



UNITED TO BUILD READY TO BREAK THROUGH



ANNUAL
REPORT
2025



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LIST OF ABBREVIATIONS

ABBank An Binh Commercial Joint Stock Bank	EB Executive Board	PBT Profit Before Tax
BOD Board of Directors	FDI Foreign Direct Investment	RP Risk Provision
BR Business Registration	FS Financial Statements	ROA Return on Assets
Br. Branch	GDP Gross Domestic Product	ROE Return on Equity
BU Business Unit	GMS General Meeting of Shareholders	SB Supervisory Board
CAR Capital Adequacy Ratio	HNX Hanoi Stock Exchange	SBV State Bank of Vietnam
CC Corporate Customers	IC Individual Customers	SME Small and Medium Enterprises
CEO Chief Executive Officer	IA Internal Audit	SSC State Securities Commission
CS Customer Service	JSCB Joint Stock Commercial Bank	

MESSAGE FROM THE CHAIRMAN OF THE BOARD OF DIRECTORS

Dear Valued Shareholders, Investors, Partners and Customers,

The year 2025 concluded amid continued macroeconomic volatility, intensifying competitive pressures, and increasingly stringent requirements in terms of risk management, financial strength, technology, and customer experience. Against this backdrop, An Binh Commercial Joint Stock Bank (ABBank) demonstrated its resilience, internal strength, and adaptability, marking a year of breakthrough growth and laying an important foundation for the next stage of development.

In 2025, ABBank's total assets exceeded VND 220 trillion for the first time— an increase of nearly 25% compared to 2024 and reaching over 110% of the plan; while profit before tax reached VND 3,522 billion – a growth of over 350% compared to 2024 and reaching 196% of the plan. These achievements were accompanied by clear improvements in operational efficiency, governance capability, and the quality of growth. Such results not only reflect ABBank's strong financial performance, but also affirm that the Bank is moving in the right direction, steadily building a solid foundation for a new growth cycle that is safe, sustainable, and resilient.

On behalf of the Board of Directors, I would like to express my sincere appreciation for the commitment and support of our Shareholders and Investors; the trust and continued partnership of our Partners and Customers; and the unwavering dedication, strong sense of responsibility, and aspiration to contribute demonstrated by the entire ABBank team - key factors that made these meaningful achievements possible over the past year.

Entering 2026, ABBank stands before new development opportunities with clear strategic priorities: accelerating business growth while ensuring safety and efficiency; strengthening financial capacity and market position; driving comprehensive digital transformation; and continuing to refine the organizational model, develop human resources, and foster a strong corporate culture. The year 2026 also marks the official rollout of ABBank's new brand identity—not merely a change in appearance, but a strategic declaration reflecting our commitment to transformation, enhanced service capability, broader reach, and more sustainable development.

We believe that ABBank's greatest value lies in the trust of our customers, the long-term commitment of our shareholders, our responsibility to the community, and our meaningful contributions to the overall socio-economic development.

With an increasingly solid foundation in place, and driven by a spirit of acceleration, breakthrough and aspiration, ABBank looks forward to continuing to receive your trust and partnership on our journey toward becoming one of the most effective joint-stock commercial banks, targeting a market capitalization of VND 100 trillion in the coming years, built on the principles of safety, transparency, and high standards of governance.



VU VAN TIEN

Chairman of the Board of Directors



Entering 2026, ABBank stands before new development opportunities with clear strategic priorities: accelerating business growth while ensuring safety and efficiency; strengthening financial capacity and market position; driving comprehensive digital transformation; and continuing to refine the organizational model, develop human resources, and foster a strong corporate culture.

VU VAN TIEN

Chairman of the Board of Directors



CONTINUOUS DEVOTION



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GENERAL INFORMATION

Full name in Vietnamese:

Ngân hàng Thương mại Cổ phần An Bình

Full name in English:

An Binh Commercial Joint Stock Bank

Vietnamese abbreviation:

Ngân hàng An Bình

English abbreviation:

ABBank

Business Registration Certificate No. 0301412222 initially issued by the Ho Chi Minh City Department of Planning and Investment (now the Ho Chi Minh City Department of Finance) on May 17, 1993, and its 29th amendment issued by the Hanoi Department of Planning and Investment (now the Hanoi Department of Finance) on June 28, 2023.

Establishment and Operation License initially issued as No. 0031/NH-CP on April 15, 1993; License re-issuance No. 120/GP-NHNN dated December 12, 2018, by the State Bank of Vietnam; and the SBV's Decisions on the amendment and supplementation of License No. 120/GP-NHNN, with the latest update on August 6, 2025.

Head office address: 1st, 2nd, 3rd Floor, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi

Phone number: (84-24) 37 612 888

Website: www.abbank.vn

Stock code: ABB



CHARTER CAPITAL AS OF DECEMBER 31, 2025

10,350,367,620,000 VND

BUSINESS FIELDS

ABBank conducted Commercial bank operations in accordance with the regulations of the laws and SBV, including:



Receiving call deposits, term deposits, savings deposits and others;



Issuing certificates of deposit;



Providing credit in the form of loans; discounting and rediscounting; bank guarantees; issuing credit cards; domestic factoring, international factoring; letters of credit; debt acquisition; other forms of credit extension in accordance with the regulations of the Governor of the SBV;



Opening payment accounts for customers;



Providing payment instruments;



Providing payment services via accounts: Performing domestic payment services including cheques, payment orders, collection orders, payment authorizations, debit authorizations, money transfers, bank cards, collection and payment services; Performing international payment services and other payment services as approved by the SBV in accordance with the regulations of the Governor of the SBV;



Borrowing capital from the SBV in the form of refinancing in accordance with the regulations of the Law on the SBV; borrowing and lending; receiving deposits; buying and selling debt instruments with credit institutions and foreign banks in accordance with the regulations of the SBV; borrowing and lending abroad in accordance with the provisions of law;



Opening accounts at the SBV; opening payment accounts at credit institutions providing payment services via accounts; opening payment accounts abroad in accordance with the provisions of foreign exchange regulations;



Organizing internal payments and participating in the national interbank payment system; participating in international payment systems when meeting the conditions stipulated by the Government and approved by the SBV;



Conducting foreign exchange business and providing foreign exchange services in the domestic and international markets in accordance with regulations on foreign exchange, other relevant laws, and regulations of the SBV;



Performing the following services in accordance with the regulations of the Governor of the SBV: Cash management services; treasury services; asset custody services, safe deposit box rentals; providing money transfer services, collection and payment services, and other non-account payment services; trading SBV bills and corporate bonds; trading other valuable papers; money brokerage; other services related to factoring and letters of credit; providing consultancy on banking and other business activities as specified in the License;



E-wallets;



Contributing capital and purchasing shares in accordance with the provisions of law;



Entrusting, accepting entrustment, and acting as an agent in banking activities, and acting as a payment agent in accordance with regulations of the Governor of the SBV; performing insurance agency activities in accordance with the law and the regulations of the Governor of the SBV;



Trading Government debt instruments, Government-guaranteed bonds, and local government bonds; issuing bonds; securities custody; supervisory banking operations; acting as a collateral management agent in accordance with relevant laws and regulations of the Governor of the SBV;

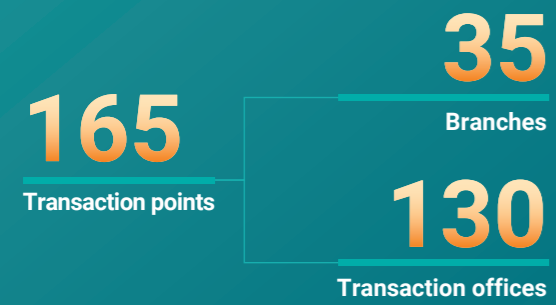


Other activities after obtaining approval from the SBV.

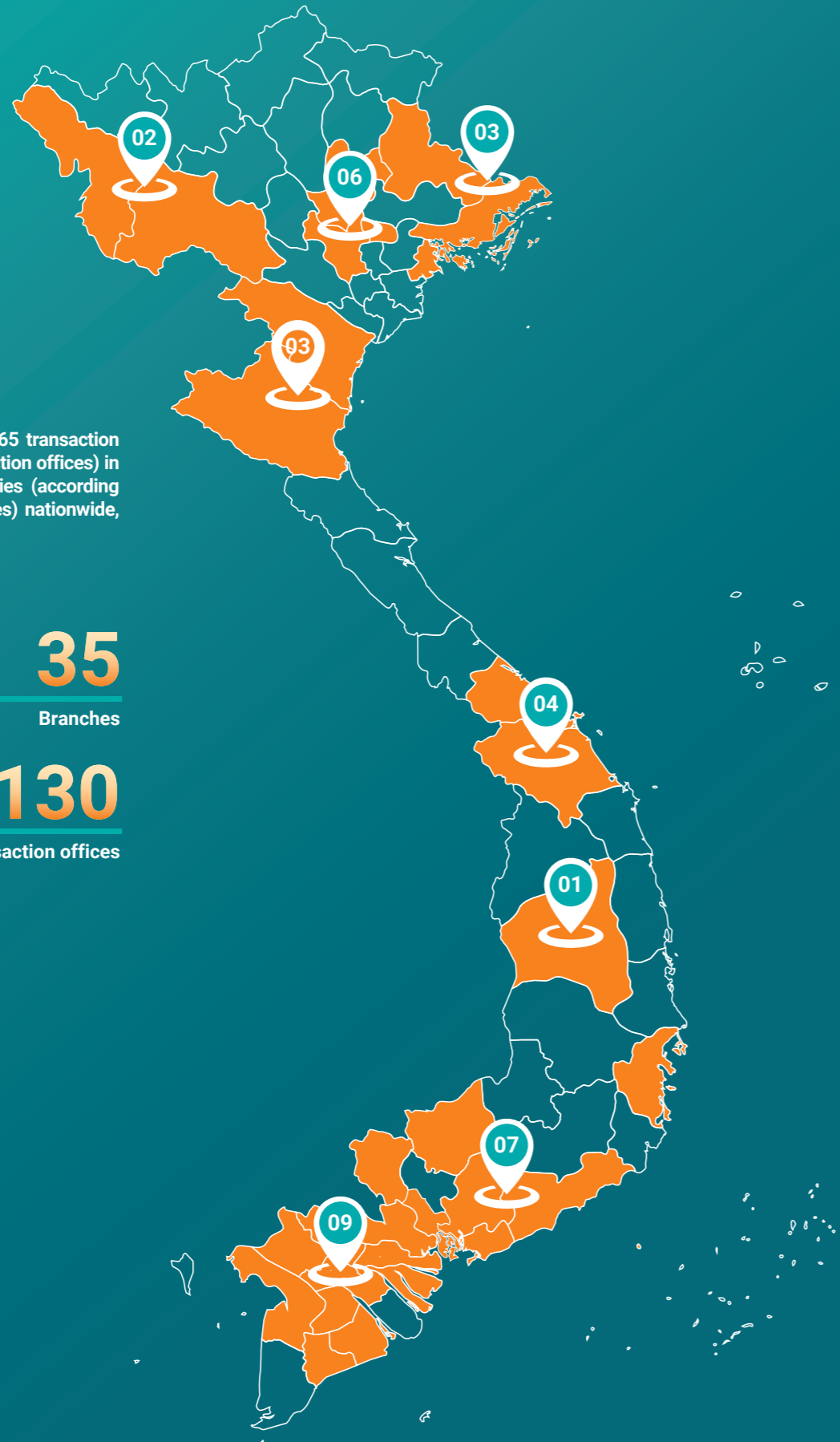
BUSINESS PRESENCE

By the end of 2025, ABBank has 165 transaction points (35 branches and 130 transaction offices) in 25 centrally governed provinces/cities (according to the new administrative boundaries) nationwide, located in 8 geographical areas.

Distribution chart of



- Red River Delta
- North West
- North East
- North Central
- South Central Coast
- Central Highlands
- South East
- Mekong Delta



35 Branches distributed by geographical area

In 2025, ABBank accelerated investments in facility renovation, coupled with a brand identity refresh and modern designs across all transaction points, aimed at delivering an optimal customer experience. Regarding network development, ABBank focused on reviewing and optimizing the operational efficiency of its branch and transaction office network.

06 **Red River Delta**

Hanoi Br., Vinh Phuc Br., Bac Ninh Br., Hai Phong Br., Hung Yen Br., Thai Binh Br.

02 **North West**

Son La Br., Dien Bien Br.

03 **North East**

Thai Nguyen Br., Lang Son Br., Quang Ninh Br.

03 **North Central**

Nghe An Br., Thanh Hoa Br., Thua Thien Hue Br.

04 **South Central Coast**

Da Nang Br., Khanh Hoa Br., Quang Nam Br., Binh Thuan Br.

01 **Central Highlands**

Gia Lai Br.

07 **South East**

Ba Ria - Vung Tau Br., Binh Duong Br., Binh Phuoc Br., Ho Chi Minh City Br., Dong Nai Br., Tay Ninh Br., Sai Gon Br.

09 **Mekong Delta**

Long An Br., Tien Giang Br., Vinh Long Br., Dong Thap Br., An Giang Br., Kien Giang Br., Can Tho Br., Soc Trang Br., Bac Lieu Br.

VISION - MISSION - CORE VALUES



VISION

To become one of the leading joint stock commercial banks in Vietnam, focusing on retail banking.



MISSION

To provide Financial Solutions which are Effective, Fast and Satisfactory to customers' demands.



CORE VALUES

CUSTOMER-CENTRICITY

HUMAN RESOURCES ARE ASSETS

COLLABORATION FOR DEVELOPMENT

FLEXIBILITY AND ADAPTABILITY

DISCIPLINED TO SUCCEED



GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Management model

Pursuant to the charter of ABBank and applicable regulations, ABBank's management and governance structure follows the joint-stock company model as follows:



General Meeting of Shareholders

GMS includes all shareholders holding voting rights and is the highest decision-making body of ABBank. GMS's major rights and obligations including: Approving the Bank's development orientation; Approving the Charter, amending and supplementing the Charter of the Bank; Deciding on the number of members of the Board of Directors and the Supervisory Board for each term; Electing, dismissing, removing, adding members, and replacing members of the Board of Directors and the Supervisory Board; Approving annual financial statements; Approving the profit distribution plan after fulfilling tax obligations and other financial obligations; Deciding on investing, buying and selling fixed assets of ABBank whose investment level, expected purchase price or original price in case of sale of fixed assets is valued at 20% or more of ABBank's charter capital stated in the latest audited financial statements; Deciding on division, separation, consolidation, merger, conversion of legal form, dissolution or requesting the Court to open bankruptcy proceedings for the Bank;...

GMS approves decisions under its authority by voting at the meeting or consulting opinions in writing in compliance with the provisions of law and the Bank's Charter.

Resolutions of GMS are passed when they are at least approved by at least 50% of total votes of the shareholders present, except for other cases where over 65% of total votes is required such as: changing charter capital; offering shares, including the type of shares and the number of new shares to be offered; investing, buying and selling fixed assets whose investment level, expected purchase price or original price in case of sale of fixed assets is valued at 20% or more the charter capital; division, separation, consolidation, merger, conversion of legal form, dissolution or requesting the court to open bankruptcy proceedings.

Details are as follows:

ABBank's Annual General Meeting of Shareholders 2025 took place on April 18, 2025 in Hanoi (held within 4 months from the ending date of the fiscal year in accordance with regulations).

Shareholders are entitled to attend the GMS in accordance with the prevailing provisions of the Law on Enterprises and the Bank's Charter.

Shareholders eligible to participate in GMS have been notified via email/letter sent to the registered Shareholder's address; announced on the website and information disclosure channels in accordance with regulations on organizing GMS meetings.

The contents and documents of the GMS are publicly announced to Shareholders 21 days before the meeting date in accordance with the provisions of law and the provisions of ABBank's Charter at www.abbank.vn.

Minutes, meeting resolutions and documents approved by the GMS are publicly announced to Shareholders within 24 hours from the end of the meeting on the Bank's website at www.abbank.vn in accordance with the provisions of law and ABBank's Charter.



Board of directors:

Role of BOD: BOD is the governing body of ABBank, vested with full authority to act on behalf of the Bank in deciding and exercising its rights and obligations, except for the matters under GMS's authority. The BOD is responsible for ensuring all Bank's activities are in compliance with applicable laws, the Bank's Charter and the internal regulations of ABBank.

Member of BOD: As of 31 December 2025, the BOD consists of 06 members. All members of the BOD are non-executive members, including 02 independent members.

List of BOD members and their ownership rate of shares with voting rights (*):

Full name and position	Executive	Non-executive (**)	Independent	BOD members	Ownership rate of shares with voting rights
Chairman: Mr. Vu Van Tien		x		June 10, 2003	Individual ownership: 0.365%; Representing 100% of shares owned by Geleximco Group - Joint Stock Company at ABBank: 12.779%
Vice Chairman: Mr. Dao Manh Khang		x		May 27, 2011	0.801%
Board Member: Mr. Syed Ahmad Taufik Albar		x		April 18, 2025	Representing 100% of Maybank's capital contribution in ABBank (equivalent to 16.394% of ABBank's charter capital)
Board Member: Mr. Nguyen Danh Luong		x		April 25, 2018	0.045%
Board Member: Ms. Do Thi Nhung		x	x	April 28, 2023	0%
Board Member: Mr. Trinh Thanh Hai		x	x	April 18, 2025	0.018%

(*) ABBank does not issue other types of shares, other than common shares with voting rights.

(**) Non-executive BOD members (hereinafter referred to as non-executive members) are those who are not General Director (Director), Deputy General Director (Deputy Director), Chief Accountant and other executive members in pursuant to the Bank's Charter (based on Article 3 of Decree No.155/2020/ND - CP dated 31st of December 2020 of the Government giving in details the implementation of some provisions of the Law on Securities).

GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Introduction of Members of the BODs for the 2023–2027 term:



Mr. VU VAN TIEN

- Year of birth: 1959
- Chairman
- Chairman of the ESG Strategy and Sustainable Development Committee
- Chairman of Human Resource Committee
- Member of Strategy Committee
- Chairman of the Debt Resolution Council
- Chairman of the Risk Resolution Council
- Bachelor of Economics

Mr. Vu Van Tien is one of the most successful and prestigious entrepreneurs in Vietnam. He has been honored to be awarded numerous medals, orders and certificates of merit from the State and the Government for his great contribution to Vietnam's economic development such as First-class Labor Medal, Third - class Labor Medal, Medal "For the Young Generation", Certificate of Merit from the Prime Minister, Certificate of Merit from the People's Committee of Hanoi, Red Star Award, Elite citizen of the capital in 2015, etc. He has been a member of ABBank's BOD since 2003.

Positions in other organizations: None



Mr. DAO MANH KHANG

- Year of birth: 1969
- Vice chairman
- Chairman of the Strategy Committee
- Member of the Human Resource Committee
- Doctor of Economics

Mr. Dao Manh Khang has 32 years of experience in the banking and finance sector and has completed 20 years of service at ABBank's Supervisory Board and BOD.

Positions in other organizations: None



Mr. SYED AHMAD TAUFIK ALBAR

Year of birth: 1972
Member of the BOD
Member of the Strategy Committee
Master of Economics

Mr. Syed Ahmad Taufik Albar is an expert in Accounting, Finance and Banking with 27 years of experience, having held key positions at Shell Group (Malaysia, Australia, The Netherlands), Axiata Group (Malaysia, Cambodia), RHB Bank (Malaysia), and Maybank (Malaysia). He is currently the Group CEO of Community Financial Services at Maybank Group.



Mr. NGUYEN DANH LUONG

Year of birth: 1957
Member of the BOD
Chairman of the Risk Management Committee
Member of the Strategy Committee
Member of the Risk Resolution Council
Doctor of Economics, majoring in Finance

Mr. Nguyen Danh Luong has 38 years of experience in the fields of accounting, finance, business management and risk management. He previously held key positions at the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) such as Director of the Trading Center, Director of the Transaction Center, Deputy General Director and Member of the Board of Directors. He was elected as an Independent Member of ABBank's Board of Directors for the 2018–2022 term and was re-elected as a Member of ABBank's Board of Directors for the 2023–2027 term.

Positions in other organizations: None



Ms. DO THI NHUNG

Year of birth: 1960
Independent Member of the BOD
Member of the Strategy Committee
Bachelor of Economics, majoring in Credit
Senior Political Theorist, National Academy of Politics

Ms. Do Thi Nhung has 43 years of experience in the banking sector. She served as an independent member of the BOD of Tien Phong Commercial Joint Stock Bank for 5 years.

Positions in other organizations: None



Mr. TRINH THANH HAI

Year of birth: 1964
Independent Member of the BOD
Member of the Strategy Committee
Member of the Risk Management Committee
Master of Business Administration (MBA)

Mr. Trinh Thanh Hai has over 35 years of experience holding leadership and management positions at major financial institutions in the United States and Vietnam such as Indochina Capital, New York Life and Bao Viet. Mr. Trinh Thanh Hai previously served as an Independent Member of the Board of Directors and Chairman of the Risk Management Committee at SHB and as an Independent Member of ABBank's Board of Directors (2016–2018).

Management positions held at other companies: Independent Member of the Board of Directors and Chairman of the Audit Committee at Van Phu Invest Investment JSC; Independent Member of the Board of Directors (non-executive) of VinaCapital Vietnam Opportunity Fund – VOF (UK).

GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Activities of the Board of Directors

In 2025, the Board of Directors held 05 meetings. In addition, in accordance with regulations and resolutions issued by the Board of Directors, ABBank conducted voting via email to approve various policies and internal decisions.

Attendance of BOD members at meetings is as follows:

Full name and position	Meetings already attended	Meetings not attended	Meetings eligible to attend	Note
Chairman of the Board: Mr. Vu Van Tien	4	1 (*)	5	Mr. Vu Van Tien was elected as the Chairman of the Board of Directors effective from November 14, 2025.
Vice Chairman of the Board: Mr. Dao Manh Khang	5	0	5	Mr. Dao Manh Khang resigned from the position of Chairman of the BOD and was elected as Vice Chairman of the Board effective from November 14, 2025.
Board Member: Dato' John Chong Eng Chuan	1	0	1	The Board Member served until April 17, 2025 due to Maybank changing its capital representative at ABBank.
Board Member: Mr. Foong Seong Yew	1	1	2	The Board Member served until June 4, 2025, due to Maybank's change of its capital representative at ABBank.
Board Member: Mr. Nguyen Danh Luong	5	0	5	
Independent Board Member: Ms. Do Thi Nhung	5	0	5	
Independent Board Member: Mr. Tran Ba Vinh	1	0	1	The Board Member served until June 4, 2025 due to a resignation request, which was approved at the Annual General Meeting of Shareholders held on April 18, 2025
Board Member: Mr. Syed Ahmad Taufik Albar	4	0	4	
Independent Board Member: Mr. Trinh Thanh Hai	4	0	4	

(*) Mr. Vu Van Tien was absent from the 01 meeting of the Board of Directors and authorized another member of the Board of Directors to attend and vote on his behalf.

Voting by written opinion of Board Members

Full name and position	Number of written opinion solicitations from Board Members	Not participate in voting	Participate in voting
Chairman of the Board: Mr. Vu Van Tien	108	0	108
Vice Chairman of the Board: Mr. Dao Manh Khang	107	0	107
Board Member: Dato' John Chong Eng Chuan	30	13	17
Board Member: Mr. Foong Seong Yew	44	25	17
Board Member: Mr. Nguyen Danh Luong	120	0	120
Independent Board Member: Ms. Do Thi Nhung	118	0	118
Independent Board Member: Mr. Tran Ba Vinh	30	9	30
Board Member: Mr. Syed Ahmad Taufik Albar	90	0	90
Independent Board Member: Mr. Trinh Thanh Hai	90	0	90

BOD's assessment: BOD members conduct assessment and self-assessment according to the Operational Regulations of ABBank's BOD and the provisions of the laws.

GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Sub-committees under the board of directors

Sub-committees under BOD include Risk Management Committee, Human Resource Committee, Strategy Committee, ESG Strategy and Sustainable Development Committee. In addition, the Risk Treatment Committee and Debt Settlement Committee are also under BOD.

Strategy Committee (SC): Strategy Committee is established to give advice and support to BOD in building, monitoring and supervising the implementation of ABBank's development strategy.

Risk Management Committee (RMC): RMC is established to help BOD with exercising its rights and obligations in making decisions on risk management policies and monitoring the implementation of risk mitigation solutions (except for matters under GMS' authority).

Human Resource Committee (HRC): HRC is established to help BOD with exercising its rights and obligations in making decisions on human resource management and structure of the Bank (except for the matters under GMS' authority).

ESG Strategy and Sustainable Development Committee: Established with the function of advising, consulting, and supporting the Board of Directors in orienting the formulation, implementation, and supervision of the sustainable development strategy; as well as activities, programs, and initiatives related to environmental, social, and governance (ESG) matters of ABBank, ensuring alignment with the Bank's sustainable development strategy.

Risk Management Council: RMC is established with the main duties of giving advice and making decisions on the implementation of the policy on provision for credit risk in accordance with the laws and the ABBank's regulations.

Debt Settlement Council: DSC is established with the main duties of giving advice and supporting BOD in debt settlement.



Supervisory Board

Supervisory Board is the governing body of ABBank responsible for overseeing ABBank's operations in order to accurately assess business activities and financial situation of the Bank. Supervisory Board undertakes internal audit, supervision and assessment on the Bank's compliance with the laws, the Charter, the internal regulations and the resolutions and decisions of GMS and BOD.

