



Hanoi, March 26th, 2026

RESOLUTION OF THE BOARD OF DIRECTORS

Re: Approval of 1st private placement bond issuance plan in 2026

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to Law on Securities No. 54/2019/QH14 dated November 26, 2019;
- Pursuant to Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to Decree 153/2020/ND-CP dated December 31, 2020 of the Government prescribing private placement and trading of privately placed corporate bonds in domestic market and offering of corporate bonds in international market;
- Pursuant to Decree 65/2022/ND-CP dated September 16, 2022 amending and supplementing a number of articles of Decree 153/2020/ND-CP;
- Pursuant to Decree 08/2023/ND-CP dated March 5, 2023 amending, supplementing and suspending the effect of a number of articles in Decrees regulating the offering and trading of corporate bonds in the domestic market and offering corporate bonds to the international market;
- Pursuant to Circular No. 76/2024/TT-BTC dated November 06, 2024 of the Ministry of Finance guiding the information disclosure and reporting regimes on private placement of corporate bonds and trading of privately placed corporate bonds in the domestic market and offering of corporate bonds to the international market;
- Pursuant to Circular No. 12/2021/TT-NHNN dated July 30, 2021 of the State Bank of Vietnam prescribing credit institutions and foreign bank branches' trading of promissory notes, treasury bills, deposit certificates and bonds domestically issued by other credit institutions and foreign bank branches;
- Pursuant to Circular No. 59/2024/TT-NHNN dated December 31, 2024 of the State Bank of Vietnam amending and supplementing a number of articles of Circular No. 12/2021/TT-NHNN dated July 30, 2021, of the Governor of the State Bank of Vietnam, prescribing purchase and sale by credit institutions or foreign bank branches of promissory notes, treasury bills, deposit certificates and bonds issued domestically by other credit institutions or foreign bank branches;
- Pursuant to Circular No. 30/2023/TT-BTC dated May 17, 2023, of the Ministry of Finance providing guidelines for registration, depositing, corporate actions, transfer of ownership, settlement for transactions and organization of trading market for corporate bonds privately placed in domestic market;
- Pursuant to the Charter of An Binh Commercial Joint Stock Bank;

- Pursuant to Decision No. 147/QĐ-HĐQT.22 dated July 27, 2022, by the Board of Directors regarding the delegation of authority for the approval of the issuance of promissory notes, treasury bills, deposit certificates and bonds domestically issued by ABBANK;
- Pursuant to the Minutes of the Board of Directors meeting dated No. 21-2026 dated 18/03/2026 of the Board of Directors on 1st private placement bond issuance plan in 2026;

RESOLVED:

Article 1. Approving the 1st private placement bond issuance plan in 2026 of An Binh Commercial Joint Stock Bank (hereinafter referred to as “**Bond Issuance Plan**”), the specific content of the Bond Issuance Plan is attached with this Resolution.

Article 2. Implementation :

1. Assign/authorize the Chairman of the Board of Directors to decide on arising practical issues. During the implementation of this Resolution; direct the General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) to carry out the implementation of the Bond Issuance Plan approved by the Board of Directors .
2. Assign/authorize the General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) to carry out the implementation of the Bond Issuance Plan approved by the Board of Directors, specifically as follows:
 - a) Carry out all procedures to implement Bond Issuance Plan in accordance with laws and ABBANK's regulations;
 - b) Depending on actual situation, make decision on several contents as stipulated in the Bond Issuance Plan, ensuring that the total face value of bond offered from all bond offerings not exceeding VND 20,000 billion;
 - c) Make decision on redemption of bonds and other contents of the bond redemption plan (including but not limited to: specific time of redemption, redeem price, etc.) and to execute the bond redemption if any;
 - d) Make decision on actual cost arising related to the issuance and redemption of bond;
 - e) Make decision and sign contracts, documents, and the dossiers for offering bond under the form of private placement plan as stipulated in the Bond Issuance Plan, including: Offering Circular of Bond (O.C), Terms and Conditions of Bond, announcements of private placement of Bond, reports of private placement of Bond, bond subscription agreement, advisory issuance contracts, and other necessary documents of private placement of Bond in accordance with laws;
 - f) Make decision, sign, organize, and carry out all necessary procedures at competent state regulatory agencies related to bond issuance (including but not limited to: registering bonds at the Vietnam Securities Depository and Clearing Corporation, registering bond transactions at the Hanoi Stock Exchange, etc.), and bond redemption (when arising);

- g) Make decision and carry out all necessary procedures for the implementation and post-issuance of the bond, in order for the issuance of the Bond is duly implemented and completed in accordance with laws.
- h) Other delegation/authorization details are specifically stipulated in the Issuance Plan.
- i) The General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) is authorized to delegate the above assigned and authorized tasks and shall be responsible for their re-delegation.

Article 3. Effectiveness and implementation:

- 1. This Resolution takes effect from the date of signing.
- 2. Members of the Board of Directors, members of the Board of Management, related departments and individuals of ABBANK shall be responsible for the implementation of this Resolution./.

