

MINUTES OF VOTE COUNTING

**Obtaining written opinions from Shareholders
On Formula for calculating the number of shares allocated
to each participant in ESOP Plan of ABBANK**

I. BUSINESS INFORMATION

1. Business Name: An Binh Commercial Joint Stock Bank.
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, first issued by the Department of Planning and Investment of Ho Chi Minh City on May 17, 1993, registered for the 29th change by the Department of Planning and Investment of Hanoi City on June 28, 2023. 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.

II. TIME, LOCATION, IMPLEMENTATION AND SUPERVISION OF VOTE COUNTING

1. Vote counting time: 13:30am to 14:30am 05/01/2026.
2. Location of counting votes: ABBANK Head Office.
3. The Board of Directors (BOD) organized vote counting, which was carried out by the following persons:
 - ❖ The BOD's Members:
 1. Mr. Vu Van Tien, BOD Chairman.
 2. Mr. Nguyen Danh Luong, BOD Member, Head of the RMC.
 3. Mrs. Do Thi Nhung, BOD Independent Member.
 - ❖ Support vote counting persons
 1. Mr. Tran Nam Son, Chief of Office of the BOD.
 2. Mrs. Luong Thi Thu Trang, Deputy Chief of Office of the BOD.
 3. Mrs. Nguyen Thi Huyen, Expert of the Office of the BOD.
 4. Mrs. Pham Ngan Giang, Expert of the Office of the BOD.
4. Supervise and witness the vote counting, including:
 1. Mrs. Nguyen Thi Hanh Tam, Head of the Board of Supervisors (BOS).
 2. Mrs. Nguyen Thi Thanh Thai, Member of the BOS.
 3. Mr. Nguyễn Hồng Quang, Member of the BOS.



III. PURPOSE, CONTENT OF VOTING AND VOTING RESULTS

1. Purpose of obtaining written opinions from Shareholders:

Approving the Resolution of the General Meeting of Shareholders (GMS) on the Formula for calculating the number of shares allocated to each participant in the share issuance under the Employee Stock Ownership Plan (ESOP) of ABBANK.

2. Contents to obtain written opinions from Shareholders:

The formula for calculating the number of shares allocated to each participant in the ESOP. Detailed information is provided in the Proposal to GMS No.: 39/TT-HĐQT.25 dated December 22, 2025, the draft Resolution of the GMS, and the Announcement for obtaining opinions from Shareholders No.: 39/TB-HĐQT.25 dated December 23, 2025 of the BOD - Documents are published on ABBANK's website at: www.abbank.vn.

3. Summary and classification of the number of shareholders voted

- a) Total number of shareholders of ABBANK 22,677 Shareholders, owning total charter capital of VND10,350,367,620,000 corresponding to 1,035,036,762 common shares.
- b) Number of Shareholders participated in voting with the number of Voting Slips ABBANK received is: 122 Voting Slips, representing 797,682,123 shares. In which, shareholders exercised their voting rights:
 - By email: 29 Voting Slips.
 - By directly handing over or by mailing: 93 Voting Slips.
- c) Classification of Voting Slips receipt:
 - Number of valid Voting Slips: 121 Voting Slips, representing 797,642,123 shares.
 - Number of invalid Voting Slips: 1 Voting Slips, representing 40,000 shares.

4. Voting results

- a) Total number of Shareholders choosed AGREE: 117 Voting Slips representing 796,150,551 voting shares, accounting for 76.92% of the total number of shares of all Shareholders of ABBANK.
- b) Total number of Shareholders choosed DISAGREE: 02 Voting Slips representing 1,415,010 voting shares, accounting for 0.137% of the total number of shares of all Shareholders of ABBANK.
- c) Total number of shareholders choosed ABSTENTION: 02 Voting Slips representing 76,562 voting shares, accounting for 0.007% of the total number of shares of all Shareholders of ABBANK.

5. Content approved by the GMS

- Pursuant to Clause 4, Article 67 of the Law on Credit Institutions; Article 3 and Article 148 of the Law on Enterprises, Article 47 of ABBANK's Charter;
- Based on the voting results reported above,

ABBANK's GMS approved the Resolution on the Formula for calculating the number of shares allocated to each participant in ESOP of ABBANK as the draft Resolution of the GMS attached to the Proposal to GMS No.: 04/TT-HĐQT.25 dated December 22, 2025 and the Announcement for obtaining opinions from Shareholders No.: 39/TB-HĐQT.25 dated 23/12/2025 of the BOD.



