

Số / No.: 1479 /CV-TGD.26

Hà Nội, ngày 28 tháng 4 năm 2026

Hanoi, April 28, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán Hà Nội

To: Hanoi Stock Exchange

- Tên tổ chức / *Name of organization*: Ngân hàng Thương mại Cổ phần An Bình / *An Binh Commercial Joint Stock Bank*
- Mã chứng khoán / *Stock code*: **ABB**
- Địa chỉ / *Address*: Tầng 1, 2, 3 Tòa nhà Geleximco, số 36 Hoàng Cầu, Phường Ô Chợ Dừa, Thành phố Hà Nội, Việt Nam
- Điện thoại liên hệ / *Tel.*: 84-24-37612888 Fax: 84-24-35190416

2. Nội dung thông tin công bố / *Contents of disclosure*:

Ngân hàng Thương mại Cổ phần An Bình (ABBank) công bố Biên bản họp và Nghị quyết Đại hội đồng cổ đông thường niên năm 2026 của ABBank và các nội dung được Đại hội đồng cổ đông thông qua ngày 28/4/2026.

An Binh Commercial Joint Stock Bank (ABBank) hereby discloses information regarding the Minutes and Resolution of 2026 Annual General Meeting of Shareholders of ABBank and the contents approved by the General Meeting of Shareholders on April 28, 2026.

Thông tin này đã được công bố trên trang thông tin điện tử của ABBank vào ngày 28/4/2026 tại đường dẫn <https://www.abbank.vn> / *This information was published on the company's website on April 28, 2026 as in the link <https://www.abbank.vn>*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố. / *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/ *Attached documents*:

Biên bản họp và Nghị quyết Đại hội đồng cổ đông thường niên năm 2026/ *Meeting Minutes and Resolution of 2026 Annual General Meeting of shareholders.*

Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information

(Ký, ghi rõ họ tên, chức vụ, đóng dấu)

(Signature, full name, position, and seal)



PHÓ TỔNG GIÁM ĐỐC

Nguyễn Thị Hương



MINUTES

ANNUAL GENERAL MEETING OF SHAREHOLDERS 2026 AN BINH COMMERCIAL JOINT STOCK BANK

I. BUSINESS INFORMATION

1. Business Name: An Binh Commercial Joint Stock Bank (ABBank)
2. Head office: 1st, 2nd, 3rd Floors, Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi City, Vietnam.
3. Business registration number: 0301412222
4. Establishment and operation license No. 0031/NH-GP issued initially on April 15, 1993, re-issued License No. 120/GP-NHNN on December 12, 2018 by the Governor of the State Bank of Vietnam, and Decisions related to amending and supplementing the License.

II. TIME, LOCATION AND VALIDITY OF THE MEETING

1. Time: Start at 8:40 on April 28, 2026.
2. Location: Grand Hall, 4th Floor, GELEXIMCO Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi City, Vietnam.
3. Validity of the meeting: Based on the List of Securities Holders as of the Last Registration Date (February 27, 2026) to exercise the right to attend the Annual Meeting of Shareholders 2026 provided by the Vietnam Securities Depository and Clearing Corporation (VSDC) and the information of Shareholders who have checked in for the meeting, the results are summarized as follows
 - There is a total of **20,891** ABBank Shareholders, owning a total charter capital of VND **10,350,367,620,000**, equivalent to **1,035,036,762** voting common shares.

- There were **221** Shareholders and their authorized representatives, representing **867,437,546** shares, accounting for **83.807%** of the total voting common shares of ABBank.

Pursuant to Clause 1, Article 145 of the Law on Enterprises 2020 and Clause 1, Article 44 of ABBank's Charter, the 2026 Annual General Meeting of Shareholders of An Binh Commercial Joint Stock Bank is eligible to be held when the number of Shareholders attending the meeting represents more than 50% of the total number of votes.

III. OPENING SESSION

1. Guests and the Bank's Leadership:

a) Management agencies

➤ *The State Bank of Vietnam:*

- Mr. **Tran Ngoc Toan**, Head of Management and Supervision Division of Commercial Bank No. 2 - Department of Management and Supervision of Credit Institutions - State Bank of Vietnam;
- Ms. **Le Ngoc Lien**, Specialist, Department of Management and Supervision of Credit Institutions - State Bank of Vietnam;
- Mr. **Nguyen Thanh Hai**, Specialist - Management and Supervision Division of Commercial Bank No. 2 - Department of Management and Supervision of Credit Institutions - State Bank of Vietnam;
- Mr. **Nguyen Lam Tung**, from Inspectorate of the State Bank of Vietnam.

➤ *State Bank – Branch Region 1:*

- Mr. **Nguyen Quoc Huy** - Deputy Director of State Bank –Branch Region 1;
- Mr. **Pham Anh Khoa** - Head of Division of Management and Supervision of Credit Institutions and Foreign Banks' Branches - State Bank - Branch Region 1.

b) ABBank's partners and strategic Shareholders:

- Geleximco Group: Mr. **Vu Van Tien** - Chairman of the Founding Council, Representative of Geleximco Group's capital at ABBank; Mr.