**OBO. BOARD OF DIRECTORS
CHAIRMAN**

To:

- Article 3;
- Saved: BOD offices;
TSR division.

(Signed)

Vu Van Tien

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ABBank BOND ISSUANCE PLAN

1st PRIVATE PLACEMENT IN 2026

(Attached to Resolution No. 12/NQ-HĐQT.26 dated March 26th, 2026 of the Board of Directors of An Binh Commercial Joint Stock Bank)

I. LEGAL BACKGROUND FOR BOND ISSUANCE

- Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Law on Securities No. 54/2019/QH14 dated November 26, 2019;
- Law on Credit Institutions No. 32/2024/QH15 promulgated by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024;
- Decree No. 153/2020/ND-CP dated 31 December 2020 of the Government prescribing private placement and trading of privately placed corporate bonds in domestic market and offering of corporate bonds in international market;
- Decree No. 65/2022-ND-CP dated 16 September 2022 amending and supplementing a number of articles of Decree 153/2020/ND-CP;
- Decree 08/2023/ND-CP dated 5 March, 2023 amending, supplementing and suspending the effect of a number of articles in Decrees regulating the offering and trading of corporate bonds in the domestic market and offering corporate bonds to the international market;
- Circular 76/2024/TT-BTC dated November 6, 2024 of the Ministry of Finance guiding the information disclosure regime and reporting regime on the offering and trading of individual corporate bonds in the domestic market and the offering of corporate bonds to the international market and amendments and supplements (if any) ("Circular 76");
- Circular No. 12/2021/TT-NHNN dated July 30, 2021 of the State Bank of Vietnam prescribing credit institutions and foreign bank branches' trading of promissory notes, treasury bills, deposit certificates and bonds domestically issued by other credit institutions and foreign bank branches;
- Circular 59/2024/TT-NHNN dated December 31, 2024 amending and supplementing a number of articles of Circular 12/2021/TT-NHNN dated July 30, 2021 of the State Bank regulating the purchase and sale of promissory notes, treasury bills, deposit certificates, and bonds issued domestically by other credit institutions and foreign bank branches by credit institutions and foreign bank branches ("Circular 59");
- Circular No. 30/2023/TT-BTC dated May 17, 2023 of the Ministry of Finance on providing guidelines for registration, depositing, corporate actions, transfer of ownership, settlement for transactions and organization of trading market for corporate bonds privately placed in domestic market;

- Decision No. 147/QĐ-HĐQT.22 dated July 27, 2022, by the Board of Directors regarding the delegation of authority for the approval of the issuance of promissory notes, treasury bills, deposit certificates and bonds domestically issued by ABBank;
- Charter of An Binh Commercial Joint Stock Bank;
- Other provisions of law.

II. ABBank BOND ISSUANCE PLAN THROUGH PRIVATE PLACEMENT, FIRST TIME IN 2026

1. Bond issuer information

- Name: An Binh Commercial Bank
- Abbreviation: ABBank
- Type of business: Public company
- Head Office: Floor 1, 2, 3, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi City.
- Business registration certificate of Joint stock company: No. 0301412222 issued by the Department of Planning and Investment of Ho Chi Minh City, registered for the first time on 17/05/1993, registered for the 29th change on 28/06/2023 by the Department of Planning and Investment of Ha Noi City.
- Establishment and operation license No. 120/ GD-NHNN dated 12/12/2018 issued by the State Bank and related documents.
- Account receiving money from bond issuance:
Account holder: AN BINH COMMERCIAL BANK
Citad code: 0132.3002
Opened at: An Binh Commercial Bank – Head Office

2. Bond issuance purpose

Issuing bonds in accordance with specialized laws, specifically to raise funds to expand credit activities (lending to individual and corporate customers) in accordance with the Law on Credit Institutions.

3. ABBank satisfy every condition for bond issuance prescribed in Articles 9 and 10 of Decree 153/2020/NĐ-CP dated 31/12/2020

No	Conditions for bond offering	Interpretation
I	General conditions for bond offerings	
1.	The issuer a joint-stock company or limited liability company duly established and operating in accordance with	ABBank is a Joint Stock Commercial Bank (Joint Stock Company) established and operating under Business Registration Certificate No. 0301412222 issued by the

