



No. 2774/TB-TGD.26

## ANNOUNCEMENT of share issuance to pay dividends

### 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](http://www.abbank.vn)
  5. Charter capital: VND13,972,086,850,000
  6. Stock Code: ABB
  7. Payment Account: State Bank of Vietnam – Transaction Head Office  
Account Number (in VND): 119865
  8. Certificate of Business Registration No.: 0301412222 initially issued by the Department of Planning and Investment (now the Department of Finance) of Ho Chi Minh City on May 17, 1993, and amended for the 29th time by the Department of Planning and Investment (now the Department of Finance) of Hanoi City on June 28, 2023<sup>1</sup>.
- Main business lines:
    - Other financial service activities not classified elsewhere (excluding insurance and social insurance) Code: 6499
    - Other monetary intermediary activities Code: 6419 (Main).
  - Main products/services: ABBank operates in the monetary and banking services, including deposit taking, credit granting, payment services, treasury services, and other banking services 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: including accepting demand deposits, term deposits, savings deposits, and other types of deposits; issuing certificates of deposit and other deposit products and services.
    - Credit granting: 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

<sup>1</sup> Since July 1, 2024, the Law on Credit Institutions No. 32/2024/QH15 came into effect, the establishment and operation license of a credit institution is also the business registration certificate (Article 27.2). Therefore, after this date, any amendments and supplements to ABBank's establishment and operation license, as per the decision of the Governor of the State Bank of Vietnam, will also be considered amendments and supplements to ABBank's business registration.

- 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 by the State Bank of Vietnam and its relating Decisions on amending and supplementing License (including updated and amended head office address according to Decision No. 1901/QD-NHNN dated August 6, 2025; and amended charter capital according to Decision No. 1115/QD-NHNN dated May 15, 2026 by the Governor of the State Bank of Vietnam).

## **II. Purpose of the issuing of shares**

Issuing shares to pay dividends for 2025 to existing Shareholders.

## **III. 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: 1,397,208,685 shares
4. Number of shares outstanding: 1,397,208,685 shares
5. Number of treasury shares: 0 share
6. Number of shares expected to be issued: 209,581,302 shares
7. Total value of shares expected to be issued at par value: VND 2,095,813,020,000
8. Rights exercise ratio: 100:15. Accordingly, a Shareholder who owns each share at the date of closing list has 1 right. With 100 rights, the Shareholder will receive dividends of 15 new shares.
9. Issuance capital source: From ABBank's accumulated undistributed profits based on the latest audited annual financial statement, guaranteed to be sufficient to pay dividends.
10. Plan for handling fractional shares:  
The number of shares each Shareholder receives will be rounded down to the nearest unit. Fractional shares are cancelled.  
*For example: Based on the list of Shareholders exercising the right to receive dividends, Shareholder A owns 151 shares. Based on the issuance ratio to exercise rights, the number of shares to receive dividends is calculated as  $(151 \times 15)/100 = 22.65$ . According to the principle of rounding down and the fraction of shares being cancelled, Shareholder A will receive 22 new shares.*
11. The last registration date (the date of closing list) for allocation of rights: **July 10, 2026.**

**THE LEGAL REPRESENTATIVE  
GENERAL DIRECTOR**

*(Signed)*

**Le Manh Hung**