Vu Van Hau – Group’s Chairman of the Board of Directors and CEO; and Deputy CEO, Heads of Divisions/Units of Geleximco Group.

- Maybank Group: Mr. **Syed Ahmad Taufik Albar** – Group Chief Executive Officer - Community Financial Services, Representative of Maybank's capital at ABBank.
- Leadership representatives from other ABBank’s partners.

c) *Independent Auditing Firm* - Ernst & Young Việt Nam Co., Ltd. - The independent auditing firm that audited ABBank's 2025 financial statements: Mr. **Nguyen Xuan Hung** – Audit Manager (Banking and finance sector).

d) *Press and media agencies:*

Journalists and reporters from central and Hanoi-based press and media agencies attended and reported on the Meeting.

e) *ABBank's Leadership:*

➤ *The Board of Directors (BOD)*

- Mr. **Vu Văn Tien** – BOD Chairman;
- Mr. **Syed Ahmad Taufik Albar** – BOD Member;
- Mr. **Nguyen Danh Luong** – BOD Member;
- Mrs. **Do Thi Nhung** – BOD Independent Member;
- Mr. **Trinh Thanh Hai** – BOD Independent Member.

➤ *The Board of Supervisors (BOS):*

- Mrs. **Nguyen Thi Hanh Tam** –BOS Head;
- Mrs. **Nguyen Thi Thanh Thai** – BOS Member;
- Mr. **Nguyen Hong Quang** – BOS Member.

➤ *Board of Management (BOM):*

- Mr. **Le Manh Hung**, CEO;
- Deputy - CEOs, Members of BOM.

➤ *Other management staff:* Chairpersons, Members of the BOD's Committees; the BOD/CEO’s Senior Advisors/ Advisors, Assistants to the BOD Chairman; Head of Internal Audit; Heads of Head Office Divisions; Branch Directors, and Heads of Transaction Offices of ABBank.

2. Chairman and Secretary of the meeting:

a) Chairman of the meeting:

Mr. **Vu Van Tien**, BOD Chairman chaired the meeting.

The Presidium also includes:

- Mr. **Nguyen Danh Luong**, BOD Member;
- Mrs. **Do Thi Nhung**, Independent Member;
- Mr. **Trinh Thanh Hai**, Independent Member;
- Mr. **Le Manh Hung**, CEO.

b) The meeting secretaries appointed by the Chairman include:

- Mr. **Tran Nam Son**, Chief of Staff, the Office of the BOD;
- Mrs. **Vu Phuong Duyen**, Senior Director of Business Planning and Performance Management.

3. Vote Counting Committee and Voting Rules:

The General Meeting of Shareholders approved the Vote Counting Committee List and Voting Rules with 100% approval.

a) List of the Vote Counting Committee includes:

- 1) Mrs. **Luong Thi Thu Trang**, Head of the Vote Counting Committee;
- 2) Mrs. **Pham Ngan Giang**, Member;
- 3) Mrs. **Nguyen Thi Hong Phuong**, Member;
- 4) Ms. **Nguyen Thi Thom**, Member;
- 5) Mr. **Doan Hoang Anh**, Member;
- 6) Mr. **Tran Trung Kien**, Member.

b) Voting rules:

- 1) For approval procedural issues (such as approving the List of Voting Committee Members, Voting Rules, Meeting Agenda, Meeting Minutes): Use a simple voting method by raising a Voting Card or raising your hand for each option
- 2) For approval of Reports, Proposals, Plans: Use a Voting Slip provided to Shareholders at check-in. Shareholders mark (✓) or (X) to choose one voting option.

- 3) For each voting item or voting content, Shareholders shall choose only one of the following three voting options: (1) Approve; (2) Disapprove; or (3) Abstain.
- 4) An invalid voting is one that does not comply with the regulations and guidelines in the above-mentioned voting rules.

4. Meeting agenda:

The General Meeting of Shareholders approved the Meeting Agenda with 100% approval, including the following contents:

- 1) Report on Business Performance in 2025
- 2) Business Plan for 2026
- 3) Audited financial statements for 2025; report of the Board of Directors on operations in 2025 and orientation for 2026.
- 4) Report of the Board of Supervisors on financial appraisal, operations in 2025 and plan for 2026.
- 5) Report on remuneration of members of the Board of Directors and the Board of Supervisors in 2025 and proposal for 2026.
- 6) Proposal on the allocation of funds and distribution of profit after tax in 2025.
- 7) Proposal and Plan to increase ABBank's charter capital.
- 8) Proposal for listing ABB shares on the Ho Chi Minh Stock Exchange (HOSE).
- 9) Selection of an independent auditing firm.
- 10) Proposal on supplements and additions to the Charter of ABBank.

IV. MEETING AGENDA SESSION

1. Mr. Le Manh Hung, CEO presented:

- Report on Business Performance in 2025.
- Business Plan for 2026.

2. Mr. Vu Van Tien, the BOD Chairman presented:

- Report of the BOD on operations in 2025 and orientation for 2026, and submission to the General Meeting of Shareholders of the audited financial statements for 2025.

