ANNOUNCEMENT OF BUSINESS RESULTS Q2 2026

From new brand to new experience

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1993

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

2005

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

2007

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

2008

Maybank

officially became a foreign strategic shareholder at ABBank

2010

IFC International Finance Corporation

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

2017

MOODY'S RATINGS

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

2020

Announced strategic targets for the 2021–2025 period

2025

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

2026

Launched new brand identity system

Completed charter capital increase to VND 16,068 billion (July 2026)

Source: ABBank

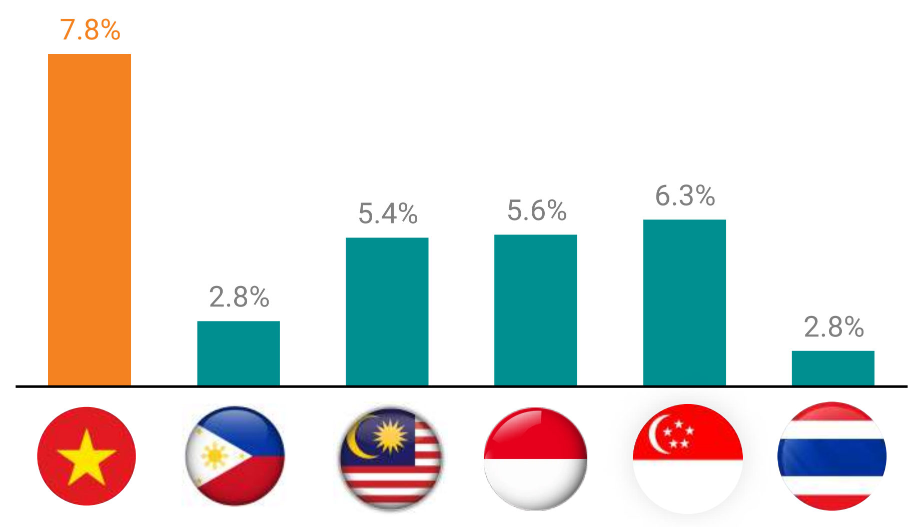
02

MACROECONOMIC CONDITIONS & BANKING SECTOR

VIETNAM STRENGTHENED ITS ECONOMIC POSITION IN 2025 – 1H2026

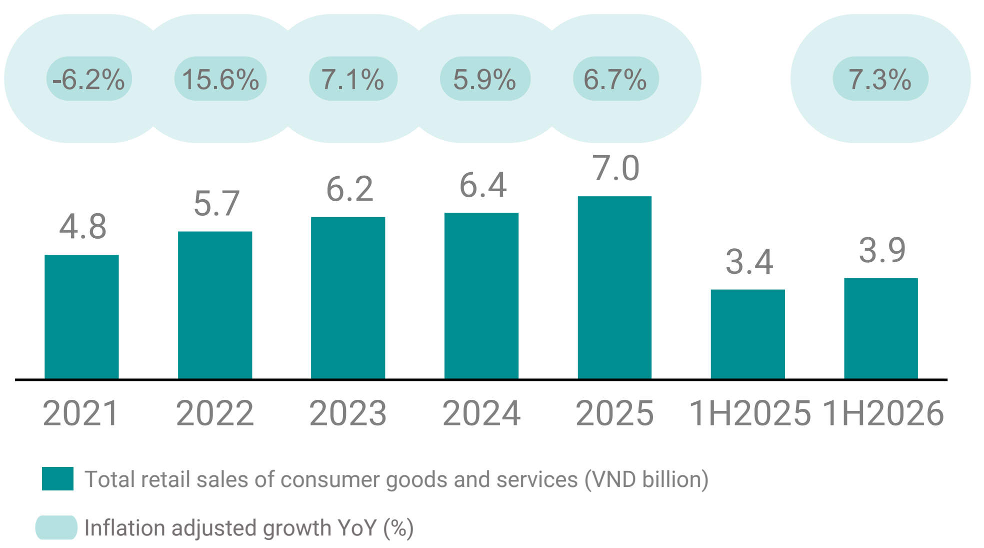
Vietnam is the fastest growing ASEAN - 6 economy in Q1/2026

Real GDP growth (%)

