



No. 07/NQ-HĐQT.26

Hanoi, March 2, 2026

## RESOLUTION OF THE BOARD OF DIRECTORS

*Re.: Approval of the results of the share issuance to employees under the ESOP  
And distribution of remaining unsold shares and odd shares  
in the share issuance to employees under the ABBank ESOP*

### 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 Resolution of the General Meeting of Shareholders dated January 5, 2026 and the Appendix attached to the Resolution on the Formula for Calculating the Number of Shares Distributed to Each Participant in the ESOP Program;
- 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 Official Letter No. 1005/UBCK-QLCB dated January 30, 2026 of the State Securities Commission regarding the report on the issuance of shares under ABBank's ESOP Program;
- Pursuant to the actual results of the share issuance to ABBank employees under the ESOP;
- 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. 34/TT-TGD.26 dated February 27, 2026,

### RESOLVED:

- Article 1.** Approval of the results of the share issuance under the Employee Stock Ownership Plan (ESOP) 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 issued: 51,751,838 shares
  6. Transfer restriction period: 1 year from the end date of the issuance
  7. Issuing price: VND 10,000/share

8. Target buyers and distribution method: Direct distribution to employees on the list of participants in the ESOP
9. Period for receiving payment for newly issued shares for employees: From February 5, 2026 to February 25, 2026
10. Total number of shares that have been paid for by employees: 48,646,700 shares
11. Total value of issuing shares collected: VND 486,467,000,000
12. Number of unsold shares and odd shares: 3,105,138 shares (in which, the odd shares because of rounding down to the nearest hundred: 38 shares)

**Article 2.** Approval of the plan for distributing the unsold shares and odd shares:

1. Objectives, Principles, and Criteria for Distribution
  - a) Sell all shares authorized for sale under the ESOP
  - b) Comply with legal regulations on ownership limits and cross-ownership restrictions, transfer restrictions, and other relevant legal provisions.
  - c) Prioritize direct distribution to certain members of the Board of Management, Heads/Deputy Heads of ABBank Divisions who have made significant contributions to business operations, and other individuals requiring personnel retention as proposed by the Human Resources Management Division, with the issuance price and transfer restrictions applied consistently throughout the ESOP share issuance.
2. Distribution of unsold shares and odd shares:
  - a) Number of unsold shares and odd shares to be distributed: 3,105,138 shares.
  - b) A list of employees, the specific number of shares distributed to each employee, and period of transfer restriction as per the Appendix attached to this Resolution.
  - c) Issuing 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:
    - Account Holder: An Binh Commercial Joint Stock Bank
    - Account Number: 1220678888
    - Opened at: Vietnam Investment and Development Bank (BIDV) – Ha Thanh Branch
    - Content: [Name of Employee]\_[Employee Code]\_[Contact Phone Number] Mua [number of shares] CP ABB Chuong trinh ESOP
3. Results of the ESOP share issuance after distributing unsold and odd shares:
  - a) Total number of shares authorized for issuance under the ESOP: 51,751,838 shares
  - b) Total number of shares issued: 51,751,838 shares
  - c) Total value of additional charter capital from the ESOP share issuance: VND 517,518,380,000

The results of the entire issuance are compiled based on actual payment data from employees to report to competent management agencies and to update ABBank's charter capital.
4. Any remaining shares due to employees being distributed shares under this Resolution but failed to pay or paid insufficient funds in stipulated timeframe will be canceled to conclude the issuance.
5. 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:
  - To compile and report the results of the share issuance to competent management agencies in accordance with current regulations and to the General Meeting of Shareholders at the nearest meeting;
  - To carry out the procedures for registering the updated charter capital, amending the Establishment and Operation License/Business Registration of ABBank;
  - To carry out the procedures for registering additional shares, registering additional transactions of ABB shares issued;
  - To carry out the disclosure of information, reporting and other contents and work related to the increase in charter capital;
  - 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.