3. Mrs. Nguyen Thi Hanh Tam, the BOS Head presented:

- Report of the BOS on financial appraisal; the BOS's Operation in 2025 and Plan for 2026.

4. Mr. Trinh Thanh Hai, the BOD Independent Member presented:

- Report on remuneration of BOD Members and BOS Members in 2025 and proposal for 2026.
- Proposal on funds allocation and distributing profit after tax in 2025.

5. Mr. Nguyen Danh Luong, the BOD Member presented:

- Proposal and Plan to increase ABBank's charter capital.
- Proposal for listing ABB shares on the Ho Chi Minh City Stock Exchange.

6. Mrs. Do Thi Nhung, the BOD Independent Member presented:

- Proposal for selecting an independent auditing firm.
- Proposal on supplements and additions to the Charter of ABBank.

7. Discussion on Reports and Proposals

Shareholders who expressed their opinions highly appreciated and commended the Bank's performance in 2025; expressed their agreement with the contents presented to the General Meeting; expected positive results for the Bank; and raised some questions and suggestions for the Bank's leadership in achieving the targets in 2026.

The Chairman of the Board of Directors and the General Director of ABBank exchanged views, answered questions, and provided further information, clarifying issues of concern to shareholders; thanked shareholders for their suggestions, as well as their commitment and trust in the Bank's leadership and in the Bank's development in 2026 and subsequent years (Details are in the attached Appendix of Discussion Opinions).

8. Voting on agenda items

The Shareholders voted on all agenda items of the meeting.

9. Representative of the State Bank of Vietnam delivers remarks:

Mr. Nguyen Quoc Huy, Deputy Director of the State Bank – Branch Region 1, highly appreciated ABBank's business results, management and operational capabilities, digital transformation potential, improved customer experience,

and sustainable development orientation in 2025. He also provided guidance and noted several points related to the Bank's operations, aligning with the Government's and the State Bank of Vietnam's directives, as well as the macroeconomic context and actual situation in 2026.

On behalf of ABBank, the BOD Chairman and the Chairman of the General Meeting responded, expressing gratitude for the recognition and evaluation by the State Bank of Vietnam –Branch Region 1 regarding ABBank's performance in 2025 and acknowledging the guidance from the regulatory authority in managing and operating the Bank in 2026.

V. VOTING RESULTS

Mrs. **Luong Thi Thu Trang** - Head of the Vote Counting Committee announced the results of vote - Details according to the Minutes of Vote Counting.

Based on the voting results; based on Clause 3, Article 59 of the Law on Credit Institutions; Article 148 of the Law on Enterprises and the provisions of the ABBank Charter, the General Meeting of Shareholders approved the following contents:

1. Approved the Business Results Report in 2025 (attached document).
2. Approved the Business Plan for 2026, in which the profit before tax target for 2026 is VND 4,500 billion (attached document).
3. Approved ABBank's 2025 audited Financial Statements; the Report of the Board of Directors on operations in 2025 and orientation for 2026 (attached documents).
4. Approved the Report of the Board of Supervisors on financial appraisal, its operations in 2025 and plan for 2026 (attached document).
5. Approved the Report on remuneration of members of the Board of Directors and the Board of Supervisors in 2025 and proposal for 2026 (attached document).
6. Approved the Proposal of the Board of Directors on the allocation of funds and distribution of profit after tax in 2025 (attached document).
7. Approved the Proposal of the Board of Directors and the Plan to increase ABBank's charter capital (attached documents).
8. Approved the Proposal of the Board of Directors on listing ABB shares on the Ho Chi Minh City Stock Exchange (HOSE) (attached document).
9. Approved the Proposal of the Board of Directors on selection of an independent auditing firm to audit the financial statements and provide

assurance services for the internal control system in the preparation and presentation of ABBank's financial statements for fiscal year 2027, based on recommendation of the Board of Supervisors (attached documents).

10. Approved the Proposal of the Board of Directors and the amendments and additions to the ABBank Charter (attached documents); Approved amendment the Bank's abbreviated name in the Charter and Establishment and Operation License to "ABBank"; Approved amendments and additions to the Regulation on Operations of the Board of Supervisors with corresponding and synchronized contents with the amendments and supplements to the Charter approved by the General Meeting of Shareholders. Authorizing/delegated to the Board of Supervisors to issue Regulation on its Operations to update those amendments.

VI. CLOSING SESSION

Mr. **Tran Nam Son** – Secretary, read out the draft of the meeting Minutes.

Shareholders voted to approve the full text of the Minutes with 100% approval.

The 2026 Annual General Meeting of Shareholders of ABBank closed at 11:50 on the same day.

SECRETARIES

(Signed)

Tran Nam Son

(Signed)

Vu Phuong Duyen

CHAIRMAN

(Signed)

Vu Van Tien

APPENDIX: DISCUSSION

(Attached to the Minutes of the 2026 Annual General Meeting of Shareholders of ABBank)



1. A Shareholder presented three suggestions for ABBank as follows:

1) Maintaining Valuation Position and Attracting Foreign Capital (Investor Relations)

- Context: P/B ratio is currently at a good level (1.2); this attractiveness needs to be maintained when entering the "big playing field" of HOSE.
- Objective: Maintain P/B ratio at no lower than 1.2; increase the holding ratio of institutional investors to >15%.
- Implementation: Professionalize IR; Roadshow targeting large institutional investment funds.
- Completion Milestone: Establish a specialized IR division by Q3/2026.
- Responsibility: Chairman of the Board of Directors and Shareholder Relations Division.
- Resources: Financial communication budget and hiring professional IR consultants.

