

**REPORT ON REMUNERATION
OF THE BOARD OF DIRECTORS,
SUPERVISORY BOARD IN 2024
AND PROPOSAL FOR 2025;**





Hanoi, March 26, 2025

ĐẠI HỘI ĐỒNG CỔ ĐÔNG ĐÃ THÔNG QUA VĂN BẢN NÀY

GENERAL SHAREHOLDERS MEETING APPROVED THIS DOCUMENT

Vào ngày / on the date **18-04-2025**

**REPORT ON REMUNERATION AND OPERATION COSTS
OF THE BOARD OF DIRECTORS AND SUPERVISORY BOARD IN 2024
AND PROPOSED FOR 2025**

(To be submitted to the Annual General Meeting of Shareholders 2025 for approval)

The Board of Directors of An Binh Commercial Joint Stock Bank (ABBANK) would like to submit to the General Meeting of Shareholders for approval on the remuneration of the Board of Directors (BOD) and the Supervisory Board (SB) as follows:

1. Report on remuneration spent in 2024

ABBANK's Annual General Meeting of Shareholders on April 5, 2024 approved the budget plan for remuneration of the BOD and Supervisory Board (SB) in 2024 of VND 35 billion. However, because ABBANK's 2024 profit did not meet the plan, the total remuneration and concurrent remuneration for the BOD and SB paid in 2024 is VND25,375 billion, equal to 72.43% of the total remuneration approved by the General Meeting of Shareholders.

Content	Spent in 2024 (VND billion)
1. Remuneration for BOD, SB members:	23.100
- BOD Members	18.000
- SB Members	5.100
2. Part-time remuneration for members of the Board of Directors to participate in the Committees	2.250
Total (1 + 2)	25.350

Other operation costs, travel expenses, etc. of the BOD, the SB are implemented in accordance with the internal spending regulations of the Bank.

2. Proposal for 2025

With the increasingly stringent requirements of the State Bank of Vietnam in particular and the law in general, as stipulated in the Law on Credit Institutions 2024, the Law on Securities 2029 (as amended and supplemented), and the Law on Enterprise 2020 (as amended and supplemented), regarding the roles and responsibilities of the BOD and the SB in corporate governance and banking supervision; the BOD's responsibility for high-level oversight of the management and operations of the Chief Executive Officer and other executives of ABBANK;... Therefore, it is necessary to further enhance the role of the BOD and SB in directing, managing, and supervising banking activities, ensuring ABBANK operates safely and stably, creating a foundation for future development.

Basing on the the remuneration and reward mechanism associated with assigned tasks and ensuring the management and control of the Bank's operations are carried out with the highest sense of responsibility, the BOD would like to submit to the General Meeting of Shareholders for approval:

a) The total amount of remuneration and part-time remuneration for members of the BOD, members of the SB in 2025 is VND35 billion (remain the same as the 2024 plan).

b) In the case the Bank's 2025 realized profit-before-tax exceeds the target set by the General Meeting of Shareholders, the bonus fund for members of the BOD and SB will be 2% of the excess profit.

Respectfull.

**ON BEHALF OF THE BOD
CHAIRMAN**

(Signed)

Dao Manh Khang