



ANNOUNCEMENT OF BUSINESS RESULTS Q1 2026



Sustaining Growth Momentum – Unveiling a New Identity

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01

ABBank Overview

Sustaining Growth Momentum – Unveiling a New Identity



Foundation & Building the Base

Laying the first brick – Building a Solid Foundation for the Long-term Journey

2007
Total assets exceeded USD 1 billion (at exchange rate of 16,000 in 2007)

2005
Domestic strategic shareholders: EVN, Hanoi Import-Export Technology JSC (now Geleximco Group) joined ABBank

1993
An Binh Commercial Joint Stock Bank (ABBank) was established on May 13, 1993

Growth & Foreign Capital Attraction

Scaling Up – Meeting International Standards for Breakthrough Growth

2008
Maybank officially became a foreign strategic shareholder at ABBank

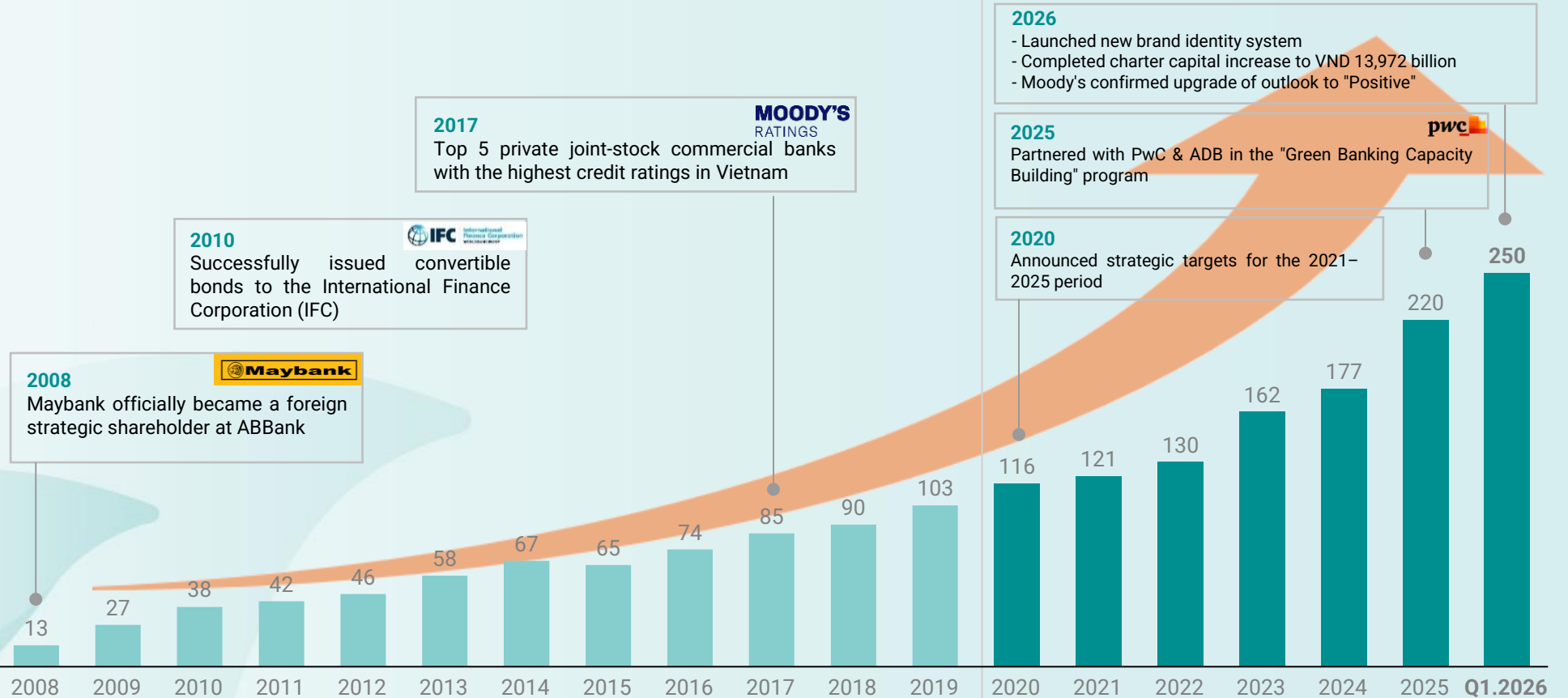
2010
Successfully issued convertible bonds to the International Finance Corporation (IFC)

2017
Top 5 private joint-stock commercial banks with the highest credit ratings in Vietnam

MOODY'S RATINGS

Total Assets (VND trillion)

1993 ... 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 Q1.2026



Full Acceleration

Digitalization, ESG and Capital Strength to Lead – Building the Foundation for the Next Growth Phase

2026
- Launched new brand identity system
- Completed charter capital increase to VND 13,972 billion
- Moody's confirmed upgrade of outlook to "Positive"

2025
Partnered with PwC & ADB in the "Green Banking Capacity Building" program

2020
Announced strategic targets for the 2021–2025 period

Source: ABBank

During 2020–2025, ABBank focused on consolidating its financial foundation, risk governance, and operational capabilities. From 2026, the Bank enters an accelerated growth phase built on a well-prepared foundation.

“

Entering 2026, ABBank is facing new development opportunities, with clear strategic priorities: accelerating business while ensuring safety and efficiency; enhancing financial capability and market position; driving comprehensive digital transformation; and continuously refining its organizational model, develop human resources, and build a solid corporate culture.”

Mr. Vu Van Tien

Chairman of the Board of Directors



ABBank Launches New Brand Identity

ABBank's new brand identity launch is not merely a visual change, but a milestone reflecting the Bank's strategic transformation. The new identity reflects ABBank entering a new development phase with: Clearer strategic positioning, More consistent brand image, modern, customer-centric experience.



