

No.: 605 /CV-TGD.26

(Ref: Explanation for the fluctuation of audited profit after tax in 2025 compared to the same period in 2024 of ABBANK)

Ha Noi, 11 March 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 the profit after tax in the audited financial statements (separate and consolidated) for 2025 of An Binh Commercial Joint Stock Bank (ABBANK).

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

Unit: VND billion, %

Indicator	Audited financial statement		Fluctuation	
	31/12/2025	31/12/2024	increase (+)/ decrease (-)	% increase/ decrease
Separate profit after tax (1)	2,798	627	2,171	346%
Consolidated profit after tax (2)	2,809	586	2,223	379%

(1) The profit after tax of ABBANK, which is presented in the separate financial statement 2025, reached VND 2,798 billion. Compared to the same previous year, the separate profit after tax increased by VND 2,171 billion, equivalent to a rise of 346% mainly due to the impact of the following indicators:

- Net interest and similar income grew VND 2,056 billion compared to the same period last year, and equivalent to a 69% growth.
- Net gain from other operating activities increased VND 2,685 billion compared to the same period last year, and equivalent to a 434% increase.

(2) The profit after tax of ABBANK, which is presented in the consolidated financial statement 2025, reached VND 2,809 billion. Compared to the same previous year, the consolidated profit after tax increased by VND 2,223 billion, equivalent to a rise of 379% mainly due to the impact of the following indicators:

- Net interest and similar income grew VND 2,054 billion compared to the same period last year, and equivalent to a 68% growth.
- Net gain from other operating activities increased VND 2,688 billion compared to the same period last year, and equivalent to a 436% increase.

Above is the explanation of ABBANK, we would like to inform your Company.

Sincerely!




TỔNG GIÁM ĐỐC

Recipients:

- As above;
- Save Admin.