

Số / No.: 2071 / CU-TGD.26

Hà Nội, ngày 02 tháng 6 năm 2026
Hanoi, day 02 month 6 year 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán Hà Nội
To: Hanoi Stock Exchange

1. 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, 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*:

Hội đồng Quản trị Ngân hàng TMCP An Bình (ABBANK) ban hành Quyết định của Hội đồng Quản trị số 139/QĐ-HĐQT.26 ngày 02/6/2026 thông qua Quy chế Phát hành cổ phiếu theo Chương trình lựa chọn cho người lao động (Chương trình ESOP) năm 2026 của ABBANK.

The Board of Directors of An Binh Commercial Joint Stock Bank (ABBANK) issued Decision No. 139/QĐ-HĐQT.26 dated June 2, 2026 regarding the Regulations on Issuance of Shares under the Employee Stock Ownership Plan (ESOP program) in 2026 of ABBANK.

3. Thông tin này đã được công bố trên trang thông tin điện tử của ABBANK vào ngày 02/6/2026 tại đường dẫn <https://www.abbank.vn> / *This information was published on the company's website on June 2, 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:**

- *Quyết định của HĐQT số 139/QĐ-HĐQT.26 ngày 02/6/2026;*

- *Decision of the BOD No.139/QĐ-HĐQT.26 dated June 2, 2026.*

Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information



PHÓ TỔNG GIÁM ĐỐC

Nguyễn Thị Hương

No.: 139/QĐ-HĐQT.26

Hanoi, June 2, 2026

**DECISION OF THE BOARD OF DIRECTORS**

Subject: *Issuance of Regulations on Share Issuance under the Stock Option Program for employees (ESOP Program) in 2026 of ABBank*

BOARD OF DIRECTORS OF AN BINH COMMERCIAL BANK

- Based on the current Law on Credit Institutions, the Law on Securities, the Law on Enterprises, and other guiding legal documents;
- Based on the current Charter of An Binh Commercial Joint Stock Bank;
- Based on the consolidated voting results of the Board of Directors members as per the submission form ABBank39-2026 dated May 26, 2026 from the Board of Directors' Office;
- Considering the Submission No. 83/TT-TGD.26 dated May 25, 2026 from the Chief Executive Officer regarding the Issuance of Regulations on the Issuance of Shares under the Employee Stock Option Program (ESOP Program) in 2026 of ABBank.

DECISION :

- Điều 1.** Attached to this Decision is the Regulation on Issuance of Shares under the Employee Stock Option Program (ESOP Program) for 2026 of ABBank.
- Điều 2.** This decision takes effect from the date of signing.
- Điều 3.** The Chief Executive Officer is responsible for organizing and implementing this Decision .

The Board of Directors, the Executive Board, the Head Office, Business Units, and all relevant individuals are responsible for implementing this decision .

Recipient:

- As per Article 3;
- Board of Directors, Supervisory Board;
- Save: BOD Office, Administration.

TM. BOARD OF DIRECTORS**CHAIRMAN***(Signed)***Vu Van Tien**

COVER PAGE FOLLOW EDITING				
I. EDITORIAL UNIT				
TT	Full name	Position	Unit	Signature
1	Pham Phu Cong	Executive Board Member, Chief	Human Resources Management Divison	<i>(Signed)</i>
II. RELATED UNITS				
TT	Full name	Position	Unit	Signature
1.	Nguyen Diep Anh	Executive Board Member, Chief	Finance and Accounting Divison	<i>(Signed)</i>
2.	Tran Nam Son	Director of the BOD' Office	BOD Office	<i>(Signed)</i>
III. CONTROL UNIT				
TT	Full name	Position	Unit	Signature
1	Dat Khanh Toan	Deputy Chief	Risk Management, Legal and Compliance Divison	<i>(Signed)</i>
2	Nguyen Thi Huong	Executive Board Member, Chief	Risk Management, Legal and Compliance Divison	<i>(Signed)</i>
III: APPROVED BY BOM				
1.	Le Manh Hung	Chief Executive Officer	BOM	<i>(Signed)</i>
IV. SIGNATORY				
TT	Full name	Position	Unit	Signature
1.	Vu Van Tien	Chairman of the Board	Board of Directors	<i>(Signed)</i>
V. DOCUMENT ISSUANCE PROCESS				
Time	Date of issuance	Summary of content		
1	June 2, 2026	Decision No. 139/QD-HDQT.26 on the promulgation of the Regulations on the issuance of shares under the Employee Stock Ownership Program (ESOP) in 2026 of ABBank		