VOTE COUNTING MEMBERS



Vu Van Tien


Nguyen Danh Luong


Do Thi Nhung

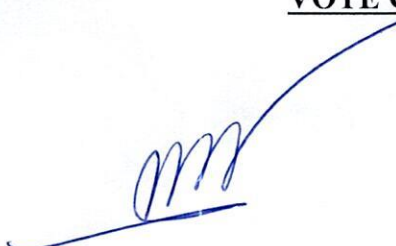

Tran Nam Son



Luong Thi Thu Trang


Nguyen Thi Huyen


Pham Ngan Giang

VOTE COUNTING SUPERVISORS AND WITNESS


Nguyen Thi Hanh Tam


Nguyen Thi Thanh Thai


Nguyen Hong Quang

APPENDIX: LIST OF SHAREHOLDERS VOTED

(Attached to the Minutes of the Shareholders' Voting on The Formula for Calculating the Number of Shares Allocated to Each Participant ABBANK's ESOP)

Order	Order in the Shareholder List as of the closing date of December 23, 2025, provided by VSDC	Names of Shareholders	Agree	Disagree	Abstention
I. Valid Voting Slips (121 Voting Slips)			117	02	02
1	2.6	Malayan Banking Berhad (Maybank)	X		
2	2.45	GELEXIMCO Group - Joint Stock Company	X		
3	2.21	Glexhomes Joint Stock Company	X		
4	1.19768	Vũ Thị Hải Yến	X		
5	1.3030	Kiều Thị Liễu	X		
6	1.3031	Kiều Thị Liễu	X		
7	1.19801	Vũ Thị Minh Phương	X		
8	1.20224	Vũ Thị Minh Phương	X		
9	1.19799	Vũ Thị Minh Phương	X		
10	1.19800	Vũ Thị Minh Phương	X		
11	1.18881	Tô Tuấn Anh	X		
12	1.19063	Tạ Thị Hồng Hà	X		
13	1.15235	Phạm Thanh Tuấn	X		
14	1.19759	Vũ Thị Huyền Trang	X		
15	1.21371	Đào Thị Cẩm	X		
16	1.22270	Đỗ Hoàng Hà	X		
17	1.15189	Phạm Quốc Hiệp	X		
18	1.22397	Đỗ Thị Hải Yến	X		
19	1.22398	Đỗ Thị Hải Yến	X		
20	1.15355	Phạm Thị Hương Ly	X		

21	1.17842	Trần Quốc Huy	X		
22	1.17841	Trần Quốc Huy	X		
23	1.22325	Đỗ Ngọc Tú	X		
24	1.15356	Phạm Thị Hương Ly	X		
25	1.19803	Vũ Thị Minh Trang	X		
26	1.20226	Vũ Thị Minh Trang	X		
27	1.21328	Đào Mạnh Kháng	X		
28	1.7698	Nguyễn Thị Thu Hường	X		
29	1.11912	Nguyễn Thị Thu Hường	X		
30	2.29	An Binh Securities Joint Stock Company	X		
31	1.12635	Nguyễn Văn Anh	X		
32	1.1012	Chu Văn Mân	X		
33	1.794	Chu Văn Mân	X		
34	1.20400	Vũ Văn Tiền	X		
35	1.18415	Trần Tiến Hải	X		
36	2.8	An Binh Securities Investment Fund Management Joint Stock Company	X		
37	1.5497	Lương Thị Thu Trang	X		
38	1.19991	Vũ Hương Thảo	X		
39	1.11685	Nguyễn Thị Quỳnh Mai	X		
40	1.20104	Vũ Quỳnh Trang	X		
41	1.8867	Ngô Đình Vũ		X	
42	2.7	An Binh Securities Investment Fund Management Joint Stock Company	X		
43	1.17574	Trần Hải Sơn	X		
44	1.17713	Trần Nam Sơn	X		
45	1.19946	Vũ Anh Tuấn	X		
46	1.3000	Khuông Đức Tiệp	X		