2) Effectively Control Non-Performing Loans to Protect Capital

- Context: Potential risk of non-performing loans when credit increases rapidly; avoid situations where non-performing loans erode profits.
- Objective: Actual non-performing loan ratio controlled <2.5%; non-performing loan coverage ratio exceeding 80%.
- Implementation: Apply AI in credit scoring and establish a task force to handle non-performing loans.
- Completion Milestone: Monthly portfolio review; quarterly asset quality report.
- Responsibilities: Board of Supervisors (monitoring) and Risk Management Division (implementation).
- Resources: Financial reserve fund (10% of net profit after deducting the reserve fund).

3) Labor Productivity Growth Corresponding to Compensation

- Context: Board of Directors/ Board of Supervisors compensation increased sharply (46%); productivity must increase to ensure Shareholder benefits.
- Objective: Reduce CIR to <40%; increase net profit per employee by 10%.
- Implementation: Digitize internal processes to reduce operating and intermediary costs.
- Completion Milestone: Measure performance at the end of 2026 to allocate ESOP bonuses.
- Responsibility: the CEO and Directors of Business Units.
- Resources: ESOP bonus shares (1%) as motivation.

The CEO responded:

I sincerely thank the Shareholder for their very specific suggestions; and I would like to share the following additional points:

- Regarding the ESOP policy, I am very interested in the proposal to link the issuance of ESOP shares to performance. In fact, since Mr. Vu Van Tien returned to the position of Chairman of the Board of Directors, one of the requirements for me as CEO has been to bring benefits and welfare to employees – even doubling them compared to before. This is a requirement that sounds simple but is not easy to implement. To achieve this, the Bank must first create value for Shareholders. The benefits of employees and Shareholders must go hand in hand; moreover, the benefits of Shareholders must be ensured first and higher. If the benefits of employees double, the benefits of Shareholders must also increase correspondingly, or even higher, because Shareholders are the ones who invest capital and create the foundation for the Bank's operations. In 2025, the General Meeting of Shareholders approved the Employee Stock Ownership Program (ESOP) for employees. ESOP shares will be subject to a one-year transfer restriction as per regulations. This requires employees to take responsibility for improving business performance and enterprise value, which are fundamental factors in increasing share value, thereby enabling them to fully enjoy the benefits shared by Shareholders. In the 2026 plan, the Bank will continue to implement the ESOP program (selling shares to employees and rewarding them with 4% and 1% respectively of the new charter capital after the recent capital increase) and target personnel who create real value for the Bank. This policy will continue in the coming years.
- Regarding the Board of Directors' remuneration, it's important to consider the context of the Bank's profits increasing more than 3.5 times in 2025 compared to 2024. This is the result of significant efforts from the Board of Directors, the Executive Board, and over 3,000 employees. Achieving this growth requires a clear strategy and decisive management. In 2026, the Bank plans to achieve a profit of VND 4,500 billion. With the current loan portfolio of approximately VND 127,000 billion and projected credit growth of around 9%, the loan portfolio will reach approximately VND 139,000 billion. In this context, the VND 4,500 billion profit target is a huge challenge, requiring creativity and breakthroughs. Our view is that income and remuneration are only deserved when they deliver outstanding value to Shareholders. If we achieve the set plan, this will be a historic milestone for ABBank after more than 30 years of development.
- Regarding credit scoring, the Bank has implemented data-driven credit scoring models to support the assessment of customers' creditworthiness and repayment ability, serving the credit approval process and customer selection. In the future, the Bank will continue to update advanced data analytics technologies including AI and Machine Learning while complying with legal regulations.
- Regarding the issue of controlling non-performing loans (NPLs), from the moment I assumed the position of the CEO, I identified NPL resolution as a top priority. The Bank aims to resolve NPLs in a substantive manner, while also approaching it in a way that supports our customers. For customers who have the capacity but face objective difficulties, the Bank will cooperate to resolve them in accordance with legal regulations. In 2026, NPL resolution will remain a key focus.
- In the long-term direction, the Bank will concentrate its resources on this task, aiming to build ABBank into a strong and sustainable Bank by 2028, ready to seize new opportunities from the market and from the direction of the State Bank of Vietnam. We hope that Shareholders will continue to trust the Board of Directors and the Board of Management, continue to stay committed with the Bank in the coming period to seize opportunities and affirm ABBank's position in the market. We expect to continue receiving the support of Shareholders to enhance ABBank's position and brand in the market.

