

Hanoi, July 31, 2026



No.: 14/TB-HĐQT.26

NOTICE

Obtaining opinions from Shareholders on amendments and additions to the Plan to Increase Charter Capital of ABBank

To: Shareholders of An Binh Commercial Joint Stock Bank

Pursuant to current legal regulations and the Charter of An Binh Commercial Joint Stock Bank (ABBank), the Board of Directors (BOD) of ABBank has approved Resolution No. 30/NQ-HĐQT.26 on obtaining opinions from Shareholders on amendments and additions to the Plan to Increase Charter Capital of ABBank. The BOD sends this document to Shareholders to obtain opinions from Shareholders, as follows:

1. Business Name: An Binh Commercial Joint Stock Bank (ABBank).
2. Head Office: 1st, 2nd, 3rd Floor, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi City, Vietnam.
3. Business Registration Number: 0301412222. The first Establishment and Operation License No. 0031/NH-GP dated April 15, 1993, re-issued License No. 120/GP-NHNN dated December 12, 2018, of the State Bank of Vietnam and Decisions of the State Bank on amending and supplementing License No. 120/GP-NHNN.
4. Purpose of obtaining written opinions from Shareholders: To approve the Resolution of the General Meeting of Shareholders on amendments and additions to the Plan to Increase Charter Capital of ABBank.
5. Contents to obtain written opinions from Shareholders: Amendments and additions to the Plan to Increase Charter Capital of ABBank (expected to be implemented in Q4/2026 and Q1/2027.)

Details are as per Proposal No.: 06/TT-HĐQT.26 date July 31, 2026 to the General Meeting of Shareholders, the draft Resolution of the General Meeting of Shareholders. The documents is published on ABBank's website at: www.abbank.vn.

Please give your opinions on the Voting Slip attached to this Announcement then send it to ABBank no later than **5:00PM August 20, 2026** by one of the following methods:

- i) Put in a sealed envelope and hand over directly or send it by mail to the BOD Office, the 3rd Floor, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi City, Vietnam.
- ii) Take a photo or scan and email to: ir@abbank.vn.

The BOD will aggregate opinions of the Shareholders and announce the voting results according to regulations. Shareholders needing more information, please contact the BOD Office Tel: 024-37612888 extension 1382 or 1383, Email: ir@abbank.vn.

Sincerely,

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

(Signed)

Vu Van Tien



Please scan the QR code
to view the related documents

Hanoi, July 31, 2026

No.: 06/TT-HDQT.26



PROPOSAL

Regarding amendments and additions to the
Plan to Increase Charter Capital of ABBank
(Document for obtaining opinions from Shareholders)

To: Shareholders of An Binh Commercial Joint Stock Bank.

At its annual meeting on April 28, 2026, the General Meeting of Shareholders of An Binh Commercial Joint Stock Bank (ABBank) approved the Plan to Increase Charter Capital of ABBank to further enhance its financial capacity, ensuring sufficient capital to meet the needs of business development and increase operational efficiency during the accelerated development phase in the coming years, in line with ABBank's strategic direction. In the context of the country entering a period of rapid development, and adapting to the current situation, the Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders for approval amendments and additions of the Plan to Increase Charter Capital of ABBank, specifically as follows:

I. PURPOSE AND REASONS

Implementing the Resolution of the 2026 Annual General Meeting of Shareholders, with the approval of the State Bank of Vietnam (SBV), and after completing the procedures for reporting the share issuance to the State Securities Commission (SSC), ABBank has now completed the first phase of its charter capital increase - issuing shares to pay a 15% dividend to Shareholders (the issuance of shares ended on July 10, 2026), thereby increasing ABBank's charter capital from VND **13,972,086,850,000** to VND **16,067,839,480,000**. However, to date, the Plan to Increase Charter Capital needs to be reviewed, amended, and supplemented to continue implementing subsequent capital increases (expected in Q4/2026 and Q1/2027) with a view to increasing the total charter capital compared to the previous Plan.

The amendments and additions to the Plan to Increase Charter Capital are based on the following reasons:

- Through the addition of a higher level of new capital, it meets the need to strengthen the solid financial foundation for accelerating breakthroughs in business operations on a safe and sustainable basis (increase the CAR ratio to $\geq 15\%$ as per Circular 21/2025/TT-NHNN (effective November 1, 2025); ensure the leverage level (Total Assets/Equity) approaches best practices) – with a target of total assets reaching VND 290,000 billion by the end of 2026 and VND 340,000 billion by the end of 2027, and an expected charter capital of VND 30,000 billion.

- Increase operational efficiency, enhance credit granting capacity, and develop ABBank's services building on the outstanding business results achieved in 2025 and continuing into the first six months of 2026 (In the first six months of 2026, profit before tax reached VND 3,016 billion, completing over 67% of the annual plan and showing very strong growth compared to the same period last year. Total assets reached over VND 260,000 billion; outstanding loans reached over VND 138,000 billion; deposits reached nearly VND 164,000 billion. All efficiency indicators are positive with ROE reaching over 24%, ROA reaching over 2%. Growth quality is ensured; the non-performing loan ratio is at below 1%; the capital adequacy ratio (CAR) reached about 12.5% (exceeding the minimum level of 8%); Moody's assessed the outlook positively...).

