 10/2010 to 13/11/2025	Director of Binh Duong Branch, ABBank; Director of Corporate Customer Division (now Wholesale Banking Division), Member of the BOM – ABBank;

✓ From 14/11/2025 to 04/02/2026	Deputy General Director, assuming the duties and powers of the General Director of ABBank.
✓ From 05/02/2026 to present	General Director of ABBank
Current Positions:	
✓ Positions at ABBank:	General Director
✓ Positions at other organizations:	None
Total number of shares held (as of September 30, 2026):	2,424,545 shares, accounting for 0.151% of the charter capital
✓ Representative ownership:	None
✓ Individual ownership:	2,424,545 shares, accounting for 0.151% of the charter capital

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Le Manh Hung and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: Mr. Le Manh Hung was not yet the General Director
  - 2025: 2,000 million VND (effective from November 14, 2025)
  - First 9 months of 2026: 9,000 million VND
- ✓ Shares received or acquired through the exercise of subscription rights during ABBank's share offerings and issuances between January 1, 2024, and September 30, 2026:
  - Offering to existing Shareholders (concluded on March 3, 2026): 0 shares;
  - Issuance to employees under the ESOP (concluded on March 3, 2026): 2,108,300 shares, at a price of VND 10,000 per share;
  - Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 316,245 shares.

Debts owed to ABBank:	None (excluding credit card limits granted in compliance with the Law on Credit Institutions)
Conflict of Interest with ABBank:	None

❖ **Mrs. Nguyen Thi Huong – Deputy General Director**

Full name:	**Nguyen Thi Huong**
Gender:	Female
Year of birth:	1973
Nationality:	Vietnamese
Professional qualification:	Master of Development Economics
Work experience:	
✓ From 9/1994 to 7/1997	Specialist - Payment Council, SBV
✓ From 7/1997 to 5/2001	Specialist - Monetary Policy Department, SBV
✓ From 5/2001 to 10/2007	Deputy Head of Division - Monetary Policy Department, SBV
✓ From 07/2007 to 03/2011	Deputy Director of the Foreign Exchange & Trading Division at ABBank
✓ From 03/2011 to 01/2016	Director of the Capital and Investment Division at ABBank
✓ From 01/2016 to 07/2019	Deputy General Director (and Director of the Capital and Investment Division) at ABBank
✓ From 07/2019 to the present	Deputy General Director of ABBank, Authorized Person for Information Disclosure
Current Positions:	
✓ Positions at ABBank:	Deputy General Director
✓ Positions at other organizations:	✓ Member of the BOD of EVN International Joint Stock Company; ✓ Member of the BOD of No.3 Power Investment Joint Stock Company;
Total number of shares held (as of September 30, 2026):	2,040,961 shares, accounting for 0.127% of the charter capital
✓ Representative ownership:	None

✓ Individual ownership:	2,040,961 shares, accounting for 0.127% of the charter capital

Related parties, who are Shareholders, Insiders of ABBank: None

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mrs. Nguyen Thi Huong and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 2,427.2 million VND
  - 2025: 2,664 million VND
  - First 9 months of 2026: 1,998 million VND
- ✓ Shares acquired or obtained through the exercise of subscription rights during ABBank's share offerings and issuances between January 1, 2024, and September 30, 2026:
  - Offering to existing Shareholders (concluded on March 3, 2026): 48,649 shares at a price of VND 10,000 per share;
  - Issuance to employees under the Employee Stock Ownership Plan (ESOP) (concluded on March 3, 2026): 1,607,300 shares at a price of VND 10,000 per share;
  - Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 272,716 shares.

Debts owed to ABBank:	None (excluding credit card limits granted in compliance with the Law on Credit Institutions)
Conflict of Interest with ABBank:	None

❖ **Mr. Lai Tat Ha – Deputy General Director**

Full name:	**Lai Tat Ha**
Gender:	Male
Year of birth:	1978
Nationality:	Vietnamese
Professional qualification:	Master of Finance
Work experience:	
✓ From 01/2011 to 01/2015	Director of Foreign Exchange and Commodities Center – Techcombank

✓ From 01/2015 to 01/2017	Director of Structured Products and Business Center – Techcombank
✓ From 01/2017 to 07/2019	Director of Capital Markets and Financial Markets Division - SeABank
✓ From 07/2019 to 10/2019	Director of Capital Markets and Currency Trading Division - ABBank
✓ From 10/2019 to the present	Deputy General Director - ABBank

Current Positions:

✓ Positions at ABBank:	Deputy General Director
✓ Positions at other organizations:	None
Total number of shares held (as of September 30, 2026):	1,174,940 shares, accounting for 0.073% of the charter capital
✓ Representative ownership:	None
✓ Individual ownership:	1,174,940 shares, accounting for 0.073% of the charter capital

Related parties, who are Shareholders, Insiders of ABBank:

Order	Names of Related Parties	Relationship	ABBank Insider	Ownership of shares held by Related Parties as of September 30, 2026	
				Number of shares held (shares)	ABBank's ownership percentage in relation to charter capital (%)
1	Nguyen Thi Thanh Lan	Wife	No	116,445	0.001

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Lai Tat Ha and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 3,087 million VND
  - 2025: 3,263.4 million VND
  - First 9 months of 2026: 2,447.5 million VND.

