



ABB Bank

No.: 08/NQ-HĐQT.26

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, March 2, 2026

RESOLUTION OF THE BOARD OF DIRECTORS

Re.: Approval of the share offering results to existing Shareholders and the distribution of the unsold shares and the shares formed from fractional purchase right in the share offering to existing Shareholders of ABBank

THE BOARD OF DIRECTORS 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 its implementing guidelines;
- Pursuant to the Law on Securities dated November 26, 2019, amended and supplemented on November 29, 2024, and its implementing guidelines;
- Pursuant to the Law on Enterprises dated June 17, 2020, amended and supplemented on January 11, 2022, and June 17, 2025, and its implementing guidelines;
- 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 dated September 16, 2025 and the attached Plan to increase the charter capital of An Binh Commercial Joint Stock Bank;
- Pursuant to the Official Letter No. 9241/NHNN-QLGS dated October 22, 2025 of the State Bank of Vietnam regarding the increase of charter capital of ABBANK;
- Pursuant to the Certificate of Registration for the Public Offering of Additional Shares No. 563/GCN-UBCK dated December 31, 2025 of the State Securities Commission;
- Pursuant to the actual results of the public offering to existing Shareholders;
- Pursuant to the voting results of the Board of Directors Members according to Submission No. ABBANK16-2026 dated February 27, 2026 of the Office of the Board of Directors;
- Considering the Proposal of the General Director No. 35/TT-TGD.26 dated February 27, 2026,

RESOLVED:

Article 1. Approval of the results of the share offering to existing Shareholders of An Binh Commercial Joint Stock Bank (ABBank), specifically as follows:

1. Stock name: An Binh Commercial Joint Stock Bank shares
2. Stock code: ABB
3. Stock type: Common stock
4. Par value: VND 10,000
5. Number of shares expected to be offered to existing Shareholders: 310,511,028 shares.
6. Offering price: VND 10,000/share.
7. Target Subject: Offering to existing Shareholders whose names are listed in the Shareholder List compiled by the Vietnam Securities Depository and Clearing Corporation on the Last Registration Date.
8. Allocation ratio of purchase rights for existing Shareholders: 100:30 (A Shareholder holding 1 share is entitled to 1 right; for every 100 rights, that Shareholder has right to purchase additional 30 newly issued shares)
9. Distribution method and related conditions: As stated in the prospectus of the offering.
10. Last registration date (the date of closing list of Shareholders): January 15, 2026.
11. Transfer period for purchase rights: From January 22, 2026 to February 6, 2026.

12. Registration and payment period for purchase: From January 22, 2026 to February 10, 2026.
13. Total number of shares offered that have been paid for by Shareholders: 184,472,580 shares
14. Total amount of the offering paid by Shareholders: VND 1,844,725,800,000.
15. Number of unsold shares and shares formed from fractional rights: 126,038,448 shares (including 5,771 shares formed from fractional rights).

Article 2. Approval of the plan for distributing the unsold shares and the shares generated from fractional rights, specifically as follows:

1. Principles for share distribution:

- a) Any shares not purchased by existing Shareholders and shares resulting from fractional purchase rights due to rounding down to the nearest whole number will be distributed to other Investors (including existing Shareholders) in accordance with the criteria stipulated in this Resolution.
- b) The offering price and terms will not be more favorable than those offered to existing Shareholders in the offering.
- c) Any unsold shares distributed by the Board of Directors to other Investors will be subject to a transfer restriction period of one year from the date of completion of the offering.

2. Criteria for selecting Investors to distribute:

- a) Not belonging to the following categories (those ineligible to purchase shares in the offering):
 - Foreign Investors;
 - Subsidiaries of ABBank; other organizations or businesses in which ABBank holds shares or capital contribution;
 - Shareholders, Shareholders and related parties currently hold shares exceeding the shareholding ratio stipulated in Article 63 of the Law on Credit Institutions.
- b) Submit a written request for share distribution (using the provided form) to ABBank, expressing the need to purchase shares, providing necessary information, and committing to the financial capacity to make full and timely payment in compliance with the law, ABBank's charter, and the documents and guidelines regarding the offering.
- c) Commit to complying with the law and ABBank's charter regarding foreign ownership ratios, ownership limits, restrictions on cross-ownership, and other relevant regulations concerning major Shareholders and Shareholders owning 1% or more of ABBank's charter capital (if any).
- d) If the distribution of shares to an Investor results in that Investor becoming a major Shareholder of ABBank, written approval from the State Bank of Vietnam is required.
- e) Priority will be given to Investors who meet the principles and criteria and submit complete and valid requests earlier.