REGULATIONS

Issuing shares under the Stock Option Program

for employees (ESOP Program) in 2026 of ABBank

Issued together with Decision 139/QĐ-HĐQT.26 dated June 2, 2026

CHAPTER I.

GENERAL REGULATIONS

Article 1. Scope and subjects of application

- 1.1. Scope of application: This regulation applies to the issuance of shares under the Employee Stock Ownership Program (ESOP Program) according to the plan to increase charter capital approved by the General Meeting of Shareholders of ABBank on April 28, 2026;
- 1.2. Scope of application: This regulation applies to ABBank employees participating in the ESOP Program.

Article 2. References

- 2.1. Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, amended and supplemented by Law No. 43/2024/QH15 dated June 29, 2024 and Law No. 96/2025/QH15 dated June 27, 2025 (hereinafter referred to as the Law on Credit Institutions); and guiding documents for implementation;
- 2.2. The Enterprise Law No. 59/2020/QH14 dated June 17, 2020, amended and supplemented by Law No. 03/2022/QH15 dated January 11, 2022 and Law No. 76/2025/QH15 dated June 17, 2025 (hereinafter referred to as the Enterprise Law) and guiding documents for its implementation;
- 2.3. The Securities Law No. 54/2019/QH14 dated November 26, 2019, amended and supplemented by Law No. 56/2024/QH15 dated November 29, 2024 (hereinafter referred to as the Securities Law) ; Decree No. 155/2020/ND-CP dated December 31, 2020, detailing the implementation of a number of articles of the Securities Law, amended and supplemented by Decree No. 245/2025/ND-CP dated September 11, 2025;
- 2.4. Circular No. 118/2020/TT-BTC dated December 31, 2020, issued by the Minister of Finance, guiding certain aspects of securities offerings, public tender offers, share buybacks, registration of public companies, and delisting of public companies, has been amended and supplemented by Circular No. 115/2025/TT-BTC dated December 15, 2025, and other amending and supplementing documents;
- 2.5. The Charter of An Binh Commercial Joint Stock Bank dated April 18, 2025, was amended and supplemented on April 28, 2026.

Article 3. Explanation of terms

- 3.1. **ABBank/Bank:** An Binh Commercial Joint Stock Bank ;
- 3.2. **GMS:** ABBank General Meeting of Shareholders ;
- 3.3. **BOD:** ABBank Board of Management ;

- 3.4. Supervisory Board:** ABBank Supervisory Board ;
- 3.5. The ESOP (Employee Stock Ownership Plan) program** is a program that issues shares to employees of a company. Under this program, employees who meet the criteria and conditions are entitled (but not obligated) to purchase a certain number of shares at a specific price and/or are awarded a certain number of shares issued by ABBank, determined according to the criteria, standards, and formula based on the ESOP share issuance plan approved by the General Meeting of Shareholders and the provisions of this Regulation.
- 3.6. ESOP shares:** These are common shares issued by ABBank to its employees under the ESOP program.
- 3.7. Employees/Workers:** Refers to officers, employees/workers employed by ABBank ;
- 3.8. Business Unit:** A business unit belonging to ABBank, including branches, transaction offices, and other units identified as business units according to ABBank's regulations in each period.
- 3.9. Employment contract:** This refers to a labor contract;
- 3.10. Number of share:** This is the number of shares.