	the law of Vietnam.	Yes	Department of Planning and Investment of Ho Chi Minh City for the first register on 17 th May 1993. The 29 th registration for change dated 28 th June 2023 at the Hanoi Department of Planning and Investment and Operation License No. 120/GP-NHNN dated December 12, 2018 issued by the State Bank.
2.	It has fully paid principals and interests of bonds issued or due debts in the last 03 consecutive years preceding the bond offering (if any), except the offering of bonds to creditors that are selected financial organizations	Yes	Pursuant to the 2025 Audited Financial Statements of ABBank (including separated and consolidated financial statements audited by Ernst & Young Vietnam LLC), and through the approval of this Issuance Plan, ABBank commits to fully and timely pay the principal and interest of issued bonds and due debts (excluding bond debt) in the 3 consecutive years prior to the bond issuance.
3.	It has maintained adequacy ratios and prudential ratios in operations in accordance with regulations of specialized laws	Yes	This Issuance Plan and the 2025 Capital Adequacy Ratio Report and the 2025 audited financial statements (including separated and consolidated financial statements prepared by Ernst & Young Vietnam LLC) of ABBank clearly state information proving that ABBank meets the financial safety ratios and safety assurance ratios in operations as prescribed by specialized laws.
4.	It must have a bond issuance plan approved and accepted as prescribed in Decree 153/2020/ND-CP	Yes	The Issuance Plan was approved and accepted by the Board of Directors of ABBank in accordance with the provisions of the Charter of An Binh Commercial Joint Stock Bank.
5.	Its financial statements of the year preceding the year of issuance have been duly	Yes	The separate and consolidated financial statements of ABBank in 2025 were audited by Ernst & Young Vietnam LLC,

	audited by an accredited audit organization according to Decree 153/2020/ND-CP		an auditing organization approved to audit the financial statements of public interest entities in accordance with the provisions of law and not a related party to the issuing enterprise in accordance with the provisions of the Securities Law and guiding documents. Ernst & Young Vietnam LLC has issued an unqualified audit for the separate and consolidated financial statements prepared in 2025.
6.	Entities participate in the offering according to Decree 153/2020/ND-CP and 65/2022/ND-CP	Yes	In this Plan, the Bond Buyers are organizations that meet the conditions of professional securities investors according to the provisions of securities law.
II	Conditions for offering of bonds in multiple waves		
7.	Meet the requirements for bond offering laid down in Article 9 Decree 153/2020/ND-CP	Yes	ABBank satisfied the conditions prescribed in Chapter I above.
8.	Have demands for funds in multiple stages in conformity with the purposes of bond issuance approved according to Decree 153/2020/ND-CP. The Bond Issuance Plan for offering non-convertible bond without warrants is approved by the competent authority according to the company's charter.	Yes	ABBank have a demand to mobilize capital in multiple stages in conformity with the purpose of issuing bonds stated in this Plan. Pursuant to Clause 8, Article 52 of ABBank's Charter, the Board of Directors has the authority to approve the Bond Issuance Plan.
9.	Have a bond issuance plan in which the quantity of bonds to be offered, issuing time and plan to use funds raised from each offering wave must be specified.	Yes	Expected volume, timing and plan for using capital from bond issuances are elaborated in details in this plan. The specific volume, timing and detailed capital use plan of each issuance will be listed in the Issuance Decision of each

			issuance.
10.	A bond distribution period of each private placement/offering must not exceed 30 days from the date of information disclosure prior to the private placement/offering. The total period of multiple private placements/offering must not exceed 6 months from the issuance date of the first private placement/offering	Yes	- In the Plan, ABBank announces the offering time for each offering not exceeding 30 days from the date of information announcement before that offering. At the same time, the total offering time for each offering must not exceed 06 months from the issuance date of the first offering.

4. Terms and conditions of issued bonds; venue of issuance; volume of issuance; and expected issuance date of each time.

a) Terms and conditions of issued bonds

- Issuing organization: An Binh Commercial Joint Stock Bank.
- Name of the Bond: ABBank's first private bond in 2026
- Type of Bond: Non-convertible corporate bonds, without warrants, unsecured by ABBank's assets and not a secondary debt of ABBank.
- Tenor: From 01 year to 05 years, specific tenors decided by General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) at specific issuing period.
- Total Issuing Volume (Total Face Value): VND 20.000.000.000.000 (in words: Twenty thousand billion VND even).
- Par value per bond: VND 100.000.000 (one hundred million VND) or multiple of VND 100.000.000 (one hundred million VND)
- Issue price: 100% of Bond face value
- Issuance and payment currency: Vietnam Dong
- Form of Bonds: Bonds are issued in the form of book entries, with the name of the Bond Owner recorded.
- Interest rate:
 - o Fixed or floating or a combination of fixed and floating interest rates.
 - o In case the nominal interest rate of the Bond is a floating interest rate or a combination of fixed and floating interest rates, the floating interest rate is determined based on: "reference basis" +/- (plus or minus) "margin" accordingly:

- “reference basis” to determine the nominal interest rate is one of the following two cases (depending on the application period):
 - i. The average interest rate on individual savings deposits in Vietnamese Dong, payable in arrears, with a term of 12 months, announced on the websites of the Vietnam Joint Stock Commercial Bank for Industry and Trade, the Joint Stock Commercial Bank for Investment and Development of Vietnam, the Joint Stock Commercial Bank for Foreign Trade of Vietnam and the Vietnam Bank for Agriculture and Rural Development.
 - ii. The maximum interest rate on a deposit in VND of organizations (except credit institutions, foreign bank branches) and individuals at credit institutions, foreign bank branches as prescribed in Circular No. 48/2024/TT-NHNN dated September 30, 2024 (and related amendments and supplements - if any), applicable to deposits with terms from 1 month to less than 6 months, is announced on the electronic information page (website) of the State Bank of Vietnam.
- "margin" is determined based on the market situation, ABBank's ability to accept/capital demand at the time of each offering, in accordance with the State Bank's regulations on interest rates in each period. The margin of each Bond offering is clearly stated in the Bond issuance decision of each offering and in the Information Disclosure for investors purchasing Bonds for each offering
- The General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) decides the nominal interest rate of the Bonds of each offering to ensure compliance with the above regulations, current regulations on interest rates of the State Bank of Vietnam in each period, based on the advice of the Assets - Liabilities Management Council (ALCO), market interest rates, ensuring business efficiency and operational safety and clearly stating in the Decision on Bond issuance of each offering and in the Information Disclosure for investors purchasing Bonds of each offering.
- Bond buyers: Organizations that are professional investors as defined in the prevailing law and regulations.
- Issuance method: Direct sale to investors and/or through an issuing agent; specifics will be determined by General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter).
- Principal repayment method: The principal will be paid in full on the maturity date and/or on any early redemption date and/or on other due payment dates. If the repayment date falls on a holiday, the principal will be paid on the next working day.

- Interest payment method: Interest will be paid annually, once a year, on the interest payment date and/or on any early redemption date and/or on the maturity date and/or on other due payment dates. If the interest payment date falls on a holiday, the interest will be paid on the next working day.
- Related organizations
 - Consulting agents: General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) will decide on the selection of a licensed securities company that meets ABBank's requirements, ensuring compliance with legal regulations.
 - Organization for registration and custody of the bonds: Bonds will be registered and deposited at the Vietnam Securities Depository and Clearing Corporation (VSDC) and registered for trading at the Stock Exchange in accordance with legal regulations. In accordance with the provisions of Decree 65/2022/ND-CP (and any amendments or supplements, if applicable).
 - Issuing agents (if any): General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) will decide on the selection of a licensed securities company that meets ABBank's requirements, ensuring compliance with legal regulations. The specific issuing agents for each bond issuance (if any) will be specified in the General's Decision for each wave.
- b) Location of the offering: At the Head Office, Branches and Transaction Offices of ABBank.
- c) Number of issuance waves, issuance volume and expected time of each wave:

Bonds may be issued in multiple waves, the quantity of bond to be offered, issuing time of each waves are as follows:

 - Expected number of waves: maximum 25 (Twenty-five) waves.
 - Expected offering volume for each wave: maximum VND 5.000 (Five thousand) billion per wave, ensuring the total cumulative volume of the Bonds offered of all waves not exceeding VND 20.000.000.000. 000 (In words: Twenty thousand billion VND).
 - Expected issuing time: from March 2026 to December 2026, ensuring that bonds offered in each wave must be distributed within 30 days from the date of disclosure of information before offering. Total duration for offering of bonds in multiple waves shall not exceed 06 months from the issue date of the first offering wave..
 - Expected issuing time of each wave: According to ABBank's capital needs, serving ABBank's lending needs in 2026 and the following years.

The General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) shall, based on the actual offering

situation, decide on the number of offerings, the volume of offerings and the specific offering time of each offering.

5. *Terms and conditions for redemption of bonds before maturity or bond swap*

5.1. Redemption of bonds before maturity

a) Cases in which bonds are redeemed before maturity:

(i) Bond shall be redeemed at the request of ABBank: ABBank has the right to redemption part or all of the bonds holding volume before maturity at specific times during the term of the Bonds and the Bondholders must resell the Bonds they are holding to ABBank at the request of ABBank. The time, volume of redemption, and specific redemption price of each offering will depend on the market situation and ABBank's capital balance at the time of redemption and will be specifically announced in the Bond Issuance Decision of each offering and in the Information Disclosure before each offering.

(ii) Bond shall be redeemed at the request of Bond Holders: Bond Holders has the right to request ABBank to redemption part or all of the bonds holding volume before maturity at specific times during the Bond term and the Issuer must redemption the Bonds before maturity upon request of the Bondholder. The specific time, volume and redemption price will depend on the agreement between the investor and ABBank at the time of offering of each offering and will be specifically announced in the Bond Issuance Decision of each offering and in the Information Disclosure before each offering.

(iii) Bond shall be redeemed under an agreement between ABBank and bondholder: In addition to the two cases mentioned above, ABBank and the Bondholder may agree on redeeming the bonds before maturity at any time during the Bond term.

b) Terms and conditions for bond redemption before maturity:

- Purpose of redemption: optimize business efficiency at the time of repurchasing and / or under the commitment of ABBank to redeem bonds upon issuance.

- Total face value of bonds expected to be redeemed: maximum amount to be redeemed by ABBank equal to the total par value successfully issued and not exceeding VND 20,000 billion of bond's face value.