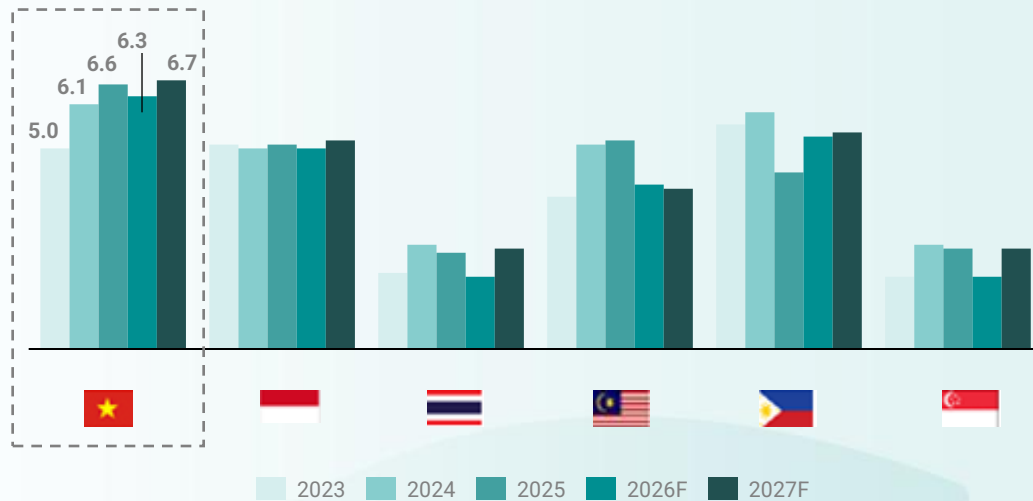
The new brand identity is a visible result of fundamental changes in ABBank's business model, operations, and customer service – reflected in the 2025 business results and continuing growth momentum in Q1/2026.

Macroeconomic Conditions & Banking Sector



The macro-economy maintains its growth momentum amid geopolitical tensions

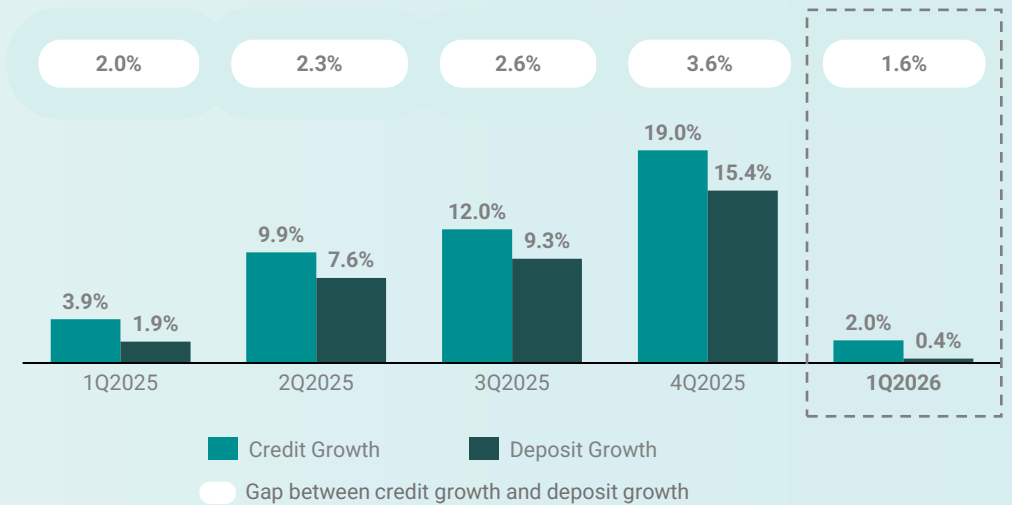
GDP Growth¹ (%)



- Vietnam maintains positive growth, among the high-growth economies in the region despite an uncertain global context.
- GDP for 2026–2027 is projected to grow at 6.3–6.7% per year according to World Bank, indicating a relatively stable macroeconomic foundation.

Liquidity pressure persists

Credit and Deposit Growth (%)

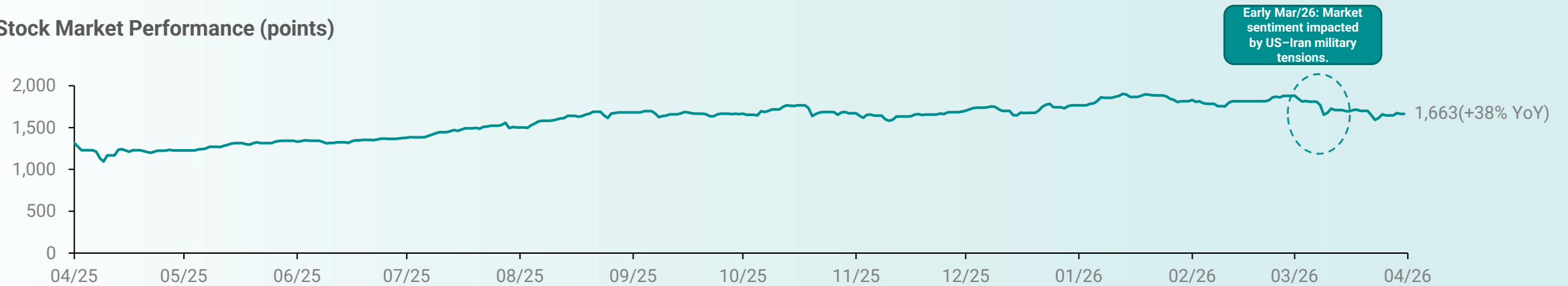


- VND funding faces pressure as deposit growth lags behind credit growth, leading to liquidity pressure and higher funding costs.
- Interest rates and the USD/VND exchange rate remain elevated amid volatile global financial conditions.

Source: 1. National statistics agencies | 2026–2027 forecast data published by World Bank in Jan 2026; Singapore forecast published by Singapore Ministry of Trade and Industry in Feb 2026

After a strong growth phase in 2025, the market entered a correction and accumulation phase in q1/2026

Stock Market Performance (points)



Market upgrade – a turning point for capital flows and stock valuation going forward



Source: Investing, Compiled

The market upgrade process continues to create a medium-term foundation for the capital market, particularly for enterprises with increasingly improved financial fundamentals and governance, as the market enters a correction and accumulation phase.