- Facilitates restructuring financial resources, thereby allocating more resources to technology investment, promoting digital transformation, ensuring sustainable and balanced growth between technology investment and business growth, in line with current development trends.

- Continue to increase Shareholder benefits through the issuance of shares to increase charter capital from equity (issuance of bonus shares) in addition to the issuance of shares to pay dividends already made.

II. AMENDMENTS AND ADDITIONS TO THE PLAN TO INCREASE CHARTER CAPITAL

1. Amendments and additions to the total expected charter capital

1.1. Current charter capital ¹ : VND **16,067,839,480,000**, corresponding to **1,606,783,948** common shares.

1.2. The total expected increase in charter capital is: VND **10,765,455,450,000**, corresponding to the expected number of additional common shares offered, issued: **1,076,545,545** shares.

1.3. The total charter capital of ABBank after increase: VND **26,833,294,930,000**, corresponding to **2,683,329,493** common shares.

2. Amendments and additions to the specific contents of the Plan to Increase Charter Capital:

2.1. Amendment of the content of the additional share offering to existing shareholders:

Accordingly, the additional charter capital through the additional share offering to existing shareholders, as approved by the Annual General Meeting of Shareholders on April 28, 2026, was VND **4,016,974,950,000**, corresponding to **401,697,495** shares expected to be offered, now increased to VND **8,033,919,470,000**, corresponding to **803,391,974** shares expected to be offered.

¹ This is the increased charter capital resulting from the share issuance to pay dividends to shareholders, which completed on July 10, 2026. Before the share issuance to pay dividends, ABBank's charter capital was VND 13,972,086,850,000. After the share issuance to pay dividends, ABBank's charter capital increased by VND 2,095,752,630,000, reaching VND 16,067,839,480,000.

2.2. Addition of new content on issuing shares to increase charter capital from equity capital.

Accordingly, an additional share issuance to increase charter capital will be conducted, with the additional charter capital through this issuance being VND **1,928,140,730,000**, sourced from undistributed accumulated profits, corresponding to **192,814,073** shares expected to be issued to shareholders.

Thus, with both the additional share offering to existing Shareholders (amended) and the additional share issuance to increase charter capital (newly added), the total charter capital of ABBank is expected to increase by VND **9,962,060,470,000**, corresponding to **996,206,047** shares offered and issued to existing shareholders. Accordingly, ABBank's charter capital, currently is VND **16,067,839,480,000**, after completing the second phase of the Plan to Increase Charter Capital (amended, and supplemented, including offering additional shares to existing Shareholders and issuing shares to increase charter capital from equity), will reach VND **26,029,899,950,000**.

2.3. Separating the content of the ESOP share issuance (from the previous Phase 2) into a separate capital increase (Phase 3).

The content of ESOP share issuance is separated into a single phase (Phase 3), but the scale of the issuance will remain unchanged. Accordingly, for the share issuance under the ESOP, the expected increase in charter capital remains at VND **803,394,980,000**, with the expected number of additional shares to be issued being **80,339,498** shares.

After completing the ESOP share issuance (which also completes the whole Plan to Increase Charter Capital (amended, and supplemented), the charter capital of ABBank is expected to increase to VND **26,833,294,930,000**.

2.4. Other contents of the Plan to Increase Charter Capital remain unchanged, except for relevant information and data in the Plan which have been reviewed, updated, and noted to explain and/or align with the amendments and additions presented above.

III. PROPOSALS

Respectfully submitted to the General Meeting of Shareholders:

1. Approve the amendments and additions to the Plan to Increase the Charter Capital of ABBank as presented in this Proposal and the documents sent for obtaining opinions from Shareholders.
2. Authorize/delegate to the Board of Directors:
 - a) Consolidate the text of the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and amendments and additions to the Plan as presented in this Proposal after approval (if necessary); revise, detail, explain, and clarify the content of the Plan to Increase Charter Capital to suit the Bank's actual situation and/or as required by the 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 to implement the increase in charter capital.
- c) Conducting the offering and issuances of shares after obtaining the Certificate of Registration for the Offering, 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 detail Plans for offering, issuance of shares, and other specific related tasks to implement the increase charter capital according to the Plan to Increase Charter Capital (amended and supplemented) 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 (AMENDED AND SUPPLEMENTED)

(Document for obtaining opinions from Shareholders)

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 Shareholders¹.
- 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.

¹ ABBank has implemented the issuance of share to pay dividends to Shareholders in accordance with the Plan approved by the 2026 Annual General Meeting of Shareholders, approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026, and confirmation on receipt of the share issuance application in document No. 5894/UBCK-QLCB dated June 25, 2026 and confirmation of receipt of the results of share issuance in document No. 6722/UBCK-QLCB dated July 20, 2026 of State Securities Commission. This issuance of share completed on July 10, 2026.