✓ Shares acquired or obtained through the exercise of subscription rights during ABBank's share offerings and issuances between January 1, 2024, and September 30, 2026:	□ Offering to existing Shareholders (concluded on March 3, 2026): 33,412 shares at a price of VND 10,000 per share; □ Issuance to employees under the Employee Stock Ownership Plan (ESOP) (concluded on March 3, 2026): 876,900 shares at a price of VND 10,000 per share; □ Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 153,253 shares.
Debts owed to ABBank:	None (excluding credit card limits granted in compliance with the Law on Credit Institutions)
Conflict of Interest with ABBank:	None

❖ **Mr. Do Lam Dien – Deputy Director**

Full name:	**Do Lam Dien**
Gender:	Male
Year of birth:	1973
Nationality:	Vietnamese
Professional qualification:	Master of Economics
Work experience:	
✓ From 07/1996 to 7/2001	Nhân viên tín dụng; Phó Phòng Giao dịch và Trưởng Phòng Giao dịch – Techcombank – Chi nhánh TP.HCM
✓ From 7/2001 to 5/2006	Chuyên viên Tín dụng; Trưởng phòng Tín dụng – Kế hoạch – Chi nhánh cấp II Phú Thọ, Quận 10 – Vietcombank Chi nhánh TP. HCM
✓ From 5/2006 to 4/2010	Giám đốc Chi nhánh Tân Thuận – Ngân hàng TMCP Á Châu (ACB)
✓ From 4/2010 to 5/2013	Phó Tổng Giám đốc Ngân hàng Doanh nghiệp – Ngân hàng Hàng hải Việt Nam, kiêm Giám đốc Vùng 2; từ 2012 – 2013 kiêm nhiệm Thành viên độc lập HĐQT Ngân hàng Phát triển Mekong

✓ From 5/2013 to 5/2015	Thành viên HĐQT kiêm nhiệm Phó Tổng Giám đốc thường trực và Giám đốc Khối Kinh doanh – Ngân hàng TMCP Phát triển Mekong
✓ From 5/2015 to 4/2016	Thành viên HĐQT – Ngân hàng TMCP Hàng hải Việt Nam; Chủ tịch HĐTV Công ty Tài chính MSB
✓ From 4/2016 to 8/2017	Giám đốc Khối KHDN – Ngân hàng TMCP Sài Gòn – Hà Nội
✓ From 8/2017 to 30/01/2024	Phó Tổng Giám đốc ABBank
✓ From 02/2024 to 8/2025	Tham gia giảng dạy tại CFO Việt Nam; Thành viên Hội đồng Khoa học – Khoa Tài chính – Kế toán, Trường Đại học Văn Hiến
✓ From 8/2025 to 14/7/2026	Thành viên BĐH ABBank
✓ From 15/7/2026 to the present	Phó Tổng Giám đốc ABBank

Current Positions:

✓ Positions at ABBank:	Deputy General Director
✓ Positions at other organizations:	None
Total number of shares held (as of September 30, 2026):	1,444,515 shares, accounting for 0.090% of the charter capital
✓ Representative ownership:	None
✓ Individual ownership:	1,444,515 shares, accounting for 0.090% of the charter capital

Related parties, who are Shareholders, Insiders of ABBank: None

Benefits associated with the relationship with ABBank:

✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Do Lam Dien and Related Parties (if any): See Section 3.4, Part VI.*

✓ Salary and other benefits:

- 2024: 183.67 million VND (Employment contract with ABBank terminated effective January 31, 2024)
- 2025: Mr. Do Lam Dien did not hold the

	position of Deputy General Director (In August 2025, he was appointed as a Member of the BOM – under the provisions of ABBank's Charter, a Member of the BOM is not equivalent to a Deputy General Director). □ First 9 months of 2026: 177 million VND (Appointed as Deputy General Director effective July 15, 2026).
✓ Shares received or acquired through the exercise of subscription rights during ABBank's share offerings and issuances between January 1, 2024, and September 30, 2026:	□ Offering to existing Shareholders (concluded on March 3, 2026): 0 shares; □ Issuance to employees under the Employee Stock Ownership Plan (ESOP) (concluded on March 3, 2026): 1,256,100 shares, at a price of VND 10,000 per share; □ Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 188,415 shares.
Debts owed to ABBank:	None (excluding credit card limits granted in compliance with the Law on Credit Institutions)
Conflict of Interest with ABBank:	None

❖ **Mr. Bui Quoc Viet – Chief Accountant**

Full name:	**Bui Quoc Viet**
Gender:	Male
Year of birth:	1975
Nationality:	Vietnamese
Professional qualification:	Master of Business Administration
Work experience:	
✓ From 11/1997 – 3/1998	General Accountant, Southern Electric Power Corporation
✓ 4/1998 – 10/2002	General Accountant, Binh Phu Electric Power Plant – Ho Chi Minh City Electric Power Company

✓ 10/2002 – 8/2007	Team Leader of the Inspection Team – Finance and Accounting Sub-Divission, Ho Chi Minh City Electric Power Company
✓ 01/9/2007 - 31/12/2010	Head of Accounting Sub-Division - Finance and Accounting Division, ABBank
✓ 01/01/2011 - 21/11/2012	Director of Finance and Accounting Division and Chief Accountant, ABBank
✓ 22/11/2012 - 30/9/2015	Director of Support Services Division and Chief Accountant, ABBank
✓ 01/10/2015 - 28/6/2020	Director of Finance and Accounting Division and Chief Accountant, ABBank
✓ 29/6/2020 to the present	Director of Accounting Division, Director of Finance and Accounting Division and Chief Accountant, and currently Chief Accountant, ABBank

Current positions:

✓ Positions at ABBank:	Chief Accountant
✓ Positions at other organizations:	None
Total number of shares held (as of September 30, 2026):	1.153.014 cổ phiếu, chiếm 0,072% vốn điều lệ
✓ Representative ownership:	None
✓ Individual ownership:	1.153.014 cổ phiếu, chiếm 0,072% vốn điều lệ
Related parties, who are Shareholders, Insiders of ABBank:	None

Benefits associated with the relationship with ABBank:

- ✓ *Contracts and transactions that are currently underway or have been signed but not yet been implemented between ABBank, ABBank's subsidiaries, and Mr. Bui Quoc Viet and Related Parties (if any): See Section 3.4, Part VI.*
- ✓ Remuneration and other benefits:
  - 2024: 900 million VND
  - 2025: 1,050 million VND
  - First 9 months of 2026: 900 million VND

✓ Shares acquired or obtained through the exercise of subscription rights during ABBank's share offerings and issuances between January 1, 2024, and September 30, 2026:	□ Offering to existing Shareholders (concluded on March 3, 2026): 57,166 shares at a price of VND 10,000 per share; □ Issuance to employees under the Employee Stock Ownership Plan (ESOP) (concluded on March 3, 2026): 754,900 shares at a price of VND 10,000 per share; □ Issuance of shares for dividend distribution to Shareholders (at a ratio of 15%, on July 10, 2026): 150,393 shares.
Debts owed to ABBank:	None (excluding credit card limits granted in compliance with the Law on Credit Institutions)
Conflict of Interest with ABBank:	None