**Recipients:**

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

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

*(Signed)*

**Vu Van Tien**

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**APPENDIX**  
**LIST OF EMPLOYEES RECEIVED UNSOLD SHARES**  
**AND ODD SHARES IN THE SHARE ISSUANCE**  
**UNDER THE ESOP FOR ABBANK EMPLOYEES**

*(Attached to Resolution No. 07/NQ-HĐQT.26 dated March 2, 2026 of the Board of Directors)*

Order	Names	Title	HO Division/Branch	Number of shares distributed (share)
1	Nguyễn Việt Dũng	Senior Director	Wholesale Banking Division	55,300
2	Hoàng Trần Thức	Director	Wholesale Banking Division	93,238
3	Đỗ Thị Thu Hà	Senior Expert	Risk Management, Legal and Compliance Division	119,600
4	Nguyễn Văn Phúc	Senior Director	Risk Management, Legal and Compliance Division	100,000
5	Đỗ Xuân Hùng	Director	ABBANK EAST HANOI	100,000
6	Đoàn Hoàng Anh	Senior Expert	Credit Approval Division	50,000
7	Ngô Duy Anh	Director	Retail Banking Division	150,000
8	Mai Thị Vinh Hà	Senior Director	Finance and Accounting Division	100,000
9	Lê Thị Thanh Tâm	Expert	Finance and Accounting Division	100,000
10	Võ Đình Tùng	Director	Treasury and Financial Market Division	150,000
11	Vũ Thị Thục	Specialist	ABBANK HUNG YEN	27,000
12	Vũ Văn Hoàng	Senior Specialist	Office Division	53,600
13	Trần Trung Kiên	Expert	Office Division	171,100
14	Nguyễn Tiến Dũng	Senior Director	Wholesale Banking Division	100,000
15	Phạm Phú Công	Head of HO Division	Human Resources Management Division	135,000
16	Đỗ Việt Hùng	Head of HO Division	Banking Technology Division	100,000
17	Khuong Đức Tiếp	Head of HO Division	Banking for SMEs Division	100,000
18	Phạm Hà Duy	Head of HO Division	Digital Banking and Data Division	100,000
19	Nguyễn Mạnh Quân	Head of HO Division	Credit Approval Division	150,000
20	Đỗ Lam Điền	Head of HO Division	Operations Division	150,000
21	Trần Nam Sơn	Head of HO Division	BOD Office	50,000
22	Đan Ngọc Anh	Head of HO Division	Retail Banking Division	100,000
23	Đạt Khánh Toàn	Senior Director	Risk Management, Legal and Compliance Division	50,000
24	Đào Minh Tuấn	Senior Director	Banking for SMEs Division	50,000
25	Trần Việt Dũng	Senior Director	Wholesale Banking Division	50,000
26	Tạ Hồng Nga	Senior Director	Wholesale Banking Division	100,000
27	Nghiêm Trung Vinh	Senior Director	Treasury and Financial Market Division	50,000
28	Phạm Thị Thanh Ngân	Senior Director	Finance and Accounting Division	50,000
29	Lương Thị Thu Trang	Senior Director	BOD Office	50,000
30	Bùi Việt Cường	Senior Director	Retail Banking Division	50,000
31	Lê Huỳnh Hoa	Senior Director	Human Resources Management Division	50,000
32	Lê Tuấn Tú	Senior Director	Risk Management, Legal and Compliance Division	50,000
33	Nguyễn Thị Hồng Nhung	Senior Director	Operations Division	50,000
34	Nguyễn Hoài Nam	Senior Director	NPL Handling Division	50,000
35	Vũ Minh Phương	Senior Director	Internal Security Division	11,100

<b>Order</b>	<b>Names</b>	<b>Title</b>	<b>HO Division/Branch</b>	<b>Number of shares distributed (share)</b>
36	Nguyễn Thu Huệ	Senior Expert	NPL Handling Division	100
37	Phạm Trần Kiều Trang	Senior Expert	Risk Management, Legal and Compliance Division	100
38	Phạm Châu Hồng Phượng	Expert	Operations Division	800
39	Nguyễn Thị Phương Chung	Director	Digital Banking and Data Division	15,000
40	Vũ Hải Việt	Senior Specialist	Banking Technology Division	25,000
41	Hồ Hữu Khánh	Senior Team Leader	ABBANK HCM CITY	25,000
42	Nguyễn Thị Dung	Team Leader	ABBANK HOANG CAU	34,900
43	Trần Thanh Thảo	Specialist	ABBANK YEN PHONG	28,600
44	Hoàng Thị Nhung	Specialist	ABBANK PHO HIEN	15,000
45	Trần Văn Hiền	Expert	Operations Division	44,700
<b>Total:</b>				<b>3,105,138</b>

Transfer restriction period:

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 issuing under ESOP.