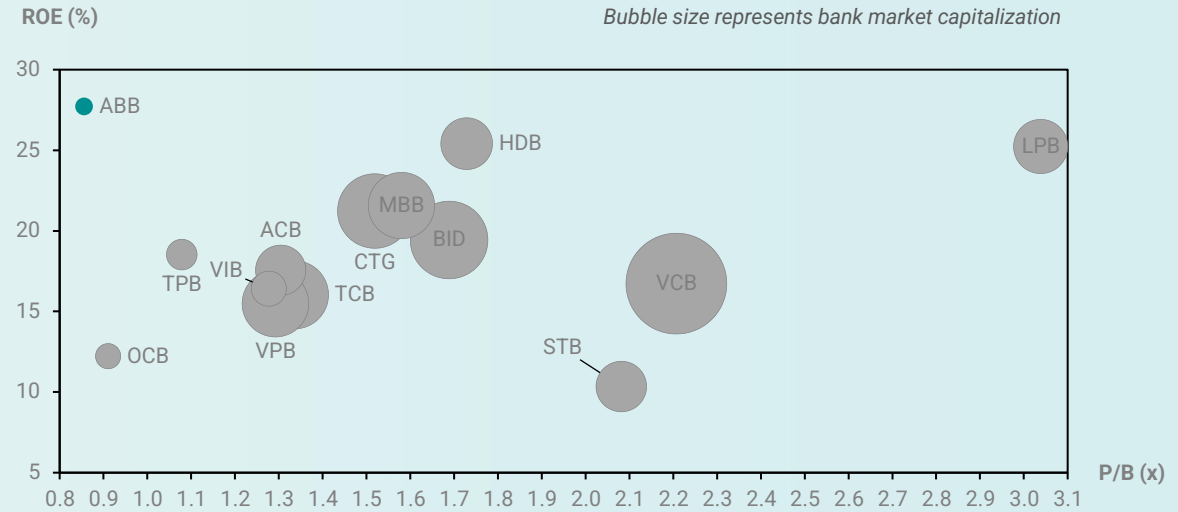
Share price stable, liquidity maintained at appropriate levels



Source: Investing

- In Q1/2026, ABB shares traded steadily in the range of VND 14,000–15,000 per share, with liquidity remaining positive and price movement in line with overall market trends.
- The share price performance reflects ABBank's improving financial fundamentals, positive business results, and strengthened asset quality, aligned with the capital increase roadmap and enhanced governance standards, amid a broader market entering a correction and accumulation phase.

Valuation reflects operating efficiency and improvement prospects



Source: Bloomberg

- ABBANK recorded improving ROE, ranking among banks with above-average operating efficiency relative to the market.
- ABB shares are trading at approximately 0.9–1.0x P/B, reflecting a cautious valuation amid continuously improving business performance and governance.
- The current valuation level creates a positive upside potential as the Bank's medium- to long-term business outlook is reinforced.

