

Số / No.: 1479 /CV-TGD.26

Hà Nội, ngày 28 tháng 4 năm 2026

Hanoi, April 28, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán Hà Nội

To: Hanoi Stock Exchange

1. Tên tổ chức / Name of organization: **Ngân hàng Thương mại Cổ phần An Bình / An Binh Commercial Joint Stock Bank**
- Mã chứng khoán / Stock code: **ABB**
- Địa chỉ / Address: Tầng 1, 2, 3 Tòa nhà Geleximco, số 36 Hoàng Cầu, Phường Ô Chợ Dừa, Thành phố Hà Nội, Việt Nam
- Điện thoại liên hệ / Tel.: 84-24-37612888 Fax: 84-24-35190416

2. Nội dung thông tin công bố / Contents of disclosure:

Ngân hàng Thương mại Cổ phần An Bình (ABBank) công bố Biên bản họp và Nghị quyết Đại hội đồng cổ đông thường niên năm 2026 của ABBank và các nội dung được Đại hội đồng cổ đông thông qua ngày 28/4/2026.

An Binh Commercial Joint Stock Bank (ABBank) hereby discloses information regarding the Minutes and Resolution of 2026 Annual General Meeting of Shareholders of ABBank and the contents approved by the General Meeting of Shareholders on April 28, 2026.

Thông tin này đã được công bố trên trang thông tin điện tử của ABBank vào ngày 28/4/2026 tại đường dẫn <https://www.abbank.vn> / This information was published on the company's website on April 28, 2026 as in the link <https://www.abbank.vn>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố. / We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Tài liệu đính kèm/ Attached documents:

Biên bản họp và Nghị quyết Đại hội đồng cổ đông thường niên năm 2026/ Meeting Minutes and Resolution of 2026 Annual General Meeting of shareholders.

Đại diện tổ chức
Organization representative

Người UQ CBTT

Person authorized to disclose information
(Ký, ghi rõ họ tên, chức vụ, đóng dấu)
(Signature, full name, position, and seal)



PHÓ TỔNG GIÁM ĐỐC
Nguyễn Thị Hương



MINUTES

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026 AN BINH COMMERCIAL JOINT STOCK BANK

I. BUSINESS INFORMATION

1. Business Name: An Binh Commercial Joint Stock Bank (ABBank)
2. Head office: 1st, 2nd, 3rd Floors, Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi City, Vietnam.
3. Business registration number: 0301412222
4. Establishment and operation license No. 0031/NH-GP issued initially on April 15, 1993, re-issued License No. 120/GP-NHNN on December 12, 2018 by the Governor of the State Bank of Vietnam, and Decisions related to amending and supplementing the License.

II. TIME, LOCATION AND VALIDITY OF THE MEETING

1. Time: Start at 8:40 on April 28, 2026.
2. Location: Grand Hall, 4th Floor, GELEXIMCO Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi City, Vietnam.
3. Validity of the meeting: Based on the List of Securities Holders as of the Last Registration Date (February 27, 2026) to exercise the right to attend the Annual Meeting of Shareholders 2026 provided by the Vietnam Securities Depository and Clearing Corporation (VSDC) and the information of Shareholders who have checked in for the meeting, the results are summarized as follows
 - There is a total of **20,891** ABBank Shareholders, owning a total charter capital of VND **10,350,367,620,000**, equivalent to **1,035,036,762** voting common shares.

- There were **221** Shareholders and their authorized representatives, representing **867,437,546** shares, accounting for **83.807%** of the total voting common shares of ABBank.

Pursuant to Clause 1, Article 145 of the Law on Enterprises 2020 and Clause 1, Article 44 of ABBank's Charter, the 2026 Annual General Meeting of Shareholders of An Binh Commercial Joint Stock Bank is eligible to be held when the number of Shareholders attending the meeting represents more than 50% of the total number of votes.

III. OPENING SESSION

1. Guests and the Bank's Leadership:

a) Management agencies

➤ The State Bank of Vietnam:

- Mr. **Tran Ngoc Toan**, Head of Management and Supervision Division of Commercial Bank No. 2 - Department of Management and Supervision of Credit Institutions - State Bank of Vietnam;
- Ms. **Le Ngoc Lien**, Specialist, Department of Management and Supervision of Credit Institutions - State Bank of Vietnam;
- Mr. **Nguyen Thanh Hai**, Specialist - Management and Supervision Division of Commercial Bank No. 2 - Department of Management and Supervision of Credit Institutions - State Bank of Vietnam;
- Mr. **Nguyen Lam Tung**, from Inspectorate of the State Bank of Vietnam.

➤ State Bank – Branch Region 1:

- Mr. **Nguyen Quoc Huy** - Deputy Director of State Bank –Branch Region 1;
- Mr. **Pham Anh Khoa** - Head of Division of Management and Supervision of Credit Institutions and Foreign Banks' Branches - State Bank - Branch Region 1.

b) ABBank's partners and strategic Shareholders:

- Geleximco Group: Mr. **Vu Van Tien** - Chairman of the Founding Council, Representative of Geleximco Group's capital at ABBank; Mr.

Vu Van Hau – Group’s Chairman of the Board of Directors and CEO; and Deputy CEO, Heads of Divisions/Units of Geleximco Group.

- Maybank Group: Mr. **Syed Ahmad Taufik Albar** – Group Chief Executive Officer - Community Financial Services, Representative of Maybank's capital at ABBank.
- Leadership representatives from other ABBank’s partners.

c) *Independent Auditing Firm* - Ernst & Young Việt Nam Co., Ltd. - The independent auditing firm that audited ABBank's 2025 financial statements: Mr. **Nguyen Xuan Hung** – Audit Manager (Banking and finance sector).

d) *Press and media agencies:*

Journalists and reporters from central and Hanoi-based press and media agencies attended and reported on the Meeting.

e) *ABBank's Leadership:*

➤ *The Board of Directors (BOD)*

- Mr. **Vu Văn Tien** – BOD Chairman;
- Mr. **Syed Ahmad Taufik Albar** – BOD Member;
- Mr. **Nguyen Danh Luong** – BOD Member;
- Mrs. **Do Thi Nhung** – BOD Independent Member;
- Mr. **Trinh Thanh Hai** – BOD Independent Member.

➤ *The Board of Supervisors (BOS):*

- Mrs. **Nguyen Thi Hanh Tam** –BOS Head;
- Mrs. **Nguyen Thi Thanh Thai** – BOS Member;
- Mr. **Nguyen Hong Quang** – BOS Member.

➤ *Board of Management (BOM):*

- Mr. **Le Manh Hung**, CEO;
- Deputy - CEOs, Members of BOM.

➤ *Other management staff:* Chairpersons, Members of the BOD's Committees; the BOD/CEO’s Senior Advisors/ Advisors, Assistants to the BOD Chairman; Head of Internal Audit; Heads of Head Office Divisions; Branch Directors, and Heads of Transaction Offices of ABBank.

2. Chairman and Secretary of the meeting:

a) Chairman of the meeting:

Mr. **Vu Van Tien**, BOD Chairman chaired the meeting.

The Presidium also includes:

- Mr. **Nguyen Danh Luong**, BOD Member;
- Mrs. **Do Thi Nhung**, Independent Member;
- Mr. **Trinh Thanh Hai**, Independent Member;
- Mr. **Le Manh Hung**, CEO.

b) The meeting secretaries appointed by the Chairman include:

- Mr. **Tran Nam Son**, Chief of Staff, the Office of the BOD;
- Mrs. **Vu Phuong Duyen**, Senior Director of Business Planning and Performance Management.

3. Vote Counting Committee and Voting Rules:

The General Meeting of Shareholders approved the Vote Counting Committee List and Voting Rules with 100% approval.

a) List of the Vote Counting Committee includes:

- 1) Mrs. **Luong Thi Thu Trang**, Head of the Vote Counting Committee;
- 2) Mrs. **Pham Ngan Giang**, Member;
- 3) Mrs. **Nguyen Thi Hong Phuong**, Member;
- 4) Ms. **Nguyen Thi Thom**, Member;
- 5) Mr. **Doan Hoang Anh**, Member;
- 6) Mr. **Tran Trung Kien**, Member.

b) Voting rules:

- 1) For approval procedural issues (such as approving the List of Voting Committee Members, Voting Rules, Meeting Agenda, Meeting Minutes): Use a simple voting method by raising a Voting Card or raising your hand for each option
- 2) For approval of Reports, Proposals, Plans: Use a Voting Slip provided to Shareholders at check-in. Shareholders mark (✓) or (X) to choose one voting option.

- 3) For each voting item or voting content, Shareholders shall choose only one of the following three voting options: (1) Approve; (2) Disapprove; or (3) Abstain.
- 4) An invalid voting is one that does not comply with the regulations and guidelines in the above-mentioned voting rules.

4. Meeting agenda:

The General Meeting of Shareholders approved the Meeting Agenda with 100% approval, including the following contents:

- 1) Report on Business Performance in 2025
- 2) Business Plan for 2026
- 3) Audited financial statements for 2025; report of the Board of Directors on operations in 2025 and orientation for 2026.
- 4) Report of the Board of Supervisors on financial appraisal, operations in 2025 and plan for 2026.
- 5) Report on remuneration of members of the Board of Directors and the Board of Supervisors in 2025 and proposal for 2026.
- 6) Proposal on the allocation of funds and distribution of profit after tax in 2025.
- 7) Proposal and Plan to increase ABBank's charter capital.
- 8) Proposal for listing ABB shares on the Ho Chi Minh Stock Exchange (HOSE).
- 9) Selection of an independent auditing firm.
- 10) Proposal on supplements and additions to the Charter of ABBank.

IV. MEETING AGENDA SESSION

1. Mr. Le Manh Hung, CEO presented:

- Report on Business Performance in 2025.
- Business Plan for 2026.

2. Mr. Vu Van Tien, the BOD Chairman presented:

- Report of the BOD on operations in 2025 and orientation for 2026, and submission to the General Meeting of Shareholders of the audited financial statements for 2025.

3. Mrs. Nguyen Thi Hanh Tam, the BOS Head presented:

- Report of the BOS on financial appraisal; the BOS's Operation in 2025 and Plan for 2026.

4. Mr. Trinh Thanh Hai, the BOD Independent Member presented:

- Report on remuneration of BOD Members and BOS Members in 2025 and proposal for 2026.
- Proposal on funds allocation and distributing profit after tax in 2025.

5. Mr. Nguyen Danh Luong, the BOD Member presented:

- Proposal and Plan to increase ABBank's charter capital.
- Proposal for listing ABB shares on the Ho Chi Minh City Stock Exchange.

6. Mrs. Do Thi Nhung, the BOD Independent Member presented:

- Proposal for selecting an independent auditing firm.
- Proposal on supplements and additions to the Charter of ABBank.

7. Discussion on Reports and Proposals

Shareholders who expressed their opinions highly appreciated and commended the Bank's performance in 2025; expressed their agreement with the contents presented to the General Meeting; expected positive results for the Bank; and raised some questions and suggestions for the Bank's leadership in achieving the targets in 2026.

The Chairman of the Board of Directors and the General Director of ABBank exchanged views, answered questions, and provided further information, clarifying issues of concern to shareholders; thanked shareholders for their suggestions, as well as their commitment and trust in the Bank's leadership and in the Bank's development in 2026 and subsequent years (Details are in the attached Appendix of Discussion Opinions).

8. Voting on agenda items

The Shareholders voted on all agenda items of the meeting.

9. Representative of the State Bank of Vietnam delivers remarks:

Mr. Nguyen Quoc Huy, Deputy Director of the State Bank – Branch Region 1, highly appreciated ABBank's business results, management and operational capabilities, digital transformation potential, improved customer experience,

and sustainable development orientation in 2025. He also provided guidance and noted several points related to the Bank's operations, aligning with the Government's and the State Bank of Vietnam's directives, as well as the macroeconomic context and actual situation in 2026.

On behalf of ABBank, the BOD Chairman and the Chairman of the General Meeting responded, expressing gratitude for the recognition and evaluation by the State Bank of Vietnam –Branch Region 1 regarding ABBank's performance in 2025 and acknowledging the guidance from the regulatory authority in managing and operating the Bank in 2026.

V. VOTING RESULTS

Mrs. **Luong Thi Thu Trang** - Head of the Vote Counting Committee announced the results of vote - Details according to the Minutes of Vote Counting.

Based on the voting results; based on Clause 3, Article 59 of the Law on Credit Institutions; Article 148 of the Law on Enterprises and the provisions of the ABBank Charter, the General Meeting of Shareholders approved the following contents:

1. Approved the Business Results Report in 2025 (attached document).
2. Approved the Business Plan for 2026, in which the profit before tax target for 2026 is VND 4,500 billion (attached document).
3. Approved ABBank's 2025 audited Financial Statements; the Report of the Board of Directors on operations in 2025 and orientation for 2026 (attached documents).
4. Approved the Report of the Board of Supervisors on financial appraisal, its operations in 2025 and plan for 2026 (attached document).
5. Approved the Report on remuneration of members of the Board of Directors and the Board of Supervisors in 2025 and proposal for 2026 (attached document).
6. Approved the Proposal of the Board of Directors on the allocation of funds and distribution of profit after tax in 2025 (attached document).
7. Approved the Proposal of the Board of Directors and the Plan to increase ABBank's charter capital (attached documents).
8. Approved the Proposal of the Board of Directors on listing ABB shares on the Ho Chi Minh City Stock Exchange (HOSE) (attached document).
9. Approved the Proposal of the Board of Directors on selection of an independent auditing firm to audit the financial statements and provide

assurance services for the internal control system in the preparation and presentation of ABBank's financial statements for fiscal year 2027, based on recommendation of the Board of Supervisors (attached documents).

10. Approved the Proposal of the Board of Directors and the amendments and additions to the ABBank Charter (attached documents); Approved amendment the Bank's abbreviated name in the Charter and Establishment and Operation License to "ABBank"; Approved amendments and additions to the Regulation on Operations of the Board of Supervisors with corresponding and synchronized contents with the amendments and supplements to the Charter approved by the General Meeting of Shareholders. Authorizing/delegated to the Board of Supervisors to issue Regulation on its Operations to update those amendments.

VI. CLOSING SESSION

Mr. **Tran Nam Son** – Secretary, read out the draft of the meeting Minutes.

Shareholders voted to approve the full text of the Minutes with 100% approval.

The 2026 Annual General Meeting of Shareholders of ABBank closed at 11:50 on the same day.

SECRETARIES

(Signed)

Tran Nam Son

(Signed)

Vu Phuong Duyen

CHAIRMAN

(Signed)

Vu Van Tien

APPENDIX: DISCUSSION

(Attached to the Minutes of the 2026 Annual General Meeting of Shareholders of ABBank)



1. A Shareholder presented three suggestions for ABBank as follows:

1) Maintaining Valuation Position and Attracting Foreign Capital (Investor Relations)

- Context: P/B ratio is currently at a good level (1.2); this attractiveness needs to be maintained when entering the "big playing field" of HOSE.
- Objective: Maintain P/B ratio at no lower than 1.2; increase the holding ratio of institutional investors to >15%.
- Implementation: Professionalize IR; Roadshow targeting large institutional investment funds.
- Completion Milestone: Establish a specialized IR division by Q3/2026.
- Responsibility: Chairman of the Board of Directors and Shareholder Relations Division.
- Resources: Financial communication budget and hiring professional IR consultants.

2) Effectively Control Non-Performing Loans to Protect Capital

- Context: Potential risk of non-performing loans when credit increases rapidly; avoid situations where non-performing loans erode profits.
- Objective: Actual non-performing loan ratio controlled <2.5%; non-performing loan coverage ratio exceeding 80%.
- Implementation: Apply AI in credit scoring and establish a task force to handle non-performing loans.
- Completion Milestone: Monthly portfolio review; quarterly asset quality report.
- Responsibilities: Board of Supervisors (monitoring) and Risk Management Division (implementation).
- Resources: Financial reserve fund (10% of net profit after deducting the reserve fund).

3) Labor Productivity Growth Corresponding to Compensation

- Context: Board of Directors/ Board of Supervisors compensation increased sharply (46%); productivity must increase to ensure Shareholder benefits.
- Objective: Reduce CIR to <40%; increase net profit per employee by 10%.
- Implementation: Digitize internal processes to reduce operating and intermediary costs.
- Completion Milestone: Measure performance at the end of 2026 to allocate ESOP bonuses.
- Responsibility: the CEO and Directors of Business Units.
- Resources: ESOP bonus shares (1%) as motivation.

The CEO responded:

I sincerely thank the Shareholder for their very specific suggestions; and I would like to share the following additional points:

- Regarding the ESOP policy, I am very interested in the proposal to link the issuance of ESOP shares to performance. In fact, since Mr. Vu Van Tien returned to the position of Chairman of the Board of Directors, one of the requirements for me as CEO has been to bring benefits and welfare to employees – even doubling them compared to before. This is a requirement that sounds simple but is not easy to implement. To achieve this, the Bank must first create value for Shareholders. The benefits of employees and Shareholders must go hand in hand; moreover, the benefits of Shareholders must be ensured first and higher. If the benefits of employees double, the benefits of Shareholders must also increase correspondingly, or even higher, because Shareholders are the ones who invest capital and create the foundation for the Bank's operations. In 2025, the General Meeting of Shareholders approved the Employee Stock Ownership Program (ESOP) for employees. ESOP shares will be subject to a one-year transfer restriction as per regulations. This requires employees to take responsibility for improving business performance and enterprise value, which are fundamental factors in increasing share value, thereby enabling them to fully enjoy the benefits shared by Shareholders. In the 2026 plan, the Bank will continue to implement the ESOP program (selling shares to employees and rewarding them with 4% and 1% respectively of the new charter capital after the recent capital increase) and target personnel who create real value for the Bank. This policy will continue in the coming years.
- Regarding the Board of Directors' remuneration, it's important to consider the context of the Bank's profits increasing more than 3.5 times in 2025 compared to 2024. This is the result of significant efforts from the Board of Directors, the Executive Board, and over 3,000 employees. Achieving this growth requires a clear strategy and decisive management. In 2026, the Bank plans to achieve a profit of VND 4,500 billion. With the current loan portfolio of approximately VND 127,000 billion and projected credit growth of around 9%, the loan portfolio will reach approximately VND 139,000 billion. In this context, the VND 4,500 billion profit target is a huge challenge, requiring creativity and breakthroughs. Our view is that income and remuneration are only deserved when they deliver outstanding value to Shareholders. If we achieve the set plan, this will be a historic milestone for ABBank after more than 30 years of development.
- Regarding credit scoring, the Bank has implemented data-driven credit scoring models to support the assessment of customers' creditworthiness and repayment ability, serving the credit approval process and customer selection. In the future, the Bank will continue to update advanced data analytics technologies including AI and Machine Learning while complying with legal regulations.
- Regarding the issue of controlling non-performing loans (NPLs), from the moment I assumed the position of the CEO, I identified NPL resolution as a top priority. The Bank aims to resolve NPLs in a substantive manner, while also approaching it in a way that supports our customers. For customers who have the capacity but face objective difficulties, the Bank will cooperate to resolve them in accordance with legal regulations. In 2026, NPL resolution will remain a key focus.
- In the long-term direction, the Bank will concentrate its resources on this task, aiming to build ABBank into a strong and sustainable Bank by 2028, ready to seize new opportunities from the market and from the direction of the State Bank of Vietnam. We hope that Shareholders will continue to trust the Board of Directors and the Board of Management, continue to stay committed with the Bank in the coming period to seize opportunities and affirm ABBank's position in the market. We expect to continue receiving the support of Shareholders to enhance ABBank's position and brand in the market.

2. A Shareholder expresses their opinions on the 2025 results and propose a roadmap for increasing charter capital:

- Highly appreciate ABBank's achievements in 2025, noting that all targets have been met or exceeded, with a significant increase in profit; express pleasure that the Bank plans to pay a dividend of 15% this year (calculated based on the Bank's new charter capital after the recent capital increase).
- Propose continuing to increase the Bank's charter capital according to the roadmap to a level equivalent to 1.5-2 billion USD, while simultaneously boosting investment in human resources, especially in the AI sector, and reducing dependence on credit, increasing revenue from foreign exchange and other activities.

Chairman of the Board of Directors and the CEO:

We sincerely thank the Shareholders for their recognition and high appreciation of the Bank's business results over the past year.

3. A Shareholder requested clarification on the drivers of profit growth in 2026 given that credit growth is only around 9%, the sustainability of the large revenue from the resolution of NPLs in 2025, the plan for using capital when fundraising increases significantly, and the market's ability to absorb the next capital increase plan.

The Chairman of the Board of Director and the CEO exchanged views and answered questions:

- The Bank's revenue sources don't solely come from lending. In a context where lending growth is only around 9%, achieving profitability requires flexibility and innovation across multiple areas. The 2025 performance shows that the Board of Mângement has taken groundbreaking steps under the guidance of the Board of Directors, yielding very positive results.
- In addition, a crucial source of revenue, a "reserve source" comes from the handling of NPLs. The Board of Directors has identified this as a key task and has instructed the Board of Management to implement it decisively from the beginning of the year. Revenue from handling NPLs is directly recorded in profits. In 2026, the Bank will continue to pursue this approach with greater decisiveness, flexibility, and innovation.
- We also recognize that with the increasingly improved quality of safe and efficient operations, in the long term, sustainable income growth cannot rely solely on revenue from handling NPLs. Therefore, we must have other solutions. In management, I have always adhered to three principles: determination, unity, and steadfastness. Looking back at 2025, ABBank's loan-to-deposit ratio (LDR) at times exceeded 110%, even 120%, meaning the Bank used interbank market capital for lending. If ABBank continues to maintain such a high LDR in 2026 amidst rising interbank interest rates, the cost of capital will be very high, and we will pay a very high price. Therefore, in 2026, we implemented a flexible adjustment policy, focusing on deposit growth. The Bank mobilized 170,000 billion VND, but the outstanding loans are currently 130,000 billion VND. This means the Bank has surplus capital of over 40,000 billion VND for interbank trading at interest rates of 8-9%, generating significant revenue.
- Furthermore, regarding retail banking strategy, let's take credit card development as an example. With a target of issuing at least 100,000 cards by 2026, the Bank could generate approximately VND 100 billion in annual fees. With a current customer base of around 2.5 million, this goal is achievable if implemented effectively. In the insurance sector, the Bank aims to shift from a pressure-based approach to developing products with real value, such as savings products for education or retirement. Effective collaboration between the Bank,

insurance companies, and customers will create a stable and long-term revenue stream. In short, without innovative thinking, there will be no breakthrough results.

- The advantage of a medium-sized Bank is its flexibility and ability to adapt quickly. In the context of major banks facing liquidity pressure and high capital costs due to excessively large loan balances, ABBank can proactively adjust lending interest rates downward as quickly as possible, following the recent directive from the new Governor of the State Bank of Vietnam.
- Regarding capital absorption capacity, I believe the decisive factor is operational efficiency. If ABBank maintains an ROE above 20% and performs well, I believe Shareholders will be willing to continue investing and increase the value of their shares. The business plan for 2026 was prepared as early as September of last year. With the consensus of the entire system and the support of Shareholders, the Bank will effectively implement the set objectives.

4. A Shareholder questioned: ABBank has recently changed its brand identity. Does this change accompany a qualitative shift in the Bank's operations and positioning? In 2025, the Bank will have changes in the positions of Chairman of the Board of Directors and the CEO. How will these major changes affect ABBank's governance and management?