Article 4. The purpose of the ESOP program

The issuance of shares under the ESOP Program aims to align the interests of employees and the Bank, attract, retain, and motivate talented employees to contribute and remain committed to the Bank in the long term through:

- Sharing benefits between employees and the Bank;
- To effectively link the work performance of employees with the overall efficiency and development of the Bank;
- In addition, the program also raises additional charter capital for the Bank.

Article 5. The significance of the program

5.1. For employees

- a) To create motivation and support ABBank's growth from the perspective of the Bank's shareholders; as ABBank grows, employees will enjoy shareholder benefits in addition to salaries and bonuses;
- b) To motivate, foster a sense of responsibility, and strengthen the commitment of ABBank's staff towards the bank's development goals;

5.2. For ABBank

- a) Increase equity capital to support the Bank's business operations;
- b) Attracting and building trust with partners and investors regarding the organization's long-term development foundation;
- c) Enhance the bank's image with the public and create a positive impact on society.
- d) Diversify and enhance the competitiveness of the benefits package compared to the market; attract new outstanding personnel and retain talented individuals within the Bank.

CHAPTER II.

ISSUING SHARES FOR SALE TO EMPLOYEES

Article 6. Information on shares issued and sold to employees.

- 6.1. Stock name: An Binh Commercial Joint Stock Bank shares ;
- 6.2. Type of stock: Common stock ;
- 6.3. Par value of shares: 10,000 VND/share ;
- 6.4. Number of shares expected to be issued: 64,271,599 shares ;
- 6.5. Total expected issuance value (at par value): VND 642,715,990,000 ;
- 6.6. Issue price: 10,000 VND/share .

Article 7. Eligibility and criteria for employees to purchase ESOP shares.

Employees eligible to purchase ESOP shares must fully meet the following eligibility and criteria:

- 7.1. Eligible buyers of ESOP shares include: Chairman, Vice Chairman, and Members of the Board of Directors; Head of the Supervisory Board and Members of the Supervisory Board; Chairman, Vice Chairman and Members of Committees/Councils under the Board of Directors; Chief Executive Officer, Deputy Chief Executive Officer, and Members of the Executive Board; Heads of Divisions/Equivalent Units at the Head Office (Division Directors), Chief Accountants, and employees holding other positions and ranks who have signed employment contracts with ABBank and meet the specific regulations in Article 9 of this Regulation.
- 7.2. General standards:
 - a) Currently employed at ABBank; not subject to resignation/termination requests, unilateral termination of employment contracts, or in the process of termination/dismissal, dismissal/removal from office, disciplinary dismissal, or other cases that disqualify individuals from receiving ABBank benefits.
 - b) Not subject to restrictions on purchasing shares as stipulated by law and ABBank's Charter; ensuring compliance with regulations on shareholding limits for shareholders, shareholders and related parties, and foreign ownership ratios as stipulated by the Law on Credit Institutions and ABBank's Charter.

Article 8. Rights and obligations of employees participating in the ESOP Program

8.1. Rights:

- a) Participation in the ESOP Program is a voluntary choice for employees; they have the right to choose whether or not to purchase ESOP shares. Employees are not allowed to transfer their right to purchase to others if they do not intend to purchase the item.
- b) When purchasing ESOP shares, employees have the rights of ordinary shareholders as stipulated by law, except for restrictions on transfer as stipulated in Article 11 of these Regulations, including restrictions on gifting, donating, using as collateral, contributing capital... or other forms leading to the transfer of share ownership, except in cases of

inheritance in accordance with the law (the heir is restricted from transferring for the remaining period);

- c) During the period of restricted transfer, employees still enjoy rights related to ESOP shares such as: the right to receive dividends in cash or shares, the right to receive shares issued from equity capital, the right to subscribe to additional offerings for existing shareholders, shareholder voting rights, etc.

