

ASIA COMMERCIAL BANK

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

No.: 24617 /CV-VP HĐQT.26

Ho Chi Minh City, October 07, 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 October 07, 2026, ACB's Board of Directors issued Resolution no. 4490/TCQĐ-HĐQT.26 regarding contracts and transactions between ACB and ACB Nonlife Insurance Limited Company.

3. The information was posted on the Bank's official website on October 07, 2026 at <https://acb.com.vn/en/investors>.

We hereby undertake that the information disclosed above is true and accurate, and assume full legal responsibility for the contents of the disclosed information.  

**Organization's representative
Authorized person for information disclosure**

Cc:

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

Attachment:

- Resolution no. 4490/TCQĐ-HĐQT.26 dated October 07, 2026.



**Dam Van Tuan
Executive Vice President**



Ho Chi Minh City, October 07, 2026

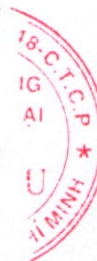
RESOLUTION

***Regarding contracts and transactions between Asia Commercial Joint Stock Bank (ACB)
and ACB Nonlife Insurance Limited Company (ACB Insurance)***

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 September 28, 2026 regarding contracts and transactions between ACB and ACB Insurance;*
- *Board Meeting Minutes dated October 05, 2026,*



RESOLVED,

Article 1. To approve contracts and transactions between ACB and ACB Insurance 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; accordingly, ACB is to provide products and services to, and perform operations for ACB Insurance, including the following:

- Opening and managing of current accounts;
- Provision of domestic and international payment services via accounts;
- Foreign currency exchange;
- Maintaining of security deposits for insurance business;
- Acting as an insurance agent for ACB Insurance.

Purpose: For transactions between and business activities of ACB and ACB Insurance, and legal compliance.

Interest rates and fees: In accordance with ACB's regulations 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.

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

**FOR THE BOARD OF DIRECTORS
CHAIRMAN**

Cc:

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

(Signed)

Tran Hung Huy