- Continue implementing the Employee Stock Ownership Plan (ESOP)², 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.
- Increasing the scale of newly added capital to meet the need for a stronger financial foundation to accelerate breakthroughs in business operations on a safe and sustainable basis (increase the CAR ratio to $\geq 15\%$ as per Circular 21/2025/TT-NHNN (effective November 1, 2025); ensure the leverage level (Total Assets/Equity) approaches best practices) – with a target of total assets reaching VND 290,000 billion by the end of 2026 and VND 340,000 billion by the end of 2027, and an expected charter capital of VND 30,000 billion.
- Increase operational efficiency, enhance credit granting capacity, and develop ABBank's services building on the outstanding business growth achieved in 2025 and continuing into the first six months of 2026.
- Create favorable conditions for restructuring financial resources for operations, thereby allocating more resources to technology investment, promoting digital transformation, and ensuring sustainable and balanced growth between technology investment and business growth, in line with current development trends.
- Continue to increase Shareholder benefits through the issuance of shares to increase charter capital from equity (bonus share issuance) in addition to the share issuance to pay dividends to Shareholders.

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.

² Approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026.

II. PLAN TO INCREASE CHARTER CAPITAL

1. Current and expected increase in charter capital:

- 1.1. Current charter capital³: VND **16,067,839,480,000** (In words: *Sixteen trillion sixty-seven billion eight hundred thirty-nine million four hundred eighty thousand Vietnamese Dong*) corresponding to **1,606,783,948** shares, par value VND 10,000/share. All these shares are common shares, ABBank does not have preferred shares or treasury shares.
- 1.2. The total expected increase in charter capital is: VND **10,765,455,450,000** (In words: *Ten trillion seven hundred sixty-five billion four hundred fifty-five million four hundred fifty thousand Vietnamese Dong*), corresponding to the expected number of additional common shares to be offered, issued as **1,076,545,545** shares, with a par value of VND 10,000 per share.
- 1.3. Total par value of additional shares offered, issued: VND **10,765,455,450,000** (In words: *Ten trillion seven hundred sixty-five billion four hundred fifty-five million four hundred fifty thousand Vietnamese Dong*).
- 1.4. Type of shares offered: Common shares.
- 1.5. Expected charter capital after increase (after completing all components of the Plan to Increase Charter Capital, including issuing shares to pay dividends (already implemented); and carrying out offering additional shares to existing Shareholders, issuing bonus shares, and issuing shares under the ESOP): VND **26,833,294,930,000** (In words: *Twenty-six trillion eight hundred thirty-three billion two hundred ninety-four million nine hundred thirty thousand Vietnamese Dong*), corresponding to **2,683,329,493** 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:

³ This is the increased charter capital resulting from the share issuance to pay dividends to Shareholders, which concluded on July 10, 2026. Prior to the share issuance for dividend payment, ABBank's charter capital was VND 13,972,086,850,000. After the share issuance for dividend payment, ABBank's charter capital increased by VND 2,095,752,630,000, reaching VND 16,067,839,480,000, as amended and supplemented by Decision No.: 1728/QĐ-NHNN dated July 28, 2026, of the State Bank of Vietnam in the establishment and operation license.

No	Contents	Total charter capital after capital increase (VND)	Additional charter capital (VND)	Number of additional shares offered/ issued (shares)	(%)
Phase 1	Issuance of shares to pay dividends to Shareholders (already implemented)	16,067,839,480,000	2,095,752,630,000	209,575,263	15 ⁴

Note: The share issuance for dividend payment completed on July 10, 2026, was implemented in accordance with the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders, the approval document No. 5206/NHNN-QLGS dated June 17, 2026, from the State Bank of Vietnam; the confirmation document acknowledging receipt of the dividend share issuance report No. 5894/UBCK-QLCB dated June 25, 2026, and the confirmation document acknowledging receipt of the issuance results report No. 6722/UBCK-QLCB dated July 20, 2026, from the State Securities Commission. The above figures regarding the total charter capital after the increase, the additional charter capital, and the number of additional shares issued are based on the actual results of the issuance. The State Bank of Vietnam issued Decision No.: 1728/QD-NHNN dated July 28, 2026 amending and supplementing the charter capital in the ABBank's operation license. Accordingly, ABBank's current charter capital is VND 16,067,839,480,000.

Phase 2	Offering additional shares to existing Shareholders and Issuing shares to increase charter capital from equity. Of which:	26,029,899,950,000	9,962,060,470,000	996,206,047	62
	1. Offering additional shares to existing Shareholders		8,033,919,740,000	803,391,974	50
	2. Issuing shares to increase charter capital from equity capital (bonus shares)		1,928,140,730,000	192,814,073	12

Note: According to the Capital Increase Plan approved by the Annual General Meeting of Shareholders in 2026 (Initial Plan) and approved by the State Bank of Vietnam in document

⁴ This ratio is calculated based on the registered capital of VND 13,972,086,850,000 before the issuance of shares to pay dividends.

No. 5206/NHNN-QLGS dated June 17, 2026, the additional capital increase in the share offering to existing Shareholders is VND **3,213,579,970,000** (corresponding to 192,814,073 shares offered). Thus, compared to the Initial Plan, there are changes including:

- An increase in the charter capital by VND **4,820,339,770,000** (corresponding to an increase in the number of additional shares offered by **482,033,977** shares) compared to the Initial Plan in the share offering to existing Shareholders;
- A new share issuance to increase share capital from equity capital has been added, with the additional charter capital (total par value of issued shares) being VND 1,928,140,730,000 (corresponding to 192,814,073 additional shares issued).

