SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom –Happiness

Hanoi, August , 2026

DRAFT

RESOLUTION OF THE GENERAL MEETING OF SHAREHOLDERS
Re.: Amendments and additions to the Plan to Increase Charter Capital.

GENERAL MEETING OF SHAREHOLDERS OF
AN BINH COMMERCIAL JOINT STOCK BANK

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 43/2024/QH15 and No. 96/2025/QH15, and guiding documents for implementation;*
- *Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented by Law No. 56/2024/QH15, and guiding documents for implementation;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented by Law No. 03/2022/QH15 and Law No. 76/2025/QH15, and guiding documents for implementation;*
- *Pursuant to the Charter of An Binh Commercial Joint Stock Bank dated April 18, 2025, as amended and supplemented on April 28, 2026;*
- *Consider the proposal of the Board of Directors in Proposal No.: 06/TT-HĐQT.26 dated July 31, 2026 on amendments and additions to the Plan to Increase Charter Capital Plan of An Binh Commercial Joint Stock Bank;*
- *Pursuant to the Minutes of counting votes of Shareholders made on August , 2026,*

RESOLUTED:

Article 1. Approve the amendments and additions to the Plan to Increase Charter Capital of An Binh Commercial Joint Stock Bank (ABBank), which was approved by the Resolution of the 2026 Annual General Meeting of Shareholders on April 28, 2026, with the following specific amendments and additions:

1. Add the following content to Part I:

"I. THE NECESSITY OF INCREASING CHARTER CAPITAL

...

- Increasing the scale of newly added capital to meet the need for a stronger financial foundation to accelerate 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 growth achieved in 2025 and continuing into the first six months of 2026.
- Create favorable conditions for restructuring financial resources for operations, thereby allocating more resources to technology investment, promoting digital transformation, and 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 (bonus share issuance) in addition to the share issuance to pay dividends to Shareholders."

2. Amend sections 1.1, 1.2, 1.3 and 1.5 of Part II.1 as follows:

"**II. PLAN TO INCREASE CHARTER CAPITAL**

1. Current and expected increase in charter capital:

1.1. Current charter capital[1]: VND **16,067,839,480,000** (In words*: Sixteen trillion sixty-seven billion eight hundred thirty-nine million four hundred eighty thousand Vietnamese Dong*) corresponding to **1,606,783,948** shares, par value VND 10,000/share. All these shares are common shares, ABBank does not have preferred shares or treasury shares.

1.2. The total expected increase in charter capital is: VND **10,765,455,450,000** (In words*: Ten trillion seven hundred sixty-five billion four hundred fifty-five million four hundred fifty thousand Vietnamse Dong*), corresponding to the expected number of additional common shares to be offered, issued as **1,076,545,545** shares, with a par value of VND 10,000 per share.

[1] This is the charter capital increased after the share issuance to pay dividends, 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. The figures in points 1.2, 1.3, 1.5 and the capital increase details for Phases 2 and 3 in point 1.7 of Section II.1 are presented based on the new charter capital increased after the share issuance to pay dividends, which concluded on July 10, 2026.

1.3. Total par value of additional shares offered, issued: VND **10,765,455,450,000** (In words: *Ten trillion seven hundred sixty-five billion four hundred fifty-five million four hundred fifty thousand Vietnamese Dong).*

…

1.5. Expected charter capital after increase: VND **26,833,294,930,000** (In words: *Twenty-six trillion eight hundred thirty-three billion two hundred ninety-four million nine hundred thirty thousand Vietnamese Dong),* corresponding to **2,683,329,493** common shares, par value VND 10,000/share."

3. Amend and add the contents of Phase 2 in Section 1.7, Part II.1, specifically as follows:

No	Contents	Total charter capital after capital increase (VND)	Additional charter capital (VND)	Number of additional shares offered/ issued (shares)	(%)
Phase 2	**Offering additional shares to existing Shareholders and Issuing shares to increase charter capital from equity. Of which:**	**26,029,899,950,000**	**9,962,060,470,000**	**996,206,047**	**62**
	1. Offering additional shares to existing Shareholders		***8,033,919,740,000***	***803,391,974***	**50**
	2. Issuing shares to increase charter capital from equity capital (bonus shares)		***1,928,140,730,000***	***192,814,073***	**12**

Note: According to the Capital Increase Plan approved by the Annual General Meeting of Shareholders in 2026 (Initial Plan) and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026, the additional capital increase in the share offering to existing Shareholders is VND ***3,213,579,970,000*** *(corresponding to* ***192,814,073*** *shares offered). Thus, compared to the Initial Plan, there are changes including:*

- *An increase in the charter capital by VND* ***4,820,339,770,000*** *(corresponding to an increase in the number of additional shares offered by* ***482,033,977*** *shares) compared to the Initial Plan in the share offering to existing Shareholders;*
- *A new share issuance to increase share capital from equity capital has been added, with the additional charter capital (total par value of issued shares) being VND*