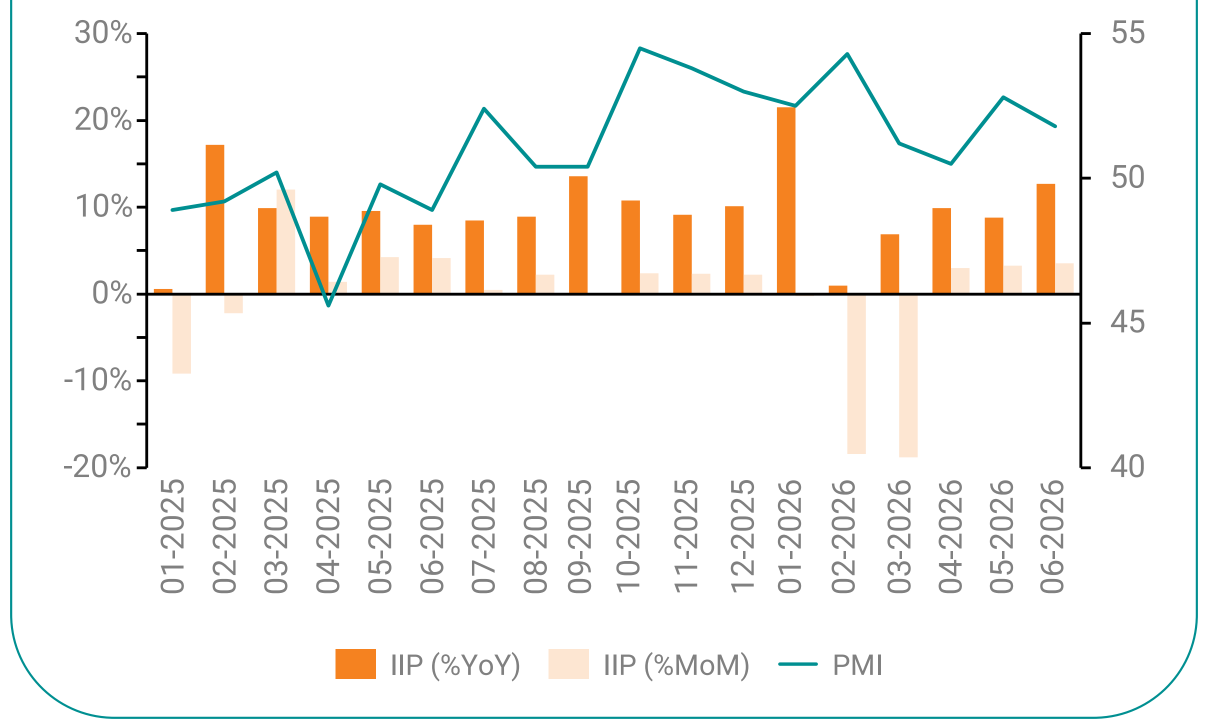


Retail Sales Sustained Strong Growth in 1H2026

Total retail sales of consumer goods and services (VND billion)



Industrial production remained strong while PMI stayed above 50



GDP per Capita has increased by more than 200% since 2010

GDP per Capita (USD)

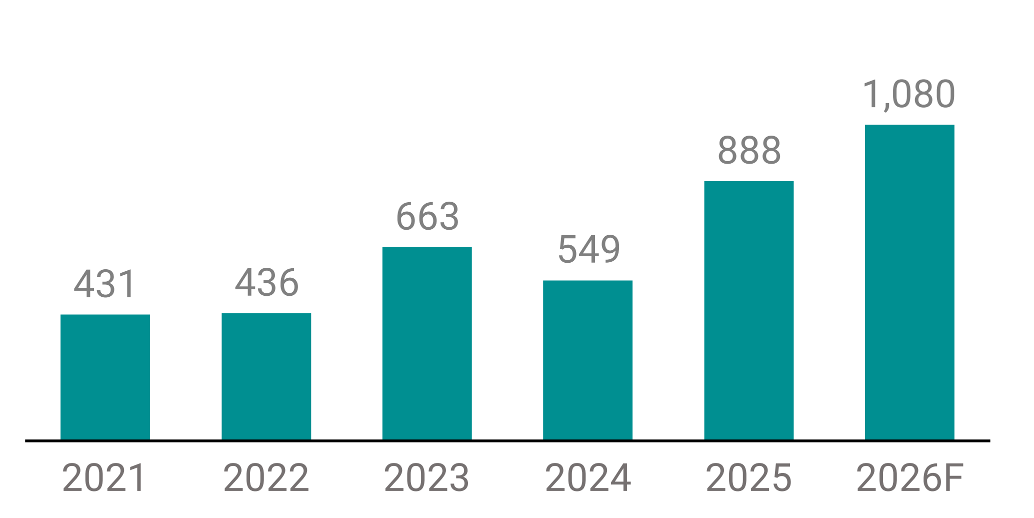
- *Vietnam was the fastest-growing economy in ASEAN in 2025. In 1H2026, GDP expanded by 8.18% YoY, keeping the economy on track to achieve the Government's full-year growth target of 8.3–8.5%.*
- *In July 2026, Vietnam was reclassified as an upper-middle-income economy by the World Bank.*
- *Manufacturing activity remained in expansion territory throughout most of 1H2026*
- *Strong retail sales growth underscored resilient domestic demand.*

Source: Bloomberg, GSO
USD/VND = 26,300

PUBLIC INVESTMENT TO REMAIN A KEY GROWTH DRIVER IN 2026

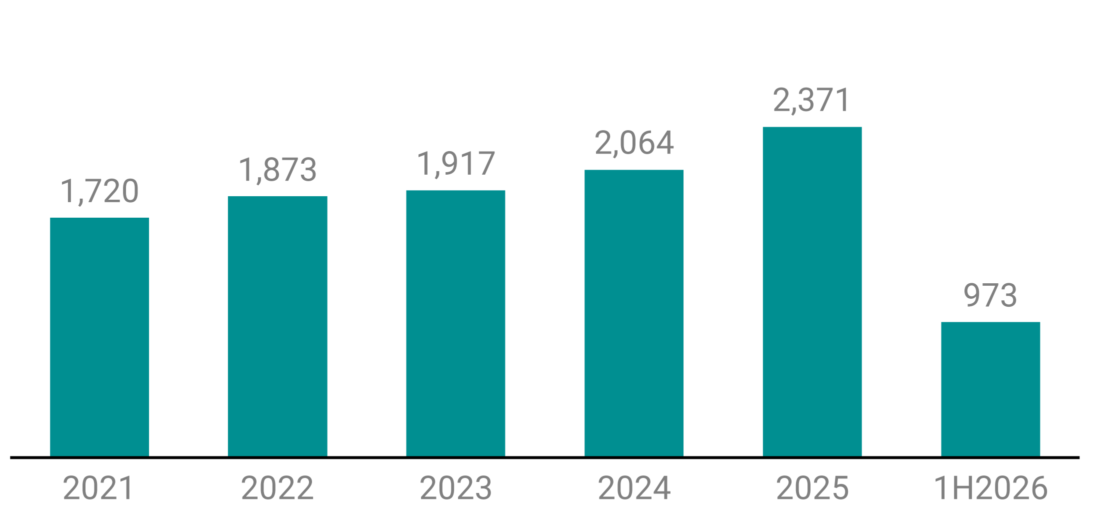
Public Investment to Underpin Vietnam's 2026 Growth

Public investment (VND billion)

