SOCIALIST REPUBLIC OF VIET NAM

Independence – Liberty - Happiness

Hanoi, April 03, 2023

REPORT ON REMUNERATION AND OPERATION COSTS OF THE BOARD OF DIRECTORS AND SUPERVISORY BOARD IN 2022 AND PROPOSED FOR 2023

(To be submitted to the Annual General Meeting of Shareholders 2023 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 2022

The total remuneration and part-time remuneration for the Board of Directors and the Supervisory Board spent in 2022 was VND24.21 billion, 5.5% lower than the implementation in 2021 and equivalent to 69.17% of the remuneration budget plan for BOD and SB which were approved by the General Meeting of Shareholders at the annual meeting on April 20, 2022.

Content	Spent in 2022 (VND billion)
1. Remuneration for BOD, SB members:	22,14
- *BOD Members*	*18,06*
- *SB Members*	*4,08*
2. Part-time remuneration for members of the Board of Directors to participate in the Committees	2,07
Total (1 + 2)	24,21

Transaction costs, travel expenses, etc. of the Board of Directors, the Supervisory Board are implemented in accordance with the internal spending regulations of the Bank.

2) Proposal for 2023

In the past year, with the role of directing, managing and supervising banking activities of the Board of Directors and Supervisory Board, ABBANK has enjoyed

growth, safe and stable operation in the situation of facing many difficulties, volatility, the Bank was upgraded by rating agency Moody's on safety index, good risk control.

Considering the development situation of ABBANK in 2023 with the profit target to increase by 68% compared to 2022, the whole system needs to focus on high efforts, proactively implement plans, promote business to achieve the next goals. The plan in 2023 follows the "Customer-centric" orientation and closely follows the strategic goals, the medium-term business plan for the period of 2021 - 2025, increases the bank's size. Based on the remuneration and bonus mechanism attached to their duties and to ensure that the Bank's governance is carried out with the highest awareness of responsibility for the safe and sustainable development of the Bank, we would like to submit to the General Meeting of Shareholders to approve:

a) The total amount of remuneration and part-time remuneration for members of the Board of Directors, members of the Supervisory Board in 2023 is VND35 billion (unchanged to the plan in 2022).

b) In the case the Bank's 2023 realized pre-tax profit reaches or exceeds the profit target set by the General Meeting of Shareholders, the bonus fund for members of the Board of Directors and Supervisory Board will be 1% of the profit achieved plan and 5% of the excess profit.

We submit to the General Meeting of Shareholders for approval and assign the Board of Directors to implement and report to the next Annual General Meeting of Shareholders for approval if any arise.

On behalf of the Board of Directors
Chairman
(Signed)
Dao Manh Khang