The Chairman of the Board of Directors responded:

- Regarding brand change, I would like to affirm: When internal strength and inner qualities are strong, then external appearance can develop sustainably. ABBank's brand is increasingly recognized, demonstrating its value in the market and receiving more attention. The dove symbol carries a message of peace and happiness to everyone, not only domestically but also internationally.
- Regarding the personnel changes (Chairman and CEO), this change has yielded positive results. Witnessing other banks' rapid growth and ambitious development, I decided to return to the role of Chairman of the Board of Directors. Upon my return, I directed the review and streamlining of the organizational structure, reform of business operations, and the clear assignment of responsibilities and authority to the head of the organization. My management philosophy is "speak less, do more." I directly discussed all updates, from macro to micro levels, from international to domestic markets, with the CEO, who immediately implemented the necessary measures, resulting in positive outcomes. In fact, the new CEO, in just nine months of 2025, has achieved the positive results reported to the General Meeting of Shareholders. We are delighted to have a new CEO who is decisive, intelligent, dedicated, and willing to take responsibility.
- Compared to established large banks, ABBank, with its medium size, has the advantage of greater flexibility and adaptability. However, the most important factor remains creative thinking. Any activity lacking creativity, ambition, and passion will never succeed. I believe that I, the Board of Directors, and the Board of Management possess all these qualities. I hope that Shareholders will have faith in us..

This year, the Bank will achieve outstanding results, further expanding its brand reputation. Most importantly, it will deliver tangible value to Shareholders and increase the value of their shares.

BIÊN BẢN KIỂM PHIẾU BIỂU QUYẾT
ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH
MINUTES OF VOTE COUNTING
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
AN BINH COMMERCIAL JOINT STOCK BANK

(Hà Nội, ngày 28/4/2026 / Hanoi, April 28, 2026)

I. MỤC ĐÍCH, THỜI GIAN VÀ ĐỊA ĐIỂM KIỂM PHIẾU / PURPOSE, TIME AND LOCATION OF VOTE COUNTING

1. Mục đích kiểm phiếu: Kiểm phiếu xác định kết quả biểu quyết của Đại hội đồng Cổ đông thường niên năm 2026 của Ngân hàng Thương mại Cổ phần An Bình (ABBank)

Purpose of vote counting: Vote counting to determine the voting results of the 2026 Annual General Meeting of Shareholders of An Binh Commercial Joint Stock Bank (ABBank).

2. Thời gian kiểm phiếu: Bắt đầu hồi 11 giờ 00 phút ngày 28/4/2026, kết thúc lúc 11 giờ 15 phút cùng ngày.

Vote counting time: Started at 11:00 AM on April 28, 2026 and ended at 11:15 AM on the same day.

3. Địa điểm kiểm phiếu: Nơi tiến hành cuộc họp Đại hội đồng Cổ đông thường niên năm 2026 của ABBank tại Hội trường Tầng 4, Tòa nhà Geleximco, Số 36 Phố Hoàng Cầu, Phường Ô Chợ Dừa, TP. Hà Nội.

Location of counting votes: Place where the 2026 Annual General Meeting of Shareholders of ABBank is held at the Hall on the 4th Floor, Geleximco Building, No. 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City.

II. THÀNH PHẦN BAN KIỂM PHIẾU / THE VOTE COUNTING COMMITTEE

Thành phần Ban Kiểm phiếu được Đại hội đồng Cổ đông bầu ra gồm:

The members of the Vote Counting Committee elected by the General Meeting of Shareholders include:

1. Bà/Mrs. Lương Thị Thu Trang, Trưởng Ban kiểm phiếu / Chairwoman
2. Bà/Mrs. Phạm Ngân Giang, Thành viên/ Member
3. Bà/Mrs. Nguyễn Thị Hồng Phượng, Thành viên / Member
4. Bà/Ms. Nguyễn Thị Thom, Thành viên/ Member

5. Ông/Mr. Đoàn Hoàng Anh, Thành viên/ Member

6. Ông/Mr. Trần Trung Kiên, Thành viên/ Member

III. NỘI DUNG PHẠM VI KIỂM PHIẾU / SCOPE OF VOTE COUNTING

Ban Kiểm phiếu tiến hành kiểm phiếu đối với từng nội dung biểu quyết tại Phiếu biểu quyết.

The Vote Counting Committee conducted the vote counting for each voting content at Voting slip

IV. KẾT QUẢ KIỂM PHIẾU BIỂU QUYẾT / VOTING RESULTS

- Căn cứ Danh sách Người sở hữu chứng khoán tại ngày Ngày đăng ký cuối cùng thực hiện quyền dự họp Đại hội đồng Cổ đông (Ngày 27/02/2026) do Tổng Công ty Lưu ký và Bù trừ Chứng khoán Việt Nam (VSDC) cung cấp, tổng số Cổ đông của ABBank là 20.891 Cổ đông, sở hữu tổng số vốn điều lệ 10.350.367.620.000 đồng tương ứng với 1.035.036.762 cổ phần phổ thông có quyền biểu quyết.

Based on the List of Securities Holders as of the Last Registration Date for Exercising the Right to Attend the General Meeting of Shareholders (February 27, 2026) provided by the Vietnam Securities Depository and Clearing Corporation (VSDC), ABBank has a total of 20,891 shareholders, owning a total charter capital of VND 10,350,367,620,000, equivalent to 1,035,036,762 voting common shares.

- Căn cứ tổng hợp thông tin đăng ký dự họp, tính đến 10h30, có 221 cổ đông và người được ủy quyền hợp lệ của Cổ đông đã có mặt dự họp, đại diện cho 867.437.546 cổ phần, chiếm tỷ lệ 83,807% tổng số cổ phần phổ thông có quyền biểu quyết của ABBank.

Based on the compiled registration information for the meeting, as of 10:30 AM, 221 shareholders and shareholders' authorized representatives attended the meeting, representing 867,437,546 shares, accounting for 83.807% of the total voting common shares of ABBank.

Kết quả kiểm phiếu cụ thể / Detail of vote counting results:

	Số cổ phần biểu quyết Number of voting shares	Tỷ lệ phần trăm trên Số cổ phần tham dự họp (%) Percentage calculated on Number of shares attending the meeting (%)
1. Báo cáo kết quả hoạt động kinh doanh năm 2025 <i>2025 Business Performance Report</i>		
Tán thành / Agree	866.925.246	99,941%
Không tán thành / Disagree	0	0,000%
Không ý kiến / Abstain	504.800	0,058%
Không hợp lệ / Invalid	7.500	0,001%

	Số cổ phần biểu quyết Number of voting shares	Tỷ lệ phần trăm trên Số cổ phần tham dự họp (%) Percentage calculated on Number of shares attending the meeting (%)
2. Kế hoạch kinh doanh năm 2026 <i>Business plan for 2026</i>		
Tán thành / Agree	866.925.346	99,941%
Không tán thành / Disagree	0	0.000%
Không ý kiến / Abstain	504.700	0,058%
Không hợp lệ / Invalid	7.500	0,001%
3. Báo cáo tài chính; Báo cáo của HĐQT về hoạt động năm 2025 và định hướng hoạt động 2026 <i>Financial statements; Report of the Board of Directors on activities in 2025 and orientation for activities in 2026</i>		
Tán thành / Agree	866.925.346	99,941%
Không tán thành / Disagree	0	0.000%
Không ý kiến / Abstain	504.700	0,058%
Không hợp lệ / Invalid	7.500	0,001%
4. Báo cáo của Ban kiểm soát về thẩm định tài chính, hoạt động năm 2025 và Kế hoạch hoạt động năm 2026 <i>Report of the Board of Supervisors on financial appraisal, the operational in 2025 and Operational Plan in 2026</i>		
Tán thành / Agree	866.924.246	99,941%
Không tán thành / Disagree	0	0.000%
Không ý kiến / Abstain	505.800	0,058%
Không hợp lệ / Invalid	7.500	0,001%
5. Báo cáo về thù lao thành viên HĐQT, Ban Kiểm soát năm 2025 và đề xuất cho năm 2026 <i>Report on remuneration of members of the Board of Directors and Board of Supervisors in 2025 and proposals for 2026</i>		
Tán thành / Agree	866.895.247	99,937%
Không tán thành / Disagree	1.000	0.000%
Không ý kiến / Abstain	533.799	0,062%
Không hợp lệ / Invalid	7.500	0,001%

	Số cổ phần biểu quyết Number of voting shares	Tỷ lệ phần trăm trên Số cổ phần tham dự họp (%) Percentage calculated on Number of shares attending the meeting (%)
6. Tờ trình về trích lập các quỹ và phân phối lợi nhuận năm 2025 <i>Report on fund allocation and profit distribution in 2025</i>		
Tán thành / Agree	866.923.612	99,941%
Không tán thành / Disagree	0	0.000%
Không ý kiến / Abstain	506.434	0,058%
Không hợp lệ / Invalid	7.500	0,001%
7. Phương án tăng mức vốn điều lệ ABBank <i>Plan to increase ABBank's charter capital.</i>		
Tán thành / Agree	866.737.112	99,919%
Không tán thành / Disagree	1.100	0.000%
Không ý kiến / Abstain	691.834	0,080%
Không hợp lệ / Invalid	7.500	0,001%
8. Tờ trình về niêm yết cổ phiếu ABB tại Sở Giao dịch Chứng khoán TP Hồ Chí Minh <i>Proposal on listing ABB shares on Ho Chi Minh Stock Exchange</i>		
Tán thành / Agree	867.429.512	99,999%
Không tán thành / Disagree	534	0.000%
Không ý kiến / Abstain	0	0.000%
Không hợp lệ / Invalid	7.500	0,001%
9. Tờ trình lựa chọn tổ chức kiểm toán độc lập <i>Proposal on the selection of an independent auditing firm</i>		
Tán thành / Agree	866.916.154	99,940%
Không tán thành / Disagree	0	0.000%
Không ý kiến / Abstain	513.892	0,059%
Không hợp lệ / Invalid	7.500	0,001%
10. Sửa đổi, bổ sung Điều lệ ABBank <i>Proposal on amendments and additions to ABBank Charter</i>		
Tán thành / Agree	866.737.573	99,919%
Không tán thành / Disagree	0	0.000%
Không ý kiến / Abstain	692.473	0,080%
Không hợp lệ / Invalid	7.500	0,001%

V. CÁC NỘI DUNG ĐÃ ĐƯỢC ĐẠI HỘI ĐỒNG CỔ ĐÔNG THÔNG QUA

- Căn cứ Khoản 4 Điều 67 Luật các Tổ chức tín dụng; Điều 3 và Điều 148 Luật Doanh nghiệp, Điều 46 Điều lệ ABBank, đối với tất cả các vấn đề được đưa ra biểu quyết tại cuộc họp Đại hội đồng Cổ đông thường niên 2026, Nghị quyết của Đại hội đồng Cổ đông được thông qua nếu được cổ đông đại diện trên 50% tổng số phiếu biểu quyết của tất cả cổ đông dự họp tán thành.

Pursuant to Clause 3, Article 59 of the Law on Credit Institutions; Article 3 and Article 148 of the Law on Enterprises and the provisions of ABBank's Charter, for all contents to be voted on at the 2026 Annual General Meeting of Shareholders, the Resolution of the General Meeting of Shareholders shall be passed if approved by shareholders representing more than 50% of the total number of votes of all shareholders attending the meeting.

- Căn cứ kết quả kiểm phiếu biểu quyết được báo cáo trên đây,

Based on the voting results reported above,

Tất cả các nội dung được đưa ra biểu quyết đã thỏa mãn điều kiện quy định về số phiếu tối thiểu để được thông qua. Theo đó, Đại hội đồng Cổ đông ABBank đã thông qua toàn bộ các nội dung được đưa ra biểu quyết tại cuộc họp thường niên năm 2026.

All the contents submitted for voting have satisfied the conditions prescribed for the minimum number of votes to be passed. Accordingly, the ABBank's General Meeting of Shareholders has approved all the contents proposed for voting at the 2026 annual meeting.


Biên bản kiểm phiếu này được lập và thông qua trước toàn thể các Thành viên Ban Kiểm phiếu ngay sau khi việc kiểm phiếu kết thúc.

This vote counting minutes is prepared and approved by all members of the Vote Counting Committee immediately after the vote counting is completed.

Biên bản kiểm phiếu này được lập thành một bản chính, đã được các Thành viên Ban Kiểm phiếu ký tên xác nhận và được công bố công khai tại cuộc họp Đại hội đồng Cổ đông thường niên năm 2026.


This vote counting minutes is made into one original copy, signed and confirmed by the members of the Vote Counting Committee and publicly announced at the 2026 Annual General Meeting of Shareholders.

CHỮ KÝ CỦA CÁC THÀNH VIÊN BAN KIỂM PHIẾU
SIGNATURES OF MEMBERS OF THE VOTE COUNTING COMMITTEE
Trưởng Ban Kiểm phiếu / Chairwoman of the Committee


Lương Thị Thu Trang


Các thành viên / Members


Phạm Ngân Giang


Nguyễn Thị Thơm


Nguyễn Thị Hồng Phượng


Đoàn Hoàng Anh


Trần Trung Kiên

Hanoi, April 28, 2026



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, as amended and supplemented on June 27, 2025, and its implementing guidelines;
- Pursuant to the Law on Securities dated November 26, 2019, as amended and supplemented on November 29, 2024, and its implementing guidelines;
- Pursuant to the Law on Enterprise dated June 17, 2020, as amended and supplemented on January 11, 2022, and June 17, 2025, and its implementing guidelines;
- Based on the Minutes of the Annual General Meeting of Shareholders of An Binh Commercial Joint Stock Bank dated April 28, 2026,

RESOLUTED:

Article 1. The contents approved by the General Meeting of Shareholders

The General Meeting of Shareholders of An Binh Commercial Joint Stock Bank (ABBank) approved the following contents at the annual meeting on April 28, 2026:

1. Approved the 2025 Business Results Report (attached document).
2. Approved the 2026 Business Plan, in which the profit before tax target for 2026 is VND 4,500 billion (attached document).
3. Approved ABBank's 2025 audited Financial Statements; the Report of the Board of Directors on its operations in 2025 and orientations for 2026 (attached document).
4. Approved the Report of the Board of Supervisors on financial appraisal, its operations in 2025 and plan for 2026 (attached document).
5. Approved the Report of the Board of Directors on remuneration for members of the Board of Directors and members of the Board of Supervisors in 2025 and proposal for 2026 (attached document).

6. Approved the Proposal of the Board of Directors on the fund allocation and distribution of 2025 profit-after-tax (attached document).
7. Approved the Proposal of the Board of Directors on increasing the charter capital and the Plan to increase the charter capital of ABBank (attached documents).
8. Approved the Proposal of the Board of Directors on listing ABB shares on the Ho Chi Minh Stock Exchange (HOSE) (attached documents).
9. Approved the Proposal of the Board of Directors on the selection of an independent auditing firm to audit the Financial Statements and provide assurance services regarding the operation of the internal control system in the preparation and presentation of ABBank's Financial Statements for the fiscal year 2027, based on the recommendation of the Board of Supervisors (attached documents).
10. Approved the Proposal of the Board of Directors and the attached amendments and additions to the ABBank Charter (attached documents); Approved the amendment of the Bank's abbreviated name in its Charter and Establishment and Operation License to "ABBank"; Approved the amendments to the Regulation on Operations of the Board of Supervisors with corresponding and consistent contents with the amendments to the Charter approved by the General Meeting of Shareholders. Authorized/delegated the Board of Supervisors to issue its Regulation on Operations to update those amendments.

Article 2. Effect

This Resolution takes effect from April 28, 2026.

Article 3. Responsible for implementing.

The Board of Directors, the Board of Supervisors and the General Director of ABBank, based on their functions, tasks and powers, are responsible for directing and organizing the implementation of this Resolution./.

Recipients:

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

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

(Signed)

Vu Van Tien



REPORT ON BUSINESS RESULTS 2025

Information of the
General Meeting of Shareholders





REPORT ON 2025 BUSINESS PERFORMANCE RESULTS

(Submitted to the 2026 Annual General Meeting of Shareholders)

A. GENERAL OVERVIEW

I. Macroeconomic and Banking Sector Overview for 2025

In 2025, the global economy maintained a stable growth momentum. Global inflation continued to decline, to approximately 4.1% compared to 5.8% in 2024, creating conditions for major central banks to ease monetary policy.

In Vietnam, the economy recovered strongly with Vietnam's GDP growth for 2025 reaching 8.02%, the highest in the ASEAN region. Average inflation was controlled at 3.4%, below the target ceiling of 4.5%. The main growth drivers included:

- Export-import activities continued to improve, with total trade value surpassing the USD 800 billion milestone, setting a new record. The trade balance remained in surplus, contributing to exchange rate stability and market confidence.
- Realized FDI capital reached approximately USD 26.5 billion, an increase compared to 2024. Capital flows tended to concentrate more in high-tech sectors, semiconductor manufacturing, renewable energy, and infrastructure.
- Domestic consumption recovered positively, with total retail sales of goods and consumer service revenues increasing by approximately 10.5%, and by 8.8% excluding price factors.
- Public investment disbursement improved significantly compared to previous periods, thanks to the resolution of procedural and implementation bottlenecks. Many key infrastructure projects progressed well, creating positive spillover effects on the construction, building materials, and industrial real estate sectors.
- The USD/VND exchange rate was generally controlled and moved within the allowed range, supported by a trade surplus and stable FDI inflows, in the context of the US Federal Reserve (FED) implementing interest rate cuts in 2025, which helped reduce pressure on the domestic currency.

- The SBV maintained the policy interest rate at 4.5% throughout the year. The increase in deposit and lending rates by banks at the end of the year was assessed as seasonal and did not reflect a reversal of monetary policy.

2025 also saw many bright spots in banks' performance results, but also showed clear differentiation among banks. Specifically:

- System-wide credit growth reached approximately 18.5%, the highest level in the past 4 years.
- The on-balance-sheet NPL ratio trended upward in the first half of the year, peaking at approximately 2.8% in Q2/2025, then gradually declining to 2.3–2.5% by year-end.
- Profit was uneven across banks. While some banks broke out strongly, others saw flat or declining profits under the pressure of high funding costs, compressed margins, and increased provisioning.

II. Overview of ABBank's performance results in 2025

In 2025, An Binh Commercial Joint Stock Bank (ABBank) recorded multiple positive results in its business performance.

Compared to the previous year, (i) The Bank's total assets surpassed VND 220,392 billion, up 24.8%; (ii) Credit loans reached VND 127,591 billion, up 15.9%; (iii) Customer deposits reached VND 161,221 billion, up 46.6%.

Total operating income amounted to VND 8,580 billion, an increase of 87.3% from the previous year. Supported by cost-optimization efforts and accelerated digital transformation, the cost-to-income ratio (CIR) was well controlled at 35.4%. As a result, profit before tax reached a record level of VND 3,522 billion, up 352.4% year-on-year.

The non-performing loan (NPL) ratio declined significantly to 0.5%, far below the State Bank of Vietnam's regulatory threshold.

The General Director respectfully reports and submits to the General Meeting of Shareholders for approval the 2025 Business Performance Results of ABBank.

**ON BEHALF OF AN BINH JSC BANK
GENERAL DIRECTOR**

(Signed)

Le Manh Hung

Unit: VND billion, %

Indicator		2025		2024 Actual	Actual 2025 vs.	
		Plan	Actual		2025 Plan	2024 Actual
Scale	Total assets	200,000	220,392	176,619	110.2%	124.8%
	Credit loans ¹	127,810	127,591	110,099	99.8%	115.9%
	Customer deposits ²	115,458	161,221	109,960	139.6%	146.6%
Efficiency	Profit before tax	1,800	3,522	779	195.7%	452.4%
	Cost-to-Income Ratio		35.4%	52.2%		-16.8%
Quality	NPL ratio ³	<3%	0.53%	2.48%		-1.95%
	NPL coverage ratio		130.7%	50.0%		+80.7%
	Capital adequacy ratio	>8%	11.45%	9.99%		+1.46%
Customers	Number of retail & SME customers		2,540,160	2,267,786		112.0%
	Number of digital channel transactions		74,415,288	52,527,379		141.7%

¹ Determined in accordance with SBV regulations

² Including issuance of valuable papers

³ Determined pursuant to Circular No. 31/2024/TT-NHNN dated June 30, 2024

B. DETAILED REPORT

I. Business performance results

1. Credit activities

In 2025, ABBank implemented its credit activities with a strategy focused on growth alongside strict quality and efficiency control, while placing customer insight and industry-specific characteristics at the core of developing tailored financial solutions for each segment.

For the retail banking segment, ABBank continued to review and enhance its credit products while accelerating digitalization to improve customer experience. Key initiatives included batch refinancing for business purposes, the application of pre-approved secured credit limits and credit cards for existing customers, as well as the digitalization of the online savings-secured loan product on the ABBank mobile application.

These initiatives helped customers access credit more conveniently while enabling ABBank to improve risk management effectiveness in retail lending.

For small and medium-sized enterprises (SMEs), ABBank recorded strong growth in new SME customers, particularly among small and micro enterprises, with a strategic focus on customers using multiple banking services.

The bank continued to apply a customer-centric approach and developed financial solutions tailored to specific industries such as government-funded contractors, pharmaceutical and medical equipment companies, textile and garment businesses, and enterprises within the power sector ecosystem. In addition, ABBank actively financed business value chains, thereby expanding its customer base and improving credit performance.

For the large corporate segment, ABBank continued to expand its penetration into major economic value chains—such as manufacturing, trade, energy, infrastructure, and real estate—by providing comprehensive financial solutions for the entire business ecosystem, from anchor companies to supply chain partners.

Along with credit growth, ABBank consistently adhered to its risk appetite, strengthened assessments of macroeconomic conditions, cash flows, and customer governance capacity, and gradually integrated environmental, social, and governance (ESG) considerations into its credit approval activities.

2. Funding activities

ABBank continued to implement funding solutions with a strategic focus on diversifying its funding sources and optimizing cost of capital, while enhancing customer experience through digital technologies.

The Bank concentrated on developing flexible deposit products tailored to the savings and investment needs of both retail and corporate customers. In parallel, ABBank strengthened its cash-flow management and payment solutions, contributing to an increase in demand deposits and reinforcing a sustainable funding base.

3. Customer and service ecosystem development

ABBank remained committed to its customer-centric strategy while accelerating the application of digital technologies to develop a safe, convenient, and personalized financial services ecosystem.

In 2025, the Bank introduced various technology-driven initiatives to expand its service ecosystem, notably the integration of the national digital identity platform VNeID, the development of cash-flow management tools for household businesses such as Loa Lộc Vang, Sales Ledger, and eTax, as well as upgrades to the core systems for accounts and cards.

These platforms not only enhance convenience for customers but also create a foundation for ABBank to gradually develop Open Banking, open APIs, and future applications of artificial intelligence.

Alongside business activities, ABBank actively implemented sustainability initiatives aligned with ESG orientation, contributing to the promotion of sustainable values within both the banking sector and the wider community.

4. Treasury

In 2025, ABBank continued to be an active participant in the government bond market, contributing to the development of the overall market. Alongside trading activities, the Bank proactively and continuously reviewed and reassessed the performance of its investment and capital contribution portfolio to ensure alignment with its strategic objectives and optimize capital efficiency.

The Bank also strengthened its trading activities in valuable papers issued by other credit institutions, achieving a transaction volume of approximately VND 100 trillion, which increased the year-end portfolio balance to more than VND 30 trillion. These efforts contributed to improved profitability and further diversification of ABBank's trading and investment securities portfolios.