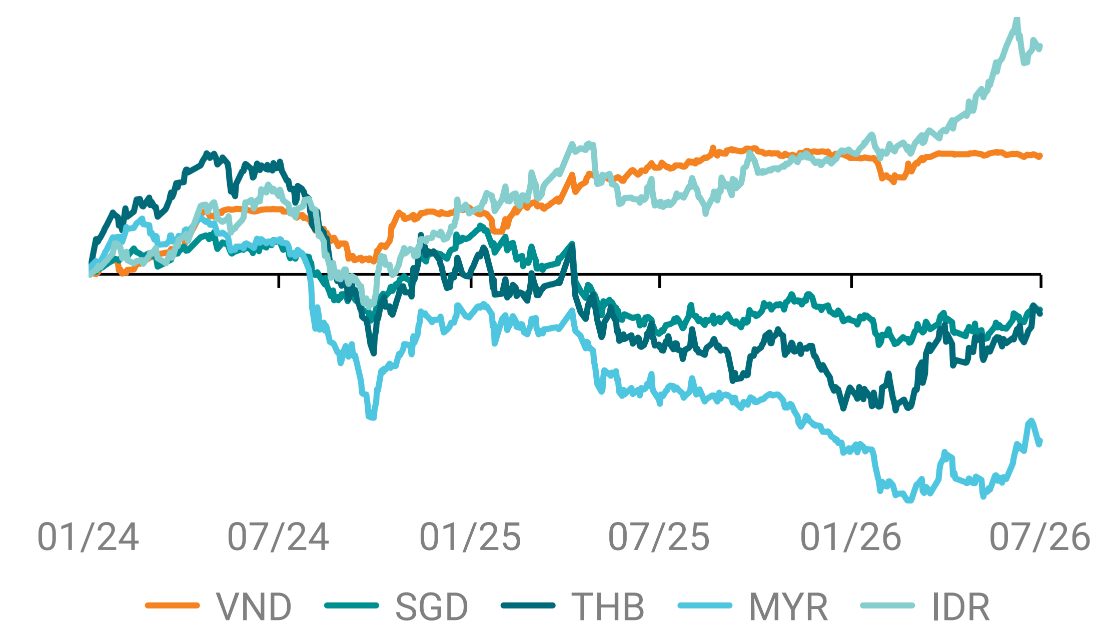


Private Investment Remained Strong

Private investment (VND billion)

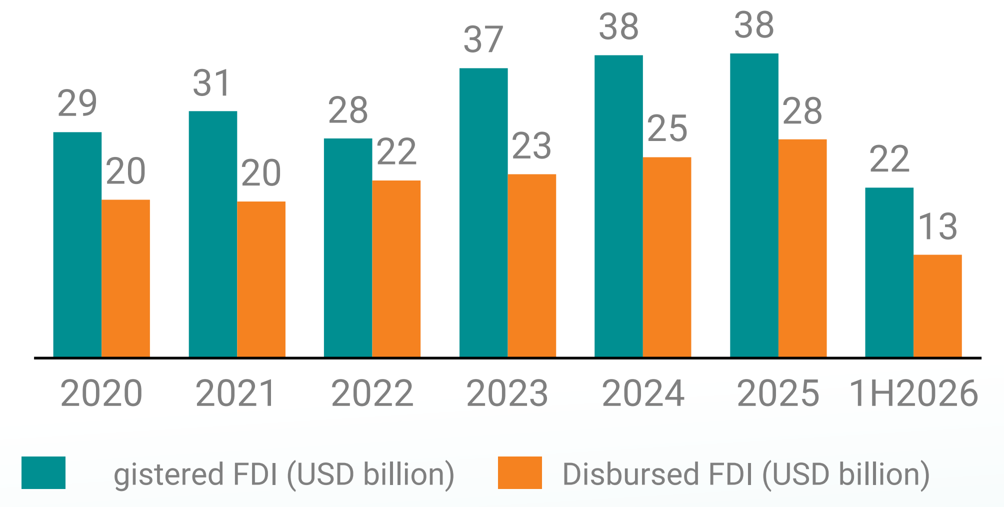


VND Demonstrated Greater Stability Than Regional Peers



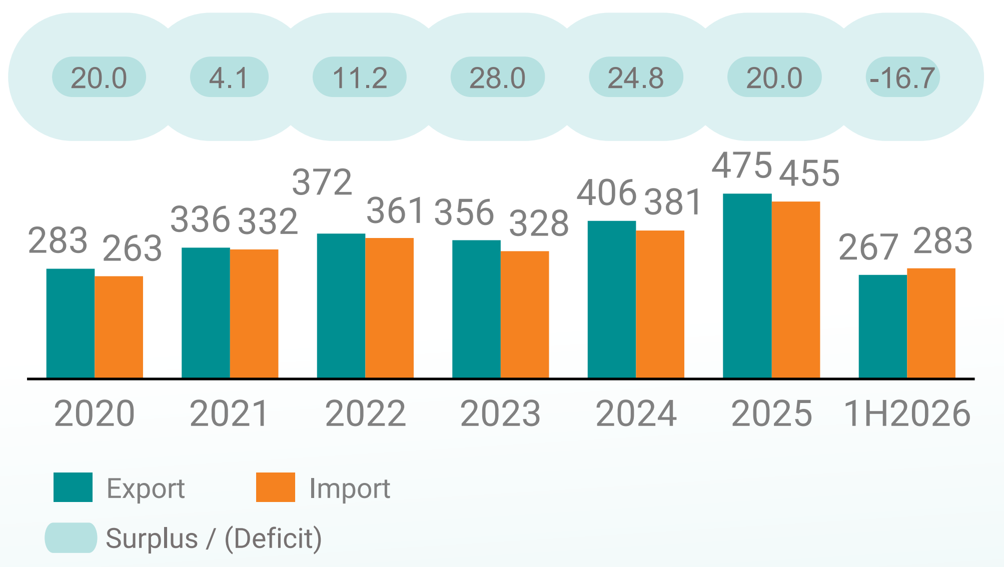
Strong FDI Inflows Despite Geopolitical Risks

Registered FDI and Disbursed FDI (USD billion)



