
*Hanoi, December 31, 2025***ANNOUNCEMENT****Public Offering of Shares**

(Certificate of Registration for Additional Public Offering of Shares No. 563/GCN-UBCK issued by the Chairman of the State Securities Commission on December 31, 2025)

I. Introduction to the Issuer

1. Name of the Issuer: An Binh Commercial Joint Stock Bank
 2. Short name/Abbreviation: Ngân hàng An Bình / 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: VND 10,350,367,620,000
 6. Stock Code: ABB
 7. Payment Account: State Bank of Vietnam – Transaction Head Office
Account Number (in VND): 119.865
 8. Business Registration Certificate No. 0301412222 issued by the Department of Planning and Investment of Ho Chi Minh City on May 17, 1993, registered for the 29th change on June 28, 2023.
- Main business lines:
 - Other financial service activities not classified elsewhere (excluding insurance and social security). Code: 6499
 - Other monetary intermediary activities. Code 6491 (Main).
 - Main products/services: ABBANK operates in the monetary and banking services, including deposit taking, credit granting, payment services, treasury services, and other banking activities nationwide and abroad, in accordance with the license issued by the State Bank of Vietnam and the provisions of the law, to meet the diverse needs of all individual customers, small and medium-sized enterprises (“SMEs”), and large corporate customers. Main products and services include:
 - Deposit products: including accepting demand deposits, term deposits, savings deposits, and other types of deposits; issuing certificates of deposit and other deposit products and services.
 - Credit products: including credit in the form of loans (such as loans for production, trade and services; loans for buying, repairing, and building houses; loans for buying cars; installment loans; consumer loans; loans secured by savings accounts; student 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 granting.

- Domestic and international payment services: including opening payment accounts for customers, providing payment instruments, providing payment services through accounts such as checks, payment orders, payment authorizations, collection orders, collection authorizations, bank cards, money transfers, other non-account payment services, collection and disbursement services; international payment services, international money transfers, participating in the national interbank payment system; collection services; remittances – MoneyGram; and other payment services.
 - Other products and services: foreign exchange trading and services; treasury services; financial capacity verification; Mobile Banking; trust, receiving trust, and agency services in banking operations; insurance agency activities; asset custody services, safe deposit box rental; buying and selling State Bank bills and corporate bonds; buying and selling other securities; currency brokerage; banking consulting; buying and selling government debt instruments and government bonds; bond issuance; securities custody; supervisory banking operations; collateral management agency as prescribed by relevant laws; e-wallets and other business activities as per ABBANK's establishment and operation license.
9. Banking operating license No. 0031/NH-GP dated April 15, 1993, reissued under License No. 120/GP-NHNN dated December 12, 2018 (updated and amended charter capital according to Decision No. 1360/QD-NHNN dated July 13, 2023, amended head office address according to Decision No. 1901/QD-NHNN dated August 6, 2025, and updated and amended content related to charter capital according to Decision No. 1360/QD-NHNN dated July 13, 2023 of the State Bank of Vietnam).

II. Purpose of the Offering

Based on the Plan for increase charter capital as per the Shareholders' General Meeting Resolution dated September 16, 2025, of ABBANK, the entire amount raised from the offering will be added to ABBANK's capital and used to provide credit to customers.

III. Plan of the Offering

1. Stock Name: An Binh Commercial Joint Stock Bank Shares.
2. Stock Type: Common shares.
3. Number of shares offered: 310,511,028 shares, of which:
 - Number of shares offered by the Issuer: 310,511,028 shares;
 - Number of shares offered by Shareholders/Owners/Members: 0 shares.
4. Offering price: VND 10,000/share.
5. Total capital raised: VND 3,105,110,280,000, of which:
 - Capital raised by the Issuer: VND 3,105,110,280,000;
 - Capital raised by Shareholders/Owners/Members: VND 0.
6. Distribution method: Shares are offered to the public to existing Shareholders through rights issue, at a ratio of 100:30 (For every 1 share a Shareholder owns on the Last Registration Date, the Shareholder will receive 1 right, and for every 100 rights, that Shareholder will be entitled to purchase 30 additional shares offered).

- The list of Shareholders will be prepared by the Vietnam Securities Depository and Clearing Corporation (VSDC) on the Last Registration Date, January 15, 2026)
7. Minimum subscription quantity: No minimum number of shares to be subscribed.
 8. Subscription period: From January 22, 2026 to February 10, 2026.
 9. Subscription location:
 - For shareholders who have deposited their shares: Shareholders shall complete the procedures for transferring the right to purchase and/or subscribe to purchase shares at the depository members where their depository accounts are opened.
 - For shareholders who have not deposited their shares: Shareholders shall complete the procedures for transferring the right to purchase and/or subscribe to purchase shares at An Binh Securities Joint Stock Company (the authorized organization): 16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City (and the Company's branches) on weekdays.
(Shareholders must present a valid ID card/passport to complete the procedure).
 10. Share purchase payment period: From January 22, 2026 to February 10, 2026.
 11. Blocked account for receiving share purchase payments:
 - Account holder name: An Binh Commercial Joint Stock Bank
 - Account number: **8689686686**
 - Opened at: Vietnam Investment and Development Bank (BIDV) - Ha Thanh Branch.
 12. Related organizations:
 - Consulting organization: An Binh Securities Joint Stock Company.
 - Auditing organization:
 - Ernst & Young Vietnam Co., Ltd. (2023 financial statements);
 - KPMG Vietnam Co., Ltd. (2024 financial statements).
 13. Location for publishing the Prospectus: website: www.abbank.vn, www.abs.vn

**THE LEGAL REPRESENTATIVE
CHAIRMAN OF THE BOARD OF DIRECTORS**

(Signed)

Vu Van Tien