47	1.9116	Nguyễn Danh Lương	X		
48	1.15144	Phạm Ngọc Tuấn	X		
49	1.12382	Nguyễn Trường Giang	X		
50	1.20083	Vũ Phương Duyên	X		
51	1.17715	Trần Nam Trung	X		
52	1.9895	Nguyễn Mạnh Quân	X		
53	1.10308	Nguyễn Quốc Huy	X		
54	1.14114	Phạm Phú Công	X		
55	1.98	Bùi Quốc Việt	X		
56	1.11030	Nguyễn Thị Hương	X		
57	1.11021	Nguyễn Thị Hương	X		
58	1.5260	Lưu Văn Sáu	X		
59	1.16823	Trần Việt Dũng	X		
60	1.22207	Đỗ Việt Hùng	X		
61	1.14192	Phạm Thị Hiền	X		
62	1.5583	Lại Tất Hà	X		
63	1.17761	Trần Ngọc Phương	X		
64	1.9057	Nguyễn Chí Dân	X		
65	1.13998	Phạm Hà Duy	X		
66	1.13999	Phạm Hà Duy	X		
67	1.20576	Đan Ngọc Anh	X		
68	1.20575	Đan Ngọc Anh	X		
69	1.22133	Đỗ Thị Luyến	X		
70	1.15578	Phạm Thị Tâm	X		
71	1.1394	Dương Thị Năm	X		
72	1.6503	Nguyễn Ngọc Duệ	X		
73	2.6	DATS Capital Development and Investment Joint Stock Company	X		
74	1.7046	Nguyễn Thị Dự	X		

75	1.19785	Vũ Thị Là	X		
76	1.10862	Nguyễn Thị Diễm Phương	X		
77	1.7624	Nguyễn Thị Thanh Thái	X		
78	1.11784	Nguyễn Thị Thanh Thái	X		
79	1.9947	Nguyễn Ngọc Bình	X		
80	1.15774	Phạm Đào Tiên	X		
81	1.19905	Vũ Văn Toàn	X		
82	1.16798	Trần Trường Giang	X		
83	1.13693	Ong Quế Anh	X		
84	1.1908	Hoàng Công Tiến	X		
85	1.19840	Vũ Thị Thu Hà	X		
86	1.5303	Lương Thị Nhung	X		
87	1.20490	Vương Thanh Ngân	X		
88	1.10971	Nguyễn Thị Huyền	X		
89	1.20388	Vũ Văn Hậu	X		
90	1.8221	Nguyễn Văn Diện	X		
91	1.14076	Phạm Mạnh Đức	X		
92	1.3005	Khổng Vũ Tuấn Anh	X		
93	1.10935	Nguyễn Thị Hoa	X		
94	1.324	Bùi Lan Hương	X		
95	1.11942	Nguyễn Thị Thu Thúy	X		
96	1.19624	Vũ Bảo Long	X		
97	1.1192	Dương Quang Huy	X		
98	1.8954	Nguyễn Anh Tuấn	X		
99	1.18686	Trần Đức Lâm	X		
100	1.20786	Đinh Cao Vân	X		
101	1.2918	Hồ Thị Thu Hoài	X		
102	1.20028	Vũ Lê Điệp			X
103	1.15362	Phạm Thị Hạnh			X

104	1.15774	Phạm Đào Tiên	X		
105	1.2016	Hoàng Phúc Thịnh	X		
106	1.5520	Lương Văn Sáng	X		
107	1.20588	Đinh Hữu Lăng	X		
108	1.9611	Nguyễn Khắc Trọng	X		
109	1.22353	Đỗ Thanh Hương		X	
110	1.2863	Hồ Quốc Cường	X		
111	1.16380	Trần Quang Huy	X		
112	1.22565	Đỗ Đình Huy	X		
113	1.5947	Nguyễn Châu Triêm	X		
114	1.12293	Nguyễn Tiến Hưng	X		
115	1.22371	Đỗ Thúy Hằng	X		
116	1.18717	Trịnh Hoàng Duân	X		
117	1.8219	Nguyễn Văn Cường	X		
118	1.18507	Trần Văn Dương	X		
119	1.9182	Nguyễn Duy Thê	X		
120	1.16993	Trịnh Thanh Hải	X		
121	1.21147	Đàm Tuấn Minh	X		
Total number of valid voting slips			796,150,551	1,415,010	76,562
Valid voting percentage (out of the total number of voting shares of ABBANK)			76.920%	0.137%	0.007%
II. Invalid Voting Slips (01 Voting Slip)			1	0	0
122	1.16003	Trương Công Hoàng Duy	X (There is no Shareholder's signature on the Voting Slip)		
Total number of invalid voting slips			40,000	0	0
Invalid voting percentage (out of the total number of voting shares of ABBANK)			0.004%	0%	0%