ABBank

SOCIALIST REPUBLIC OF VIETNAM
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Hanoi, July 31, 2026

No.: 06/TT-HDQT.26

M.S.D.N:0301412222-C.T.C.P.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH THÀNH PHỐ HÀ NỘI

PROPOSAL

Regarding amendments and additions to the Plan to Increase Charter Capital of ABBank

(Document for obtaining opinions from Shareholders)

To: Shareholders of An Binh Commercial Joint Stock Bank.

At its annual meeting on April 28, 2026, the General Meeting of Shareholders of An Binh Commercial Joint Stock Bank (ABBank) approved the Plan to Increase Charter Capital of ABBank to further enhance its financial capacity, ensuring sufficient capital to meet the needs of business development and increase operational efficiency during the accelerated development phase in the coming years, in line with ABBank's strategic direction. In the context of the country entering a period of rapid development, and adapting to the current situation, the Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders for approval amendments and additions of the Plan to Increase Charter Capital of ABBank, specifically as follows:

I. PURPOSE AND REASONS

Implementing the Resolution of the 2026 Annual General Meeting of Shareholders, with the approval of the State Bank of Vietnam (SBV), and after completing the procedures for reporting the share issuance to the State Securities Commission (SSC), ABBank has now completed the first phase of its charter capital increase - issuing shares to pay a 15% dividend to Shareholders (the issuance of shares ended on July 10, 2026), thereby increasing ABBank's charter capital from VND **13,972,086,850,000** to VND **16,067,839,480,000**. However, to date, the Plan to Increase Charter Capital needs to be reviewed, amended, and supplemented to continue implementing subsequent capital increases (expected in Q4/2026 and Q1/2027) with a view to increasing the total charter capital compared to the previous Plan.

The amendments and additions to the Plan to Increase Charter Capital are based on the following reasons:

- Through the addition of a higher level of new capital, it meets the need to strengthen the solid financial foundation for accelerating breakthroughs in business operations on a safe and sustainable basis (increase the CAR ratio to ≥15% as per Circular 21/2025/TT-NHNN (effective November 1, 2025); ensure the leverage level (Total Assets/Equity) approaches best practices) – with a target of total assets reaching VND 290,000 billion by the end of 2026 and VND 340,000 billion by the end of 2027, and an expected charter capital of VND 30,000 billion.

- Increase operational efficiency, enhance credit granting capacity, and develop ABBank's services building on the outstanding business results achieved in 2025 and continuing into the first six months of 2026 (In the first six months of 2026, profit before tax reached VND 3,016 billion, completing over 67% of the annual plan and showing very strong growth compared to the same period last year. Total assets reached over VND 260,000 billion; outstanding loans reached over VND 138,000 billion; deposits reached nearly VND 164,000 billion. All efficiency indicators are positive with ROE reaching over 24%, ROA reaching over 2%. Growth quality is ensured; the non-performing loan ratio is at below 1%; the capital adequacy ratio (CAR) reached about 12.5% (exceeding the minimum level of 8%); Moody's assessed the outlook positively…).

- Facilitates restructuring financial resources, thereby allocating more resources to technology investment, promoting digital transformation, ensuring sustainable and balanced growth between technology investment and business growth, in line with current development trends.

- Continue to increase Shareholder benefits through the issuance of shares to increase charter capital from equity (issuance of bonus shares) in addition to the issuance of shares to pay dividends already made.

II. AMENDMENTS AND ADDITIONS TO THE PLAN TO INCREASE CHARTER CAPITAL

1. Amendments and additions to the total expected charter capital

1.1. Current charter capital [1] : VND **16,067,839,480,000**, corresponding to **1,606,783,948** common shares.

1.2. The total expected increase in charter capital is: VND **10,765,455,450,000**, corresponding to the expected number of additional common shares offered, issued: **1,076,545,545** shares.

1.3. The total charter capital of ABBank after increase: VND **26,833,294,930,000**, corresponding to **2,683,329,493** common shares.

2. Amendments and additions to the specific contents of the Plan to Increase Charter Capital:

2.1. Amendment of the content of the additional share offering to existing shareholders:

Accordingly, the additional charter capital through the additional share offering to existing shareholders, as approved by the Annual General Meeting of Shareholders on April 28, 2026, was VND **4,016,974,950,000**, corresponding to **401,697,495** shares expected to be offered, now increased to VND **8,033,919,470,000**, corresponding to **803,391,974** shares expected to be offered.