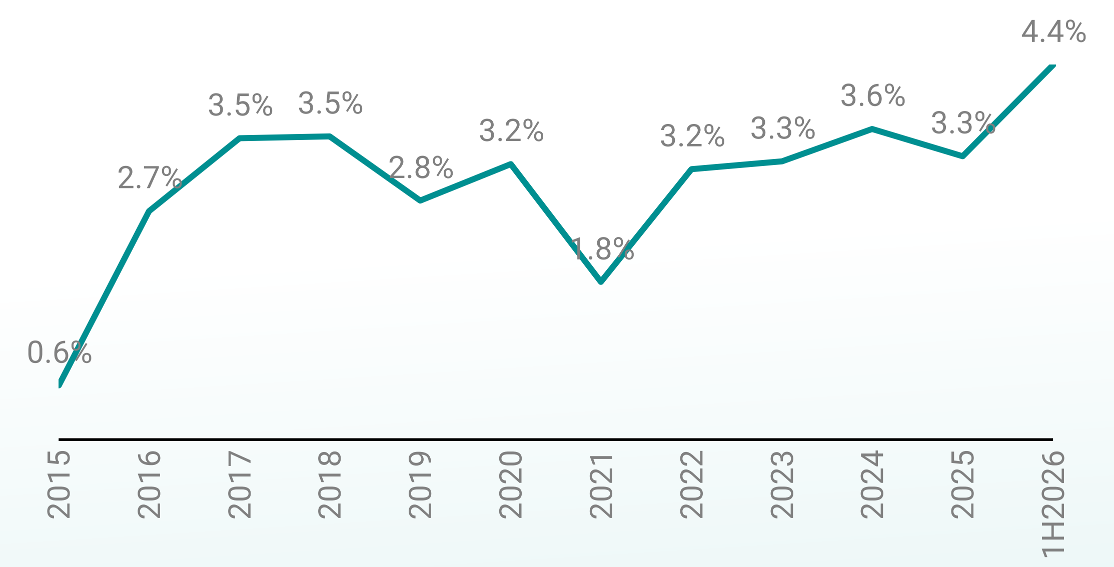
Trade Balance Turned to Deficit on Strong Production-related Imports

Total exports and imports (USD billion)



Inflation Driven by Higher Fuel Prices

Inflation (%)

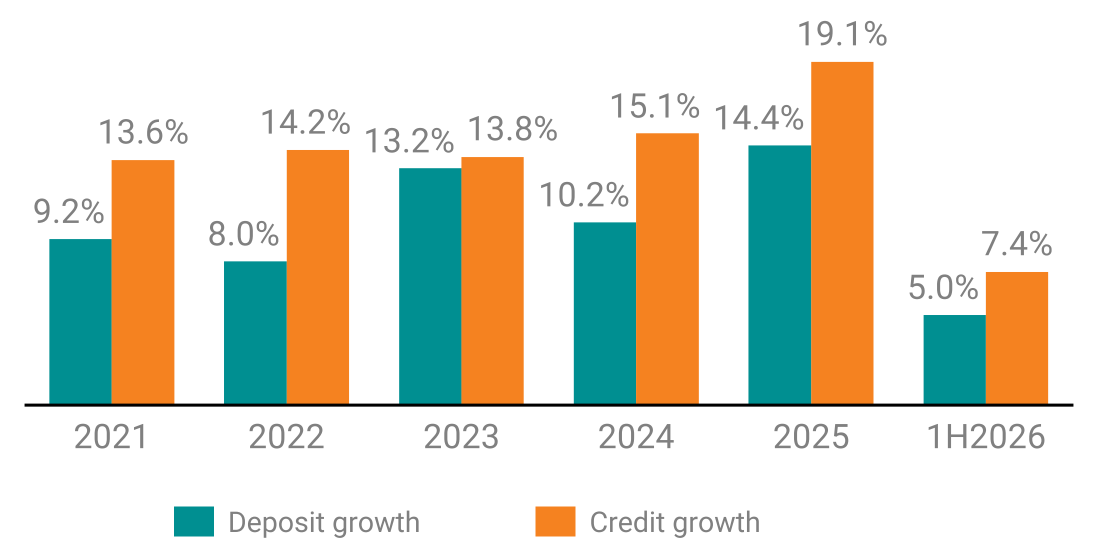


Source: Bloomberg, Statistics Office
USD/VND = 26,300

BANKING SECTOR MAINTAINED STRONG FUNDAMENTALS

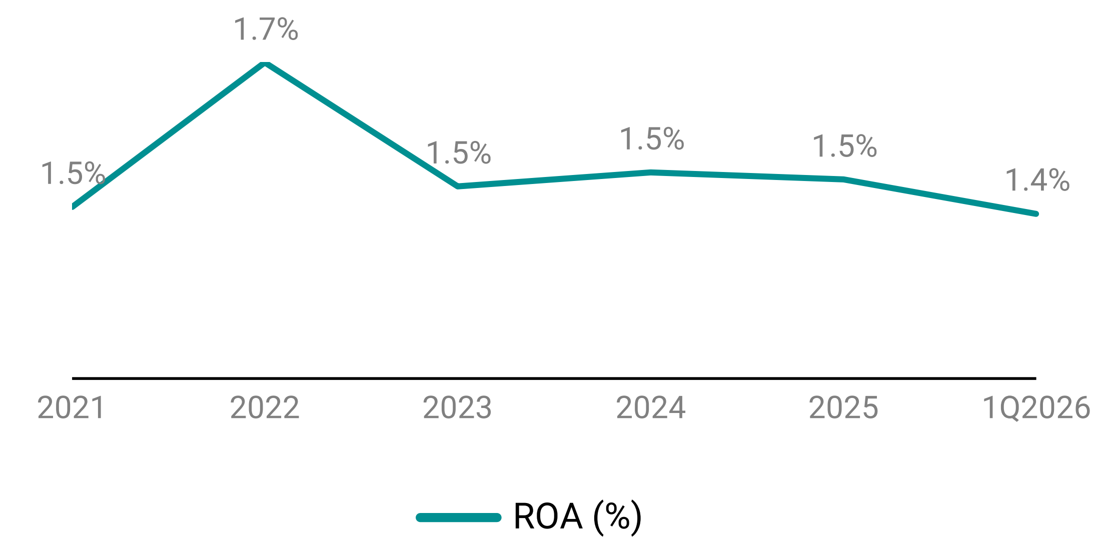
Credit Growth Continued to Outpace Deposit Growth

Credit growth and deposit growth (%)



