SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH

PLAN TO INCREASE CHARTER CAPITAL OF ABBANK (AMENDED AND SUPPLEMENTED)

(Document for obtaining opinions from Shareholders)

I. THE NECESSITY OF INCREASING CHARTER CAPITAL

With ABBank's strategic development orientation, aimed at strengthening competitiveness and best meeting domestic and international capital adequacy requirements, increasing ABBank's charter capital is essential. This stems from the need for sustainable development in line with ABBank's strategic orientation and is also an objective requirement both now and in the coming years. The increase in ABBank's charter capital is carried out for the following reasons and purposes:

- To meet the dividend distribution needs of Shareholders based on the achieved business results, especially the high profit level expected in 2025. Accordingly, the Bank will increase its charter capital by using undistributed accumulated profits to issue shares as dividends to Shareholders[1].
- Continue to supplement new capital from Shareholders and investors to increase the charter capital, enhance ABBank's competitiveness in the market; meet capital needs to promote business activities, increase operational efficiency, improve credit granting capacity, and develop ABBank's services; and at the same time, strengthen the capacity to comply with the internal capital adequacy level, proactively meet the capital adequacy ratio (CAR) according to the new standards in Circular No. 14/2025/TT-NHNN dated June 30, 2025 of the State Bank of Vietnam (SBV), improve the capacity to respond to market fluctuations, ensure safe and efficient banking operations and accelerate the successful implementation of ABBank's restructuring plan.

[1] ABBank has implemented the issuance of share to pay dividends to Shareholders in accordance with the Plan approved by the 2026 Annual General Meeting of Shareholders, approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026, and confirmation on receipt of the share issuance application in document No. 5894/UBCK-QLCB dated June 25, 2026 and confirmation of receipt of the results of share issuance in document No. 6722/UBCK-QLCB dated July 20, 2026 of State Securities Commission. This issuance of share completed on July 10, 2026.

- Continue implementing the Employee Stock Ownership Plan (ESOP)[2], to enhance employee engagement, benefits, and responsibility in relation to the Bank's business performance; create a competitive and attractive work environment; and maintain and promote employee dedication to the Bank's development.
- Through increasing the charter capital, improving the credit rating, enhancing ABBank's reputation and brand recognition in the market; improving the Bank's position in the stock market, and supporting the successful listing of ABB shares on the Ho Chi Minh Stock Exchange (HOSE), which is expected to be implemented this year.
- 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.

This Plan to increase charter capital is developed in accordance with the roadmap for implementing the Bank's strategic objectives and the need to accelerate development based on an analysis and assessment of the current economic context, financial situation, and actual capital needs to ensure efficiency, feasibility, compliance with legal regulations, and the best interests of the Bank and its Shareholders.

[2] Approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026.

II. PLAN TO INCREASE CHARTER CAPITAL

1. Current and expected increase in charter capital:

1.1. Current charter capital[3]: 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.

1.3. 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).*

1.4. Type of shares offered: Common shares.

1.5. Expected charter capital after increase (after completing all components of the Plan to Increase Charter Capital, including issuing shares to pay dividends (already implemented); and carying out offering additional shares to existing Shareholders, issuing bonus shares, and issuing shares under the ESOP): 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.

1.6. Share Offering/Issuance target: Existing Shareholders, ABBank employees (according to each specific content of Plan to Increase Charter Capital in Section II.2 below).

1.7. Contents of charter capital increase:

[3] This is the increased charter capital resulting from the share issuance to pay dividends to Shareholders, which concluded on July 10, 2026. Prior to the share issuance for dividend payment, ABBank's charter capital was VND 13,972,086,850,000. After the share issuance for dividend payment, ABBank's charter capital increased by VND 2,095,752,630,000, reaching VND 16,067,839,480,000, as amended and supplemented by Decision No.: 1728/QD-NHNN dated July 28, 2026, of the State Bank of Vietnam in the establishment and operation license.