List of Supervisory Board's members and their ownership rate of shares with voting rights (*)

No.	Full name	Position	Ownership rate of shares with voting rights
1	Nguyen Thi Hanh Tam	Chief Supervisor	0,002%
2	Nguyen Hong Quang	Member of the Supervisory Board	0%
3	Nguyen Thi Thanh Thai	Member of the Supervisory Board	0,007%

(*) ABBank does not issue other types of shares, other than common shares with voting rights.



GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Supervisory Board (2023 – 2027 term)



Ms. NGUYEN THI HANH TAM

Head of the Supervisory Board

Year of birth: 1972
Bachelor of Finance and Credit
Bachelor of Accounting
Master of Business Administration
Chief Accountant Certification.

Ms. Nguyen Thi Hanh Tam has 33 years of experience in accounting and auditing in banking and finance. She has held the positions of Financial Accounting Manager - Vietcombank Leasing and Head of Finance and Accounting Department - Bao Viet Commercial Joint Stock Bank. She has been holding the position of Head of the Supervisory Board of ABBank since 2010.



Mr. NGUYEN HONG QUANG

Member of the Supervisory Board

Year of birth: 1977
Bachelor of Banking and Finance
Bachelor of Accounting and Audit
Master of Business Administration

Mr. Nguyen Hong Quang has 26 years of experience in Finance - Banking, nearly 24 years working at ABBank, including nearly 5 years as Director of Small and Medium Enterprise (SME) Customer Division and member of ABBank's BOM. Mr. Nguyen Hong Quang was elected as a member of ABBank's SB on April 5, 2024.



Ms. NGUYEN THI THANH THAI

Member of the Supervisory Board

Year of birth: 1963
Bachelor of Finance and Credit

Ms. Nguyen Thi Thanh Thai has 39 years of experience in Finance - Banking, formerly holding key positions in business, credit appraisal and business unit management at Agribank. She has joined ABBank's Supervisory Board since the 25th of April 2018.

GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Chief Executive Officer, Deputy, Chief Executive Officers and Chief Accountant

The Chief Executive Officer (CEO) is responsible for managing the operations of ABBank. The CEO is accountable to the BOD and the law for the day-to-day management of ABBank and for performing their authority, duties and pursuant to applicable laws and the Bank's Charter. Deputy CEOs and Division Directors, Chief Accountant and Committees under BOM are responsible for assisting the CEO.

List of CEO, Deputy CEOs and Chief Accountant:



Mr. LE MANH HUNG

Chief Executive Officer (effective from February 05, 2026)

Year of birth: 1979
Bachelor of Economics

Mr. Le Manh Hung has more than 23 years of experience in the finance and banking field. Previously, Mr. Hung served as a Member of the Executive Board and Director of the Wholesale Banking Division of ABBank since 2017. Mr. Le Manh Hung was appointed by the BOD as Deputy CEO and assigned to undertake the duties and authority of the CEO of ABBank effective from November 14, 2025. Mr. Le Manh Hung was officially appointed as the Chief Executive Officer of ABBank effective from February 05, 2026.



GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Chief Executive Officer, Deputy, Chief Executive Officers and Chief Accountant



Ms. NGUYEN THI HUONG

Deputy CEO

Year of birth: 1973
Bachelor of Commercial Business
Master of Development Economics

Ms. Nguyen Thi Huong has more than 31 years of experience in the banking and finance field, including 13 years working at the SBV and 18 years at ABBank. She has held the position of Deputy CEO of ABBank since January 2016.

Mr. LAI TAT HA

Deputy CEO

Year of birth: 1978
Master of Finance

Mr. Lai Tat Ha has 20 years of experience in the banking sector, formerly holding key positions at SeABank and Techcombank. He has held the position of ABBank's Deputy CEO since the 8th of October 2019.

Mr. BUI QUOC VIET

Chief Accountant

Year of birth: 1975
Master of Business Administration

Mr. Bui Quoc Viet has 7 years working as general accountant for Southern Power Corporation and Binh Phu Power Company under Ho Chi Minh City Power Corporation and has nearly 5 years working as Leader of Inspection Team of Chi Minh City Power Corporation. He has nearly 19 years working for the Finance - Accounting Division of ABBank, including more than 15 years holding the position of Chief Accountant.

GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Ownership rate of shares with voting rights of the CEO, Deputy CEOs and Chief Accountant (*)

No.	Full name	Position	Ownership rate of shares with voting rights
1	Le Manh Hung	CEO	0.000%
2	Nguyen Thi Huong	Deputy CEO	0.0156%
3	Lai Tat Ha	Deputy CEO	0.011%
4	Bui Quoc Viet	Chief Accountant	0.018%

(*) ABBank does not issue shares other than common shares with voting rights.

Changes in the Executive Board (including the CEO, Deputy CEO and the Chief Accountant): In 2025, Mr. Pham Duy Hieu – CEO submitted a resignation letter for personal reasons. Accordingly, the Board of Directors appointed Mr. Le Manh Hung to the position of Deputy General Director and assigned him the duties and powers of the General Director; Mr. Le Manh Hung was officially appointed as the General Director of ABBank from February 5, 2026; Mr. Khuong Duc Tiep ceased to hold the position of Deputy General Director of ABBank.

Councils under the Board of Management

Asset-Liability Council (ALCO): ALCO is mainly responsible for advising, consulting, coordinating the development, implementation and review of regulations, strategies and policies related to the management of balance sheet, capital and liquidity risk. ALCO is established to manage liquidity risk and market risk.

Executive Risk Council (ERC): ERC is responsible for assessing levels of risk, review all risk issues and submit to RMC for measures and decision-making on matters beyond ERC's competence.

Credit Council (CC): CC is established to implement and ensure safe and effective credit granting activities throughout the ABBank system.

Data Governance Council (DGC): DGC is established to closely lead and supervise data management activities in the ABBank system.

Capital Management Council (CMC) : CMC is established to advise and ensure the implementation of internal assessment on capital adequacy at ABBank in line with SBV's regulations and the Bank's internal regulations.



Transactions, remunerations and benefits of the Board of Directors, Supervisory Board and the CEO

Salaries, remuneration and other benefits of BOD, Supervisory Board and the CEO in 2025 are conducted in compliance with the provisions in the Charter, Resolutions of GMS and other internal regulations of ABBank:

Unit: VND Million

Remuneration of the BOD	26,907
Chairman of the Board	8,088
Vice Chairman of the Board	9,170
Board Members	5,353
Independent Board Members	4,296
Remuneration of the SB	6,584
Salary of CEO	7,550

(*) Besides remuneration/salary, other allowances and bonuses (if any) can be given depending on the business performance or/and internal regulations of ABBank in each period. (According to the audited financial statements for 2024.)

Stock transactions of insiders and related persons in 2025: None

Contracts or transactions with insiders:

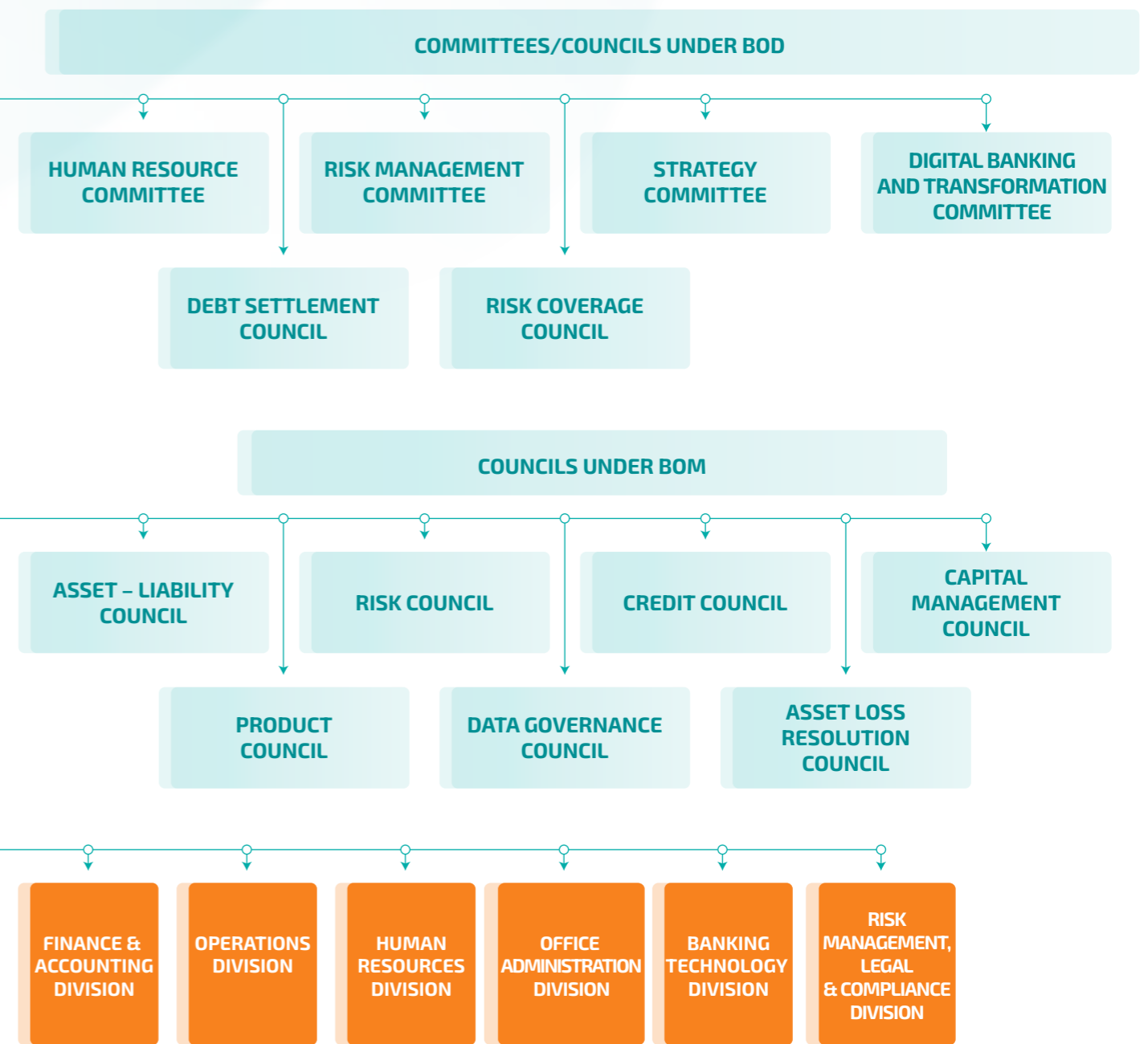
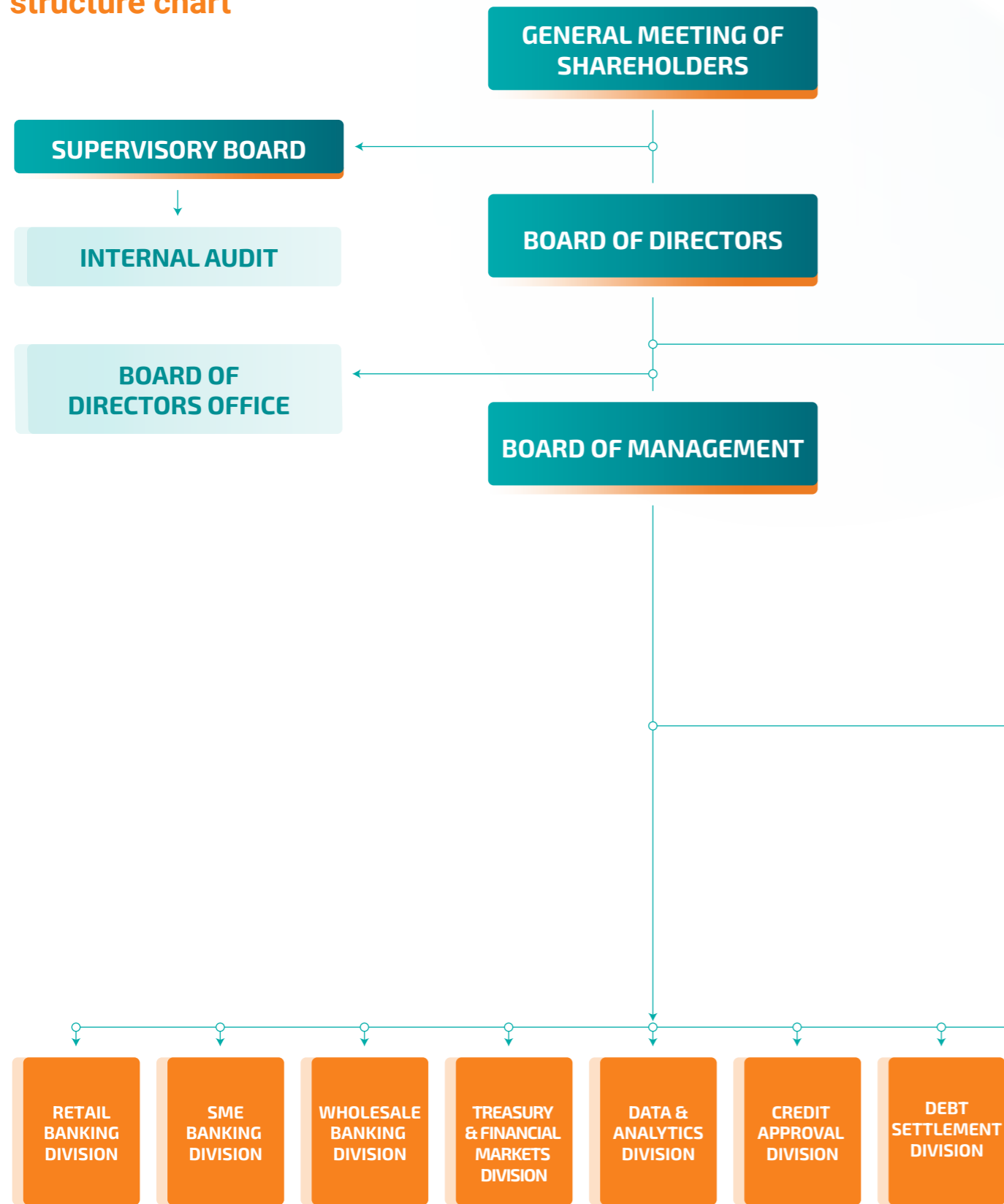
No.	Name of organization/ individual	Relationship with the Company	No.* date of issue, place of issue	Address	Time of transactions with the Company	Res. No./Dec. No. approved by GMS/BOD (if any, specify issuance date)	Content, quantity, total value of transaction	Note
1	Mr. Vu Van Hau	Related Person of Insiders and Major ShareholdersShareholder – Geleximco		Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi	1/2025	ABBANK06-2025 Dated January 23, 2025 ABBANK71-2025 Dated August 13, 2025	Expert to participate in supporting consulting/advising to ABBank' Business. Total value of transaction: The monthly consulting fee is equivalent to the salary within the income range of the Senior Advisor position as stipulated in the Regulations on the employee compensation architecture system approved by the BOD	
2	Gel – O&J Auto Joint Stock Company	Related Person of Insiders and Major ShareholdersShareholder – Geleximco	1001285247	No.355, Ly Bon street, Tran Hung Dao Ward, Hung Yen	2/2025	ABBANK08-2025 Dated February 6, 2025	Granting credit limit to Gel – O&J Auto Joint Stock Company, 800 billion dong	
3	ABBank AssetDebt Management and Asset Exploitation of An Binh Commercial Bank Company Limited (ABBA)	Subsidiary of ABBank	0104394729	Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi	6/2025	ABBANK51-2025 Dated June 19, 2025	Cooperation Agreement between ABBank and ABBA for the Implementation of the CD Core Project Total value of transaction: No fee	
4	ABBank AssetDebt Management and Asset Exploitation of An Binh Commercial Bank Company Limited (ABBA)	Subsidiary of ABBank	0104394729	Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi	7/2025	ABBANK57-2025 Dated July 1, 2025	Approval for management and authorization to exploit ABBank's property located at Group 11, Chieng Le Ward, Son La Province by ABBank Asset Management Company Limited (ABBA) to ABBA Total value of transaction: No fee	
5	ABBank AssetDebt Management and Asset Exploitation of An Binh Commercial Bank Company Limited (ABBA)	Subsidiary of ABBank	0104394729	Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi	7/2025	ABBANK72-2025 Dated August 8, 2025	Approval for extending the authorization period for ABBA to exploit andoperate office space on the 7th floor of PeakView building Total value of transaction: No fee	
6	Mr Duong Thanh Dat & Mrs Vu Khanh Linh	Related Person of Insiders and Major ShareholdersShareholder – Geleximco		Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi	9/2025	ABBANK76-2025 Dated Sept 8, 2025	Granting credit card limit for the customers: Mr Duong Thanh Dat and Mrs Vu Khanh Linh,of five hundred million dong for one each person	
7	Mr Nguyen Quoc Huy	Related Person of Insiders and Major ShareholdersShareholder – Geleximco		Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi	9/2025	ABBANK80-2025 Dated Sept 24, 2025	Regranting overdraft limit to the customer: Mr Nguyen Quoc Huy, 5 VND billion	He no longer an affiliated party of the major shareholder as of from October 3, 2025, due to retirement.

Contracts or transactions with insiders:

No.	Name of organization/ individual	Relationship with the Company	No.* date of issue, place of issue	Address	Time of transactions with the Company	Res. No./Dec. No. approved by GMS/BOD (if any, specify issuance date)	Content, quantity, total value of transaction	Note
8	Startup Vietnam Foundation -SVF	Related Persons Person of Insiders and major shareholdersshareholder - Geleximco	0313919761	SH 05 Opal Tower, Nguyen Huu Canh, Saigon Pearl, Thanh My Tay ward, Ho Chi Minh City	10/2025	ABBANK87-2025 dated October 1, 2025 ABBANK98-2025 dated November 5, 2025	Approval of ABBank's funding and payment to SVF Adjust the content at the Proposal No. Approval of ABBANK87-2025 on ABBank's funding and payment to SVF	No longer Related Person as Mr. Pham Duy Hieu is no longer the General Director as of CEO from November 14, 2025.
9	ABS, GEL-O&J and TBIC JSC	Related Persons Person of Insiders and major shareholdersshareholder - Geleximco	0102036848 (ABS); 1001285247 GEL-O&GJ); 2300740922 (TBIC)	ABS: 16 floor, Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi GEL-O&J: No.355, Ly Bon street, Tran Hung Dao Ward, Hung Yen TBIC: Tầng 18, Tòa nhà Geleximco số 36 Hoàng Cầu, HN	10/2025	ABBANK88-2025 dated October 1, 2025	Granting credit card limits to customers: An Binh Securities Joint Stock Company (ABS), (limit: two hundred million dong); Gel O&J Automobile Joint Stock Company (limit: five hundred million dong) and TBIC Joint Stock Company (limit: one hundred million dong);	
10	Sofia Commercial Shareholding Jst Company JSC.	Related Persons Person of Insiders and major shareholdersshareholder - Geleximco	0100106698	6 Hang Bai, Trang Tien Ward, Ha Noi	10/2025	ABBANK91-2025 dated October 8, 2025	Approval for the extension of lease period and reduction of the leased lease area for ABBank Trang Tien headquartersOffice Total value of transaction: 1,666,275,258 VND/ month	
11	An Binh Securities Joint Stock Company	Related Persons Person of Insiders and major shareholdersshareholder - Geleximco	0102036848	16 floor, Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi	11/2025	ABBANK99-2025 dated November 12, 2025	Adjusting credit conditions for An Binh Securities Joint Stock Company	
12	An Binh Securities Joint Stock Company	Related Persons Person of Insiders and major shareholdersshareholder - Geleximco	0102036848	16 floor, Geleximco Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi	11/2025	ABBANK102-2025 dated November 25, 2025	Re-issue of credit limit for An Binh Securities Joint Stock Company, 350 billion dong	
13	Viettronics Dong Da Joint Stock Company	Related Persons Person of Insiders and major shareholdersshareholder - Geleximco	0100102485	No.2, Trieu Quoc Dat street, Cua Nam Ward, Ha Noi	12/2025	ABBANK106-2025 dated December 2, 2025	Amendment of letter of credit for the customer: Viettronics Dong Da Joint Stock Company, 2,648,640,000 VND.	
14	Mrs. Do Thi Nhung	ABBank's insider		Apartment 1909A1, Hoa Binh Green City Apartment Building, 505 Minh Khai Street, Vinh Tuy Ward, Hanoi	12/2025	ABBANK125-2025 dated December 31, 2025	Granting credit card limit for the customer Mrs. Do Thi Nhung, five hundred million dong.	

GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Organizational structure chart



GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Subsidiaries and Affiliates

ABBank Asset Management One Member Company Limited (ABBA)

Relationship with ABBank:

- Subsidiary

Address

- 2nd Floor, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi.

Core business

- Selling collaterals; Restructuring outstanding debts; Enforcing collaterals: renovation, repair and rehabilitation for sales, lease, and business operation, etc.; Trading outstanding debts of Credit Institutions and debt management and asset operation companies; Trading real estates; Hotel business; Leasing machinery and equipment; Leasing motor vehicles; Leasing personal and household appliances; Providing financial support services: Entrustment and supervisory services on fee and contract basis; Debt trading intermediary; Warehousing and storage services; Leasing machinery, equipment and other tangible assets.

Charter capital actually contributed

260,000,000,000 VND

ABBank's ownership rate

100%

ABBA Security Services Company Limited (ABBAS)

Relationship with ABBank

- Subsidiary indirectly invested by ABBank through ABBA

Address

- 2nd Floor, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi.

Core business

- Personal protection activities - Trading in security services.

Charter capital actually contributed

2,000,000,000 VND

ABBank's ownership rate

(indirect ownership through ABBA)

100%

GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Shareholding structure and changes in owners' equity investment

Total number of outstanding shares

1,035,036,762

Type of outstanding shares

Common shares

Number of freely transferable share

720,444,307

Number of transfer restricted shares according to laws, ABBank's charter or owner's commitment

314,592,455

Shareholder structure (As of December 31, 2025)

No	Classification basis	Number of shareholders	Number of shares owned (shares)	Ownership rate
I	Ownership rate	22,201	1,035,036,762	100%
1	Shareholders owning from 5% of charter capital	2	301,947,892	29.173%
2	Shareholders owning under 5% of charter capital	22,199	733,088,870	70.827%
II	Type of shareholders	22,201	1,035,036,762	100%
1	Institutional shareholders	53	371,860,029	35.927%
2	Individual shareholders	22,148	663,176,733	64.073%
III	Domestic and overseas	22,201	1,035,036,762	100%
1	Domestic shareholders	22,168	864,327,197	83.507%
2	Overseas shareholders	33	170,709,565	16.493%
IV	State shareholders and other shareholders	22,201	1,035,036,762	100%
1	State shareholder	0	0	0
2	Other shareholders	22,201	1,035,036,762	100%
V	Maximum foreign ownership ratio at ABBank is 16.5%			

GOVERNANCE AND ORGANIZATIONAL STRUCTURE

Shareholding structure and changes in owners' equity investment

Time	Issuance completion time	Charter capital increased	Post-issuance charter capital	Issuance form	Legal basis
Establishment	1993	-	1,000,000	Founding shareholders and common shareholders contributing capital to establish ABBank	<ul style="list-style-type: none"> Establishment license No.535/GP-UB dated 17th of May 1993 issued by HCMC People's Committee; Business registration certificate No.059066 dated 17th of May 1993 granted by HCMC Economic Arbitration; Operating License No.0031/NH-GP dated 15th of April 1993 granted by SBV.
1st time	3/1998	200,000	1,200,000	Issued to existing shareholders	<ul style="list-style-type: none"> Decision No.102/1998/QB-NHNN5 dated 21st of March 1998.
2nd time	10/2001	3,800,000	5,000,000	Issued shares to new shareholders	<ul style="list-style-type: none"> Official letter No.986/NHTP.2001 dated 12th of October 2001 from SBV - HCMC Branch; The 2nd amended Business registration certificate No.059066 dated 17th of May 2002.
3rd time	6/2003	21,804,000	26,804,000	Issued shares to existing shareholders and new shareholders	<ul style="list-style-type: none"> Meeting minutes of GMS dated 21st of February 2002 of An Binh Rural Commercial Joint Stock Bank; Official letter No.494/NHTP.2003 dated 5th of May 2003 from SBV - HCMC Branch; The 3rd amended Business registration certificate No.059066 dated 2nd of June 2003.
4th time	12/2003	9,300,000	36,104,000	Issued shares to existing shareholders and new shareholders	<ul style="list-style-type: none"> Meeting minutes of GMS dated 20th of June 2003; GMS Resolution No.227/NHAB-03 dated 20th of June 2003 of An Binh Rural Commercial Joint Stock Bank; Operational Plan for 2003 attached to Resolution and Meeting Minutes of GMS dated 20th of June 2003; Official letter No.1338/NHNN-HCM02 dated 26th of December 2003 from SBV - HCMC Branch; The 4th amended Business registration certificate No.059066 dated 31st of December 2003
5th time	8/2004	33,940,000	70,044,000	Issued shares to existing shareholders and new shareholders	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 9th of March 2004 of An Binh Rural Commercial Joint Stock Bank accompanied by Operational Plan for 2004; Official letter No.967/NHNN-HCM02 dated 22nd of June 2004 from SBV - HCMC Branch; The 6th amended Business registration certificate No.059066 dated 5th of August 2004.
6th time	7/2005	94,956,000	165,000,000	Issued shares to existing shareholders and new shareholders	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 5th of April 2005 of An Binh Rural Commercial Joint Stock Bank accompanied by Business Plan for 2005; Official letter No.1513/NHNN-HCM.02 dated 13th of July 2005 from SBV - HCMC Branch; The 7th amended Business registration certificate No.059066 dated 25th of July 2005.
7th time	6/2006	335,000,000	500,000,000	Issued to existing shareholders and new shareholders, bonus shares for existing shareholders	<ul style="list-style-type: none"> Decision and Meeting minutes of GMS dated 17th of February 2006 of An Binh Commercial Joint Stock Bank; Official letter No.677/NHNN-HCM.02 dated 2nd of June 2006 from SBV - HCMC Branch; The 10th amended Business registration certificate No.059066 dated 20th of June 2006.Q557.
8th time	10/2006	490,000,000	990,000,000	Offered shares to existing shareholders and employees, bonus shares to existing shareholders	<ul style="list-style-type: none"> Resolution and Minutes of vote counting dated 20th of July 2006 of An Binh Commercial Joint Stock Bank on collecting shareholders' written opinions in charter capital increase and plan for charter capital increase; Official letter No.1254/NHNN-HCM.02 dated 15th of September 2006 from SBV - HCMC Branch; The 11th amended Business registration certificate No.059066 dated 5th of October 2006.
9th time	11/2006	141,95,500	1,131,950,500	Bonus to existing shareholders	<ul style="list-style-type: none"> Decision of GMS and Minutes of vote counting dated 30th of September 2006 on collecting shareholders' written opinions; Official letter No.1517/NHNN-HCM.02 dated 6th of November 2006 from SBV - HCMC Branch; The 12th amended Business registration certificate No.059066 dated 15th of November 2006.
10th time	10/2007	1,168,049,500	2,300,000,000	Issued to existing shareholders and employees, paid dividends to existing shareholders in form of shares, issued to existing shareholders	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 2nd of February 2007 of An Binh Commercial Joint Stock Bank accompanied by Business Plan for 2007; Resolution of GMS dated 2nd of June 2007 accompanied by Plan to increase charter capital in 2007; Official letter No.863/NHNN-HCM.02 dated 13th of June 2007 from SBV - HCMC Branch; Decision No.133b/QĐ-HĐQT dated 14th of June 2007 on charter capital increase in 2007 accompanied by Plan to increase charter capital; Report No.79/BC-NHAB.07 dated 31st of October 2007 to Securities Commission on the result of share issuance to public; The 14th amended Business registration certificate No.059066 dated 24th of October 2007.

