

Appendix A
CONDITIONS AND CRITERIA
FOR THE MEMBER OF SUPERVISORY BOARD

(Attached to the Notice for Shareholders consultation on exercising their right to nominate candidates to replace member of the Supervisory Board for the term 2023-2027)

Pursuant to the provisions of the Law on Credit Institutions, Law on Enterprises, Law on Securities and guiding documents, ABBANK Charter, members of the Supervisory Board must meet the following criteria and conditions:

1. Have full civil act capacity; are not prohibited from establishing and managing enterprises according to the provisions of the Enterprise Law;
2. Not falling into the cases of not being allowed to hold positions specified in Article 22 of ABBANK's Charter, specifically including:
 - Those who are juvenile; those with restricted civil act capacity or having lost civil act capacity;
 - Those who are currently subject to criminal prosecution, currently serving criminal sentence or a court decision
 - Those who were once convicted of a crime of infringement of ownership and the conviction has not been removed from the record;
 - Those who were once convicted of a crime from the serious level upwards;
 - State employees and officials, and managers at the divisional or higher level in enterprises of which 50% (fifty per cent) or more of the charter capital is held by the State, except for the person appointed to act as representative person managing the capital contribution portion of the State in ABBANK;
 - Professional officers, non-commissioned officers, professional soldiers and military workers of bodies and units of the Vietnamese People's Army; professional officers and non-commissioned officers of bodies and units of the Vietnam People's Police, except for any person appointed to act as representative person managing the capital contribution portion of the State in ABBANK;
 - Having father, mother, wife, husband, child, brother, sister or brother who is the Chief Accountant or person in charge of finance of ABBANK.
 - Those within the category not permitted to participate in management or executive operation pursuant to the law on State employees and officials and the law on anti-corruption
 - Those who used to be the owner of a private enterprise, partner of a partnership, (General) Director, member of the Board of Directors or Members' Council or Board of Controllers of an enterprise, or the Chairperson and Members of the Committee of Management of a Co-operative at the time when such enterprise or Co-operative was declared bankrupt, except where the enterprise or co-operative was declared bankrupt due to an event of force majeure
 - Those who was the legal representative of an enterprise when its operation was suspended or the enterprise was compulsorily dissolved as the result of a serious breach of the law, except where such person acted as the representative upon request of the competent State agency in order to restructure and strengthen such enterprise;

- Those who used to be suspended from the position of Chairperson or Member of the Board of Directors, Chairperson or Member of the Members' Council, Chairperson or Member of Supervisory Board or General Director (Director) of a credit institution pursuant to Article 37 of the Law on Credit Institutions, or those who are determined by a State agency or competent agency that he/she has committed a violation that result in revocation of the license of a credit institution;
 - A related person of a member of the Board of Directors or of the General Director is not permitted to be a member of the Supervisory Board of ABBANK;
 - Those who takes responsibility for the issues pursuant to an inspection conclusion resulting in the fact that a credit institution or foreign bank branch is punished a penalty for an administrative violation in the currency and banking sector at the highest level of punishment frame applied for the violation behaviors relating to the licenses, management, executive operation, shares, share certificates, capital contribution, shares acquisition, credit granting, purchase of enterprise bonds and prudential ratios in accordance with the laws on dealing with administrative violation in the currency and banking sector.
3. Ensuring the requirement not to hold the same position as prescribed in Clause 2, Article 23 of ABBANK's Charter, specifically:
 - not permitted to concurrently be a member of the Board of Director, Members' Council, executive officials or employee of ABBANK or its subsidiary; or an employee of an enterprise in which a member of the Board of Directors or the General Director of ABBANK is a member of the Board of Director, an executive or major shareholder.
 - not permitted to concurrently be a member of the Board of Directors or Members' Council, or an executive of an enterprise of which member of the Supervisory Board is currently a member of the Board of Directors or an executive of ABBANK.
 - The Head of Supervisory Board is not permitted to concurrently be the member of supervisory board, or manager of other credit institutions.
 4. Have professional ethics based on compliance with regulations in Article 28 (Disclosure of related interests) and Article 29 (Honesty, prudence, avoidance of conflicts of interest) of ABBANK Charter.
 5. Have a university degree or higher in one of the fields of economics, business administration, law, accounting, or auditing; Have at least 3 (three) years of working in banking, finance, accounting or auditing.
 6. Not allowed to hold management positions at ABBANK
 7. Not a related person or family member of the ABBANK manager; not necessarily a shareholder or employee of ABBANK.
 8. Full-time members of the Supervisory Board must reside in Vietnam during their term of office.
 9. Not working in the accounting or finance department of ABBANK.
 10. Not a member or employee of an independent auditing company that audited ABBANK's financial statements in the previous 3 (three) years.