The above-mentioned share offering ratios for existing Shareholders and share issuance ratios from equity capital are calculated based on the current charter capital of VND **16,067,839,480,000**.

Phase 3	Issuance of shares under the ESOP. Of which	26,833,294,930,000	803,394,980,000	80,339,498	5⁵
	1. Issuance of shares for sale to employees		642,715,990,000	64,271,599	4
	2. Issuance of shares rewarding employees		160,678,990,000	16,067,899	1

Note: The content of the ESOP share issuance is separated into a single issuance (Phase 3). The increased charter capital and the number of additional shares issued under the ESOP remain unchanged as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in Document No. 5206/NHNN-QLGS dated June 17, 2026 (the Total charter capital after the capital increase has been technically adjusted to reflect the increased charter capital after the additional share offering to existing Shareholders and the issuance of shares to increase charter capital from equity (Phase 2), which has been revised).

2. Specific components of Plan to Increase Charter Capital:

2.1. Plan for issuing shares to pay dividends:

(The share issuance for dividend payment completed on July 10, 2026, was implemented in accordance with the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders, the approval document No. 5206/NHNN-QLGS dated June 17, 2026, from the State Bank of Vietnam; the confirmation document acknowledging receipt of the dividend share issuance report No. 5894/UBCK-QLCB dated June 25, 2026, and the confirmation document acknowledging receipt of the issuance results report No. 6722/UBCK-QLCB dated July 20, 2026, from the State Securities Commission. The above figures regarding the

⁵ The share issuance ratio under the ESOP is calculated based on the charter capital at the time after the completion of the most recent ESOP issuance on March 3, 2026, which is VND 13,972,086,850,000 (If calculated based on the charter capital at the time of the upcoming ESOP share issuance after updating the additional charter capital through the offerings and issuances in Phases 1 and 2, the ESOP share issuance ratio is 3.09%, of which the ratio of share issuance for sale to employees is 2.47% and the ratio of share issuance for rewarding employees is 0.62%).

total charter capital after the increase, the additional charter capital, and the number of additional shares issued are based on the actual results of the issuance. The State Bank of Vietnam issued Decision 1728/QD-NHNN dated July 28, 2026 amending and supplementing the charter capital in the ABBank's operation license. Accordingly, ABBank's current charter capital is VND 16,067,839,480,000).

2.2. Plan for offering additional shares to existing Shareholders and issuing shares to increase charter capital from equity:

2.2.1. Plan for offering additional shares to existing Shareholders

- a) Share name: An Binh Commercial Joint Stock Bank Share.
- b) Share type: Common share.
- c) Par value: **VND 10,000/share.**
- d) Offering price: **VND 10,000/share.**
- e) Expected number of shares offered: **803,391,974 shares.**
- f) Ratio of additional shares offered to total outstanding shares: **50%.**
- g) Exercise ratio: **100:50.** 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 50 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 8,033,919,740,000.**
- i) Total expected increase in charter capital: **VND 8,033,919,740,000.**
- j) Total expected capital raised: **VND 8,033,919,740,000.**
- 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: Q4/2026, 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 in the consolidated list of securities holders exercising their rights (hereinafter referred to as the List of Shareholders) on the Last Registration Date (the Date of Closing List) 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 151 shares. The number of additional shares offered proportionally to the exercise of the rights is calculated as $(151 \times 50)/100 = 75.50$. Accordingly, the calculated number of shares is rounded down, and Shareholder A will be entitled to purchase 75 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.

2.2.2. Plan for issuing shares to increase charter capital from equity

- a) Share Name: An Binh Commercial Joint Stock Bank Share.
- b) Share Type: Common Share.
- c) Par Value: **VND 10,000/share.**
- d) Expected number of shares to be issued: **192,814,073** shares.
- e) Total value of issuance at par value: **VND 1,928,140,730,000.**
- f) Expected increase in charter capital: **VND 1,928,140,730,000.**
- g) Issuance ratio (Expected number of shares to be issued / Number of outstanding shares): **12%.**
- h) Exercise ratio: **100:12.** Accordingly, Shareholders owning each share at the Date of Closing the List have 1 right. With 100 rights, Shareholders will receive 12 new shares.

- 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 Q4/2026.

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: Q4/2026, 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 increase charter capital from equity 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 exercise their rights, Shareholder A owns 151 shares. Based on the issuance ratio, the number of shares calculated is $(151 \times 12)/100 = 18.12$. Accordingly, the number of shares is rounded down, the fractional part is canceled, and Shareholder A will receive 18 new shares.

- m) Eligible recipients: Shareholders whose names are on the List of Shareholders on the Date of Closing List to exercise the rights, provided by the Vietnam Securities Depository and Clearing Corporation (VSDC).
- n) Transfer restrictions: shares issued to increase charter capital from equity 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 increase charter capital to ABBank Shareholders meets the conditions stipulated in Article 62 of Government Decree

155/2020/ND-CP dated December 31, 2020, amended and supplemented by Government Decree 245/2025/ND-CP dated September 11, 2025, and other relevant documents.