Changes in owner's equity

ABBank's initial charter capital registered as of April 15, 1993 was VND1,000,000,000 (In words: One billion dong). As of May 31, 2023, ABBank's charter capital was VND10,350,367,620,000 (In words: Ten thousand three hundred fifty billion, three hundred sixty-seven million, six hundred twenty thousand dong). The increase of ABBank's charter capital is as follows:

Unit: 1,000 VND

Time	Issuance completion time	Charter capital increased	Post-issuance charter capital	Issuance form	Legal basis
11th time	9/2008	405,882,350	2,705,882,350	Issued private shares to Maybank	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 31st of March 2008 accompanied by Business Plan for 2008; Official letter No.875/NHNN-HCM.02 dated 2nd of June 2008 from SBV - HCMC Branch; BOD's report on share issuance result attached to Announcement No.122/TB-HĐQT.08 dated 30th of September 2008 sent to Securities Commission; The 15th amended Business registration certificate No.059066 dated 2nd of October 2008
12th time	8/2009	144,256,130	2,850,138,480	Issued private shares to Maybank and bonus to existing shareholders	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 26th of March 2009, accompanied by Business Plan for 2009 and Plan to increase charter capital in 2009; Official letter No.1553/NHNN-HCM.02 dated 22nd of July 2009 from SBV - HCMC branch; Report on share issuance result attached to official letter No.80/CV-HĐQT.09 dated 15th of September 2009 of BOD; Announcement posted on SSC's website on the 25th of August 2009 that SSC fully received documents related to ABBank's share issuance; The 17th amended Business registration certificate No.0301412222 dated 1st of September 2009.
13th time	12/2009	632,374,480	3,482,512,960	Issued private shares and bonus shares for existing shareholders	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 26th of March 2009, accompanied by Business Plan for 2009 and Plan to increase charter capital; Official letter No.8611/VPCP-KHTH dated 2nd of December 2009 from the Government Office; Office letter No.9598/NHNN-TTGSNH and No.9699/NHNN-TTGSNH dated 8th of December 2009 from SBV; Office letter No.2657/NHNN-HCM02 and No.2658/NHNN-HCM02 dated 10th of December 2009 from SBV - HCMC branch; Posts on SSC's website on the 11th of December 2009 and announcement that SSC fully received documents related to ABBank's share issuance on the 21st of December 2009. Official letter No.2864/UBCK-QLPH dated 11th of December 2009 from SSC; Report on share issuance result attached to official letter No.99/CV-HĐQT.09 dated 17th of December 2009; The 18th amended Business registration certificate No.0301412222 dated 15th of December 2009.
14th time	1/2011	348,251,300	3,830,764,260	Bonus shares to existing shareholders	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 24th of March 2010, accompanied by Business Plan for 2010 and Plan to increase charter capital; Official letter No.8731/NHNN-TTGSNH dated 10th of November 2010 from SBV; Official letters no.3930/UBCK-QLPH dated 29th of November 2010 and No.3982/UBCK-QLPH dated 2nd of December 2010 from SSC; Decision No.235/QĐ-HĐQT.10 dated 2nd of December 2010 of ABBank's BOD on plan to handle private shares; Posts on SSC's website on the 6th of December 2010 and announcement that SSC fully received documents related to ABBank's share issuance. BOD's Decision No. 245/QĐ-HĐQT.10 dated 16th of December 2010 on charter capital increase; Report on share issuance result attached to BOD's official letter No.04/CV- HĐQT.11 dated 6th of November 2011; The 19th amended Business registration certificate No.0301412222 dated 5th of January 2011.
15th time	11/2011	369,235,500	4,199,999,760	Issued to existing shareholders	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 27th of May 2011, accompanied by BOD's Report on business performance in 2010, Business plan for 2011 and Plan to increase charter capital; Official letter No.7498/NHNN-TTGSNH dated 26th of September 2011 from SBV; Official letter No.3732/UBCK-QLPH dated 9th of November 2011 from SSC; BOD's Decision No.180/QĐ-HĐQT.11 dated 17th of November 2011; Report on completion of charter capital increase attached to BOD's official letter No.07/TB-HĐQT.11 dated 20th of December 2011; The 20th amended Business registration certificate No.0301412222 dated 13th of December 2011
16th time	4/2013	598,000,000	4,797,999,760	Converted bonds of Maybank and IFC into shares	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 28th of May 2012, accompanied by Plan to increase charter capital; BOD's Resolution No.19/NQ-HĐQT.12 dated 29th of October 2012 on adjusting Plan to increase charter capital in 2012, accompanied by Plan to increase charter capital; Official letter No.2567/NHNN-TTGSNH dated 12th of April 2013 from SBV; Official letter No.1468/UBCK-QLPH dated 16th of April 2013 from SSSC; Decision No.37/QĐ- HĐQT.13 dated 15th of April 2013 on converting convertible bonds issued in 2010 into shares and Decision No.40/QĐ- HĐQT.13 dated 18th of April 2013 on increasing charter capital by converting convertible bonds; Report on completion of charter capital increase attached to official letter No.17/CV-HĐQT.13 dated 22nd of April 2013; The 21st amended Business registration certificate No.0301412222 dated 26th of April 2013. Decision No.1788/QĐ-NHNN dated 19th of August 2013 on amending operational license of An Binh Commercial Joint Stock Bank with charter capital of VND 4,797,999,760,000.

Time	Issuance completion time	Charter capital increased	Post-issuance charter capital	Issuance form	Legal basis
17th time	09/2016	521,496,530	5,319,496,290	Bonus shares to existing shareholders	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 27th of April 2015, accompanied by Plan to increase charter capital; Official letter No.5017/NHNN-TTGSNH dated 5th of July 2016; Official letter No.6756/UBCK-QLCB dated 7th of October 2016 from SSC; Report on completion of charter capital increase attached to BOD's official letter No.10-1/TB-HĐQT.16 dated 9th of September 2016; The 23rd amended Business registration certificate No.0301412222 dated 4th of October 2016. Decision No.621/QĐ-NHNN dated 30th of March 2017 on amending Operational license of An Binh Commercial Joint Stock Bank with charter capital of VND 5,319,496,290,000.
18th time	07/2019	393,617,260	5,713,113,550	Paid dividends to existing shareholders in form of shares	<ul style="list-style-type: none"> Resolution and Meeting minutes of GMS dated 25th of April 2018, accompanied by Submittal in charter capital increase in 2018; GMS' Resolution and Minutes dated 30th of November 2018 on result of collecting shareholders' written opinions in Plan on share issuance to increase charter capital for dividend payment, accompanied by Plan to increase charter capital; BOD's Resolution No.06/NQ-HĐQT.19 dated 3rd of April 2019 on plan to issue shares to increase charter capital for dividend payment to shareholders; Official letter No.2717/NHNN-TTGSNH dated 16th of April 2019 from SBV; Official letter No.3709/UBCK-QLCB dated 18th of June 2019 from SSC; Report on result of share issuance for dividend payment attached to official letter No.21/CV-HĐQT.19 dated 10th of July 2019; The 25th amended Business registration certificate No.0301412222 dated 22nd of July 2019. Decision No.2137/QĐ-NHNN dated 16th of October 2019 on amending operational license of An Binh Commercial Joint Stock Bank with charter capital of VND 5,713,113,550,000.
19th time	12/2021	1,256,884,980	6,969,998,530	Issued right to buy shares for existing shareholders (at the rate of 20%) and issued shares under ESOP (at the rate of 2%)	<ul style="list-style-type: none"> Resolution of GMS dated 29th of April 2021 and Submittal to GMS on Plan to increase charter capital; BOD's Resolution No.05/NQ-HĐQT.21 dated 26th of May 2021 on Plan to increase charter capital of ABBank; Official letter No.4963/NHNN-TTGSNH dated 8th of July 2021 from SBV on ABBank's charter capital increase; Certificate of registration on shares offering to public No.230/GCN-UBCK dated 26th of October 2021 issued by SSC; Official letter No. 8628/UBCK-QLCB dated 16th of December 2021 from SSC confirming dossiers of share issuance under ESOP; Official letters No.9108/UBCK-QLCB and No.9110/UBCK-QLCB dated 31st of December 2021; The 27th amended Business registration certificate dated 19th of January 2022; The 1st amended Certificate of securities registration No.78/2020/GCNCP-VSD-1 dated 24th of January 2022 granted by Vietnam Securities Depository Center
20th time	02/2022	2,439,472,290	9,409,470,820	Issued shares to increase share capital from owners' equity	<ul style="list-style-type: none"> Resolution of GMS dated 29th of April 2021 and Submittal to GMS on Plan to increase charter capital; BOD's Resolution No. 05/NQ-HĐQT.21 dated 26th of May 2021 on Plan to increase charter capital of ABBank; Official Letter No. 4963/NHNN-TTGSNH dated 8th of July 2021 from SBV on ABBank's charter capital increase; BOD's Decision No. 284/QĐ-HĐQT.21 dated 29th of December 2021 on the implementation of plan to issue shares to increase share capital from ABBank's equity in 2021; Official Letter No. 9151/UBCK-QLCB dated 31st of December 2021 from SSC confirming dossiers of share issuance to increase share capital from ABBank's equity; Official Letter No. 952/UBCK-QLCB dated 24th of February 2022 from SSC on Report on result of share issuance to increase capital from ABBank's equity; The 28th amended Business registration certificate dated 28th of February 2022; The 2nd amended Certificate of securities registration No. 78/2020/GCNCP-VSD-2 dated 11th of March 2022 granted by Vietnam Securities Depository Center.
21st time	05/2023	940,896,800	10,350,367,620	Pay stock dividends to existing shareholders	<ul style="list-style-type: none"> Resolution of GMS dated 20th of April 2022 and Submittal to GMS on Plan to increase charter capital; BOD's Resolution No. 11/NQ-HĐQT.22 dated September 28, 2022 amending Plan to increase charter capital of ABBank; Official Letter No. 7343/NHNN-TTGSNH dated October 19, 2022 from SBV on ABBank's charter capital increase; BOD's Decision No. 79/QĐ-HĐQT.23 dated April 10, 2023 on plan to issue shares for dividend payment to shareholders; Official Letter No. 2276 /UBCK-QLCB dated April 27, 2023 from SSC confirming dossiers of share issuance for dividend payment; Official Letter No. 3543/UBCK-QLCB dated June 12, 2023 from SSC on Report on result of share issuance for dividend payment in 2021; The 28th amended Business registration certificate dated 28th of February 2022; The 3rd amended Certificate of securities registration No. 78/2020/GCNCP-VSD-3 dated 22th of June 2023 granted by Vietnam Securities Depository Center. <p>Transaction of treasury shares: ABBank has no treasury shares and there was no transaction of treasury shares in 2025. In addition, ABBank had no other share issuance in 2025. ABBank also has no other currently circulating shares.</p>

INVESTOR RELATIONS ACTIVITIES

ABBank Stock Information as of December 31, 2025

Ticker symbol	ABB
Market capitalization (VND billion)	16,664
Number of outstanding shares (shares)	1,035,036,762
Foreign Ownership Ratio	16.493% (Maximum Foreign Ownership Limit: 16.5%)

ABBank Stock Performance in 2025

In 2025, ABB stock recorded a strong upward trend and outperformed the general market. Following a sideways period in the first half of the year, the stock price saw a significant breakout from the end of the second quarter and maintained a steady growth trajectory until the end of the year.

Driven by improved cash flow and positive expectations regarding business results, ABB stock ended the year with an 86% increase, significantly higher than the VN-Index (36%) and VN30 (44%). Liquidity remained strong throughout 2025, reflecting robust and continuous investor interest in ABB stock.

Investor Relations Activities



Proactiveness in market information disclosure

In 2025, ABBank continued to fully, accurately, and promptly fulfill its information disclosure obligations in accordance with legal regulations. Periodic, extraordinary, and on-demand information, as well as information on other activities of ABBank, were disclosed on time, ensuring transparency and consistency in market communications. Alongside the simultaneous periodic disclosure in English starting from January 1, 2025, as stipulated in Circular 96/2020/TT-BTC guiding information disclosure on the stock market (as amended and supplemented), in 2025, ABBank also proactively disclosed most extraordinary, on-demand, and other operational information in English before this regulation officially came into effect (from January 1, 2026).

In 2025, ABBank strengthened its Investor Relations function, focusing on creating sustainable value for shareholders and investors. On this basis, the Bank actively engaged in continuous meetings and exchanges with analysts, securities firms, the media, and both domestic and international credit rating agencies. These efforts ensured that information regarding ABBank's strategy and business performance was conveyed comprehensively, promptly, and accurately to investors and the wider market.

Active implementation of charter capital increase

In late 2025 and early 2026, ABBank increased its charter capital through a rights offering to existing shareholders and the issuance of shares under the Employee Stock Ownership Plan (ESOP), contributing to strengthening financial capacity, improving capital adequacy ratios, and creating a foundation for ABBank's expansion in the next phase.

Accolades & Awards in 2025



In 2025, through relentless efforts in strengthening multi-sectoral cooperation with healthcare and hospitality solution providers, and traditional craft villages towards green and sustainable development goals, ABBank was honored by the Asian Development Bank (ADB) with a certificate for completing the "Environmental & Social Management System" (ESMS) project.

In addition, ABBank has been honored with prestigious awards from various reputable financial institutions, including:



ABBank also continued to be recognized by international and domestic credit rating agencies for its efforts in improving asset quality, risk management, and operational efficiency. The rating results reflect the Bank's financial stability and positive outlook, while serving as a vital foundation for strengthening market and investor confidence.

Entering 2026, ABBank aims to further intensify its Investor Relations activities with a more proactive and professional approach. These orientations will contribute to enhancing transparency, elevating the bank's profile in the capital market, and providing effective support for ABBank's strategic objectives.



A PROUD JOURNEY

1993

An Binh Commercial Joint Stock Bank (ABBank) was established under License No. 535/GP-UB issued by the People's Committee of Ho Chi Minh City dated 13th of May 1993

Charter capital: **VND 1 billion**

2004

ABBank increased its charter capital from **VND 5 billion** in 2002 to **VND 70.04 billion** in 2004.

2005

ABBank was upgraded from a rural bank to an urban bank.

Participation of Domestic Strategic Shareholders: **Vietnam Electricity (EVN), Hanoi General Export Import Corporation (now Geleximco Group - Joint Stock Company)**

ABBank's charter capital reached **VND 165 billion**

2006

ABBank increased its charter capital to **VND 1,131 billion.**

2007

ABBank increased its charter capital to **VND 2,300 billion.**

Total assets surpassed the **USD 1 billion threshold (equivalent to over VND 16,000 billion)** based on the 2007 exchange rate).

2008

The Core Banking system was successfully deployed and put into operation.

Malayan Banking Berhad (Maybank) officially became a foreign strategic shareholder of ABBank with shareholding of **15%**.

ABBank increased its charter capital to **VND 2,705 billion.**

2009

ABBank increased its charter capital to **VND 3,482 billion.**

Maybank's shareholding ratio in ABBank was increased from 15% to **20%** at the end of 2009.

2010

ABBank successfully issued convertible bonds with a total par value of VND600 billion to **International Finance Corporation (IFC)** and Maybank. Maybank continued to maintain a 20% stake at ABBank.

ABBank increased its charter capital to **VND 3,831 billion.**

2010 was the first year ABBank launched the "Tet An Binh" CSR Program.

2011

ABBank increased its charter capital to **VND 4,200 billion.**

2013

On the 26th of April 2013, ABBank increased its charter capital to **VND 4,800 billion.** IFC officially became a major shareholder, holding 10% of charter capital of ABBank. Maybank maintained its 20% stake and continued holding its role as ABBank's strategic shareholder.

ABBank celebrated the **20th Anniversary** (13/5/1993 - 13/5/2013).

2014

ABBank announced its **Vision, Missions, Objectives and Strategic Initiatives** in the 2014-2018 period.

In December 2014, ABBank became one of the four first banks in Vietnam to launch the Cross Border Fund Transfer (CBFT) Service.

2015

On the 15th of October 2015, ABBank was affirmed among Vietnam's joint stock commercial banks with highest ratings by Moody's for the first time, in terms of 03 critical indicators: Baseline Credit Assessment (B3), Local and Foreign Currency Deposit Ratings (B2) and Issuer Credit Ratings (B2). ABBank's prospect was also assessed as stable.

ABBank was the first bank in Vietnam to provide EVN bill payment service in the ATM/POS system for VISA cardholders.

A PROUD JOURNEY

2016

ABBANK increased its charter capital to **VND 5,319 billion**.

In May 2016, ABBank was honored as the "Best Retail Bank in Vietnam 2016" by Global Banking & Finance Review.

ABBANK's credit ratings were upgraded by Moody's. ABBank continued to be among the joint stock commercial banks with the highest ratings

The network was expanded to **159 transaction points** in 33 provinces and cities.

2017

For the second consecutive year ABBank was honored as the "Best Retail Bank in Vietnam 2017" by Global Banking Finance Review. ABBANK's rating outlook was also raised by Moody's, continuing to be in Top 5 private joint stock commercial banks in Vietnam with highest credit ratings

ABBANK's network reached **165 transaction points** covering 34 provinces and cities nationwide.

It was the first time ABBank was awarded "**Best SME Product in Vietnam 2017**" by International Finance Magazine (IFM).

2018

ABBANK celebrated its 25th Anniversary (13/5/1993 – 13/5/2018).

ABBANK continued to be assessed as positive and upgraded by Moody's, to be specific, Baseline Credit Assessment (BCA) was upgraded from b2 to b1; Longterm Counterparty Risk Rating (CRR) was upgraded to Ba3; Foreign currency ratings, Local currency ratings and issuance partner were raised to B1 - a positive rank among Vietnamese banks. ABBANK's prospect was also assessed as stable.

ABBANK was awarded "Best Retail Bank in Vietnam 2018" for the 3rd year in a row and Best Customer Service Bank in Vietnam 2018 by Global Banking and Finance Review.

"ABBANK Family Day" was launched and organized for the first time.

2019

ABBANK increased its charter capital to **VND 5,713 billion**.

On the 28th of May 2019, ABBANK became one of the first 7 banks successfully converting Domestic Magnetic Cards into Domestic Chip Cards according to the VCCS specification issued by the SBV.

"Tet An Binh" CSR Program was held for the 10th consecutive year.

"ABBANK Family Day" made a good impression in the community.

ABBANK continued to maintain its generic rating at b1 assessed by Moody's.

2020

ABBANK announced **Strategic objectives for the period of 2021-2025**.

ABBANK was honored to be recognized as one of the "Best Companies to Work for in Asia 2020" by HR Asia.

ABBANK successfully implemented big projects in Information Technology and Risk Management according to Basel II standards as stipulated in Circular No. 13/2018/ TT-NHNN and Circular No. 41/2016/TT-NHNN of the SBV.

ABBANK shares were concentratedly traded on UPCoM with the stock code of ABB.

ABBANK continued to maintain its generic rating at b1 assessed by Moody's.

2021

ABBANK increased its charter capital to **VND 6,970 billion**.

ABBANK was honored to be recognized as one of the "Best Companies to Work for in Asia 2021" by HR Asia for the second year in a row.

Recognized as "**fully compliant**" with all 3 main pillars of **Basel II**, including: Capital adequacy ratio (CAR) regulation; Internal Assessment of Equity (ICAAP); Market Principles (Transparency and Discipline).

ABBANK was ranked in Top 10 banks with highest brand development index (Brand Index) by YouGov

2022

ABBANK increased its charter capital to **VND 9,409 billion**.

ABBANK announced **5 new Core Values** and corresponding behavioral standards in the new development period, with the **customer-centric** motto for all business activities.

ABBANK's brand health ranked among top 13 non-state banks in Vietnam. ABBANK's Brand Image Understanding Index 2022 reached 35%, increasing by 20% compared to 2021 (According to Mibrand's Brand Health Assessment Report 2022).

ABBANK was honored to be recognized as one of the "Best Companies to Work for in Asia 2022" by HR Asia for the third year in a row.

2023

ABBANK celebrated its 30th Anniversary (13th of May 1993 -13th of May 2023).

ABBANK increased its charter capital to **VND 10,350 billion**.

ABBANK launched the key project "Renewal of Banking Strategy for the period 2024-2028".

In October 2023, ABBANK was the first bank in Vietnam to be awarded ISO 27001:2022 Certification on Information Security by the British Standards Institute (BSI).

2024

The 15th "**Tet An Binh**" CSR program combined with the 4th year of implementing the "**Green An Binh – Green Vietnam**" project was successfully organized with the theme "**Green Seeds for the Future**".

On November 1, 2024, ABBANK launched the Digital Banking platform for businesses - ABBANK Business.

ABBANK launched the "**Environmental and Social Management System (ESMS) Implementation**" project, dedicated to Trade Finance business.

2025

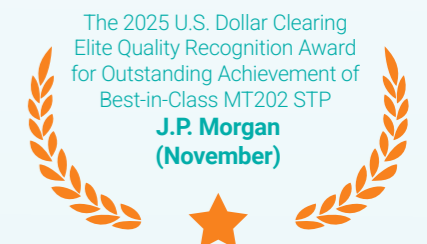
In January 2025, ABBANK officially established the **ESG Strategy and Sustainable Development Committee** under the leadership and direction of Mr. Vu Van Tien.

At the beginning of 2025, ABBANK conducted a **review and streamlining** of the organizational structure from the Head Office to business units, helping improve operational efficiency across the entire Bank and moving towards providing the best service to customers.

In June 2025, ABBANK launched the new-generation ABBANK Digital Banking application – SUPER FAST and SUPER SMOOTH, delivering outstanding convenience features for customers.

The "**Tet An Binh**" program in its 16th year, together with the project "**An Binh Green – Green Vietnam**" in its 5th year, continued to be successfully implemented, donating **100,000 cinnamon seedlings** to the people of Yen Bai province.

Awards and Recognition in 2025:



2025 – REMARKABLE MILESTONES

Customer Insight – Enhancing Solutions

Launched the next-generation ABBank Digital Banking application, featuring ULTRA-FAST speed and HIGH SECURITY, along with utility-focused messaging for customers:

May and June 2025 marked a pivotal period for the Digital Banking division, as ABBank completed the migration of existing customers to the new digital banking platform named ABBank – replacing the former AB Ditizen application.

The next-generation ABBank digital banking application was launched in June 2025 with the keyword "ULTRA-FAST", aiming for a rapid and optimized experience for a diverse customer base, including Individuals – Business Households – Modern Families. The ABBank app represents a breakthrough in the Bank's digital transformation journey with several key highlights:

ULTRA-FAST money transfer for individuals

ULTRA-FAST growth for business households

ULTRA-FAST bonding for modern families with the ABBY Family feature



Promotion boom for corporate customers with the "Choose ABBank Business – Choose Success" program.



The "Choose ABBank Business - Choose Success" promotion program was implemented by ABBank from June 2, 2025, to November 20, 2025, offering various practical incentives and opportunities to win valuable prizes for customers with eligible transactions on the ABBank Business platform. Notably, the grand prize – an OMODA & JAECOO car worth nearly VND 600 million has found its winner. Throughout the implementation period, the program garnered widespread interest within the business community, further affirming ABBank Business's position as a trusted digital banking platform in Vietnam.

