



**REPORT ON REMUNERATION FOR THE MEMBERS
OF THE BOARD OF DIRECTORS,
THE BOARD OF SUPERVISORS
IN 2025 AND PROPOSAL FOR 2026**

Thông tin
Đại hội đồng cổ đông



Hanoi, April 2, 2026

No.: 03/BC-HĐQT.26



**REPORT
ON REMUNERATION AND OPERATING EXPENSES OF THE
BOARD OF DIRECTORS AND THE BOARD OF SUPERVISORS
IN 2025 AND PROPOSAL FOR 2026**

(Submitted to the Annual General Meeting of Shareholders 2026 for approval)

The Board of Directors of An Binh Commercial Joint Stock Bank (ABBank) respectfully submits to the General Meeting of Shareholders for approval the remuneration of members of the Board of Directors and members of the Board of Supervisors as follows:

1. Report on remuneration paid in 2025

The total remuneration and additional remuneration for the Board of Directors and the Board of Supervisors paid in 2025 is VND 33.748 billion, equivalent to 96.42% of the total remuneration approved by the ABBank Annual General Meeting of Shareholders on April 18, 2025 (VND 35 billion).

Content	Paid in 2025 (billion VND)
1. Total remuneration for members of the Board of Directors	26.907
2. Total remuneration for members of the Board of Supervisors	6.841
Total	33.748

Other operating expenses, travel expenses, etc., of the members of the Board of Directors and the members of the Board of Supervisors are implemented in accordance with the Bank's internal spending regulations.

In 2025, with the roles of the Board of Directors and the Board of Supervisors Board in directing, managing, and supervising the Bank's operations, ABBank exceeded its profit target, with profit before tax in 2025 reaching 195.67% of the plan approved by the 2025 Annual General Meeting of Shareholders. Therefore, in addition to the aforementioned remuneration and expenses, the Board of Directors and the Board of Supervisors were awarded a bonus of 2% of the profit exceeding the target, amounting to VND 1,800 billion, based on the Resolution of the Annual General Meeting of Shareholders approved at the meeting on April 18, 2025.

2. Proposal for total remuneration and bonuses for the Board of Directors and the Board of Supervisors for 2026

In the context of the complex and unpredictable developments expected in 2026, and the Bank's determination to accelerate development with the target of achieving profit before tax of VND 4,500 billion (250% of the plan and 128% of the performance of 2025); while simultaneously implementing many other important tasks, including continuing to increase charter capital, improving risk management capacity according to international standards, ensuring growth, efficiency and sustainable development; and best meeting the corporate governance standards of listed companies when ABB shares are transferred to the stock exchange as planned.

With the high responsibility required of the Board of Directors and the Board of Supervisors in directing and supervising ABBank's business operations to achieve the development targets for 2026, based on a remuneration and bonus mechanism linked to responsibility and efficiency, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval:

- 1) The total remuneration for members of the Board of Directors and the Board of Supervisors in 2026 is VND 51 billion VND (a 46% increase compared to the 2025 plan).
- 2) Bonus for all members of the Board of Directors and the Board of Supervisors as follows:
 - a) Bonus for achieving the plan target: 3% of profit before tax (PBT) achieving the plan (after deducting the bonus amount, the Bank still meets the PBT target approved by the General Meeting of Shareholders)
 - b) Bonus for exceeding the plan target:
 - 5% bonus calculated on the portion of PBT above 100% to below 120% of the PBT target.
 - 10% bonus calculated on the portion of PBT from 120% of the PBT target and above.

Respectfully submitted to the General Meeting of Shareholders for approval.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

(Signed)

Vu Van Tien