2. A Shareholder expresses their opinions on the 2025 results and propose a roadmap for increasing charter capital:

- Highly appreciate ABBank's achievements in 2025, noting that all targets have been met or exceeded, with a significant increase in profit; express pleasure that the Bank plans to pay a dividend of 15% this year (calculated based on the Bank's new charter capital after the recent capital increase).
- Propose continuing to increase the Bank's charter capital according to the roadmap to a level equivalent to 1.5-2 billion USD, while simultaneously boosting investment in human resources, especially in the AI sector, and reducing dependence on credit, increasing revenue from foreign exchange and other activities.

Chairman of the Board of Directors and the CEO:

We sincerely thank the Shareholders for their recognition and high appreciation of the Bank's business results over the past year.

3. A Shareholder requested clarification on the drivers of profit growth in 2026 given that credit growth is only around 9%, the sustainability of the large revenue from the resolution of NPLs in 2025, the plan for using capital when fundraising increases significantly, and the market's ability to absorb the next capital increase plan.

The Chairman of the Board of Director and the CEO exchanged views and answered questions:

- The Bank's revenue sources don't solely come from lending. In a context where lending growth is only around 9%, achieving profitability requires flexibility and innovation across multiple areas. The 2025 performance shows that the Board of Mangement has taken groundbreaking steps under the guidance of the Board of Directors, yielding very positive results.
- In addition, a crucial source of revenue, a "reserve source" comes from the handling of NPLs. The Board of Directors has identified this as a key task and has instructed the Board of Management to implement it decisively from the beginning of the year. Revenue from handling NPLs is directly recorded in profits. In 2026, the Bank will continue to pursue this approach with greater decisiveness, flexibility, and innovation.
- We also recognize that with the increasingly improved quality of safe and efficient operations, in the long term, sustainable income growth cannot rely solely on revenue from handling NPLs. Therefore, we must have other solutions. In management, I have always adhered to three principles: determination, unity, and steadfastness. Looking back at 2025, ABBank's loan-to-deposit ratio (LDR) at times exceeded 110%, even 120%, meaning the Bank used interbank market capital for lending. If ABBank continues to maintain such a high LDR in 2026 amidst rising interbank interest rates, the cost of capital will be very high, and we will pay a very high price. Therefore, in 2026, we implemented a flexible adjustment policy, focusing on deposit growth. The Bank mobilized 170,000 billion VND, but the outstanding loans are currently 130,000 billion VND. This means the Bank has surplus capital of over 40,000 billion VND for interbank trading at interest rates of 8-9%, generating significant revenue.
- Furthermore, regarding retail banking strategy, let's take credit card development as an example. With a target of issuing at least 100,000 cards by 2026, the Bank could generate approximately VND 100 billion in annual fees. With a current customer base of around 2.5 million, this goal is achievable if implemented effectively. In the insurance sector, the Bank aims to shift from a pressure-based approach to developing products with real value, such as savings products for education or retirement. Effective collaboration between the Bank,

insurance companies, and customers will create a stable and long-term revenue stream. In short, without innovative thinking, there will be no breakthrough results.

- The advantage of a medium-sized Bank is its flexibility and ability to adapt quickly. In the context of major banks facing liquidity pressure and high capital costs due to excessively large loan balances, ABBank can proactively adjust lending interest rates downward as quickly as possible, following the recent directive from the new Governor of the State Bank of Vietnam.
- Regarding capital absorption capacity, I believe the decisive factor is operational efficiency. If ABBank maintains an ROE above 20% and performs well, I believe Shareholders will be willing to continue investing and increase the value of their shares. The business plan for 2026 was prepared as early as September of last year. With the consensus of the entire system and the support of Shareholders, the Bank will effectively implement the set objectives.

4. A Shareholder questioned: ABBank has recently changed its brand identity. Does this change accompany a qualitative shift in the Bank's operations and positioning? In 2025, the Bank will have changes in the positions of Chairman of the Board of Directors and the CEO. How will these major changes affect ABBank's governance and management?

The Chairman of the Board of Directors responded:

- Regarding brand change, I would like to affirm: When internal strength and inner qualities are strong, then external appearance can develop sustainably. ABBank's brand is increasingly recognized, demonstrating its value in the market and receiving more attention. The dove symbol carries a message of peace and happiness to everyone, not only domestically but also internationally.
- Regarding the personnel changes (Chairman and CEO), this change has yielded positive results. Witnessing other banks' rapid growth and ambitious development, I decided to return to the role of Chairman of the Board of Directors. Upon my return, I directed the review and streamlining of the organizational structure, reform of business operations, and the clear assignment of responsibilities and authority to the head of the organization. My management philosophy is "speak less, do more." I directly discussed all updates, from macro to micro levels, from international to domestic markets, with the CEO, who immediately implemented the necessary measures, resulting in positive outcomes. In fact, the new CEO, in just nine months of 2025, has achieved the positive results reported to the General Meeting of Shareholders. We are delighted to have a new CEO who is decisive, intelligent, dedicated, and willing to take responsibility.
- Compared to established large banks, ABBank, with its medium size, has the advantage of greater flexibility and adaptability. However, the most important factor remains creative thinking. Any activity lacking creativity, ambition, and passion will never succeed. I believe that I, the Board of Directors, and the Board of Management possess all these qualities. I hope that Shareholders will have faith in us..