In addition, ABBank successfully raised a significant volume of capital through the issuance of valuable papers—representing a 35% increase compared to the end of 2024. Notably, the Bank completed its first-ever issuance of VND 4,000 billion in Tier-2 capital bonds with tenors ranging from 6 to 7 years, targeting professional investors including financial institutions, individual investors, and organizations in the market.

5. Loan quality

In 2025, ABBank marked an important transition in balancing growth and safety, shifting to selective growth based on proactive risk management.

ABBank recorded a strong and milestone improvement in asset quality. The NPL ratio reached 0.53% by the end of 2025. The NPL coverage ratio increased sharply from 50% to 130.7%, reflecting a fundamental change in the risk management approach: proactively increasing risk absorption capacity rather than merely controlling indicators.

In 2025, ABBank achieved positive results in handling and recovering problem debts. These results contributed to reducing the NPL ratio, improving credit quality, and improving the overall business performance of ABBank.

Furthermore, NPL indicators (including VAMC and off-balance-sheet commitments) are all managed with the aim of achieving the target maximum scores under Circular 52, contributing to strengthening the rating foundation and market credibility.

These results are not only meaningful in the short term but also create strategic room for: Sustainable growth 2026–2028; Optimizing cost of capital; Credit rating upgrade.

6. Digital transformation

In 2025, ABBank continued to accelerate digital transformation and implemented a series of strategic projects, gradually positioning the digital bank as a lifelong platform for customers — not just a place for transactions, but a place where customers find it easy to use, easy to understand, easy to trust and be loyal to.

- The ABBank application brings a comprehensive service ecosystem

From daily payment needs such as electricity, water, internet, tuition, train/bus tickets, airfare, and entertainment... to specialized solutions for young people, families, and household businesses. The entire experience is designed 100% online, simple, user-friendly, and secure.

In the corporate customer segment, ABBank continued to accelerate technology application in customer service with over 120 improvements and new

products in 2025: digitizing guarantee issuance processes, international money transfers, foreign currency trading, centralized digital signatures, expanding electronic banking platform utilities, upgrading the State Treasury bilateral payment system, cash flow management, collection API, and connecting to the EVN – Epayment payment system. Simplifying procedures, shortening processing times, and transparent information contributed to enhancing customer experience and satisfaction.

- **Digital platform usage efficiency indicators grew significantly, reflecting customer engagement**

- Retail digital banking
 - New customers increased by 92% compared to 2024
 - Total digital channel transactions reached 75 million transactions, up 36.4%, bill payment transactions grew by 114%.
- Corporate digital banking
 - New customers increased by 95% compared to 2024.
 - 76% of international money transfer transactions were conducted online in the very first year of launch.

II. Operational – Organizational Results

1. Strengthening the risk management foundation

In 2025, ABBank not only improved financial indicators but also upgraded its risk management foundation toward approaching international standards.

- **Finalizing the integrated risk management framework**

The risk management framework was reviewed and consolidated in an integrated manner, comprehensively covering key risks: Credit; Market; Liquidity; Interest Rate in the Banking Book (IRRBB); Operational; and Concentration. Risk appetite was updated in alignment with the business strategy and capital capacity, creating synchronization between growth objectives and risk tolerance limits.

- **Data and model-based credit risk management**

- Standardizing credit policies and standards by segment.
- Applying risk measurement models in appraisal, approval, and portfolio management.
- Monitoring credit based on data analysis and early warning indicators.

- **Market risk, liquidity risk, and asset-liability management**

- Finalizing the market risk management framework in accordance with SBV regulations and Basel II, separating the Trading Book and Banking Book.

- Establishing a limit system consistent with risk appetite and applying risk measurement and monitoring tools to control interest rate and exchange rate volatility.
- Fully complying with SBV liquidity ratios and operating ALM effectively to optimize maturities and control interest rate risk; closely monitoring monetary policy and maintaining stable funding in customer market and interbank market.
- **Strengthening the three lines of defense model and operational risk**
 - Minimizing losses from process errors and human risk.
 - Strengthening technology risk control in the context of digital transformation.
 - Maintaining the Business Continuity Plan (BCP), ensuring stable operational capability in adverse scenarios.

2. Ensuring cybersecurity and information technology

Ensuring rapid but safe digital growth, ABBank focused its investment on foundational technology systems and information security, ensuring stable and safe system operations to serve the digital transformation objectives, such as:

- Implementing foundational projects and core systems: Core Banking upgrade to R24, ERP system, digital signatures, HRM, APM, AI platform, and operational and human support applications. These projects help ABBank enhance technological mastery, keep systems running faster and more securely, and better support the Bank's digitalization activities.
- Information security was comprehensively strengthened from technology to user awareness, helping effectively prevent all data leakage behaviors through technology channels; optimizing technology operations to save costs and improve operational performance. System stability was markedly improved compared to previous years, with customer-facing and counter systems achieving 99.975% availability.
- ABBank also fully met compliance requirements under the new State Bank of Vietnam regulations, integrated the Bshield protection layer, and completed direct connectivity with the Center for Research and Application of Population Data and Citizen Identity (RAR), contributing to enhancing the experience and ensuring security for customers on the digital platform.

3. Developing the operating network

As of December 31, 2025, ABBank's network comprised a total of 165 transaction points, including 35 branches and 130 transaction offices in 25 centrally administered provinces/cities (under the new administrative boundaries) nationwide.

In 2025, ABBank continued to invest in facility renovation, together with the brand identity change project and modern designs at transaction points, aiming to bring the best experience to customers.

In network development, ABBank focused on reviewing and improving the efficiency of the existing branch and transaction office network before implementing plans to open new ones in accordance with the SBV's direction.

4. Community and branding activities

- Community Social Responsibility (CSR) oriented toward sustainable development

In 2025, ABBank continued to promote community activities oriented toward sustainable development goals, focusing on 3 areas: Environment – Education – Healthcare, with CSR initiatives implemented regularly each quarter in many creative forms with positive and sustainable impact.

ABBank's 2025 Tết An Binh campaign called for the joint participation of customers, the community, and staff to support a large quantity of cinnamon trees equivalent to the total of the previous 5 years combined.

The “Heritage Footsteps” campaign combined promoting corporate culture development and community service, successfully raising funds for the Vietnam Heritage Craft Village Development Fund.

Gift-giving activities and support for those in difficult circumstances, natural disasters, and floods were implemented in a timely and responsible manner.

- Standardizing and upgrading brand identity

In 2025, ABBank continued to standardize its brand image, identify and synchronize key products and services at branches according to the Brand Identity Set; and simultaneously developed an implementation plan for brand identity renewal in early 2026.

- Developing owned channels and strengthening digital communications

ABBank also accelerated the development of owned channels, strengthening both the quantity and quality of marketing and brand content across multiple digital channels such as Website, Facebook, Instagram, Zalo, and YouTube. Notably, the Facebook channel achieved 3x growth in reach and 3x growth in interactions compared to 2024.

In 2025, ABBank continued to implement advertising campaigns by building customer reach capabilities through digital channels based on data analysis of customer financial needs. This simultaneously helped optimize costs while increasing customer reach efficiency by more than 30%.

5. Human resources management

In 2025, ABBank marked a strong transformation in human resources management, with the central role of building a lean organizational foundation, increasing resource utilization efficiency, and directly accompanying the Bank's growth strategy.

- Streamlining the organization and consolidating management capacity

ABBank implemented system-wide organizational restructuring toward being lean and efficient, with the focus on restructuring divisions/departments at the Head Office, reducing 2 layers of middle management from the Head Office down to Business Units, while reviewing and retaining 70% of high-performing staff at the Head Office.

In parallel, the Bank applied a transparent, quantifiable, and uniform performance evaluation system from the highest management level down to Business Units. From Q2/2025, more than 25% of staff had their labor productivity reviewed, significantly contributing to improved operational efficiency; the proportion of the sales force meeting KPIs increased 1.5 times compared to the previous year, reflecting clear improvement in team quality.

- Improving human resource utilization efficiency

Thanks to synchronized solutions in organization and performance management, labor productivity measured by bank-wide pre-tax profit in 2025 increased significantly compared to 2024, approaching the industry average.

Corresponding to the productivity growth rate, average employee income increased by 30% compared to the 2023–2024 period, approaching the industry average income level, thereby demonstrating a close alignment between business efficiency and performance-based compensation policy.

- Modernizing and systematizing human resources management

The HRIS personnel management system officially went into operation only 10 months after implementation, creating a data-driven and process-automated HR management foundation. Digitalization initiatives such as electronic HR decisions and online employee support channels helped reduce more than 7,000 paper records, electronically sign more than 2,100 labor contracts, contributing to building a modern, transparent, and efficient working environment.

Building on the e-learning platform, training and development activities continued to be promoted with more than 500 training sessions and 94,462 employee

participations; self-study hours doubled compared to the previous year, contributing to spreading a learning culture and improving team capabilities.

- **Welfare policy**

ABBank paid attention to comprehensively caring for employee wellbeing through health welfare programs, transportation purchase support, vacation organization, bonus programs, creating timely motivation for employees to accelerate and strive to complete the annual business plan.

6. Promoting sustainable development (ESG) activities and expanding the strategic cooperation network with organizations and enterprises

In 2025, ABBank marked an important milestone by officially establishing the ESG Sustainable Development Strategy Committee at the very beginning of the year. Throughout the year, the Bank actively expanded its cooperation network with strategic organizations and enterprises to realize ESG goals. Cooperation programs focused on creating real value for the community, including: preservation and development of creative culture at craft villages; development of the "green accommodation" model for the young labor force; and especially building sustainable livelihood solutions, providing capital and technical support for the agricultural ecosystem; and projects integrating healthcare, finance, and technology, aimed at providing comprehensive healthcare for people.

7. Awards as independent recognition of ABBank's efforts in improving operational efficiency and governance capability

- Award: “Top 10 Listed Companies with Excellent Information Disclosure and Transparency 2024 – 2025” – awarded by the Hanoi Stock Exchange – November 2025
- Award: “Bank with Excellent International Payment Quality” – awarded by Wells Fargo – July 2025
- Award: “Excellent Wire Transfer Quality for International Payments 2025” – awarded by J. P. Morgan – November 2025
- Award: “Best Innovation in Family Banking & Community Service” – awarded by Backbase.

BUSINESS PLAN FOR 2026





SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness



Hanoi, April 2, 2026

PROPOSAL ON 2026 BUSINESS PLAN

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

I. ECONOMIC CONTEXT AND BANKING SECTOR IN 2026

1. Macroeconomic context

- According to the IMF, global economic growth in 2026 is forecasted at 3.3%, equivalent to the growth rate in 2025. Global inflation is expected to decline from 4.1% in 2025 to 3.8% in 2026.
- In Vietnam, the Government targets growth GDP of 10% or above in 2026, marking the beginning of a new era described as the “Era of national rise”.
- Inflation is expected to be kept at a moderate level of around 3.5–4.5% in 2026, with the objective and commitment to maintain price stability, despite pressures from global commodity prices and domestic production costs.
- Credit growth is forecasted to continue at a positive level, credit growth target is expected to remain around 15%–16%.
- Regarding interest rates, it is expected that the SBV will manage monetary policy flexibly to both support growth and control inflation.
- The USD/VND exchange rate is forecasted to fluctuate modestly but remain stable at a relatively reasonable level, with pressure from global foreign exchange markets and the balance of payments, but supported by FDI inflows, remittances, and foreign exchange reserves.
- However, the outbreak of military conflict between the US and Iran in late February 2026 pushed global crude oil prices higher, creating a new energy shock that threatens global supply chains. This situation significantly increases inflation risks, forcing major central banks to be more cautious in their monetary policies. For the domestic banking sector, this geopolitical turbulence may create unpredictable pressure on exchange rates and deposit interest rate levels and liquidity.

2. Opportunities and challenges for the banking sector

The key opportunities for the banking sector, as the primary capital channel of the economy, in 2026 such as:

- The establishment of an International Financial Center in Vietnam encourages the development of green financial products, connects domestic and international trading platforms, promotes foreign investment inflows & develops technology-driven financial services.
- The pilot implementation of a digital asset market in Vietnam creates business opportunities for institutions and investors to conduct digital asset trading services.
- Public investment continues to be a key growth driver, particularly through strategic infrastructure projects aimed at creating long-term investment momentum and stimulating production.
- The Government implements private sector growth through tax incentives, fee exemptions, and reduced administrative burdens – encouraging innovation, attracting green investment, and improving the ease of doing business.

Alongside the opportunities, in 2026 the banking sector also faces challenges such as: such as margin pressure while increasing liquidity pressures, exchange rate risk, non-performing loans, compliance requirements, and long-term investment in technology, digital transformation, and ESG – all of which demand flexible and appropriate strategies from banks.

II. ABBANK'S BUSINESS PLAN FOR 2026

1. Key business targets

Unit: VND billion, %

No	Indicator	2026 plan	2025	2026 plan versus 2025
1	Total assets	291,000	220,392	132%
2	Customer deposits ¹	247,417	161,221	153%
3	Credit loans ²	138,930	127,591	109%
4	NPL ratio ³	< 1.5%	0.5%	
5	Profit before tax	4,500	3,522	128%

¹ including issuance of valuable papers

² determined in accordance with SBV regulations; adjusted according to the credit room allocated by the SBV for each period

³ pursuant to Circular No. 31/2024/TT-NHNN dated June 30, 2024

2. Key priorities

ABBank's 2026 business plan is implemented in the spirit of unity, steadfast commitment to strategic objectives, innovation, and accelerated digital transformation, aiming to deliver breakthrough growth while ensuring sustainable development.

The entire system is committed to executing the plan in strict compliance with legal regulations, supervisory requirements, and the Bank’s internal risk management standards and frameworks.

The development of the 2026 growth plan was initiated in the third quarter of 2025, enabling business units to proactively prepare resources, formulate implementation roadmaps, and engage customers and markets early. This early preparation ensures synchronized and effective execution upon entering 2026, thereby increasing the likelihood of achieving the established objectives.

a. Credit activities

In 2026, the Bank’s credit activities are oriented toward positive growth from the outset of the year, while strictly adhering to the State Bank of Vietnam’s guidelines regarding:

- Credit quality control
- Loan portfolio sectoral structure
- Allocation of capital flows to priority sectors of the economy
- Compliance with credit growth limits and regulations imposed by the State Bank of Vietnam

The Bank prioritizes capital allocation for sectors encouraged by the Government and the State Bank, including:

- Agriculture and rural development
- Small and medium-sized enterprises (SMEs)
- Export businesses
- Supporting industries
- High-tech enterprises
- Production and business sectors that create added value for the economy

In addition, the Bank places strong emphasis on understanding customers’ financial conditions and health, strengthening long-term cooperation throughout their development journey. Credit decisions will be based on deep industry insight and the specific business characteristics of each region and locality. This approach enables the Bank to develop comprehensive financial solutions that connect customers with partners, suppliers, and buyers across the value chain, supporting the development of value chain finance.

At the same time, the Bank recognizes the need to reinforce its salesforce to provide customers with maximum support and deliver financial solutions aligned with their actual needs. ABBank adopts the development philosophy that “good customers make a good bank”, placing customers’ long-term benefits at the foundation of sustainable growth.

In its medium and long-term development strategy, the Bank prioritizes capital allocation for retail banking activities, positioning retail as the core growth driver. The Bank targets retail revenue to account for approximately 80%–90% of total income in the coming years.

b. Funding activities

The Bank’s 2026 funding strategy is guided by principles of ensuring liquidity, optimizing cost of capital, and complying with the State Bank of Vietnam’s interest rate management directions. Accordingly, the Bank will focus on:

- Developing efficient funding products
- Increasing the proportion of current and savings accounts (CASA) to optimize cost of funds, targeting a CASA ratio of approximately 30%
- Maintaining the loan-to-deposit ratio (LDR) below 70% to ensure liquidity safety

The Bank will accelerate the application of digital technologies in funding activities to enhance convenience, improve customer experience, and increase operational efficiency.

In parallel, the Bank is developing financial solutions tailored to different customer groups, such as: Financial products for pensioners, Education-oriented financial solutions, Safe investment and long-term savings products,...

The Bank’s funding strategy follows the philosophy of “accumulating small contributions into significant value”, aiming to build a sustainable funding base from a broad and diversified customer foundation.

At the same time, the Bank strives to expand its customer base through digital channels, targeting 5 million retail customers in 2026, primarily via digital platforms and tools.

c. Efficient utilization of capital and self-trading activities

In cases where temporary surplus capital arises, the Bank will proactively pursue suitable self-trading opportunities to optimize capital utilization.

Funding and investment activities in valuable papers, bonds issued by financial institutions, and other appropriate financial instruments are considered key channels for generating additional income for the Bank. These activities not only enhance capital efficiency but also contribute to diversifying the Bank’s revenue streams.

d. Product development and partnership expansion to drive fee income growth

The Bank will continue to expand cooperation with partners both within and outside its ecosystem to develop innovative service offerings with a high level of technology and digital integration.

Through collaboration with strategic partners, the Bank aims to deliver comprehensive financial solutions that enhance convenience and customer experience, thereby:

- Increasing fee-based income
- Expanding the customer base
- Strengthening customer engagement and loyalty
- Developing high value-added payment products integrated with multiple utilities to meet customers' financial and consumption needs. The Bank targets the issuance of 200,000 new cards in 2026.

e. Debt resolution and credit quality control

The Bank identifies debt resolution and credit quality control as core priorities that require dedicated resources and coordinated implementation across the entire system.

Debt resolution activities are carried out based on:

- Proactive assessment by the Bank
- Strengthened cooperation with customers
- Application of appropriate solutions to control risks and ensure effective debt recovery

Through these comprehensive measures, the Bank aims to maintain stable credit quality and ensure safe and sound operations.

f. Human resources development

The Bank considers its people the most important asset of the organization and the key driver of long-term sustainable development. In 2026, the Bank will focus on:

The Bank will independently organize training programs and collaborate with reputable training institutions to develop professional training and certification programs, ensuring that its workforce possesses strong professional expertise and effective customer advisory skills, while fully complying with applicable laws and regulations.

In parallel, the Bank places strong emphasis on internal human resource development by establishing structured training roadmaps and long-term career development plans, and by creating advancement opportunities for employees in key positions.

The Bank will also continue to enhance its compensation and benefits policies, ensuring alignment with employees' capabilities, performance, and level of contribution. These efforts aim to motivate employees, strengthen their commitment,

and encourage long-term dedication to the Bank's sustainable growth and development.

g. Technology and digital infrastructure development

The Bank considers technology a critical foundation for supporting growth, enhancing competitiveness, and driving digital transformation across the organization.

In 2026, the Bank will continue investing in the development of a modern, secure, and resilient information technology infrastructure that ensures stable and efficient operations, while accommodating the Bank's growth trajectory and expanding business scale.

Key priorities of the Bank's technology strategy include:

- Strengthening system security and safety, safeguarding customer data, and ensuring the continuous operation of the Bank's information technology systems.
- Developing a flexible and scalable technology platform capable of supporting new product and service development and accommodating future customer growth.
- Accelerating digital adoption across business, management, and operational activities to enhance efficiency, optimize costs, and improve customer experience.
- Advancing data utilization and analytics to support business decision-making, risk management, and the development of products and services aligned with customer needs.
- Through focused investments in technology, the Bank aims to build a secure, modern, and customer-centric digital financial ecosystem, while strengthening its technology self-reliance and ownership as a solid foundation for long-term sustainable development.

We firmly believe that, with the continued support of our shareholders, partners, and the community, ABBank will maintain strong momentum and deliver value that aligns with its potential and aspirations.

The General Director respectfully submits this report for approval by the General Meeting of Shareholders.

**ON BEHALF OF AN BINH JSC BANK
GENERAL DIRECTOR**

(Signed)

Le Manh Hung



**AUDITED FINANCIAL REPORT 2025;
REPORT OF THE BOARD OF DIRECTORS
ON ITS OPERATION IN 2025
AND ORIENTATION FOR 2026**

Information of the
General Meeting of Shareholders



No.: 02/BC-HĐQT.26



REPORT OF THE BOARD OF DIRECTORS ON OPERATIONS IN 2025 AND ORIENTATIONS FOR 2026

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

In 2025, the global economy faced numerous impacts from trade wars, armed conflicts, climate change, and natural disasters. Vietnam's economy also encountered many challenges from the global context, while simultaneously ensuring GDP growth above 8%, controlling inflation at 4%, and restructuring its administrative apparatus to achieve the strategic goal of the nation entering an era of rapid development. The banking sector in 2025 made significant contributions to economic growth and inflation control; the operations of credit institutions ensured stability and safety, effectively fulfilling their role in providing capital and financial services to the economy... However, the credit institution system still faced pressure from bad debts, inherent risks, and negative external fluctuations.

Entering 2026, the global geopolitical situation continues to be complex and unpredictable, particularly the war in the Middle East, which strongly impacts the global economy, worsening supply chain disruptions, causing oil price escalations, and negatively affecting the domestic economy and the operations of credit institutions. Trends in global trade restructuring, capital needs for infrastructure, green transformation, and digital competition create opportunities for expanding credit and digital services, while also posing challenges regarding capital safety and risk management, especially in the context of increasing external risks.

Based on this context, the Board of Directors respectfully reports to the General Meeting of Shareholders on the activities in 2025 and the direction for 2026.

I. EVALUATION OF RESULTS IN 2025

1. Key Indicators

1.1. ABBank's Business Results

- Total assets: VND 220,392 billion, an increase of nearly 25% compared to the 2024 performance, achieved over 110% of the 2025 plan target.

- Outstanding loans at the end of the period: VND 127,591 billion, an increase of nearly 16% compared to the 2024 performance, achieved approximately the 2025 plan target.
- Deposits at the end of the period: VND 161,221 billion, an increase of nearly 47% compared to the 2024 performance, achieved nearly 140% of the 2025 plan target.
- Profit before tax: VND 3,522 billion, an increase of 352% compared to the 2024 performance, achieved 196% of the 2025 plan target.
- Non-performing loan (NPL) ratio (according to Circular 31): 0.5%, a decrease of 2% compared to the 2024 performance, exceeded expectation for keeping non-performing loans below 3%.

In summary, it can be said that the Bank has achieved and exceeded its key business targets for 2025 while maintaining tight operating cost management (CIR at 35.4%). This outstanding financial performance, coupled with improvements in management and operational capabilities, the persistent efforts, sense of responsibility, and dedication of the leadership and staff of ABBank, confirms that ABBank is on the right track, creating a solid foundation for accelerated growth based on safety and sustainability.

1.2. Business Results of ABBank's Subsidiaries

- ABBank Asset Management Company Limited (ABBA): achieved a profit before tax of VND 36.22 billion, 99.74% compared to the 2024 performance and achieved 105.61% of the 2025 plan target.
- ABBA Security Services Company Limited (ABBAS – indirectly owned by ABBank through ABBA): achieved a profit before tax of VND 3.15 billion, 110.83% compared to the 2024 performance and achieved 106.47% of the 2025 plan target.

2. Audited Financial Statements

The Board of Directors, hereby, respectfully submits to the General Meeting of Shareholders the audited financial statements for the fiscal year ending December 31, 2025, which are publicly available on the Bank's website.

The details of the audited financial statements are publicly available on ABBank's website at: <https://www.abbank.vn/thong-tin/bao-cai-tai-chinh.html> and are included in the 2025 Annual Report.



3. Information on ABBank's Organization and Operation

Information on ABBank's organization and operation in 2025 is presented in the Annual Report, which is publicly available on the Bank's website.

ABBank's 2025 Annual Report is available at:

<https://abbank.vn/thong-tin/bao-cao-thuong-nien-to-chuc.html>



II. RESULTS OF IMPLEMENTING THE RESOLUTIONS OF THE GENERAL MEETING OF SHAREHOLDERS

1. Implementation of the Annual General Meeting Resolution

All contents of the General Meeting Resolution approved at the annual meeting on April 18, 2025 have been completed.