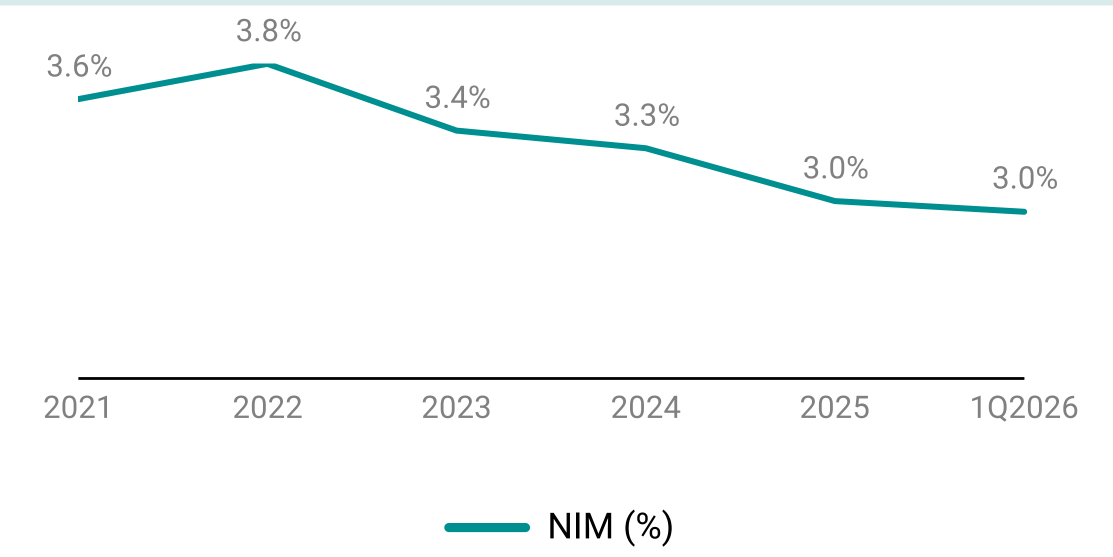
ROA Stayed Resilient Amid a Challenging Operating Environment

ROA (%)



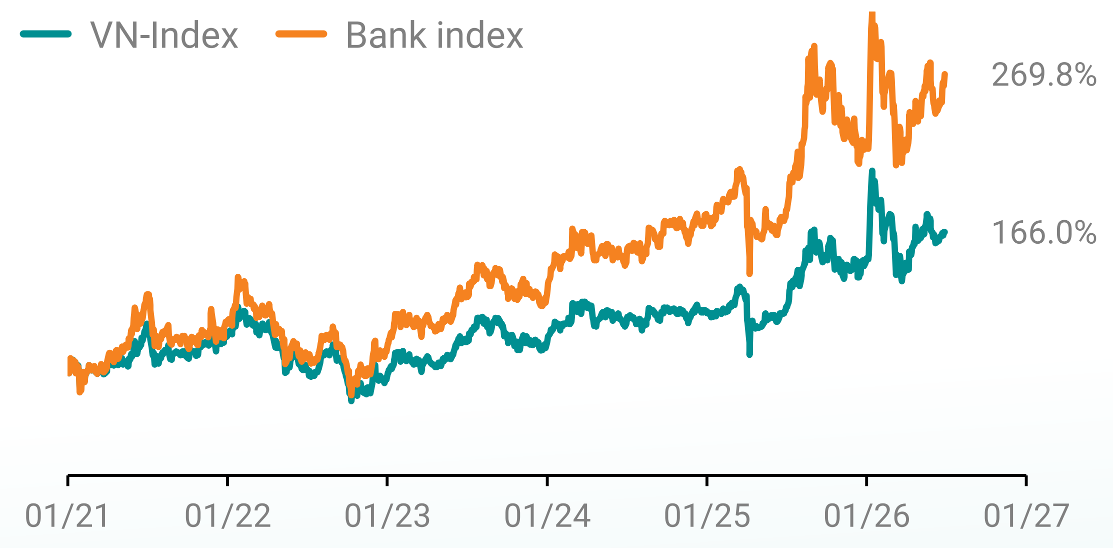
NIM Compression Persisted

NIM (%)



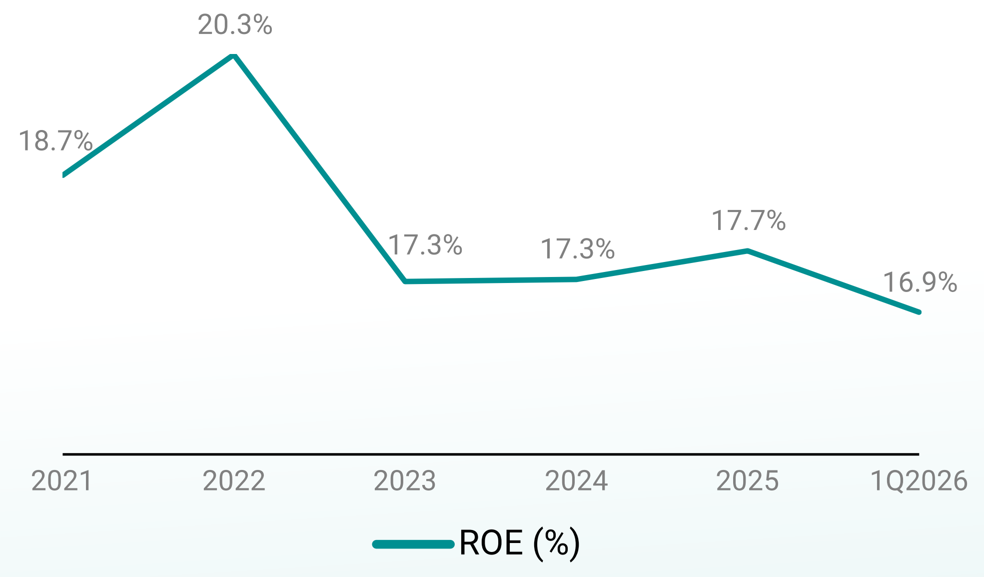
VN-Index and Banking sector performance (*)