- Source of capital used for redemption: from ABBank's revenue and/or due lendings and/or capital mobilization from organizations, customers and/or valuable papers issuance and/or other legal capital sources.

- Bond redemption price: The General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) decides and stipulates the formula for calculating the redemption price in the Bond issuance decision of each offering and in the Information Disclosure before the bond offering of each offering wave.

- Other contents, procedures for redemption of bonds (including but not limited to the method of redeem, conditions and terms of redemption, etc.): the General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) decides and regulates in General Director's Decision and in the Offering Circular of each wave, ensuring accordance with Vietnam's law.

- Time of redemption: General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) decides and regulates in Offering Circular and in the Offering Circular of each wave, ensuring strict compliance with prevailing laws on timely information disclosure of bond repurchases.

c) ABBank's commitment on bond redemption before maturity:

ABBank commits to redeem bond before maturity according to the provisions of the bond issuance plan, the Issuance Decision of each offering and the information disclosure before each bond offering.

5.2. Compulsory Bond Redemption

Bonds shall be compulsorily redeemed at the request of investors in the following cases:

(i) ABBank commits violations against regulations of law on offering and trading of corporate bonds according to decision issued by a competent authority, and such violations cannot be rectified or a number of bondholders that represents at least 65% of total outstanding bonds of the same type refuses to give approval for remedial measures for such violations.;

(ii) ABBank fails to comply with the bond issuance plan, and that violation cannot be rectified or a number of bondholders that represents at least 65% of total outstanding bonds of the same type refuses to give approval for remedial measures for that violation.

(iii) Other cases specifically stated in the Information Disclosure before each offering wave.

5.3. Bond Swap: Not applicable.

6. *ABBank's financial indicators of the issuer in 03 consecutive years preceding the year of issuance and any changes therein after the bond issuance (if any)*

Unit: Million VND

(Source: Audited consolidated financial statements of 2023; 2024 and 2025 of ABBank)

No	Category	31/12/2023	31/12/2024	31/12/2025
1	Owners' Equity	13,479.217	14,024.232	16,800.695
1.1	Charter capital	10,350.368	10,350.368	10,350.368
1.2	Share premium	34.279	34.279	34.279
1.3	Reserved	1,150.399	1,284.297	1,820.157
1.4	Retained earnings	1,943.177	2,354.294	4,594.897
1.5	Assets revaluation differences	-	-	-
1.6	Foreign exchange rate differences	-	-	-
2	Total Liabilities	148,619.956	162,688.881	203,694.036
2.1	Deposits and borrowings from other credit institutions	29,041.487	45,930.839	31,118.108
-	Deposits from other credit institutions	24,774.677	42,765.878	29,159.120
-	Borrowings from other credit institution	1,594.710	3,164.961	1,958.988
2.2	Deposits from customers	100,034.291	90,719.121	133,411.372
2.3	Derivatives and other financial liabilities	265.268	381.690	11.130
2.4	Grants, trusted funds and borrowings where the Bank bears risk	26.613	9.364	3.313
2.5	Valuable papers issued	15,600.000	19,230.000	27,800.183
-	Liabilities from issuing certificates of deposits	5,400.000	13,830.000	13,600.183
-	Liabilities from issuing bonds	10,200.000	5,400.000	14,200.000
+	Privately placed bonds in domestic market	10,200.000	5,400.000	14,200.000
+	Public offering of bonds in domestic market	0	0	-
+	Offering of bonds in international market	0	0	-
2.6	Other liabilities	3,652.297	2,685.098	4,608.653
-	Interest and fee payables	3,138.846	1,736.021	2,621.145
-	Other payables and liabilities	513.451	949.077	1,987.508
3	Capital structure ratio (times)			
3.1	Total liabilities/ Total assets	0,92	0,92	0,92
3.2	Total liabilities/ Owners' Equity	11,03	11,6	12,12
4	Solvency ratio: Quick ratio has the same meaning as Solvency ratio in the banking segment in compliance with the regulations of the State Bank			
4.1	30-day VND Coverage Ratio	67,17%	91,42%	106,76%
4.2	30-day USD Coverage Ratio	Not applicable due to negative net cash outflow	Not applicable due to negative net cash outflow	Không áp dụng tỷ lệ do dòng tiền ra ròng âm
5	Total outstanding liabilities from issuing bonds/ Owners' Equity	0,76	0,39	0,85
6	Profit			
6.1	Profit before tax (PBT)	584.044	744.218	3.540.771
6.2	Profit after tax (PAT)	453.502	585.556	2.808.626
7	Profitability ratios (%)			
7.1	Percentage of Profit after tax/	0,31%	0,35%	1,41%

No	Category	31/12/2023	31/12/2024	31/12/2025
	Total assets (ROA)			
7.2	Percentage of Profit after tax/ Owners' Equity (ROE)	3,42%	4,26%	18,22%
8	Adequacy ratios and prudential ratios in operations in accordance with regulations of specialized laws	Details in the next table.		