SECTION

03

Q1/2026 Business Results

Sustaining Growth Momentum – Unveiling a New Identity

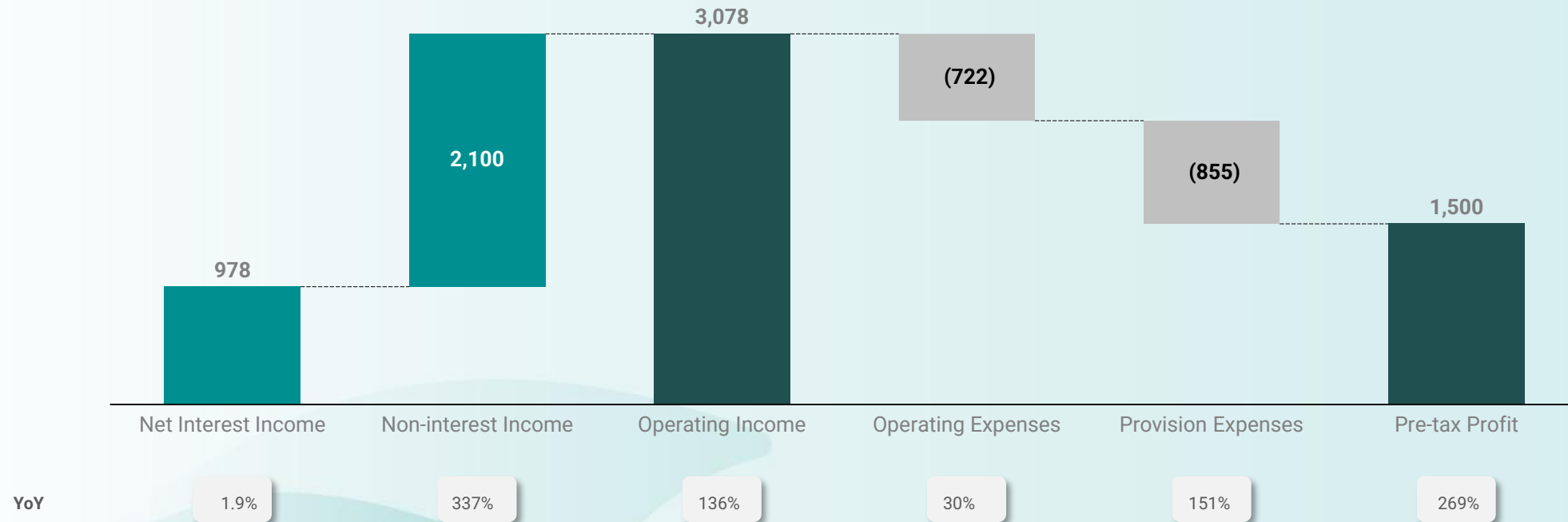


■ Improved
 ■ Declined
 ■ Unchanged

TA Total Assets	▲ 250,098 bil. VND +13.50% vs 2025	<p>Total assets reached VND 250,098 billion, growing in line with the Bank's strategy of selective expansion and financial foundation consolidation.</p>
PBT Profit before Tax	▲ 1,500 bil. VND +268.71% YoY	<p>Pre-tax profit reached VND 1,500 billion, reflecting improved operational efficiency and cost control, continuing the profit growth momentum achieved in 2025.</p>
ROE¹ Returns on Equity	▲ 25.10% 1Q25: 9.24%	<p>ROE reached 25.1%, continuing to affirm the Bank's attractive equity return capability in the market.</p>
ROA Return on Total Assets	▲ 2.04% 1Q25: 0.72%	<p>ROA reached 2.04%, reflecting enhanced asset utilization efficiency, equivalent to the average ROA of joint-stock commercial banks in the market.</p>
NPL Non-performing Loans Ratio ²	▼ 0.45% 4Q25: 0.53%	<p>NPL ratio continued to be maintained at a low level of 0.45%, demonstrating good asset quality control amid a still volatile market environment.</p>
CAR Capital Adequacy Ratio ³	▼ 10.98% 4Q25: 11.45%	<p>The capital adequacy ratio meets and exceeds State Bank regulations, supporting safe growth in the next phase.</p>
LDR Loan-to-Deposit Ratio ⁴	▼ 55.82% 4Q25: 62.55%	<p>The loan-to-deposit ratio as of 31/03/2026 stood at 55.82%, maintained at a safe level relative to regulations, reflecting abundant liquidity and the Bank's strong capacity to meet payment obligations.</p>

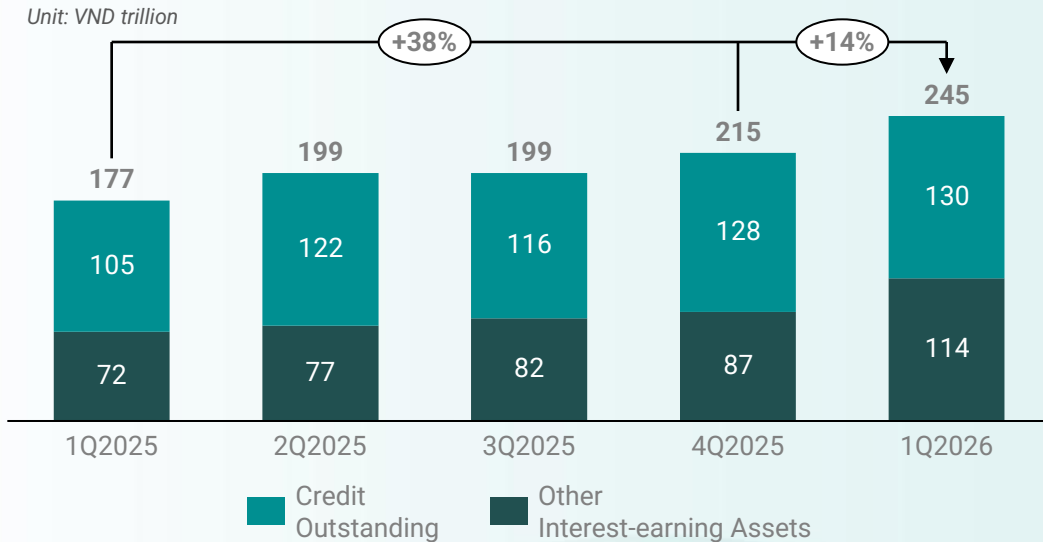
Income – Expense Structure (Q1/2026)

Unit: VND billion



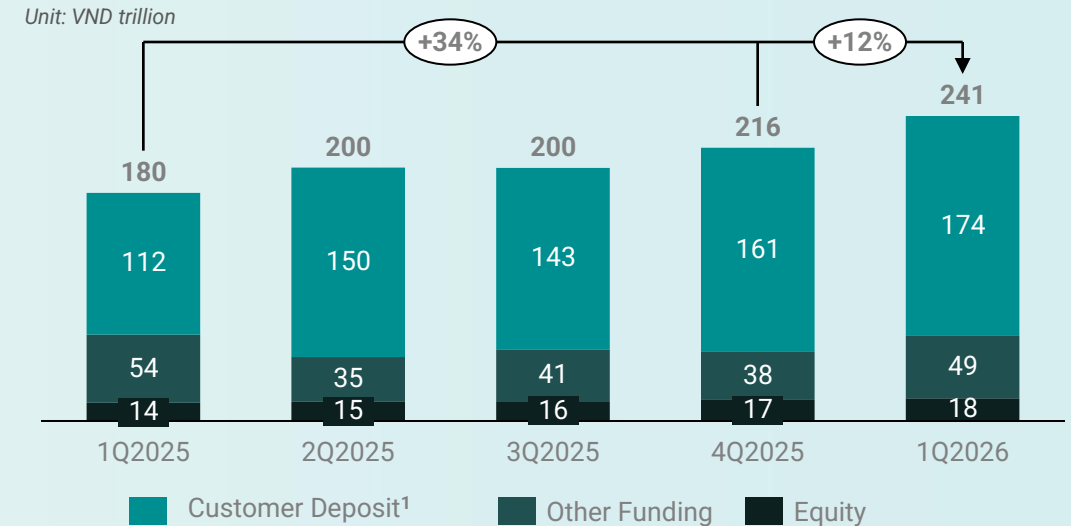
- **Total operating income** reached VND 3,078 billion, driven by simultaneous improvements in both net interest income and non-interest income.
- **Non-interest income** grew positively, contributing to diversification of service revenue and reduced reliance on traditional credit activities.
- **Pre-tax profit** reached VND 1,500 billion, amid prudent cost control and provisioning, reflecting improved profit quality and operating efficiency.

Interest-earning asset structure



- Total interest-earning assets in Q1/2026 reached VND 245 trillion, up 14% from the beginning of 2026 and 38% year-on-year. Of which, credit outstanding accounted for the largest share at 52%.
- Meanwhile, the bank proactively increased the share of other interest-earning portfolios, mainly from investment securities, from 10% in Q1/2025 to 20% in Q1/2026.