VN-Index and Banking sector performance



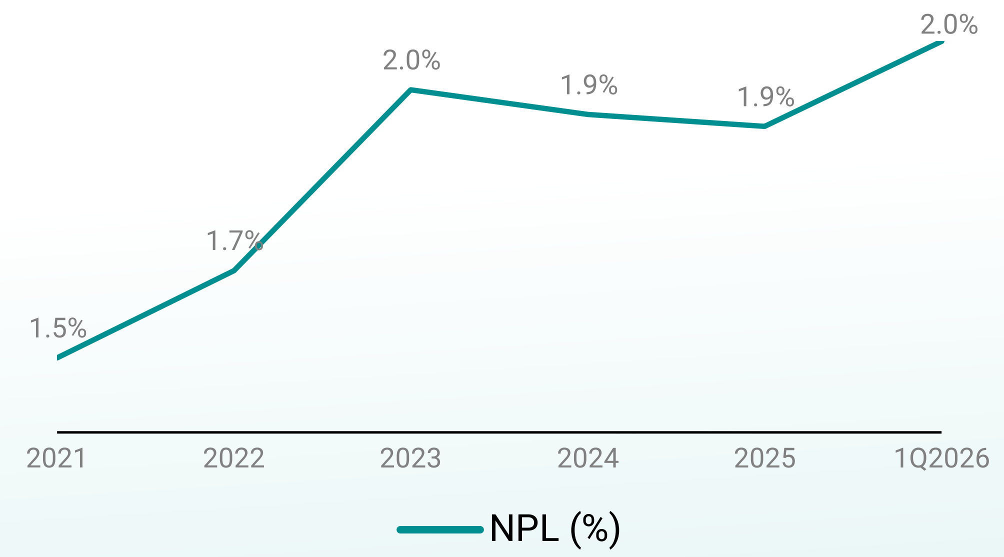
ROE Remained Strong at Around 17%

ROE (%)



Non-Performing Loans Increased Alongside Credit Expansion

NPL ratio (%)



** Include: VCB, BID, CTG, TCB, VPB, MBB, ACB, HDB, STB, SSB, TPB, SHB, LPB, EIB, OCB.*
Source: FiinPro, GSO

GROWTH-ORIENTED POLICIES SUPPORTING ECONOMIC EXPANSION

Source: Compiled

Policy	Key contents	Expected impact
Resolution No. 68-NQ/TW, Resolution No. 198/2025/QH15 & Decree No. 20/2026/NĐ-CP	Establish the strategic direction, institutional framework, and implementation roadmap for private sector development through a comprehensive package of reforms and incentive mechanisms.	Strengthens the private sector as a key driver of economic growth, enhances the investment climate and supports long-term credit demand.
Resolution No. 66.16/2026/NQ-CP	Introduces measures to streamline and simplify administrative procedures related to business activities across 14 ministries and government agencies.	Improves the regulatory environment, enhances administrative efficiency and strengthens the business climate.
SBV's Policy Direction on Interest Rate Reduction	The SBV and 46 commercial banks agreed to implement measures to lower deposit and lending rates in line with the Government's growth-oriented policy	Improves financing conditions, supports credit expansion and stimulates economic activity.
Official Dispatch No. 4551/NHNN-CSTT	Excludes incremental lending for social housing, export processing zone and industrial parks from banks' credit growth quotas.	Expands banks' lending capacity for housing finance and supports the recovery of the property market.
Circular No. 25/2026/TT-NHNN	Raise maximum ratio of short-term funding used for medium and long-term lending from 30% to 40%. Adjust LDR-related regulations, allowing 20% of State Treasury term deposits (or other ratio as determined by SBV Governor) to be included in total deposits.	Enhances banks' capacity to provide medium- and long-term financing, supporting investment and economic growth.
Decision No. 840/QĐ-TTg	Approves the Digital Technology Industry Development Program (2026–2030, Vision 2045) to position Vietnam as a leading regional digital technology hub.	Accelerates digital transformation, fosters technological innovation and strengthens long-term economic competitiveness.
Circular No. 32/2026/TT-BTC	Establishes the tax framework governing VAT, CIT and PIT applicable to crypto asset transactions and related business activities.	Enhances regulatory certainty, improves market transparency and supports the sustainable development of the digital asset ecosystem.
Draft amendments to the Law on the State Bank of Vietnam (SBV), Anti-Money Laundering (AML) Law, and Law on Credit Institutions (LCI)	The draft amendments would strengthen the SBV’s supervisory flexibility, while enhancing Vietnam’s AML regime in line with international standards. They also introduce AML oversight for crypto-asset service providers and expand the legal framework for banks to provide collateral management services for privately placed corporate bonds.	Shows continued efforts to modernize Vietnam’s financial regulatory framework while supporting the Government’s high-growth agenda.