ADEQUACY RATIOS AND PRUDENTIAL RATIOS IN OPERATIONS IN ACCORDANCE WITH REGULATIONS OF SPECIALIZED LAWS APPLIED TO BANKS

No	Category	Legal basis	SBV Regulation	31/12/2023	31/12/2024	31/12/2025
1	Capital adequacy ratio (CAR)	Law on Credit Institutions No. 32/2024/QH15; Circular 41/2016/TT-NHNN and related amendments and supplements.	≥8%	11,25% (Compliant)	10,04% (Compliant)	11,39% (Compliant)
	Tier-1 Capital			13.473.739	14.043.613	16.813.481
	Tier-2 Capital			704.048	682.878	4.767.956
	Items deducted when calculating equity			0	0	-
	Total risk-weighted assets			126.067.853	146.683.937	189.450.976
2	Loan-to-Deposit Ratio (LDR)	Law on Credit Institutions No. 32/2024/QH15; Circular 22/2019/TT-NHNN and related amendments and supplements	≤85%	68,39% (Compliant)	68,02% (Compliant)	62,55% (Compliant)
	Total outstanding loans			97.407.675	103.583.004	118.819.119
	Total deposits			142.439.127	152.284.014	189.964.054
3	Ratio of short-term capital for medium and long-term loans		≤30%	21,25% (Compliant)	25,94% (Compliant)	1,77% (Compliant)
	Total medium and long term capital			23.268.302	19.353.727	31.086.793
	Total outstanding medium and long term loans			45.099.274	45.759.568	33.648.256
	Total of short-term capital for medium and long-term loans			102.711.798	101.801.687	144.289.811
4	Maximum investment in government bonds (% of preceding month average liabilities)		≤30%	10,11% (Compliant)	8,74% (Compliant)	7,35% (Compliant)
	Total investment in government bonds			11.708.000	11.328.000	14.113.796
	Total preceding month average liabilities			121.496.823	133.802.197	192.059.329
5	Liquidity reserve ratio		≥10%	18,33% (Compliant)	14,82% (Compliant)	22,63% (Compliant)
	High-liquidity assets			27.189.473	23.308.263	44.515.483
	Total liabilities			148.331.974	157.266.379	196.670.461
6	30-day VND Coverage Ratio		≥50%	67,17% Compliant	91,42% (Compliant)	106,76% (Tuân thủ)

No	Category	Legal basis	SBV Regulation	31/12/2023	31/12/2024	31/12/2025
7	30-day VND Coverage Ratio		10%	Not applicable due to negative net cash outflow. (Compliant)	Not applicable due to negative net cash outflow. (Compliant)	Not applicable due to negative net cash outflow. (Compliant)
8	Limit on capital contributions or share purchases		Follow the regulations	Compliant	Compliant	Compliant
9	Credit restrictions and limits		Follow the regulations	Compliant	Compliant	Compliant
10	Ratio of total positive foreign currency position divided by Owners' Equity	Law on Credit Institutions No. 32/2024/QH15; Circular 07/2012/TT-NHNN and related amendments and supplements.	$\leq 20\%$	Compliant	Compliant	Compliant
11	Ratio of total negative foreign currency position divided by Owners' Equity		$\leq 20\%$	Compliant	Compliant	Compliant
12	Ratio of Total gold position divided by Owners' Equity	Law on Credit Institutions No. 32/2024/QH15; Circular 38/2012/TT-NHNN and related amendments and supplements	$\leq 2\%$	Not applicable (**)		

(**) ABBank's license does not include gold trading activities.

Changes therein after the bond issuance (if any) to ABBank: After the bond issuance, Total Liabilities, Total outstanding liabilities from issuing bonds (including all form of bond issuances)/ Owners' Equity may change depending on the bond offering result and redemption plan before maturity of the outstanding bond as approved by the competent authority during the offering period. ABBank commits all of the above financial indicators & adequacy ratios and prudential ratios in banking operations are strictly in compliance with regulations of prevailing laws.

7. Current situation of Issued bond principal, interest payment and due debts (excluding bond) in the previous 03 consecutive years prior to the issuance date

ABBank paid in full and on time the bond principal, interest payment and due debts (excluding bond) for 3 consecutive years prior to the bond issuance.

ABBank will provide written commitment for investors of ABBank's bond (if requested).

8. Report on situation of bond issuance and use capital of outstanding bonds in 03 (three) consecutive years prior to the bond offering (if any)

- Total issued bond volume (at par value) for outstanding bonds as of December 31, 2025: VND 14.200 (fourteen thousand two hundred) billion
- Outstanding bond interest paid from the date of issuance of each bond to December 31, 2025: VND 34 (thirty four) billion
- Bond principal paid (at par value) from the date of issuance of each bond to December 31, 2025: VND 0
- Remaining bond debt (at par value) as of December 31, 2025: VND 14.200 (fourteen thousand two hundred) billion
- Status of using outstanding bond capital as of December 31, 2025:

	Intended use	Plan - billion VND	Used – billion VND
1	Tier 2 Capital Increase	4.400	4.400
	Lending activities	4.400	4.400
2	Increase other capital scale	9.800	9.800
	Lending activities	9.800	9.800
	Total	14.200	14.200

Plan for payment of principal and interest of outstanding bonds to investors: Interest and principal of outstanding bonds are expected to be paid by ABBank in accordance with the provisions of the information disclosure of each offering.