Funding structure

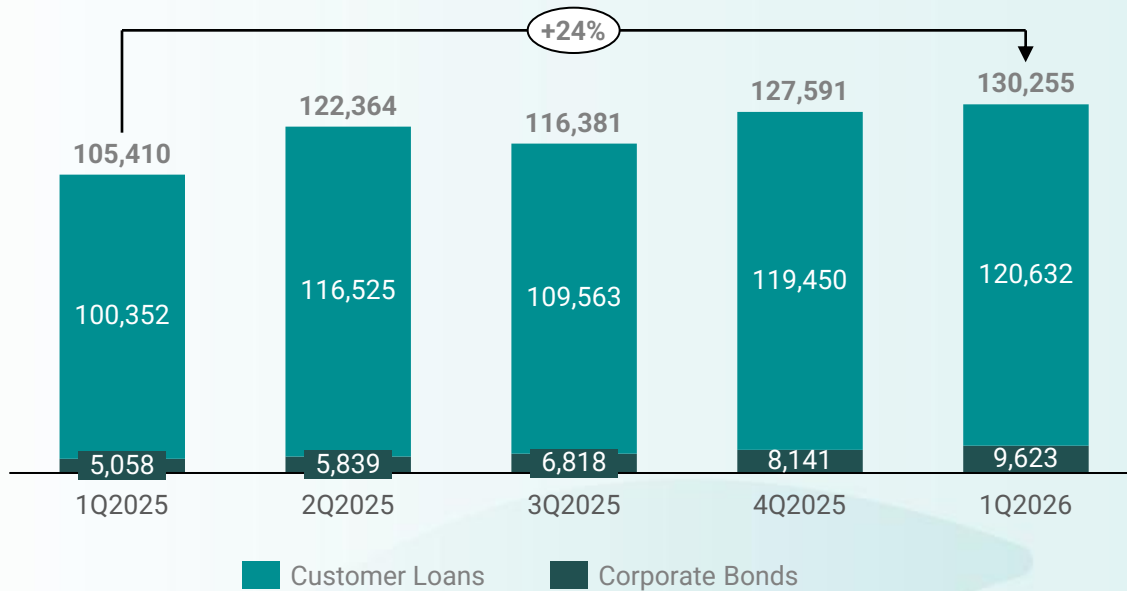


- Funding in Q1/2026 maintained growth momentum, meeting capital needs for credit, investment activities and ensuring safety ratios.
- Of which, customer deposits reached VND 174 trillion, continuing to serve as a pillar in the funding structure, contributing to a stable foundation and supporting the Bank's business operations.

Note: 1. Including customer deposits and issuance of valuable papers

Directed credit growth

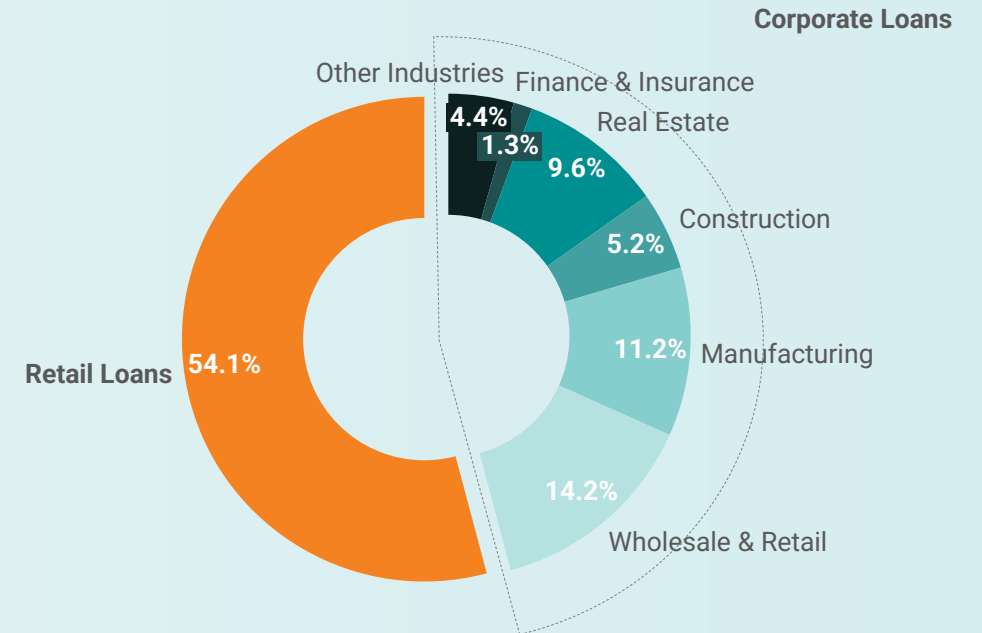
Unit: VND billion



- Credit outstanding at the end of Q1/2026 reached approximately VND 130 trillion, growing in line with the State Bank's management direction.
- Credit growth was maintained steadily across quarters, reflecting a selective expansion and risk control strategy.