<table>
<tr><th>No</th><th>Contents</th><th>Total charter capital after capital increase (VND)</th><th>Additional charter capital (VND)</th><th>Number of additional shares offered/ issued (shares)</th><th>(%)</th></tr>
<tr><td colspan="6">1,928,140,730,000 (corresponding to 192,814,073 additional shares issued).
(The above-mentioned share offering ratios for existing Shareholders and share issuance ratios from equity capital are calculated based on the current charter capital of VND 16,067,839,480,000)</td></tr>
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At the same time, the entire content of issuance of shares under the Employee Stock Ownership Plan has been moved to Phase 3.

4. Amend and add to section 2.2 of Part II.2, specifically as follows:

"2.2. Plan for offering additional shares to existing Shareholders and issuing shares to increase charter capital from equity:

2.2.1. Plan for offering additional shares to existing Shareholders

a) Share name: An Binh Commercial Joint Stock Bank Share.

b) Share type: Common share.

c) Par value: VND 10,000/share.

d) Offering price: **VND 10,000/share.**

e) Expected number of shares offered: **803,391,974 shares.**

f) Ratio of additional shares offered to total outstanding shares: **50%.**

g) Exercise ratio: **100:50**. Accordingly, for each share a Shareholder owns at the Date of Closing List, the Shareholder has 1 right. For every 100 rights, the Shareholder is entitled to purchase an additional 50 newly offered shares.

   Shareholders, Shareholders and related parties owning shares exceeding the shareholding ratio stipulated in Article 63 of the Law on Credit Institutions (if any) are not allowed to purchase additional shares until they comply with the regulations on shareholding ratios.

h) Total expected par value of the offering: **VND 8,033,919,740,000.**

i) Total expected increase in charter capital: **VND 8,033,919,740,000.**

j) Total expected capital raised: **VND 8,033,919,740,000.**

k) Expected offering time: After the State Bank of Vietnam issues a written approval for the increase in charter capital; the State Securities Commission issues a Certificate of Registration for Public Offering of Securities; and after the completion of Phase 1 of capital increase. The offering is expected to be implemented in Q4/2026.

The General Meeting of Shareholders delegated/authorizes the Board of Directors to decide/adjust (if any) the specific implementation time.

l) Expected completion time of the offering: Q4/2026, ensuring compliance with regulations on the deadline for the offering and the validity of the State Bank of Vietnam's approval.

m) Offering method: Additional public offering of securities through the issuance of share purchase rights to existing Shareholders.

n) Share Offering Target: Shareholders whose names are in the consolidated list of securities holders exercising their rights (hereinafter referred to as the List of Shareholders) on the Last Registration Date (the Date of Closing List) provided by the Vietnam Securities Depository and Clearing Corporation (VSDC).

o) Transfer of purchase rights: Purchase rights may be transferred once to an existing Shareholder or another organization/individual (the transferee may not transfer it to another person). The transferor and the transferee shall mutually agree on the transfer price, payment, and be responsible for fulfilling the obligations as stipulated in the regulations related to the transfer. Organizations and individuals receiving the right to purchase shares must comply with the provisions of the Law on Credit Institutions regarding the limit on share ownership of Shareholders, Shareholders and related parties, and the ownership ratio of foreign investors.

The General Meeting of Shareholders delegates/authorizes the Board of Directors to approve the plan to ensure that the issuance of shares meets the regulations on the foreign ownership ratio.

p) Rounding principle: The number of additional shares offered proportionally to the exercise of the rights for each existing Shareholder will be rounded down to the nearest whole number (any decimal fraction will be rounded down to 0).

Example: Based on the list of Shareholders entitled to exercise their rights, Shareholder A owns 151 shares. The number of additional shares offered proportionally to the exercise of the rights is calculated as (151 x 50)/100 = 75.50. Accordingly, the calculated number of shares is rounded down, and Shareholder A will be entitled to purchase 75 additional shares.

q) Handling of unsold shares and fractional shares arising from the allocation of rights (fractional shares): If a Shareholder or transferee of the right to purchase does not purchase all the shares offered, the remaining shares and fractional shares will be offered by the Board of Directors to other investors (including other existing Shareholders) at an offering price no lower than the offering price to existing Shareholders, ensuring compliance with regulations on shareholding limits for Shareholders, related parties, and foreign ownership ratios as stipulated in the Law on Credit Institutions and ABBank's Charter, or the offering will be terminated at the discretion of the Board of Directors.

   The General Meeting of Shareholders authorizes the Board of Directors to determine the criteria and decide on the selection of investors interested in purchasing the remaining unsold shares.

r) Transfer restrictions: Shares offered to existing Shareholders in accordance with the exercise ratio of purchase rights are not subject to transfer restrictions, except in cases where Shareholders are restricted from transferring shares as stipulated in Article 64 of the Law on Credit Institutions.