2. Implementation of the General Meeting Resolution on increasing charter capital

On March 3, 2026, ABBank completed the additional share offering to existing shareholders (30%) and the share issuance to employees (5%) under the Employee Stock Ownership Plan. Accordingly, the Bank's charter capital increased from VND 10,350,367,620,000 to VND 13,972,086,850,000. The share offering and issuance were carried out in accordance with the Resolution and Plan for increasing ABBank's charter capital approved by the General Meeting of Shareholders on September 16, 2025 and January 5, 2026; and complied with legal regulations, the approval document of the State Bank of Vietnam (SBV), the Certificate of Registration for Public Offering of Securities, and the confirmation of the issuance dossier from the State Securities Commission (SSC). The results of the share offering and issuance have also been confirmed by the SSC. Currently, ABBank has been granted additional securities registration by the Vietnam Securities Depository and Clearing Corporation (VSDC); has submitted an application to the State Bank of Vietnam for amendment the charter capital in the Bank's operating license; and has submitted an application for additional trading registration at the Hanoi Stock Exchange (HNX) for the newly offered and issued shares.

III. THE BANK GOVERNANCE IN 2025

1. Board of Directors Structure

The current Board of Directors (term 2023 – 2027) initially consists of 7 members. In 2025, the personnel of the Board of Directors have changed as follows:

- Mr. Vu Van Tien was elected Chairman of the Board of Directors from November 14, 2025.
- Mr. Trinh Thanh Hai was elected as an independent member of the Board of Directors, replacing Mr. Tran Ba Vinh who resigned due to personal reasons.
- Mr. Syed Ahmad Taufik Albar, the representative of Maybank Shareholder, was elected as a member of the Board of Directors, replacing Mr. John Chong Eng Chuan, according to personnel adjustments nominated by Maybank.
- Mr. Foong Seong Yew, automatically loses his status as a member of the Board of Directors because Maybank ceased appointing him as its capital representative at ABBank.

Currently, ABBank's Board of Directors consists of 6 members (including 2 independent members, and all members are non-executive members).

2. Board of Directors Operations

- a) The Board of Directors, under the leadership of the Chairman of the Board and the Head of the Sustainable Development Strategy (ESG) Committee, has provided sound, close, and decisive guidance, strongly promoting business and achieving breakthroughs in efficiency and growth.
- b) The Board of Directors held 5 meetings. In addition, the Board members also provided their votes through obtaining opinion mode to approve many decisions of the Board of Directors within its authority.
- c) The Board of Directors and its members fully and correctly performed their functions and duties as stipulated by law and the Bank's Charter with a high sense of responsibility.
- d) The Board of Directors has issued many important documents and decisions on policies and corporate governance, including decisions on adjusting the organizational model, functions and tasks of Head Office Divisions and Business Units; promulgating the Regulation on Information Disclosure, Internal Regulation on ABBank Governance, Regulation on the Operations of the Board of Directors, Regulation on

the Approval of Board of Directors' Decisions, Regulation on Personnel Management, Regulation on Talent Attraction, Regulation on Task Performance Management, Regulation on Standards of Conduct and Codes of Behavior, Regulation on Financial Management, Regulation on Delegation and Authorization, Policy on Compliance, Regulation on Internal Control System, Regulation on Anti-money Laundering, Strategy of Medium-Term Risk Management, Risk Management Framework, Policy on Fraud Risk Management... (Please refer to the list of documents in the Corporate Governance Report on the ABBank website at: <https://abbank.vn/thong-tin/quan-tri-ngan-hang.html>).

3. Board of Directors Committees' Operations

3.1. Risk Management Committee (RMC):

The RMC's activities in 2025 were maintained regularly through periodic meetings, thematic meetings, and providing opinions and recommendations via email on the General Director's (CEO) proposals. The RMC effectively fulfilled its role in assisting the Board of Directors in supervising the CEO /Board of Management (BOM) in implementing risk management-related activities through risk limits, risk reports, capital management reports, risk management reports, credit and non-credit monitoring reports, reviewing the activities of the BOM's councils, and warning about the Bank's safety level in accordance with the regulations of the SBV and ABBank. Monthly, the RMC submits recommendations to the CEO/BOM to improve, address, and rectify existing risk deficiencies and limitations as requested and recommended by regulatory authorities and the Board of Directors, aiming to enhance the operational efficiency of the CEO/BOM and the BOM's councils.

3.2. Human Resources Committee (HRC):

The HRC has advised, provided opinions and assessments, and assisted the Board of Directors in supervising matters related to human resources, salary, remuneration, bonuses, and other employee benefits policies of ABBank, such as the appointment and dismissal of senior positions of the Bank; advised and provided opinions before the issuance of documents by the Board of Directors related to the organizational structure, functions, and tasks of divisions/units, regulations and policies on human resource management, and employee benefits...

3.3. Strategic Committee (SC):

The SC comprises all members of the Board of Directors who have guided and identified ABBank's strategic priorities for 2025, such as: streamlining the Head Office's organizational structure to ensure efficiency; transforming the business model and sales network to suit ABBank's realities.

3.4. Sustainable Development Strategy Committee (ESG):

The ESG Committee, together with the SC, has advised the Board of Directors on reviewing, innovating, and implementing the Bank's development strategy according to breakthrough, efficiency, and sustainability goals. The Committee regularly holds meetings with the CEO/BOM, providing timely guidance on key tasks and making sound recommendations to help the CEO/BOM take decisive and flexible actions and solutions to achieve high efficiency, helping the Bank achieve and surpass its business plan targets for 2025.

4. Transactions with Related Parties:

In 2025, transactions between ABBank and related parties were submitted to the Board of Directors for approval in accordance with the law and ABBank's Charter. A summary of these transactions is presented in the audited financial statements for 2025 and published on the Bank website.

Simultaneously, in accordance with Clause 4, Article 49 of the Law on Credit Institutions, the relevant information stipulated in points a, b, and d of Clause 1 and points a, c, and d of Clause 2, Article 49 of the Law on Credit Institutions shall be disclosed to the Annual General Meeting of Shareholders 2026.

5. Supervision the CEO and BOM:

- a) The Board of Directors has exercised its high-level supervisory role over the CEO/BOM in accordance with the law and ABBank's internal regulations.
- b) The Board of Directors, the Board of Supervisors, and the CEO/BOM maintain a regular management, supervision, and operational relationship according to their functions. Through this, the Board of Directors promptly receives information from the BOM's reports and evaluates recommendations from the Board of Supervisors to provide directives and recommendations to the CEO/BOM.

- c) The Board of Directors supervises through periodic reports, internal audit results from the Internal Audit (under the Board of Supervisors), and recommendations from regulatory authorities; promptly directing to handle shortcomings and to improve the efficiency of the Bank's management and operations.
- d) The Committees under the Board of Directors have played active, proactive, and regular roles in assisting the Board of Directors in monitoring operational activities according to planned objectives and identifying risks early to ensure the safety and efficiency of the Bank's operations.

IV. ORIENTATION FOR 2026

In 2026, the Board of Directors has determined that, in addition to ensuring quality growth, strengthening capital buffers, and enhancing risk management capabilities, ABBank must also promote faster growth in scale, accelerate the digitalization process, and optimize operational efficiency.

1. Overall Objectives

- 1) Accelerate development on a safe and efficient foundation.
- 2) Enhance financial capacity and list ABB shares on the HOSE.
- 3) Strongly promote digital transformation and develop digital banking.
- 4) Enhance risk management capabilities and improve the efficiency of bad debt resolution.
- 5) Spread the new corporate identity and improve brand position.

2. Key plan targets

- 1) Profit before tax: VND 4,500 billion, an increase of nearly 28% compared to 2025.
- 2) Total assets: VND 291,000 billion, an increase of 32% compared to 2025.
- 3) Deposits from customers and issuance of valuable paper reaching VND 247,417 billion, an increase of over 53% compared to 2025.
- 4) Outstanding loans reaching VND 138,930 billion, an increase of 9% compared to 2025 (credit growth according to the target assigned by the SBV; proactively proposing adjustments when conditions permit).
- 5) NPL ratio: <1.5%.

3. Key Directions and Requirements

3.1. Ensuring Efficiency and Promoting Business

- a) Improve business efficiency, optimize resources, expand partnerships and customer value chains, and manage costs effectively based on operational performance.
- b) Achieve safe and efficient credit growth, improve credit quality, simplify processes and procedures while ensuring compliance and risk control.
- c) Optimize capital utilization efficiency, ensure system liquidity, and fully comply with safety ratios.
- d) Expand opportunities to exploit revenue sources from services, including non-credit services.

3.2. Proactive and Effective Risk Management, Internal Control, and NPL Resolution

- a) Strengthen the internal control system and comprehensive, proactive, and integrated risk management framework, complying with legal regulations and international standards.
- b) Effectively control key risks, paying particular attention to credit risk, non-performing loan risk, operational risk, and technological risk.
- c) Regularly maintain and enhance the effectiveness of internal supervision, inspection, and control.
- d) Ensure compliance on operational, technological and treasury safety; prevent, detect, and promptly address fraud, violations, and money laundering.

3.3. Enhancing IT Capacity, Strongly Promoting Digital Transformation

- a) Strengthen IT infrastructure capacity to ensure performance, security, and continuous operation.
- b) Promote the use of smart IT solutions in line with development trends and the State Bank of Vietnam's orientation.
- c) Digitize business processes, prioritize the strong development of digital products and services, expanding the digital ecosystem, and conducting business on digital platforms.

3.4. Strengthening the organization, personnel and corporate culture

- a) Continue to streamline the functions of the Units; strengthen the capacity of the Business Units.

- b) Develop human capabilities; link efficiency and responsibility with fair, equitable, and reasonable compensation policies.
- c) Build a culture of peace and happiness as the foundation and core competitive advantage for development.
- d) Focus on internal communication to create consensus and determination in achieving goals. Strengthen external communication linked to the new brand identity to attract public attention and goodwill towards the Bank.

3.5. *Other contents:*

Fully implement the guidelines and directives of the Government and the SBV.

V. PROPOSAL

1. The Board of Directors respectfully submits to the General Meeting of Shareholders for approval ABBank's audited financial statements for 2025; the Board of Directors' report on operations in 2025 and orientations for 2026 as presented above.
2. In order to proactively and promptly address issues that may arise, respectfully recommends the General Meeting of Shareholders authorize the Board of Directors to decide on the following matters:
 - a) Deciding on the addition of business lines for ABBank in accordance with the Bank's development needs.
 - b) Reviewing and adjusting the Business Plan to suit the practical circumstances and the direction of the regulatory authorities.
3. Respectfully submit to the General Meeting of Shareholders for approval other Reports, Proposals, Plan submitted by the Board of Directors, the Board of Supervisors, and the CEO to the General Meeting of Shareholders.

Respectfully hereby reports and submits it to the General Meeting of Shareholders for approval.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

(Signed)

Vu Van Tien

**REPORT OF THE BOARD OF SUPERVISORS
ON FINANCIAL APPRAISAL;
ITS OPERATION IN 2025
AND PLAN FOR 2026**





SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness



Hanoi, April 2, 2026

ACTIVITIES OF THE SUPERVISORY BOARD

AT THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

(Submit to the 2026 Annual General Meeting of Shareholders)

Dear delegates,

Dear Shareholders

- Pursuant to Article 52 of the Law on Credit Institutions 2024 on the duties and powers of the Supervisory Board;
- Pursuant to the Charter of An Binh Commercial Joint Stock Bank (ABBANK);
- Based on the performance of ABBANK, the Report of the Board of Directors (BOD), the Board of Management (BOM) and the performance of the Supervisory Board (SB) in 2025.

The Supervisory Board of An Binh Commercial Joint Stock Bank hereby submits the 2025 performance report to the General Meeting of Shareholders as follows:

I. RESULTS OF ACTIVITIES OF THE SUPERVISORY BOARD (SB) IN 2025

- The Supervisory Board of An Binh Commercial Joint Stock Bank (ABBANK) consists of 3 (three) members: Ms. Nguyen Thi Hanh Tam - Head of the Supervisory Board and two members, Mr. Nguyen Hong Quang (full-time member) and Ms. Nguyen Thi Thanh Thai (part-time member). The Internal Audit Department, with 22 personnel, is directly under the Supervisory Board.
- In 2025, the Supervisory Board fully implemented its functions and duties as stipulated in the ABBANK Charter and the Regulations on the Organization and Operation of the Supervisory Board. The main activities implemented in 2025 included: Monitoring compliance with the Law and the Bank's Charter in governance and management; Monitoring the implementation of the General Meeting of Shareholders' Resolutions; Monitoring the implementation of recommendations from the State Bank of Vietnam's Inspectorate, closely following the implementation of directives and guidance documents from the State Bank of Vietnam; conducting financial statement appraisals; ...
- Performing the function of supervising the internal control system, including supervising the Internal Audit Department to ensure that all audits and audit contents are carried out according to the 2025 plan approved by the Supervisory Board and reported to the State Bank of Vietnam. The 2025 audit plan is built on the principle of risk assessment,

considering multiple aspects to ensure comprehensive coverage of key risks in the Bank's activities, departments, and processes.

- Regular meetings of the Supervisory Board are convened by the Head of the Supervisory Board, with full attendance of all Supervisory Board members. Minutes of Supervisory Board meetings are prepared and fully retained as required. In addition, the Supervisory Board also regularly discusses and exchanges information on issues arising during operations.
- Based on its operational results, the Supervisory Board has provided opinions and recommendations to the BOD and the BOM on measures to strengthen control, minimize risks, and ensure compliance with the law, ABBANK's charter, and other internal regulations through methods such as directly submitting recommendations at BOD meetings/other meetings attended by the Supervisory Board; sending recommendation letters; and issuing quarterly reports, contributing to improving the quality, efficiency, and safe and sustainable growth of ABBANK.
- The members of the Supervisory Board have fulfilled their assigned responsibilities and duties; fully attended all regular and extraordinary meetings of the Supervisory Board, participated in discussions, and voted on issues and contents within the Supervisory Board's functions and duties.
- The specific supervisory activities of the Supervisory Board in 2025 are as follows:

1. Monitoring the implementation of the Resolution of the General Meeting of Shareholders

Through monitoring and auditing results, it was found that in 2025, the BOD and the BOM proactively proposed solutions to respond to the practical situation and decisively implemented measures to promote business. The business performance indicators (Individual bank report for 2025) have been achieved as follows:

Unit: Billion VND

No	Indicator	Plan 2025	Actual 2025	Completion Rate
1	Total Assets	200.000	220.392	110%
2	Deposits from customers and issuance of securities	115.458	161.221	140%
3	Credit outstanding	127.810	127.591	100%
4	Non-performing loan ratio	< 3%	0,53%	Achieved
5	Profit before corporate income tax	1.800	3.522	196%

2. Monitor compliance with legal regulations and the Bank's Charter in the management and operation activities of the BOD and the BOM

- The BOD has issued resolutions and directives outlining the business objectives and plans for 2025 and key tasks in the operation of ABBANK. In 2025, the BOD directly issued 55

decisions and documents on policy and governance (details of the decisions and documents are in Appendix 01 published on ABBANK's website: <https://abbank.vn/thong-tin/dai-hoi-dong-co-dong.html>).

- The BOM has issued internal regulations for operational activities, ensuring mechanisms for control, compliance checks, and risk management associated with each business process. ABBANK has maintained indicators regarding limits and safety ratios in banking operations in accordance with the regulations of the State Bank of Vietnam (including indicators on minimum capital adequacy ratio, solvency ratio, capital utilization/mobilized capital ratio, limits on capital contributions, share purchases, credit limits, etc.); The organizational structure has been streamlined to suit the current situation, aiming to optimize operational efficiency and improve risk management quality; projects to upgrade the technology system continue to be implemented to enhance the quality of banking services and provide timely, complete, and accurate management information, supporting the bank's digital transformation process.

3. Coordination of activities between the Supervisory Board, the BOD, the BOM and Shareholders

- The SB, the BOD, and CEO/BOM maintain regular coordination, exchange, and provision of necessary information through the SB's full attendance at important meetings of the Bank with the BOD, committees under the BOD, and the BOM, in accordance with its functions and duties. Necessary information is provided fully and without limitation to serve the performance of the SB's duties and powers. All members of the SB receive all conclusions and resolutions of the BOD and all business operational directives from the BOM. SB members have direct and specific discussions with units within the bank, as well as with the BOM and the BOD.
- The BOD and the BOM have directed units to seriously implement and periodically report on the results of implementing recommendations from the State Bank of Vietnam's Inspectorate and the SB. The coordination between the SB and the BOD/BOM is carried out in accordance with the law, ABBANK's Charter, and ABBANK's internal regulations.
- The Supervisory Board regularly evaluates, reviews, and sends recommendations to the BOM for implementation and reports on the implementation of recommendations from the BOM on a quarterly basis.
- The Supervisory Board has fully reported the results of its supervision to shareholders at the annual General Meetings of Shareholders as stipulated in ABBANK's Charter. In 2025, no shareholder or group of shareholders requested the Supervisory Board to conduct an inspection or review of accounting books, documents, or any inspection related to ABBANK's business operations or management.

4. Assessment of Transactions between the Bank, Subsidiaries and Members of the BOM, CEO, other executives of ABBANK and related parties:

- In 2025, transactions between ABBANK and related parties were submitted to the BOD for approval in accordance with the law and ABBANK's Charter. A summary of the content of transactions with related parties is presented in the audited financial statements for 2025 and published on ABBANK's website: www.abbank.vn

5. Ensuring the implementation of supervision according to the duties and powers of the Supervisory Board as stipulated in Article 52 of the Law on Credit Institutions 2024

Ensuring compliance with regulations and the Supervisory Board has fully carried out supervision as stipulated in Article 52 of the Law on Credit Institutions 2024, specifically:

- Supervising the governance and operation of the credit institution in compliance with laws, internal regulations, the Charter and resolutions and decisions of the General Meeting of Shareholders, owners, Board of Directors, and Board of Members; being responsible to the General Meeting of Shareholders, owners, and contributing members for the performance of assigned duties and powers as stipulated in this Law and the Charter of the credit institution.
- In 2025, the Supervisory Board submitted to the General Meeting of Shareholders for promulgation the Regulations on the operation of the Supervisory Board of An Binh Commercial Joint Stock Bank.
- Organizing and conducting internal audits; Access to, provision of complete, accurate, and timely information and documents related to the management and operation of the credit institution to perform assigned tasks and powers.
- Supervised the financial status and assessed the bank's financial statements at the quarterly meetings of the Supervisory Board; reported to the General Meeting of Shareholders, owners, and contributing members on the results of the financial statement assessment; evaluated the reasonableness, legality, honesty, and degree of prudence in accounting, statistics, and financial reporting for 2025.
- An Binh Commercial Joint Stock Bank ensures compliance with regulations, and the Supervisory Board has fully supervised the approval and implementation of investment projects, purchase and sale of fixed assets, contracts, and other transactions of the credit institution under the authority of the General Meeting of Shareholders, Board of Directors, and Board of Members.
- The Supervisory Board monitors compliance with regulations on restrictions to ensure safety in the operation of credit institutions according to the Law on Credit Institutions 2024, specifically:
 - o ABBANK complies with regulations on granting credit to restricted entities as stipulated in Articles 134 and 135 of the Law on Credit Institutions 2024.
 - o ABBANK complies with regulations on credit limits; limits on capital contributions and share purchases; and safety ratios (such as solvency ratio; minimum capital adequacy

- ratio; ratio of purchase, holding, and investment in government bonds, government-guaranteed bonds; ...).
- ABBANK develops a contingency plan in case early intervention is possible.
- To compile, maintain, and update the list of related parties of the Board of Directors, Supervisory Board members, General Director, shareholders owning 1% or more of the charter capital, contributing members, and related parties of the Board of Directors, Board of Members, Supervisory Board members, General Director of credit institutions, and shareholders owning 1% or more of the charter capital of ABBANK in accordance with the Law on Credit Institutions 2024, including:
 - In 2025, the total personnel of the BOD will change and be approved by the General Meeting of Shareholders. As of December 31, 2025, the BOD had 6 members and the Supervisory Board had 3 members.
 - In 2025, Mr. Le Manh Hung will be appointed by the BOD to the position of Deputy General Director and assigned to assume the duties and powers of the General Director of ABBANK from November 14, 2025.
 - The Supervisory Board regularly monitors and promptly updates the list of related parties of the Board of Directors, Supervisory Board members, General Director, shareholders owning 1% or more of the charter capital, contributing members and related parties of the Board of Directors, Board of Members, Supervisory Board members, General Director (Director) of credit institutions, and shareholders owning 1% or more of the charter capital of ABBANK in accordance with the Law on Credit Institutions 2024.
- In 2025, the Supervisory Board will sign and issue decisions appointing positions within the internal audit department, including the Head of Internal Audit and senior functional directors of the internal audit department.

6. Monitoring the Bank's Internal Control System in 2025

6.1. Monitoring the Implementation of Internal Audit Tasks According to the 2025 Plan

- In 2025, the Internal Audit successfully completed the plan approved by the Supervisory Board.
- Through audit activities, the Internal Audit issued reports to the BOM and relevant departments and units. The BOM/Head Office/Business Unit acknowledged the recommendations and proposed corrective measures. The Supervisory Board also monitored the implementation of the Supervisory Board's recommendations to the Internal Audit.
- The Internal Audit independently and objectively reviewed and evaluated the appropriateness, completeness, effectiveness, and efficiency of the internal control system, identifying necessary changes to the internal control system to address and rectify existing shortcomings; The Supervisory Board effectively monitors the implementation of recommendations and reports on the results of their implementation, ensuring that existing

problems and errors are fully and promptly rectified.

- The Supervisory Board supervises internal audit in accordance with the regulations in Circular 13/2018/TT-NHNN (as amended and supplemented), ABBANK Charter, and the Regulations on the Organization and Operation of the Supervisory Board; approves the annual internal audit plan and supervises the implementation of the audit plan approved by the Supervisory Board.
- The Supervisory Board regularly holds meetings with internal audit leaders to evaluate issues identified through audit activities, identify key risk issues; direct and guide internal audit work; require internal audit staff to adhere to professional ethical standards and internal audit procedures; identify difficulties and obstacles to resolve them promptly; - Regularly conduct performance reviews of the Internal Audit Department to continuously improve the quality and effectiveness of its operations, ensuring comprehensiveness and professionalism in internal audit activities.
- The Supervisory Board requests enhanced capacity and effectiveness of senior management supervision in the implementation of Circular 13/2018/TT-NHNN of the State Bank of Vietnam and the Law on Credit Institutions 2024.
- The Supervisory Board always prioritizes the consolidation and improvement of the quality of the Internal Audit Department's operations. In 2025, the functional structure model and personnel for the Internal Audit Department were streamlined.
- Professional training in the Internal Audit Department is regularly maintained with training methods appropriate to the actual situation; the Supervisory Board has directed the Internal Audit Department to deploy and apply modern audit tools and techniques; and accelerate the digital transformation process in internal audit activities to improve the quality and effectiveness of internal audit work, moving towards meeting the requirements of a modern risk management model.
- Continuously improving internal audit policies and regulations to meet legal requirements and ABBank's internal governance objectives. In 2025, the Supervisory Board issued decisions on internal audit policies and regulations, including: Regulations on the operation of the Internal Audit Department of An Binh Commercial Joint Stock Bank; Basic standards for positions in the Internal Audit Department; Internal Audit procedures; Procedures for updating the risk portfolio applied in the Internal Audit Department...
- On February 14, 2025, the Bank held the Conference on “Internal Control, Audit, and Inspection Work 2025”. Through the conference, existing weaknesses in the internal control system were clearly identified; at the same time, proposals and recommendations from the Units, as well as directives from the Chairman of the Board of Directors, the General Director, and the Supervisory Board, were implemented decisively in 2025, with the goal of building and strengthening an increasingly effective and efficient internal control system.
- The annual audit plan ensures risk-oriented and comprehensive principles, requiring that all

activities, processes, and departments of ABBANK be audited; key units and processes or those with high risk levels must be audited at least once a year; internal audit risk assessments should be reviewed and adjusted during the year to reflect the Bank's actual operational situation and the requirements of laws and regulatory bodies in each period.