Credit growth maintained on a foundation of strict risk control

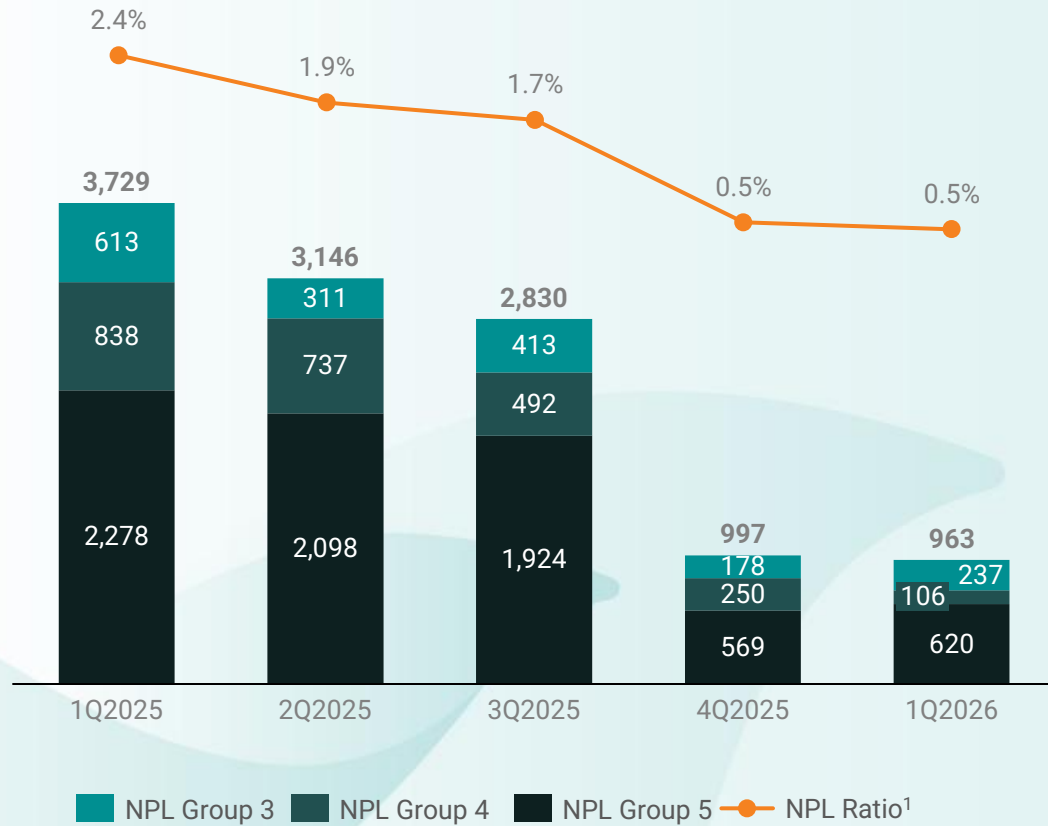
Credit portfolio structure



- The credit portfolio focuses primarily on the retail segment (54.1%) and low-risk industries such as wholesale-retail and manufacturing.
- The prudent credit structure contributes to credit quality control and asset quality maintenance amid a still volatile market.

Asset quality continues to improve

Unit: VND billion

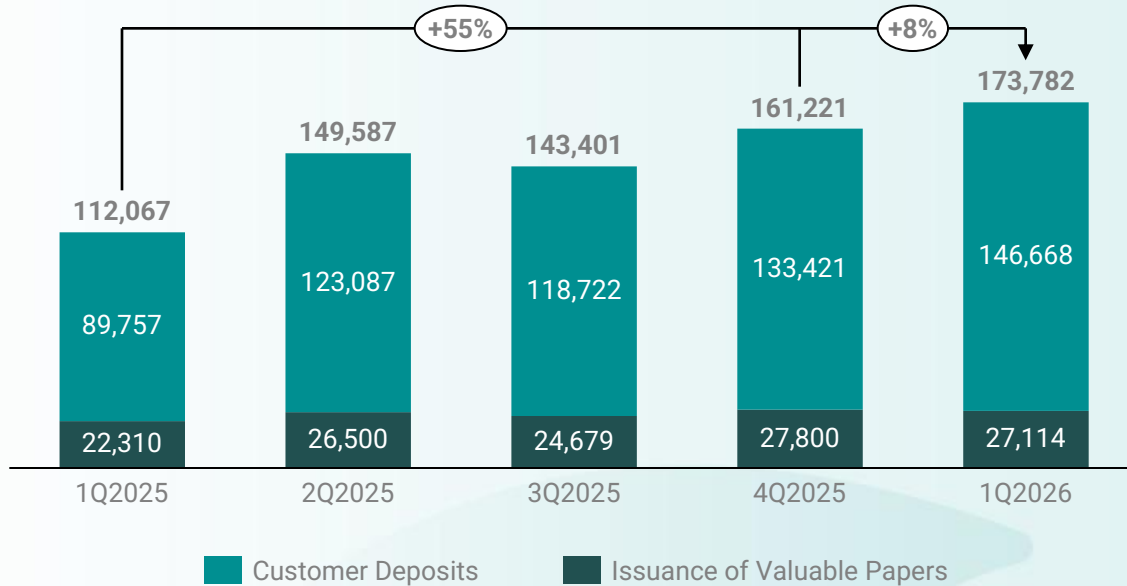


- In 2025 and early 2026, ABBank focused on implementing measures to improve credit quality, including resolving legacy bad debts, strengthening debt recovery, and tightly controlling the quality of new loans.
- The NPL ratio under Circular 31 declined sharply from 2.4% in Q1/2025 to approximately 0.5% in Q1/2026, with NPL groups 3–5 significantly reduced.
- The improvement in asset quality contributes to reducing provisioning pressure, creating room to support sustainable credit growth in subsequent phases.

