

No.: 3406 /CV-TGD.25

(Ref: Explanation of the change in reviewed interim separate profit after tax in 2025, which differs by more than 10% compared to the same period last year and by more than 5% before and after the review audit )

Ha Noi, 29 August 2025

**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 Separate Financial Statements in 2025 of An Binh Commercial Joint Stock Bank (ABBANK).

1. 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	
	30/06/2025	30/06/2024	increase (+)/ decrease (-)	Ratio (%)
Separate profit after tax	1,151	396	755	191%

The profit after tax on the reviewed interim separate financial statements of ABBANK for 2025 reached VND 1,151 billion. . Compared to the same period last year, profit after tax increased by VND 755 billion (a 191% increase) mainly due to the impact of the following indicators:

- Net interest and similar income grew VND 877 billion compared to the same period last year, and equivalent to a 61% growth.
- Net gain from other operating activities increased VND 962 billion compared to the same period last year, and equivalent to a 925% increase.

2. ABBANK explains the changes in profit after tax in the separate financial statements during the reporting period, which fluctuated by more than 5% before and after the reviewed audit, as follows:

Unit: VND billion, %

Items	30/06/2025 After reviewed audit	30/06/2025 Before reviewed audit	increase (+)/ decrease (-)	Ratio (%)
Separate profit after tax	1,151	1,335	- 184	- 14%

The profit after tax on ABBANK's reviewed interim separate financial statements for 2025, decreased by VND 184 billion, equivalent to a 14% reduction compared to the pre-audit review, due to the auditor not recognizing the unrealized gain form foreign exchange revaluation (unearned revenue) that the Bank had recorded as of June 30, 2025. This income will be recognized as of December 31, 2025.

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

Sincerely!

Recipients:

- As above;
- Save Admin

 **GENERAL DIRECTOR**  
  
**PHÓ TỔNG GIÁM ĐỐC**  
*Nguyễn Thị Hương*