VIETNAM STOCK MARKET MOVING CLOSER TO EMERGING MARKET STATUS

VN-Index Performance

Key Milestones

08/2018
Added to FTSE frontier-to-emerging upgrade watch list

09/2024
FTSE upgrade deferred due to unresolved settlement issue

11/2024
Non-prefunding mechanism approved

05/2025
KRX launched

08/2025
Omnibus account introduced

09/2025
Qualified for FTSE EM upgrade

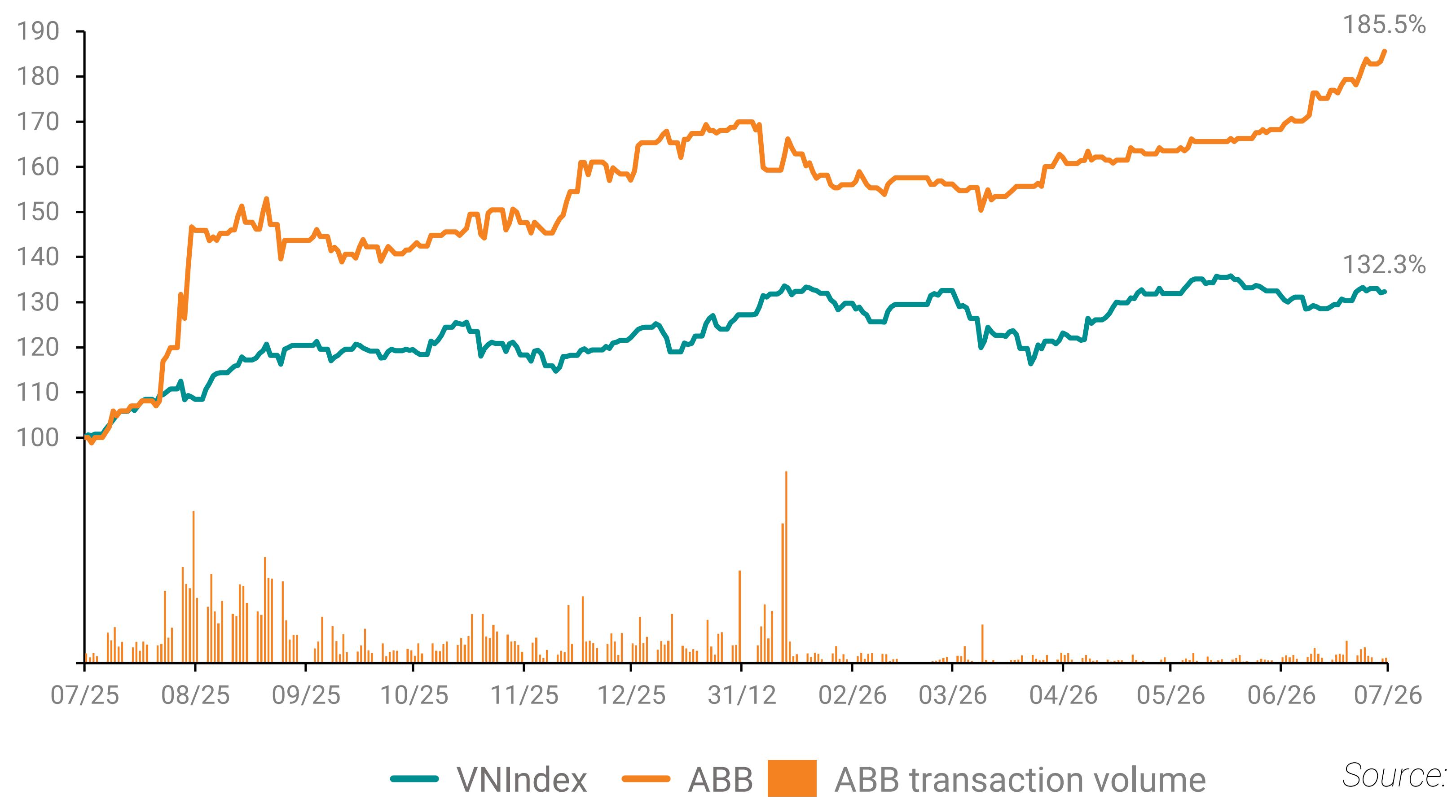
09/2026
Official FTSE EM Upgrade

2026 - 2027
Expected MSCI EM upgrade

Source: FiinPro, Compiled

ABB STOCK HAS RISEN POSITIVELY OVER 12 MONTHS WHILE MAINTAINING PRUDENT VALUATION

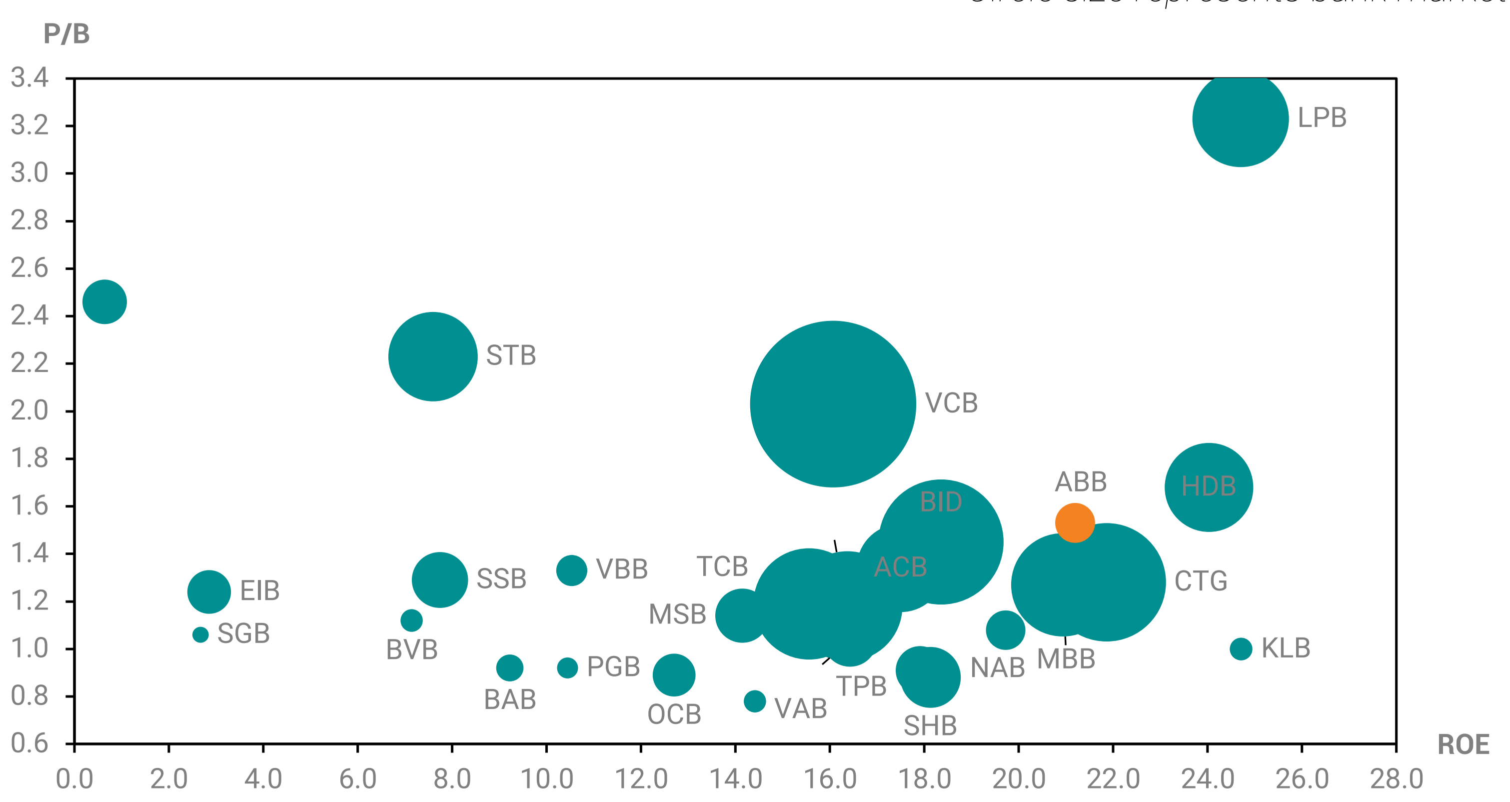
ABB Stock Price Performance



Source: Investing

ABB Valuation Relative to Banking Sector

Circle size represents bank market capitalization



Source: FiinPro

In Q2/2026, ABB stock traded in the range of VND 15,000-18,500/share with positive liquidity.

Stock price performance was generally in line with market trends, in the context of improving ABBank's business results and profitability.

ABBank's ROE improves and approaches the group of banks with relatively good operational efficiency in the market.

ABB stock trades at P/B of approximately 1.5x

Valuation should be considered alongside profit outlook, asset quality, capital plan and market conditions

03

BUSINESS RESULTS H1 2026

PROFITABILITY IMPROVES ON THE BACK OF INCOME GROWTH AND MAINTAINED SAFETY RATIOS

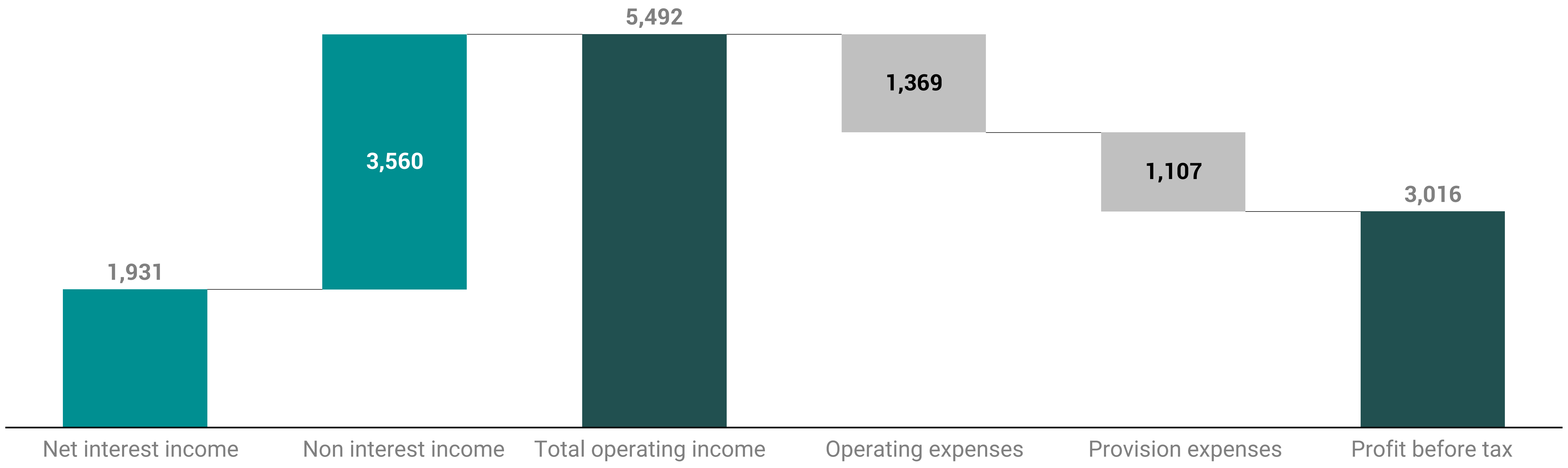
