

Hanoi, September [.] , 2025

DRAFT

## RESOLUTION OF THE GENERAL MEETING OF SHAREHOLDERS

### GENERAL MEETING OF SHAREHOLDERS OF AN BINH COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions dated January 18, 2024;
- Pursuant to the Law on Securities dated November 26, 2019, amended and supplemented on November 29, 2024;
- Pursuant to the Law on Enterprise dated June 17, 2020, amended and supplemented on January 11, 2022 and on June 17, 2025;
- Pursuant to the Charter of An Binh Commercial Joint Stock Bank dated April 18, 2025, updated on August 8, 2025;
- Consider the proposal of the Board of Directors in Proposal No.: 03/TT-HĐQT.25 dated August 28, 2025 on the Plan to increase the charter capital of An Binh Commercial Joint Stock Bank;
- Pursuant to the Minutes of counting votes of shareholders' written opinions made on September [.] , 2025,

### RESOLUTED:

**Article 1.** Approve the Plan to increase the charter capital of An Binh Commercial Joint Stock Bank (ABBANK) including Offering additional shares through issuing share purchase rights to existing shareholders and Issuing shares under the Employee Stock Ownership Plan (ESOP) - Attached Plan.

**Article 2.** Assign/authorize the Board of Directors (BOD) of ABBANK to:

1. Amend, supplement, adjust or detail the Charter Capital Increase Plan (if necessary) according to the actual situation of the Bank or at the request of the competent authority to ensure the successful issuance and the increase of the charter capital in accordance with the provisions of law, ensuring the rights and interests of the Bank and the Bank's Shareholders.
2. Submit to the State Bank of Vietnam for approval to increase charter capital; register for public offering of securities to existing

shareholders, report on issuance of ESOP shares to the State Securities Commission.

3. Issue shares, distribute issued shares after being granted the Certificate of registration for offering, and completing the issuance reporting procedures.
4. Decide on specific capital usage plan and proactively adjust the use of the collected capital, the time of capital disbursement, and the purpose of capital usage if necessary and in accordance with the actual situation of the Bank.
5. Report the results of the offering and issuance according to regulations; submit to the State Bank of Vietnam for amendments and supplements to the Establishment and Operation License, update and amend the ABBANK Charter on the contents related to charter capital and number of shares based on the results of the offering and issuance.
6. Carry out additional securities registration and trading registration for the offered and additionally issued shares according to regulations.
7. Carry out the contents assigned and specifically authorized in the Plan to increase charter capital.
8. Decide on all other tasks and issues arising in relation to increasing charter capital, offering and issuing shares; registering securities; registering additional share trading; ensuring the implementation of information disclosure obligations as prescribed.

Within the scope of the above authorization, the Board of Directors may authorize the Chairman of the Board of Directors or the General Director to perform the above contents and other specific related tasks.

**Article 3.** This Resolution takes effect from the date of issuance.

The Board of Directors, the Board of Supervisors and the General Director of ABBANK, based on their functions, tasks and powers, are responsible for implementing this Resolution./.

**ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS  
CHAIRMAN OF THE BOARD OF DIRECTORS**

**Recipients:**

- BOD, BOS, CEO;
- SBV, SSC
- Deposited at BOD  
Office, Clerical Section.

**Dao Manh Khang**