3.4. Information on ongoing or concluded and unexecuted contracts and transactions between the Issuer, its subsidiaries, and members of the BOD, members of the Board of Supervisors, General Director, Deputy General Director, Chief Accountant, and their Related Parties as of September 30, 2026 (type of transaction, transaction value, other important terms, etc.):

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
1	Geleximco Group – Joint Stock Company	Major Shareholders of ABBank, Related party of Mr. Vu Van Tien and Mr. Dao Manh Khang	Rental Contract for the premises used as ABBank's head office	- Geleximco Tower: VND 3,358 million/month - Peakview Tower: VND 3,799 million /month - Phan Dinh Giot Tower: VND 1,403 million/month	The BOD
			Cooperation agreement for the referral and provision of loans to clients seeking financing for the purchase of real estate in the An Bình Homeland project	Transaction value: 0 VND	The BOD
2	Mr. Vu Van Tien	Representative of 100% of	Granting credit card limit	A limit of VND 1 billion	The BOD

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
		Geleximco's capital contribution in ABBank, major Shareholder of Geleximco, Related Person of Geleximco, Chairman of the BOD of ABBank			
3	Mr. Vu Van Hau	Geleximco's Manager, major Shareholder of Geleximco, Related Person of Mr. Vu Van Tien	Granting credit card limit	A limit of VND 1 billion	The BOD
			Consulting Service Contract	The monthly consulting fee is equivalent to the salary within the income range of the Senior Advisor position as stipulated in the ABBank Regulation on Employee Compensation and Remuneration System. The specific fee will depend on the workload at each period.	The BOD
4	Mrs. Vu Thi Huong	Geleximco's Manager, major Shareholder of Geleximco, The Person in charge of Corporate Governance of ABBank, Related Person of Mr Vu Van Tien and Mr Dao Manh Khang	Granting credit card limit	A limit of VND 500 million	The BOD
5	Ms. Vu Thi Thu Quynh	Manager of Geleximco, Related Person of Mr Vu Van Tien	Granting credit card limit	A limit of VND 500 million	The BOD
6	Mr. Dao Manh Khang	Vice Chairman of the BOD of ABBank, Related Person of Geleximco	Granting credit card limit	A limit of VND 500 million	The BOD

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
7	Mrs. Vu Khanh Linh	Related Person of Geleximco, Related Person of Mr Vu Van Tien	Granting credit card limit	A limit of VND 500 million	The BOD
8	Mr. Duong Thanh Dat	Related Person of Geleximco, Related Person of Mr Vu Van Tien	Granting credit card limit	A limit of VND 500 million	The BOD
9	Mrs. Vu Chau Tue Anh	Related Person of Geleximco, Related Person of Mr Vu Van Tien	Granting credit card limit	A limit of VND 200 million	The BOD
10	Sofia Trading Joint Stock Company	Related party of Mr. Vu Van Tien	Lease agreement for premises to serve as the offices for ABBank	Rental price: 1,035 million VND, inclusive of VAT	The BOD
11	Hanoi Dream Hotel and Services Joint Stock Company	Related party of Mr. Vu Van Tien	Lease agreement for premises to serve as the office for ABBank	Rental rate: VND 1,088 million/month (inclusive of VAT; exclusive of service charges)	The BOD
12	Thai Binh General Import-Export One Member Limited Company	Related party of Mr. Vu Van Tien	Lease agreement for premises to serve as office for ABBank	Rental price: 145 million VND/month, inclusive of VAT	The BOD
13	Vietnam Electronics and Informatics Corporation (Joint Stock Company)	Related Person of Geleximco (subsidiary); Related Party Mr Vu Van Tien	IT System Service Contract	- Renewal of Orchestrator license for the RPA system: 910 million VND (VAT included) - Palo Alto Container Security system: 1 billion VND (VAT included) - HCL vulnerability scanning and source code/application security assessment tools: 347	The BOD

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
				million VND (VAT included) - F5 web application firewall system: 2,000 million VND (VAT included) - Core network firewall (at the data center) and edge network firewall (Fortinet - Palo Alto): 3,600 million VND (VAT included) - Thales HSM (Hardware Security Module) system for card transaction security: 1,892 million VND (VAT included) - Cisco NAC (Network Access Control) software and services: 1,800 million VND (VAT included) - Trellix Cloud Workload Security software: 2,460 million VND (VAT included) - MongoDB Enterprise Advanced system: 1,755 million VND (VAT included) - Red Hat software: 2,230 million VND (VAT included) - Oracle SPARC system for databases outside of core banking and card systems: 3,300 million VND (VAT included) - NetApp – IBM SAN/NAS storage equipment: 4,550 million VND (VAT included) - Centralized Internet management system:	

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
				1,892 million VND (VAT included) Total:27,736 million VND (VAT included)	
			Framework Agreement for the Procurement of Machinery and Equipment	Total value: 41,491 million VND, inclusive of VAT	The BOD
			Contract for the Procurement of Software Licenses, Maintenance Services, and Support Services for IT Systems (Q3, Q4)	Estimated total value: 57 billion VND	The BOD
14	Gel-O&G Joint Stock Company	Related Party of Mr Vu Van Tien	Granting credit card limit	A limit of VND 500 million	The BOD
			Renewal and Increase credit limit	Credit limit of VND 3,100 billion	
			L/C	L/C limit of VND 29.43 billion	The BOD
15	Mrs. Nguyen Thi Hanh Tam	Head of the BOS	Granting credit card limit	A limit of VND 300 million	The BOD
16	Mr. Lai Tat Ha	Deputy General Director of ABBank	Granting credit card limit	A limit of VND 500 million	The BOD
17	Vietronic Dong Da Joint Stock Company	Related Party of Mr. Vu Van Tien	Amendment to bank guarantee	A quarantee limit of VND 2,649 million	The BOD
18	Mrs. Nguyen Thi Huong	Deputy General Director of ABBank	Granting credit card limit	A limit of VND 100 million	The BOD

No.	Name of organization/individual	Relationship with ABBank	Transaction type	Transaction value	Approved by competent authority
19	Mrs. Nguyen Phung Anh	Rlated Person of Mrs Nguyen Thi Hanh Tam	Granting credit card limit	A limit of VND 95 million	The BOD
20	Mr. Do Lam Dien	Deputy General Director of ABBank	Granting credit card limit	A limit of VND 500 million	Credit Board (The appropriate approving authority at the time of approval)

(Source: ABBank)

3.5. Other businesses operating in the same field as the Issuer or that are major Customers/suppliers of the Issuer in which members of the BOD, members of the BOS, General Director, Deputy General Director, and Chief Accountant have a vested interest.