8.2. Obligation:

Employees participating in the ESOP Program are responsible for fulfilling all shareholder obligations in accordance with the Law on Credit Institutions, the Law on Enterprises, the Law on Securities, the regulations of the State Bank of Vietnam, and other relevant legal regulations. They are also deemed to have agreed to the conditions and provisions of this Regulation and other relevant regulations of the Bank, including the following obligations:

- a) Pay for the shares in full and on time as stipulated and announced by ABBank;
 - b) The holder is solely responsible for paying personal income tax or any other taxes or fees arising from exercising rights arising from shares, or transferring shares after the transfer restriction period has expired .
 - c) Shareholders are legally responsible for the legality of the funds used to purchase ABBank shares; they are prohibited from using funds provided by credit institutions or branches of foreign banks to purchase ABBank shares; they are not allowed to purchase ABBank shares under the name of another individual or legal entity in any form, except in cases of entrustment as stipulated by law ; shareholders who receive investment entrustment from other organizations or individuals must provide ABBank with information about the true owner of the shares they receive for investment in ABBank. ABBank has the right to suspend the shareholder rights of these shareholders if it is discovered that employees have not provided accurate information about the true owner of the shares.
 - d) Responsible for complying with the regulations of the Law on Credit Institutions and related legal documents regarding shareholding limits for shareholders, shareholders and related parties ; regulations on cross-ownership restrictions as stipulated in the Law on Credit Institutions and the Enterprise Law;
 - e) Responsible for complying with legal regulations regarding foreign investor shareholders, major shareholders, and related parties;
 - f) Employees are solely responsible for declaring related parties, fulfilling information disclosure obligations, and reporting share ownership in accordance with securities laws, the Law on Credit Institutions, and ABBank's internal regulations.
- 8.3. Employees are solely responsible for researching information and have the full right to decide whether to purchase or refuse to purchase all or part of the shares offered under the ESOP Program. ABBank makes no written or implied commitment to guarantee the value of the shares or any share dilution that may occur before or after the issuance of shares under the ESOP Program;

8.4. Reselling ESOP shares purchased at the request of ABBank during the period when the shares are subject to transfer restrictions applies to the following cases:

- a) Employees resign, employees terminate their employment contracts at the Bank, or ABBank unilaterally terminates employment contracts, except in cases where members of the Board of Directors or Supervisory Board complete their elected term, or when employees' employment contracts expire and ABBank does not renew or sign new contracts;
- b) Employees who violate ABBank's regulations and/or the law and are disciplined by ABBank with dismissal.

Article 9. Determine the number of ESOP shares to be sold to each target group.

9.1. The number of shares sold to employees participating in the ESOP Program is determined based on the employee's role, responsibilities, and contributions, and is grouped according to the following factors:

- a) Job title/position;
- b) Work efficiency;
- c) Years of service;
- d) The individual's contribution to ABBank's operations and/or their future potential as an employee.

9.2 Grouping of recipients for the distribution of ESOP shares sold to employees:

Group	Object
Group 1.1	Chairman, Vice Chairman, Board Members; Head of Supervisory Board; Chief Executive Officer .
Group 1.2	Members of the Supervisory Board; Chairman, Members of Committees / Councils reporting to the Board of Directors; Deputy Chief Executive Officer, Members of the Executive Board; Division Directors, Chief Accountant.
Group 1.3	Employees at the Expert, Team Leader or higher level who have worked for at least one year as of the time of compiling the list and have a 2025 rating of A3 or higher .
Group 1.4	Employees at the levels of Staff, Senior Staff, Specialist, and Senior Specialist who have worked for at least 3 years and have a performance rating of A2 or higher in 2025 .
Group 1.5	Employees who do not fall into any of the above categories but possess high expertise, hold key positions, and require recruitment and retention.

Article 10. List of employees participating in the ESOP program

Based on the regulations regarding the eligibility criteria for employees participating in the ESOP Program and the formula for calculating the number of shares distributed to each individual, as well as the plan to increase the charter capital of ABBank approved by the General Meeting of Shareholders and the provisions of this Regulation, the Chief Executive Officer

submits to the Board of Directors for approval the list of employees participating in the ESOP Program and the number of ESOP shares to be distributed to each individual. ESOP shares will be distributed directly to employees according to the list approved by the Board of Directors.