<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>Phase 1</td><td>Issuance of shares to pay dividends to Shareholders (already implemented)</td><td>16,067,839,480,000</td><td>2,095,752,630,000</td><td>209,575,263</td><td>15[4]</td></tr>
<tr><td colspan="6">Note: The share issuance for dividend payment completed on July 10, 2026, was implemented in accordance with the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders, the approval document No. 5206/NHNN-QLGS dated June 17, 2026, from the State Bank of Vietnam; the confirmation document acknowledging receipt of the dividend share issuance report No. 5894/UBCK-QLCB dated June 25, 2026, and the confirmation document acknowledging receipt of the issuance results report No. 6722/UBCK-QLCB dated July 20, 2026, from the State Securities Commission. The above figures regarding the total charter capital after the increase, the additional charter capital, and the number of additional shares issued are based on the actual results of the issuance. The State Bank of Vietnam issued Decision No.: 1728/QD-NHNN dated July 28, 2026 amending and supplementing the charter capital in the ABBank's operation license. Accordingly, ABBank's current charter capital is VND 16,067,839,480,000.</td></tr>
<tr><td rowspan="3">Phase 2</td><td>Offering additional shares to existing Shareholders and Issuing shares to increase charter capital from equity. Of which:</td><td>26,029,899,950,000</td><td>9,962,060,470,000</td><td>996,206,047</td><td>62</td></tr>
<tr><td colspan="2">1. Offering additional shares to existing Shareholders</td><td>8,033,919,740,000</td><td>803,391,974</td><td>50</td></tr>
<tr><td colspan="2">2. Issuing shares to increase charter capital from equity capital (bonus shares)</td><td>1,928,140,730,000</td><td>192,814,073</td><td>12</td></tr>
<tr><td colspan="6">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</td></tr>
</table>

[4] This ratio is calculated based on the registered capital of VND 13,972,086,850,000 before the issuance of shares to pay dividends.

<table>
<tr><td colspan="6">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 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>
<tr><td rowspan="3">Phase 3</td><td>Issuance of shares under the ESOP. Of which</td><td>26,833,294,930,000</td><td>803,394,980,000</td><td>80,339,498</td><td>5[5]</td></tr>
<tr><td colspan="2">1. Issuance of shares for sale to employees</td><td>642,715,990,000</td><td>64,271,599</td><td>4</td></tr>
<tr><td colspan="2">2. Issuance of shares rewarding employees</td><td>160,678,990,000</td><td>16,067,899</td><td>1</td></tr>
<tr><td colspan="6">Note: The content of the ESOP share issuance is separated into a single issuance (Phase 3). The increased charter capital and the number of additional shares issued under the ESOP remain unchange as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in Document No. 5206/NHNN-QLGS dated June 17, 2026 (the Total charter capital after the capital increase has been technically adjusted to reflect the increased charter capital after the additional share offering to existing Shareholders and the issuance of shares to increase charter capital from equity (Phase 2), which has been revised).</td></tr>
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2. Specific componances of Plan to Increase Charter Capital:

2.1. *Plan for issuing shares to pay dividends:*

(*The share issuance for dividend payment completed on July 10, 2026, was implemented in accordance with the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders, the approval document No. 5206/NHNN-QLGS dated June 17, 2026, from the State Bank of Vietnam; the confirmation document acknowledging receipt of the dividend share issuance report No. 5894/UBCK-QLCB dated June 25, 2026, and the confirmation document acknowledging receipt of the issuance results report No. 6722/UBCK-QLCB dated July 20, 2026, from the State Securities Commission. The above figures regarding the*

[5] The share issuance ratio under the ESOP is calculated based on the charter capital at the time after the completion of the most recent ESOP issuance on March 3, 2026, which is VND 13,972,086,850,000 (If calculated based on the charter capital at the time of the upcoming ESOP share issuance after updating the additional charter capital through the offerings and issuances in Phases 1 and 2, the ESOP share issuance ratio is 3.09%, of which the ratio of share issuance for sale to employees is 2.47% and the ratio of share issuance for rewarding employees is 0.62%).

total charter capital after the increase, the additional charter capital, and the number of additional shares issued are based on the actual results of the issuance. The State Bank of Vietnam issued Decision 1728/QD-NHNN dated July 28, 2026 amending and supplementing the charter capital in the ABBank's operation license. Accordingly, ABBank's current charter capital is VND 16,067,839,480,000).

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.

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.

2.3. ***Plan for issuing shares to employees under the Employee Stock Ownership Plan (ESOP):***

(The issuance of shares to employees under the Employee Stock Ownership Plan is carried out in accordance with the content of the Plan ti Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

III. PURPOSE OF USE AND PLAN FOR DISBURSEMENT OF PROCEEDS FROM OFFERING AND ISSUANCES

(Only the Expected amount to be raised from the additional share offering to existing Shareholders is adjusted to "VND 8,033,919,740,000", all other contents remain unchanged as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

IV. ASSESSMENT OF POTENTIAL SHARE DILUTION

(Remains unchanged as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

V. SECURITIES REGISTRATION AND ADDITIONAL TRADING/LISTING REGISTRATION

(Remains unchanged as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

VI. COMPLIANCE WITH REGULATIONS ON RIGHTS AND OBLIGATIONS OF SHAREHOLDERS FOR ORGANIZATIONS AND INDIVIDUALS PURCHASING SHARES

(Remains unchanged as per the Plan to Increase Charter Capital approved by the 2026 Annual General Meeting of Shareholders and approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026).