This year, the Bank will achieve outstanding results, further expanding its brand reputation. Most importantly, it will deliver tangible value to Shareholders and increase the value of their shares.

BIÊN BẢN KIỂM PHIẾU BIỂU QUYẾT
ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH
MINUTES OF VOTE COUNTING
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
AN BINH COMMERCIAL JOINT STOCK BANK

(Hà Nội, ngày 28/4/2026 / Hanoi, April 28, 2026)

I. MỤC ĐÍCH, THỜI GIAN VÀ ĐỊA ĐIỂM KIỂM PHIẾU / PURPOSE, TIME AND LOCATION OF VOTE COUNTING

1. Mục đích kiểm phiếu: Kiểm phiếu xác định kết quả biểu quyết của Đại hội đồng Cổ đông thường niên năm 2026 của Ngân hàng Thương mại Cổ phần An Bình (ABBank)

Purpose of vote counting: Vote counting to determine the voting results of the 2026 Annual General Meeting of Shareholders of An Binh Commercial Joint Stock Bank (ABBank).

2. Thời gian kiểm phiếu: Bắt đầu hồi 11 giờ 00 phút ngày 28/4/2026, kết thúc lúc 11 giờ 15 phút cùng ngày.

Vote counting time: Started at 11:00 AM on April 28, 2026 and ended at 11:15 AM on the same day.

3. Địa điểm kiểm phiếu: Nơi tiến hành cuộc họp Đại hội đồng Cổ đông thường niên năm 2026 của ABBank tại Hội trường Tầng 4, Tòa nhà Geleximco, Số 36 Phố Hoàng Cầu, Phường Ô Chợ Dừa, TP. Hà Nội.

Location of counting votes: Place where the 2026 Annual General Meeting of Shareholders of ABBank is held at the Hall on the 4th Floor, Geleximco Building, No. 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City.

II. THÀNH PHẦN BAN KIỂM PHIẾU / THE VOTE COUNTING COMMITTEE

Thành phần Ban Kiểm phiếu được Đại hội đồng Cổ đông bầu ra gồm:

The members of the Vote Counting Committee elected by the General Meeting of Shareholders include:

1. Bà/Mrs. Lương Thị Thu Trang, Trưởng Ban kiểm phiếu / Chairwoman
2. Bà/Mrs. Phạm Ngân Giang, Thành viên/ Member
3. Bà/Mrs. Nguyễn Thị Hồng Phượng, Thành viên / Member
4. Bà/Ms. Nguyễn Thị Thom, Thành viên/ Member

5. Ông/Mr. Đoàn Hoàng Anh, Thành viên/ Member

6. Ông/Mr. Trần Trung Kiên, Thành viên/ Member

III. NỘI DUNG PHẠM VI KIỂM PHIẾU / SCOPE OF VOTE COUNTING

Ban Kiểm phiếu tiến hành kiểm phiếu đối với từng nội dung biểu quyết tại Phiếu biểu quyết.

The Vote Counting Committee conducted the vote counting for each voting content at Voting slip

IV. KẾT QUẢ KIỂM PHIẾU BIỂU QUYẾT / VOTING RESULTS

- Căn cứ Danh sách Người sở hữu chứng khoán tại ngày Ngày đăng ký cuối cùng thực hiện quyền dự họp Đại hội đồng Cổ đông (Ngày 27/02/2026) do Tổng Công ty Lưu ký và Bù trừ Chứng khoán Việt Nam (VSDC) cung cấp, tổng số Cổ đông của ABBank là 20.891 Cổ đông, sở hữu tổng số vốn điều lệ 10.350.367.620.000 đồng tương ứng với 1.035.036.762 cổ phần phổ thông có quyền biểu quyết.

Based on the List of Securities Holders as of the Last Registration Date for Exercising the Right to Attend the General Meeting of Shareholders (February 27, 2026) provided by the Vietnam Securities Depository and Clearing Corporation (VSDC), ABBank has a total of 20,891 shareholders, owning a total charter capital of VND 10,350,367,620,000, equivalent to 1,035,036,762 voting common shares.

- Căn cứ tổng hợp thông tin đăng ký dự họp, tính đến 10h30, có 221 cổ đông và người được ủy quyền hợp lệ của Cổ đông đã có mặt dự họp, đại diện cho 867.437.546 cổ phần, chiếm tỷ lệ 83,807% tổng số cổ phần phổ thông có quyền biểu quyết của ABBank.

Based on the compiled registration information for the meeting, as of 10:30 AM, 221 shareholders and shareholders' authorized representatives attended the meeting, representing 867,437,546 shares, accounting for 83.807% of the total voting common shares of ABBank.