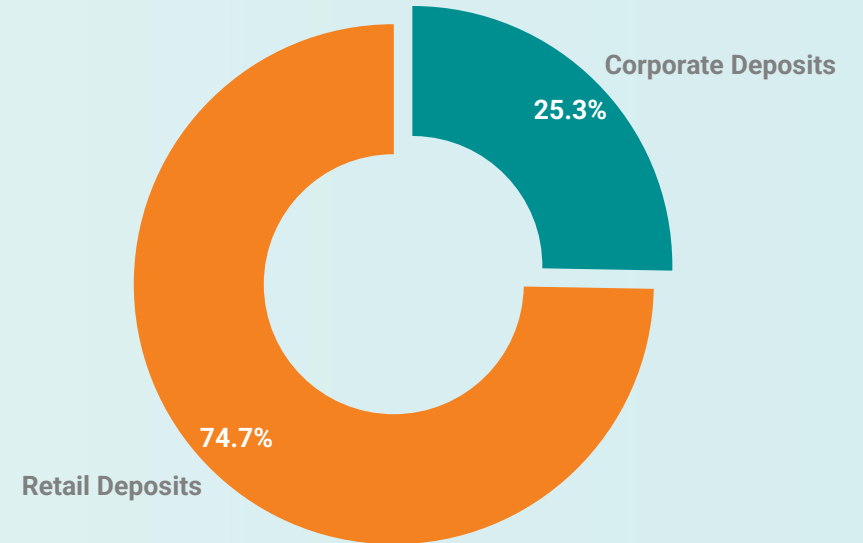
Note: 1. Per Circular 31/2024/TT-NHNN

Funding managed prudently

Unit: VND billion



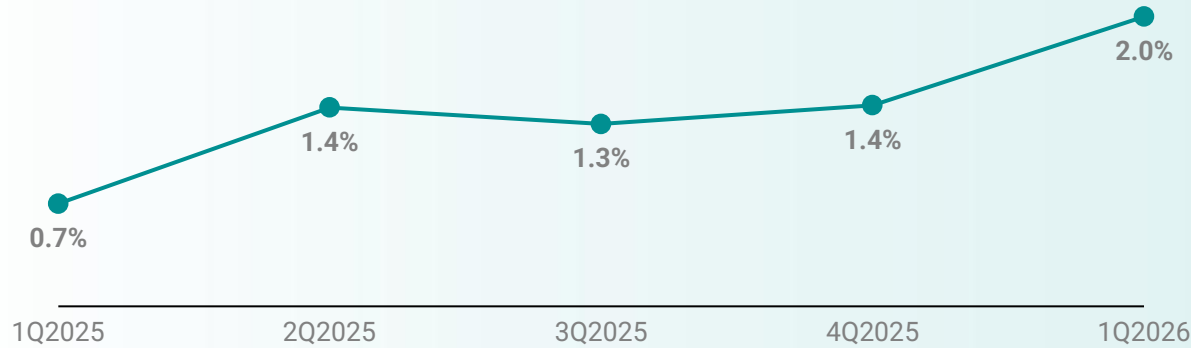
Customer Deposit Portfolio Structure



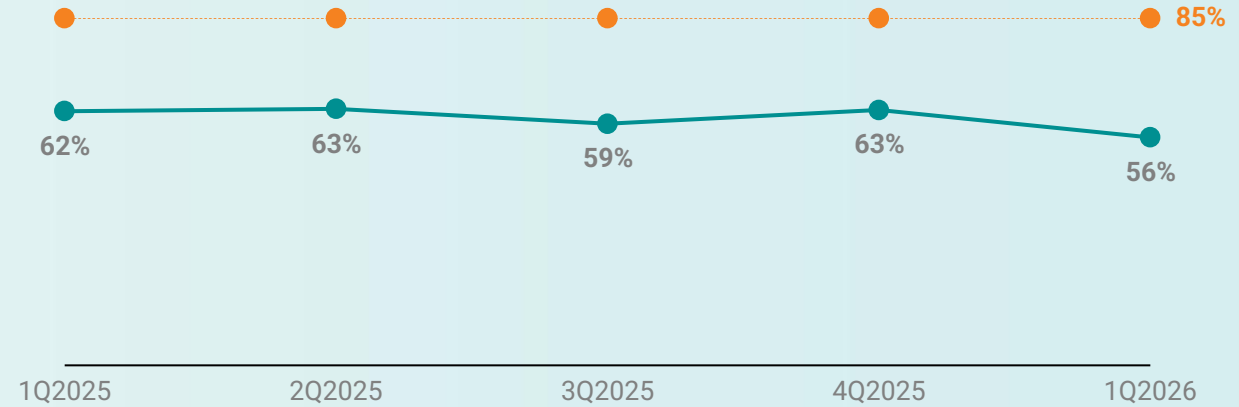
- **Deposit Growth:** Growth in Q1/2026 came primarily from customer deposit growth (reaching VND 146,668 billion, up 8% from the beginning of the year) toward stable funding sources, reducing reliance on short-term funding.
- **Deposit Structure:** Individual customer deposits accounted for 74.7% and corporate customers 25.3%, reflecting the priority on sustainable funding, minimizing large customer concentration risk, and enhancing liquidity stability.

Operating indicators improved significantly, enhancing efficiency and ensuring capital safety

