THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 4586/CV-TGĐ.26
(Ref: Explanation of the change in reviewed interim profit after tax in 2026, which differs by more than 10% compared to the same period last year)

Ha Noi, 10 August 2026

To: - **The State Securities Commission of Vietnam**
- **The Hanoi Stock Exchange**

- *Pursuant to the provision of Article 14 of Circular No. 96/2020/TT-BTC dated 16 November 2020 issued by the Ministry of Finance guiding information disclosure on the stock market.*
- *Pursuant to the provision of Article 4 of Circular No. 68/2024/TT-BTC dated September 18, 2024 issued by the Ministry of Finance for disclosing information in both Vietnamese and English.*
- *Based on profit after tax in the Reviewed interim Financial Statements in 2026 of An Binh Commercial Joint Stock Bank (ABBank).*

ABBank, hereby provides an explanation for the fluctuation of profit after tax in the separate income statement, changing by more than 10% between two reporting periods as follows:

Unit: VND billion, %

Items	Reviewed interim		Fluctuation	
	30/06/2026	30/06/2025	increase (+)/ decrease (-)	Ratio (%)
Separate profit after tax	2,412	1,151	1,261	110%

The profit after tax on the reviewed interim separate financial statements of ABBank for 2026 reached VND 2,412 billion. Compared to the same period last year, profit after tax increased by VND 1,261 billion (a 110% increase) mainly due to the impact of the following indicators:

- Net interest and similar income grew VND 367 billion compared to the same period last year, and equivalent to a 16% growth.

- Net fees and commission income grew VND 470 billion compared to the same period last year, and equivalent to a 1237% growth.

- Net gain from other operating activities increased VND 675 billion compared to the same period last year, and equivalent to a 63% increase.

Above is the explanation of ABBank, we respectfully submit this report to the relevant authorities.

Sincerely!

GENERAL DIRECTOR

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