ASIA COMMERCIAL BANK
No.: 17478 /CV-VPHĐQT.26

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ho Chi Minh City, July 29, 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 28, 2026, the Board of Directors of ACB issued Resolution no. 3411/TCQĐ-HĐQT.26 regarding the plan to issue multiple tranches of non-convertible bonds without warrants, to increase tier 2 capital, the First time in 2026.
3. The information was posted on ACB's official website on July 29, 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.

Legal representative
Authorized person for information disclosure

Dam Van Tuan
Executive Vice President

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

Attachment:
- Resolution no. 3411/TCQĐ-HĐQT.26 dated July 28, 2026.

ASIA COMMERCIAL BANK No.: 3411/TCQĐ-HĐQT.26	**SOCIALIST REPUBLIC OF VIETNAM** **Independence – Freedom – Happiness**

Ho Chi Minh City, July 28, 2026

RESOLUTION

On the plan to issue multiple tranches of non-convertible bonds without warrants, to increase tier 2 capital, the First time in 2026 by Asia Commercial Joint Stock Bank

THE BOARD OF DIRECTORS OF ASIA COMMERCIAL JOINT STOCK BANK

Pursuant to:

- *Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its amendments;*
- *Law on Securities No. 54/2019/QH14 dated November 26, 2019 and its amendments;*
- *Decree No. 200/2026/NĐ-CP dated June 05, 2026 prescribing private placement and trading of privately placed corporate bonds in domestic market and offering of corporate bonds in international market;*
- *Circular No. 22/2019/TT-NHNN dated November 15, 2019 on limits and prudential ratios of banks and foreign bank branches and its amendments;*
- *Official Letter No. 2555/NHNN-TTGSNH dated April 11, 2023 of the State Bank of Vietnam on the approval of the list of candidates for the election of members of the Board of Directors and the Supervisory Board for term of office 2023 – 2028 of ACB; Resolution No. 944/TCQĐ-ĐHĐCĐ.23 dated April 13, 2023 on the election of members of the Board of Directors (BOD) for term of office 2023 – 2028; Resolution No. 954/TCQĐ-HĐQT.23 dated April 13, 2023 on the election of directorship for term of office 2023 – 2028;*
- *Charter of Asia Commercial Joint Stock Bank (ACB);*
- *Proposal No. 06/TTr-QTBCDKT.26 dated July 08, 2026 by the President & CEO regarding the plan to issue multiple tranches of non-convertible bonds without warrants, to increase tier 2 capital, the First time in 2026 by Asia Commercial Bank;*
- *Minutes of the BOD meeting on July 15, 2026;*
- *Power of attorney no. 977/UQ-HĐQT.26 dated July 20, 2026 by Mr. Tran Hung Huy (Chairman of the BOD) authorizing Mr. Nguyen Thanh Long (Vice Chairman of the BOD),*

RESOLVED,

Article 1. To approve the plan to issue multiple tranches of non-convertible bonds without warrants, to increase tier 2 capital, the First time in 2026 by ACB, with key terms as follows:

- Type of bonds: Non-convertible bonds, without warrants, unsecured, constituting subordinated debt and satifying the conditions for Tier 2 capital in accordance with regulations of the State Bank of Vietnam;
- Total face value of the issuance: VND 3,000,000,000,000 (three trillion Vietnamese dong);
- Face value per bond: VND 100,000,000 (One hundred million Vietnamese dong) or a multiple thereof;
- Bond term: From 5 (five) years and above;

- Expected number of tranches: Up to 15 (fifteen) tranches;
- Expected timing and issuance volume for each tranche: Subject to the approval of the President & CEO and market demands;
- Interest rate: Depending on market demands, the President & CEO shall determine whether the bond interest rate is (i) a fixed rate, (ii) a floating rate determined by the benchmark rate plus a margin, or (iii) a combination of fixed and floating rates. Details shall be specified in the bond issuance plan;
- Issuing method: The bonds are issued in book-entry form and privately offered directly to professional securities investors;
- Interest payment: The interest accruing period and interest payment date shall be specified in the terms and conditions of the bonds applicable to each tranche;
- Principal payment: The principal of the bonds is paid at the face value on the maturity date or the redemption date (if applicable) or the mandatory repurchase date according the bond terms and conditions for each tranche. Any repurchase, whether upon (i) exercise of rights or (ii) by agreement, may only be carried out if, after the repurchase, ACB continues to meet the safety ratios and limits prescribed by the State Bank and reports the repurchase to the State Bank for supervision;
- Bond registration: Bonds are registered for depository at the Vietnam Securities Depository and Clearing Corporation and for trading at the Stock Exchange;
- Bond brokers and service providers in each tranche shall be decided by the President & CEO;
- Other details shall be in line with the plan to issue multiple tranches of non-convertible bonds without warrants, to increase tier 2 capital, the First time in 2026 by ACB.

Article 2. The President & CEO is assigned to:

- Organize and implement each offering in accordance with the plan to issue multiple tranches of non-convertible bonds without warrants, to increase tier 2 capital, the First time in 2026 of ACB approved together with this Resolution;
- Select and appoint a qualified independent audit firm to audit the Report on the use of proceeds from the bond offering in respect of all outstanding bonds (including those issued under issuance plans approved by the BOD) for the periodic reporting periods as prescribed by law;
- Delegate and/or authorize relevant individuals and/or units to perform, decide upon and execute relevant documents in connection with the implementation of this Resolution (where necessary).

Article 3. This Resolution shall take effect from the date of signing and replace Resolution no. 2318/TCQĐ-HĐQT.26 dated June 01, 2026 regarding plan to issue multiple tranches of non-convertible bonds without warrants, to increase tier 2 capital, the First time in 2026 of ACB.

Article 4. The BOD, the Board of Management, related departments, divisions, centers, offices, branches, sub-branches and individuals of ACB shall be responsible for implementing this Resolution./.

FOR THE BOARD OF DIRECTORS
UNDER THE AUTHORIZATION OF CHAIRMAN
VICE CHAIRMAN

(Signed)

Nguyen Thanh Long

Cc:
- As mentioned in Article 4;
- Supervisory Board (for information);
- Finance Division;
- For filing: Office of the BOD, Office of the President & CEO.