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

(The issuance of shares to employees under the Employee Stock Ownership Plan is carried out in accordance with the content of the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

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

(Only the Expected amount to be raised from the additional share offering to existing Shareholders is adjusted to “VND 8,033,919,740,000”, all other contents remain unchanged as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

IV. ASSESSMENT OF POTENTIAL SHARE DILUTION

(Remains unchanged as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

V. SECURITIES REGISTRATION AND ADDITIONAL TRADING/LISTING REGISTRATION

(Remains unchanged as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

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

(Remains unchanged as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

APPENDIX 1

UNDISTRIBUTED ACCUMULATED PROFITS ARE USED TO INCREASE CHARTER CAPITAL

(Attached to Plan to increase charter capital of ABBank (Revised))

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 (Approved by the General Meeting of Shareholders on April 28, 2026) (**)	139,886	139,886
3	The actual amount of money used for the issuance of shares to pay dividends to shareholders (***)	2,095,753	2,095,753
4	The amount of money expected to be used for the issuance of bonus shares to employees under the ESOP (According to the Plan approved by the 2026 Annual General Meeting of Shareholders, approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026)	160,679	160,679
5	The amount of money expected to be used for the issuance of shares to increase charter capital from equity (bonus shares to Shareholders)	1,928,141	1,928,141
6	Remaining accumulated profit (projected) (=1-2-3-4-5)	252,787	270,440

(*) 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 has allocated the Reward and Welfare Funds based on approval by the Annual General Meeting of Shareholders.

(***) This is the increased charter capital resulting from the share issuance to pay dividends to shareholders, which completed on July 10, 2026. Prior to the share issuance for dividend payment, ABBank's charter capital was VND 13,972,086,850,000. After the share issuance for dividend payment, ABBank's charter capital increased by VND 2,095,752,630,000, reaching VND 16,067,839,480,000, as amended by Decision No. 1728/QD-NHNN dated July 28, 2026, of the State Bank of Vietnam in the Establishment and Operation license

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 (According to the Plan approved by the 2026 Annual General Meeting of Shareholders, approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026) (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 200 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; issuing bonus shares 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, issuing bonus shares to 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 (REVISED) AND EXPECTED FUTURE AFTER THE CAPITAL INCREASE**

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

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 (Revised) - After completion of Phase 1/2026		Expected after capital increase						Notes
						After Phase 2 of capital increase - Offering additional shares to existing Shareholders and Issuing shares to increase charter capital from equity				After Phase 3 of capital increase - Issuance of shares under the ESOP		
				Number of shares owned (shares)	Shareholding percentage (%)	Additional shares (when exercising the right to purchase) according to the Plan of Offering additional share to existing Shareholders (shares)	Bonus shares (shares)	Total 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		152,103,991	9.47%	76,051,995	18,252,478	246,408,464	9.47%	246,408,464	9.18%	
1.1	Vũ Văn Hậu			23,308,201	1.45%	11,654,100	2,796,984	37,759,285	1.45%	37,759,285	1.41%	Chairman of the Board of Directors and CEO, the Legal Representative
1.2	Vũ Văn Tiền			4,356,463	0.27%	2,178,231	522,775	7,057,469	0.27%	7,057,469	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			1,697,000	0.11%	848,500	203,640	2,749,140	0.11%	2,749,140	0.10%	The sister-in-law of the Chairman and CEO, the Legal Representative
1.4	Đào Mạnh Kháng			9,537,239	0.59%	4,768,619	1,144,468	15,450,326	0.59%	15,450,326	0.58%	Husband, Brother-in-law of the Manager, the Executive, the Legal Representative
1.5	Nguyễn Văn Anh			6,647,885	0.41%	3,323,942	797,746	10,769,573	0.41%	10,769,573	0.40%	The nephew of the Manager, the Executive, the Legal Representative
1.6	Vũ Phương Duyên			104	0.00%	52	12	168	0.00%	168	0.00%	The nephew of the Manager, the Executive, the Legal Representative
1.7	Vũ Hương Thảo			2,099,900	0.13%	1,049,950	251,988	3,401,838	0.13%	3,401,838	0.13%	The biological child of the Chairman of the Board of Directors and the CEO, the Legal Representative
1.8	Nguyễn Trường Giang			3,471	0.00%	1,735	416	5,622	0.00%	5,622	0.00%	The uncle of the Member of the Board of Directors and the Deputy CEO
1.9	Phạm Ngọc Tuấn			319,046	0.02%	159,523	38,285	516,854	0.02%	516,854	0.02%	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 (Revised) - After completion of Phase 1/2026		Expected after capital increase						Notes
						After Phase 2 of capital increase - Offering additional shares to existing Shareholders and Issuing shares to increase charter capital from equity				After Phase 3 of capital increase - Issuance of shares under the ESOP		
				Number of shares owned (shares)	Shareholding percentage (%)	Additional shares (when exercising the right to purchase) according to the Plan of Offering additional share to existing Shareholders (shares)	Bonus shares (shares)	Total number of shares owned (shares)	Shareholding percentage (%)	Number of shares owned (*) (shares)	Shareholding percentage (%)	
1.10	Nguyễn Thị Kim Hoa			56	0.00%	28	6	90	0.00%	90	0.00%	The sister in-in-law of the Deputy CEO
1.11	Trần Hải Phương			4,536,750	0.28%	2,268,375	544,410	7,349,535	0.28%	7,349,535	0.27%	The nephew of the Deputy CEO
1.12	Trần Hoa Nam			770,040	0.05%	385,020	92,404	1,247,464	0.05%	1,247,464	0.05%	The nephew of the Deputy CEO
1.13	Ngô Tuấn Anh			46,345	0.00%	23,172	5,561	75,078	0.00%	75,078	0.00%	The son of the Deputy CEO
1.14	Trần Thị Thu Hằng			59	0.00%	29	7	95	0.00%	95	0.00%	The daughter-in-law of the Deputy CEO
	<i>Total of Geleximco Group and Related Parties</i>			<i>205,426,550</i>	<i>12.78%</i>	<i>102,713,271</i>	<i>24,651,180</i>	<i>332,791,001</i>	<i>12.78%</i>	<i>332,791,001</i>	<i>12.40%</i>	
2	Malayan Banking Berhad (Maybank) (**)	Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia		195,136,084	12.14%	97,568,042	23,416,330	316,120,456	12.14%	316,120,456	11.78%	