6.2. Reporting to the State Bank of Vietnam and monitoring the handling and rectification of shortcomings and limitations of the Supervisory Board and Internal Audit Department as recommended by relevant authorities.

- In 2025, under the direction of the Supervisory Board, the Internal Audit Department complied with and promptly submitted periodic reports, and coordinated with other units within ABBANK to prepare reports to the State Bank of Vietnam on a case-by-case basis as required.

6.3. Conducting Financial Statement Audits and Monitoring Financial Results.

- The Supervisory Board has conducted an audit of ABBANK's financial statements (independently audited) and confirmed the following results:
- The consolidated financial statements for 2025 fully reflect the business operations and financial situation of ABBANK and its subsidiaries, presented in accordance with the reporting templates prescribed by the State Bank of Vietnam on financial reporting for credit institutions, and in compliance with Vietnamese Accounting Standards and current State regulations.
- The consolidated financial statements for 2025 fairly and reasonably reflect, in all material aspects, the financial situation of ABBANK and its subsidiaries as of December 31, 2025.
- The basic indicators of capital and assets as of December 31, 2025, and the business performance results of ABBANK in 2025 (Consolidated Financial Statements) have been independently audited by ERNST&YOUNG Vietnam Co., Ltd., as follows:

1. Total assets:	220.495 billion VND
2. Equity:	16.801 billion VND
3. Total profit before tax:	3.541 billion VND
4. Corporate income tax:	732 billion VND
5. Profit after tax:	2.809 billion VND
Of which, profit of the bank alone:	2.798 billion VND

II. ORIENTATION AND ACTIVITY PLAN OF THE BOARD OF SUPERVISION IN 2026.

Given the Bank's current operational situation and strong digital transformation trends, the Supervisory Board's operational direction for 2026 is as follows:

- Strengthening supervision of the organization and implementation of directives from the Government, the Prime Minister, and the State Bank of Vietnam regarding key tasks of the banking sector in 2026.

- Seriously implementing the State Bank of Vietnam's directives to the Supervisory Board and Internal Audit, ensuring compliance with the State Bank of Vietnam's regulations and guidelines.
- Strengthening inspection and internal audit work to identify and control key risks in banking operations in a timely and comprehensive manner, especially risks related to cybersecurity and information security.
- Ensuring the implementation of recommendations from inspection, examination, and audit teams to rectify existing problems and errors, ensuring the safe and efficient operation of the Bank. - Investing in technology and process innovation to enhance the efficiency of supervision and auditing, meeting the Bank's digital transformation requirements.

Based on the functions and duties stipulated by law, the Charter, the Regulations on the organization and operation of the Supervisory Board, and the Bank's business plan, the Supervisory Board reports its 2026 operational plan as follows:

- Performing internal supervision functions in the Bank's governance and operation, ensuring compliance with the law and the Bank's Charter.
- Performing senior management supervision functions over internal auditing, ensuring effectiveness and efficiency in internal auditing.
- Supervising the implementation of the 2026 General Meeting of Shareholders' Resolution, ensuring that objectives and tasks are effectively implemented.
- Appraising the Bank's periodic financial statements, ensuring accuracy, truthfulness, and compliance with legal regulations.
- Effectively implement the 2026 audit plan, ensuring that risks are controlled and plan objectives are achieved.
- Perform other tasks as prescribed by law, the bank's charter, and the requirements of the State Bank of Vietnam.

III. SUGGESTIONS AND RECOMMENDATIONS OF THE SUPERVISION BOARD

Based on monitoring operations and to ensure ABBANK achieves stable growth targets, the Supervisory Board recommends the following key points to the BOD and the BOM:

- The BOD and the BOM should continue to direct credit growth in accordance with the Government and State Bank of Vietnam's guidelines to contribute to economic growth while maintaining credit quality control.
- Strengthen the recovery of bad debts through effective solutions to minimize risks and ensure financial safety for banking operations.
- Accelerate the implementation and closely monitor information technology development projects to ensure security and confidentiality; simultaneously enhance the application of information technology in providing banking services, operating, managing, analyzing, and preventing risks; and strengthen anti-money laundering measures.
- Further enhance communication and training to continuously improve the culture and

awareness of compliance with regulations and professional ethics.

- Continue the transformation to create momentum for the effective and sustainable development of retail banking, meeting customer needs and contributing to the development of the economy.

The Supervisory Board proposes to recommend the General Meeting of Shareholders to approve:

1. The 2025 financial statements of ABBANK have been independently audited by Ernst & Young Vietnam Co., Ltd. and assessed by the Supervisory Board.
2. Select Ernst & Young Vietnam Co., Ltd. (E&Y) to audit the Financial Statements and provide assurance services for the operation of the internal control system in the preparation and presentation of ABBank's Financial Statements for the fiscal year 2027.

In the event that E&Y is unable to provide audit service for any reason, the independent auditing firm selected will be one of the following auditing firms, with priority order: (1) KPMG Co.; (2) Ltd, Deloitte Vietnam Co., Ltd.; (3) PWC (Vietnam) Co., Ltd.

Respectfully submit to the General Meeting of Shareholders for approval.

Wishing all shareholders health, happiness and success. Wishing the conference a great success!

**ON BEHALF OF THE BOARD OF SUPERVISORS
HEAD OF THE SUPERVISORY BOARD**

(Signed)

NGUYEN THI HANH TAM



Appendix 01 – Decisions and documents issued by the Board of Directors in 2025

No.	Document number	Content	Date
1	310/QĐ-HĐQT.25	Decision on promulgating the Regulations on standards of conduct and code of conduct at ABBANK	30/12/2025
2	294/QĐ-HĐQT.25	Decision on promulgating the Regulations on bookkeeping management of An Binh Commercial Joint Stock Bank	26/12/2025
3	295/QĐ-HĐQT.25	Decision on promulgating the Regulations on provision for and recognition of operational risk losses	26/12/2025
4	289/QĐ-HĐQT.25	Decision on promulgating the Regulations on restructuring the repayment term	24/12/2025
5	290/QĐ-HĐQT.25	Decision on promulgating the Approval Authority Debt restructuring for loans under the credit policy serving agricultural and rural development	24/12/2025
6	275/QĐ-HĐQT.25	Decision on promulgating the Regulations on signing, temporary suspension, and termination of probationary contracts and labor contracts of An Binh Commercial Joint Stock Bank	23/12/2025
7	254/QĐ-HĐQT.25	Decision on promulgating the Regulations on preventing and combating money laundering, terrorist financing, and financing of the proliferation of weapons of mass destruction at ABBANK	12/12/2025
8	231/QĐ-HĐQT.25	Decision on promulgating the Regulations on Buying and Selling Corporate Bonds	03/12/2025
9	226/QĐ-HĐQT.25	Decision on appointing personnel to participate in the Risk Management Council	25/11/2025
10	227/QĐ-HĐQT.25	Decision on appointing personnel to participate in the Debt Resolution Council	25/11/2025
11	223/QĐ-HĐQT.25	Decision on appointing personnel to participate in the Credit Council	17/11/2025
12	224/QĐ-HĐQT.25	Decision on consolidating the Steering Committee for Prevention and Combat of Corruption, Negative Practices and Crimes at An Binh Commercial Joint Stock Bank	17/11/2025
13	219/QĐ-HĐQT.25	Regarding the appointment of personnel to the Credit Committee	30/10/2025
14	215/QĐ-HĐQT.25	Decision on promulgating the Regulations on the Internal Control System of An Binh Commercial Joint Stock Bank	27/10/2025

15	211/QĐ-HĐQT.25	Decision on promulgating the Regulations on Delegation and Authorization	20/10/2025
16	212/QĐ-HĐQT.25	Decision on promulgating the Regulations on Project Management at An Binh Commercial Joint Stock Bank	20/10/2025
17	208/QĐ-HĐQT.25	Decision on promulgating the Regulations on Financial Management at An Binh Commercial Joint Stock Bank	08/10/2025
18	199/QĐ-HĐQT.25	Decision on promulgating the Compliance Policy at An Binh Commercial Joint Stock Bank	08/09/2025
19	171/QĐ-HĐQT.25	Decision on the Issuance of Regulations on Drafting, Issuing and Managing Internal Documents of An Binh Commercial Joint Stock Bank	11/07/2025
20	170/QĐ-HĐQT.25	Decision on the Issuance of Fraud Risk Management Policy	11/07/2025
21	168/QĐ-HĐQT.25	Decision on the Management and Use of Engraved Seals at ABBANK	01/07/2025
22	167/QĐ-HĐQT.25	Decision on the Issuance of Regulations on the Approval of Decisions of the Board of Directors of An Binh Commercial Joint Stock Bank	30/06/2025
23	151/QĐ-HĐQT.25	Decision on the Issuance of Regulations on Performance Management of An Binh Commercial Joint Stock Bank	06/06/2025
24	149/QĐ-HĐQT.25	Decision on the Promulgation of Regulations on Talent Attraction of An Binh Commercial Joint Stock Bank	06/06/2025
25	150/QĐ-HĐQT.25	Decision on the Promulgation of Regulations on Personnel Management - An Binh Commercial Joint Stock Bank	06/06/2025
26	138/QĐ-HĐQT.25	Decision on the Promulgation of Regulations on the Functions, Tasks and Organizational Structure of the Individual Customer Division - An Binh Commercial Joint Stock Bank	04/06/2025
27	137/QĐ-HĐQT.25	Decision on the Promulgation of Regulations on the Functions, Tasks and Organizational Structure of the Wholesale Banking Division - An Binh Commercial Joint Stock Bank	04/06/2025
28	141/QĐ-HĐQT.25	Decision on the Promulgation of Regulations Regarding the functions, tasks, and organizational structure of the Banking Technology Division - An Binh Commercial Joint Stock Bank	04/06/2025

29	144/QĐ-HĐQT.25	Decision on promulgating the Regulations on the functions, tasks, and organizational structure of the Finance and Accounting Division - An Binh Commercial Joint Stock Bank	04/06/2025
30	146/QĐ-HĐQT.25	Decision on promulgating the Operating Regulations and Organizational Structure of the Business Unit - An Binh Commercial Joint Stock Bank	04/06/2025
31	147/QĐ-HĐQT.25	Decision on promulgating the Regulations on the functions, tasks, and organizational structure of the Operations Division - An Binh Commercial Joint Stock Bank	04/06/2025
32	139/QĐ-HĐQT.25	Decision on promulgating the Regulations on the functions, tasks, and organizational structure of the Corporate Customer Division Small and Medium-sized Enterprises - An Binh Commercial Joint Stock Bank	04/06/2025
33	142/QĐ-HĐQT.25	Decision on Issuing Regulations on the Functions, Tasks and Organizational Structure of the Credit Approval Division - An Binh Commercial Joint Stock Bank	04/06/2025
34	140/QĐ-HĐQT.25	Decision on Issuing Regulations on the Functions, Tasks and Organizational Structure of the Capital and Financial Market Division - An Binh Commercial Joint Stock Bank	04/06/2025
35	145/QĐ-HĐQT.25	Decision on Issuing Regulations on the Functions, Tasks and Organizational Structure of the Office Division - An Binh Commercial Joint Stock Bank	04/06/2025
36	129/QĐ-HĐQT.25	Decision on Implementing the Use of Digital Signatures at An Binh Commercial Joint Stock Bank	26/05/2025
37	120/QĐ-HĐQT.25	Decision on Issuing the Risk Management Framework for Money Laundering, Terrorist Financing, and Financing of Weapons of Mass Destruction at ABBANK	07/05/2025
38	117-1/QĐ-HĐQT.25	Decision on Issuing the Credit Guarantee Regulations	29/04/2025
39	112/QĐ-HĐQT.25	Decision on approving the use of the quantitative risk model – Behavioral Scorecard Model (Scorecard B) in internal credit scoring and rating for the Small and Medium-sized Enterprise and Wholesale Banking segments at ABBANK	26/04/2025
40	110/QĐ-HĐQT.25	Decision on approving the use of the quantitative risk model – Behavioral Scorecard Model (Scorecard B) in	26/04/2025

		internal credit scoring and rating for the Individual Customer segment at ABBANK	
41	102/QĐ-HĐQT.25	Decision on assigning tasks to members of the Board of Directors of An Binh Commercial Joint Stock Bank	18/04/2025
42	103/QĐ-HĐQT.25	Decision on restructuring the personnel of the Risk Management Committee members of the Board of Directors of An Binh Commercial Joint Stock Bank	18/04/2025
43	100/QĐ-HĐQT.25	Decision on Issuing Internal Regulations on Governance of An Binh Commercial Joint Stock Bank	18/04/2025
44	101/QĐ-HĐQT.25	Decision on Issuing Regulations on Operation of the Board of Directors of An Binh Commercial Joint Stock Bank	18/04/2025
45	90/QĐ-HĐQT.25	Decision on Approving the Use of the Quantitative Risk Model – Profile Scorecard Model (Scorecard A) Unsecured Consumer Loans and Secured Revolving Business Loans - in internal credit scoring and rating for the Individual Customer segment at ABBANK	09/04/2025
46	61/QĐ-HĐQT.25	Decision on Issuing Regulations on Guarantees for Customers	31/03/2025
47	05/NQ-HĐQT.25	Resolution of the Board of Directors approving the organizational structure of the Head Office Units of An Binh Commercial Joint Stock Bank	07/03/2025
48	40/QĐ-HĐQT.25	Decision on promulgating the Action Program for Prevention and Combat of Corruption, Negative Practices and Crime at An Binh Commercial Joint Stock Bank in 2025	20/02/2025
49	41/QĐ-HĐQT.25	Decision on implementing the action program of the Steering Committee for Prevention and Combat of Corruption, Negative Practices and Crime in 2025 at An Binh Commercial Joint Stock Bank	20/02/2025
50	36/QĐ-HĐQT.25	Decision on promulgating the Regulations on Information Disclosure of An Binh Commercial Joint Stock Bank	12/02/2025
51	35/QĐ-HĐQT.25	Decision on promulgating the Risk Appetite for 2025	11/02/2025
52	23/QĐ-HĐQT.25	Decision on Appointing Personnel to the ESG Sustainable Development Strategy Committee	22/01/2025

53	07/QĐ-HĐQT.25	Decision on Establishing the ESG Sustainable Development Strategy Committee under the Board of Directors of An Binh Commercial Joint Stock Bank	15/01/2025
54	08/QĐ-HĐQT.25	Decision on Termination of Activities of the Transformation & Digital Banking Committee	15/01/2025
55	06/QĐ-HĐQT.25	Decision on Approving the Use of the Quantitative Risk Model – Profile Scorecard Model (Scorecard A) – in Internal Credit Scoring and Rating for the Individual Customer Segment at ABBANK	14/01/2025

Appendix 01 above is attached to the Report on the Activities of the Supervisory Board at the Annual General Meeting of Shareholders in 2026.



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

Information of the
General Meeting of Shareholders



No.: 03/BC-HĐQT.26



Hanoi, April 2, 2026



ĐẠI HỘI ĐỒNG CỔ ĐÔNG ĐÃ THÔNG QUA VĂN BẢN NÀY
GENERAL MEETING OF SHAREHOLDERS APPROVED THIS DOCUMENT

lào ngày/ on the date: 28-04-2026

**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



REPORT ON THE ALLOCATION OF FUNDS AND PROFIT DISTRIBUTION FROM 2025 PROFIT AFTER TAX;

Information of the
General Meeting of Shareholders





Hanoi, April 2, 2026

No.: 01/TT HDQT.26



PROPOSAL

Regarding the Fund Allocation and Distribution of 2025 Profit After Tax

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

Based on the business results in 2025, the Board of Directors of An Binh Commercial Joint Stock Bank respectfully submits to the General Meeting of Shareholders for approval of fund allocation and profit distribution as follows:

No	Item	Amount (VND)	Notes
1	Profit after tax of 2025	2,797,716,983,392	
2	Total funds allocation	671,452,076,014	
	2.1. Charter capital reserve fund	279,771,698,339	10% Profit After Tax
	2.2. Financial reserve fund	251,794,528,505	10% Profit After Tax remaining after deducting the reserve fund for additional charter capital
	2.3. Reward and welfare fund	139,885,849,170	5% Profit After Tax
3	Unused profit of 2025	2,126,264,907,378	
4	Unused profit from years before 2025	2,311,094,085,485	
5	Total undistributed profit	4,437,358,992,863	
6	Intended to be used to issue shares to pay dividends to shareholders.	2,095,813,020,000	Dividend ratio 15%
7	Intended to be used to issue bonus shares to employees under the ESOP	160,678,990,000	The ratio of bonus shares under the ESOP is 1%
8	Remaining profit	2,180,866,982,863	

Notes: The fund allocation in items 2.1 and 2.2 have been made based on current legal regulations.

Proposal:

1. Allocate funds from profit after tax in 2025 as presented above.
2. The use of remaining profits from 2025 and previous years to pay stock dividends and issue bonus shares under the ESOP aims to combine increasing charter capital and comply with current legal regulations (due to outstanding debt sold to VAMC, only stock dividends will be distributed). Details are provided in a separate proposal on the plan to increase charter capital.

Respectfully submitted.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN
(Signed)
Vu Van Tien





PLAN FOR INCREASING ABBANK'S CHARTER CAPITAL

Information of the
General Meeting of Shareholders





Hanoi, April 2, 2026

No.: 02/TT-HĐQT.26



PROPOSAL

Regarding the Plan to increase ABBank's charter capital

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



Based on the current situation, and in order to further enhance financial capacity and ensure sufficient capital to meet the needs of business development and increase operational efficiency during the accelerated development phase in the coming years, in accordance with ABBank's strategic direction; and based on current legal regulations, the the Board of Directors respectfully submits to the General Meeting of Shareholders plan to increase ABBank's charter capital:

I. BASIS FOR THE PROPOSAL

In the second half of 2025 and early 2026, based on the resolutions of the General Meeting of Shareholders, and with the approval of the State Bank of Vietnam (SBV) and the State Securities Commission (SSC), ABBank successfully implemented an increase in its charter capital through the offering of additional shares to existing Shareholders and the issuance of shares under the Employee Stock Ownership Program (ESOP). To date, ABBank's charter capital has reached VND 13,972,086,850,000. The proceeds from these offerings and issuances will be used to supplement ABBank's capital for providing credit to customers.

The continued increase in ABBank's charter capital, with a roadmap to reach over VND 16,000 billion in 2026 and over VND 20,000 billion by the end of Q1/2027, is carried out for the following reasons and purposes:

- To meet the dividend payment needs of Shareholders based on the achieved business results, especially the high profit level in 2025. Based on this, undistributed accumulated profits will be used to increase charter capital through stock dividends.
- To continue supplementing new capital from Shareholders and investors to increase the charter capital size, enhance ABBank's competitiveness in the market, and proactively meet the capital adequacy ratio (CAR) according to the new standards in Circular No. 14/2025/TT-NHNN dated June 30, 2025 of the State Bank of Vietnam, increasing risk management capacity and responding to market fluctuations.
- To meet capital needs to boost business operations, increase operational efficiency, enhance credit granting capacity, and develop services for ABBank.
- To continue issuing shares to employees under the Employee Stock Ownership Program (ESOP) to strengthen employee engagement and responsibility towards

the Bank's business performance and to implement a policy of attracting and retaining talent.

- To contribute to improving ABBank's credit rating, enhancing its reputation and brand recognition in the market; to improve the Bank's position in the stock market, and to support the successful listing of ABB shares on the Ho Chi Minh Stock Exchange (HOSE), which is expected to be implemented this year.

II. PLAN TO INCREASE CHARTER CAPITAL

1. Current total charter capital and expected capital increase:

1.1. Current charter capital (calculated based on charter capital after the additional offering of 30% of shares to existing Shareholders and the issuance of shares under the ESOP 5%, completed on the same day March 3, 2026): **VND 13,972,086,850,000** (*In words: Thirteen trillion nine hundred seventy-two billion eighty-six million eight hundred fifty thousand Vietnamese Dong*) corresponding to **1,397,208,685** common shares.

1.2. The total expected increase in charter capital is: **VND 6,112,787,970,000** (*In words: Six thousand one hundred twelve billion, seven hundred eighty-seven million, nine hundred seventy Vietnamese Dong*) corresponds to the expected number of additional common shares to be offered and issued: **611,278,797** shares.

1.3. The total expected charter capital after the increase is: **VND 20,084,874,820,000** (*In words: Twenty thousand eighty-four billion, eight hundred seventy-four million, eight hundred twenty thousand Vietnamese Dong*), corresponding to **2,008,487,482** common shares.

2. Details of the increase in charter capital:

No	Contents	Maximum charter capital after capital increase (VND)	Maximum additional charter capital (VND)	Number of additional shares offered/ issued (shares)	Percentage (%)
Phase 1	Issuance of shares to pay dividends to Shareholders	16,067,899,870,000	2,095,813,020,000	209,581,302	15
Phase 2	Offering additional shares to existing Shareholders and Issuance of shares under the Employee Stock Ownership Plan	20,084,874,820,000	4,016,974,950,000	401,697,495	25

No	Contents	Maximum charter capital after capital increase (VND)	Maximum additional charter capital (VND)	Number of additional shares offered/ issued (shares)	Percentage (%)
	(ESOP). Of which:				
	<i>Offering additional shares to existing Shareholders</i>		3,213,579,970,000	321,357,997	20
	<i>Issuance of shares under the ESOP. Of which:</i>		803,394,980,000	80,339,498	5
	- Issuance of shares for sale to employees		642,715,990,000	64,271,599	4
	- Issuance of bonus shares to employees		160,678,990,000	16,067,899	1

Details:

2.1. Phase 1:

Issuance of shares to pay dividends to Shareholders.

Issuance of **209,581,302 shares** to pay dividends to Shareholders from undistributed profits after tax. The issuance target is existing Shareholders as listed in the List of Securities Holders (List of Shareholder) on the Last Registration Date (the Date of Closing List) to exercise the right to receive dividends of Shareholders compiled by the Vietnam Securities Depository and Clearing Corporation (VSDC). Issuance ratio to pay dividends: **15%**. Implementation plan: After approval by the General Meeting of Shareholders, approval by the State Bank of Vietnam, and completion of issuance procedures with the State Securities Commission. Expected implementation in Q2/2026; the specific implementation time will be decided by the Board of Directors.

2.2. Phase 2:

Offering additional shares to existing Shareholders and issuing shares under the ABBank Employee Stock Ownership Plan (ESOP). Specifically:

- Offering additional shares to existing Shareholders: Offering an additional **321,357,997 shares** through the issuance of share purchase rights to existing Shareholders according to the List of Shareholders on the Date of Closing List to exercise share purchase rights of existing Shareholders compiled by VSDC, at an offering price of VND 10,000 per share, representing an offering ratio of **20%**. Implementation plan: After completion of Phase 1 of capital increase, the share offering is expected in Q4/2026; the specific implementation time will be decided by the Board of Directors,
- Issuing shares under the ESOP: Issuing **80,339,498 shares** under the ESOP, with an issuance rate of 5%, Of which:

- **64,271,599 shares** sold to employees, at an issuance price of VND 10,000/share, with an issuance rate of **4%**.
- **16,067,899 bonus shares** for employees, with the capital sourced from accumulated undistributed profits after tax, with issuance rate of **1%**.