3.5.1. Other businesses operating in the same field as the Issuer in which members of the BOD, members of the BOS, General Director, Deputy General Director, and Chief Accountant have a vested interest

None

3.5.2. Other businesses that are major Customers/suppliers of the Issuer Organization in which members of the BOD, members of the BOS, the General Director, the Deputy General Director, and the Chief Accountant have a vested interest.

No	Name of Business	Core business lines	Relationship and Related Parties to the Business			Plan for Management Conflict of Interest
			Number of shares owned (share)	Shareholding percentage (%)	Relationship among them and their Related Parties at the Business.	
1	Geleximco Group – Joint Stock Company	Trade, Services, and Real Estate	1,090,000,000	100	▪ Mr. Vu Van Tien is a major shareholder, owning 33.46% of Geleximco's charter capital, and serves as the representative for Geleximco's capital contribution in ABBank; ▪ Ms. Vu Thi Huong (younger sister of Mr. Vu Van Tien and wife of Mr. Dao Manh Khang) is a major shareholder, owning 14.48% of Geleximco's charter capital, and serves as a manager at Geleximco; ▪ Mr. Vu Van Hau (younger brother of Mr. Vu Van Tien) is a major shareholder, owning 52.06% of Geleximco's charter capital, and serves as a manager and the legal representative of Geleximco; ▪ Ms. Vu Thi Thu Quynh (daughter of Mr. Vu Van Tien) serves as a manager at Geleximco.	Comply with the provisions of the Law on Enterprises, the Law on Credit Institutions, the Law on Securities, as well as ABBank's Charter and internal regulations regarding the approval of transactions involving major shareholders and their related persons.

(Source: ABBank)

The remaining members do not have any vested interest in other businesses that are major Customers/suppliers of ABBank.

VII. INFORMATION ABOUT THE OFFERING

1. Type of share

Type of share: Common shares

2. Share par value

Share par value: VND 10,000/share

3. Total shares to be issued

Number of shares expected to be offered to existing shareholders: 803,391,974 shares

4. Total value of shares offered at par value

Total expected offering value (at par value): 8,033,919,740,000 VND (In words: Eight trillion, thirty-three billion, nine hundred and nineteen million, seven hundred and forty thousand Vietnamese dong).

5. Offering Price

The offering price for existing Shareholders is VND 10,000 per share.

6. Pricing Methods

- **Principles of Price Determination:**

The GMS of ABBank approved an offering price of 10,000 VND per share on April 28, 2026 and August 21, 2026,.

- **Book value as of December 31, 2025**

$$\text{Book value /01share} = \frac{\text{Equity}}{\text{Number of outstanding shares}}$$

The book value per ABB share as of December 31, 2025, according to the audited consolidated financial statements for 2025, is 16,232 VND per share.

The closing price of ABB shares on October 30, 2026, is 17,600 VND per share.

To ensure the success of the public offering to existing shareholders—specifically, to ensure that the entire planned number of shares is sold—the BOD has agreed to set the offering price for existing shareholders at 10,000 VND per share. The GMS has approved this offering price of 10,000 VND per share for existing shareholders.

7. Distribution methods

The issuance complies with the provisions of Clause 2, Article 195 of the Law on Enterprises No. 59/2020/QH14: *"A subsidiary shall not invest in or purchase shares of, or contribute capital to, its parent company. Subsidiaries of the same parent company shall not simultaneously contribute capital to or purchase shares of each other, resulting in cross-ownership."*

Distribution method: via the exercise of rights to purchase shares, specifically as follows:

7.1. Allocation Rate

- The shares in this offering will be offered to the public to existing Shareholders through a rights issue at a ratio of 100:50 (On the last registration date for exercising the right to purchase, Shareholders holding 1 share will be entitled to 1 right, and for every 100 rights, they will be entitled to purchase 50 additional shares).
- This offering is not underwritten.

7.2. Method for handling fractional shares, handling shares that existing Shareholders do not exercise their purchase rights or do not fully exercise their purchase rights.

Rounding principles and treatment of fractional shares: The number of additional shares offered to each existing shareholder based on the subscription ratio shall be rounded down to the nearest whole number (any fractional part shall be rounded down to zero).

Example: Based on the list of shareholders as of the record date for the exercise of subscription rights, Shareholder A holds 151 shares. The number of additional shares offered, calculated according to the subscription ratio, is (151 x 50)/100 = 75.5. Accordingly, the number of shares is rounded down, and Shareholder A shall be entitled to purchase 75 additional shares.

Treatment of unsubscribed shares and fractional shares: In the event that a Shareholder or a transferee of subscription rights does not fully exercise their rights, the remaining unsubscribed shares—along with any fractional shares resulting from the allocation process—shall be offered by the BOD to other investors (including other existing Shareholders, if applicable). The offering price for these shares shall not be lower than the price offered to existing Shareholders. Such an offering must comply with regulations regarding share ownership limits (for individual Shareholders and their related parties) and foreign ownership limits, as stipulated by the Law on Credit Institutions and the Charter of ABBank. Alternatively, the BOD may decide to terminate the offering.

The GMS authorizes the BOD to establish criteria for, and to select, investors interested in purchasing any shares that remain undistributed..

8. Subscription for shares

8.1. Minimum number of shares to subscribe for

Not specified

8.2. Subscription deadline

After receiving the Certificate of Registration for Public Offering from the SSC, ABBank will announce information about the public offering of additional shares in accordance with the law.

The subscription period for shares will be specifically announced in the Issuance Notice. ABBank guarantees a minimum subscription period of 20 (twenty) days for investors.

