SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, November 20, 2026

No.: 15/TB-HĐQT.26

ANNOUNCEMENT

Last registration date to exercise the right to receive shares issued to increase charter capital from equity

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 documents for implementation;*
- *Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15, and guiding documents for implementation;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15, and guiding documents for implementation;*
- *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. 48/NQ-HĐQT.26 dated November 11, 2026, of the Board of Directors regarding the implementation of the plan to issue shares to increase charter capital from equity;*
- *Pursuant to Official Letter No. 11478/UBCK-QLCB dated November 19, 2026, of the State Securities Commission regarding the documentation for the issuance of shares to increase share capital from equity by ABBank,*

An Binh Commercial Joint Stock Bank respectfully announces the last registration date (date of closing the List of Shareholders) to exercise the right to receive shares issued to increase charter capital from equity for existing Shareholders, 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 serves as its Enterprise Registration Certificate. Consequently, any updates

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH
Ký ngày: 20/11/2026 16:28:41

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 SBV 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 receive shares issued to increase charter capital from equity for existing Shareholders.
9. The last registration date (the date of closing the list of Shareholders) for allocation of rights: **December 4, 2026**.
10. Rights exercise ratio: **100:12** (A holder of 100 shares will receive 12 new shares.).
11. Plan for rounding and handling fractional shares (if any): The number of shares to be received by shareholders will be rounded down to the nearest whole number. Any fractional shares will be cancelled.

    Example: Based on the list of Shareholders exercising their rights, Shareholder A holds 151 shares. According to the issuance ratio, the number of shares is calculated as (151 x 12)/100 = 18.12. Consequently, the number of shares is rounded down -with the fractional portion being cancelled - and Shareholder A will receive 18 new shares.
12. Location for exercising:
    - For deposited shares: Shareholders complete the procedure for receiving stock dividends at the Depository Members where their depository accounts are opened.
    - For non-deposited securities: Shareholders complete the procedure for receiving stock dividends at An Binh Securities Joint Stock Company (authorized Company). Address: 16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City (and the Company's Branches) on weekdays (Shareholders/Representatives of Shareholders must present their valid ID/Citizen ID Card/Passport; legal documents proving the representative relationship for the Shareholders (in case the representative complete the procedure).

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