

Ho Chi Minh City, March 12, 2025

NOTIFICATION
On the holding of the 2025 Annual General Meeting
To: Shareholders of Asia Commercial Bank (ACB)

The Board of Directors of ACB respectfully announces to shareholders the holding of the 2025 Annual General Meeting as follows:

1. Time: **08:30 A.M., Tuesday, April 08, 2025**
(Registration starts at 07:30 A.M., estimated duration: half day)
2. Venue: **Sheraton Saigon Hotel**
88 Dong Khoi Street, Ben Nghe Ward, District 1, Ho Chi Minh City.
3. Eligibility: Shareholders as of the record date of March 03, 2025 (as per Notification No. 200/TB-CNVSDC dated February 17, 2025.)
4. Procedure: The Shareholder or his/ her proxy is requested to bring (1) Invitation letter (delivered by the post office), (2) I.D. Card/ Passport, and (3) the Power of Attorney (in case of proxy). Formal attire is advised.
5. Issues:
 - (1) Proposal on the Internal rules on the voting on issues at the 2025 Annual General Meeting;
 - (2) Board of Directors' report;
 - (3) Supervisory Board's report;
 - (4) Separate and consolidated financial statements FY2024;
 - (5) Proposal on the profit distribution for 2024 and the profit plan for 2025;
 - (6) Proposal on the plan for capital enrichment from 2024 stock dividends; issuance of shares, and registration of depository and listing of such issued shares;
 - (7) Proposal on the amount of remuneration and operating budget of the Board of Directors and the Supervisory Board year 2025;
 - (8) Proposal on the selection of independent auditor for FY2025;
 - (9) Proposal on the tentative remediation plan in case of early intervention;
 - (10) Proposal on the listing of non-convertible, without warrant,

unsecured, and unsubordinated bonds publicly offered by Asia Commercial Joint Stock Bank;

- (11) Proposal on the amendments and additions to the Charter of Asia Commercial Joint Stock Bank;
- (12) Proposal on the amendments and additions to the Internal rules on corporate governance of Asia Commercial Joint Stock Bank;
- (13) Proposal on the amendments and additions to Internal rules on organization and operations of the Board of Directors of Asia Commercial Joint Stock Bank;
- (14) Proposal on the amendments and additions to Internal rules on organization and operations of the Supervisory Board of Asia Commercial Joint Stock Bank;
- (15) Any other business.

6. Documents: Meeting documents shall be published on ACB website at <https://acb.com.vn/en/investors> on **March 12, 2025**.

7. Other matters:
- Major shareholders or group of shareholders holding more than 5% of total common shares are entitled to make recommendations, if any, on the agenda of the meeting, and those recommendations should be submitted in writing to Office of the BOD (at 442 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City) no later than 03 working days before the Annual General Meeting. Recommendations must contain: (1) name of shareholder(s), (2) the number of shares owned and (3) issues suggested for discussion and approval at the meeting (In compliance with clause 2 Article 115 and clause 2 Article 142 of Law on Enterprises 2020.)
 - This notification would replace the invitation letter in case the letter fails to reach shareholders.
 - Simultaneous interpretation (in English and Vietnamese) will be provided.

Yours faithfully,

Cc:

- Shareholders;
- SSC, HOSE;
- Communication & Brand Dept.
(website & newspapers);
- Filing: Office of the BOD.

FOR THE BOARD OF DIRECTORS
CHAIRMAN



Tran Hung Huy