Implementation plan: After the completion of Phase 1 of the capital increase and after the Date of Closing List to exercise share purchase rights of existing Shareholders, the share issuance is expected to be implemented in Q1/2027; the specific implementation time will be decided by the Board of Directors.

Detailed contents of the share offering and issuances are presented in the ABBank's attached Plan to increase charter capital.

III. PURPOSE OF USE AND DISBURSEMENT PLAN OF RECEIVED FUNDS

All proceeds from the share offerings and issuances under the Plan to increase charter capital will be added to ABBank's capital for use in providing credit to customers.

The proceeds from the additional share offering to existing Shareholders and the proceeds from the share issuance under the ESOP for employees are expected to be disbursed in 2027 (priority given to Q1 and Q2/2027).

IV. PROPOSALS

Respectfully submitted to the General Meeting of Shareholders:

1. Approve the Plan to increase ABBank's charter capital, including issuing shares to pay dividends; offering additional shares to the public to existing Shareholders; and issuing shares under the ESOP - the Plan to increase charter capital is attached.
2. Authorization/delegation to the Board of Directors:
 - a) Amend, supplement, adjust or detail the Plan to increase charter capital (if necessary) in accordance with the Bank's actual situation and the provisions of law, or as required by competent authorities.
 - b) Submit to the State Bank of Vietnam for approval of the charter capital increase; register the public offering of securities and report the share issuances to the State Securities Commission as prescribed.
 - c) Conducting the offering and issuances of shares after obtaining the Certificate of Registration for the Offering and completing the issuance reporting procedures.
 - d) Decide/adjust/specify (if necessary) the purpose and plan for disbursing the proceeds from the share offering/issuances in accordance with the Bank's actual situation.
 - e) Report the results of the share offering and issuances as prescribed; submit to the State Bank of Vietnam for amendment and supplementation of the Establishment and Operation License, update and amend the ABBank Charter regarding the charter capital and number of shares based on the offering and issuance results.
 - f) Carry out securities registration and registration of additional transaction/listing for the additional shares offered and issued as prescribed.
 - g) Implement the specific powers and authorizations assigned in the Plan to increase charter capital.
 - h) Decide on all other matters and issues arising related to increasing the charter capital, offering and issuing shares; securities registration; registration of

additional share transaction/listing; and ensuring compliance with information disclosure obligations as prescribed.

The Board of Directors may delegate/authorize the Chairman of the Board of Directors, the General Director to carry out the contents within the scope of the above-mentioned authorization, the authorized contents in the Plan for offering, issuance of shares, and other specific related tasks to implement the increase charter capital according to the Plan approved by the General Meeting of Shareholders.

Respectfully submitted.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

(Signed)

Vu Van Tien



PLAN TO INCREASE CHARTER CAPITAL OF ABBANK

(Issued in accordance with the Annual GSM Resolution dated 28/4/2026)

I. THE NECESSITY OF INCREASING CHARTER CAPITAL

With ABBank's strategic development orientation, aimed at strengthening competitiveness and best meeting domestic and international capital adequacy requirements, increasing ABBank's charter capital is essential. This stems from the need for sustainable development in line with ABBank's strategic orientation and is also an objective requirement both now and in the coming years. The increase in ABBank's charter capital is carried out for the following reasons and purposes:

- To meet the dividend distribution needs of Shareholders based on the achieved business results, especially the high profit level expected in 2025. Accordingly, the Bank will increase its charter capital by using undistributed accumulated profits to issue shares as dividends to Shareholders.
- Continue to supplement new capital from Shareholders and investors to increase the charter capital, enhance ABBank's competitiveness in the market; meet capital needs to promote business activities, increase operational efficiency, improve credit granting capacity, and develop ABBank's services; and at the same time, strengthen the capacity to comply with the internal capital adequacy level, proactively meet the capital adequacy ratio (CAR) according to the new standards in Circular No. 14/2025/TT-NHNN dated June 30, 2025 of the State Bank of Vietnam (SBV), improve the capacity to respond to market fluctuations, ensure safe and efficient banking operations and accelerate the successful implementation of ABBank's restructuring plan.
- Continue implementing the employee stock ownership plan (ESOP) to enhance employee engagement, benefits, and responsibility in relation to the Bank's business performance; create a competitive and attractive work environment; and maintain and promote employee dedication to the Bank's development.

- Through increasing the charter capital, improving the credit rating, enhancing ABBank's reputation and brand recognition in the market; improving the Bank's position in the stock market, and supporting the successful listing of ABB shares on the Ho Chi Minh Stock Exchange (HOSE), which is expected to be implemented this year.

This plan to increase charter capital is developed in accordance with the roadmap for implementing the Bank's strategic objectives and the need to accelerate development based on an analysis and assessment of the current economic context, financial situation, and actual capital needs to ensure efficiency, feasibility, compliance with legal regulations, and the best interests of the Bank and its Shareholders.

II. PLAN TO INCREASE CHARTER CAPITAL

1. Current and expected increase in charter capital¹:

- 1.1. Current charter capital: **VND 13,972,086,850,000** (In words: *Thirteen trillion nine hundred seventy-two billion eighty-six million eight hundred fifty thousand Vietnamese Dong*) corresponding to 1,397,208,685 shares, par value VND 10,000/share. All of these shares are common shares currently outstanding; ABBank does not have preferred shares or treasury shares.
- 1.2. The total expected increase in charter capital is **VND 6,112,787,970,000** (In words: *Six thousand one hundred twelve billion, seven hundred eighty-seven million, nine hundred seventy thousand Vietnamese Dong*), corresponding to the expected number of additional common shares to be offered and issued: **611.278,797 shares**, with a par value of VND 10,000 per share.
- 1.3. Total par value of additional shares offered: **VND 6,112,787,970,000** (In words: *Six thousand one hundred twelve billion, seven hundred eighty-seven million, nine hundred seventy thousand Vietnamese Dong*).

¹ The current charter capital is based on the figures after the additional share offering to existing Shareholders (30%) and the share issuance under the ESOP (5%), both completed on March 3, 2026. ABBank has completed all procedures for reporting the results of the offering and issuance to the State Securities Commission, notified the change in the number of voting shares, completed securities registration at the Vietnam Securities Depository and Clearing Corporation (VSDC), submitted the application and is awaiting registration of the newly issued shares for trading (supplementary) on the Hanoi Stock Exchange (HNX) in accordance with the law on securities; and has submitted the application and is awaiting the State Bank of Vietnam to amend and supplement the charter capital content in ABBank's Establishment and Operation License (which is also the Business Registration Certificate) in accordance with the Law on Credit Institutions. The calculation for increasing charter capital under this plan is based on the above-mentioned current charter capital figures and aims to achieve ABBank's target charter capital of over VND 16,000 billion in 2026 and over VND 20,000 billion by the end of Q1/2027.

1.4. Type of shares offered: Common shares.

1.5. Expected charter capital after increase: **VND 20,084,874,820,000** (In words: *Twenty thousand eighty-four billion, eight hundred seventy-four million, eight hundred twenty thousand Vietnamese Dong*), corresponding to **2,008,487,482** common shares, par value VND 10,000/share.

1.6. Share Offering/Issuance target: Existing Shareholders, ABBank employees (according to each specific content of plan to increase charter capital in Section II.2 below).

1.7. Contents of charter capital increase:

No	Contents	Maximum charter capital after capital increase (VND)	Maximum additional charter capital (VND)	Number of additional shares issued (shares)	Percentage (%)
Phase 1	Issuance of shares to pay dividends to Shareholders	16,067,899,870,000	2,095,813,020,000	209,581,302	15
Phase 2	Offering additional shares to existing Shareholders and Issuance of shares under the Employee Stock Ownership Plan (ESOP). Of which:	20,084,874,820,000	4,016,974,950,000	401,697,495	25
	<i>Offering additional shares to existing Shareholders</i>		3,213,579,970,000	321,357,997	20
	<i>Issuance of shares under the Employee Stock Ownership Plan (ESOP). Of which:</i>		803,394,980,000	80,339,498	5
	<i>- Issuance of shares for sale to employees</i>		642,715,990,000	64,271,599	4
	<i>- Issuance of bonus shares to employees</i>		160,678,990,000	16,067,899	1

2. Specific Plan for Increasing Charter Capital:

2.1. Plan for issuing shares to pay dividends:

a) Share Name: An Binh Commercial Joint Stock Bank Shares.

- b) Share Type: Common Shares.
 - c) Par Value: **VND 10,000/share**.
 - d) Expected number of shares to be issued: **209,581,302 shares**.
 - e) Total value of issuance at par value: **VND 2,095,813,020,000**.
 - f) Expected increase in charter capital: **VND 2,095,813,020,000**.
 - g) Issuance ratio (Expected number of shares to be issued / Number of outstanding shares): **15%**.
 - h) Exercise ratio: **100:15**. Accordingly, Shareholders owning each share at the time of closing the Shareholder list have 1 right. With 100 rights, Shareholders will receive 15 shares as dividends.
 - i) Funding source: Undistributed accumulated profits of ABBank based on the most recent audited financial statements, ensuring sufficient funds to pay dividends. Information on the amount of accumulated undistributed profits used to increase charter capital is detailed in Appendix 1 attached to this Plan to increase charter capital.
 - j) Expected issuance time: After ABBank receives written approval from the State Bank of Vietnam for the increase in charter capital and a written notification from the State Securities Commission confirming receipt of all necessary issuance documents. Expected implementation in Q2/2026.
- The General Meeting of Shareholders authorizes/authorizes the Board of Directors to decide/adjust (if any) the specific implementation time.
- k) Expected completion time of the issuance: Q2/2026, ensuring compliance with regulations on the issuance deadline, the validity of the State Bank of Vietnam's approval document, and regulations on dividend payment deadlines as stipulated by law.
 - l) Handling of fractional shares: The number of shares issued to pay dividends to each Shareholder is rounded down to the nearest whole number. Any fractional shares will be canceled.

Example: Based on the list of Shareholders entitled to receive dividends, Shareholder A owns 151 shares. Based on the dividend issuance ratio, the number of shares calculated is $(151 \times 15)/100 = 22.65$. Accordingly, the calculated number of shares is rounded down, the fractional part is canceled, and Shareholder A will receive 22 dividend shares.

- m) Eligible recipients: Shareholders whose names are on the consolidated list of securities holders entitled to receive dividends (hereinafter referred to as the Shareholder List) on the Last Registration Date (Date of Closing List) to exercise the right to receive dividends, provided by the Vietnam Securities Depository and Clearing Corporation (VSDC).
- n) Transfer restrictions: Shares issued to pay dividends to Shareholders are not subject to transfer restrictions, except in cases where Shareholders are restricted from transferring their shares as stipulated in Article 64 of the Law on Credit Institutions.
- o) List of Shareholders with ownership of 5% or more of the voting shares and the charter capital at the time of approval of this Plan and expected after the capital increase, as per Appendix 2 attached to this Plan to increase charter capital.

The issuance of shares to pay dividends to ABBank Shareholders meets the conditions stipulated in Article 60 of Government Decree 155/2020/ND-CP dated December 31, 2020 and other relevant documents.

2.2. Plan for offering additional shares to existing Shareholders:

- a) Share name: An Binh Commercial Joint Stock Bank Shares
 - b) Share type: Common shares
 - c) Par value: **VND 10,000/share**
 - d) Offering price: **VND 10,000/share**
 - e) Expected number of shares offered: **321,357,997 shares**
 - f) Ratio of additional shares offered to total outstanding shares: **20%**
 - g) Exercise ratio: **100:20**. Accordingly, for each share a Shareholder owns at the Date of Closing List, the Shareholder has 1 right. For every 100 rights, the Shareholder is entitled to purchase an additional 20 newly offered shares.
- Shareholders, Shareholders and related parties owning shares exceeding the shareholding ratio stipulated in Article 63 of the Law on Credit Institutions (if any) are not allowed to purchase additional shares until they comply with the regulations on shareholding ratios.
- h) Total expected par value of the offering: **VND 3,213,579,970,000.**
 - i) Total expected increase in charter capital: **VND 3,213,579,970,000.**
 - j) Total expected capital raised: **VND 3,213,579,970,000.**

- k) Expected offering time: After the State Bank of Vietnam issues a written approval for the increase in charter capital; the State Securities Commission issues a Certificate of Registration for Public Offering of Securities; and after the completion of Phase 1 of capital increase. The offering is expected to be implemented in Q4/2026.

The General Meeting of Shareholders delegated/authorizes the Board of Directors to decide/adjust (if any) the specific implementation time.

- l) Expected completion time of the offering: Q1/2027, ensuring compliance with regulations on the deadline for the offering and the validity of the State Bank of Vietnam's approval.
- m) Offering method: Additional public offering of securities through the issuance of share purchase rights to existing Shareholders.
- n) Share Offering Target: Shareholders whose names are on the Shareholder List as at the Date of Closing List for exercising the share purchase rights, provided by the Vietnam Securities Depository and Clearing Corporation (VSDC).
- o) Transfer of purchase rights: Purchase rights may be transferred once to an existing Shareholder or another organization/individual (the transferee may not transfer it to another person). The transferor and the transferee shall mutually agree on the transfer price, payment, and be responsible for fulfilling the obligations as stipulated in the regulations related to the transfer. Organizations and individuals receiving the right to purchase shares must comply with the provisions of the Law on Credit Institutions regarding the limit on share ownership of Shareholders, Shareholders and related parties, and the ownership ratio of foreign investors.

The General Meeting of Shareholders delegates/authorizes the Board of Directors to approve the plan to ensure that the issuance of shares meets the regulations on the foreign ownership ratio.

- p) Rounding principle: The number of additional shares offered proportionally to the exercise of the rights for each existing Shareholder will be rounded down to the nearest whole number (any decimal fraction will be rounded down to 0).

Example: Based on the list of Shareholders entitled to exercise their rights, Shareholder A owns 109 shares. The number of additional shares offered proportionally to the exercise of the rights is calculated as $(109 \times 20)/100 = 21.80$.

Accordingly, the calculated number of shares is rounded down, and Shareholder A will be entitled to purchase 21 additional shares.

- q) Handling of unsold shares and fractional shares arising from the allocation of rights (fractional shares): If a Shareholder or transferee of the right to purchase does not purchase all the shares offered, the remaining shares and fractional shares will be offered by the Board of Directors to other investors (including other existing Shareholders) at an offering price no lower than the offering price to existing Shareholders, ensuring compliance with regulations on shareholding limits for Shareholders, related parties, and foreign ownership ratios as stipulated in the Law on Credit Institutions and ABBank's Charter, or the offering will be terminated at the discretion of the Board of Directors.

The General Meeting of Shareholders authorizes the Board of Directors to determine the criteria and decide on the selection of investors interested in purchasing the remaining unsold shares.

- r) Transfer restrictions: Shares offered to existing Shareholders in accordance with the exercise ratio of purchase rights are not subject to transfer restrictions, except in cases where Shareholders are restricted from transferring shares as stipulated in Article 64 of the Law on Credit Institutions.

The remaining shares not fully distributed to existing Shareholders and fractional shares offered by the Board of Directors to other investors are subject to a transfer restriction of 01 (one) year from the date of completion of the offering as stipulated.

- s) List of Shareholders with an ownership ratio of 5% or more compared to the voting share capital and compared to the charter capital at the time of approval of this Plan and expected after the capital increase as per Appendix 2 attached to this Plan to increase charter capital.

The public offering of additional shares to existing Shareholders of ABBank meets the conditions stipulated in Clause 2, Article 15 of the Securities Law 2019 and other relevant documents.

2.3. Plan for issuing shares to employees under the Employee Stock Ownership Plan (ESOP):

2.3.1. General Information

- a) Share name: An Binh Commercial Joint Stock Bank shares.

- b) Share type: Common shares.
- c) Par value: VND **10,000/share**.
- d) Expected number of shares to be issued: **80,339,498 shares**. Of which:
 - i. Shares sold to employees: **64,271,599 shares**;
 - ii. Bonus shares for employees: **16,067,899 shares**.
- e) Total value of shares issued at par value (Increased charter capital of the issuance) is expected to be: **VND 803,394,980,000**. Of which:
 - i. Value of shares issued for sale to employees: **VND 642,715,990,000**;
 - ii. Value of bonus shares issued to employees: **VND 160,678,990,000**.
- f) Issuance ratio (expected number of shares to be issued / number of outstanding shares): 5%. Of which:
 - i. Ratio of shares issued for sale to employees: 4%;
 - ii. Ratio of bonus shares issued to employees: 1%.
- g) Issuance method: Issuance of shares under the Employee Stock Ownership Plan (ESOP), including shares sold to employees and bonus shares for employees.
- h) Share Issuance Target: Members of the Board of Directors, the Board of Supervisors, committees/councils under the Board of Directors; employees who have signed employment contracts with the Bank and meet the criteria for participating in the ESOP and are not subject to restrictions on purchasing shares as stipulated by law and ABBank's Charter, ensuring compliance with regulations on share ownership limits for Shareholders, Shareholders and related parties, and foreign ownership ratios as stipulated by the Law on Credit Institutions and ABBank's Charter.
- i) Eligibility criteria for employees participating in the ESOP and the formula for allocating shares to each recipient: As per Appendix 3 attached to this Capital Increase Plan.
- j) List of employees participating in the Program, the number of shares distributed to each individual, cases where ABBank repurchases shares from employees, and the sale of repurchased shares: The General Meeting of Shareholders authorizes the Board of Directors to approve the list of employees participating in the ESOP and the number of shares distributed to each participant, cases where ABBank repurchases shares from employees, and the plan for selling the repurchased shares (if any).
- k) Expected issuance time: After receiving written approval from the State Bank of Vietnam regarding the increase in charter capital and the

document from State Securities Commission confirming receipt of all necessary documents for the issuance report, after completion of the Phase 1 of capital increase; and the issuance is carried out after the Date of Closing Shareholder List to exercise the share purchase rights of existing Shareholders (as outlined in section II.2.2 of this Plan for capital increase), the issuance is expected to be implemented in Q1/2027.

The General Meeting of Shareholders delegates/authorizes the Board of Directors to decide/adjust (if any) the specific implementation time.

- l) Expected completion time for the issuance: End of Q1/2027, ensuring compliance with the regulations on the limit on the number of shares issued under the ESOP every 12 months as stipulated in Clause 2, Article 64 of Government Decree 155/2020/ND-CP dated December 31, 2020 and compliance with the regulations on the issuance deadline and the validity of the State Bank of Vietnam's approval document.
- m) Transfer of subscription rights: Employees are not allowed to transfer their subscription rights to others if they do not purchase the shares.
- n) Transfer restrictions: ESOP shares are subject to a transfer restriction of 01 (one) year from the date of completion of the issuance (except in cases where ABBank repurchases ESOP shares in accordance with the Regulation on the issuance of shares under the Employee Stock Ownership Plan (ESOP). ESOP shares that are subject to transfer restrictions and are repurchased by ABBank will no longer be subject to transfer restrictions, and ABBank is permitted to sell the repurchased shares in accordance with the guidance of the Minister of Finance.
- o) List of Shareholders with an ownership ratio of 5% or more compared to the voting share capital and compared to the charter capital at the time of approval of this Plan and expected after the capital increase, as per Appendix 2 attached to this Plan to increase charter capital.

The General Meeting of Shareholders delegates/authorizes the Board of Directors, based on this Plan and the actual situation, to issue the ESOP Regulation, necessary documents to supplement and specify the relevant contents, and to organize the implementation.

2.3.2. Shares under the ESOP to be sold to Employees

- a) Expected number of shares to be issued: **64,271,599 shares.**
- b) Total value of shares issued at par value VND **642,715,990,000.**

- c) Increase in charter capital: **VND 642,715,990,000.**
- d) Issuance ratio (expected number of shares to be issued / number of outstanding shares): **4%.**
- e) Issue price: **VND 10,000/share.**
- f) Expected total proceeds from the issuance: **VND 642,715,990,000.**
- g) Handling unsold ESOP shares: If employees do not purchase all the shares, the remaining shares will be distributed by the Board of Directors to other employees at a price no lower than the ESOP share issuance price (VND 10,000/share), subject to principles and criteria determined by the Board of Directors, ensuring compliance with regulations on shareholding limits for Shareholders, related parties, and foreign ownership ratios as stipulated in the Law on Credit Institutions and ABBank's Charter, or the issuance may be terminated at the discretion of the Board of Directors.

2.3.3. Share under the ESOP to reward employees

- a) Expected number of shares to be issued: **16,067,899 shares.**
- b) Total value of shares issued at par value: **VND 160,678,990,000.**
- c) Increase in charter capital: **VND 160,678,990,000.**
- d) Issuance ratio (expected number of shares to be issued / number of outstanding shares): **1%.**
- e) Funding source: From ABBank's undistributed accumulated profits based on the most recent audited financial statements, ensuring sufficient funds for implementation. Information on the amount of accumulated undistributed profits used to issue bonus shares to employees is provided in Appendix 1 attached to this Plan to increase charter capital.

The issuance of shares under ABBank's ESOP meets the conditions stipulated in Article 64 of Decree 155/2020/ND-CP dated December 31, 2020, as amended and supplemented by Decree 245/2025/ND-CP dated September 11, 2025, of the Government, and other relevant legal regulations.

III. PURPOSE OF USE AND PLAN FOR DISBURSEMENT OF PROCEEDS FROM OFFERING AND ISSUANCES

1. Purpose of capital utilization and expected disbursement time of funds raised from share offering and issuances:

The entire amount of funds obtained from the offering and issuing of shares under this Plan to increase charter capital will be added to ABBank's capital for use in providing credit to customers.

The expected amount to be raised from the additional share offering to existing Shareholders is VND 3,213,579,970,000, and the amount to be raised from the share issuance under the ESOP for ABBank employees is VND 642,715,990,000. These funds are expected to be disbursed in 2027 (with priority given to disbursement in Q1 and Q2 of 2027).

2. *Handling in case the proceeds are insufficient:*

If the proceeds from the share offering are less than expected, the shortfall will be supplemented by other capital sources in accordance with the law and ABBank's Charter and Regulation on Financial Management.

IV. ASSESSMENT OF POTENTIAL SHARE DILUTION

During the share offering, issuances to increase charter capital, dilution risks may occur, including:

- Dilution of reference price on the ex-rights trading date;
- Dilution of basic earnings per share (EPS);
- Dilution of book value per share (BVPS);
- Dilution of ownership ratio and voting rights.

The ownership ratio and voting rights of existing Shareholders will be reduced by a ratio corresponding to the ratio that Shareholders refuse/do not exercise purchase rights or are not allowed to exercise purchase rights in this issuance due to Shareholders, Shareholders and related persons currently owning shares exceeding the ownership limit as prescribed.

The General Meeting of Shareholders delegates/authorizes the Board of Directors to base on actual conditions to provide specific assessments of expected share dilution in share offering, issuances when necessary.

**V. SECURITIES REGISTRATION AND ADDITIONAL TRADING/LISTING
REGISTRATION**

Immediately after completing the offering, issuances, ABBANK commits to and implements additional securities registration at Vietnam Securities Depository and Clearing Corporation and additional registration of share trading/listing (when ABB shares are listed) on Stock Exchange for the shares offered/issued in accordance with legal regulation.