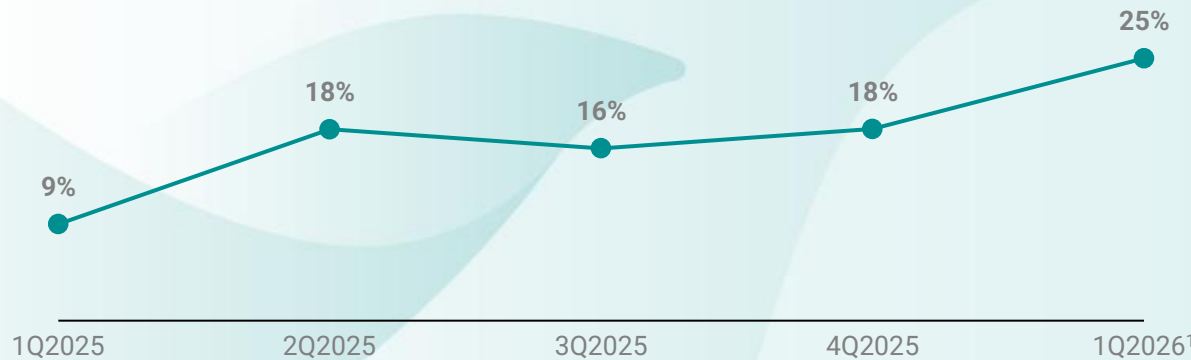
Return on Total Assets



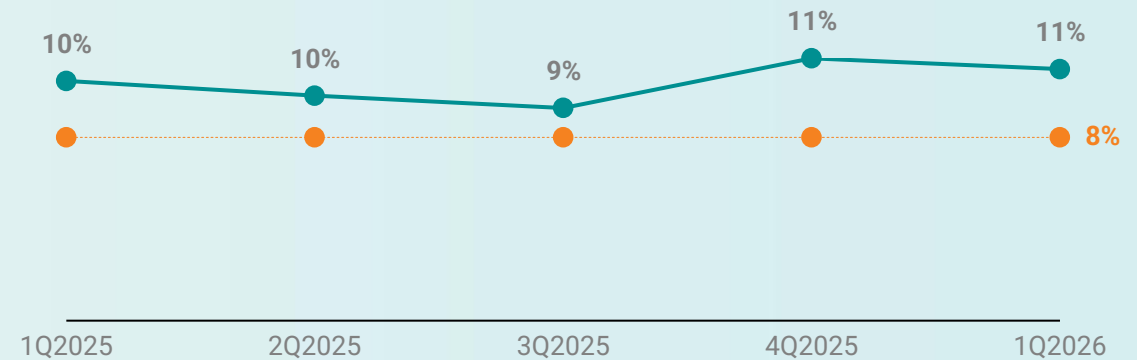
Loan-to-Deposit Ratio²



Return on Equity



Capital Adequacy Ratio³



Note: 1. Including VND 3,621.7 billion charter capital increase approved by SSC; 2. Per Circular 22/2019/TT-NHNN; 3. Per Circular 41/2016/TT-NHNN

Key Highlights



Completion of the Environmental & Social Management System (ESMS) Project



The ESMS has been integrated into the credit appraisal, approval, and management process to:

- Identify and control environmental and social risks in the loan portfolio
- Improve credit quality and minimize long-term risks
- Meet the requirements of international financial institutions and capital providers.

The ESMS implementation contributes to strengthening risk governance, laying a foundation for safe and sustainable credit growth.

The completion of ESMS is one of the important risk governance foundations supporting ABBank in implementing the 2026 growth plan in an efficient, safe, and sustainable manner.

Deploying comprehensive digital solutions for Business Households

- Open payment accounts 100% online on the app.
- Offer payment speaker devices, cashback.
- Simplified processes.
- Deploy solution set for transitioning from lump-sum tax to declaration-based tax.



Deploying card promotion programs, flexible pre-approval credit limits, enhancing customer experience and increasing conversion rates.

At the end of Q1.2026, the number of credit cards issued increased **340%** compared to the same period last year.

The Bank Partners with Individual Customers

RETAIL DIGITAL BANKING

Individual customers registered on the digital platform grew **205%** year-on-year.

Average transactions on the digital platform exceeded **8 million** transactions, growing **60%** year-on-year.



ABBANK BUSINESS - CORPORATE CUSTOMERS

ABBank Business continuously expanded non-credit product features, convenient and secure for corporate customers in Q1.2026



CERTIFICATE OF DEPOSIT SOLUTION

Allow opening certificate of deposit on ABBANK Business app

IMPROVED ONLINE CORPORATE ACCOUNT OPENING FLOW

- Allow opening foreign currency accounts
- Automate post-audit process



ONLINE GUARANTEE UPGRADE

- Add guarantee adjustment flow
- Improve internal operation flow

SECURITY & SAFETY

- **Bshield** security solution for transaction approval
- **SIMO** connection for suspicious transaction alerts

ABBank Business digital banking continuously upgrades and adds features for corporate customers to independently conduct transactions and services. At the same time, internal processes are improved to focus resources and time on business promotion.

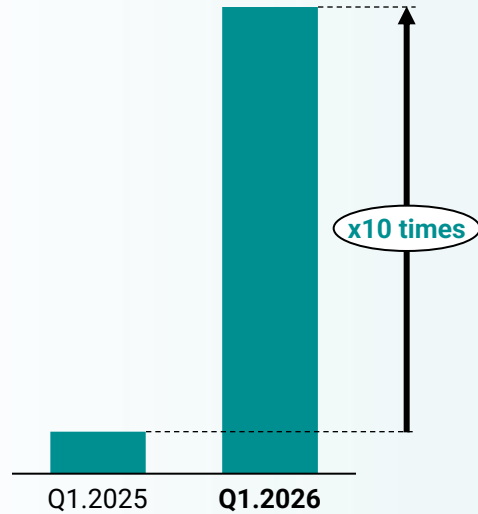
Q1.2026 growth vs. same period

01. Active customers increased **14%**
02. Transactions per active customer increased **3.4x**
03. Number of transactions on digital channels increased **4.6x**
04. Online international remittance transaction ratio increased **52%**
05. Online foreign currency sales value increased **19x**

The Bank Partners with Corporate Customers



Insurance sales grew remarkably...



Growth of more than **x10** times, reflecting:

- Effective implementation of bancassurance strategy.
- Clear improvement in cross-selling capability at business units.
- Recovery momentum in insurance demand.

...driven by several key growth drivers

- Strengthening cooperation with reputable insurance partners
- Standardizing sales processes & training sales force
- Intensifying exploitation of existing customer base

Life Insurance

DAI-ICHI LIFE

Non-life Insurance



(Newly launched in 2026)



2026 Business Plan

Sustaining Growth Momentum – Unveiling a New Identity



Total Assets

VND 291 trillion

+32.04% vs 2025

Aligning growth with capital capacity and risk appetite

Customer Deposits¹

VND 247.4 trillion

+53.46% vs 2025

Prioritizing stable funding, reasonable cost, and retail foundation

Loan-to-Deposit Ratio²

<70%

Maintaining safe liquidity and credit growth headroom

Pre-tax Profit

VND 4,500 billion

+27.77% vs 2025

Reflecting improved business efficiency and cost control

Return on Total Assets

1.41%

equivalent to 2025

Maintaining high asset utilization efficiency within the system

NPL Ratio³

<1.5%

Targeting tighter credit risk control and improved asset quality

Note: 1. Including customer deposits and issuance of valuable papers; 2. Per Circular 22/2019/TT-NHNN; 3. Per Circular 31/2024/TT-NHNN

The 2026 Plan is built on the financial foundation and risk governance consolidated during 2025, with a focus on efficient – safe – sustainable growth.

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