

Hanoi, January 5, 2025

## 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, amended and supplemented on June 27, 2025 and documents on guidance and implementation;
- Pursuant to the Law on Securities dated November 26, 2019, amended and supplemented on November 29, 2024 and documents on guidance and implementation;
- Pursuant to the Law on Enterprise dated June 17, 2020, amended and supplemented on January 11, 2022 and on June 17, 2025 and documents on guidance and implementation;
- Pursuant to the Charter of An Binh Commercial Joint Stock Bank dated April 18, 2025, updated on August 8, 2025;
- Pursuant to the Resolution of the General Meeting of Shareholders of An Binh Commercial Joint Stock Bank dated September 16, 2025;
- Consider the proposal of the Board of Directors in Proposal No.: 04/TT-HĐQT.25 dated December 22, 2025 on the Formula for calculating the number of shares allocated to each participant in the issuance of shares under the Employee Stock Ownership Plan (ESOP);
- Pursuant to the Minutes of counting votes of shareholders' written opinions made on January 5, 2026,

### RESOLUTED:

**Article 1.** Approve the Formula for calculating the number of shares allocated to each participant in the share issuance under the Employee Stock Ownership Plan (ESOP) in the Plan for Increase Charter Capital approved by the General Meeting of Shareholders of An Binh Commercial Joint Stock Bank (ABBANK) according to the Resolution dated September 16, 2025 - Details of the formula are in the attached Appendix.

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

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1. Approve the list of employees participating in the ESOP, the number of shares allocated to each participant based on the formula approved by the General Meeting of Shareholders; implement the issuance after completing the procedures and documents according to regulations; decide on cases where ABBANK buys back shares issued under the ESOP and plan to sell these bought back shares.
2. Adjust or detail (if necessary): the criteria, the formula for calculating the number of shares allocated to each participant in the ESOP, the implementation time according to the actual situation or as required by the management agencies.
3. Decide on all other tasks and handle arising issues in accordance with the provisions of law, the share issuance plan under the ESOP and other contents approved and/or authorized 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;
- Deposited at BOD  
Office, Clerical Section.



**Vu Van Tien**



## APPENDIX

### **Formula for calculating the number of shares allocated to each participant in the issuance of shares under the Employee Stock Ownership Plan (ESOP) of ABBANK** *(Attached to the Resolution of the General Meeting of Shareholders of An Binh Commercial Joint Stock Bank dated January 5, 2026)*

#### **1. General criteria** *(approved by the General Meeting of Shareholders in the Plan for Increase Charter Capital dated September 16, 2025):*

Criteria for staff participating in the ESOP: Members of the Board of Directors (BOD), Board of Supervisors (BOS), members of Committees/Councils under the BOD; Employees who sign a labor contract with ABBANK and have a working period (including probationary period) of 01 year or more; are not subject to restrictions on purchasing shares according to the provisions of law and ABBANK's Charter; comply with regulations on share ownership limits of Shareholders, Shareholders and related persons, foreign ownership ratio according to the provisions of the Law on Credit Institutions and ABBANK's Charter; are not in the case of submitting a resignation application, unilaterally terminating the labor contract/dismissal, being disciplined with dismissal and other cases that are not eligible for ABBANK's welfare benefits.

#### **2. Principles for determining the number of shares allocated to each participant**

**2.1 Number of shares allocated (maximum):** 51,751,838 shares

##### **2.2 Formula for calculating the number of shares allocated**

##### **a. Grouping**

Participants in the ESOP are divided into the following groups:

| Group   | Participants  |
|---------|---|
| Group 1 | Member of BOD, Head of the BOS, the General Director (CEO), Members of Committees under the BOD.  |
| Group 2 | Member of the BOS, Member of the Board of Management (BOM).   |
| Group 3 | Employees at the grade of Expert/Team Leader or higher, classified in 2024 as A3 or higher (for Business Unit Directors only: the Business Unit scale meets the standard business unit conditions in terms of scale according to the Bank's regulations). |
| Group 4 | Employees at grades of Specialist or Senior Specialist, classified in 2024 as A2 or higher.   |
| Group 5 | Employees at grades from Specialist/Director at Head Office and above, Director/Deputy Director of Business Units who do not belong to one of the above groups but need to be attracted and retained.   |