VI. COMPLIANCE WITH REGULATIONS ON RIGHTS AND OBLIGATIONS OF SHAREHOLDERS FOR ORGANIZATIONS AND INDIVIDUALS PURCHASING SHARES

Organizations and individuals purchasing shares offered/issued to increase ABBANK's charter capital must be responsible for complying with regulations on Shareholders' rights and obligations as prescribed in the Law on Credit Institutions, regulations of the State Bank of Vietnam, other related legal regulations and ABBANK's Charter. Including:

- Being responsible before the law for the legality of capital sources used to purchase and receive share transfers.
- Not using capital provided by credit institutions, foreign bank branches for credit, capital from corporate bond issuance to purchase and receive share transfers.
- Not purchasing shares under the names of other individuals or legal entities in any form, except for entrustment cases as prescribed by law.
- Ensuring and being responsible for complying with the Law on Credit Institutions regarding share ownership limits of Shareholders, Shareholders and related persons, foreign investor ownership ratio. Shareholders, Shareholders and related persons owning shares exceeding the ownership ratio specified in Article 63 of the Law on Credit Institutions are not allowed to purchase additional shares until they comply with regulations on share ownership ratio as prescribed.
- Complying with regulations on major Shareholders, major Shareholders and related persons, Shareholders owning 1% or more of charter capital (for major Shareholders, related persons of major Shareholders, Shareholders owning 1% or more of charter capital).
- Purchasing and receiving share transfers leading to becoming a major Shareholder must be approved in writing by the State Bank of Vietnam before implementation.
- Complying with the regulations of ABBank's Charter and related legal regulations.

Organizations and individuals purchasing shares offered/issued to increase ABBANK's charter capital are treated equally and enjoy full rights as ABBANK Shareholders after completing the share offering and issuances according to this Plan for charter capital increase./.



APPENDIX 1

UNDISTRIBUTED ACCUMULATED PROFITS ARE USED TO INCREASE CHARTER CAPITAL

(Attached to Plan to increase ABBank's charter capital)

Currency Unit: million VND

No	Item	Separate Financial Statements	Consolidated Financial Statements
1	Undistributed accumulated profits as per the audited 2025 financial statements (*)	4.577.245	4.594.898
2	Allocation of the reward and welfare funds from undistributed profits in 2025 (to be submitted to the General Meeting of Shareholders on April 28, 2026) (**)	139.886	139.886
3	The amount of money expected to be used to increase charter capital through the issuance of shares to pay dividends to shareholders	2.095.813	2.095.813
4	The amount of money expected to be used to increase charter capital through the issuance of bonus shares to employees under the ESOP	160.679	160.679
5	Remaining accumulated profit (projected)	2.180.867	2.198.520

(*) Undistributed accumulated profit after allocated the Financial Reserve Fund and the Capital Reserve Fund from profit after tax in 2025 as prescribed (as shown in the audited consolidated and separate financial statements for 2025);

(**) ABBank allocates the Reward and Welfare Funds based on approval by the Annual General Meeting of Shareholders

Thus, the remaining undistributed accumulated profit is sufficient to increase charter capital through the issuance of shares to pay dividends to shareholders and the issuance of bonus shares to employees under the ESOP (not exceeding the amount of undistributed profit after tax available on both the consolidated and separate financial statements of ABBank for 2025 as audited - After fully allocating funds and implementing the charter capital increase, ABBank's remaining undistributed accumulated profit is still over 2,100 billion VND)

Undistributed profit after tax that can be used to increase ABBank's charter capital are accumulated profits after ABBank has fulfilled its tax obligations and other financial obligations as prescribed by law; has fully distributed to funds and offset previous losses (if any) as prescribed by law and ABBank's Charter; and, immediately after issuing shares to pay dividends to shareholders and issuing bonus shares to employees under the ESOP, ABBank still ensures that it can fully pay all debts and other due financial obligations. Therefore, the issuance of shares to pay dividends to existing shareholders and the issuance of bonus shares to employees under ABBank's ESOP from accumulated undistributed profits meets the conditions stipulated in Clause 2, Article 135 of the 2020 Enterprise Law and related documents.

Based on the audited financial statements and the actual situation, the General Meeting of Shareholders delegates/authorizes the Board of Directors to provide additional explanations and clarifications regarding the source of funds used to increase the charter capital as required by competent authorities, in order to meet the requirements of the charter capital increase dossier and the share issuance dossier

LIST OF SHAREHOLDERS WITH AN OWNERSHIP RATIO OF 5% OR MORE OF THE VOTING SHARES AND THE CHARTER CAPITAL
AT THE TIME OF APPROVAL OF THE PLAN TO INCREASE CHARTER CAPITAL AND EXPECTED FUTURE AFTER THE CAPITAL INCREASE

(Attached to the Plan to increase ABBank's charter capital)

No	Names	Head Office	Personal identification number / Passport number / Business registration number, Legal representative of the organization	At the time of approved the Plan to increase the charter capital (*)		Expected after capital increase				Notes
						After Phase 1 of capital increase - Issuing shares to pay dividends to shareholders.		After Phase 2 of capital increase - Issuance of share purchase rights to existing shareholders and Issuance of shares under the ESOP		
				Number of shares owned (shares)	Shareholding percentage (%)	Number of shares owned (shares)	Shareholding percentage (%)	Number of shares owned (**) (shares)	Shareholding percentage (%)	
1	Geleximco Group – Joint Stock Company (Geleximco)	No. 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City, Vietnam		132.264.340	9,47%	152.103.991	9,47%	182.524.789	9,09%	
1.1	Vũ Văn Hậu			20.268.001	1,45%	23.308.201	1,45%	27.969.841	1,39%	Chairman of the Board of Directors and CEO, the Legal Representative
1.2	Vũ Văn Tiền			3.788.229	0,27%	4.356.463	0,27%	5.227.755	0,26%	Capital Representative of Geleximco in ABBank; The older brother of the Chairman of the Board of Directors and CEO, the Legal Representative
1.3	Nguyễn Thị Quỳnh Mai			1.475.653	0,11%	1.697.000	0,11%	2.036.400	0,10%	The sister-in-law of the Chairman and CEO, the Legal Representative
1.4	Đào Mạnh Kháng			8.293.252	0,59%	9.537.239	0,59%	11.444.686	0,57%	Husband, Brother-in-law of the Manager, the Executive, the Legal Representative
1.5	Nguyễn Văn Anh			5.780.770	0,41%	6.647.885	0,41%	7.977.462	0,40%	The nephew of the Manager, the Executive, the Legal Representative
1.6	Vũ Phương Duyên			9.691	0,00%	11.144	0,00%	13.372	0,00%	The nephew of the Manager, the Executive, the Legal Representative
1.7	Vũ Hương Thảo			1.826.000	0,13%	2.099.900	0,13%	2.519.880	0,13%	The biological child of the Chairman of the Board of Directors and the CEO, the Legal Representative
1.8	Nguyễn Trường Giang			303.019	0,02%	348.471	0,02%	418.165	0,02%	The uncle of the Member of the Board of Directors and the Deputy CEO
1.9	Phạm Ngọc Tuấn			409.232	0,03%	470.616	0,03%	564.739	0,03%	Husband of the Deputy CEO

No	Names	Head Office	Personal identification number / Passport number / Business registration number, Legal representative of the organization	At the time of approved the Plan to increase the charter capital (*)		Expected after capital increase				Notes
						After Phase 1 of capital increase - Issuing shares to pay dividends to shareholders.		After Phase 2 of capital increase - Issuance of share purchase rights to existing shareholders and Issuance of shares under the ESOP		
				Number of shares owned (shares)	Shareholding percentage (%)	Number of shares owned (shares)	Shareholding percentage (%)	Number of shares owned (**) (shares)	Shareholding percentage (%)	
1.10	Nguyễn Thị Kim Hoa			49	0,00%	56	0,00%	67	0,00%	The sister in-in-law of the Deputy CEO
1.11	Trần Hải Phương			4.297.500	0,31%	4.942.125	0,31%	5.930.550	0,30%	The nephew of the Deputy CEO
1.12	Trần Hoa Nam			160.000	0,01%	184.000	0,01%	220.800	0,01%	The nephew of the Deputy CEO
1.13	Trần Thị Thu Hằng			52	0,00%	59	0,00%	70	0,00%	The daughter-in-law of the Deputy CEO
	<i>Total of Geleximco Group and Related Parties</i>			178.875.788	12,80%	205.707.150	12,80%	246.848.576	12,29%	
2	Malayan Banking Berhad (Maybank) (***)	Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia		169.683.552	12,14%	195.136.084	12,14%	234.163.300	11,66%	

Notes: ↘

(*) The shareholding ratio at the time of approval of the Plan was calculated based on data including the number of additional shares offered to existing shareholders (30%) and the number of shares issued under the ESOP (5%), completed on March 3, 2026 (ABBank has fully reported the results of the share offering and issuance and received written confirmation from the State Securities Commission, has published information on changes in the number of voting shares, has completed and received confirmation of securities registration (supplementary) from the Vietnam Securities Depository and Clearing Corporation (VSDC), has submitted application and is awaiting the approval of registration for trading (supplementary) of newly issued shares on the Hanoi Stock Exchange (HNX) in accordance with the Law on Securities; has submitted application and is awaiting amendment and supplementation of the charter capital content in ABBank's Establishment and Operation License from SBV (which is also the Business Registration Certificate) in accordance with the Law on Credit Institutions). The Plan to increase charter capital is calculated with a roadmap to raise ABBank's target charter capital to over VND 16,000 billion in 2026 and over VND 20,000 billion by the end of Q1/2027.

(**) The number of shares expected after the capital increase does not include shares allocated under the ESOP (if any).

(***) Maybank is a foreign organization and therefore does not operate under Vietnamese law; consequently, there is no information available regarding its business registration number or legal representative.

ABBANK is responsible for updating data before and after the capital increase, and for reporting to the regulatory authority on the total shareholding and the shareholding ratio of shareholders with a 5% or higher stake compared to the voting shares and compared to the charter capital before and projected after the capital increase, as stipulated.



APPENDIX 3

ELIGIBLE EMPLOYEES, CRITERIA FOR PARTICIPATION IN THE ESOP AND FORMULA FOR ALLOCATING SHARES TO EACH PARTICIPANT

(Attached to the Plan to Increase ABBank's Charter Capital)

1. General Eligibility and Criteria:

- Eligible participants under the Employee Stock Ownership Plan ("ESOP") shall include: the Chairman, Vice Chairmen, and Members of the Board of Directors ("BOD"); the Head and Members of the Board of Supervisors ("BOS"); Chairpersons and Members of Committees/Councils under the BOD; the Chief Executive Officer ("CEO"), Deputy CEOs, and Members of the Board of Management (BOM); Heads of Divisions/Units equivalent to Head Office Divisions ("Division Heads"); the Chief Accountant; and other employees having valid labor contracts with ABBank who satisfy the specific eligibility criteria set forth in this Appendix.
- Participants must not be subject to any restrictions on share purchase under applicable laws and ABBank's Charter, and must comply with regulations on shareholding limits applicable to shareholders and their related persons, as well as foreign ownership limits under the Law on Credit Institutions and ABBank's Charter.
- Participants must not fall into any of the following cases: having submitted a resignation letter/termination request; unilaterally terminating labor contract; or currently undergoing procedures for termination of employment/termination of employment contract, dismissal/removal from office, disciplinary dismissal, and other cases not eligible for ABBank's benefit policies.

2. Specific Eligible Participants and Criteria by Groups

2.1. *In case of share issuance for sale to employees*

Eligible participants and specific criteria shall be categorized into groups as follows:

Group	Participant
Group 1.1	Chairman, Vice Chairmen, and Members of the BOD; Head of the BOS; the CEO.
Group 1.2	Members of the BOS; Chairpersons, Members of Committees/Councils under the BOD; Deputy CEOs, Members of the BOM; Division Heads; Chief Accountant.
Group 1.3	Employees at the level of Experts or Team Leaders and above, having a minimum tenure of at least one (01) year as of the list finalization date, and achieved a performance rating of A3 or higher in 2025.
Group 1.4	Employees at the level of Staff, Senior Staff, Specialists, and Senior Specialists, having a minimum tenure of at least three (03) years, and achieved a performance rating of A2 or higher in 2025.
Group 1.5	Employees not falling under the above groups but possessing high expertise, holding key positions, and identified as critical talents for attraction and retention purposes.

2.2. *In case of issuing bonus shares to employees*

Participating subjects and specific standards are divided into groups as follows:

Group	Participant
Group 2.1	Chairman, Vice Chairmen, and Members of the BOD; Head of the BOS; the CEO.
Group 2.2	Members of the BOS; Chairpersons, Members of Committees/Councils under the BOD; Deputy CEOs, Members of the BOM; Division Heads; Chief Accountant.
Group 2.3	Employees at the level of Directors, Senior Experts and above, having a minimum tenure of at least one (01) year as of the list finalization date, and achieved a performance rating of A2 or higher in 2025.
Group 2.4	Employees not falling under the above groups but possessing high expertise, holding key positions, and identified as critical talents for attraction and retention purposes.

3. Allocation Methodology

The allocation of shares to employees shall be determined based on their roles, responsibilities, and contributions within the respective participant groups, taking into account the following factors: Position, grade, and job title; Performance results; Length of service; and Individual contribution parameters.

3.1. Allocation Formula:

$$ESOP_i = \frac{\text{Total number of shares to be issued for sale to employees OR bonuses for employees under ESOP}}{\text{Total personal points of all employees who can buy shares OR receive bonus shares}} \times P_i \times H_i \times K$$

In which:

- ESOP_i* means the number of shares allocated to employee *i* (under each issuance case, whether for sale or for bonus purposes under the ESOP)
- P_i* means the individual score of employee *i*, determined in accordance with the methodology set out in Section 3.2
- H_i* means the individual contribution and/or potential factor of employee *i* in relation to ABBank's operational efficiency, as defined in Section 3.3
- K* means the adjustment coefficient to ensure that the total number of shares allocated to employees does not exceed the total number of shares issued under ESOP (whether for sale or bonus), as defined in Section 3.4.

3.2. Determination of Individual Score (P_i)

$$P_i = \text{Position Factor} \times \text{Performance Factor (2025)} \times \text{Tenure Factor}$$

- Position Factor:** The Position Factor shall be determined based on the employee's job position group (In cases where an employee falls under multiple groups with different Position Factors, the highest applicable Position Factor shall be applied), as follows:

Group	Position Factor
a1) In case of share issuance for sale to employees	
Group 1.1	100
Group 1.2	75
Group 1.3	25
Group 1.4	10
Group 1.5	25
a2) In case of issuing bonus shares to employees	
Group 2.1	100

Group	Position Factor
Group 2.2	75
Group 2.3	25
Group 2.4	25

- b) Performance Factor 2025:** The Performance Factor shall be determined as follows: For the following positions: Chairman, Vice Chairmen, Members of the BOD; Head and Members of the BOS; the CEO; and Chairpersons/Members of Committees or Councils under the BOD, the Performance Factor shall be determined based on job title. For all other positions, the Performance Factor shall be determined based on the 2025 performance rating in accordance with ABBank's Regulations on Performance Evaluation. In cases where multiple methods may be applied to determine the Performance Factor, the method resulting in the highest Performance Factor shall prevail.

<i>Performance classification</i>	<i>Performance Factor 2025</i>
Chairman, Vice Chairman, Member of the BOD; Head of the BOS, Members of the BOS; the CEO; Chairpersons, Member of Committees/Councils under the BOD	8,00
A1 (Exceptional)	8,00
A2 (Outstanding)	4,00
A3 (Strong)/ B (Needs effort)/C (Poor)/ No rating	2,00

- c) Tenure Factor:** The Tenure Factor shall be determined based on the employee's actual length of service as of the list finalization date for ESOP participation, in accordance with the applicable tenure framework, as follows:

Group tenure		Tenure Factor
<i>c1) In case of share issuance for sale to employees</i>		
From 10 years or more		4,00
From 5 years to less than 10 years		3,00
From 3 years to less than 5 years		2,00
Under 3 years	Group 1.3 and Group 1.5	1,00
	Group 1.4	0,00
<i>c2) In case of issuing bonus shares to employees</i>		
From 10 years or more		4,00

Group tenure	Tenure Factor
From 5 years to less than 10 years	3,00
From 3 years to less than 5 years	2,00
Under 3 years	1,00

3.3. Contribution Factor H_i : The Contribution Factor (H_i) reflects the individual employee's level of contribution to ABBank's operations and/or their future potential in roles with significant impact on ABBank's operations. The specific value of H_i shall be determined by the Board of Directors in accordance with the prescribed framework:

Job group/level of employees	Individual Effective Contribution Level				
	Low	Medium	Medium high	High	Very high
Group 1.1, 1.2 / Group 2.1, 2.2	0	From >0 to <25	From 25 to < 30	From 30 to < 35	From 35 to <= 45
Director/Head	0	From >0 to < 20	From 20 to < 25	From 25 to < 30	From 30 to <= 40
Senior expert/ Expert/ Team leader/ Senior team leader	0	From >0 to < 15	From 15 to < 20	From 20 to < 25	From 25 to <= 35
Remaining positions	0	From >0 to <10	From 10 to < 15	From 15 to < 20	From 20 to <= 30

3.4. Adjustment Coefficient K : The Adjustment Coefficient (K) is a system-wide adjustment factor to ensure that the total number of shares allocated to employees does not exceed the total number of shares issued under the ESOP (whether for sale or bonus purposes). K shall be determined in accordance with the following formula:

$$K = \frac{\text{Total number of shares expected to be issued to sell to employees OR reward employees according to the ESOP}}{\text{Total number of shares calculated according to } P_i \text{ and } H_i \text{ of all employees in each case issued to sell to employees OR reward employees}}$$

3.5. Rounding Principle: The number of shares allocated to each employee shall be rounded down to the nearest whole share. Any fractional shares shall be discarded.



PROPOSAL FOR LISTING ABB SHARES ON THE STOCK EXCHANGE

Information of the
General Meeting of Shareholders





No.: 03 /TT-HDQT.26



PROPOSAL

Regarding the listing of ABB shares on the Ho Chi Minh Stock Exchange
(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 listing of ABB shares as follows:

1. Requirements and Necessity of Listing Shares

ABB shares of An Binh Commercial Joint Stock Bank have been registered for centralized custody at the Vietnam Securities Depository and Clearing Corporation (VSDC) and traded on the UPCoM system at the Hanoi Stock Exchange (HNX) since the end of 2020. After more than four years of trading, ABB shares have achieved stable liquidity, are better recognized by the market, and are gradually demonstrating the value and development potential of the Bank. In the context of an increasingly transparent domestic financial market and higher demands for governance standards, transferring ABB shares from UPCoM to official listing on the Ho Chi Minh Stock Exchange (HOSE) is necessary and consistent with the Bank's strategic development direction.

Listing shares on the HOSE will bring significant benefits, including: (i) enhancing ABBank's reputation, image, and market position; (ii) improving transparency and governance standards to meet the higher requirements of the listed market; (iii) strengthening the ability to raise medium and long-term capital for development; (iv) increasing attractiveness to domestic and foreign investors thanks to higher liquidity, quality of information disclosure, and supervision; and (v) enhancing shareholder value through the expectation of improved market capitalization and access to quality investment capital.

In addition, the listing of ABB shares is also one of the requirements in line with the direction of the restructuring plan for the credit institution system directed by the State Bank of Vietnam, which emphasizes the requirement to enhance transparency, financial capacity, and risk management according to international standards. Therefore, the listing transfer not only has strategic significance for ABBank but also demonstrates its responsibility to comply with state management guidelines and contribute to the overall goals of the banking system.

In 2025, ABBank achieved very positive business results, with significantly improved operational efficiency, and good asset quality and operational safety indicators. This is an important foundation that helps the Bank enter a new phase of

development with a more solid position, sufficient conditions and potential to implement activities to enhance corporate value, including listing its shares on the HOSE. Listing ABB shares on the HOSE facilitates the increase of value for the Bank and its shareholders, increases the attractiveness of ABB shares, and affirms ABBank's commitment to transparency, efficiency, and sustainable development.

2. Legal basis and assessment of compliance with listing conditions

The following regulations on the conditions for listing shares are the legal basis for assessing compliance and serve as the foundation for ABBank to develop a listing plan ensuring full compliance with legal regulations.

- Pursuant to Clause 1, Article 109 of Government Decree 155/2020/ND-CP dated December 31, 2020, detailing the implementation of several articles of the Securities Law, as amended and supplemented by Decree 245/2025/ND-CP dated September 11, 2025;
- Pursuant to Clause 1, Article 4 of the Regulations on Listing and Trading of Listed Securities issued under Decision No. 22/QĐ-HĐTV dated April 18, 2025, of the Vietnam Stock Exchange;
- Based on the information, documents, and actual situation of ABBank,

The fulfillment of the conditions for listing ABB shares is specifically presented as follows:

<i>No</i>	<i>Conditions for share listing</i>	<i>Assessing the satisfaction</i>
1	The contributed charter capital and market capitalization have reached a minimum of 30 billion VND	The condition has been met
2	The listing was approved by the General Meeting of Shareholders	Shall comply with the regulation
	Shares have been traded on the Upcom exchange for at least two years, except in cases where the company has already offered shares to the public	The condition has been met
3	The return on equity (ROE) in the preceding year must be at least 5%	The conditions have been met
	The business operations must have been profitable for the two preceding years	
	There must be no accumulated losses	
4	At least 10% of the voting shares must be held by at least 100 shareholders who are not major shareholders	The condition has been met
5	Shareholders who are individuals or organizations represented by the Chairman of the Board of Directors, members of the Board of Directors, Head of the Board of	

	Supervisors and members of the Board of Supervisors, General Director, Deputy General Director, Chief Accountant, Financial Director and equivalent management positions elected by the General Meeting of Shareholders or appointed by the Board of Directors, and major shareholders who are related parties of the above-mentioned persons, must commit to continuing to hold 100% of the shares they own for a period of 6 months from the first trading date of the shares on the stock exchange and 50% of these shares for the following 6 months	Shall comply with the regulation
6	The Company and its legal representative have not been penalized for any violations within the 2 years prior to the listing registration date for engaging in prohibited acts in securities and securities market activities as stipulated in Article 12 of the Securities Law	The conditions have been met
7	There is a securities company providing consulting services for the listing registration application	Shall comply with the regulation

3. Implementation Plan

3.1. Roadmap

- ABBank Shareholders' General Meeting approves the listing of ABB shares at the 2026 annual meeting: Expected on April 28, 2026.
- Signing of the listing consultancy contract with the securities company; collecting information and documents, preparing the listing application dossier: From May to August 2026.
- Submitting the application dossier for listing, defending the dossier, explaining/completing as required by HOSE: September 2026.
- Expected approval of the listing and first trading session on the HOSE: From Q4/2026.

3.2. Implementation:

- The General Director is responsible for implementation, selecting the listing application consultant, coordinating and mobilizing resources to ensure the objectives and timeline of the plan are met.
- Focal point: The Board of Directors' Office is responsible for coordinating with the Finance and Accounting Division, the Office Division, and the consulting organization in the implementation.

4. Proposal

Respectfully submit to the General Meeting of Shareholders for:

- 4.1. Approval of the listing of ABB shares on HOSE for implementation in 2026 as presented above.