Notes:

(*) 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.



VOTING SLIP

**Approval of the Resolution of the General Meeting of Shareholders
on obtaining opinions from Shareholders on amendments
and additions to the Plan to Increase Charter Capital of ABBank**

Full Name of Shareholder:

Address:

Telephone number:

Nationality:

Ownership registration number:

Number of shares owned:

shares

Number of votes:

votes

Voting content:

Approve amendments and additions to the Plan to Increase Charter Capital of ABBank according to the Proposal No.: 06/TT-HĐQT.26 and Notice on obtaining opinions from Shareholders No. 14/TB-HĐQT.26 dated July 31, 2026 of the Board of Directors of ABBank.

(Please, choose only ONE voting option by marking (✓) or (X) in one box below)

☐ Agree

☐ Disagree

☐ Abstention

....., day.....monthyear 2026

SHAREHOLDER/SHAREHOLDER REPRESENTATIVE

(Sign, state full name; and seal if institutional Shareholder)

Please send this Voting Slip then to ABBank no later than 5:00PM August 20, 2026 by one of the following methods:

- Put in a sealed envelope and hand over directly or send it by mail to the BOD Office, the 3rd Floor, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi City, Vietnam.
- Take a photo or scan and email to: ir@abbank.vn.

Shareholders need more information, please contact the BOD Office Tel: 024-37612888 extension 1382 or 1383, Email: ir@abbank.vn.

Voting Slip is considered invalid in one of the following cases:

1. A Voting Slip is sent to ABBANK not within the prescribed time.
2. Leave a Voting Slip blank or voted for 02 or more options.
3. A Voting Slip does not have the signature of the Shareholder/Shareholder Representative.
4. A Voting Slip is not in the correct form; the information to authenticate the Shareholder or the number of shares owned is incorrect.
5. The content of the Voting Slip is erased, deleted; crossed out, edited; or other content is added.
6. The envelope containing the Voting Slip has been opened or is no longer intact.
7. Other cases resulting in violations of the law, ABBank Charter.

GIẤY ỦY QUYỀN
LETTER OF AUTHORIZATION

Tên cổ đông:
Name of Shareholder
Số CCCD/HC/Mã số DN:
ID/Enterprise Code No.
Ngày cấp:...../...../..... Nơi cấp:.....
Date of Issuance Place of Issuance
Điện thoại: Email:
Telephone Email
Địa chỉ:
Address

ỦY QUYỀN CHO / HEREBY AUTHORIZE

1. Ông/Bà:
Name of Authorized Person
Số CCCD/Hộ chiếu:..... Ngày cấp:..... Nơi cấp:.....
ID/Passport No. Date of issuance Place of Issuance
Điện thoại:..... Email:
Telephone Email
Địa chỉ:
Address

Hoặc / Or

2. Chủ tịch hoặc một Thành viên khác của Hội đồng Quản trị Ngân hàng TMCP An Bình (ABBank) dưới đây:
The Chairman or one Members of the Board of Directors of An Binh Commercial Joint Stock Bank (ABBank) named below:

TT No.	Họ tên Full Name	Chức danh Position	Đồng ý uỷ quyền Agree to authorize
1	Ông/Mr Vũ Văn Tiền	Chủ tịch HĐQT/ The Chairman	☐
2			☐

Thay mặt tôi/chúng tôi và đại diện cho tất cả số cổ phần mà tôi/chúng tôi đang sở hữu thực hiện biểu quyết theo Thông báo lấy ý kiến Cổ đông số: 14/TB-HĐQT.26 ngày 31/7/2026 của ABBank.

For and on my/our behalf, and representing entire shares held by me/us, to vote all contents under Notice on Obtaining Shareholders' written opinions No.: 14/TB-HDQT.26 dated July 31, 2026 of ABBank.

Giấy ủy quyền này có hiệu lực kể từ ngày ký đến khi hết thời hạn lấy ý kiến.

This Letter of Authorization is effective from the signing date to the end of collecting Shareholders' written opinions period.