Article 11. Transfer restrictions

- 11.1. Shares issued under the ESOP program are subject to transfer restrictions for a period of **one year** from the date the issuance period ends. Except in cases where shares are repurchased in accordance with Clause 8.4, Article 8 of these Regulations, shares that are subject to transfer restrictions and are repurchased by ABBank under these Regulations shall no longer be subject to transfer restrictions, and ABBank shall be permitted to sell the repurchased shares as directed by the Minister of Finance.
- 11.2. Shareholders who are individuals or organizations with representatives holding capital contributions in ABBank who are members of the Board of Directors or Supervisory Board, or the Chief Executive Officer of ABBank, are prohibited from transferring shares during their tenure in office, in accordance with the provisions of the Law on Credit Institutions and the Charter of ABBank.

Article 12. Handling unsold shares

In the event that employees do not purchase all of the ESOP shares, the Board of Directors will consider and decide on the distribution of the remaining shares to other employees at a selling price no lower than the ESOP share issuance price (VND 10,000/share) and according to principles and criteria determined by the Board of Directors, ensuring compliance with regulations on shareholding limits for shareholders, shareholders and related parties, and foreign ownership ratios as stipulated in the Law on Credit Institutions and the ABBank Charter, or terminate the issuance as decided by the Board of Directors.

Article 13. Timeline for issuing ESOP shares to employees.

- 13.1. The ESOP program will be implemented after the State Bank of Vietnam issues a written approval for the increase in charter capital, the State Securities Commission issues a written notification confirming receipt of all necessary documents for the issuance, and after the completion of the first phase of the capital increase according to the ABBank charter capital increase plan approved by the General Meeting of Shareholders . Simultaneously, the issuance will be carried out after the record date for existing shareholders to exercise their right to purchase shares (as outlined in section II.2.2 of this charter capital increase plan). The issuance is expected to be implemented in Q1/2027, as decided by the Board of Directors. The specific timeframe will be announced to employees participating in the ESOP program.
- 13.2. The deadline for collecting payments for ESOP shares must not exceed 45 days from the date the State Securities Commission announces receipt of all required documents for the ESOP share issuance; while ensuring compliance with the regulations on the limit on the number of shares issued under the ESOP Program each 12 months as stipulated in Clause 2, Article 64 of Government Decree 155/2020/ND-CP dated December 31, 2020, and compliance with the validity period of the approval document for increasing ABBank's charter capital issued by the State Bank of Vietnam. Expected in Q1/2027. The specific timeframe will be announced to employees participating in the ESOP Program.

CHAPTER III.

ISSUING BONUS SHARES TO EMPLOYEES

Article 14. Information on bonus shares issued to employees.

- 14.1 Stock name: An Binh Commercial Joint Stock Bank shares;
- 14.2 Type of stock: Common stock;
- 14.3 Par value of shares: 10,000 VND/share;
- 14.4 Expected number of shares to be issued: 16,067,899 shares;
- 14.5 Total expected issuance value (at par value): VND 160,678,990,000;

Article 15. Eligibility criteria for employees to receive ESOP shares.

Employees eligible for ESOP stock awards must fully meet the following eligibility criteria:

- 15.1 Target audience: Chairman, Vice Chairman, Members of the Board of Directors; Head of the Supervisory Board, Members of the Supervisory Board; CHAIRMANS and Members of Committees/Councils under the Board of Directors; Chief Executive Officer, Deputy Chief Executive Officer, Members of the Executive Board; Heads of Divisions/Equivalent Units at the Head Office (Division Directors), Chief Accountants and employees holding other positions and ranks who have signed employment contracts with ABBank and meet the specific regulations in Article 17 of this Regulation.
- 15.2 General standards:
 - a) Currently employed at ABBank; Not falling under any of the following categories: currently submitting a resignation/termination request, unilaterally terminating the employment contract, or in the process of terminating the employment/termination of the employment contract, dismissal/removal from office, disciplinary dismissal, and other cases that disqualify individuals from receiving ABBank benefits.
 - b) Not subject to restrictions on purchasing shares as stipulated by law and ABBank's Charter, ensuring compliance with regulations on shareholding limits for shareholders, shareholders and related parties, and foreign ownership ratios as prescribed by the Law on Credit Institutions and ABBank's Charter.