   The remaining shares not fully distributed to existing Shareholders and fractional shares offered by the Board of Directors to other investors are subject to a transfer restriction of 01 (one) year from the date of completion of the offering as stipulated.

s) List of Shareholders with an ownership ratio of 5% or more compared to the voting share capital and compared to the charter capital at the time of approval of this Plan and expected after the capital increase as per Appendix 2 attached to this Plan to Increase Charter Capital.

The public offering of additional shares to existing Shareholders of ABBank meets the conditions stipulated in Clause 2, Article 15 of the Securities Law 2019 and other relevant documents.

2.2.2. Plan for issuing shares to increase charter capital from equity

a) Share Name: An Binh Commercial Joint Stock Bank Share.

b) Share Type: Common Share.

c) Par Value: VND 10,000/share.

d) Expected number of shares to be issued: **192,814,073** shares.

e) Total value of issuance at par value: VND **1,928,140,730,000**.

f) Expected increase in charter capital: VND **1,928,140,730,000**.

g) Issuance ratio (Expected number of shares to be issued / Number of outstanding shares): **12%**.

h) Exercise ratio: **100:12**. Accordingly, Shareholders owning each share at the Date of Closing the List have 1 right. With 100 rights, Shareholders will receive 12 new shares.

i) Funding source: Undistributed accumulated profits of ABBank based on the most recent audited financial statements, ensuring sufficient funds to pay dividends. Information on the amount of accumulated undistributed profits used to increase charter capital is detailed in Appendix 1 attached to this Plan to Increase Charter Capital.

j) Expected issuance time: After ABBank receives written approval from the State Bank of Vietnam for the increase in charter capital and a written notification from the State Securities Commission confirming receipt of all necessary issuance documents. Expected implementation in Q4/2026.

The General Meeting of Shareholders authorizes/authorizes the Board of Directors to decide/adjust (if any) the specific implementation time.

k) Expected completion time of the issuance: Q4/2026, ensuring compliance with regulations on the issuance deadline, the validity of the State Bank of Vietnam's approval document, and regulations on dividend payment deadlines as stipulated by law.

l) Handling of fractional shares: The number of shares issued to increase charter capital from equity to each Shareholder is rounded down to the nearest whole number. Any fractional shares will be canceled.

Example: Based on the list of Shareholders entitled to exercise their rights, Shareholder A owns 151 shares. Based on the issuance ratio, the number of shares calculated is (151 x 12)/100 = 18.12. Accordingly, the number of shares is rounded down, the fractional part is canceled, and Shareholder A will receive 18 new shares.

m) Eligible recipients: Shareholders whose names are on the List of Shareholders on the Date of Closing List to exercise the rights, provided by the Vietnam Securities Depository and Clearing Corporation (VSDC).

n) Transfer restrictions: shares issued to increase charter capital from equity to Shareholders are not subject to transfer restrictions, except in cases where

Shareholders are restricted from transferring their shares as stipulated in Article 64 of the Law on Credit Institutions.

o) List of Shareholders with ownership of 5% or more of the voting shares and the charter capital at the time of approval of this Plan and expected after the capital increase, as per Appendix 2 attached to this Plan to Increase Charter Capital.

p) The issuance of shares to increase charter capital to ABBank Shareholders meets the conditions stipulated in Article 62 of Government Decree 155/2020/ND-CP dated December 31, 2020, amended and supplemented by Government Decree 245/2025/ND-CP dated September 11, 2025, and other relevant documents."

5. Amend the expected amount to be raised from the additional share offering to existing shareholders in section 1, Part III to "VND 8,033,919,740,000".
6. Update and amend the contents of Appendix 1 and Appendix 2 of the Plan to Increase Charter Capital according to the attached appendices.

Article 2. Assign/authorize the Board of Directors (BOD) of ABBANK to:

1. 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 per this Resolution; revise, detail, explain, and clarify the content of the Plan to Increase Charter Capital (if necessary) to suit the Bank's actual situation and/or as required by the competent authorities.
2. 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.
3. Conducting the offering and issuances of shares after obtaining the Certificate of Registration for the Offering, completing the issuance reporting procedures.
4. 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.
5. 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.

6. Carry out securities registration and registration of additional transaction/listing for the additional shares offered and issued as prescribed.
7. Implement the specific powers and authorizations assigned in the Plan to Increase Charter Capital.
8. 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.

Article 3. This Resolution takes effect from the date of issuance.

The Board of Directors, the Board of Supervisors and the General Director of ABBANK, based on their functions, tasks and powers, are responsible for implementing this Resolution./.

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

Vu Van Tien

Recipients:
- BOD, BOS, CEO;
- SBV, SSC
- Deposited at BOD Office, Clerical Section.