Implementing specialized solution packages tailored to each customer segment

With a customer-centric strategy in the digital era, from the beginning of the year, ABBank has implemented business growth plans driven by a deep understanding of the market in key regions; and a thorough insight into customer needs to design specialized financial solutions that cater to the requirements of each segment.

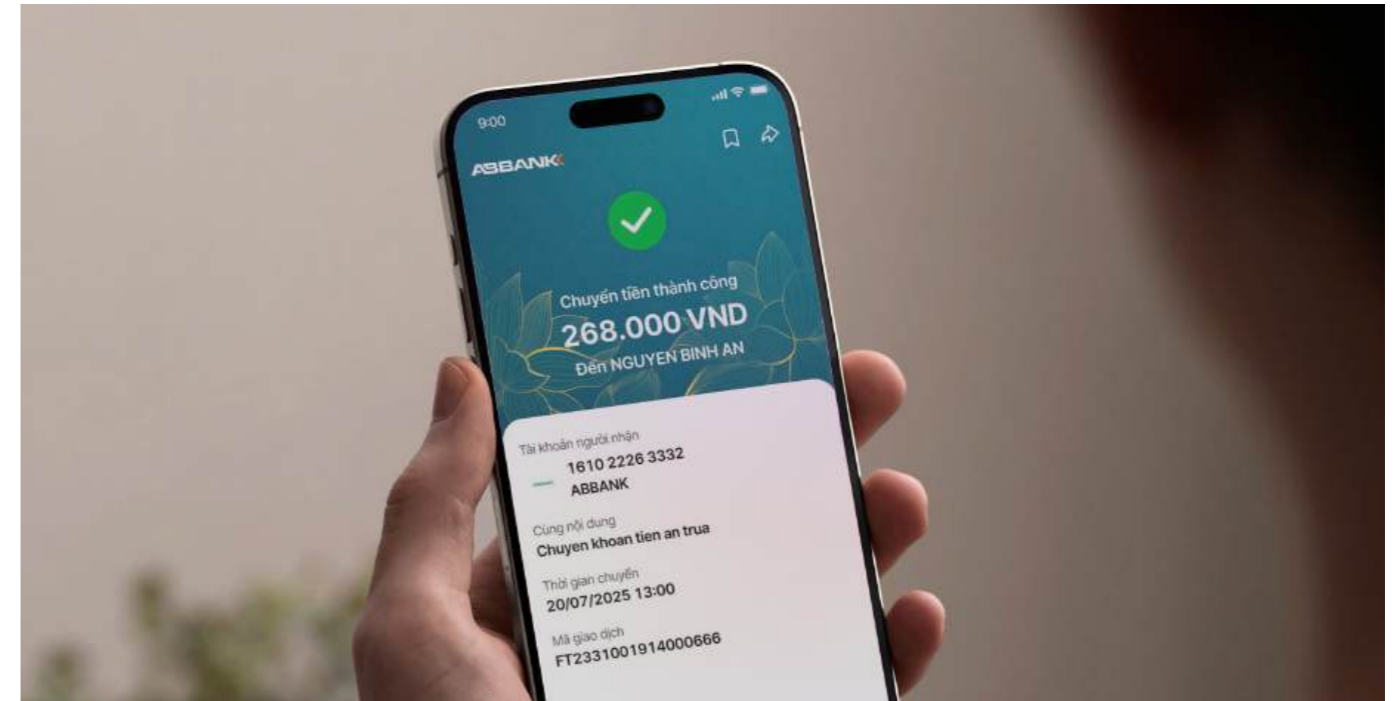
In 2025, ABBank continued to implement specialized financial solution packages under the program series "Industry Insight - Superior Solutions" for SME customers. These packages offer preferential policies designed to meet the specific needs and business characteristics of each industry, including:

Financing solution package for EVN electricity contractors

Solution package for textile and garment enterprises

Solution package for distributors in the Fast-Moving Consumer Goods (FMCG) sector

This is a comprehensive program providing in-depth financial solutions based on industry and customer insights across 8 sectors identified by ABBank as playing a vital role in economic development and social security stability. Through this suite of solutions, ABBank aims to share the burden of capital costs with corporate customers and partners in their growth by providing tailored solutions that ensure high management efficiency.



Supporting customers affected by floods and disasters

A series of major consecutive storms and floods in 2025 extensively impacted the lives of people across many provinces and cities nationwide. In response to the SBV appeal and with a desire to join forces in supporting citizens and businesses to overcome the aftermath of natural disasters,

ABBank implemented a loan interest rate reduction program of up to 2.8% per annum for individual customers and SMEs in affected areas who have existing loans at the Bank.

2025 – REMARKABLE MILESTONES

Implementing and integrating ESG factors into the operational strategy:

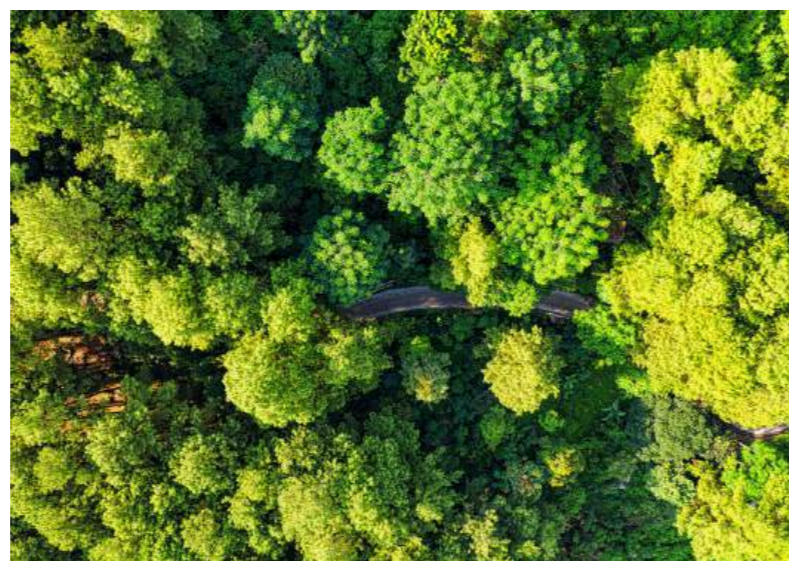


In January 2025, ABBank officially established the ESG Sustainable Development Strategy Committee. The ESG Committee is responsible for directing the formulation, implementation, and oversight of the sustainable development strategy; activities; programs; and initiatives related to the environmental, social, and governance aspects of ABBank, ensuring alignment with the Bank's strategic sustainable development orientation.

Along with that, since the beginning of 2025, ABBank has demonstrated its determination in pursuing a sustainable development strategy, focusing on the Social (S) pillar through the signing and implementation of partnerships with organizations and enterprises to jointly deploy in-depth business initiatives and social services that create long-term impacts on the community.

- April 15, 2025** • ABBank and SVF signed a partnership agreement aimed at promoting the creative cultural industry and sustainable development, with a focus on heritage craft villages.
- April 2025** • ABBank and QATA Service Trading Development Joint Stock Company signed a strategic partnership to develop and provide "green housing" solutions for millions of workers and young people in Vietnam.
- May 13, 2025** • ABBank and VietED Group signed a Strategic Partnership Agreement to collaborate on building sustainable livelihood development solutions in the agricultural sector for farming households and SMEs.
- May 31, 2025** • ABBank and 315 Medical Joint Stock Company signed a Memorandum of Understanding (MoU) to cooperate in providing comprehensive healthcare solutions for the community through the integration of medical, financial, and digital technology factors.
- June 2025** • ABBank launched the "Green Banking Capacity Building" program with the companionship and consultancy of major partners, ADB and PwC. The implementation of this program is part of ABBank's plan to focus on seeding and nurturing sustainable development initiatives in compliance with ESG (Environmental, Social, and Governance) standards, aiming to drive innovation in green finance, sustainable development, and enhancing the corporate social responsibility of both the Bank and its corporate customers.

This is not only a long-term strategy but also a reaffirmation of ABBank's strong actions in implementing sustainable development goals in Vietnam.



ABBank celebrated its 32nd anniversary (13/5/1993 – 13/5/2025) with community projects carrying profound messages



A humane and positive brand imprint in the journey of serving the community:

Celebrating the 32nd anniversary of the Bank's establishment (13/5/1993 – 13/5/2025) – 32 years of serving the community, ABBank has implemented numerous activities to express gratitude to the community and customers. Alongside attractive promotional programs for products and services, ABBank also extended its appreciation to the community and customers through profound messages and a positive spirit, emotionally conveyed in the musical film "Just Believe" and the art photo collection themed "Steadfast in the Heritage Regions." With their humane content, deep messages,

and cultural values, these spiritual gifts were warmly received by the community, creating a powerful viral effect with significant engagement and positive comments.

In addition to customer and community-oriented activities, ABBank organized a series of internal appreciation and engagement events for employees system-wide. Notably, hundreds of staff members with long-term commitment and dedication were honored as "May Stars," alongside many meaningful awards presented to employees for their outstanding achievements and active contributions to the Bank.

Donating a playground to Hanoi Children's Hospital

On the occasion of International Children's Day (June 1st), ABBank continued its commitment to community service through the project "Steadfast with Children toward their Dreams" – in collaboration with the National Fund for Vietnamese Children, to donate the "An Binh House" playground to pediatric patients at Hanoi Children's Hospital. The 200-square-meter play area is designed with safe, eco-friendly materials, decorated with vibrant murals, and equipped with two children's bookshelves jointly donated by ABBank employees. This is not only a material gift but also carries significant spiritual value, contributing to bringing joy and motivation to the children in their fight against illness.



"A Journey of Ten Thousand Miles – Nurturing a Thousand Dreams"



Officially launched in September 2024, "A Journey of Ten Thousand Miles – Nurturing a Thousand Dreams" is an initiative calling on ABBank employees to contribute to community charity funds by building a habit of physical exercise and improving health for themselves and their families. After just over 3 months of implementation, the campaign successfully raised VND 1 billion. With this fund, ABBank collaborated with the National Fund for

Vietnamese Children and the Ministry of Health to construct a semi-boarded residential area and auxiliary facilities for the Nong Hoi Duoi school site at Chieng An Primary and Secondary School, Muong La District (old), Son La Province. The project was completed and officially inaugurated and put into use in late April 2025, providing nearly 200 students with a warm, safe, hygienic, and more comfortable living environment.

2025 – REMARKABLE MILESTONES

A humane and positive brand imprint in the journey of serving the community:

"Heritage Footsteps": A community run to raise funds for the preservation of Vietnamese craft villages

"Heritage Footsteps" is a community-oriented running event organized by ABBank in collaboration with the Startup Vietnam Foundation (SVF) and the Thua Thien Hue Department of Science and Technology, aimed at fundraising to support the preservation and development of traditional Vietnamese craft villages. The program took place from August 8 to November 9, 2025, on a virtual platform, combined with a series of offline running events at heritage sites across three regions. With a mechanism where each valid kilometer of running or walking was converted into VND 10,000 for the Vietnam Heritage Craft Village Development Fund, the event not only created a sports playground for the community but also spread the spirit of preserving and promoting the values of Vietnamese cultural heritage.



An Binh Tet 2025: Marking the 5th consecutive year of the "Green An Binh – Green Vietnam" project

100,000 cinnamon seedlings and 7,000 kg of fertilizer were donated by ABBank to the people of Pa Lau Commune, Tram Tau District, Yen Bai Province. This was funded by contributions from ABBank's customers and employees following a three-month mobilization campaign.

The event is a significant milestone, marking the success of the 5th year of the "Green An Binh – Green Vietnam" campaign, integrated within the 16-year journey of the "An Binh Tet" initiative. It demonstrates ABBank's commitment to partnering with and serving the community, creating sustainable livelihoods, and protecting the environment. Within the framework of the program, ABBank also presented 50 Tet gift sets, including cash and essential supplies, to 50 local households facing extreme difficulties.



Organizational streamlining and consolidation:

At the beginning of 2025, ABBank decisively conducted a review and streamlining of its organizational structure from Head Office to Business Units to enhance the operational efficiency of the entire Bank, aiming to provide the best customer service. Specifically: Reducing intermediate layers; streamlining focal points of work; rationalizing functional areas and eliminating overlaps; refining the workforce and improving individual performance; Structural reorganization reduced the number of Head Office Divisions/Departments from 17 to 13.

Furthermore, the consolidation of senior leadership within the BOD and the Management Board in November 2025 has reaffirmed the goal of strengthening the governance foundation and accelerating operational efficiency.



ASPIRATION FOR ASCENDANCE



2



ABB Bank

ASPIRATION FOR ASCENDANCE

The year 2025 concluded a pivotal transitional phase in the 2024–2028 journey – a period not only for consolidating internal resources, but for preparing for a powerful transformation. Amidst a volatile market context, ABBank chose a prudent yet decisive development path: building a solid foundation to prepare for a breakthrough by focusing on 05 strategic pillars:



5 strategic pillars

01 Elevating risk management:

The governance system has been standardized in accordance with international practices, enhancing the capacity for risk identification, measurement, and control across the entire system. These improvements not only reinforce the capital adequacy foundation but also play a crucial role in Moody's upgrading ABBank's credit rating outlook, reflecting the growing confidence of the international market in the Bank's strategic direction and financial capacity.

02 Cleansing and restructuring the credit portfolio:

ABBank proactively reviews and resolves potential high-risk exposures while directing capital flows into efficient manufacturing-business sectors and the green economy, preparing for a safer and higher-quality new growth cycle.

03 Modernizing the technology platform:

The Bank continues to invest in core infrastructure, enhancing performance and security, creating a premise for extensive digital transformation in the next phase.

04 Human resource restructuring

The organizational apparatus has become leaner and more efficient; the ESOP policy has been implemented as a commitment to long-term engagement. People are not just a resource, but the driving force behind every change.

05 Promoting green finance and sustainable development

In 2025, ABBank completed the "Green Banking Capacity Building" Program with the companionship of the Asian Development Bank (ADB) and PwC Vietnam. Officially receiving the certificate from ADB in early 2026 is a significant milestone, confirming ABBank's readiness to integrate sustainable financial standards into its business strategy and environmental-social risk management.

The foundations strengthened in 2025 have not only made ABBank more resilient but also inspired new confidence among the market, partners, investors.

Entering 2026, ABBank aims beyond mere recovery, carrying a greater aspiration: to achieve a breakthrough and solidify its position on Vietnam's financial map, targeting to become one of the leading joint-stock commercial banks with a market capitalization of VND 100,000 billion by the end of the 2024–2028 period.

Three overarching pillars – Customers, Human resources, and Financial efficiency – continue to serve as the North Star for all decisions, ensuring a balance between growth, social responsibility, and long-term value for shareholders.



CREATING SUSTAINABLE VALUE



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MARKET REVIEW

2025 Market Assessment

2025 marked a period of robust and pivotal growth for the Vietnamese economy. The economy maintained an impressive recovery momentum, and the financial market made significant breakthroughs with numerous historical milestones.



Vietnam's GDP growth in 2025 reached 8.02%, the highest in the ASEAN region, with widespread growth across three pillars: Public investment, manufacturing and exports, and domestic consumption. Average annual inflation was controlled at approximately 3.31%, well below the target ceiling of 4.5%.

- Import-export activities continued to improve in 2025, with total turnover exceeding the \$900 billion mark, setting a new record. The trade balance maintained a surplus, contributing to exchange rate stability and bolstering market confidence.
- Realized FDI reached approximately \$27.6 billion, an increase 9% compared to 2024. Capital flows tended to focus more on high-tech sectors, semiconductor manufacturing, renewable energy, and infrastructure.
- Domestic consumption recovered positively, with total retail sales of goods and consumer service revenue increasing by about 9.2%.
- Public investment disbursement in 2025 improved significantly compared to previous periods, thanks to the resolution of procedural and implementation bottlenecks. Many key infrastructure projects, such as the North-South Expressway Phase 2 and Long Thanh Airport, achieved good progress, creating positive spillover effects for the construction, materials, and industrial real estate sectors.

2025 recorded many bright spots in the operating results of banks while also showing a clear divergence among different institutions. System-wide credit growth reached approximately 19%, the highest level in the past four years. The on-balance sheet non-performing loan ratio tended to increase in the first half of the year, peaking at about 2.8% in Q2/2025, before gradually declining to 2.3–2.5% by year-end. Furthermore, banking sector profits were uneven: some banks achieved significant breakthroughs, while others saw flat or declining profits under the pressure of high funding costs, narrowing profit margins, and increased provisioning.

The positive improvement in economic activities in 2025 serves as a premise for expectations of continued economic growth, enabling ABBank to seize opportunities to bolster business operations and achieve efficient, sustainable development in 2026.

2025 OPERATIONAL PERFORMANCE

Business Operations: Building a foundation of trust

2025 Business results

In 2025, ABBank recorded several positive results in its business operations. Profit before tax exceeded the target approved by the GMS, the Bank-wide scale continued to grow, while safety ratios were strictly controlled, meeting and exceeding the regulations of the SB, reflecting the Bank's efforts in enhancing operational efficiency and risk management.

ABBank's total assets surpassed VND 220,392 billion, representing a 24.8% increase compared to 2024. Outstanding loans reached VND 127,591 billion, up 15.9%, while customer deposits stood at VND 161,221 billion, a 46.6% surge from 2024. This credit expansion not only demonstrates a significant increase in scale but also reflects a selective growth strategy, adhering to the principle of not compromising risk for growth. Furthermore, the robust mobilization of funds has established a solid liquidity buffer, enabling the bank to remain proactive amidst market fluctuations.

220,392
Total Assets VND billion
125% compared to 2024

127,591
Outstanding Loans VND billion
116% compared to 2024

161,221
Customer Deposits VND billion
147% compared to 2024

8,580
Total Operating Income VND billion
187% compared to 2024

3,522
Profit Before Tax VND billion
452% compared to 2024

In tandem with its expanding scale, ABBank's operational efficiency in 2025 witnessed an impressive leap. Total operating income reached VND 8,580 billion, an 87.3% increase year-on-year. Driven by cost optimization efforts and accelerated digital transformation, the Cost-to-Income Ratio (CIR) was maintained at 35.4%. Consequently, profit before tax hit a record high of VND 3,522 billion, soaring 352.4% compared to 2024. Profitability metrics, specifically Return on Equity (ROE) and Return on Assets (ROA), remained high relative to the industry average at 18.26% and 1.41%, respectively. This serves as clear evidence that the bank's cost restructuring and business model transformation are on the right track and yielding positive results.

Most notably, asset quality has improved significantly. The non-performing loan ratio dropped sharply to 0.53%, well below the State Bank of Vietnam's regulatory threshold of 3%. This achievement stems from decisive risk management,



rigorous post-lending supervision, and proactive resolution of legacy debts, establishing a healthy financial foundation for the next stage of development.

In addition, the capital adequacy ratio remained high at 11.45%, well above the regulatory minimum and representing an increase from the previous year. This robust ratio ensures sufficient room for safe credit growth in subsequent cycles.

2025 OPERATIONAL PERFORMANCE

Business Operations: Building a foundation of trust

2025 Business results

Summary of Key Financial Indicators for 2025

Indicator	2025		2024	2025 actual vs	
	Plan	Actual		Plan	2024
Total Assets	200,000	220,392	176,619	110%	125%
Outstanding loans	127,810	127,591	110,099	100%	116%
Customer Deposits	115,458	161,221	109,960	140%	147%
Total Operating Income		8,580	4,581		187%
Profit Before Tax	1,800	3,522	779	196%	452%
Cost-to-Income Ratio (CIR)		35.4%	52.2%		-16.8%
Return on Equity (ROE)		18.26%	4.60%		+13.66%
Return on Assets (ROA)		1.41%	0.37%		+1.04%
Non-Performing Loan (NPL) Ratio	<3%	0.53%	2.48%		-1.95%
Capital Adequacy Ratio (CAR)	>8%	11.45%	9.99%		+1.46%

Note: Data based on the 2024 Separate Financial Statements and the 2025 Audited Separate Financial Statements



Individual customer operations

In 2025, ABBank continued to adhere to its core value of "Customer-Centricity," promoting the application of digital technology and developing a secure, convenient, and personalized financial service ecosystem. This approach enables the Bank to meet the increasingly diverse needs of customers while ensuring sustainable growth objectives.

Customer growth and demand deposits



By the end of 2025, ABBank's IC reached 2,490,561, continuing its growth to 112% compared to 2024. In tandem, demand deposits reached 110% of the 2024 figure.

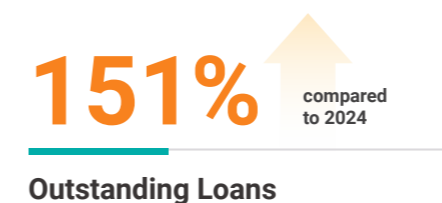
This result clearly reflects the effectiveness of ABBank's implementation of modern, secure, and personalized payment solutions for each customer segment, notably the launch of the new version of the ABBank App. This is not only a step aligned with the digital payment development orientation of the Government and SBV but also contributes to enhancing user experience, increasing transaction frequency, and fostering long-term customer loyalty with ABBank.

Term deposits:



Term deposit mobilization in 2025 recorded many positive results, with a growth of 151% compared to 2024. Notably, the balance of term deposits with tenors of 6 months and above grew strongly, reflecting customer confidence in ABBank. Deposit products are designed and adjusted to be diverse, flexible, and specialized, remaining customer-centric and tailored to specific financial needs.

Credit activities:



In 2025, ABBank continued to review and improve its credit products in accordance with the orientations of the SBV and the Bank's business strategy. Key solutions include:

Batch-based refinancing solutions for business operations, applied to nearly 50% of the business loan portfolio with a pre-approval mechanism, helping to shorten the time to access capital.

Digitizing the online savings book pledge product on the ABBank app, enhancing customer experience and convenience.

Pre-approved limits for secured loans and credit cards for existing customers using ABBank's products and services, with a potential customer base of up to 78,000.

These improvements not only enhance the borrowing experience but also contribute to secure risk management and proactive individual lending operations.

2025 OPERATIONAL PERFORMANCE

Business Operations: Building a foundation of trust

SME Segment Operations

2025 marked a strategic shift in SME operations towards selective growth, while enhancing quality and services. The SME banking segment continued to witness a profound transformation, ranging from service and payment solutions to deposit and credit products.



Credit activities

2025 recorded a 19% growth in average annual outstanding balance compared to 2024. This included 254 new credit customers, focusing on small and micro-enterprise segments in line with the business orientation of ABBank and the SBV.

Continuing to strengthen customer insights and provide tailored financial solutions for focus industries/sectors (State Budget-funded contractors; Pharmaceutical & Medical Equipment enterprises; Garment & Textile enterprises, EVN contractors...) and supply chain financing (VNA & IATA travel agents, GEELY O&J auto distributors, Expressway project contractors...).

Strengthening debt management to maintain the Non-Performing Loan (NPL) ratio of the SME segment at a low level.

Continuing to invest in digital transformation by improving and adding new features/utilities such as: online guarantee issuance, online International Payment/FX services, etc.

Regularly updating internal regulations to meet and comply with new SBV regulations/circulars regarding credit activities in 2025.

Deposit mobilization and payment services



2025 recorded outstanding growth in deposit mobilization, with an increase of 67% compared to 2024. ABBank created a turning point in shifting its income structure, gradually reducing reliance on pure credit and focusing strongly on sustainable revenue-generating actions.

Amid continuous market adjustments to stabilize interest rate levels under the State Bank of Vietnam's direction, ABBank made timely adjustments in each period, helping to stabilize the customer portfolio and input funding sources.

To partner with SMEs as well as create new growth momentum and increase engagement with existing customers, ABBank implemented a series of solutions to help customers optimize cash flow management, such as API-connected Collection - Payment services, and preferential policies for deposits, foreign exchange, and payment transactions.

In 2026, ABBank will focus on attracting a large volume of customers through digital partner channels, digitizing the account opening journey, and credit granting by perfecting online Guarantees, developing new online Disbursement and LC (Letter of Credit) modules, and reducing operational time by refining features on the ABB Biz platform.



Customer care and development:



In 2025, ABBank rolled out a comprehensive loyalty program for SME customers, featuring a holistic policy package. This included preferential pricing on lending and deposit rates, along with fee waivers and discounts for services such as bank guarantees and cards, complemented by other value-added utilities. The SME Loyalty segment contributed up to 40% of the SME division's Total Operating Income (TOI), underscoring the effectiveness and strategic importance of this customer care policy.



2025 OPERATIONAL PERFORMANCE

Business Operations: Building a foundation of trust

Corporate customer operations

In 2025, through the synchronized implementation of customer-centric business solutions integrated with risk management, digital transformation, and service quality enhancement, ABBank's CC segment achieved positive growth compared to 2024:



Credit Activities: Achieving the annual target within the first 6 months. The ending credit balance increased 6% compared to 2024. Focusing on industry-leading enterprises, companies with sound financial foundations, and those with high potential for supply chain integration.

Deposit mobilization increased 44%, demonstrating the clear effectiveness of the transaction banking development strategy, digital transformation, and increased customer cash flow engagement at ABBank.

Total Operating Income (TOI) increased 31%, confirming the effectiveness of the business model shift toward sustainability, diversifying revenue streams from trade finance products, cash management, guarantees, financial arrangement, and investment activities.

Value chain and customer ecosystem development: ABBank focuses on tapping into the financial potential of major value chains, including manufacturing, commerce, energy, infrastructure, and real estate by providing comprehensive solutions to anchor enterprises (lead firms), suppliers, contractors, distributors, and end-users. This approach not only expands business scale but also contributes to risk diversification and the establishment of long-term partnerships.