Article 16. Rights and obligations of employees receiving ESOP shares.

16.1 Rights:

- a) When awarded ESOP shares, employees have the rights of ordinary shareholders as stipulated by law, except for restrictions on transfer as stipulated in Article 19 of these Regulations, including restrictions on gifting, donating, using as collateral, contributing capital... or other forms leading to the transfer of share ownership, except in cases of inheritance in accordance with the law (the heir is restricted from transferring for the remaining period);
- b) During the period of restricted transfer, employees still enjoy the rights related to the awarded ESOP shares, such as: the right to receive dividends in cash or shares, the right

to receive shares issued from equity capital, the right to subscribe to additional offerings for existing shareholders, and shareholder voting rights, etc.

16.2 Obligation:

Employees awarded ESOP shares are responsible for fulfilling all shareholder obligations in accordance with the Law on Credit Institutions, the Law on Enterprises, the Law on Securities, regulations of the State Bank of Vietnam; and other relevant legal regulations; and are deemed to have agreed to the conditions and provisions of this Regulation and other relevant regulations of the Bank, including the following obligations:

- a) Individuals are solely responsible for paying personal income tax or any other taxes or fees arising from exercising rights arising from shares, or transferring shares after the transfer restriction period has ended;
- b) Responsible for complying with the regulations of the Law on Credit Institutions and related legal documents regarding shareholding limits for shareholders, shareholders and related parties; regulations on cross-ownership restrictions as stipulated in the Law on Credit Institutions and the Law on Enterprises;
- c) Responsible for complying with legal regulations regarding foreign investor shareholders, major shareholders, and related parties ;
- d) Employees are solely responsible for declaring related parties, fulfilling information disclosure obligations, and reporting share ownership in accordance with securities laws, the Law on Credit Institutions, and ABBank's internal regulations.

16.3 Employees are solely responsible for researching information and have the full right to decide whether to accept or refuse all or part of the awarded shares under the ESOP Program. ABBank makes no commitment, either in writing or implicitly, to guarantee the value of the shares or any share dilution that may occur before or after the issuance of shares under these Regulations;

Article 17. Determine the number of shares to be awarded to each individual .

17.1 The number of ESOP shares awarded to employees participating in the ESOP Program is determined based on the employee's role, responsibilities, and contributions, and is categorized based on the following factors:

- a) Job title/position;
- b) Work efficiency;
- c) Years of service;
- d) The individual's contribution to ABBank's operations and/or their future potential as an employee.

17.2 Categorizing employees eligible for ESOP stock bonuses:

Group	Object
Group 2.1	Chairman, Vice Chairman, Board Members; Head of Supervisory Board; Chief Executive Officer.
Group 2.2	Members of the Supervisory Board; CHAIRMANS and Members of Committees /Councils under the Board of Directors; Deputy Chief Executive Officers, Members of the Executive Board; Division Directors, Chief Accountant.
Group 2.3	Employees at the Director , Senior Expert level or higher who have worked for at least one year as of the time of compiling the list and have a 2025 rating of A2 or higher.
Group 2.4	Employees who do not fall into any of the above categories but possess high expertise, hold key positions, and require recruitment and retention.

Article 18. List of employees receiving ESOP shares and distribution method.

Based on the regulations regarding the eligibility criteria for employees participating in the ESOP Program and the formula for calculating the number of shares distributed to each individual, as well as the plan to increase the charter capital of ABBank approved by the General Meeting of Shareholders and the provisions of this Regulation, the Chief Executive Officer submits to the Board of Directors for approval the list of employees participating in the ESOP Program and the number of ESOP shares awarded to each individual. ESOP shares will be distributed directly to employees according to the list approved by the Board of Directors.

Article 19. Transfer restrictions

19.1 Shares issued as bonuses to employees under the ESOP program are subject to a one-year transfer restriction from the date the issuance ends. Any benefits arising from the awarded shares (if any) are not subject to transfer restrictions .