Ngày/date tháng/month năm/year 2026

Người được uỷ quyền/Authorized Person

Cổ đông/The Shareholder

Lưu ý: Cổ đông có nhu cầu uỷ quyền thì điền thông tin người được uỷ quyền tại mục (1) HOẶC đánh dấu chọn vào một ô tại mục (2). Giấy uỷ quyền này được gửi về ABBank cùng Phiếu biểu quyết.

Note: Shareholder who wants to authorize another person to vote on behalf, please fill in the information of authorized person in item (1) OR check one box in item (2). This Letter of Authorization is sent to ABBank together with the Voting Slip.

Hanoi, August , 2026

DRAFT

RESOLUTION OF THE GENERAL MEETING OF SHAREHOLDERS
Re.: Amendments and additions to the Plan to Increase Charter Capital.

GENERAL MEETING OF SHAREHOLDERS OF
AN BINH COMMERCIAL JOINT STOCK BANK

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 43/2024/QH15 and No. 96/2025/QH15, and guiding documents for implementation;
- Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15, and guiding documents for implementation;
- Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15, and guiding documents for implementation;
- Pursuant to the Charter of An Binh Commercial Joint Stock Bank dated April 18, 2025, as amended and supplemented on April 28, 2026;
- Consider the proposal of the Board of Directors in Proposal No.: 06/TT-HĐQT.26 dated July 31, 2026 on amendments and additions to the Plan to Increase Charter Capital Plan of An Binh Commercial Joint Stock Bank;
- Pursuant to the Minutes of counting votes of Shareholders made on August , 2026,

RESOLUTED:

Article 1. Approve the amendments and additions to the Plan to Increase Charter Capital of An Binh Commercial Joint Stock Bank (ABBank), which was approved by the Resolution of the 2026 Annual General Meeting of Shareholders on April 28, 2026, with the following specific amendments and additions:

1. Add the following content to Part I:

“I. THE NECESSITY OF INCREASING CHARTER CAPITAL

...

- Increasing the scale of newly added capital to meet the need for a stronger financial foundation to accelerate breakthroughs in business operations on a

safe and sustainable basis (increase the CAR ratio to $\geq 15\%$ as per Circular 21/2025/TT-NHNN (effective November 1, 2025); ensure the leverage level (Total Assets/Equity) approaches best practices) – with a target of total assets reaching VND 290,000 billion by the end of 2026 and VND 340,000 billion by the end of 2027, and an expected charter capital of VND 30,000 billion.

- Increase operational efficiency, enhance credit granting capacity, and develop ABBank's services building on the outstanding business growth achieved in 2025 and continuing into the first six months of 2026.
- Create favorable conditions for restructuring financial resources for operations, thereby allocating more resources to technology investment, promoting digital transformation, and ensuring sustainable and balanced growth between technology investment and business growth, in line with current development trends.
- Continue to increase Shareholder benefits through the issuance of shares to increase charter capital from equity (bonus share issuance) in addition to the share issuance to pay dividends to Shareholders."

2. Amend sections 1.1, 1.2, 1.3 and 1.5 of Part II.1 as follows:

"II. PLAN TO INCREASE CHARTER CAPITAL

1. Current and expected increase in charter capital:

1.1. Current charter capital¹: VND **16,067,839,480,000** (In words: *Sixteen trillion sixty-seven billion eight hundred thirty-nine million four hundred eighty thousand Vietnamese Dong*) corresponding to **1,606,783,948** shares, par value VND 10,000/share. All these shares are common shares, ABBank does not have preferred shares or treasury shares.

1.2. The total expected increase in charter capital is: VND **10,765,455,450,000** (In words: *Ten trillion seven hundred sixty-five billion four hundred fifty-five million four hundred fifty thousand Vietnamse Dong*), corresponding to the expected number of additional common shares to be offered, issued as **1,076,545,545** shares, with a par value of VND 10,000 per share.

¹ This is the charter capital increased after the share issuance to pay dividends, completed on July 10, 2026. Before the share issuance to pay dividends, ABBank's charter capital was VND 13,972,086,850,000. After the share issuance to pay dividends, ABBank's charter capital increased by VND 2,095,752,630,000, reaching VND 16,067,839,480,000. The figures in points 1.2, 1.3, 1.5 and the capital increase details for Phases 2 and 3 in point 1.7 of Section II.1 are presented based on the new charter capital increased after the share issuance to pay dividends, which concluded on July 10, 2026.

1.3. Total par value of additional shares offered, issued: **VND 10,765,455,450,000**
(In words: *Ten trillion seven hundred sixty-five billion four hundred fifty-five million four hundred fifty thousand Vietnamese Dong*).

...

1.5. Expected charter capital after increase: **VND 26,833,294,930,000** (In words: *Twenty-six trillion eight hundred thirty-three billion two hundred ninety-four million nine hundred thirty thousand Vietnamese Dong*), corresponding to **2,683,329,493** common shares, par value VND 10,000/share."

