

ASIA COMMERCIAL BANK

No.: 17443 /CV-VP HĐQT.26

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Ho Chi Minh City, July 28, 2026

ADHOC INFORMATION DISCLOSURE

To: - State Securities Commission of Vietnam
- Ho Chi Minh City Stock Exchange

1. Organization's name: ASIA COMMERCIAL JOINT STOCK BANK (ACB)
 - Stock code: ACB
 - Address: 442 Nguyen Thi Minh Khai Street, Ban Co Ward, Ho Chi Minh City.
 - Telephone number: (+84) (028) 3929 0999

2. Content:

On July 27, 2026, the Board of Directors of ACB issued Resolution no. 3410/TCQĐ-HĐQT.26 approving terms and conditions of the offshore syndicated loan and plan for the use of loan proceeds.

3. The information was posted on ACB's official website on July 28, 2026 at <https://acb.com.vn/en/investors>.

We hereby certify that the information disclosed above is true and accurate, and we shall be legally liable for the disclosed information.

CC:

- As mentioned above;
- Filing: Office of the BOD, Office of the President & CEO.

Legal representative



Tu Tien Phat
President & CEO