
Hanoi, December 31, 2025**ANNOUNCEMENT****GUIDELINES FOR SHAREHOLDERS AND INVESTORS ON PAYING FOR SHARES,
TRANSFERRING PURCHASE RIGHTS, AND ENSURING COMPLIANCE DURING THE
PUBLIC OFFERING OF SHARES TO EXISTING SHAREHOLDERS OF ABBANK*****To: The Shareholders of An Binh Commercial Joint Stock Bank.***

- Pursuant to the Letter No. 9241/NHNN-QLGS dated October 22, 2025, from the State Bank of Vietnam regarding the increase in ABBANK's charter capital;
- Pursuant to the 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,

Following Announcements No. 41/TB-HDQT and 42/TB-HDQT dated December 31, 2025, An Binh Commercial Joint Stock Bank (ABBANK) respectfully announces and provides guidance to shareholders and investors on purchasing shares in the additional share offering to existing shareholders as follows:

- Name of shares offered: An Binh Commercial Joint Stock Bank shares
- Stock code: **ABB**
- Exchange: UPCOM
- Share type: Common shares
- Offering price: **VND 10,000/share**
- Last registration date (closing date of Shareholder list): **January 15, 2026**
- Allocation ratio: **100:30**. Accordingly, for every 1 share owned is 1 purchase right; 100 purchase rights entitle the holder to buy 30 new shares (Information on the number of shares owned and the number of additional shares to be purchased is based on the Shareholder list prepared by the Vietnam Securities Depository and Clearing Corporation - VSDC on the closing date of Shareholder list).

I. Payment for share purchase and assurance of compliance**1. Payment period: *From January 22, 2026 to February 10, 2026.*****2. Payment location:**

- a) **For purchase rights originated from deposited shares:** Shareholders whose shares are deposited, and investors owning purchase rights originated from deposited shares, place subscription and pay for the shares at the Depository Member where shareholders or investors have opened depository accounts.
- b) **For purchase rights originated from non-deposited shares:** Shareholders whose shares are not deposited, and investors owning purchase rights originated from nondeposited shares pay for the shares by bank transfer or deposit into the account with the following details:
 - + Account Holder Name: An Binh Commercial Joint Stock Bank
 - + Account Number: **8689686686**
 - + Opened at: Vietnam Investment and Development Bank (BIDV) - Ha Thanh Branch
 - + Payment Details: **[Shareholder's Full Name]_[ID Number]_[Phone Number]_Purchase [Quantity] of ABB Shares**
(Example: Nguyen An Binh 0123456789012 0987654321 Purchase 1000 ABB Shares)

3. Organizations and individuals purchasing shares are responsible for complying with the following regulations:

- Legally responsible for the legality of the funds used to purchase shares.
- ***Not use funds provided by credit institutions, branches of foreign banks, or funds from corporate bond issuance to purchase ABBANK shares.***
- Not purchase ABBANK shares under the name of another individual or legal entity in any form, except in cases of entrustment as prescribed by law.
- ***Shareholders, shareholders and related parties owning shares exceeding the shareholding ratio stipulated in Article 63 of the Law on Credit Institutions are not allowed to purchase additional shares*** until they comply with the regulations on shareholding ratio.
- Shareholders owning 1% or more of ABBANK shares are responsible for providing and updating information to ABBANK; Major shareholders, insider shareholders, and related parties are responsible for providing and updating information to ABBANK and disclosing information in accordance with the law and ABBANK's charter.

4. Default commitment:

By paying for ABB shares, shareholders/investors holding purchase rights to acknowledge and assume full responsibility for having read and understood the Prospectus, related information, notices, and instructions from ABBANK regarding the offering as published in accordance with regulations and/or posted on ABBANK's website; Simultaneously, shareholders/investors holding purchase rights commit, guarantee, and assume full responsibility for complying with the regulations of the Law on Credit Institutions, including: not using funds provided by credit institutions, branches of foreign banks, or funds from corporate bond issuance to purchase or receive the transfer of ABBANK shares; not purchasing ABBANK shares under the name of other individuals or legal entities in any form, except in cases of entrustment as prescribed by law; complying with regulations on ownership limits; fully meeting the conditions and procedures for purchasing shares; complying with regulations on major shareholders, major shareholders and related parties, shareholders owning 1% or more of the charter capital (for major shareholders, related parties of major shareholders, and shareholders owning 1% or more of the charter capital); and complying with the provisions of ABBANK's Charter and other relevant laws.