APPENDIX 1

UNDISTRIBUTED ACCUMULATED PROFITS ARE USED TO INCREASE CHARTER CAPITAL

(Attached to Plan to increase charter capital of ABBank (Revised))

Currency Unit: million VND

No	Item	Separate Financial Statements	Consolidated Financial Statements
1	Undistributed accumulated profits as per the audited 2025 financial statements (*)	4,577,245	4,594,898
2	Allocation of the reward and welfare funds from undistributed profits in 2025 (Approved by the General Meeting of Shareholders on April 28, 2026) (**)	139,886	139,886
3	The actual amount of money used for the issuance of shares to pay dividends to shareholders *(***)*	2,095,753	2,095,753
4	The amount of money expected to be used for the issuance of bonus shares to employees under the ESOP (According to the Plan approved by the 2026 Annual General Meeting of Shareholders, approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026)	160,679	160,679
5	**The amount of money expected to be used for the issuance of shares to increase charter capital from equity (bonus shares to Shareholders)**	**1,928,141**	**1,928,141**
6	**Remaining accumulated profit (projected) (=1-2-3-4-5)**	**252,787**	**270,440**

(*) Undistributed accumulated profit after allocated the Financial Reserve Fund and the Capital Reserve Fund from profit after tax in 2025 as prescribed (as shown in the audited consolidated and separate financial statements for 2025).

(**) ABBank has allocated the Reward and Welfare Funds based on approval by the Annual General Meeting of Shareholders.

(***) This is the increased charter capital resulting from the share issuance to pay dividends to shareholders, which completed on July 10, 2026. Prior to the share issuance for dividend payment, ABBank's charter capital was VND 13,972,086,850,000. After the share issuance for dividend payment, ABBank's charter capital increased by VND 2,095,752,630,000, reaching VND 16,067,839,480,000, as amended by Decision No. 1728/QD-NHNN dated July 28, 2026, of the State Bank of Vietnam in the Establishment and Operation license

Thus, the remaining undistributed accumulated profit is sufficient to increase charter capital through the issuance of shares to pay dividends to shareholders and the issuance of bonus shares to employees under the ESOP *(According to the Plan approved by the 2026 Annual General Meeting of Shareholders, approved by the State Bank of Vietnam in document No. 5206/NHNN-QLGS dated June 17, 2026)* (not exceeding the amount of undistributed profit after tax available on both the consolidated and separate financial statements of ABBank for 2025 as audited - After fully allocating funds and implementing the charter capital increase, ABBank's remaining undistributed accumulated profit is still over 200 billion VND)

Undistributed profit after tax that can be used to increase ABBank's charter capital are accumulated profits after ABBank has fulfilled its tax obligations and other financial obligations as prescribed by law; has fully distributed to funds and offset previous losses (if any) as prescribed by law and ABBank's Charter; and, immediately after issuing shares to pay dividends to shareholders; issuing bonus shares to shareholders and issuing bonus shares to employees under the ESOP, ABBank still ensures that it can fully pay all debts and other due financial obligations. Therefore, the issuance of shares to pay dividends to existing shareholders, issuing bonus shares to shareholders, and the issuance of bonus shares to employees under ABBank's ESOP from accumulated undistributed profits meets the conditions stipulated in Clause 2, Article 135 of the 2020 Enterprise Law and related documents.

Based on the audited financial statements and the actual situation, the General Meeting of Shareholders delegates/authorizes the Board of Directors to provide additional explanations and clarifications regarding the source of funds used to increase the charter capital as required by competent authorities, in order to meet the requirements of the charter capital increase dossier and the share issuance dossier

APPENDIX 2

LIST OF SHAREHOLDERS WITH AN OWNERSHIP RATIO OF 5% OR MORE OF THE VOTING SHARES AND THE CHARTER CAPITAL AT THE TIME OF APPROVAL OF THE PLAN TO INCREASE CHARTER CAPITAL (REVISED) AND EXPECTED FUTURE AFTER THE CAPITAL INCREASE

(Attached to the Plan to increase ABBank's charter capital (Revised))

