NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN Á CHÂU

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ASIA COMMERCIAL BANK	**SOCIALIST REPUBLIC OF VIETNAM**
No.:21961 /CV-VPHĐQT.26	**Independence – Freedom – Happiness**

Ho Chi Minh City, September 15, 2026

AD HOC 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 September 14, 2026, ACB's Board of Directors issued Resolution no. 4168/TCQĐ-HĐQT.26 regarding contracts and transactions between ACB and Asia Commercial Bank Asset Management Company Limited.
3. The information was posted on the Bank's official website on September 15, 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.

Organization's representative
Authorized person for information disclosure

M.S.D.N:0301452948-C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN
Á CHÂU
THÀNH PHỐ HỒ CHÍ MINH

Dam Van Tuan
Executive Vice President

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

Attachment:
- Resolution no. 4168/TCQĐ-HĐQT.26 dated September 14, 2026.

ASIA COMMERCIAL JOINT STOCK BANK	**SOCIALIST REPUBLIC OF VIETNAM**
No.: 4168/TCQĐ-HĐQT.26	**Independence – Freedom – Happiness**
	Ho Chi Minh City, September 14, 2026

RESOLUTION

Regarding contracts and transactions between Asia Commercial Joint Stock Bank (ACB) and Asia Commercial Bank Asset Management Company Limited (ACBA)

THE BOARD OF DIRECTORS

Pursuant to:

- *Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its amendments and supplements;*
- *Official Letter No. 2555/NHNN-TTGSNH dated April 11, 2023 of the State Bank of Vietnam on the approval of the list of persons proposed 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 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;*
- *The Charter of ACB;*
- *President's proposal dated August 28, 2026 regarding contracts and transactions between ACB and ACBA;*
- *Power of Attorney No. 1160/UQ-HĐQT.26 dated September 08, 2026; and*
- *Ballot Counting Minutes No. 268/CVNB-HĐQT.26 dated September 14, 2026,*

RESOLVED,

Article 1. To approved contracts and transactions between ACB and ACBA where the value of each contract or transaction is less than 20% of ACB's charter capital as stated in the most recent audited financial statements, including the contracts and transactions relating to the following products and services:

- Acceptance of demand and term deposits;
- Opening of current accounts;
- Provision of domestic payment services via accounts;
- Certificates of Deposit issued by ACB.

Purpose: To ensure compliance with applicable laws and meet ACBA's transaction and business operation needs.

Interest rates and fees: In accordance with ACB's regulations in effect from time to time.

Article 2. The President & CEO is assigned to direct relevant units of ACB to conduct transactions in compliance with applicable laws and ACB's regulations.

Article 3. This Resolution takes effect from the date of signing and supersedes Resolution No. 4614/TCQĐ-HĐQT.25 dated September 08, 2025 on contracts and transactions between ACB and ACBA.

Article 4. The Board of Directors, the Management, ACBA, relevant individuals and units of ACB shall be responsible for implementing this Resolution./.

FOR THE BOARD OF DIRECTORS
Under authorization of the Chairman
Vice Chairman

(Signed)

Nguyen Thanh Long

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