II. Transfer of Share Purchase Rights

1. ***Shareholders wishing to transfer their purchase rights are permitted to transfer them once*** to another organization or individual (the recipient of purchase rights transferred is not allowed to transfer them to another person). The organization or individual transferring the purchase rights is obligated to pay taxes as prescribed by law.
2. ***Transfer period for purchase rights: From January 22, 2026 to February 6, 2026.***
3. ***Location for carrying out the procedure for transferring purchase rights:***
 - a) ***Shareholders whose shares are deposited*** carry out the procedure for transferring purchase rights at the Depository Member where the Shareholder or Investor has opened a depository account.
 - b) ***Shareholders whose shares have not yet been deposited*** carry out the procedure for transferring purchase rights at An Binh Securities Joint Stock Company (the authorized organization to carry out the procedure): 16th Floor, Geleximco Building, 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City (and the Company's branches) on weekdays (Shareholders and investors must present a valid ID card/Citizen ID/Passport to complete the procedure).

4. Shareholders and investors are obligated to comply with regulations:

a) For domestic shareholders and investors:

- The transfer of purchase rights to buy shares does not lead to a violation of the ownership limits stipulated in Article 63 of the Law on Credit Institutions, specifically: An individual shareholder may not own more than 5% of ABBANK's charter capital. An institutional shareholder may not own more than 10% of ABBANK's charter capital. Shareholders and their related parties may not own more than 15% of ABBANK's charter capital. (The above ownership ratio includes indirectly owned shares and shares entrusted by shareholders to other organizations or individuals for purchase).
- A major shareholder and their related parties at another credit institution are not allowed to receive the transfer of purchase rights to buy additional shares that would result in simultaneously owning 5% or more of ABBANK's charter capital.
- A shareholder, investor who acquires the rights to purchase shares, thereby becoming a major shareholders of ABBANK, must obtain written approval from the State Bank of Vietnam before proceeding, as stipulated in Point d, Clause 1, Article 37 of the Law on Credit Institutions and guided by Circular No. 50/2018/TT-NHNN dated December 31, 2018 (amended and supplemented by Circular No. 06/2022/TT-NHNN dated June 30, 2022 and Circular No. 22/2024/TT-NHNN dated June 28, 2024).
- Purchase rights may not be transferred to ABBANK's subsidiaries or other credit institutions or enterprises in which ABBANK holds shares or capital contributions, 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.

b) For Foreign Shareholders, Investors:

- A foreign investor is not permitted to receive purchase rights from another shareholder, except in cases where foreign investors transfer purchase right among themselves to ensure the total shareholding of all foreign investors as stipulated in Clause 5, Article 13 of ABBANK's Charter.
- A foreign shareholder, a foreign shareholder and related parties shall comply with the shareholding ratios stipulated in Clause 7, Article 63 of the Law on Credit Institutions, and Article 7 of Decree No. 01/2014/ND-CP dated January 3, 2014, as amended and supplemented by Decree No. 69/2025/ND-CP dated March 18, 2025 of the Government (hereinafter referred to as Decree 01).
- In cases where foreign investors acquire each other's purchase right and become a major shareholder of ABBANK, written approval from the State Bank of Vietnam must be obtained before implementation, as stipulated in Point d, Clause 1, Article 37 of the Law on Credit Institutions; Clauses 1 and 2, Article 8 of Decree 01; and Circular 38/2014/TT-NHNN dated December 8, 2014, of the State Bank of Vietnam.

The full text of the prospectus for the offering, announcements, instructions, and related information can be found on the websites: www.abbank.vn and www.abs.vn. For further information, please contact:

ABS Securities Depository Division

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Respectfully announce./.

THE CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed)

Vu Van Tien