3. Distribution of unsold shares and shares formed from fractional rights to be purchased:

- a) Number of unsold shares and shares formed from fractional purchase rights to be distributed: 126,038,448 shares.
- b) List of investors, number of shares to be distributed to each Investor, and period of transfer restriction as per the Appendix attached to this Resolution.
- c) Offering price: VND 10,000/share
- d) Deadline for payment: March 3, 2026
- e) Payment method: Cash deposit or bank transfer to the blocked account for receiving share purchase payments according to the following details:
 - Account Holder: An Binh Commercial Joint Stock Bank
 - Account Number: 8689686686
 - Opened at: Vietnam Investment and Development Bank (BIDV) – Ha Thanh Branch
 - Content: [Name of Investor]_[Ownership Registration Number]_[Contact Phone Number] Nop tien mua [number of shares] CP ABB

4. Results of the entire public offering of shares to existing shareholders after distributing unsold shares and shares formed from fractional purchase rights:
 - a) Total number of shares authorized for offering: 310,511,028 shares
 - b) Total number of shares offered: 310,511,028 shares
 - c) Total value of the increased charter capital from the offering: VND 3,105,110,280,000The results of the entire offering are compiled based on the actual payment data from existing Shareholders and Investors to report to competent regulatory authorities and to update the charter capital of ABBank.
5. Any remaining shares due to Investors who were distributed shares under this Resolution but failed to pay or paid insufficient funds in stipulated timeframe will be canceled to conclude the offering.
6. ABBank's charter capital will be updated and registered based on the results of the entire offering and issuance of shares to increase charter capital according to ABBank's charter capital increase plan attached to the Shareholders' General Meeting Resolution dated September 16, 2025, after the completion of the share offering and issuance.

Article 3. Effectiveness and implementation

1. This Resolution takes effect from the date of issuance.
2. Authorized/delegated to the Chairman of the Board of Directors and the Legal Representative of ABBank:
 - a) To compile and report the results of the share offering to competent management agencies in accordance with current regulations and to the General Meeting of Shareholders at the nearest meeting;
 - b) To carry out the procedures for registering the updated charter capital, amending the Establishment and Operation License/Business Registration of ABBank;
 - c) To carry out the procedures for registering additional shares, registering additional transactions of ABB shares offered;
 - d) To carry out the disclosure of information, reporting and other contents and work related to the increase in charter capital;
 - e) To decide on handling any related issues (if any) arising during the implementation process.
3. Members of the Board of Directors, the General Director, relevant divisions and individuals are responsible for implementing this Resolution.

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

Recipients:

- As per Article 3;
- BOM, BOD;
- File in BOD Office.

(Signed)

Vu Van Tien



APPENDIX
LIST OF INVESTORS DISTRIBUTED SHARES UNSOLD AND SHARES
FORMED FROM FRACTIONAL PURCHASE RIGHTS IN THE OFFERING
TO EXISTING SHAREHOLDERS OF ABBANK

(Attached to Resolution No. 08/NQ-HĐQT.26 dated March 2, 2026 of the Board of Directors)

ON	Names of Investors	Ownership Registration Number (ID Card/Citizen ID Card)	Number of shares distributed (Share)	Transfer restriction period
01	Trịnh Việt Dũng		8,800,000	All shares distributed by the Board of Directors in this List are subject to a one-year transfer restriction from the date of completion of the share offering to existing Shareholders.
02	Tô Văn Chiến		8,500,000	
03	Nguyễn Bảo Trung		8,600,000	
04	Phạm Văn Đại		9,882,113	
05	Đỗ Thuý Phương		10,505,065	
06	Vũ Ngọc Trinh		9,000,000	
07	Lê Anh Thư		8,800,000	
08	Lê Thị Phương Huế		8,600,000	
09	Kiều Khánh Xuân		9,200,000	
10	Nguyễn Minh Đức		7,700,000	
11	Hà Ngọc Mai		8,817,670	
12	Hà Thị Thanh Thủy		4,200,000	
13	Trần Văn Minh		3,000,000	
14	Đỗ Thị Thuý Hồng		4,000,000	
15	Nguyễn Thị Thu Hương		3,000,000	
16	Bùi Thị Khuyên		442,695	
17	Trần Lê Quân		90,905	
18	Nguyễn Quang Tuấn		2,500,000	
19	Nguyễn Mạnh Quân		2,000,000	
20	Nguyễn Xuân Điệp		1,800,000	
21	Nguyễn Thị Dữ		1,800,000	
22	Đặng Thị Ngọc Hân		1,500,000	
23	Phan Thị Hiền		1,800,000	
24	Vũ Danh Thái		1,500,000	
Total:			126,038,448	