8.3. Transfer of purchase rights

The right to purchase shares can be transferred once to an existing Shareholder or another organization/individual (the transferee may not transfer it to another person). The

transferor and the 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 right to purchase shares must comply with the provisions of the Law on Credit Institutions regarding the limits on share ownership of Shareholders, Related Parties, and the ownership ratio of foreign investors.

8.4. Methods for subscription for shares and transferring purchase rights

For Shareholders who have deposited their shares: Shareholders can transfer their purchase rights and/or purchase shares at the depository members where they opened their depository accounts.

For Shareholders who have not deposited their shares: Shareholders can transfer their purchase rights and/or purchase shares at ABBank Headoffice on weekdays and must present a valid citizen identification card/passport.

8.5. Payment methods for purchasing shares

Shareholders who open an account and deposit their shares with a depository member will exercise their right to purchase and deposit funds according to the instructions of that depository member.

Shareholders who have not deposited their shares will deposit funds into an escrow account to receive payment for the purchase of shares as notified by the Issuer (details about the escrow account are in **Section 12** below).

8.6. Handover of shares

All shares issued to existing Shareholders after reporting the offering results to the SSC will be additionally registered for custody at VSDC and additionally registered for trading at the Stock Exchange.

8.7. Rights of share buyers

- Share buyers will enjoy the same rights as other common Shareholders of ABBank from the date they are recorded in the Shareholder register.
- Existing Shareholders are entitled to receive shares and purchase rights according to the offering ratio and have the right to refuse the purchase right and transfer their purchase right within the specified period.
- Shares issued in the offering to existing Shareholders are common shares and are not subject to transfer restrictions (except for fractional shares arising from and shares refused by existing Shareholders, which the BOD decides to continue distributing to other parties, subject to a one-year transfer restriction from the date the offering is completed).

8.8. Timeframe and method for refunding the deposit for shares in case the deposit amount exceeds the number of shares to purchase

ABBank shall refund the subscribers within 07 (seven) working days from the date the State Securities Commission (SSC) issues a document acknowledging receipt of the report on the results of ABBank's public offering of additional shares.

8.9. Shareholders, Shareholders and Related Parties owning shares exceeding the ratio prescribed in Article 63 of the Law on Credit Institutions

Shareholders, stakeholders, and Related Parties should refer to the detailed regulations in Section 15, Part VII – Information on the offering.

9. Expected Share Distribution Timelines

- Expected share distribution period: within 90 days from the date the SSC issues the Certificate of Registration for Public Offering. If the period is extended beyond this, the Bank will request the SSC to consider extending the distribution period, but not exceeding 30 days.
- Expected implementation time: During Q4/2026 – Q1/2027 and after the SSC issues the Certificate of Registration for Public Offering of Securities.

Order	Work Description	Time (working days)
1	SSC issues Certificate of Public Offering of Shares	T
2	Determine the closing date of the Shareholder list and announce the closing date of the Shareholder list with VSDC and the Stock Exchange	T to T + 2
3	Publish the issuance notice as prescribed	T to T + 7
4	Share trading date without right of purchase	T + 10
5	Last registration date for exercising rights	T + 12
6	Receive Shareholder list from VSDC. Announce the list of allocated share purchase rights to Shareholders who have not deposited their shares (Shareholders who have deposited their shares receive information from the depository member)	T+12 to T + 17
7	Shareholders transfer their purchase rights and/or pay for purchase shares	T+17 to T+39
8	VSDC sends the list of Shareholders exercising their right to purchase shares and transfers funds to the blocked account.	T+40 to T+51
9	Notification confirming the list of Shareholders who have purchased shares to VSDC.	T+52
10	BOD allocates any unsold shares (if any).	T+52 to T+55
11	Report the results of the share offering to the SSC and the SBV.	T+57
12	Register additional shares for deposit and register additional trading for the successfully offered shares.	T+58 to T+68
13	Register changes to the Business Registration Certificate (or other equivalent documents); amend the Charter (charter capital, total number of shares).	T+58 to T+68

Order	Work Description	Time (working days)
14	Hand over share ownership certificates to Shareholders whose shares have not been deposited.	T+58 to T+73
15	The additional shares offered are officially traded.	T+75

The specific timing will be detailed in the An Binh Commercial Bank's Public Offering Notice after approval from the SSC.

10. Procedures for Exercising Rights

Conditions for exercising rights: Existing Shareholders whose names appear on the consolidated list of securities holders eligible to exercise rights (referred to as the "Shareholder List") as of the record date, provided by VSDC, are eligible. Treasury shares are not entitled to exercise rights to purchase additional shares.

Exercise period: As specified in the tentative schedule provided above.

Procedures for exercising rights: Shareholders with deposited shares may register to purchase additional shares, transfer their purchasing rights, or exercise their puchasing rights through the depository agents (securities companies) where they maintain their securities accounts. Shareholders whose shares are not yet deposited may exercise these same rights at the ABBank headquarters during the subscription period, as announced by ABBank in the offering notice.

Upon the expiration of the subscription period announced by ABBank, Shareholders who have not exercised their perchasing rights shall be deemed to have declined them. Any shares for which existing Shareholders have not exercised their purchasing rights shall be allocated by the BOD to other Shareholders or investors, as authorized by the GMS.

Rights of share purchasers: Existing shareholders included in the Shareholder List (provided by VSDC) are entitled to transfer all or a portion of their purchasing rights to other parties within the timeframe specified in the offering notice.

Purchasing rights may be transferred only once (i.e., the transferee may not subsequently transfer these rights to a third party). The transferor and the transferee shall mutually agree upon the transfer price and payment terms, and shall be responsible for fulfilling all obligations in accordance with the law.

11. Restrictions related to the transfer of shares

- Shareholders allocated the right to purchase shares have the right to transfer that right within the specified period and may only transfer the right once. The recipient of the transferred right may not transfer it to a third party.
- The shares offered to existing Shareholders in this offering are common shares and are not subject to transfer restrictions;
- Any remaining shares not purchased by existing Shareholders and shares formed from fractional purchase rights resulting from rounding to the nearest whole number will be distributed by the BOD to other parties, and these shares will be subject to transfer restrictions for one year from the date of completion of the offering..