[1] This is the increased charter capital resulting from the share issuance to pay dividends to shareholders, which completed on July 10, 2026. Before the share issuance to pay dividends, ABBank's charter capital was VND 13,972,086,850,000. After the share issuance to pay dividends, ABBank's charter capital increased by VND 2,095,752,630,000, reaching VND 16,067,839,480,000.

2.2. Addition of new content on issuing shares to increase charter capital from equity capital.

Accordingly, an additional share issuance to increase charter capital will be conducted, with the additional charter capital through this issuance being VND **1,928,140,730,000**, sourced from undistributed accumulated profits, corresponding to **192,814,073** shares expected to be issued to shareholders.

Thus, with both the additional share offering to existing Shareholders (amended) and the additional share issuance to increase charter capital (newly added), the total charter capital of ABBank is expected to increase by VND **9,962,060,470,000**, corresponding to **996,206,047** shares offered and issued to existing shareholders. Accordingly, ABBank's charter capital, currently is VND **16,067,839,480,000**, after completing the second phase of the Plan to Increase Charter Capital (amended, and supplemented, including offering additional shares to existing Shareholders and issuing shares to increase charter capital from equity), will reach VND **26,029,899,950,000**.

2.3. Separating the content of the ESOP share issuance (from the previous Phase 2) into a separate capital increase (Phase 3).

The content of ESOP share issuance is separated into a single phase (Phase 3), but the scale of the issuance will remain unchanged. Accordingly, for the share issuance under the ESOP, the expected increase in charter capital remains at VND **803,394,980,000**, with the expected number of additional shares to be issued being **80,339,498** shares.

After completing the ESOP share issuance (which also completes the whole Plan to Increse Charter Capital (amended, and supplemented), the charter capital of ABBank is expected to increase to VND **26,833,294,930,000**.

2.4. Other contents of the Plan to Increase Charter Capital remain unchanged, except for relevant information and data in the Plan which have been reviewed, updated, and noted to explain and/or align with the amendments and additions presented above.

III. PROPOSALS

Respectfully submitted to the General Meeting of Shareholders:

1. Approve the amendments and additions to the Plan to Increase the Charter Capital of ABBank as presented in this Proposal and the documents sent for obtaining opinions from Shareholders.
2. Authorize/delegate to the Board of Directors:

a) Consolidate the text of the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and amendments and additions to the Plan as presented in this Proposal after approval (if necessary); revise, detail, explain, and clarify the content of the Plan to Increase Charter Capital to suit the Bank's actual situation and/or as required by the competent authorities.

b) Submit to the State Bank of Vietnam for approval of the charter capital increase; register the public offering of securities and report the share issuances to the State Securities Commission as prescribed to implement the increase in charter capital.
c) Conducting the offering and issuances of shares after obtaining the Certificate of Registration for the Offering, completing the issuance reporting procedures.
d) Decide/adjust/specify (if necessary) the purpose and plan for disbursing the proceeds from the share offering/issuances in accordance with the Bank's actual situation.
e) Report the results of the share offering and issuances as prescribed; submit to the State Bank of Vietnam for amendment and supplementation of the Establishment and Operation License, update and amend the ABBank Charter regarding the charter capital and number of shares based on the offering and issuance results.
f) Carry out securities registration and registration of additional transaction/listing for the additional shares offered and issued as prescribed.
g) Implement the specific powers and authorizations assigned in the Plan to Increase Charter Capital.
h) Decide on all other matters and issues arising related to increasing the charter capital, offering and issuing shares; securities registration; registration of additional share transaction/listing; and ensuring compliance with information disclosure obligations as prescribed.

The Board of Directors may delegate/authorize the Chairman of the Board of Directors, the General Director to carry out the contents within the scope of the above-mentioned authorization, the authorized contents in the detail Plans for offering, issuance of shares, and other specific related tasks to implement the increase charter capital according to the Plan to Increase Charter Capital (amended and supplemented) approved by the General Meeting of Shareholders.

Respectfully submitted.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

(Signed)

Vu Van Tien