3. Amend and add the contents of Phase 2 in Section 1.7, Part II.1, specifically as follows:

No	Contents	Total charter capital after capital increase (VND)	Additional charter capital (VND)	Number of additional shares offered/ issued (shares)	(%)
Phase 2	Offering additional shares to existing Shareholders and Issuing shares to increase charter capital from equity. Of which:	26,029,899,950,000	9,962,060,470,000	996,206,047	62
	1. Offering additional shares to existing Shareholders		8,033,919,740,000	803,391,974	50
	2. Issuing shares to increase charter capital from equity capital (bonus shares)		1,928,140,730,000	192,814,073	12

Note: According to the Capital Increase Plan approved by the Annual General Meeting of Shareholders in 2026 (Initial Plan) and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026, the additional capital increase in the share offering to existing Shareholders is VND 3,213,579,970,000 (corresponding to 192,814,073 shares offered). Thus, compared to the Initial Plan, there are changes including:

- An increase in the charter capital by VND 4,820,339,770,000 (corresponding to an increase in the number of additional shares offered by 482,033,977 shares) compared to the Initial Plan in the share offering to existing Shareholders;
- A new share issuance to increase share capital from equity capital has been added, with the additional charter capital (total par value of issued shares) being VND

No	Contents	Total charter capital after capital increase (VND)	Additional charter capital (VND)	Number of additional shares offered/ issued (shares)	(%)
	1,928,140,730,000 (corresponding to 192,814,073 additional shares issued). <i>(The above-mentioned share offering ratios for existing Shareholders and share issuance ratios from equity capital are calculated based on the current charter capital of VND 16,067,839,480,000)</i>				

At the same time, the entire content of issuance of shares under the Employee Stock Ownership Plan has been moved to Phase 3.

4. Amend and add to section 2.2 of Part II.2, specifically as follows:

“2.2. Plan for offering additional shares to existing Shareholders and issuing shares to increase charter capital from equity:

2.2.1. Plan for offering additional shares to existing Shareholders

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

b) Share type: Common share.

c) Par value: VND 10,000/share.

d) Offering price: **VND 10,000/share.**

e) Expected number of shares offered: **803,391,974 shares.**

f) Ratio of additional shares offered to total outstanding shares: **50%.**

g) Exercise ratio: **100:50.** 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 50 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 8,033,919,740,000.**

i) Total expected increase in charter capital: **VND 8,033,919,740,000.**

j) Total expected capital raised: **VND 8,033,919,740,000.**

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: Q4/2026, 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 in the consolidated list of securities holders exercising their rights (hereinafter referred to as the List of Shareholders) on the Last Registration Date (the Date of Closing List) 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 151 shares. The number of additional shares offered proportionally to the exercise of the rights is calculated as $(151 \times 50)/100 = 75.50$. Accordingly, the calculated number of shares is rounded down, and Shareholder A will be entitled to purchase 75 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.

2.2.2. Plan for issuing shares to increase charter capital from equity

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

b) Share Type: Common Share.

c) Par Value: VND 10,000/share.

d) Expected number of shares to be issued: **192,814,073** shares.

e) Total value of issuance at par value: VND **1,928,140,730,000**.

- f) Expected increase in charter capital: VND **1,928,140,730,000**.
- g) Issuance ratio (Expected number of shares to be issued / Number of outstanding shares): **12%**.
- h) Exercise ratio: **100:12**. Accordingly, Shareholders owning each share at the Date of Closing the List have 1 right. With 100 rights, Shareholders will receive 12 new shares.
- 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 Q4/2026.

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: Q4/2026, 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 increase charter capital from equity 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 exercise their rights, Shareholder A owns 151 shares. Based on the issuance ratio, the number of shares calculated is $(151 \times 12)/100 = 18.12$. Accordingly, the number of shares is rounded down, the fractional part is canceled, and Shareholder A will receive 18 new shares.
- m) Eligible recipients: Shareholders whose names are on the List of Shareholders on the Date of Closing List to exercise the rights, provided by the Vietnam Securities Depository and Clearing Corporation (VSDC).
- n) Transfer restrictions: shares issued to increase charter capital from equity 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.
 - p) The issuance of shares to increase charter capital to ABBank Shareholders meets the conditions stipulated in Article 62 of Government Decree 155/2020/ND-CP dated December 31, 2020, amended and supplemented by Government Decree 245/2025/ND-CP dated September 11, 2025, and other relevant documents.”
5. Amend the expected amount to be raised from the additional share offering to existing shareholders in section 1, Part III to “VND 8,033,919,740,000”.
 6. Update and amend the contents of Appendix 1 and Appendix 2 of the Plan to Increase Charter Capital according to the attached appendices.

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

1. Consolidate the text of the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and amendments and additions to the Plan as per this Resolution; revise, detail, explain, and clarify the content of the Plan to Increase Charter Capital (if necessary) to suit the Bank's actual situation and/or as required by the competent authorities.
2. 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 to implement the increase in charter capital.
3. Conducting the offering and issuances of shares after obtaining the Certificate of Registration for the Offering, completing the issuance reporting procedures.
4. 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.
5. 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.

6. Carry out securities registration and registration of additional transaction/listing for the additional shares offered and issued as prescribed.
7. Implement the specific powers and authorizations assigned in the Plan to Increase Charter Capital.
8. 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 detail Plans for offering, issuance of shares, and other specific related tasks to implement the increase charter capital according to the Plan to Increase Charter Capital (amended and supplemented) approved by the General Meeting of Shareholders.

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

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

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

Recipients:

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

Vu Van Tien