12. The blocked account receives funds for share purchases

All proceeds from the offering will be transferred to a blocked account for receiving payments for the public offering of shares to existing ABBank Shareholders, with the following information:

- Account Holder Name: An Binh Commercial Joint Stock Bank
- Account Number: 8699110066
- Bank: Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Nam Ky Khoi Nghia Branch
- Account Currency: VND

13. Opinion of the competent authority on the increase in charter capital of the Issuer

On September 10, 2026, the SBV issued Document No. 8295/NHNN-QLGS, approving ABBank's plan to increase its charter capital in accordance with the proposal previously approved by the GMS.

14. Cancellation of the offering

This offering is not subject to cancellation due to failure to meet the minimum successful offering rate.

15. Measures to ensure compliance with regulations on foreign ownership and to ensure compliance with ownership limits in the offering

15.1. Measures to ensure compliance with regulations on foreign ownership during the offering

Pursuant to Official Letter No. 4735/UBCK-PTTT dated August 27, 2025, from the SSC regarding the notification of changes to the maximum foreign ownership limit for ABBank, the maximum foreign ownership limit at ABBank is 16.5%.

ABBank's plan for the public offering of additional shares involves issuing purchasing rights to existing shareholders on a pro-rata basis. Shareholders are allocated subscription rights based on the list of securities holders as of the record date—determined for the purpose of the additional share offering—provided by the VSDC. The BOD has approved a plan to ensure that the share issuance complies with regulations on foreign ownership limits, specifically as follows:

- The allocation of subscription rights to existing shareholders who are foreign investors shall strictly adhere to the allocation ratio stipulated in the plan for increasing charter capital, as approved by the GMS.

- During the period in which shareholders exercise their subscription rights and throughout the distribution of any fractional shares or unsubscribed shares (if any), ABBank shall maintain close and regular coordination with the VSDC to monitor, update, and control the foreign ownership ratio, ensuring full compliance with applicable laws and ABBank's Charter.

- The transfer of stock purchase rights and the exercise of such rights by foreign investors must remain within the maximum foreign ownership limit, as stipulated in Clause 7, Article 63 of the Law on Credit Institutions, and Article 7 of Decree No. 01/2014/NĐ-CP dated January 3, 2014 (as amended and supplemented by the Government's Decree No. 69/2025/NĐ-CP dated March 18, 2025; collectively referred to as "Decree 01"). ABBank shall disclose and notify its shareholders and investors of the specific compliance requirements to ensure

consistent implementation. For transactions received and confirmed by ABBank in accordance with the law, ABBank will provide confirmation only after verifying the transaction against the foreign ownership data provided by VSDC. Such confirmation shall be granted within the scope of ABBank's remaining foreign ownership capacity, based on the chronological order of transaction processing, and in a manner that ensures the maximum permitted foreign ownership limit is not exceeded.

- Foreign shareholders—including foreign shareholders and their related persons—whose share ownership exceeds the limits stipulated in Clause 7, Article 63 of the Law on Credit Institutions and Article 7 of Decree No. 01, shall be prohibited from acquiring additional shares until their share ownership complies with the prescribed limits.

- In the event that a foreign investor acquires the right to purchase shares and subsequently becomes a major shareholder of ABBank, it must be ensured that the foreign investor's share ownership does not exceed the limits set forth in Clause 7, Article 63 of the Law on Credit Institutions and Article 7 of Decree No. 01. Furthermore, such an acquisition is subject to prior written approval from the State Bank of Vietnam, in accordance with Point dd, Clause 1, Article 37 of the Law on Credit Institutions; Clauses 1 and 2, Article 8 of Decree No. 01; and Circular No. 38/2014/TT-NHNN dated December 8, 2014, of the State Bank of Vietnam (as amended and supplemented).

- Any remaining shares not fully subscribed—whether due to a lack of demand or the failure of transferees of subscription rights to exercise them—as well as shares resulting from fractional subscription rights, shall not be allocated to foreign shareholders or foreign investors if such an allocation would cause the foreign ownership percentage to exceed the limits stipulated in Decree 01.

- Upon consolidating the results of the additional share offering, should the acquisition of shares by foreign investors (via transferred subscription rights) cause ABBank's total foreign ownership to exceed the prescribed maximum limit, ABBank will apply a priority principle based on the chronological order in which subscription payments were received. This will continue until the foreign ownership reaches the maximum allowable limit. Consequently, ABBank will refund subscription payments to those foreign investors whose payments were received later. Such refunds will be processed and returned to the subscribers within seven (07) business days from the date the State Securities Commission (SSC) issues a written acknowledgment of receipt of ABBank's report on the results of the public share offering.

- Additional control measures or safeguards (if any) may be implemented as directed by the Board of Directors or the Chairman of the Board of Directors of ABBank during the execution of the share offering and issuance, in order to ensure full compliance with applicable laws and ABBank's Charter.

15.2. Measures to ensure compliance with ownership limits during the offering

Furthermore, the Board of Directors shall ensure compliance with share ownership limits applicable to shareholders and their related persons, as well as restrictions on cross-ownership in accordance with the law, specifically as follows:

- The allocation of rights during the offering and issuance of shares shall strictly

adhere to the allocation ratios stipulated in the plan for increasing charter capital, as approved by the General Meeting of Shareholders.

- The transfer of subscription rights by shareholders or investors, the distribution of any unsubscribed shares (if any), and the handling of shares arising from fractional subscription rights must not result in any violation of the ownership limits set forth in Article 63 of the Law on Credit Institutions, specifically:

 An individual shareholder may not own shares exceeding 05% of ABBank's charter capital, including shares held indirectly.

 An institutional shareholder may not own shares exceeding 10% of ABBank's charter capital, including shares held indirectly.

 A shareholder and their related persons may not collectively own shares exceeding 15% of ABBank's charter capital. This includes shares that the shareholder has entrusted to other organizations or individuals to purchase on their behalf, but excludes shares held by a related person that is a subsidiary of said shareholder (this exclusion does not apply to share ownership by foreign investors). Major shareholders—and their related parties—who are also involved with other credit institutions are prohibited from acquiring subscription rights that would result in them holding 5% or more of ABBank's charter capital (this provision does not apply to share ownership by foreign investors).