Risk management and sustainable development: The CC segment continues to strictly adhere to ABBank's risk appetite, while strengthening the assessment of macro-impact factors, cash flows, and customers' management capabilities. Concurrently, ABBank is progressively integrating ESG factors into its credit granting activities, aiming for sustainable development goals and partnering with the business community.

106% compared to 2024

Ending outstanding balance

144% compared to 2024

End-of-period mobilization

131% compared to 2024

TOI



Investment status and project implementation

Major investments

In 2025, ABBank continued to maintain its investment and capital contribution portfolio, while proactively reviewing and re-assessing the overall performance of these investments. Currently, ABBank's largest investment, valued at VND 260 billion, is a capital contribution to a subsidiary, yielding an annual distributed profit of 10-15%.

In the Government bond market and valuable papers issued by credit institutions, ABBank remains an active investor and trader with total trading volume reaching approximately VND 170,000 billion in 2025.

Performance of Subsidiaries and Affiliates

A wholly-owned subsidiary of ABBank. ABBA's primary business activities involve the acquisition and management of non-performing loans (NPLs), outstanding debts, and collateral assets related to

ABBank's loans. Amidst the continued impact of global economic fluctuations on Vietnam's economy in 2025, ABBA recorded a profit before tax of VND 36.22 billion for the year.

2025 OPERATIONAL PERFORMANCE

Digital banking: Customer experience oriented

ABBank does not build Digital Banking just to "look modern", but to resolve the very practical inconveniences customers face in their daily lives. Customer experience is always the starting point, while technology serves as the means to an end, not the destination itself.

Guided by this philosophy, in 2025, ABBank continued to accelerate digital transformation and implement a series of strategic projects, gradually positioning Digital Banking as a life-cycle companion platform—not merely a place for transactions, but an environment where customers find it easy to use, easy to understand, easy to trust, and easy to engage with.

Refreshing customer experience: "Faster, Smoother, Safer"

In just 9 months, ABBank fully developed a next-generation Digital Banking platform, taking only 3 months to seamlessly, safely, and compliantly migrate 80% of its customers to the new system.

The new ABBank App offers a comprehensive service ecosystem—covering daily payment needs such as electricity, water, internet, tuition fees, train/bus/air tickets, and entertainment... to specialized solutions for youth, families, and business households. The entire experience is designed 100% online, remaining simple, user-friendly, and secure.

Enhanced customer engagement with ABBank via digital platforms

For Corporate customers, with over 120 improvements and new products in 2025, such as online corporate account opening, online international money transfers, and online guarantees, ABBank Business continues to affirm its role as a trusted Digital Banking platform, partnering with enterprises for efficient operation and secure growth.

Retail digital banking recorded robust growth:

- Number of new customers increased by 92% compared to 2024
- Total digital transactions reached 75 million, up 36.4%
- Bill payment transactions surged by 114%



Number of new customers



Total digital transactions



Number of New customers

Corporate digital banking continued to break through:

- Number of New customers increased by 95%
- 76% of international money transfers were conducted online in the first year of launch
- Meeting collection service needs for 22 enterprises and partners

These figures reflect a clear reality:

Customers are not just using ABBank's Digital Banking; they are truly engaging and becoming loyal customers.

Rapid yet secure growth:

Alongside the expansion of experience and scale, ABBank consistently pursues in-depth investment in technology infrastructure and information security. A series of foundational projects have been implemented, including the Core Banking upgrade to R24, ERP systems, digital signatures, HRM, APM, and AI platforms, along with applications supporting operations and human resources.

ABBank also fully meets the compliance requirements in accordance with the new regulations of the SBV, integrates the Bshield protection layer, and simultaneously completes the direct connection with the Research and Application Center for Population Data and Citizen Identity (RAR), contributing to enhancing customer experience and ensuring safety on digital platforms.

Information security has been comprehensively strengthened, from technology to user awareness, effectively preventing data leakage risks and enhancing system stability. Customer-facing systems and over-the-counter transactions achieved an availability rate of up to 99.975%.

Future orientation - Towards comprehensive Digital banking:

In the next stage of its journey, ABBank remains steadfast in taking customers' substantive experience as its guiding principle and placing people at the center of technology. The Bank will continuously innovate, expand its Digital Banking ecosystem, and enhance the application of data and intelligent models to personalize services and experiences. Additionally, ABBank will continue to focus on the digitalization and automation of the Bank's operations to optimize internal user experience, prevent errors, mitigate risks, and combat fraud.

The goal is not only to achieve stronger digitalization, but also to ensure that every customer feels understood, accompanied, and served according to their specific needs – so that ABBank Digital Banking becomes a natural part of their daily financial life.

2025 OPERATIONAL PERFORMANCE

Financial performance – Sustainable and Transparent

Separate	Audited		UNIT: VND billion, %
	2025	2024	
Total assets	220,392	176,619	25%
Total Operating Income (TOI)	8,580	4,581	87%
Taxes and other payables	998	332	201%
Profit before tax	3,522	779	352%
Profit after tax	2,798	627	346%

Indicators			Notes
Capital size			
- Charter capital	10,350	10,350	
- Total assets	220,392	176,619	
- Capital Adequacy Ratio	11.45%	9.99%	According to Circular No. 41/2016/TT-NHNN
Liquidity capacity			
- Liquidity reserve ratio	22.63%	14.82%	According to Circular No. 22/2019/TT-NHNN

Consolidated	Audited		UNIT: VND billion, %
	2025	2024	
Total assets	220,495	176,713	25%
Total Operating Income (TOI)	8,565	4,521	89%
Taxes and other payables	1,014	347	192%
Profit before tax	3,541	744	376%
Profit after tax	2,809	586	380%

Indicators			Ghi chú
Capital size			
- Charter capital	10,350	10,350	
- Total assets	220,495	176,713	
- Capital Adequacy Ratio	11.39%	10.04%	According to Circular No. 41/2016/TT-NHNN
Liquidity capacity			
- Liquidity reserve ratio	22.63%	14.82%	Separate figures; Circular No. 22 does not stipulate consolidated calculation



2025 OPERATIONAL PERFORMANCE

Branding Activities: Positive milestones

Positioned as a friendly, socially responsible retail bank with the core value of "Customer Centricity" in 2025, ABBank continued to promote brand development, communication, and marketing activities aimed at increasing positive media presence, enhancing customer engagement, and spreading sustainable values to the community. Brand communication programs, community activities, and digital platform content were implemented synchronously, contributing to reinforcing ABBank's image as an approachable and responsible bank, which is increasingly recognized positively by the public and customers.



Brand management activities:

In 2025, the ABBank brand continued to maintain a positive and stable presence across major media and press channels, with content orientation closely aligned with the Bank's business operations, development strategy, as well as the guidelines of regulatory authorities. The total volume of proactive positive news about ABBank remained high; Share of Voice reached 1.65%, while unfavorable news accounted for only 0.8% out of a total of nearly 3,000 articles mentioning ABBank. The Net Sentiment Rate (NSR) in the press reached 0.94 points, reflecting a high level of positivity for ABBank's brand image in the media.

1.65 %

SOV

0.94 points

NSR



Community activities aimed at sustainable development goals continued to be consistently implemented by ABBank under three pillars: Environment – Education – Healthcare. In 2025, various programs with profound social significance were carried out, such as constructing a facility at the National Children's Hospital for 600 pediatric patients, contributing to improving medical care conditions for children. The "Tet An Binh 2025" program continued to spread the green living message by calling on the community to join hands in planting 100,000 cinnamon trees in Yen Bai, contributing to ecological restoration and sustainable livelihoods for local residents. Additionally, ABBank launched the "Heritage Footsteps" running race – an innovative fundraising initiative that mobilized ABBank employees and the community to participate in sport activities, subsequently converting them into a VND 1 billion sponsorship for 9 craft village heritages under the project "Innovation based on Heritage, promoting Creative Cultural Industries, developing a Sustainable Future," contributing to the

preservation of traditional cultural values and fostering the creative economy in local areas.

Internal communications activities in 2025 continued to be implemented diversely and creatively to enhance connectivity and spread corporate culture throughout the entire system. Strategic communication programs for products, services, and business orientations were effectively executed through various creative formats, notably the "ABBankers choose ABBank" campaign, contributing to strengthening employee engagement, pride, and a spirit of companionship with the brand.

ABBank's brand image and identity system in 2025 continued to be maintained and enhanced in quality, ensuring synchronization, professionalism, and modernity across all communication publications. Numerous large-scale brand campaigns were effectively implemented, such as ABBank's 32nd-anniversary campaign themed "Solid Internal Strength – Reaching Success,"

which achieved over 8 million reaches, contributing to spreading a resilient and sustainable brand image. The Mid-Autumn Festival campaign "Peace – Happiness – Reunion" was deployed with a strategy to reach customers in key areas, thereby creating positive effects and enhancing local brand awareness.

On digital channels, ABBank's brand communication activities continued to record robust growth. The reach of ABBank's fanpage reached 31 million, a 195% increase compared to 2024, while page engagement reached 305,000, up 191%. The community size also continued to expand with 5,000 new followers, despite not deploying fanpage growth advertising campaigns, demonstrating the organic appeal and the increasing interest of customers in ABBank's brand content on digital platforms.

2025 OPERATIONAL PERFORMANCE

Branding Activities: Positive milestones

Market research

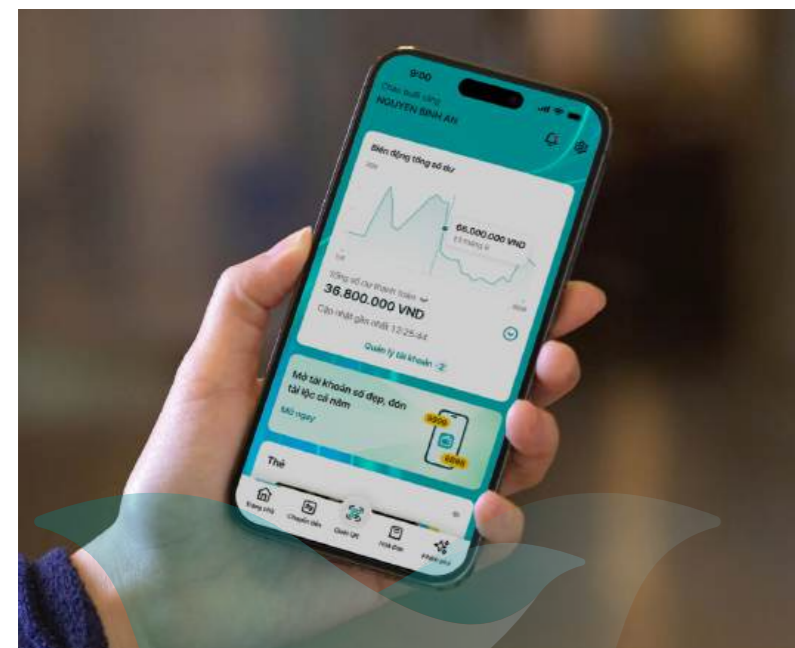
In 2025, ABBank implemented focal research projects to support its brand repositioning strategy and accelerate digital transformation. A Brand Health Tracking study was conducted, serving as a foundation for defining the new positioning and clarifying brand awareness, brand image, consideration levels, and customer engagement with ABBank.

The Bank simultaneously accelerated research and development of solutions for business households and small merchants in the digital age, contributing to the refinement and launch of new features such as the "Loc Vang" Speaker and Voice Payment, aiming at simplifying operations and effective cash flow management.

To optimize the customer acquisition and activation journey during the initial stages of service usage, ABBank implemented a research study evaluating the "90 Days Onboarding" experience. The research focused on

analyzing engagement levels, product activation rates, usage behavior, and experience bottlenecks to propose solutions for improving conversion rates and increasing customer lifetime value. Additionally, ABBank continued to conduct research for new product development, notably the Digital Credit Card, with a focus on tapping into flexible consumption needs, seamless digital experiences, and rapid approval speeds. These studies assist ABBank in developing solutions that align with modern consumer trends.

Research activities in 2025 continued to help ABBank enhance its customer insight capabilities and strengthen the foundation for strategic decisions.



Business marketing activities

Numerous large-scale incentive and promotional programs were implemented throughout the year to attract new customers while increasing engagement with existing ones. Typical programs included "Get the 'Loc' Speaker - Enjoy Resounding Incentives," "Loc Vang' Speaker - Steady Prosperity," "32 Years Old - A Shower of Gifts," and "Deposit Now - Receive Gifts Instantly," along with the series of activities "An Binh Mid-Autumn - Happy Reunion" at micro-localities. Additionally, the "ABBank Proud of Vietnam" campaign was widely deployed, contributing to spreading a brand image associated with national pride and sustainable development.

A significant highlight of the year was ABBank's official launch of the new ABBank application for IC, replacing the previous AB Ditizen app. The application is designed with a modern, user-friendly interface, integrating numerous smart financial management features to help customers easily monitor spending and make effective financial decisions. Notably, the ABBY Family financial solution integrated into the app has made a positive impression on the market. This solution assists families in building financial management habits for children from an early age, while enabling parents to easily monitor and accompany their children on the journey of forming a healthy financial mindset.

For the SME segment, ABBank continued to promote communication of specialized financial solutions tailored to key sectors, including pharmaceuticals and medical equipment, construction and installation funded by the state budget, and garment and yarn manufacturing enterprises. Communication activities were deployed across multiple channels, combining in-depth content with direct marketing programs to enhance brand awareness and customer reach within each specific sector.

In parallel, the ABBank Business digital banking platform continued to be promoted as a digital financial transaction platform for enterprises. By the end of 2025, ABBank Business served approximately 94% of the total transaction volume of corporate customers across the entire system, demonstrating a high level of adoption for digital transaction channels. Notably, the international money transfer service with a full end-to-end online experience met about 75% of the actual needs of CC, contributing to enhancing transaction efficiency and optimizing user experience.

A highlight of 2025 was the "Choose ABBank Business - Choose Success" campaign, which was implemented with various synchronized communication and marketing activities across digital platforms and direct channels. The campaign garnered significant interest from the business community, contributing to affirming ABBank's position in providing flexible financial solutions and accompanying the sustainable development of Vietnamese enterprises.

Through diverse communication and marketing activities in 2025, ABBank continued to reinforce its image as a dynamic, innovative, and customer-centric bank, while creating an important foundation for brand development and digital transformation strategies in the next stage.

2025 OPERATIONAL PERFORMANCE

Branding Activities: Positive milestones

Marketing channel management activities

In 2025, ABBank simultaneously standardized its brand image, identified and synchronized key products and services across 150 business units in accordance with the brand identity; coordinated the relocation and renovation of 8 branches, and timely implemented marketing campaigns at the local level.

ABBank also promoted the development of owned channels, enhancing both the quantity and quality of marketing and brand content across various digital platforms such as the Website, Facebook, Instagram, Zalo, YouTube, etc. Notably, the Facebook channel grew by 5,000 followers; achieved a 3.1-fold increase in customer reach, and a 2.9-fold increase in page engagement.

Advertising implementation in 2025:

Retargeting: Re-engaging customers from existing data sets, thereby creating lookalike audiences to diversify segments.

New Acquisition: Reaching customers with interests in finance/technology... based on the targeting criteria of each specific campaign.



Entering 2026, ABBank expects to create a significant milestone in its brand development journey with the launch of a new brand identity system, opening a powerful transformation to enhance the Bank's image and position in the market. With the positioning of "The Bank that Creates Happiness," the ABBank brand aims to build an approachable, human-centric, and customer-centric image, while more clearly conveying the values that the Bank delivers to customers, the community, and society.

Building on the new positioning platform, brand development and communication activities in 2026 will be powerfully and synchronously implemented, focusing on increasing awareness, creating emotional connections with customers, and spreading ABBank's image as a dynamic, modern brand that accompanies the happiness of every individual, family, and community. Brand communication campaigns, community activities, and internal engagement programs are expected to be deployed with more creative scales and formats, thereby creating a breakthrough in ABBank's brand image and presence across media channels and digital platforms.

Human Resource Management: Creating the best environment for talents



2025 marked a powerful transformation in human resource management at ABBank, with a central role in creating a lean organizational foundation, increasing resource efficiency, and directly accompanying the Bank's growth strategy. ABBank synchronously implemented solutions for organization, recruitment, training – development, and personnel policies, thereby enhancing workforce quality, optimizing operational efficiency, and establishing a solid foundation for long-term growth.

Entering 2026, against the backdrop of ABBank implementing particularly challenging growth targets, human resource management continues to be identified as the pivotal foundation for enhancing productivity, operational efficiency, and the capacity to execute business strategies.

The Bank focuses on closely linking performance management with compensation policies, ensuring that income and incentive mechanisms accurately reflect the level of contribution, thereby maintaining work motivation and retaining high-quality personnel. Simultaneously, ABBank proactively meets human resource requirements, especially in key business segments and for pivotal management and expert positions, in alignment with the bank-wide growth plan.

Recruitment and talent acquisition

Recruitment and talent acquisition are carried out following a strategic orientation, focusing on supplementing high-quality personnel, especially management and executive positions at BU, to meet the requirements for enhancing governance capacity and execution organization. Simultaneously, recruitment criteria are standardized based on management competency, business efficiency, and adaptability to modern governance models, with an emphasis on attracting experienced, market-savvy personnel with leadership capabilities, contributing to improved business performance.

Training and human resource development

ABBank organized over 500 training classes with 94,462 staff participations, thereby spreading a culture of proactive learning and enhancing professional and management competencies. Leadership development programs, notably the ABB Excel Leadership (ABBELL) Course II, have contributed to forming a successor management team with systems thinking, resilience, and readiness to undertake the Bank's focal objectives.

Training and development activities continue to focus on strengthening governance capacity, execution organization, and successor team development, coupled with building a culture of learning and high performance, thereby accompanying ABBank in realizing strategic objectives for 2026 and the following years.



2025 OPERATIONAL PERFORMANCE

Human Resource Management: Creating the best environment for talents

"Enhancing Management and Leadership Capacity – ABBank Excel Leadership – ABBELL" Program

The ABBELL program is a key initiative within ABBank's strategy to develop its management and successor leadership team, aimed at standardizing operational mindsets and enhancing execution capacity throughout the system. ABBELL Course II was implemented with 66 participants who are managers from Head Office Divisions/Departments and Business Units. The participants are core personnel, carefully selected for their vital roles within the organization and identified as "seeds" in the Bank's human resource development strategy. The program

focuses on developing leadership, governance, and execution organization competencies, closely linking learning with the specific goals and practical challenges of each unit. Through ABBELL, ABBank is gradually forming a management team with systems thinking, resilience, and a high sense of responsibility, ready to take on assignments and conquer challenging business targets entrusted by the Board of Management, thereby establishing a solid foundation for the Bank's sustainable and long-term growth.



Human resource policies:

Organizational streamlining and management capacity consolidation



ABBank implemented a system-wide organizational restructuring aimed at being lean and efficient, with a focus on restructuring Divisions/ Departments at the Head Office, reducing 02 intermediate management layers from the Head Office to BU, while reviewing and retaining 70% of high-competency personnel at the Head Office.

the BU. Since the second quarter of 2025, over 25% of the workforce has undergone labor productivity reviews, contributing to a marked improvement in operational efficiency; the proportion of the sales force achieving KPIs increased 1.5-fold compared to the previous year, reflecting a clear improvement in workforce quality.

In parallel, the Bank applied a transparent, quantitative, and consistent performance evaluation system from the highest management level down to

Outstanding improvement in human resource efficiency



Thanks to synchronous organizational and performance management solutions, the bank-wide labor productivity based on Profit Before Tax in 2025 reached 1,041 billion VND/ employee/ year, a 5-fold increase compared to 2024 and an 8-fold increase compared to 2023, approaching the industry average.

Corresponding to the growth in productivity, the average staff income increased by 30% compared to the 2023–2024 period, approaching the industry average income level, thereby demonstrating a close link between business efficiency and performance-based compensation policies.

Modernizing and systematizing human resource management



The Human Resource Information System (HRIS) officially went into operation after only 10 months of implementation, creating a foundation for data-driven HR management and process automation. Digitalization initiatives, such as electronic personnel decisions and online staff support channels, helped reduce over 7,000 hard-copy documents and electronically sign more than 2,100 labor contracts, contributing to a modern, transparent, and efficient working environment.

Leveraging the online learning platform, training and development activities continued to be accelerated with over 500 training classes and 94,462 staff participations; the number of self-study hours doubled compared to the previous year, contributing to spreading a learning culture and enhancing workforce capacity.

Welfare policies



ABBank places a strong emphasis on the holistic well-being of its employees through comprehensive welfare programs, including health benefits, vehicle purchase assistance, and company retreats. Most notably, for the first time in nearly a decade,

the bank implemented a mid-year bonus scheme. This timely initiative has served as a powerful motivator, driving staff to accelerate their efforts and strive toward achieving the year's business targets.

SOLID FOUNDATION – REINFORCING TRUST

Effective risk management Transparency and trust

Focusing on various solutions for risk management in the Industry 4.0

In the context of a rapidly fluctuating business environment and banking industry under the impact of digital transformation and increasingly high governance requirements, ABBank identifies effective, proactive, and transparent risk management as the core foundation to ensure safe, stable operations and sustainable development.

The Bank continuously improves its governance and internal control systems, ensuring full compliance with the SBV's regulations, while gradually enhancing risk management capabilities based on data, models, and technology. ABBank's risk management framework continues to be consolidated, fully covering material risks in banking operations (Credit risk, market risk, operational risk, interest rate risk in the banking book, concentration risk, etc.); Risk management policies and Risk Appetite are periodically reviewed and updated in alignment with business strategies and market conditions.

Key risk management results achieved by ABBank in 2025:

Credit risk management



In 2025, based on the Medium-term Risk Management Strategy (2021–2025 period) and the approved Risk Appetite, ABBank continued to enhance its credit RM capacity towards standardization, consistency, and alignment with international best practices. Key activities implemented include:

- Reviewing, updating, and perfecting the system of policies, regulations, approval authorities, and credit RM processes, ensuring compliance with SBV regulations and alignment with the medium-term risk strategy.
- Adjusting credit orientation in conjunction with portfolio management towards clear and consistent stratification at the levels of the entire portfolio, sub-segments, and industries; while establishing risk response principles for new credit exposures based on the portfolio's risk status, thereby controlling concentration risk and enhancing the quality of credit growth.
- Perfecting and standardizing the credit policy framework and corresponding credit standards for IC and SME segments based on customer risk levels, grounded in Expected Loss (EL) to materialize risk management orientations into principles and standards applied in credit granting activities, ensuring consistency, transparency, and risk discipline throughout the entire system.
- Accelerating the application of risk analysis models and tools in credit management, which are integrated throughout the process from risk measurement and credit decision-making support to portfolio management and early warning; thereby providing a holistic view of the risk status while strengthening the monitoring and control of key credit risk limits and indicators.
- Strengthening credit monitoring in a proactive and risk-based manner, through regular tracking of safety indicators, credit quality developments, and potential risk signals at the portfolio, product, and unit levels; and promptly issuing warnings and management recommendations to serve operational activities.

Operational risk management

Perfecting the operational risk management framework



Strengthening risk identification, assessment, and control

Through the synchronous and comprehensive implementation of the aforementioned governance components, credit risk management at ABBank has continued to enhance in depth and effectiveness, contributing to improving credit portfolio quality and risk control capabilities throughout the system, thereby establishing a solid foundation for safe, stable, and sustainable business operations.

Given the increasing requirements for safety, transparency, and resilience, ABBank continues to strengthen its operational RM foundation to support sustainable development goals and enhance stakeholder confidence.

ABBank focuses on reviewing, updating, and perfecting the system of operational RM policies, regulations, and processes to ensure compliance with newly issued legal regulations, as well as the Bank's strategic orientation and organizational model. The operational RM framework is structured with clarity in roles, responsibilities, coordination mechanisms, and reporting lines, establishing a foundation for consistent implementation throughout the entire system.



Operational RM is implemented based on the comprehensive identification and management of material risk groups, including:

- Process risk: Regularly reviewing key business processes to identify weaknesses, bottlenecks, and potential risk exposures; thereby proposing improvement measures to enhance operational efficiency and strengthen internal controls.
- People risk: Monitoring and managing risks arising from human factors such as operational errors, procedural violations, and internal fraud; coordinating with relevant units in training, raising awareness, compliance discipline, and risk control culture.
- Information technology risk: Assessing risks related to IT systems, information security, and the potential for operational disruption; participating in risk control for technology and digital transformation projects, contributing to ensuring system safety and operational stability.
- External environment risk: Identifying and monitoring risks arising from the business and legal environments, partners, and force majeure events; thereby proactively developing appropriate prevention and response plans.

By strengthening identification, assessment, and monitoring activities, ABBank is gradually shifting from an incident-response approach to proactive risk prevention and management, contributing to loss mitigation and enhanced control effectiveness.

SOLID FOUNDATION – REINFORCING TRUST

Operational risk management

Effective operation of the three lines of defense model

ABBank continues to strengthen and effectively operate the Three Lines of Defense model, in which:

- The first line of defense – business units and support units – enhancing self-risk management responsibility in daily operations, proactively identifying, reporting, and addressing risks at an early stage.
- The second line of defense – Risk Management Division and related functional units – developing policies and governance frameworks; conducting independent monitoring and assessment of risk levels; issuing early warnings and appropriate management recommendations, while performing periodic and ad-hoc operational risk reporting as regulated.
- The Third Line of Defense – Internal Audit – closely coordinating in assessing the adequacy and effectiveness of the internal control and RM systems, ensuring objectivity and independence.