Sources for payment of principal and interest of outstanding bonds: from ABBank's revenue sources and/or revenue from loans due and/or capital mobilization from organizations, residents and/or other legal capital sources.

ABBank has not violated the law on issuance of corporate bonds according to the decision of competent authorities in 03 (three) consecutive years before the Bond offering.

9. Assessment of financial position, solvency and ability of payment for bonds to be issued

ABBank has sufficient capital and ensures the capacity to pay due debts as well as bonds to be issued.

10. Audit opinion on a financial statement audited by a qualified auditing organizations

ABBank's 2025 separate and consolidated financial statements are audited by Ernst & Young Vietnam LLC, an auditing organization approved to audit financial statements of public interest entities in accordance with the law and is not a related party to ABBank in accordance with the Law on Securities and guiding documents.

The Auditing Organization's opinion on the 2025 Consolidated Financial Statements is an unqualified opinion, specifically as follows: "In our opinion, the consolidated financial statements have fairly and fairly reflected, in all material respects, the pre-consolidation financial position of An Binh Commercial Joint Stock Bank as at December 31, 2025, the pre-consolidation results of operations and the pre-consolidation cash flows of the Bank for the year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions issued by the State Bank of Vietnam and the relevant legal regulations on the preparation and presentation of financial statements."

The Auditing Organization's opinion on the 2025 Separate Financial Statements is an unqualified opinion, specifically as follows: "In our opinion, the separate financial statements have fairly and fairly reflected, in all material respects, the pre-consolidated financial position of An Binh Commercial Joint Stock Bank as at December 31, 2025, the pre-consolidated results of operations and the pre-consolidated cash flows of the Bank for the year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions issued by the State Bank of Vietnam and the relevant legal regulations on the preparation and presentation of financial statements."

11. Method of bond offering and issuance

Offering method: Private placement

Issuance method: Direct sale to investors and/or through an issuing agent to offer Bonds to investors who are eligible to buy Bonds as prescribed in Section 4 above.

Within the scope of the above provisions, the General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) shall decide on the specific issuance method for each offering and clearly state it in the Bond Issuance Decision of each offering and in the Information Disclosure for investors to buy Bonds for each specific offering.

12. Bond Offering Subjects:

The Bond Offering Subjects are organizations that meet the conditions of professional securities investors as prescribed by law.

13. Plan for using capital raised from Bond issuance

The proceeds from Bond issuances shall be used by ABBank to develop the credit activities of An Binh Commercial Joint Stock Bank, specifically for lending to individual and corporate customers. The expected time to use the capital raised from the Bond issuances is within 180 days from the date the offering concludes.

Capital use plan in multiple installments: ABBank uses capital in multiple installments depending on the disbursement needs for loans to individual and corporate customers of ABBank in each period. Details on the plan to use the capital raised from each bond issuance are specified in the decision of the General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) on the issuance for each bond issuance and in accordance with the provisions of this Bond issuance plan.

In case of disbursement according to schedule, the capital raised from the issuance of temporarily idle Bonds will be used to deposit at the State Bank and other credit institutions.

14. Plan for arranging sources for payment of principal and interest on bonds

Sources for payment of principal and interest on bonds: from ABBank's revenue sources and/or revenue from loans due and/or capital mobilization from organizations, individuals and/or other legal sources.

15. Commitment to information disclosure of the Issuing Organization

ABBank commits to disclose information to investors purchasing Bonds, report to state management agencies in accordance with the provisions of Decree 153; Decree 65, Decree 08, Circular 76 and other relevant legal documents.

16. Other commitments of the Issuing Organization to Bondholders

- Fully and timely pay the principal and interest of Bonds when due;
- Comply with regulations on the purpose of using proceeds from Bond offerings;
- Maintain the validity of the necessary approvals for the issuance and offering of Bonds;
- Comply with regulations on information disclosure and other regulations applicable to the Issuer;
- Provide necessary information to Bondholders as prescribed;
- Ensure the rights attached to the Bonds (if any) of the Bondholders;
- Redemption Bonds before maturity, compulsory purchase of Bonds as prescribed in the Information Disclosure before the bond offering of each offering and of the law.
- Other obligations specified in the specific Information Disclosure of each offering.

17. Terms of Bond registration and depository

After a successful offering, the Bonds will be registered by the Issuer at the Vietnam Securities Depository and Clearing Corporation in compliance with the provisions of

Decree 153, Decree 65, Decree 08 and guiding documents, amendments, supplements (if any) and relevant legal provisions.

