SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, November 20, 2026

No.: 16/TB-HĐQT.26

ANNOUNCEMENT

Last registration date to exercise the right to purchase additional shares offered to existing Shareholders

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

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 43/2024/QH15 and No. 96/2025/QH15, and guiding regulations;*
- *Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15, and guiding regulations;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15, and guiding regulations;*
- *Pursuant to the Charter of An Binh Commercial Joint Stock Bank, dated April 18, 2025, as most recently amended, supplemented, and updated, effective from July 28, 2026;*
- *Pursuant to the Resolutions of the General Meeting of Shareholders dated April 28, 2026, and August 21, 2026;*
- *Pursuant to Official Letter No. 8295/NHNN-QLGS dated September 10, 2026, of the State Bank of Vietnam regarding the increase of ABBank's charter capital;*
- *Pursuant to Resolution No. 37/NQ-HĐQT.26 dated September 21, 2026, of the Board of Directors regarding the implementation of the registration for a public offering of securities and the implementation of a share offering by An Binh Commercial Joint Stock Bank;*
- *Pursuant to the Certificate of Registration for the Public Offering of Additional Shares No. 690/GCN-UBCK, issued by the Chairwoman of the State Securities Commission on November 19,2026,*

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

1. Issuer name: **AN BINH COMMERCIAL JOINT STOCK BANK**
2. Abbreviation: ABBank
3. Stock code: **ABB**
4. Head Office: 1st, 2nd, 3rd Floors, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi, Vietnam.
5. Enterprise Registration Certificate No. 0301412222, initially issued by the Ho Chi Minh City Department of Planning and Investment (currently the Ho Chi Minh City Department of Finance) on May 17, 1993, with the 29th amendment registered by the Hanoi Department of Planning and Investment (currently the Hanoi Department of Finance) on June 28, 2023. (As of July 1, 2024 - the effective date of the Law on Credit Institutions - pursuant to Clause 2, Article 27 of the Law, the license for the establishment and operation of a credit institution also

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH
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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").

6. Establishment and Operation License: Establishment and Operation License No. 535/GP-UB issued by the People's Committee of Ho Chi Minh City on May 13, 1993; Banking Operation License No. 0031/NH-GP issued by the State Bank of Vietnam on April 15, 1993, which was replaced by License No. 120/GP-NHNN dated December 12, 2018 (as subsequently updated and amended by the SBV: regarding the registered office address per Decision No. 1901/QĐ-QLGS5 dated August 6, 2025; regarding the legal representative per document No. 543/QLGS5 dated February 24, 2026; regarding the abbreviated name per Decision No. 38/QĐ-QLGS5 dated June 9, 2026; regarding the scope of business operations per Decision No. 1466/QĐ-NHNN dated September 14, 2021, Decision No. 42/QĐ-QLGS5 dated June 22, 2026, and Decision No. 64/QĐ-QLGS5 dated June 29, 2026; and regarding the charter capital per Decision No. 1728/QĐ-NHNN dated July 28, 2026).
7. Phone: 024 - 37 612 888 Website: www.abbank.vn
8. Purpose of closing the list of Shareholders: To exercise the right to purchase additional shares offered to existing Shareholders.
9. Last registration date (the date of closing the list of Shareholders): **December 4, 2026**.
10. Additional share offering ratio: 100:50 (Shareholders owning 100 shares are entitled to purchase 50 additional new shares).
11. Rounding method, treatment of fractional shares, and handling of unsubscribed shares (if any):

    The number of additional shares offered to each existing Shareholder 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 exercising their rights, Shareholder A owns 151 shares. The number of additional shares offered, calculated according to the offering 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.

    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—shall be offered by the Board of Directors 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, Shareholders and their related parties, and foreign ownership limits) as stipulated by the Law on Credit Institutions and the Charter of ABBank. Alternatively, the Board of Directors may decide to terminate the offering.
12. Regulations on the transfer of subscription rights:
    - Period for the transfer of subscription rights: **From December 14, 2026 to January 12, 2027**.
    - Subscription rights may be transferred once to an existing Shareholder or another organization/individual (the transferee may not subsequently transfer these rights to any other party). The transferor and the transferee shall mutually agree upon the transfer price and payment terms, and shall be responsible for fulfilling all obligations related to the transfer. Any organization or individual acquiring subscription rights to purchase shares must ensure compliance with the Law on Credit Institutions—including regulations regarding share

ownership limits for Shareholders (and their related persons), foreign ownership limits, and other applicable rules concerning the purchase and ownership of shares—and must fully discharge all Shareholder obligations.

13. Regulations on share subscription:
    - Period for share subscription registration and payment: **From December 14, 2026 to January 15, 2027**.
    - Shares offered to existing Shareholders are common shares that are freely transferable; however, shares resulting from the rounding of fractional shares (as per the aforementioned rounding policy) and any shares not purchased by existing Shareholders—which are subsequently offered by the Board of Directors to other investors—shall be subject to a transfer restriction for a period of one year from the date the offering concludes.

14. Location for implementation:

a) For deposited shares: Shareholders shall carry out procedures for the transfer of subscription rights, registration for subscription, and payment for shares through the depository members (securities firms/custodian banks) where their securities accounts are maintained.

b) For non-deposited shares:

- Shareholders holding non-deposited shares may carry out procedures for the transfer of subscription rights or register their subscriptions at An Binh Securities Joint Stock Company (the entity authorized by ABBank to handle these procedures) located on the 16th floor, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi (or at any of the company's branches) during business days. (Shareholders and Investors must present a valid Identity Card/Citizen Identity Card/Passport when completing these procedures).
- Shareholders holding non-deposited shares shall deposit their share subscription payments into the designated escrow account, as specified in the subscription rights notice sent to each Shareholder (details are also provided in the Guidelines for Shareholders and Investors on share subscription payments, transfer of subscription rights, and compliance requirements for the public offering to existing Shareholders, available on the ABBank website).

Shareholders can find detailed information on ABBank's website at www.abbank.vn or contact the Office of the Board of Directors at Tel: 024-37612888 extension 1382 or 1383, Email: ir@abbank.vn.

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