The smooth coordination among the lines of defense contributes to enhancing the effectiveness of operational RM and strengthening transparency throughout the system.

Business Continuity Planning (BCP)

ABBank places a strong emphasis on business continuity planning to ensure timely response capabilities to incidents, natural disasters, and emergency situations. In 2025, the Bank reviewed and adjusted incident response scenarios and procedures to be more flexible and closely aligned with practical realities.

Thanks to proactive preparation and close coordination with business units, ABBank significantly minimized damage to people and assets while shortening operational downtime. Additionally, emergency response drills, including security and safety exercises, continued to be implemented system-wide to enhance staff skills and readiness levels.



Market risk, liquidity risk, and interest rate risk in the banking book management

In the context of the financial and monetary markets continuing to experience unpredictable fluctuations under the impact of inflation, monetary policies, and global geopolitical factors, ABBank identifies market and liquidity RM as one of the key pillars to ensure financial safety, operational stability, and the Bank's resilience.

Market risk management

ABBank continues to maintain and perfect its market RM framework in accordance with SBV regulations and Basel II standards, with a management scope encompassing risks arising from fluctuations in interest rates, exchange rates, stock prices, and other market factors.

The Bank maintains a clear segregation between the Trading Book and the Banking Book, while establishing a comprehensive system of market risk limits in alignment with the approved risk appetite. Risk indicators and measurement tools are implemented to support timely and effective risk monitoring and control.

In 2025, ABBank continued to strengthen its measurement, monitoring, and early warning activities for market risk, through the application of analytical models and tools to track market fluctuations and assess the impact on the trading portfolio. Regular monitoring enables the Bank to proactively identify potential risks and promptly issue appropriate adjustment measures, thereby mitigating losses and enhancing business operational efficiency.

Additionally, ABBank emphasizes stress testing for adverse market fluctuation scenarios, to assess the portfolio's resilience and the appropriateness of risk limits, supporting the Board of Management in operational decision-making.

Liquidity risk management

ABBank maintains liquidity RM in a prudent and stringent manner, ensuring the ability to fully meet payment obligations under all market conditions. The Bank fully complies with liquidity ratios as regulated by the SBV, while developing and monitoring internal management indicators that are more conservative than the minimum requirements.

In 2025, ABBank continued to strengthen the monitoring of cash flows, capital structure, and asset-liability maturity, thereby proactively controlling mismatch risks and enhancing the capacity to respond to liquidity shocks. Simultaneously, the Bank has been gradually implementing internal monitoring of liquidity ratios in accordance with Basel III standards, including the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR), establishing a foundation for the compliance roadmap in subsequent phases.

Interest Rate Risk in the Banking Book (IRRBB) and ALM Management

ABBank continues to perfect its Interest Rate Risk in the Banking Book (IRRBB) framework in accordance with Basel II standards, integrated with Asset-Liability Management (ALM). In 2025, the Bank synchronously implemented measurement methods, analytical tools, and monitoring mechanisms to assess the impact of interest rate fluctuations on the Bank's income and economic value.

The ALM governance framework is operated with close coordination among relevant units, effectively supporting the management of funding balance, optimizing maturity structures, and controlling interest rate risk within the approved risk appetite limits.

SUSTAINABILITY REPORT

Innovative ESG execution strategy

With the objective of ensuring collaboration with partners who align in vision, capacity, and values, aiming to drive sustainable profit growth alongside ABBank, in tandem with sustainability commitments based on ABBank's business strategy and core values, in 2025, ABBank connected and co-created with 20 partners sharing a common vision for sustainable development with an ESG orientation. Among these, 06 Memoranda of Understanding/Strategic Partnership Agreements (MOUs) were signed with partners, including:

Startup Vietnam Foundation – SVF

315 Medical System

PepsiCo Foods Vietnam

VietED Group - Viet Community Business Development Group Joint Stock Company

Mat Bang Dep

QATA

These partnerships focus on promoting innovation, improving community health, developing financial inclusion, and supporting local businesses towards sustainable development.

Among these 06 partners, notable highlights include:

- **VietED Group** and ABBank have co-developed 02 credit solutions, which are currently being submitted for issuance to provide loans to farmers and vulnerable women within the framework of comprehensive cooperation to develop community support projects across provinces in Vietnam; Implementing extensive capacity-building programs for farmers, aiming to equip them with the knowledge to develop household economies sustainably and improve the quality of life for the Vietnamese community.
- **PepsiCo Foods** and ABBank have also developed payment solutions for a number of PepsiCo Foods' distributors.
- **Medical 315** and ABBank have developed an exclusive promotion program for customers using ABBank accounts/App to pay for medical examination and treatment costs; Launching a co-branded virtual card on the ABBank app, allowing customers to proactively deposit, withdraw money, and make payments at Medical 315 clinics with many attractive incentives and a promotion program for children of ABBank employees – offering a 25% discount on medical costs at Medical 315 locations.
- The partnership between ABBank and **SVF** has been extensively implemented. Launched in August 2025, the "Heritage Steps" Program is one of ABBank's signature activities in its journey of creating value for the community. Within the framework of the "Innovation on Heritage Foundations – Sustainable Future Development in Hue" Project, in collaboration with SVF and the Hue City People's Committee, it has become a model for interdisciplinary cooperation between culture, creativity, and sustainable finance, contributing to the promotion of cultural industries and the local economy.

Aiming to raise a maximum of VND 1 billion to support the restoration and development of heritage craft villages in Hue, the campaign received a strong response from over 8,000 runners, including ABBank employees and the community. By early December 2025, the campaign reached the 1,000,000 km mark – a milestone demonstrating solidarity and spreading positive energy. The campaign was not only a fundraising success but also created a powerful social impact, inspiring heritage conservation, sustainable development, and community service.

ABBank has been proactively approaching, connecting with, and accompanying an Entrepreneur Community of over 1,000 businesses sharing a common vision for sustainable development and serving society and the nation. Among them, more than 400 entrepreneurs have shown interest and begun partnering with ABBank, together co-creating a collaborative ecosystem that delivers economic value alongside humanistic values.

Environmental and social impact report – Sustainability & Development

Compliance with environmental protection laws and green credit

ABBank has gradually integrated green banking, green credit, and sustainable development into the Bank's development strategy by embedding ESG objectives and orientations into medium- and long-term strategies, programs, and plans, specifically:

- In January 2025, ABBank officially established the ESG Sustainable Development Strategy Committee. The Committee aims and functions to orient the formulation, implementation, and monitoring of the sustainability strategy, as well as ESG-related activities, programs, and initiatives at ABBank, ensuring alignment with the Bank's sustainable development strategic direction. The Committee directs and coordinates closely with ALCO, RMC, and specialized Divisions to ensure the integration of ESG into business operations, risk management, and credit appraisal.
- ABBank has been continuously implementing lending for green credit projects; as of December 31, 2025, the outstanding balance reached VND 956 billion, accounting for approximately 1% of the total credit outstandings. Primarily focusing on sectors such as: green industry; renewable and clean energy; waste treatment and pollution prevention; and green construction projects. ABBank continues to encourage and support "Green Banking – Green Credit" products, assisting businesses in green growth and encouraging the concentration of bank credit funds into projects and business investment plans for sectors that mitigate and adapt to climate change, enhancing resource and energy efficiency, improving environmental quality, and protecting human health. ABBank is oriented towards ensuring sustainable development in accordance with the objectives and tasks of Directive No. 03/CT-NHNN dated March 24, 2015 on promoting green credit and environmental and social risk management in credit activities, while developing modern, high-tech, and environmentally friendly banking products.
- Additionally, ABBank is collaborating on the "Green Finance" project with the ADB and PwC to enhance the Bank's capacity, including: (i) ensuring compliance with national and international standards on sustainable finance (particularly in the renewable energy sector), (ii) developing disclosure reports in alignment with domestic and international standards, and (iii) developing tailored products to serve small and medium-sized enterprises (SMEs) as well as mid-cap enterprises in other green lending sectors (e.g., sustainable transportation, green buildings, climate-smart agriculture, and other sectors aligned with the Bank's strategy), with a focus on women-owned and/or led small and medium enterprises (WSMEs), as part of the Bank's efforts toward transitioning to a green economy.
- In the medium-term Risk Management Strategy for the 2026-2028 period, ABBank has set the following objectives: Establishing a risk framework for identifying and measuring ESG risks; Integrating ESG into the credit appraisal process; Developing ESG credit products to ensure the green credit portfolio accounts for ≥10% of total outstandings by 2028.



SUSTAINABILITY REPORT

Environmental and Social Impact – Sustainability & Development

Policies related to employees



In addition to fully complying with State regulations regarding compensation and benefits for employees, ABBank offers competitive income levels based on work performance. The policies implemented at ABBank are all set at levels exceeding legal requirements:

- In addition to Health Insurance and Accident Insurance, ABBank maintains comprehensive health insurance coverage for all employees to support both inpatient and outpatient medical examination and treatment; additionally, ABBank offers health insurance programs for employees' relatives, contributing to motivating employees and providing them with peace of mind at work.
- Organizing annual health check-ups for employees at major and reputable hospitals and medical facilities; conducting screenings to detect occupational diseases, and paying health care allowances for specific job positions in accordance with legal regulations.
- Regarding maternity and paternity leave, ABBank's policy applies to all employees, including both Male and Female staff. Furthermore, employees are entitled to health insurance programs with specialized benefits during pregnancy and maternity leave.
- ABBank consistently formulates plans and measures for occupational safety and hygiene, focusing on improving working conditions and fully equipping employees with personal protective equipment and warning signs, while implementing other regulations on occupational safety, hygiene, and environmental protection.



Report on local community responsibility

With the operational orientation of being a friendly retail bank, ABBank consistently prioritizes community-oriented activities alongside ensuring effective and sustainable business operations. These efforts have been increasingly developed in depth, featuring practical activities targeting diverse groups, aiming to share hardships and cultivate happiness for underprivileged individuals across the country. Among these, Healthcare, Education, and Environment are the three community-focused sectors to which ABBank devotes the most dedication and resources.

Healthcare & education support: Nurturing green seeds for the future

In mid-April 2025, ABBank inaugurated a semi-boarding house for students in Son La province through fundraising from the internal cultural campaign "A Ten-Thousand Mile Journey – Nurturing a Thousand Dreams." The program aimed to raise VND 1 billion to build schools for children in highland areas, while encouraging employees to improve their health through sports activities such as walking, running, swimming, and cycling. Through this program, ABBank seeks to create a cohesive environment, encouraging both personal development and community support, contributing to a brighter future for students in highland regions.

In the series of healthcare and education support activities in 2025, ABBank implemented a community project at the Pediatrics Department of Hanoi Children's Hospital entitled "Stepping Firmly with You to Reach Dreams." The program supported the renovation and renewal of the "An Binh House and Storybook Library" playground with a budget of nearly VND 200 million, creating a safe recreational space and contributing to the therapeutic efforts for pediatric patients.



Sustainable development

ABBank's environmental protection efforts are clearly demonstrated through the "Green An Binh – Green Vietnam" project, contributing to the goal of planting 1 billion trees launched by the Government in 2020. Over the past 5 years, the bank has implemented campaigns alongside local residents to plant hundreds of thousands of trees for protection and production forests nationwide, while raising awareness of forest conservation, climate change adaptation, and sustainable development. With its practical significance, "Green An Binh – Green Vietnam" has spread the spirit of "collective participation" and attracted the contribution of the community, customers, and nearly 4,000 ABBank employees nationwide in tree planting and environmental protection. In 2025, "Green An Binh – Green Vietnam" donated 100,000 cinnamon trees to the people of Yen Bai province, along with 50 Tet gift sets for underprivileged local households.

ABBank is also a proactive enterprise in natural disaster prevention and recovery, as well as in supporting social policy beneficiaries. Accordingly, more than VND 400 million has been donated and contributed by ABBank and the ABBank Trade Union for post-flood recovery efforts.

SUSTAINABILITY REPORT

Environmental and Social Impact – Sustainability & Development

Report on local community responsibility

Sustainable development

Over the past many years, **more than VND 136 billion** has been invested by the Bank into practical social security activities, delivering long-term value to the community. In its long-term development plan, ABBank is committed to pursuing a growth strategy associated with efficiency and sustainability, not only in business operations but also in philanthropic endeavors. In addition to collaborative efforts in education promotion, healthcare support, and environmental protection, the bank will focus on enhancing financial literacy for the public, thereby contributing to building a resilient society and creating sustainable values for the future.



The "Heritage Steps" running race, combined with a fundraising campaign for a community project supporting traditional craft villages, was launched by ABBank in July 2025 in collaboration with its partner, SVF (Startup Vietnam Foundation), providing VND 10 billion in financial support for heritage conservation in the ancient capital of Hue involving 9 traditional craft heritages, fostering a sustainable future with the participation of over 80 local artisans.



Report on green capital market activities in accordance with SSC Guidelines – Sustainability & Safety

ABBank recognizes the importance of sustainable development and the benefits that green credit brings to social life, as well as the Bank's role in promoting sustainable development. ABBank is currently steps by steps implementing and formulating green credit programs and policies, gradually integrating Environmental, Social, and Governance standards into its business decisions to increase the proportion of green credit within its credit investment portfolio and expand new business opportunities.

ABBank coordinates with domestic and international organizations and authorities to implement and evaluate Environmental and Social (E&S) risk management in credit activities, formulating solutions to promote green credit and assisting businesses in achieving green growth.

In September 2025, ABBank received the certification for completing the implementation of the Environmental and Social Management System (ESMS) for Trade Finance operations with support from the Asian Development Bank (ADB) and consultancy from ERM Vietnam.



The ESMS implementation project is part of ADB's Trade and Supply Chain Finance Program (TSCFP) – a program implemented for over 200 partner banks, providing financial support to companies engaged in import and export activities in Asia's most challenging markets. The Environmental and Social Management System will

enhance the ability to identify, assess, and manage Environmental - Social risks during the credit appraisal and post-loan monitoring processes. Simultaneously, the system will promote sustainable investment objectives, such as natural resource conservation, biodiversity protection, and improving the quality of life for the community.

REPORT AND ASSESSMENT OF THE EXECUTIVE BOARD

Assessment of business performance

With a strategic focus on the retail sector, along with appropriate business solutions and mechanisms, ABBank's business operations in 2025 recorded the following results:

- Total assets reached VND 220,392 billion, an increase of 24.8% compared to the end of 2024 and achieving 110.2% of the 2025 plan.
- Credit outstandings reached VND 127,591 billion, increased 15.9% compared to 2024.
- Deposits from customers and valuable papers reached 139.6% of the full-year 2025 target, totaling VND 161,221 billion, up 46.6% compared to 2024.
- Profit before tax reached VND 3,522 billion, achieving 195.7% of the plan assigned by the Board of Directors and increasing by 352.4% compared to 2024.

220,392
Total Assets billion VND
24.8% increase compared to year-end 2024

127,591
Outstanding Loans billion VND
15.9% increase compared to 2024

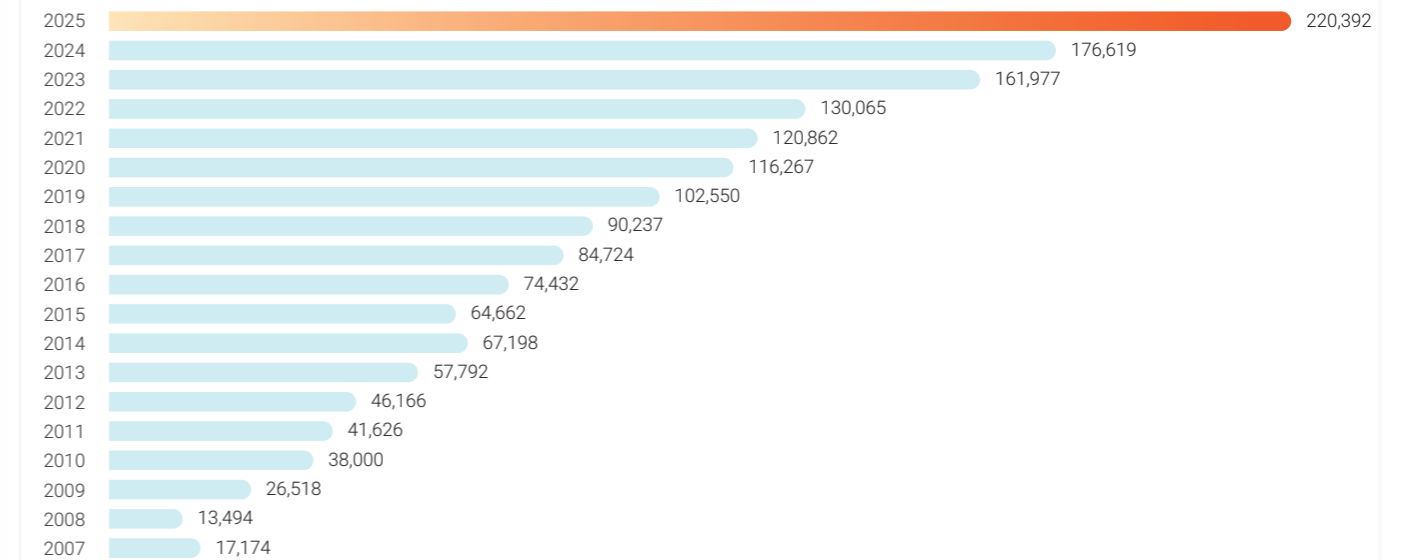
161,221
Total Deposits billion VND
46.6% increase compared to 2024

3,522
Profit Before Tax billion VND
352.4% increase compared to 2024

Total assets

At the end of 2025, total assets reached VND 220,392 billion, the highest level in 32 years, increasing by VND 43,773 billion (equivalent to a 24.8% rise) compared to the end of 2024.

Total assets

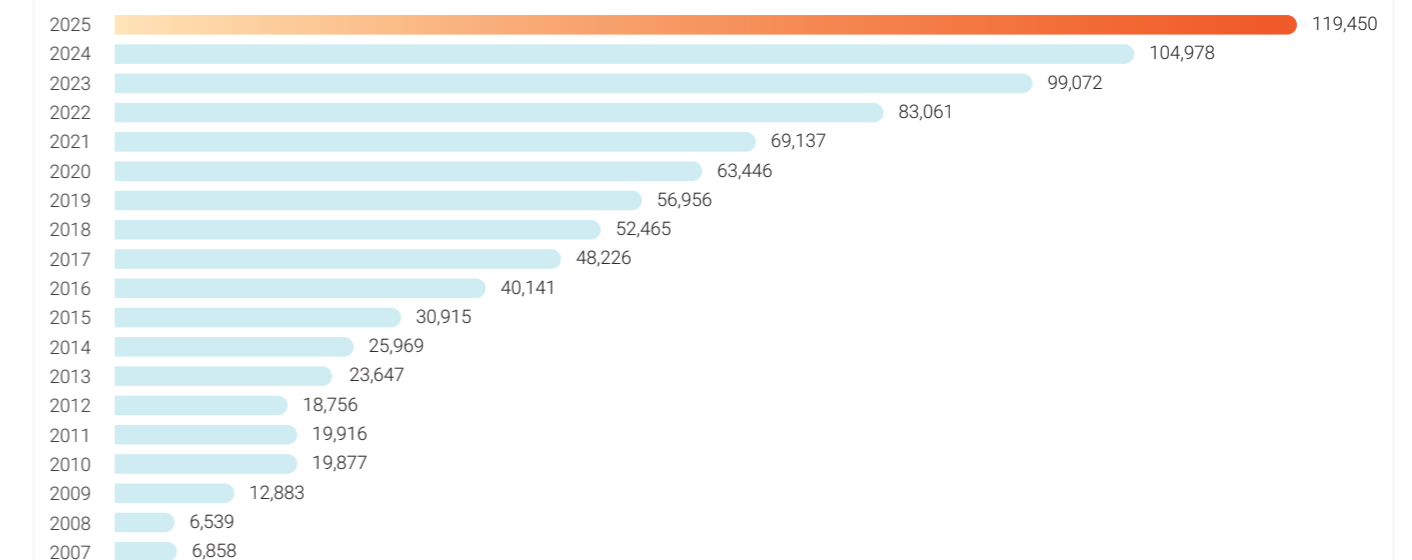


Note: Figures for audited Financial Statements of previous years and the 2025 Financial Statements have been audited

Loans to customers

Total loans to customers in 2025 reached VND 119,450 billion, increasing by 13.8% compared to the end of 2024. The loan portfolio structure was recalibrated to focus on low-risk segments and industries where the Bank holds a competitive advantage. Overall, the retail segment accounted for 67.4% of the total customer loan portfolio in 2025.

Loans to customers



Note: Figures from audited Financial Statements of previous years and the 2025 Financial Statements

REPORT AND ASSESSMENT OF THE EXECUTIVE BOARD

Assessment of business performance

Customer deposits

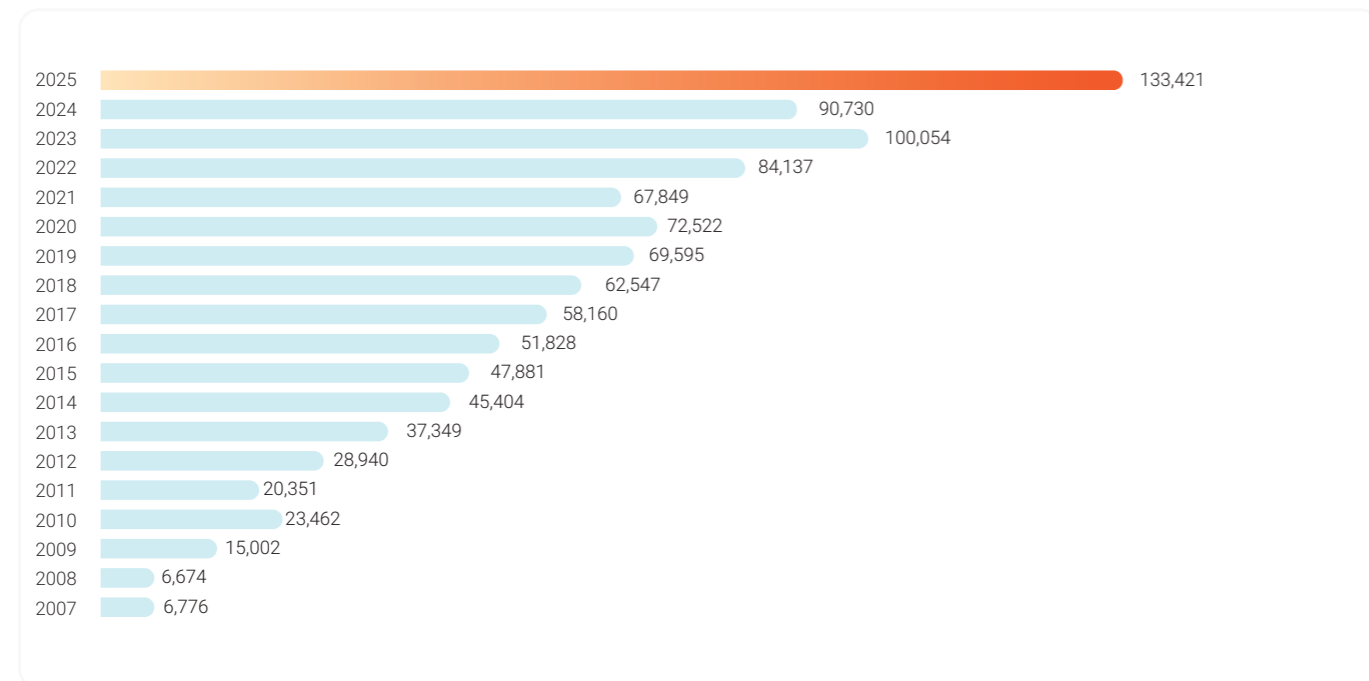
Customer deposits reached VND 133,421 billion, representing a 47.1% increase compared to 2024.

Deposit mobilization recorded strong growth in 2025 and continued to play a leading role in ABBank's funding structure during the year.

The effective utilization of traditional sales channels, alongside the development of new distribution channels and strong digital banking transformation efforts, combined with flexible interest rate and sales policies tailored to each period, enabled ABBank to accelerate deposit mobilization across the entire system.



Customer deposits



Note: Figures for audited Financial Statements of previous years and the 2025 Financial Statements have been audited



Profit before tax

ABBank concluded 2025 with a profit before tax (PBT) of VND 3,522 billion, representing an extraordinary 352.4% surge compared to 2024.

Total operating income reached VND 8,580 billion, up 87.3% year-on-year; of which, net interest income and non-interest income stood at VND 5,053 billion and VND 3,527 billion, respectively.