Kết quả kiểm phiếu cụ thể / Detail of vote counting results:

	Số cổ phần biểu quyết Number of voting shares	Tỷ lệ phần trăm trên Số cổ phần tham dự họp (%) Percentage calculated on Number of shares attending the meeting (%)
1. Báo cáo kết quả hoạt động kinh doanh năm 2025 <i>2025 Business Performance Report</i>		
Tán thành / Agree	866.925.246	99,941%
Không tán thành / Disagree	0	0,000%
Không ý kiến / Abstain	504.800	0,058%
Không hợp lệ / Invalid	7.500	0,001%

	Số cổ phần biểu quyết Number of voting shares	Tỷ lệ phần trăm trên Số cổ phần tham dự họp (%) Percentage calculated on Number of shares attending the meeting (%)
2. Kế hoạch kinh doanh năm 2026 <i>Business plan for 2026</i>		
Tán thành / Agree	866.925.346	99,941%
Không tán thành / Disagree	0	0.000%
Không ý kiến / Abstain	504.700	0,058%
Không hợp lệ / Invalid	7.500	0,001%
3. Báo cáo tài chính; Báo cáo của HĐQT về hoạt động năm 2025 và định hướng hoạt động 2026 <i>Financial statements; Report of the Board of Directors on activities in 2025 and orientation for activities in 2026</i>		
Tán thành / Agree	866.925.346	99,941%
Không tán thành / Disagree	0	0.000%
Không ý kiến / Abstain	504.700	0,058%
Không hợp lệ / Invalid	7.500	0,001%
4. Báo cáo của Ban kiểm soát về thẩm định tài chính, hoạt động năm 2025 và Kế hoạch hoạt động năm 2026 <i>Report of the Board of Supervisors on financial appraisal, the operational in 2025 and Operational Plan in 2026</i>		
Tán thành / Agree	866.924.246	99,941%
Không tán thành / Disagree	0	0.000%
Không ý kiến / Abstain	505.800	0,058%
Không hợp lệ / Invalid	7.500	0,001%
5. Báo cáo về thù lao thành viên HĐQT, Ban Kiểm soát năm 2025 và đề xuất cho năm 2026 <i>Report on remuneration of members of the Board of Directors and Board of Supervisors in 2025 and proposals for 2026</i>		
Tán thành / Agree	866.895.247	99,937%
Không tán thành / Disagree	1.000	0.000%
Không ý kiến / Abstain	533.799	0,062%
Không hợp lệ / Invalid	7.500	0,001%

	Số cổ phần biểu quyết Number of voting shares	Tỷ lệ phần trăm trên Số cổ phần tham dự họp (%) Percentage calculated on Number of shares attending the meeting (%)
6. Tờ trình về trích lập các quỹ và phân phối lợi nhuận năm 2025 <i>Report on fund allocation and profit distribution in 2025</i>		
Tán thành / <i>Agree</i>	866.923.612	99,941%
Không tán thành / <i>Disagree</i>	0	0.000%
Không ý kiến / <i>Abstain</i>	506.434	0,058%
Không hợp lệ / <i>Invalid</i>	7.500	0,001%
7. Phương án tăng mức vốn điều lệ ABBank <i>Plan to increase ABBank's charter capital.</i>		
Tán thành / <i>Agree</i>	866.737.112	99,919%
Không tán thành / <i>Disagree</i>	1.100	0.000%
Không ý kiến / <i>Abstain</i>	691.834	0,080%
Không hợp lệ / <i>Invalid</i>	7.500	0,001%
8. Tờ trình về niêm yết cổ phiếu ABB tại Sở Giao dịch Chứng khoán TP Hồ Chí Minh <i>Proposal on listing ABB shares on Ho Chi Minh Stock Exchange</i>		
Tán thành / <i>Agree</i>	867.429.512	99,999%
Không tán thành / <i>Disagree</i>	534	0.000%
Không ý kiến / <i>Abstain</i>	0	0.000%
Không hợp lệ / <i>Invalid</i>	7.500	0,001%
9. Tờ trình lựa chọn tổ chức kiểm toán độc lập <i>Proposal on the selection of an independent auditing firm</i>		
Tán thành / <i>Agree</i>	866.916.154	99,940%
Không tán thành / <i>Disagree</i>	0	0.000%
Không ý kiến / <i>Abstain</i>	513.892	0,059%
Không hợp lệ / <i>Invalid</i>	7.500	0,001%
10. Sửa đổi, bổ sung Điều lệ ABBank <i>Proposal on amendments and additions to ABBank Charter</i>		
Tán thành / <i>Agree</i>	866.737.573	99,919%
Không tán thành / <i>Disagree</i>	0	0.000%
Không ý kiến / <i>Abstain</i>	692.473	0,080%
Không hợp lệ / <i>Invalid</i>	7.500	0,001%

V. CÁC NỘI DUNG ĐÃ ĐƯỢC ĐẠI HỘI ĐỒNG CỔ ĐÔNG THÔNG QUA

- Căn cứ Khoản 4 Điều 67 Luật các Tổ chức tín dụng; Điều 3 và Điều 148 Luật Doanh nghiệp, Điều 46 Điều lệ ABBank, đối với tất cả các vấn đề được đưa ra biểu quyết tại cuộc họp Đại hội đồng Cổ đông thường niên 2026, Nghị quyết của Đại hội đồng Cổ đông được thông qua nếu được cổ đông đại diện trên 50% tổng số phiếu biểu quyết của tất cả cổ đông dự họp tán thành.