- Any shareholder or investor who acquires subscription rights—thereby becoming a major shareholder of ABBank—must obtain prior written approval from the State Bank of Vietnam. This requirement is in accordance with Point dd, Clause 1, Article 37 of the Law on Credit Institutions, as well as the guidelines set forth in Circular No. 50/2025/TT-NHNN dated December 24, 2025 (as amended and supplemented by Circular No. 11/2026/TT-NHNN dated May 19, 2026).

- Subscription rights may not be transferred to any credit institution or other enterprise in which ABBank holds shares or capital contributions (if applicable), in order to ensure compliance with Clause 5, Article 137 of the Law on Credit Institutions and Clause 2, Article 195 of the Law on Enterprises.

- Shareholders—including shareholders and their related persons—whose share ownership exceeds the limits stipulated in Article 63 of the Law on Credit Institutions (if applicable) are prohibited from further increasing their shareholdings until they are in compliance with the prescribed ownership limits (with the exception of receiving dividends in the form of shares), pursuant to Clause 11, Article 210 of the Law on Credit Institutions.

- Additional control or safeguard measures (if any) may be implemented as notified by the Board of Directors or the Chairman of the Board of Directors of ABBank during the execution of the share offering and issuance, in order to ensure compliance with current laws and the Charter of ABBank.

16. Related taxes

16.1. Taxes related to the Issuer

- Corporate Income Tax: According to the Law on Corporate Income Tax No. 67/2025/QH15 dated June 14, 2025, the Bank and its subsidiaries are currently applying a Corporate Income Tax rate of 20% on taxable income.
- Value Added Tax (VAT): According to the Law on Value Added Tax No. 48/2024/QH15 dated November 26, 2024, effective from July 1, 2025, credit granting services; debt sales including the sale of accounts payable and accounts receivable; foreign exchange trading; and derivative products as regulated by law on credit institutions are not subject to VAT. For other services that the Bank is authorized to provide, VAT is subject to a rate of 10%.
- Other taxes and fees: Business license tax, fees, and other taxes... The Bank shall declare and pay these to the local tax authority in accordance with general legal regulations.

16.2. Taxes related to the public offering of shares

For individual investors

- The Law on Personal Income Tax No. 109/2025/QH15, passed by the National Assembly on December 10, 2025, and effective from July 1, 2026—along with its guiding documents—stipulates that income derived from dividends and the transfer of shares is subject to personal income tax at the following rates:

- Tax rates for incom from dividends:

  + In the case of investors receiving cash dividends, personal income tax is calculated by multiplying each dividend payment by a tax rate of 5% (five percent); and

  + In the case of receiving dividends in the form of shares or bonus shares, investors are not required to pay tax upon receiving the shares, but when transferring the same type of shares, the investor must fulfill their tax obligations and apply the same tax rate as in the case of receiving cash dividends and transferring shares.

- Tax rates for incom from the transfer of shares: 0.1% (zero-point one percent) calculated on the value of each share transfer.

For institutional investors

Pursuant to the Law on Corporate Income Tax No. 67/2025/QH15 and the documents providing guidance on its implementation, income derived from the transfer of securities by an enterprise is subject to tax as follows:

- In the case where the investor is an organization registered in Vietnam, corporate income tax is calculated on the price difference when selling shares as follows:

  Corporate Income Tax = Taxable Income x Tax Rate

  In which:

  Taxable Income: equals Total value of shares sold during the period - Total purchase price of shares sold during the period - Costs of buying and selling shares; and

  Tax Rate: equals 20% (twenty percent)

- In the case where the investor is a foreign organization doing business in Vietnam or having income in Vietnam, but this organization does not operate under the Law on Investment or the Law on Enterprise, corporate income tax is calculated as follows:

Corporate income = Taxable income x Tax rate

In which:

Taxable income: equals the Total revenue from the sale of shares at the time of transfer;
Tax Rate: equals 0.1% (zero point one percent).

17. Information about commitments

ABBank commits to:

- Implementing procedures for registering the additional shares offered on the stock exchange immediately after the offering ends, in accordance with the law.
- Not being under criminal investigation or having been convicted of any crime against economic management order that has not yet been expunged.
- Ensuring that the public offering of shares to existing Shareholders complies with legal regulations on foreign ownership ratios, as well as the limits on share ownership of Shareholders, Shareholders and Related Parties; and restricting cross-ownership as stipulated by law.

18. Information about other securities offered or issued in the same offering

In the GMS resolutions dated April 28, 2026, and August 21, 2026, in addition to the plan for offering additional shares to existing shareholders, the GMS approved the following: a plan to issue shares for the payment of 2025 dividends (already completed); a plan to increase share capital through a share issuance from equity at a ratio of 12%; and a plan to issue shares under an Employee Stock Ownership Plan (ESOP).

The offering of additional shares to existing shareholders and the capital increase via a share issuance from equity are intended to be implemented concurrently—sharing the same date of closing shareholders list to exercise their rights—following the receipt of a registration certificate for the offering from the SSC and official notification that the SSC has accepted the filing for the capital increase from equity.

Furthermore, ABBank intends to implement the ESOP share issuance as a separate offering, scheduled for the first quarter of 2027, following the conclusion of both the offering of additional shares to existing shareholders and the capital increase via a share issuance from equity.

VIII. PURPOSE OF OFFERING SHARES

Pursuant to the plan for increasing charter capital as approved by the GMS resolutions dated April 28, 2026, and August 21, 2026, the entire proceeds from the offering will be added to ABBank's capital base to be used for extending credit to Customers.