No	Names	Head Office	Personal identification number / Passport number / Business registration number, Legal representative of the organization	At the time of approved the Plan to increase the charter capital (Revised) - After completion of Phase 1/2026		Expected after capital increase						Notes
						After Phase 2 of capital increase - Offering additional shares to existing Shareholders and Issuing shares to increase charter capital from equity				After Phase 3 of capital increase - Issuance of shares under the ESOP		
				Number of shares owned (shares)	Shareholding percentage (%)	Additional shares (when exercising the right to purchase) according to the Plan of Offering additional share to existing Shareholders (shares)	Bonus shares (shares)	Total number of shares owned (shares)	Shareholding percentage (%)	Number of shares owned (*) (shares)	Shareholding percentage (%)	
1	**Geleximco Group – Joint Stock Company (Geleximco)**	**No. 36 Hoang Cau Street, O Cho Dua Ward, Hanoi City, Vietnam**		**152,103,991**	**9.47%**	**76,051,995**	**18,252,478**	**246,408,464**	**9.47%**	**246,408,464**	**9.18%**	
1.1	Vũ Văn Hậu			23,308,201	1.45%	11,654,100	2,796,984	37,759,285	1.45%	37,759,285	1.41%	Chairman of the Board of Directors and CEO, the Legal Representative
1.2	Vũ Văn Tiền			4,356,463	0.27%	2,178,231	522,775	7,057,469	0.27%	7,057,469	0.26%	Capital Representative of Geleximco in ABBank; The older brother of the Chairman of the Board of Directors and CEO, the Legal Representative
1.3	Nguyễn Thị Quỳnh Mai			1,697,000	0.11%	848,500	203,640	2,749,140	0.11%	2,749,140	0.10%	The sister-in-law of the Chairman and CEO, the Legal Representative
1.4	Đào Mạnh Kháng			9,537,239	0.59%	4,768,619	1,144,468	15,450,326	0.59%	15,450,326	0.58%	Husband, Brother-in-law of the Manager, the Executive, the Legal Representative
1.5	Nguyễn Văn Anh			6,647,885	0.41%	3,323,942	797,746	10,769,573	0.41%	10,769,573	0.40%	The nephew of the Manager, the Executive, the Legal Representative
1.6	Vũ Phương Duyên			104	0.00%	52	12	168	0.00%	168	0.00%	The nephew of the Manager, the Executive, the Legal Representative
1.7	Vũ Hương Thảo			2,099,900	0.13%	1,049,950	251,988	3,401,838	0.13%	3,401,838	0.13%	The biological child of the Chairman of the Board of Directors and the CEO, the Legal Representative
1.8	Nguyễn Trường Giang			3,471	0.00%	1,735	416	5,622	0.00%	5,622	0.00%	The uncle of the Member of the Board of Directors and the Deputy CEO
1.9	Phạm Ngọc Tuân			319,046	0.02%	159,523	38,285	516,854	0.02%	516,854	0.02%	Husband of the Deputy CEO
1.10	Nguyễn Thị Kim Hoa			56	0.00%	28	6	90	0.00%	90	0.00%	The sister in-in-law of the Deputy CEO

No	Names	Head Office	Personal identification number / Passport number / Business registration number, Legal representative of the organization	At the time of approved the Plan to increase the charter capital (Revised) - After completion of Phase 1/2026		Expected after capital increase						Notes
						After Phase 2 of capital increase - Offering additional shares to existing Shareholders and Issuing shares to increase charter capital from equity				After Phase 3 of capital increase - Issuance of shares under the ESOP		
				Number of shares owned (shares)	Shareholding percentage (%)	Additional shares (when exercising the right to purchase) according to the Plan of Offering additional share to existing Shareholders (shares)	Bonus shares (shares)	Total number of shares owned (shares)	Shareholding percentage (%)	Number of shares owned (*) (shares)	Shareholding percentage (%)	
1.11	Trần Hải Phương			4,536,750	0.28%	2,268,375	544,410	7,349,535	0.28%	7,349,535	0.27%	The nephew of the Deputy CEO
1.12	Trần Hoa Nam			770,040	0.05%	385,020	92,404	1,247,464	0.05%	1,247,464	0.05%	The nephew of the Deputy CEO
1.13	Ngô Tuấn Anh			46,345	0.00%	23,172	5,561	75,078	0.00%	75,078	0.00%	The son of the Deputy CEO
1.14	Trần Thị Thu Hằng			59	0.00%	29	7	95	0.00%	95	0.00%	The daughter-in-law of the Deputy CEO
	Total of Geleximco Group and Related Parties			***205,426,550***	***12.78%***	***102,713,271***	***24,651,180***	***332,791,001***	***12.78%***	***332,791,001***	***12.40%***	
2	**Malayan Banking Berhad (Maybank)** (***)	**Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia**		**195,136,084**	**12.14%**	**97,568,042**	**23,416,330**	**316,120,456**	**12.14%**	**316,120,456**	**11.78%**	

Notes:

(*) The number of shares expected after the capital increase does not include shares allocated under the ESOP (if any).

(**) Maybank is a foreign organization and therefore does not operate under Vietnamese law; consequently, there is no information available regarding its business registration number or legal representative.

ABBANK is responsible for updating data before and after the capital increase, and for reporting to the regulatory authority on the total shareholding and the shareholding ratio of shareholders with a 5% or higher stake compared to the voting shares and compared to the charter capital before and projected after the capital increase, as stipulated.