19.2 Shareholders who are individuals or organizations with representatives holding capital contributions in ABBank who are members of the Board of Directors, members of the Supervisory Board, or the Chief Executive Officer of a credit institution are not allowed to transfer shares during their tenure in office, in accordance with the provisions of the Law on Credit Institutions and the Charter of ABBank.

Article 20. Program implementation time

20.1. The ESOP program will be implemented after the State Bank of Vietnam issues a written approval for the increase in charter capital, the State Securities Commission issues a written notification confirming receipt of all necessary documents for the issuance report, and after the completion of the first phase of the capital increase according to the ABBank charter capital increase plan approved by the General Meeting of Shareholders; simultaneously, the issuance will be carried out after the record date for existing shareholders to exercise their right to purchase shares (as detailed in section II.2.2 of this charter capital increase plan). The issuance is expected to be implemented in Q1/2027 as

decided by the Board of Directors. The specific time will be announced to employees participating in the ESOP program.

- 20.1. The issuance period must not exceed 45 days from the date the State Securities Commission announces the receipt of complete documentation for the ESOP share issuance; while ensuring compliance with the regulations on the limit on the number of shares issued under the ESOP Program each 12 months as stipulated in Clause 2, Article 64 of Government Decree 155/2020/ND-CP dated December 31, 2020, and compliance with the regulations on the validity period of the approval document for increasing the charter capital of ABBank issued by the State Bank of Vietnam. Expected in Q1/2027. The specific timeframe will be announced to employees participating in the ESOP Program.

CHAPTER IV.

RESPONSIBILITIES FOR IMPLEMENTATION

Article 21. Responsibility for implementation

21.1 Board of Directors

- a) Approve, issue, and update the list of employees participating in the ESOP program and the number of shares distributed to employees, ensuring compliance with legal regulations and the plan to increase charter capital approved by the General Meeting of Shareholders;
- b) Approving the plan to sell the repurchased ESOP shares under this Regulation is in accordance with the law and the guidance of the Minister of Finance.
- c) According to the report of the most recent Annual General Meeting of Shareholders, the total number of ESOP shares repurchased by ABBak is in accordance with point a, Clause 6, Article 36 of the Securities Law.

21.2 Chairman of the Board:

- a) Directing the preparation of documents, carrying out procedures for submission to the State Bank of Vietnam for approval, registering the issuance with the State Securities Commission, and organizing the implementation after receiving the State Bank of Vietnam's approval for capital increase and the notification from the State Securities Commission regarding receipt of all necessary documents for the ESOP share issuance report;
- b) On behalf of the Board of Directors, decide on and handle any arising issues and other matters related to the implementation of these Regulations and the share issuance under the ESOP Program;
- c) Prepare and report the issuance results, complete the registration for supplementary custody and registration for trading/listing of the newly issued shares, and carry out other related legal procedures;
- d) Approve the Chief Executive Officer's proposal to repurchase ESOP shares in the cases stipulated in these Regulations.

21.3 Chief Executive Officer:

- a) Organize the implementation of this Regulation;
- b) Prepare a list of employees and calculate the number of shares to be purchased or awarded under the ESOP Program, and submit it to the Board of Directors for approval;
- c) Submit to the Chairman of the Board of Directors the repurchase of ESOP shares in the cases stipulated in this Regulation; submit to the Board of Directors the plan for distributing the repurchased ESOP shares in accordance with the law and the guidance of the Minister of Finance;
- d) Direct and ensure the effectiveness of internal communication regarding the ESOP Program to ABBank employees.

21.4 Employees participating in the ESOP Program are responsible for thoroughly understanding the program before deciding to participate and for complying with the regulations of this document.

CHAPTER V.
ENFORCEMENT CLAUSES

Article 22. Effective date

22.1 This regulation takes effect from the date of its issuance.

22.2 Members of the Board of Directors, the Chief Executive Officer; Directors of Head Office Divisions/Departments; business units, and individuals are responsible for implementing this Regulation./.