IX. PLAN FOR USING THE PROCEEDS RAISED FROM THE OFFERING

Pursuant to the plan for increasing charter capital—as approved by the General Meeting of Shareholders (GMS) resolutions dated April 28, 2026, and August 21, 2026, as well as the Board of Directors' Resolution No. 36/NQ-HĐQT.26 dated September 21, 2026 (which details the plan for utilizing proceeds from the offering)—the entire amount raised from the public offering of shares by An Binh Commercial Joint Stock Bank (ABBank), totaling VND

8,033,919,740,000 (in words: eight trillion, thirty-three billion, nine hundred nineteen million, seven hundred forty thousand Vietnamese dong), shall be immediately added to ABBank's capital base and used for the provision of credit to customers, specifically as follows:

Order	Plan for using the capital	Expected amount to be raised from the offering (VND)	Expected disbursement time
1	Granting credit to Customers	8,033,919,740,000	During 2027 (with priority given to completing disbursement within the first and second quarters of 2027)
Total		**8,033,919,740,000**	

Plan for handling in case the amount raised is insufficient: If the amount raised from the offering is less than expected, it will be supplemented by other sources of capital mobilization in accordance with the law, and the Charter and Regulation on Financial Management of ABBank.

X. PARTNERS INVOLVED IN THE OFFERING

CONSULTING COMPANY

An Binh Securities Joint Stock Company

Address: 16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi, Vietnam

Phone: (84-24) 3562 4626 Fax: (84-24) 3562 4628

Website: http://www.abs.vn/

Opinion of the Consulting Company:

This prospectus has been prepared by An Binh Securities Joint Stock Company based on information, data, and documents provided by ABBank. The information and data concerning ABBank contained herein have been verified by ABBank. This prospectus covers financial data and conditions as of September 30, 2026, with certain other information updated up to the date of the prospectus's issuance. Events occurring after these dates have not been taken into account, and neither ABBank nor the Consulting Company is under any obligation to update the prospectus to reflect such events. This prospectus is provided for reference purposes only; investors participating in the share offering are responsible for researching and evaluating information regarding ABBank and applicable legal regulations, and they shall bear full responsibility for their own investment decisions.

AUDITING COMPANIES

KPMG Limited (Vietnam) – Audit of Financial Statements for the year 2024

Head Office: 46th Floor, Keangnam Landmark 72, Pham Hung Street, Yen Hoa Ward, Hanoi, Vietnam

Tel: (84-24) 3946 1600; Website: http://kpmg.com.vn

Ernst & Young Vietnam Limited – Audit of Financial Statements for the year 2025

20th Floor, Bitexco Financial Tower, 2 Hai Trieu Street, Ward 1, Ho Chi Minh City, Vietnam

Tel: (84-28) 3824 5252; Website: www.ey.com/vi_vn

Expert opinions regarding the offering

None

XI. OTHER IMPORTANT INFORMATION THAT MAY AFFECT INVESTOR DECISIONS

None

XII. DATE, SIGNATURE, AND SEAL OF THE REPRESENTATIVE OF THE ISSUER AND CONSULTING COMPANY

Hanoi, November 18, 2026

REPRESENTATIVE OF THE OFFERING ORGANIZATION
AN BINH COMMERCIAL JOINT STOCK BANK
CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed and sealed)

Vu Van Tien

CHIEF ACCOUNTANT	GENERAL DIRECTOR
(Signed)	*(Signed)*
Bui Quoc Viet	**Le Manh Hung**

REPRESENTATIVE OF THE CONSULTING COMPANY
AN BINH SECURITIES JOINT STOCK COMPANY

GENERAL DIRECTOR

(Signed)

Nguyen Quang Dat

XIII. ATTACHED APPENDICES

1. Appendix I: Enterprise Registration Certificate dated June 28, 2023; License for Establishment and Operation No. 120/GP-NHNN dated December 12, 2018; Decision No. 1901/QĐ-QLGS5 dated August 6, 2025; Official Dispatch No. 543/QLGS5 dated February 24, 2026; Decision No. 38/QĐ-QLGS5 dated June 9, 2026; Decision No. 1466/QĐ-NHNN dated September 14, 2021; Decision No. 42/QĐ-QLGS5 dated June 22, 2026; Decision No. 64/QĐ-QLGS5 dated June 29, 2026; and Decision No. 1728/QĐ-NHNN dated July 28, 2026.
2. Appendix II: Charter of An Binh Commercial Joint Stock Bank (ABBank) dated April 18, 2025, as most recently amended, supplemented, and updated, effective from July 28, 2026.
3. Appendix III: Resolution of the General Meeting of Shareholders dated April 28, 2026, along with the attached plan for increasing charter capital; and the Resolution of the General Meeting of Shareholders dated August 21, 2026, regarding amendments and supplements to the plan for increasing charter capital, as well as the (amended and supplemented) plan for increasing the charter capital of ABBank.
4. Appendix IV: Board of Directors' Resolution No. 35/NQ-HĐQT.26 dated September 21, 2026, regarding the plan to ensure that the share issuance complies with regulations on foreign ownership ratios and adheres to ownership limits during the offering and issuance of shares to increase the charter capital of An Binh Commercial Joint Stock Bank (ABBank); Board of Directors' Resolution No. 36/NQ-HĐQT.26 dated September 21, 2026, regarding the plan for the use of proceeds from the share offering; and Board of Directors' Resolution No. 37/NQ-HĐQT.26 dated September 21, 2026, regarding the implementation of the public offering of securities and the execution of the share offering by An Binh Commercial Joint Stock Bank (ABBank).
5. Appendix V: Document No. 8295/NHNN-QLGS dated September 10, 2026, from the State Bank of Vietnam, approving the increase in ABBank's charter capital.
6. Appendix VI: Audited separate and consolidated financial statements for the years 2024 and 2025, along with corrigendum document No. 8587-1/CV-TGĐ.26 dated November 2, 2026. Reviewed interim financial statements for 2026 and corrigendum document No. 8587-1/CV-TGĐ.26 dated November 2, 2026; Financial statements for the third quarter of 2026.
7. Appendix VII: Audited report on the use of proceeds from the most recent offering (Report on the use of proceeds from the public offering of shares to existing shareholders and Corrigendum No. 8157/CV-TGĐ.26 dated October 21, 2026; Report on the use of proceeds from the issuance of shares under the Employee Stock Ownership Plan (ESOP) pursuant to the ABBank General Meeting of Shareholders' resolutions dated September 16, 2025, and January 5, 2026, along with Corrigendum No. 8158/CV-TGĐ.26 dated October 21, 2026).