Pursuant to Clause 3, Article 59 of the Law on Credit Institutions; Article 3 and Article 148 of the Law on Enterprises and the provisions of ABBank's Charter, for all contents to be voted on at the 2026 Annual General Meeting of Shareholders, the Resolution of the General Meeting of Shareholders shall be passed if approved by shareholders representing more than 50% of the total number of votes of all shareholders attending the meeting.

- Căn cứ kết quả kiểm phiếu biểu quyết được báo cáo trên đây,

Based on the voting results reported above,

Tất cả các nội dung được đưa ra biểu quyết đã thoả mãn điều kiện quy định về số phiếu tối thiểu để được thông qua. Theo đó, Đại hội đồng Cổ đông ABBank đã thông qua toàn bộ các nội dung được đưa ra biểu quyết tại cuộc họp thường niên năm 2026.

All the contents submitted for voting have satisfied the conditions prescribed for the minimum number of votes to be passed. Accordingly, the ABBank's General Meeting of Shareholders has approved all the contents proposed for voting at the 2026 annual meeting.

Biên bản kiểm phiếu này được lập và thông qua trước toàn thể các Thành viên Ban Kiểm phiếu ngay sau khi việc kiểm phiếu kết thúc.

This vote counting minutes is prepared and approved by all members of the Vote Counting Committee immediately after the vote counting is completed.

Biên bản kiểm phiếu này được lập thành một bản chính, đã được các Thành viên Ban Kiểm phiếu ký tên xác nhận và được công bố công khai tại cuộc họp Đại hội đồng Cổ đông thường niên năm 2026.

This vote counting minutes is made into one original copy, signed and confirmed by the members of the Vote Counting Committee and publicly announced at the 2026 Annual General Meeting of Shareholders.

CHỮ KÝ CỦA CÁC THÀNH VIÊN BAN KIỂM PHIẾU
SIGNATURES OF MEMBERS OF THE VOTE COUNTING COMMITTEE
Trưởng Ban Kiểm phiếu / Chairwoman of the Committee



Lương Thị Thu Trang
Các thành viên / Members



Phạm Ngân Giang



Nguyễn Thị Thơm



Nguyễn Thị Hồng Phượng



Đoàn Hoàng Anh



Trần Trung Kiên



Hanoi, April 28, 2026



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, as amended and supplemented on June 27, 2025, and its implementing guidelines;
- Pursuant to the Law on Securities dated November 26, 2019, as amended and supplemented on November 29, 2024, and its implementing guidelines;
- Pursuant to the Law on Enterprise dated June 17, 2020, as amended and supplemented on January 11, 2022, and June 17, 2025, and its implementing guidelines;
- Based on the Minutes of the Annual General Meeting of Shareholders of An Binh Commercial Joint Stock Bank dated April 28, 2026,

RESOLUTED:

Article 1. The contents approved by the General Meeting of Shareholders

The General Meeting of Shareholders of An Binh Commercial Joint Stock Bank (ABBank) approved the following contents at the annual meeting on April 28, 2026:

1. Approved the 2025 Business Results Report (attached document).
2. Approved the 2026 Business Plan, in which the profit before tax target for 2026 is VND 4,500 billion (attached document).
3. Approved ABBank's 2025 audited Financial Statements; the Report of the Board of Directors on its operations in 2025 and orientations for 2026 (attached document).
4. Approved the Report of the Board of Supervisors on financial appraisal, its operations in 2025 and plan for 2026 (attached document).
5. Approved the Report of the Board of Directors on remuneration for members of the Board of Directors and members of the Board of Supervisors in 2025 and proposal for 2026 (attached document).

6. Approved the Proposal of the Board of Directors on the fund allocation and distribution of 2025 profit-after-tax (attached document).
7. Approved the Proposal of the Board of Directors on increasing the charter capital and the Plan to increase the charter capital of ABBank (attached documents).
8. Approved the Proposal of the Board of Directors on listing ABB shares on the Ho Chi Minh Stock Exchange (HOSE) (attached documents).
9. Approved the Proposal of the Board of Directors on the selection of an independent auditing firm to audit the Financial Statements and provide assurance services regarding the operation of the internal control system in the preparation and presentation of ABBank's Financial Statements for the fiscal year 2027, based on the recommendation of the Board of Supervisors (attached documents).
10. Approved the Proposal of the Board of Directors and the attached amendments and additions to the ABBank Charter (attached documents); Approved the amendment of the Bank's abbreviated name in its Charter and Establishment and Operation License to "ABBank"; Approved the amendments to the Regulation on Operations of the Board of Supervisors with corresponding and consistent contents with the amendments to the Charter approved by the General Meeting of Shareholders. Authorized/delegated the Board of Supervisors to issue its Regulation on Operations to update those amendments.

Article 2. Effect

This Resolution takes effect from April 28, 2026.

Article 3. Responsible for implementing.

The Board of Directors, the Board of Supervisors and the General Director of ABBank, based on their functions, tasks and powers, are responsible for directing and organizing the implementation of this Resolution./.

Recipients:

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

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

(Signed)

Vu Van Tien