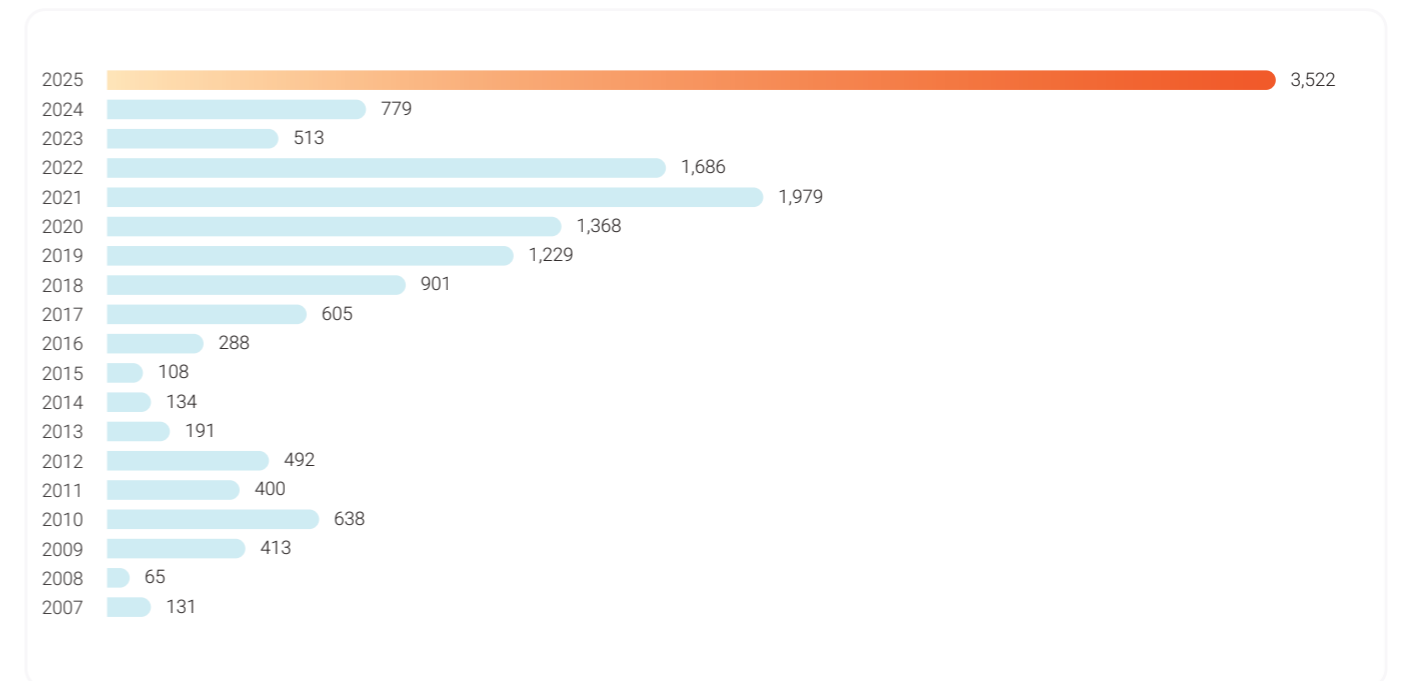
During the year, ABBank allocated VND 2,025 billion for credit loss provisions, aimed at tightening risk management and ensuring the Bank's sustainable operations.

8,580

Total Income **billion VND**

87.3% increase compared to 2024

Profit before tax



Note: Figures from audited Financial Statements of previous years and the 2025 Financial Statements have been audited

REPORT AND ASSESSMENT OF THE EXECUTIVE BOARD

Financial Performance Review

Asset Structure and Capital Utilization

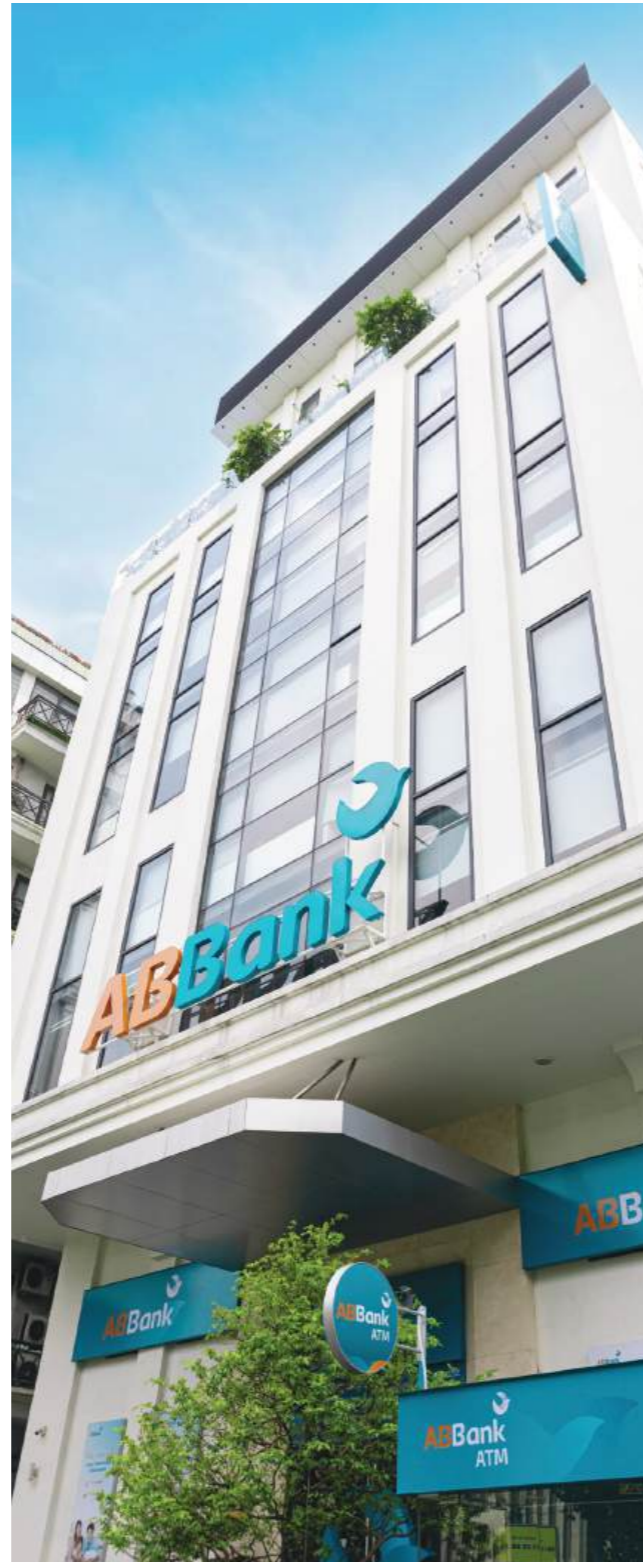
In 2025, ABBank recorded strong growth in both scale and asset quality. Total assets reached VND 220,392 billion, representing a significant increase from VND 176,619 billion at the beginning of the year, driven by credit expansion and increased investment in the securities portfolio. Outstanding loans amounted to VND 127,591 billion, up 15.9% year-to-date, closely aligned with the credit growth quota granted by the State Bank of Vietnam. Amid positive credit growth, ABBank maintained effective asset quality control, with the non-performing loan (NPL) ratio declining to 0.53%, significantly lower than the previous year. The investment securities portfolio reached VND 49,232 billion, contributing to strengthened liquidity and diversification of income-generating assets.

In addition, the value of VAMC bonds decreased to VND 1,316 billion, reflecting the Bank's strong efforts in resolving and recovering VAMC-related debts, clearly demonstrated through actual performance figures.

Funding Structure

Regarding funding, ABBank maintained a stable mobilization foundation, with customer deposits reaching VND 133,421 billion, an increase of VND 42,691 billion compared to the beginning of the year. Issued valuable papers totaled VND 27,800 billion, strengthening medium- and long-term funding sources to support credit activities. Meanwhile, interbank funding was maintained at VND 31,118 billion. Total equity reached VND 16,703 billion, further reinforcing the Bank's financial capacity and creating additional room for ABBank to expand its operational scale in the coming periods.

Synchronized improvements in governance and the restructuring of asset portfolios and funding structure directly enhanced business performance in 2025. Return on equity (ROE) and return on assets (ROA) reached 18.26% and 1.41%, respectively, reflecting significant improvements in profitability compared to the previous year. These results provide a solid foundation for ABBank to continue expanding its business operations and strengthening its sustainable competitive position in the years ahead.



Assessment of improvements in organizational structure, policies, and management

Aimed at centralized management to enhance service quality, improving organizational capacity by recruiting high-quality resources; promptly providing competent, experienced, and dedicated human resources to ensure the Bank's sustainable development journey.

In 2025, ABBank continued to develop and apply technology in most human resource management activities, the Human Resources Information System (HRIS) was officially launched establishing a foundation for data-driven HR management and process automation, along with online training, automated reporting systems, and digitalization initiatives such as e-personnel decisions and online employee support channels contributing to a modern, transparent, and efficient working environment.

Human resource management has been comprehensively enhanced, results-oriented, and truly acting as a Partner to BU, proactively contributing

to business decisions and the organization's strategic direction. Human resource management policies, including recruitment, compensation and benefits, rewards and recognition, performance management, training and development, have also been improved, systematized, and closely aligned with business activities.

ABBank continues to implement a centralized management orientation, aimed at enhancing service quality and improving operational processes. Accordingly, the organizational structure of BU is being progressively refined to focus on the sales force while streamlining operations, towards transparency and professionalism in day-to-day operations..

Assessment of Labor-related matters

ABBank continuously reforms its compensation and benefits policies in line with market standards, particularly for talent segments requiring retention and frontline sales positions.

Focusing on establishing career paths for key positions and supporting the creation of individual development plans (IDPs) based on job levels, effectively building a talent pipeline/succession workforce.

Digitalization orientation and establishing tailored training roadmaps for each job group, designing diverse training programs covering both leadership and professional competencies, enhancing sales capabilities and customer service excellence.

The Employee Value Proposition (EVP) that ABBank strives for includes:

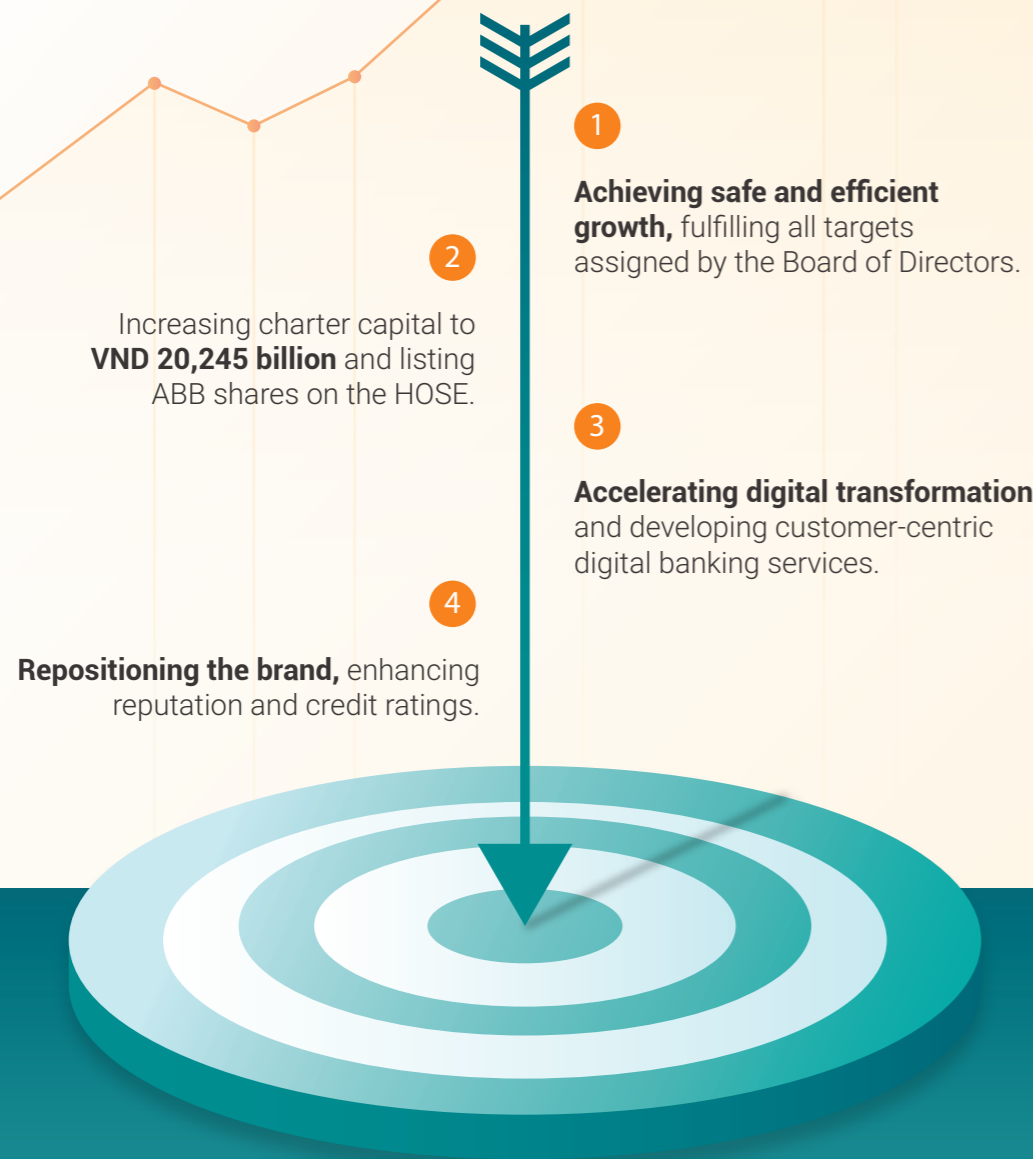
- Empowerment and creating favorable conditions for employees to work effectively
- Individual career development opportunities
- Aiming for competitive performance-based compensation, bonuses, and benefits
- A professional working environment

ASSESSMENT OF THE BOARD OF DIRECTORS ON THE BANK'S OPERATIONS

Future development plan

Building on a consolidated foundation, 2026 is identified as a year of acceleration – transitioning from internal strengthening to leveraging growth momentum.

Key objectives:



Strategic actions

Driving business efficiency

Expanding earning assets, optimizing NIM and CASA; achieving selective credit growth; diversifying income streams from services, digital

banking, bancassurance, and Open API. Every growth decision is built on a foundation of capital adequacy and stringent risk management.

Strengthening risk management to maintain a credit portfolio with an NPL ratio below 1.5%

Based on a solid foundation of data, operational processes, and professional expertise, the conditions are set to effectively implement modern RM methods in accordance with Basel III standards. Concurrently, applying internal rating models to business operations provides a more accurate reflection of custom-

er risk profiles, enabling the bank to establish sound credit policies, enhancing risk management efficiency and making more accurate, appropriate business decisions. These serve as solid pillars for effectively managing the non-performing loan (NPL) ratio, ensuring it remains below 1.5%.

Accelerating digital transformation

Promoting process digitalization and expanding digital channel transactions; applying AI, Big Data, Cloud, and Open API in data analytics and fraud

prevention. ABBank is committed to investing heavily in infrastructure and information security, ensuring absolute protection of customer data.

Perfecting organization and culture

Organizational structure linked to accountability and efficiency; KPIs integrated with compliance and RM

factors; building the "An Binh - Creating Happiness" culture as a foundation for long-term development.

Enhancing customer experience

Expanding the digital payment ecosystem; elevating service quality and security; proactively communi-

cating to build a modern, transparent, and trustworthy ABBank image.

ASSESSMENT OF THE BOARD OF DIRECTORS ON THE BANK'S OPERATIONS



Governance assessment

With a commitment to adhering to best corporate governance standards and practices, in 2025, ABBank has implemented the following:

- Implementing the 2025 tasks in accordance with the Resolutions of the General Meeting of Shareholders and the Board of Directors, ensuring that the Bank's operational governance complies with legal regulations, sustainable development orientations, and ABBank's strategic objectives.
- Honored by HNX as one of the Top 10 UPCoM companies for excellence in information disclosure and transparency 2024 - 2025 as ABBank consistently focuses on enhancing, fully, and regularly updating its operational status on the Bank's website, the IDS portal, HNX, VNX, and in the Annual Report in strict compliance with the stock market information disclosure regulations issued by the Ministry of Finance.
- Strengthening the formulation, issuance, and regular review and refinement of internal regulations, policy frameworks supporting governance activities and the Bank's operations.
- Demonstrating high focus and accountability in management and operations: continuing to accelerate the implementation of ABBank's strategic direction, refining the organizational structure of Head Office units, and adjusting the business model to meet the Bank's development needs.

Assessment of the operations of the Executive Board and the Bank's operations

- The BOD supervises the operational activities of CEO/EB in accordance with ABBank's internal regulations issued by the BOD in compliance with the law.
- For activities under the authority of the BOD to decide, the CEO reports and submits to the BOD for consideration. On that basis, the BOD will make decisions for the CEO to implement.
- The BOD supervision of the CEO/BOM is also carried out through the oversight functions of the BOD Committees, in accordance with the functions and duties of each Committee.
- In addition, based on the Internal Audit Reports under the BOS, the BOD has given instructions to the BOM on specific issues recommended by the IA, promptly overcoming existing problems, consolidating and improving the effectiveness of governance, risk management and comprehensive supervision of the Bank's operations.

ASSESSMENT OF THE BOARD OF DIRECTORS ON THE BANK'S OPERATIONS

Plans and Orientations of the Board of Directors

For 2026, the BOD has identified the following plans and orientations:

Ensuring efficiency and driving business growth



Enhancing business efficiency

Optimizing resources to improve business efficiency, increasing income from core activities and boosting CASA mobilization; diversifying fee-based income, and effectively managing costs based on operational efficiency and business results.

Enhancing customer experience; implementing ESG/sustainable development, and social-community responsibility

Safe and efficient credit growth

Achieving safe and efficient credit growth, enhancing credit quality, and effectively controlling and resolving non-performing loans.

Optimizing credit growth levels. Proactively reporting to the SBV to request an upward adjustment of the credit growth quota to meet customers' capital demands.

Enhancing credit quality and streamlining procedures while ensuring compliance and risk control.

Ensuring capital resources and liquidity

Continuing to strengthen the financial foundation and enhance capital utilization efficiency.

Strengthening market and liquidity RM; ensuring full compliance with safety ratios.

Reviewing and improving capital investment efficiency to align with practical requirements; while seizing favorable opportunities to invest in fixed assets for business operations.

Diversifying fee-based income

Ensuring reasonable digital service fees. Exploiting diverse fee sources from bancassurance; QR payments, cards, contactless technology, etc.

Proactivity and Dynamism in Risk Management, Internal Control, and NPL Resolution

Refining the integrated RM framework in accordance with international standards

Maintaining sound credit risk control and effective NPL resolution

Conducting active and regular internal inspections and controls

Ensuring treasury safety, preventing fraud, and combating money laundering.



Strongly driving digital transformation and digital banking development

Prioritizing the robust development of secure and convenient digital products and services; accelerating digital applications to optimize and effectively leverage business opportunities.

Driving the digitalization of business processes, applying smart, efficient, safe, and secure IT solutions to support business growth, customer experience, and automation, increasing productivity while saving time and costs, minimizing errors to enhance efficiency and sustainability.

Consolidating the organizational structure and building corporate culture

Continuing to refine the organizational apparatus and streamlining the functions of all units; enhancing the capabilities of Business Units.

Developing workforce competencies, linking performance and responsibilities with worthy, fair, and reasonable compensation.

Building the "An Binh - Creating Happiness" culture as a sustainable foundation for long-term development, a core competitive advantage, and a meaningful contribution to society.

Brand communication

- Focusing on internal communications to foster consensus, determination in executing business plans, and promoting ABBank's core values and culture.
- Strengthening public communication of the Bank's brand image, products, and services associated with the new brand identity, creating a distinct impression and attracting public interest and goodwill toward the Bank.

In addition, the BOD also focuses on directing and supervising the full implementation of orientations and directives from the Government and the SBV.



FINANCIAL STATEMENTS

4

An Binh Commercial Joint Stock Bank

SUMMARY SEPARATE FINANCIAL STATEMENTS

For the year ended 31 December 2025

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GENERAL INFORMATION



THE BANK

An Binh Commercial Joint Stock Bank ("the Bank") is a commercial joint stock bank incorporated in the Socialist Republic of Vietnam.

The Bank was established under the Establishment and Operation License No.535/GP-UB issued by the People's Committee of Ho Chi Minh City on 15 March 1993, Banking Operation License No. 0031/NH-GP issued by the State Bank of Vietnam ("the SBV") dated 15 April 1993 which was replaced by License No.120/GP-NHNN dated 12 December 2018 (updating, amending content of charter capital following Decision No. 1360/QD-NHNN dated 13 July 2023 and amending content of the head office's address following Decision No. 2575/QD-NHNN dated 13 December 2019 of the SBV). The Bank's operation period is 99 years from 15 April 1993.

Business Registration Certificate No. 0301412222 was issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on 17 May 1993 and its amendments 29th was issued by the Department of Planning and Investment of Hanoi on 28 June 2023.

The current principal activities of the Bank include:

- Monetary intermediate activities including: to mobilize funds in the form of The current principal activities of the Bank include:
- Monetary intermediate activities including: to mobilise funds in the form of demand deposits, term deposits, saving deposits; issuing certificate of deposits, bonds and valuable papers; to raise both domestic and international capital; borrow on a short-term basis from the SBV in the form of refinancing; to borrow from other credit institutions and finance companies; and to entrust, to be trusted, to provide agency services related to banking, insurance, and assets management in accordance with SBV's regulations;
- To grant short-term, medium and long-term loans, finance leases and bank guarantees;
- Other financial services: to provide domestic, international settlement services and other banking services allowed by the SBV and international financial services;
- Other credit activities: to issue credit cards, to discount, re-discount financial instruments and valuable papers; to invest in equities;
- Financial support activities: to provide banking financial advisory; to trade Government bonds, corporate bonds; to trade gold; to participate in bidding treasury bills; to trade financial instruments, treasury bills, the SBV's notes and other valuable papers on the monetary market;
- Investment activities: capital contribution, share purchase, investment in Government bond futures contracts; and
- Other activities: securities depository, e-wallet, debt purchase

The Bank's Head Office is located at 1st, 2nd, 3rd Floor, Geleximco Tower, 36 Hoang Cau Street, O Cho Dua Ward, Ha Noi city. As at 31 December 2025, the Bank had one (1) Head Office, thirty-five (35) branches, one hundred and thirty (130) transaction offices located in cities and provinces throughout Vietnam.

GENERAL INFORMATION (Continued)

THE BOARD OF DIRECTORS

Members of the Board of Directors during the year and at the date of this report are:

Name	Position	Date of appointment/resignation
Mr. Vu Van Tien	Chairman	Appointed on 14 November 2025
	Vice Chairman	Resigned on 14 November 2025
Mr. Dao Manh Khang	Vice Chairman	Appointed on 14 November 2025
	Chairman	Resigned on 14 November 2025
Mr. Nguyen Danh Luong	Member	Appointed on 28 April 2023
Mr. Syed Ahmad Taufik Albar	Member	Appointed on 18 April 2025
Mr. John Chong Eng Chuan	Member	Resigned on 18 April 2025
Mr. Foong Seoung Yew	Member	Resigned on 5 June 2025
Ms. Do Thi Nhung	Independent Member	Appointed on 28 April 2023
Mr. Trinh Thanh Hai	Independent Member	Appointed on 18 April 2025
Mr. Tran Ba Vinh	Independent Member	Resigned on 18 April 2025

THE BOARD OF SUPERVISION

Members of the Board of Supervision during the year and at the date of this report are:

Name	Position	Date of appointment
Ms. Nguyen Thi Hanh Tam	Chief Supervisor	28 April 2023
Ms. Nguyen Thi Thanh Thai	Part-time member	28 April 2023
Mr. Nguyen Hong Quang	Supervisory board advisor	5 April, 2024

THE BOARD OF MANAGEMENT AND CHIEF ACCOUNTANT

Members of the Board of Management and Chief Accountant during the year and at the date of this report are:

Name	Position	Date of appointment/re-appointment/resignation
Mr. Le Manh Hung	General Director	Appointed on 5 February 2026
	Deputy General Director, in charge of duties and authorities of General Director	Appointed on 14 November 2025 Resigned on 5 February 2026
Mr. Pham Duy Hieu	General Director	Resigned on 14 November 2025
Mr. Lai Tat Ha	Deputy General Director	Re-appointed on 6 July 2024
Ms. Nguyen Thi Huong	Deputy General Director	Re-appointed on 23 January 2025
Mr. Khuong Duc Tiep	Deputy General Director	Resigned on 20 April 2025
Mr. Bui Quoc Viet	Chief Accountant	Re-appointed on 1 July 2025

LEGAL REPRESENTATIVE

The legal representative of the Bank from 1 January 2025 to 17 November 2025 of this report is Mr. Pham Duy Hieu - General Director.

The legal representative of the Bank from 5 February 2026 and as at the date of this report is Mr. Le Manh Hung - General Director.

AUDITOR

The auditor of the Bank is Ernst & Young Vietnam Limited.

INDEPENDENT AUDITORS' REPORT

To: The Shareholders of An Binh Commercial Joint Stock Bank



The accompanying summary separate financial statements, as prepared on 9 March 2026 and set out on pages 5 to 10, which comprise the summary separate statement of financial position as at 31 December 2025 and the summary separate income statement and the summary separate cash flow statement for the year then ended, are derived from the audited separate financial statements of An Binh Commercial Joint Stock Bank ("the Bank") for the year ended 31 December 2025. We expressed an unmodified audit opinion on those financial statements in our report dated 16 March 2026.

The summary separate financial statements do not contain all the disclosures required by Vietnamese Accounting Standards, Vietnamese Accounting System for credit institutions and the statutory requirements relevant to the preparation and presentation of financial statements. Reading the summary separate financial statements, therefore, is not a substitute for reading the audited separate financial statements of the Bank.

The Bank's Management is responsible for the preparation and presentation of the summarized separate financial statements in accordance with generally accepted principles for preparing and presenting summarized separate financial statements in Vietnam.