18. Terms of bond trading

Bonds are traded between organizations that meet the conditions of being professional securities investors as prescribed in Decree 153, Decree 65, Decree 08 and regulations on the subjects of Bond offering of this Bond Issuance Plan.

ABBank shall register the trading of issued bonds on the trading system of corporate bonds for private offering at the Stock Exchange in accordance with legal regulations.

The General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) shall decide to sign the documents and implement the procedures for registering bond trading.

19. Rights and responsibilities of Bond buyers

a. Rights and benefits of Bond buyers

- ABBank shall fully disclose information as prescribed in Decree 153, Decree 65, Decree 08 and amendments and supplements (if any); have the right to access the bond offering dossiers upon request;
- Receive full and timely payments of bond principal and interests when they become due, and perform other corporate actions (if any) under terms and conditions of bonds and as agreed upon with ABBank;
- Request ABBank to redeem bonds before maturity according to the provisions of the Bond Offering Information Disclosure and the provisions of the Law;
- Have the right to vote on issues related to the Bonds, with the voting rate approving the issues that must be approved by the Bondholders but not lower than the corresponding voting rate of 65% or more of the total number of Bonds of the same type in circulation;
- Request the Bond seller to provide full information disclosure of the Issuer when purchasing Bonds on the secondary market;
- Other rights (if any) according to the commitments and agreements in the Information Disclosure of each offering and the provisions of law;

b. Responsibilities of bond buyers

- Fully access the information disclosure content of ABBank; clearly understand the conditions, terms of the Bonds and other commitments of ABBank before deciding to purchase and trade Bonds;

- Clearly understand risks that may occur during investment and trading of bonds; clearly understand and ensure compliance with regulations on eligible bond buyers, and trading of privately placed corporate bonds in accordance with provisions of relevant laws;
- Self-assess and assume responsibility for their investment decisions as well as incur any risks which may occur during investment and trading of bonds. The State provides no guarantee that ABBank will make full and timely payment of bond principal and interest amounts when they become due, and exercise other rights for bondholders.;
- Before buying bonds (both in primary market and secondary market), each investor must sign a written certification of compliance with the provisions of Points a, b and c of Clause 2, Article 8 of Decree 153 (according to the form in Appendix V of Decree 65) and shall assume responsibility for its decision to buy bonds after signing the certification. The written certification shall be made using the form in Appendix V enclosed with Decree 65, and shall be kept together with the bond offering dossier or by the securities company where the investor conducts bond transactions in accordance with regulations of law;
- Conduct bond transactions according to the provisions of law; not sell bonds to or make joint investment in bonds with investors that are not professional investors in any forms. Capital mobilization and purchase/investment in corporate bonds by credit institutions, FBBs and fund management companies shall comply with specialized laws;
- When selling bonds in the secondary market, provide bond buyers with adequate information which has been disclosed by ABBank's information disclosure in accordance with the provisions of law;
- Bondholders are obliged to pay taxes related to bonds according to prevailing regulations;
- Obligations according to ABBank's commitments and agreements;
- Other obligations according to the provisions of law.

20. Rights and responsibilities of the issuing enterprise

- Comply with the provisions of Decree 153, Decree 65, Decree 08 and related guiding documents on the conditions for offering, issuance plan, Bond offering dossier, information disclosure of each offering, reporting regime;
- Allocate, manage and use capital from Bond issuance for the purposes specified in the Bond issuance plan approved by competent authorities;



- Fully and timely pay the principal and interest of the Bonds when due and ensure the exercise of the accompanying rights (if any) for the Bondholders according to the conditions and terms of the Bonds;
- Be responsible for the accuracy, honesty and completeness of the published information and financial reports; implement the financial management, reporting and statistical accounting regime in accordance with the provisions of law;
- The Issuer shall issue Bond ownership certificates to investors and carry out procedures for registration, deposit and trading of Bonds in accordance with the provisions of law;
- Be responsible for explaining to investors information related to the Bond issuance plan, legal risks, investment risks, capital use risks, rights, benefits, and legal responsibilities of the Issuer and investors;
- Be responsible for repurchasing bonds before maturity and in accordance with the provisions of law and in the Information Disclosure before each offering.
- Strictly implement agreements and commitments with investors purchasing Bonds;
- Other rights and obligations in accordance with the provisions of law.

21. Responsibilities and obligations of organizations and individuals providing services related to the issuance of bonds

Comply with the provisions of Decree 153, Decree 65, Decree 08, relevant legal provisions and provisions of the service provision contract signed between ABBank and organizations and individuals providing services related to the issuance and offering of bonds.

The General Director (or authorized person or person assigned specific duties and responsibilities as stipulated in ABBank's Charter) decides to select organizations and individuals providing services related to the issuance and offering of Bonds and clearly states in the Information Disclosure for investors purchasing Bonds for each specific offering.

22. Conditions on credit rating

ABBank is not subject to credit rating requirements as stipulated in Clause 2, Article 19 of Decree No. 155/2020/ND-CP, as amended by Decree No. 245/2025/ND-CP.