## b. Formula for calculating

The allocation of shares to employees is determined based on the roles, responsibilities and contributions of employees according to the above groups based on the following factors: Income package, Job title/Work efficiency (HQC.V), Seniority and Personal contribution coefficient.

$$\text{Number of shares allocated} = \text{Income package} \times \text{Performance rating 2024 coefficient} \times \text{Seniority coefficient} \times \text{K1 coefficient} \times \text{K2 coefficient}$$

In which:

- **Income package:** is the actual income or remuneration package or according to the employee's job offer letter determined at the time of preparing the list.
- **Performance rating 2024 coefficient:** determined by Job title (for Group 1 and Group 2) and 2024 performance evaluation classification according to ABBANK's Regulation on Performance Evaluation (for the remaining Groups). Specifically as follows:

| Group / Classification |  | Coefficient |
|------------------------|--|-------------|
| Group 1                |  | 4.00        |
| Group 2                |  | 4.00        |
| Group 3, and Group 4   | A1 (Exceptional)                                 | 6.00        |
|                        | A2 (Outstanding)                                 | 4.00        |
|                        | A3 (Strong)/B (Inconsistent)/C (Poor)/ No rating | 2.00        |
| Group 5                |  | 2.00        |

In case an employee belongs to many groups/classifications with different coefficients, the group/classification with the highest coefficient will be applied.

- **Seniority coefficient:** determined based on the actual working time of employees at the time of preparing the list, specifically as follows:

| Working time             |                     | Coefficient |
|--------------------------|---------------------|-------------|
| 10 years or more         |                     | 4.00        |
| From 5 to under 10 years |                     | 3.00        |
| From 3 to under 5 years  |                     | 2.00        |
| Under 3 years            | Group 3 and Group 5 | 1.00        |
|                          | Group 4             | 0.00        |

- **K1:** is the adjustment coefficient to ensure that the total number of shares allocated to employees does not exceed the total number of shares issued, determined as follows:

$$K_1 = \frac{\text{Total number of shares allocated} \times 10000}{(\text{Income package} \times \text{Performance rating 2024 coefficient} \times \text{Seniority coefficient}) \text{ bankwide}}$$

- **K2:** is the individual contribution coefficient determined based on the BOD's assessment of each individual's contribution to the Bank's business performance in

2025 as well as the employee's potential when taking on positions with a high level of impact on the Bank's overall business results in 2026, specifically as follows:

| Group/Job Level<br>of workers                       | Individual Effective Contribution Level |             |                 |                 |                  |
|---|---|-------------|-----------------|-----------------|------------------|
|   | Low                                     | Medium      | Medium high     | High            | Very high        |
| Group 1/ Group 2                                    | 0                                       | > 0 to < 25 | From 25 to < 50 | From 50 to < 75 | From 75 to < 100 |
| Chief Division                                      | 0                                       | > 0 to < 20 | From 20 to < 40 | From 40 to < 60 | From 60 to < 80  |
| Director/Head                                       | 0                                       | > 0 to < 15 | From 15 to < 30 | From 30 to < 45 | From 45 to < 60  |
| Senior Expert/<br>Expert/<br>Manager/Team<br>Leader | 0                                       | > 0 to < 10 | From 10 to < 20 | From 20 to < 30 | From 30 to < 50  |
| Senior Specialist and<br>below                      | 0                                       | > 0 to < 5  | From 5 to < 10  | From 10 to < 15 | From 15 to < 20  |

- c. Rounding principle: the number of shares allocated to each employee is rounded to the nearest hundred, ensuring that the total number of shares according to the above formula does not exceed the total number of shares of the issuance under this ESOP Plan.