- 4.2. Delegate the Board of Directors to organize the implementation of listing of shares. The Board of Directors may delegate/authorize the Chairman of the Board of Directors or the Legal Representative, in accordance with their functions and duties, to:
- a) Direct the development of a specific roadmap and plan, and prepare the registration documents for listing.
 - b) Approve and sign documents, submissions, reports, listing registration dossier, and related documents for the implementation of the listing of ABB shares on the HOSE.
 - c) Decide on the timing of submitting the listing dossier and the timing of commencing trading of shares on the listed market.
 - d) Decide on and carry out all necessary procedures and tasks, and handle any arising issues (if any) related to the implementation and completion of the listing of ABB shares.
 - e) Disclose information and submit reports as required.

Respectfully submitted./.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

(Signed)

Vu Van Tien

PROPOSAL ON THE SELECTION OF AN INDEPENDENT AUDIT ORGANIZATION





No.: 04/TT-HĐQT.26



PROPOSAL

On the selection of an independent auditing firm

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



- Pursuant to Article 59.1, Article 67.3(t), and Article 70(2) of the Law on Credit Institutions;

- Pursuant to Article 38.19, Article 39.2(f), and Article 52.1 of the ABBank Charter;

- Based on the proposal of the Supervisory Board in its Report on the financial assessment, operating results for 2025, and the 2026 Plan submitted to the General Shareholder Meeting;

- Based on the Bank's needs and the capabilities of the service providers,

The Board of Directors of An Binh Commercial Joint Stock Bank (ABBank) respectfully submits to the General Meeting of Shareholders the selection of an independent auditing firm that is reputable in the market, has a team with extensive professional experience, knowledge of the Bank, and the ability to meet the work time frame requirements, specifically:

The Board of Directors respectfully submits to the General Meeting of Shareholders the selection of Ernst & Young Vietnam Co., Ltd. (E&Y) to audit the Financial Statements and provide assurance services for the operation of the internal control system in the preparation and presentation of ABBank's Financial Statements for the fiscal year 2027.

In the event that E&Y is unable to provide audit service for any reason, the independent auditing firm selected will be one of the following auditing firms, with priority order: (1) KPMG Co.; (2) Ltd, Deloitte Vietnam Co., Ltd.; (3) PWC (Vietnam) Co., Ltd.

Respectfully submitted./.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

(Signed)

Vu Van Tien



AMENDMENTS AND ADDITIONS TO ABBANK'S CHARTER

Information of the
General Meeting of Shareholders





No.: 05/TT-HĐQT.26

PROPOSAL

On amendments and additions to ABBank's Charter (Submitted to the Annual General Meeting of Shareholders 2026 for approval)

Hanoi, April 6, 2026



ĐẠI HỘI ĐỒNG CỔ ĐÔNG ĐÃ THÔNG QUA VĂN BẢN NÀY
GENERAL MEETING OF SHAREHOLDERS APPROVED THIS DOCUMENT

Vào ngày / on the date: 28-04-2026



The Board of Directors of An Binh Commercial Joint Stock Bank (ABBank) respectfully submits to the General Meeting of Shareholders the following amendments and additions to ABBank's Charter:

I. Reasons for amendments and additions

- On December 31, 2025, the State Bank of Vietnam issued Circular No. 83/2025/TT-NHNN on the Internal Control System of Commercial Banks and Branches of Foreign Banks, effective from July 1, 2026, replacing the regulations in Circular 13/2018/TT-NHNN dated May 18, 2018, Circular 40/2018/TT-NHNN dated December 28, 2018, and Article 3 of Circular No. 09/2024/TT-NHNN dated June 28, 2024. Circular 83/2025/TT-NHNN is an important legal basis for the control and management of risks in banks. Circular 83/2025/TT-NHNN also clarifies and adjusts the powers and responsibilities of the Board of Directors, the Board of Supervisors, and the General Director (the CEO), accordingly, the ABBank's Charter needs to be reviewed and amended to suit the regulations;
- On March 3, 2026, ABBank completed the additional share offering to existing shareholders and the share issuance under the Employee Stock Ownership Plan (ESOP). The results of the offering and issuance of shares have been confirmed by the State Securities Commission. Therefore, this amendment to the Charter will incorporate updated information on ABBank's Charter capital and the number of shares.

II. Content of amendments and additions

1. Update Clause 1 of Article 10 and Clause 1 of Article 12 regarding Charter Capital and Shares: The new charter capital of ABBank is VND 13,972,086,850,000, corresponding to 1,397,208,685 shares after the offering and issuance of shares to increase charter capital, which concluded on March 3, 2026.
2. Amend and supplement the regulations on the duties and powers of the Board of Directors, the Board of Supervisors, and the General Director according to Circular 83/2025/TT-NHNN in the following clauses:
 - a) Add Clause 3 to Article 24 stipulating that *Members of the Board of Directors are not allowed to simultaneously hold other positions or titles at ABBank (except for holding the position of General Director, positions or titles in the Risk Management Council, and Committees established by the Board of Directors);*
 - b) Amend and supplement Clauses 2, 7, 11, 12, 23, and 24 of Article 52 on the duties and powers of the Board of Directors;
 - c) Amend Clauses 3 and 17 of Article 60 on the duties and powers of the Board of Supervisors;
 - d) Amend point c, Clause 2 of Article 66 on the duties and powers of the General Director.

3. Revise the structure and content of Article 30 on the obligations of compliance, honesty, prudence, and avoidance of conflicts of interest of ABBank's managers, supervisors, and executives to accurately reflect Article 48 of the Law on Credit Institutionsin, while ensuring compliance with other relevant laws (Law on Enterprises, Law on Securities).
4. In addition to the above contents, the Charter has been technically reviewed and revised, including:
 - a) Updating information on the amendments to the Law on Credit Institutions, the Law on Enterprises, and the Law on Securities in 2025 in the references defined in Clause 1, Article 1;
 - b) Adjusting the order of the clauses in Articles 24, 30, and 52 to be consistent with the amendments and additions;
 - c) Updating the information on the referenced clauses to match the adjusted order of the clauses;
 - d) Amend and supplement the abbreviated name of An Binh Commercial Joint Stock Bank to "ABBank" in the Charter and the License for establishment and operation to match ABBank's new brand identity.

(Specific contents are as per the attached List of Adjustments of ABBank Charter 2026).

The full text of the Charter, updated with the amendments and additions, also can be found via the QR code link



III. Proposal

We respectfully submit to the General Meeting of Shareholders:

1. To approve the above-mentioned amendments and additions to the ABBank's Charter.
2. To approve the amendment and supplementation of the Regulation on Operation of the Board of Supervisors with corresponding and synchronized contents with the amendments and supplements to the Charter approved by the General Meeting of Shareholders. Authorize/delegate the Board of Supervisors to issue the revised document of Regulation on Operation of the Board of Supervisors to update these amendments and supplements.
3. Authorize/delegate the Board of Directors and the General Director, in accordance with their functions, to direct and organize the review to update and issue revised documents (if necessary) of the Internal Regulation on Governance, the Regulation on Operation of the Board of Directors, and other internal regulations of the Bank to ensure consistency and and synchronization with the amendments and supplements to the ABBank Charter approved by the General Meeting of Shareholderson.

Respectfully submitted./.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

(Signed)

Vu Van Tien

LIST OF ADJUSTMENTS IN DRAFT OF ABBANK CHARTER 2026

Marking notes: ~~Content removed (crossed out words)~~ *Content modified and added (italics)*

Current regulations	Adjustments	Legal bases/reasons
CHAPTER I: GENERAL PROVISIONS		
Article 1. Definitions 1. The following terms in this Charter shall have the meanings set out below, unless otherwise specified in the context: b) <i>Law on Credit Institutions</i> : means the Law on Credit Institutions No. 32/2024/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024 and taking effect on July 01, 2024. c) <i>Law on Enterprises</i> : means the Law on Enterprises adopted by the National Assembly on June 17, 2020 and taking effect on January 01, 2021, which was amended and supplemented on January 11, 2022, the amended and supplemented contents take effect from March 1, 2022. d) <i>Law on Securities</i> : means the Law on Securities adopted by the National Assembly on November 26, 2019 and taking effect on January 01, 2021, which was amended and supplemented on November 29, 2024, the amended and supplemented contents take effect from January 1, 2025.	Article 1. Definitions 2. The following terms in this Charter shall have the meanings set out below, unless otherwise specified in the context: b) <i>Law on Credit Institutions</i> : This refers to the Law No. 32/2024/QH15 dated January 18, 2024 (effective from July 1, 2024); <i>amended and supplemented by Law No. 43/2024/QH15 dated June 29, 2024 (effective from August 1, 2024) and Law No. 96/2025/QH15 dated June 27, 2025 (effective from October 15, 2025).</i> c) <i>Law on Enterprises</i> : This refers to the Law on Enterprise No. <i>59/2020/QH14</i> dated June 17, 2020 (effective from January 1, 2021); amended and supplemented by <i>Law No. 03/2022/QH15</i> dated January 11, 2022 (effective from March 1, 2022) and <i>Law No. 76/2025/QH15 dated June 17, 2025 (effective from July 1, 2025).</i> d) <i>Law on Securities</i> : This refers to the Law No. 54/2019/QH14 dated November 26, 2019 (effective from January 1, 2021); amended and supplemented by <i>Law No. 56/2024/QH15</i> dated November 29, 2024 (effective from January 1, 2025).	Updated information on amendments to the Law on Credit Institutions, the Law on Enterprises, and the Law on Securities in 2025.
CHAPTER II: CHARTER CAPITAL, SHARE AND SHARE CERTIFICATE		
Section 1: CHARTER CAPITAL		
Article 10. Charter capital 1. The Charter capital of ABBANK is VND 10,350,367,620,000 (ten thousand three hundred fifty billion, three hundred sixty-seven million, six hundred and twenty thousand Dong).	Article 10. Charter capital 1. The charter capital of ABBank is: VND <i>13,972,086,850,000 (thirteen trillion nine hundred seventy-two billion eighty-six million eight hundred fifty thousand dong).</i>	This update is based on the results of the additional share offering to existing shareholders and the share issuance under the ESOP program, both of which concluded on March 3, 2026.

Current regulations	Adjustments	Legal bases/reasons
Section 2: SHARE AND SHARE CERTIFICATE		
Article 12. Shares 1. The charter capital of ABBANK is divided into 1,035,036,762 (one thousand rezo hundred thirty-five million, rezo hundred thirty-six thousand, seven hundred and sixty-two) shares. Each ABBANK share has a par value of VND 10,000 (ten thousand Dong).	Article 12. Shares 1. The charter capital of ABBank is divided into <i>1,397,208,685 (one billion three hundred ninety-seven million two hundred eight thousand six hundred eighty-five) shares</i> . Each ABBank share has a par value of 10,000 (ten thousand Dong).	This update is based on the results of the additional share offering to existing shareholders and the share issuance under the ESOP program, both of which concluded on March 3, 2026.
CHAPTER II: ORGANIZATION GOVERNANCE OF ABBANK		
Section 1: GENERAL PROVISIONS		
Article 24. Cases banned from concurrently holding different positions [Not yet regulated]	Article 24. Cases banned from concurrently holding different positions <i>3. Members of the Board of Directors of ABBank are not allowed to simultaneously hold other positions or titles at ABBank, except for the position of General Director as stipulated in the Law on Credit Institutions, or positions or titles in the Risk Management Council and Committees established by the Board of Directors.</i> <i>[Also, changed the number of clauses 3, 4, and 5 to 4, 5, and 6]</i>	Article 5.1(c.ii) of Circular 83/2025/TT-NHNN
Article 30. Obligations of compliance, honesty, caution and avoiding conflicts of interest of the Managers, Supevisors, and Executives of ABBANK Member of the Board of Directors, Member of Board of Supervisors, the General Director, the Deputy General Director of ABBANK have the following obligations: 1. Comply with laws, this Charter, resolutions and decisions of the General Meeting of Shareholders. 2. Be responsible for complying with restrictive regulations to ensure	Article 30. Obligations of compliance, honesty, caution and avoiding conflicts of interest of the Managers, Supevisors, and Executives of ABBank <i>1. Managers, Executives of</i> ABBank have the following obligations: <i>a)</i> Comply with laws, this Charter, resolutions and decisions of the General Meeting of Shareholders. <i>b)</i> Be responsible for complying with restrictive regulations to ensure	Restructured into 2 Clauses, with Clause 1 derived from existing provisions and applied to Managers and Executives in

Current regulations	Adjustments	Legal bases/reasons
<p>safety in ABBANK's banking operations according to the provisions of the Law on Credit Institutions.</p> <p>3. To exercise his or her duties honestly and prudently to their best ability in order to assure the best legitimate interests of ABBANK, and shareholders of ABBANK.</p> <p>4. To be loyal to the interests of ABBANK; only use information obtained from their positions to serve the benefit of ABBANK. Not to use information, know-how, business opportunities of ABBANK gained from their position nor abuse his or her position, role or misuse assets of ABBANK for his or her own personal benefit or for the benefit of other organizations or individuals or to damage the benefits of ABBANK and its shareholders.</p> <p>5. Ensure the storage of ABBANK's records to provide data for management, operation, and supervision of all ABBANK activities, and inspection, supervision, and inspection activities of the SBV.</p> <p>6. Understand categories of risks in ABBANK's operations.</p> <p>7. ABBANK Managers and Executives are obliged to promptly, fully and accurately notify ABBANK of their interests in other organizations and transactions with other organizations and individuals that may cause conflicts with ABBANK's interests as prescribed in Clause 6, Article 28 of this Charter.</p> <p>8. Not to create conditions whereby they themselves or any Related Person borrows from or use other service of ABBANK on conditions more favorable or more preferential than the general conditions stipulated by ABBANK.</p> <p>9. Not to have their salary or remuneration increased or to be paid bonuses when ABBANK suffers losses.</p> <p>10. Within the scope of assigned rights and obligations, be responsible for implementing written requests from the SBV regarding matters under the authority of the SBV. Implement recommendations, warnings on risks and operational safety, warnings of risks leading to violations of laws on currency and banking; conclusions, recommendations, and decisions on handling of inspections.</p>	<p>safety in ABBank 's banking operations according to the provisions of the Law on Credit Institutions.</p> <p><i>c)</i> To exercise his or her duties honestly and prudently to their best ability in order to assure the best legitimate interests of ABBank, and shareholders of ABBank.</p> <p><i>d)</i> To be loyal to the interests of ABBank; only use information obtained from their positions to serve the benefit of ABBank. Not to use information, know-how, business opportunities of ABBank gained from their position nor abuse his or her position, role or misuse assets of ABBank for his or her own personal benefit or for the benefit of other organizations or individuals or to damage the benefits of ABBank and its shareholders.</p> <p><i>e)</i> Ensure the storage of ABBank's records to provide data for management, operation, and supervision of all ABBank activities, and inspection, supervision, and inspection activities of the SBV.</p> <p><i>f)</i> Understand categories of risks in ABBank's operations.</p> <p><i>g)</i> ABBank Managers and Executives are obliged to promptly, fully and accurately notify ABBank of their interests in other organizations and transactions with other organizations and individuals that may cause conflicts with ABBank's interests as prescribed in Clause 6, Article 28 of this Charter.</p> <p><i>h)</i> Not to create conditions whereby they themselves or any Related Person borrows from or use other service of ABBank on conditions more favorable or more preferential than the general conditions stipulated by ABBank.</p> <p><i>i)</i> Not to have their salary or remuneration increased or to be paid bonuses when ABBank suffers losses.</p> <p><i>j)</i> Within the scope of assigned rights and obligations, be responsible for implementing written requests from the SBV regarding matters under the authority of the SBV. Implement recommendations, warnings on risks and operational safety, warnings of risks leading to violations of laws on currency and banking; conclusions, recommendations, and decisions on handling of inspections.</p>	<p>accordance with Article 48 of the Law on Credit Institutions, while adding a new Clause 2 to cover cases requiring compliance with other relevant laws (if any).</p>

Current regulations	Adjustments	Legal bases/reasons
11. Other obligations stipulated in this Charter and laws.	<p><i>k) Other obligations stipulated in this Charter and laws.</i></p> <p><i>2. Members of the Board of Directors, members of the Board of Supervisors, Managers, and Executives of ABBank shall fulfill their responsibilities, obligations, and requirements regarding compliance, honesty, prudence, transparency, and avoidance of conflicts of interest as stipulated in other relevant laws and this Charter.</i></p>	
<p style="text-align: center;">Section 3: THE BOARD OF DIRECTORS</p>		
<p>Article 52. Duties and powers of Board of Directors</p> <p>The Board of Directors has the following duties and powers:</p> <p>2. To decide on the organizational structure of ABBANK, the establishment, closure, termination of operations, change of operations of branches, transaction offices, representative offices, and non-profit units of ABBANK.</p> <p>7. To approve the granting of credit to the persons specified in Clause 1, Article 135 of the Law on Credit Institutions in accordance with the provisions of Clause 3, Article 135 of the Law on Credit Institutions and relevant regulations of the Governor of the State Bank; To decide on the amount of credit granted in accordance with the provisions of Clause 7, Article 136 of the Law on Credit Institutions, except for contracts and other transactions under the decision-making authority of the General Meeting of Shareholders; To regulate the decentralization and delegation of credit approval authority of approval levels at ABBANK, except for transactions under the decision-making authority of the General Meeting of Shareholders or must be decided by the Board of Directors in accordance with the provisions of laws and this Charter.</p> <p>11. To develop the internal regulations on ABBANK governance, the Board of Directors' Operating Regulations for approval by the General Meeting of Shareholders; Issue internal regulations related to the organization, governance, and operations of ABBANK in accordance with the provisions of the Law on Credit Institutions</p>	<p>Article 52. Duties and powers of Board of Directors</p> <p>The Board of Directors has the following duties and powers:</p> <p>2. To decide on the organizational structure <i>at the Head Office, branches, and other subsidiaries of ABBank</i>; the establishment, closure, termination of operations, change of operations of branches, transaction offices, representative offices, and non-profit units of ABBank.</p> <p>7. To approve the granting of credit to the persons specified in Clause 1, Article 135 of the Law on Credit Institutions in accordance with the provisions of Clause 3, Article 135 of the Law on Credit Institutions and relevant regulations of the Governor of the State Bank¹; To decide on the amount of credit granted in accordance with the provisions of Clause 7, Article 136 of the Law on Credit Institutions, <i>based on the proposal of the General Director</i>, except for contracts and other transactions under the decision-making authority of the General Meeting of Shareholders.</p> <p>11. To develop the internal regulations on ABBank governance, the Board of Directors' Operating Regulations for approval by the General Meeting of Shareholders; Issue internal regulations related to the organization, governance, operations of ABBank, <i>and professional ethical standards</i> in accordance with the</p>	<p>Điều 5.1(ciii, đ); Điều 6.4(e); Điều 9.2(a); Điều 9.4(a); Điều 12.2; Điều 14.2; Điều 19.1 và Điều 25.2 Thông tư 83/2025/TT-NHNN</p>

¹ Article 135.3 Law on Credit Institutions.

Current regulations	Adjustments	Legal bases/reasons
<p>and other relevant legal provisions, except for matters under the authority of the General Meeting of Shareholders.</p> <p>12. To decide on risk management policies and supervise the implementation of risk prevention measures of ABBANK.</p> <p>13. To review and approve the annual report of ABBANK.</p> <p>23. Other duties and powers as prescribed by laws and this Charter.</p>	<p>provisions of the Law on Credit Institutions and other relevant legal provisions, except for matters under the authority of the General Meeting of Shareholders, <i>Board of Supervisors</i>.</p> <p><i>12. To decide on risk management policies and supervise the implementation of risk prevention measures of ABBank; to exercise senior management oversight over the General Director in risk control and management activities as prescribed by law.</i></p> <p>13. To review and approve the annual report of ABBank, <i>annual report on the results of self-assessment and evaluation of control activities.</i></p> <p><i>23. To approve the policy of providing new products and operating in new markets based on proposal of the General Director.</i></p> <p><i>24. To approve capital plan of ABBank based on proposal of the General Director.</i></p> <p>25. Other duties and powers as prescribed by laws and this Charter.</p>	

Section 4:
THE BOARD OF SUPERVISORS

Article 60. Duties and powers of the Board of Supervisors	Article 60. Duties and powers of the Board of Supervisors	
<p>3. To organize internal audits; have right to access to and be provided with sufficient, accurate and timely information and documents related to management and operation activities of ABBANK; has the right to use ABBANK's resources to perform assigned tasks; The Board of Supervisors is entitled to hire experts, independent consultants and outside organizations to perform its duties but is still responsible for the performance of the duties of the Board of Supervisors</p>	<p>3. To organize internal audits; to have right to access to and be provided with sufficient, accurate and timely information and documents related to management and operation activities of ABBank; to have the right to use resources of ABBank to perform assigned tasks; to be entitled to hire experts, independent consultants and outside organizations to perform its duties but is still responsible for the performance of the duties of the Board of Supervisors; <i>to approve annual report and extraordinary reports on internal audit; to conduct senior management oversight over the Internal Audit in the exercise of its powers, duties, and responsibilities as stipulated by the State Bank of Vietnam; to monitor and evaluate the implementation of professional ethical standards by members of the Board of Supervisors and</i></p>	<p>Articles 9.2(b); 9.4(b); 12.2(b); 69.2 and 72.1(a) of Circular 83/2025/TT-NHNN</p>

Current regulations	Adjustments	Legal bases/reasons
<p>16. To approve the internal audit policy; approve and adjust the internal audit plan.</p>	<p><i>Internal Auditors; to monitor and evaluate the Internal Audit and the Head of Internal Audit in the performance of their functions and duties. The Board of Supervisors may hire an external organization with expertise to assess the quality of the Internal Audit's operations.</i></p> <p>16. To approve the internal audit policy; to approve and adjust the <i>annual</i> internal audit plan <i>as proposed by the Head of Internal Audit after consultation with the Board of Directors.</i></p>	
<p align="center">Section 4: THE GENERAL DIRECTOR</p>		
<p>Article 66. Duties and powers of the General Director</p> <p>1. The General Director shall have the following duties and powers:</p> <p>c) To establish and maintain an effective internal control system;</p>	<p>Article 66. Duties and powers of the General Director</p> <p>1. The General Director shall have the following duties and powers:</p> <p>c) To establish and maintain an effective internal control system; <i>to approve plan for new product offerings and operations in new markets; to decide on the working regulations of the Risk Council, the Asset/Liability Management Council (ALCO Council), the Capital Management Council, and other councils under the General Director's authority (if necessary); to decide on the functions and responsibilities of the compliance unit and the risk management unit; to decide on the working regulations of the Credit Approval Council; to approve the annual report on risk management and the annual report on internal assessment of capital adequacy as prescribed by the State Bank of Vietnam; to conduct senior management supervision over individuals and divisions in the implementation of risk control and management activities; to issue risk limits; to propose and submit to the Board of Directors for approval the policy on offering new products, operating in new markets, and the capital plan of ABBank; to be responsible for organizing and implementing control activities within its authority, operating and maintaining the management information system to ensure compliance with regulations, maintaining a control culture and professional ethical standards, handling violations of</i></p>	<p>Articles 6.4; 9.2(b&c); 12.2(c), 14.2, 3&4; 20.1; 21.1(bi); 25.2, 3, 4, 5&6; 61.2 of Circular 83/2025/TT-NHNN</p>

Current regulations	Adjustments	Legal bases/reasons
	<i>internal regulations and professional ethical standards, promptly referring violations of the law to competent authorities for handling, developing and implementing risk management policies, and organizing internal capital adequacy assessments;</i>	
<i>In addition to the above contents, the Charter has been reviewed and technically revised regarding the order and information cited in some articles to conform to the adjusted article order; the abbreviation have been adjusted to match ABBank's new brand identity.</i>		