SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, November 20, 2026

No.: 9307/TB-TGĐ.26

ANNOUNCEMENT
Issuance of shares to increase charter capital from equity

I. Introduction to the Issuer

1. Name of the Issuer: An Binh Commercial Joint Stock Bank
2. Abbreviation: ABBank
3. Head Office address: Floors 1, 2, 3 Geleximco Building, No. 36 Hoang Cau O Cho Dua Ward, Hanoi City, Vietnam.
4. Phone number: +84 (24) 3761 2888 Website: www.abbank.vn
5. Charter capital: VND16,067,839,480,000
6. Stock Code: ABB
7. Payment Account: State Bank of Vietnam – Transaction Head Office
   Account Number (in VND): 119865
8. 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 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.)

- Main business activities: Other financial service activities, not elsewhere classified (excluding insurance and social security) (Industry code: 6499); Other monetary intermediation (Industry code: 6419 (Primary)). Details are as specified in the License for Establishment and Operation of ABBank, issued by the State Bank of Vietnam (SBV):

No.	Contents
1	Accepting demand deposits, term deposits, savings deposits, and other types of deposits.
2	Providing credit in the following forms: a) Lending; b) Discounting and rediscounting of negotiable instruments and other valuable papers; c) Bank guarantees; d) Issuing credit cards; e) Domestic factoring.

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Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH
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No.	Contents
3	Opening payment accounts for customers.
4	Providing domestic payment services: a) Providing payment instruments; a) Providing payment services involving checks, payment orders, payment authorizations, collections, collection authorizations, letters of credit, bank cards, and third-party collection and payment services.
5	Opening accounts: a) Opening accounts at the SBV; b) Opening accounts at other credit institutions or branches of foreign banks.
6	Organizing internal payment systems and participating in the national interbank payment system
7	Providing cash management services, banking and financial consulting, asset management and safekeeping services, and safe-deposit box rental
8	Offering corporate financial consulting, advisory services for mergers, acquisitions, and consolidations, as well as investment consulting
9	Participating in the bidding, purchase, and sale of Treasury bills, negotiable instruments, Government bonds, SBV bills, and other valuable papers in the money market
10	Buying and selling Government bonds and corporate bonds
11	Money market brokerage services
12	Issuance of 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 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, placing, and receiving deposits with credit institutions, foreign bank branches, and domestic or foreign financial institutions, in accordance with the law and SBV guidelines
15	Capital contributions and equity investments, in accordance with the law and SBV guidelines
16	Acting as a trustee, accepting trusteeships, and 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 contracts
21	Debt purchasing
22	Kinh doanh, cung ứng sản phẩm phái sinh lãi suất theo quy định của pháp luật và hướng dẫn của NHNN
23	Delegating payment processing to agents in accordance with State Bank of Vietnam

No.	Contents
	regulations
24	Cash and treasury services for credit institutions and branches of foreign banks
25	Participation in international payment systems: a) The Society for Worldwide Interbank Financial Telecommunication (SWIFT) network. b) The international card payment system of Visa. c) The international card payment system of JCB.

- Core products/services: An Binh Commercial Joint Stock Bank (ABBank) engages in monetary and banking business, including accepting deposits, extending credit, providing payment and treasury services, and conducting other banking and business activities—both domestically and internationally—in accordance with the license granted by the SBV and applicable laws. These offerings are designed to meet the diverse needs of various customer segments, including individuals, small and medium-sized enterprises ("SMEs"), and large corporate clients. Key products and services include:

  ✓ Deposit products: Including demand deposits, term deposits, savings deposits, and other types of deposits; the issuance of certificates of deposit; and other deposit-related products and services.

  ✓ Credit products: Including credit extension in the form of loans (such as loans for production, commerce, and services; home purchase, renovation, and construction loans; auto loans; installment loans; consumer loans; loans secured by savings passbooks; study-abroad loans, etc.); discounting and rediscounting; bank guarantees; credit card issuance; overdraft services; domestic and international factoring; letters of credit; debt trading; and other forms of credit extension.

  ✓ Domestic and international payment products and services: including opening payment accounts for customers; providing payment instruments; offering account-based payment services such as checks, payment orders, direct debits, collections, bank cards, and fund transfers; providing non-account-based payment services, as well as collection and disbursement services; facilitating international payments and international fund transfers; participating in the national interbank payment system; handling collections; processing remittances (e.g., via MoneyGram); and other payment-related services.

  ✓ Other products and services: foreign exchange trading and services; treasury services; financial capacity certification; Mobile Banking; fiduciary activities (trust services); acting as an agent in banking operations; serving as an insurance agent; providing asset safekeeping and safe-deposit box rental services; trading State Bank of Vietnam (SBV) bills and corporate bonds; trading other valuable papers; money brokerage; providing consultancy on banking operations; trading government debt instruments and government bonds; issuing bonds; securities depository services; custodial banking services; acting as an agent for the management of collateral/secured assets (in accordance with relevant laws); providing e-wallet services; and engaging in other business activities as permitted under ABBank's establishment and operating license.

9. 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).

II. Plan of the issuing of shares

1. Stock Name: An Binh Commercial Joint Stock Bank Shares.
2. Stock Type: Common shares.
3. Total number of shares issued: 1,606,783,948 shares
4. Number of shares outstanding: 1,606,783,948 shares
5. Number of treasury shares: 0 share
6. Number of shares expected to be issued: 192,814,073 shares
7. Total issuance value at par value: VND1,928,140,730,000
8. Rights exercise ratio: **100:12** (At the time of closing the list of Shareholders for the issuance of shares to increase charter capital from equity, Shareholders will receive 12 new shares for every 100 shares they own.).
9. Capital source for share issuance: From ABBank's accumulated undistributed profits based on the most recent audited financial statements, guaranteed to be sufficient for the issuance of shares to increase charter capital from equity.
10. Plan for handling fractional shares: The number of shares issued to increase charter capital from equity for each Shareholder shall be rounded down to the nearest whole number. Any fractional shares resulting from this process shall 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.
11. The last registration date (the date of closing the list of Shareholders) for allocation of rights: **December 4, 2026**.

THE LEGAL REPRESENTATIVE
GENERAL DIRECTOR

(Signed)

Le Manh Hung