Our responsibility is to express an opinion on the summarized separate financial statements based on the procedures performed in accordance with the requirements and guidance of Vietnamese Standard on Auditing No. 810 – Engagements to Report on Summary Financial Statements.

The Board of Management's responsibility

Auditors' responsibility

Opinion

In our opinion, the summary separate financial statements derived from the audited separate financial statements for the year ended 31 December 2025 of the Bank are consistent, in all material respects, with the audited separate financial statements and in accordance with the generally accepted principles for preparation and presentation of the summary separate financial statements in Vietnam.

Other matters

The summary separate financial statements of the Bank for the year ended 31 December 2024 were audited by another audit firm which expressed an unmodified opinion on those financial statements on 28 March 2025.

Ernst & Young Vietnam Limited



Vu Tien Dung
Deputy General Director
Audit Practicing Registration:
No. 3221-2025-004-1

Nguyen Van Trung
Auditor
Audit Practicing Registration
No. 3847-2026-004-1

Ho Chi Minh City, Vietnam
16 March 2026

SUMMARY SEPARATE STATEMENT OF FINANCIAL POSITION

| B02/TCTD

as at 31 December 2025

Notes	Ending balance VND million	Beginning balance VND million
ASSETS		
Cash on hand	493,695	315,917
Balances with the State Bank of Vietnam (the SBV)	13,021,715	2,669,746
Due from and loans to other credit institutions	34,108,018	44,326,927
Due from loans to other credit institutions	34,108,018	43,877,294
Loans to other credit institutions	-	449,633
Loans to customers	112,691,295	97,032,286
Loans to customers	113,891,373	98,738,176
Provision for loans to customers	(1,200,078)	(1,705,890)
Purchased debts	5,516,553	6,193,062
Purchased debts	5,558,240	6,239,861
Provision for purchased debts	(41,687)	(46,799)
Investment securities	49,232,255	20,922,414
Available-for-sale securities	48,482,000	17,767,222
Held-to-maturity securities	1,316,155	4,173,443
Provision for investment securities	(565,900)	(1,018,251)
Long-term investments	318,791	318,791
Investment in subsidiaries	260,000	260,000
Other long-term investments	58,791	58,791
Fixed assets	1,103,384	1,067,014
<i>Tangible fixed assets</i>	<i>561,572</i>	<i>585,367</i>
Cost	1,352,346	1,334,260
Accumulated depreciation	(790,774)	(748,893)
<i>Intangible fixed assets</i>	<i>541,812</i>	<i>481,647</i>
Cost	983,088	869,013
Accumulated amortization	(441,276)	(387,366)
Other assets	3,905,847	3,773,257
Receivables	2,301,079	1,926,384
Interest and fees receivable	1,552,733	994,079
Deffered tax asset	44,956	11,058
Other assets	428,711	1,046,661
Provision for other assets	(421,632)	(204,925)
TOTAL ASSETS	220,391,553	176,619,414

Notes	Ending balance VND million	Beginning balance VND million
LIABILITIES		
Borrowings from the Government and the SBV	6,741,277	3,732,769
Due to and borrowings from other credit institutions	31,118,108	45,930,839
Due to other credit institutions	29,159,120	42,765,878
Borrowings from other credit institutions	1,958,988	3,164,961
Due to customers	133,421,056	90,729,587
Derivatives and other financial liabilities	11,130	381,690
Grants, entrusted funds and loans exposed to risks	3,313	9,364
Valuable papers issued	27,800,183	19,230,000
Other liabilities	4,593,293	2,668,329
Interest and fees payable	2,621,152	1,736,023
Other payables	1,972,141	932,306
TOTAL LIABILITIES	203,688,360	162,682,578
OWNERS' EQUITY		
Capital	10,384,647	10,384,647
Charter capital	10,350,368	10,350,368
Share premium	34,279	34,279
Reserves	1,741,302	1,209,735
Retained earnings	4,577,244	2,342,454
TOTAL OWNERS' EQUITY	16,703,193	13,936,836
TOTAL LIABILITIES AND OWNERS' EQUITY	220,391,553	176,619,414

SUMMARY SEPARATE STATEMENT OF FINANCIAL POSITION (Continued)

| B02/TCTD

as at 31 December 2025

SUMMARY SEPARATE OFF-BALANCE SHEET ITEMS

Notes	Ending balance VND million	Beginning balance VND million
Contingent liabilities and commitments	159,762,969	337,838,943
- Foreign exchange commitments	150,223,284	328,595,475
<i>Buying foreign currencies</i>	21,259,403	46,479,141
<i>Selling foreign currencies</i>	21,323,160	46,528,277
<i>Swap contracts</i>	107,640,721	235,588,057
- Irrevocable loan commitments	4,415	3,497
- Letters of credit	1,153,168	1,634,376
- Other guarantees	8,382,102	6,590,915
- Other commitments	-	1,014,680
Interest and fees receivable but not collected yet	401,993	1,262,266
Bad debts written off	11,722,493	7,625,711
Assets and other documents	13,576,398	8,012,338
	185,463,853	354,739,258

Prepared by



Mr. Nguyen Cong Anh
Head of General Accounting

Hanoi City, Vietnam
9 March 2026

Reviewed by



Mr. Bui Quoc Viet
Chief Accountant

Approved by



Mr. Le Manh Hung
General Director

SUMMARY SEPARATE INCOME STATEMENT

| B03/TCTD

for the year ended 31 December 2025

Notes	Current year VND million	Previous year VND million
Interest and similar income	13,568,172	8,989,882
Interest and similar expenses	(8,515,370)	(5,992,560)
Net interest and similar income	5,052,802	2,997,322
Fee and commission income	673,408	849,253
Fee and commission expenses	(377,785)	(320,789)
Net fee and commission income	295,623	528,464
Net gain from trading of foreign currencies	(1,546)	245,756
Net gain from securities held for trading	(839)	588
Net gain from investment securities	(104,237)	109,475
Other operating income	3,460,281	650,071
Other operating expenses	(156,088)	(31,142)
Net gain from other operating activities	3,304,193	618,929
Income from investments in other entities	34,016	80,635
TOTAL OPERATING INCOME	8,580,012	4,581,169
TOTAL OPERATING EXPENSES	(3,033,386)	(2,390,830)
Net operating profit before provision expense for credit losses	5,546,626	2,190,339
Provision expenses for credit losses	(2,024,645)	(1,411,791)
PROFIT BEFORE TAX	3,521,981	778,548
Current corporate income tax expenses	(758,161)	(162,381)
Deferred corporate income tax benefits	33,898	11,058
Corporate income tax expenses	(724,263)	(151,323)
PROFIT AFTER TAX	2,797,718	627,225

Prepared by



Mr. Nguyen Cong Anh
Head of General Accounting

Hanoi City, Vietnam
9 March 2026

Reviewed by



Mr. Bui Quoc Viet
Chief Accountant

Approved by



Mr. Le Manh Hung
General Director

SUMMARY SEPARATE STATEMENT OF CASH FLOWS

| B04/TCTD

for the year ended 31 December 2025

Notes	Current year VND million	Previous year VND million
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest and similar receipts	12,883,240	9,416,371
Interest and similar payments	(7,652,489)	(7,280,042)
Net fee and commission receipts	295,624	528,464
Net receipts from trading of securities, gold and foreign currencies	(99,471)	368,231
Receipts from other activities	3,095,872	321,977
Collection of bad debts previously written off	207,490	196,165
Payments to employees and other operating expenses	(1,913,471)	(2,303,278)
Corporate income tax paid during the year	(531,798)	(96,234)
Net cash flows from operating activities before changes in operating assets and liabilities	6,284,997	1,151,654
Changes in operating assets		
Decrease/(increase) in due from and loans to other credit institutions	449,633	(449,633)
Increase in investment securities	(27,857,490)	(985,157)
Increase in loans to customers	(14,555,668)	(7,712,203)
Decrease utilization of provision to write-off loans to customers, securities and long-term investments	(588,551)	(70,982)
Increase in other assets	(2,530,415)	(141,856)
Changes in operating liabilities		
Increase in due to Borrowings from the Government and the SBV	3,008,508	3,732,769
(Decrease)/increase in due to and borrowings from other credit institutions	(14,812,730)	16,889,352
Increase/(Decrease) in due to customers	42,691,469	(9,324,472)
Increase in valuable papers issued	8,570,183	3,630,000
Decrease in grants, entrusted funds and loans exposed to risks	(6,052)	(17,249)
(Decrease)/increase in Derivatives and other financial liabilities	(370,559)	116,422
Increase in other liabilities	632,750	324,753
Net cash from operating activities	916,075	7,143,398
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of fixed assets	(171,778)	(243,008)
Proceeds from disposal of fixed assets	860	10,252
Dividend received from long-term investments	15,314	11,296
Net cash used in investing activities	(155,604)	(221,460)

Notes	Previous year VND million	Previous year VND million
CASH FLOWS FROM FINANCING ACTIVITY		
Net cash from financing activities	-	-
Net cash flows during the year	760,471	6,921,938
Cash and cash equivalents at the beginning of the year 33	46,862,957	39,941,019
Cash and cash equivalents at the end of the year 33	47,623,428	46,862,957

Prepared by



Mr. Nguyen Cong Anh
Head of General Accounting

Reviewed by



Mr. Bui Quoc Viet
Chief Accountant

Approved by



Mr. Le Manh Hung
General Director

Hanoi City, Vietnam
9 March 2026

An Binh Commercial Joint Stock Bank

SUMMARY CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 31 December 2025

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GENERAL INFORMATION



THE BANK

An Binh Commercial Joint Stock Bank ("the Bank") is a commercial joint stock bank incorporated in the Socialist Republic of Vietnam.

The Bank was established under the Establishment and Operation License No.535/GP-UB issued by the People's Committee of Ho Chi Minh City on 15 March 1993, Banking Operation License No. 0031/NH-GP issued by the State Bank of Vietnam ("the SBV") dated 15 April 1993 which was replaced by License No.120/GP-NHNN dated 12 December 2018 (updating, amending content of charter capital following Decision No. 1360/QD-NHNN dated 13 July 2023 and amending content of the head office's address following Decision No. 2575/QD-NHNN dated 13 December 2019 of the SBV). The Bank's operation period is 99 years from 15 April 1993.

Business Registration Certificate No. 0301412222 was issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on 17 May 1993 and its amendments 29th was issued by the Department of Planning and Investment of Hanoi on 28 June 2023.

The current principal activities of the Bank include:

- Monetary intermediate activities including: to mobilize funds in the form of demand deposits, term deposits, saving deposits; to issue certificate of deposits, bonds and valuable papers; to borrow on a short-term basis from the SBV in the form of refinancing; to borrow from other credit institutions and finance companies; and to entrust, to be trusted, to provide agency services related to banking, insurance, and assets management in accordance with SBV's regulations;
- To grant short-term, medium and long-term loans, finance leases and bank guarantees;
- Other financial services: to provide domestic, international settlement services and other banking services allowed by the SBV and international financial services;
- Other credit activities: to issue credit cards, to discount, re-discount financial instruments and valuable papers; to invest in equities;
- Financial support activities: to provide banking finance advisory; to trade Government bonds, corporate bonds; to trade gold; to participate in bidding treasury bills; to trade financial instruments, treasury bills, the SBV's notes and other valuable papers on the monetary market;
- Investment activities: capital contribution, share purchase, investment in Government bond futures contracts; and
- Other activities: securities depository, e-wallet, debt purchase.

The current principal activities of its subsidiaries include:

- To receive, manage bad debts, long outstanding loans and collaterals relating the Bank's loan and advances to customers in order to handle, collect loans as soon as possible;
- To trade bad debts of credit institutions and debts and assets management companies in accordance with laws and regulations;
- To provide entrusting and supervisory services based on fees and contracts, to be an intermediary for trading debts;
- To trade real estates, land use rights or leasing assets; and
- To provide security services.

The Bank's Head Office is located at 1st, 2nd, 3rd Floor, Geleximco Tower, 36 Hoang Cau Street, O Cho Dua Ward, Ha Noi city. As at 31 December 2025, the Bank had one (1) Head Office, thirty-five (35) branches, one hundred and thirty (130) transaction offices located in cities and provinces throughout Vietnam.

GENERAL INFORMATION (Continued)

THE BOARD OF DIRECTORS

Members of the Board of Directors during the year and at the date of this report are:

Name	Position	Date of appointment/resignation
Mr. Vu Van Tien	Chairman	Appointed on 14 November 2025
	Vice Chairman	Resigned on 14 November 2025
Mr. Dao Manh Khang	Vice Chairman	Appointed on 14 November 2025
	Chairman	Resigned on 14 November 2025
Mr. Nguyen Danh Luong	Member	Appointed on 28 April 2023
Mr. Syed Ahmad Taufik Albar	Member	Appointed on 18 April 2025
Mr. John Chong Eng Chuan	Member	Resigned on 18 April 2025
Mr. Foong Seoung Yew	Member	Resigned on 5 June 2025
Ms. Do Thi Nhung	Independent Member	Appointed on 28 April 2023
Mr. Trinh Thanh Hai	Independent Member	Appointed on 18 April 2025
Mr. Tran Ba Vinh	Independent Member	Resigned on 18 April 2025

THE BOARD OF SUPERVISION

Members of the Board of Supervision during the year and at the date of this report are:

Name	Position	Date of appointment
Ms. Nguyen Thi Hanh Tam	Chief Supervisor	28 April 2023
Ms. Nguyen Thi Thanh Thai	Part-time member	28 April 2023
Mr. Nguyen Hong Quang	Full-time member	5 April 2024

THE BOARD OF MANAGEMENT AND CHIEF ACCOUNTANT

Members of the Board of Management and Chief Accountant during the year and at the date of this report are:

Name	Position	Date of appointment/re-appointment/resignation
Mr. Le Manh Hung	General Director	Appointed on 5 February 2026
	Deputy General Director, in charge of duties and authorities of General Director	Appointed on 14 November 2025 Resigned on 5 February 2026
Mr. Pham Duy Hieu	General Director	Resigned on 14 November 2025
Mr. Lai Tat Ha	Deputy General Director	Re-appointed on 6 July 2024
Ms. Nguyen Thi Huong	Deputy General Director	Re-appointed on 23 January 2025
Mr. Khuong Duc Tiep	Deputy General Director	Resigned on 20 April 2025
Mr. Bui Quoc Viet	Chief Accountant	Re-appointed on 1 July 2025

LEGAL REPRESENTATIVE

The legal representative of the Bank from 1 January 2025 to 17 November 2025 of this report is Mr. Pham Duy Hieu - General Director.

The legal representative of the Bank from 5 February 2026 and as at the date of this report is Mr. Le Manh Hung - General Director.

AUDITOR

The auditor of the Bank is Ernst & Young Vietnam Limited.

INDEPENDENT AUDITORS' REPORT



To: The Shareholders of An Binh Commercial Joint Stock Bank

The accompanying summary consolidated financial statements, as prepared on 9 March 2026 and set out on pages 5 to 10, which comprise the summary consolidated statement of financial position as at 31 December 2025 and the summary consolidated income statement and the summary consolidated cash flow statement for the year then ended, are derived from the audited consolidated financial statements of An Binh Commercial Joint Stock Bank ("the Bank") for the year ended 31 December 2025. We expressed an unmodified audit opinion on those financial statements in our report dated 16 March 2026.

The summary consolidated financial statements do not contain all the disclosures required by Vietnamese Accounting Standards, Vietnamese Accounting System for credit institutions and the statutory requirements relevant to the preparation and presentation of financial statements. Reading the summary consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of the Bank.

The Bank's Management is responsible for the preparation and presentation of the summarized consolidated financial statements in accordance with generally accepted principles for preparing and presenting summarized consolidated financial statements in Vietnam.

Our responsibility is to express an opinion on the summarized consolidated financial statements based on the procedures performed in accordance with the requirements and guidance of Vietnamese Standard on Auditing No. 810 – Engagements to Report on Summary Financial Statements.

The Board of Management's responsibility

Auditors' responsibility

Opinion

In our opinion, the summary consolidated financial statements derived from the audited consolidated financial statements for the year ended 31 December 2025 of the Bank are consistent, in all material respects, with the audited consolidated financial statements and in accordance with the generally accepted principles for preparation and presentation of the summary consolidated financial statements in Vietnam.

Other matters

The summary consolidated financial statements of the Bank for the year ended 31 December 2024 were audited by another audit firm which expressed an unmodified opinion on those financial statements on 28 March 2025.

Ernst & Young Vietnam Limited



Vu Tien Dung
Deputy General Director
Audit Practicing Registration:
No. 3221-2025-004-1

Nguyen Van Trung
Auditor
Audit Practicing Registration
No. 3847-2026-004-1

Ho Chi Minh City, Vietnam
16 March 2026

SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION

| B02/TCTD-HN

as at 31 December 2025

Notes	Ending balance VND million	Beginning balance VND million
ASSETS		
Cash on hand	493,695	315,917
Balances with the State Bank of Vietnam	13,021,715	2,669,746
Due from other credit institutions	34,145,605	44,348,075
Deposits at other credit institutions	34,145,605	43,898,442
Loans to other credit institutions	-	449,633
Securities held for trading	116,752	118,272
Securities held for trading	116,752	118,272
Loans to customers	112,691,295	97,032,286
Loans to customers	113,891,373	98,738,176
Provision for loans to customers	(1,200,078)	(1,705,890)
Purchased debts	5,516,553	6,193,062
Purchased debts	5,558,240	6,239,861
Provision for purchased debts	(41,687)	(46,799)
Investment securities	49,232,255	20,922,414
Available-for-sale securities	48,482,000	17,767,222
Held-to-maturity securities	1,316,155	4,173,443
Provision for investment securities	(565,900)	(1,018,251)
Long-term investments	58,791	58,791
Other long-term investments	58,791	58,791
Fixed assets	1,103,445	1,067,133
<i>Tangible fixed assets</i>	<i>561,633</i>	<i>585,486</i>
Cost	1,353,557	1,335,517
Accumulated depreciation	(791,924)	(750,031)
<i>Intangible fixed assets</i>	<i>541,812</i>	<i>481,647</i>
Cost	983,088	869,013
Accumulated amortization	(441,276)	(387,366)
Investment properties	63,750	64,996
Cost	74,030	74,030
Accumulated depreciation	(10,280)	(9,034)
Other assets	4,050,875	3,922,421
Receivables	2,189,157	1,817,785
Interest and fees receivable	1,557,672	999,098
Deferred CIT assets	44,956	11,058
Other assets	729,367	1,348,050
Provision for other assets	(470,277)	(253,570)
TOTAL ASSETS	220,494,731	176,713,113

Notes	Ending balance VND million	Beginning balance VND million
LIABILITIES		
Borrowings from the Government and the State Bank of Vietnam	6,741,277	3,732,769
Due to and borrowings from other credit institutions	31,118,108	45,930,839
Due to other credit institutions	29,159,120	42,765,878
Borrowings from other credit institutions	1,958,988	3,164,961
Due to customers	133,411,372	90,719,121
Derivatives and other financial liabilities	11,130	381,690
Grants, entrusted funds and loans exposed to risks	3,313	9,364
Valuable papers issued	27,800,183	19,230,000
Other liabilities	4,608,653	2,685,098
Interest and fees payable	2,621,145	1,736,021
Other payables	1,987,508	949,077
TOTAL LIABILITIES	203,694,036	162,688,881
OWNERS' EQUITY		
Capital	10,385,641	10,385,641
Charter capital	10,350,368	10,350,368
Fund for capital expenditure	994	994
Share premium	34,279	34,279
Reserves	1,820,157	1,284,297
Retained earnings	4,594,897	2,354,294
TOTAL OWNERS' EQUITY	16,800,695	14,024,232
TOTAL LIABILITIES AND OWNERS' EQUITY	220,494,731	176,713,113

SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

| B02/TCTD-HN

as at 31 December 2025

SUMMARY CONSOLIDATED OFF-BALANCE SHEET ITEMS

Notes	Ending balance VND million	Beginning balance VND million
Contingent liabilities and commitments	159,762,969	337,838,943
- Foreign exchange commitments	150,223,284	328,595,475
<i>Buying foreign currencies</i>	21,259,403	46,479,141
<i>Selling foreign currencies</i>	21,323,160	46,528,277
<i>Swap contracts</i>	107,640,721	235,588,057
- Irrevocable loan commitments	4,415	3,497
- Letters of credit	1,153,168	1,634,376
- Other guarantees	8,382,102	6,590,915
- Other commitments	-	1,014,680
Interest and fees receivable but not collected yet	401,993	1,262,266
Bad debts written off	11,722,493	7,625,711
Assets and other documents	13,576,398	8,012,338
	185,463,853	354,739,258

Prepared by



Mr. Nguyen Cong Anh
Head of General Accounting

Hanoi City, Vietnam
9 March 2026

Reviewed by



Mr. Bui Quoc Viet
Chief Accountant

Approved by



Mr. Le Manh Hung
General Director

SUMMARY CONSOLIDATED INCOME STATEMENT

| B03/TCTD-HN

for the year ended 31 December 2025

Notes	Current year VND million	Previous year VND million
Interest and similar income	13,604,093	9,027,696
Interest and similar expenses	(8,515,301)	5,992,439
Net interest and similar income	5,088,792	3,035,257
Fee and commission income	698,131	879,352
Fee and commission expenses	(437,584)	(379,603)
Net fee and commission income	260,547	499,749
Net gain from trading of foreign currencies	(1,546)	245,756
Net gain/(loss) from securities held for trading	2,007	3,385
Net gain/(loss) from investment securities	(104,237)	109,475
Other operating income	3,460,511	646,787
Other operating expenses	(156,111)	(31,152)
Net gain from other operating activities	3,304,400	615,635
Income from investments in other entities	15,314	11,296
TOTAL OPERATING INCOME	8,565,277	4,520,553
TOTAL OPERATING EXPENSES	(2,999,921)	(2,364,544)
Net operating profit before provision expense for credit losses	5,565,356	2,156,009
Provision expenses for credit losses	(2,024,645)	(1,411,791)
PROFIT BEFORE TAX	3,540,711	744,218
Current corporate income tax expenses	(765,983)	(169,720)
Deferred corporate income tax benefits	33,898	11,058
Corporate income tax expenses	(732,085)	(158,662)
PROFIT AFTER TAX	2,808,626	585,556
Basic earnings per share (VND/share)	2,714	535

Prepared by



Mr. Nguyen Cong Anh
Head of General Accounting

Hanoi City, Vietnam
9 March 2026

Reviewed by



Mr. Bui Quoc Viet
Chief Accountant

Approved by



Mr. Le Manh Hung
General Director

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

| B04/TCTD-HN

for the year ended 31 December 2025

Notes	Current year VND million	Previous year VND million
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest and similar receipts	12,919,243	19,453,794
Interest and similar payments	(7,652,424)	(7,279,639)
Net fee and commission receipts	260,547	499,749
Net receipts from trading of securities, gold and foreign currencies	(100,046)	371,027
Receipts/(payments) from other activities	3,095,446	318,683
Collection of bad debts previously written off	207,490	196,165
Payments to employees and other operating expenses	(1,874,490)	(2,276,722)
Corporate income tax paid during the year	(539,615)	(105,913)
Net cash flows from operating activities before changes in operating assets and liabilities	6,316,152	1,177,144
Changes in operating assets		
Decrease/(increase) in due from and loans to other credit institutions	434,633	(433,204)
Increase in investment securities	(27,855,969)	(1,009,180)
Increase in loans to customers	(14,555,668)	(7,712,203)
Decrease utilization of provision to write-off loans to customers, securities and long-term investments	(588,551)	(70,982)
Increase in other assets	(2,545,794)	(284,352)
Changes in operating liabilities		
Increase in due to Borrowings from the Government and the State Bank of Vietnam	3,008,508	3,732,769
(Decrease)/increase in due to and borrowings from other credit institutions	(14,812,730)	16,889,352
Increase/(Decrease) in due to customers	42,692,251	(9,315,170)
Increase in valuable papers issued	8,570,183	3,630,000
Decrease in grants, entrusted funds and loans exposed to risks	(6,052)	(17,249)
(Decrease)/increase in Derivatives and other financial liabilities	(370,560)	116,422
Increase in other liabilities	630,434	331,110
Net cash from operating activities	916,836	916,836
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of fixed assets	(171,778)	(243,102)
Proceeds from disposal of fixed assets	1,538	10,252
Dividend received from long-term investments	(15,314)	11,296
Net cash used in investing activities	(154,926)	(221,554)

Notes	Current year VND million	Previous year VND million
CASH FLOWS FROM FINANCING ACTIVITY		
Net cash from financing activities	-	-
Net cash flows during the year	761,910	6,812,903
Cash and cash equivalents at the beginning of the year	46,884,105	40,071,202
Cash and cash equivalents at the end of the year	47,646,015	46,884,105

Prepared by



Mr. Nguyen Cong Anh
Head of General Accounting

Hanoi City, Vietnam
9 March 2026

Reviewed by



Mr. Bui Quoc Viet
Chief Accountant

Approved by



Mr. Le Manh Hung
General Director

The 2025 Annual Report of An Binh Commercial Joint Stock Bank (ABBank) was prepared in April 2026






Confirmation of the legal representative



Mr. Le Manh Hung
Chief Executive Officer



An Binh Commercial Joint Stock Bank

-  1st, 2nd, 3rd Floor, Geleximco Building, No. 36 Hoang Cau, O Cho Dua Ward, Hanoi
-  www.facebook.com/nganhanganbinh/
-  ABBank - An Binh Commercial Joint Stock Bank
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-  www.abbank.vn