TA Total assets	▲ 260,563 VND bil	+18.25% vs 2025	Total assets reached **VND 260,563 billion, up 18.25% vs. end-2025**, consistent with selective growth direction
PBT Profit before tax	▲ 3,016 VND bil	+80.72% Y/Y	Profit before tax reached **VND 3,016 billion, up 80.72%** YoY thanks to income growth and cost control
ROE Return on equity	▲ 24.55%	18.30% 2Q25	ROE reached **24.55%,** reflecting improved equity utilization efficiency
ROA Return on assets	▲ 2.01%	1.40% 2Q25	ROA reached **2.01%,** showing continued improvement in asset utilization efficiency.
NPL NPL ratio[1]	▲ 0.71%	0.53% 4Q25	NPL ratio as of **June 30, 2026 at 0.71%,** maintained at low level within control thresholds
CAR Capital adequacy ratio[2]	▲ 12.70%	11.45% 4Q25	Capital adequacy ratio meets and exceeds State Bank regulations, supporting safe growth in the coming period.
LDR Loan to Deposit ratio[3]	▼ 61.23%	62.55% 4Q25	Loan-to-deposit ratio as of June 30, 2026 reached 61.23%, maintained at a safe level compared to regulations, reflecting ample liquidity and the Bank's ability to meet payment demands.

Note: Figures based on separate financial statements
1. Per Circular 31/2024/TT-NHNN; 2. Per Circular 41/2016/TT-NHNN; 3. Per Circular 22/2019/TT-NHNN

INCOME GROWTH AND COST CONTROL DRIVE PROFIT

Income–cost structure (H1 2026)

Unit: VND bil



N/N	10%	84%	49%	19%	28%	81%

Net interest income reached VND 1,931 billion, up 10% YoY, reflecting stable and consistent interest income growth.

Total operating income reached VND 5,492 billion, up 49% YoY with positive contribution from fee income.

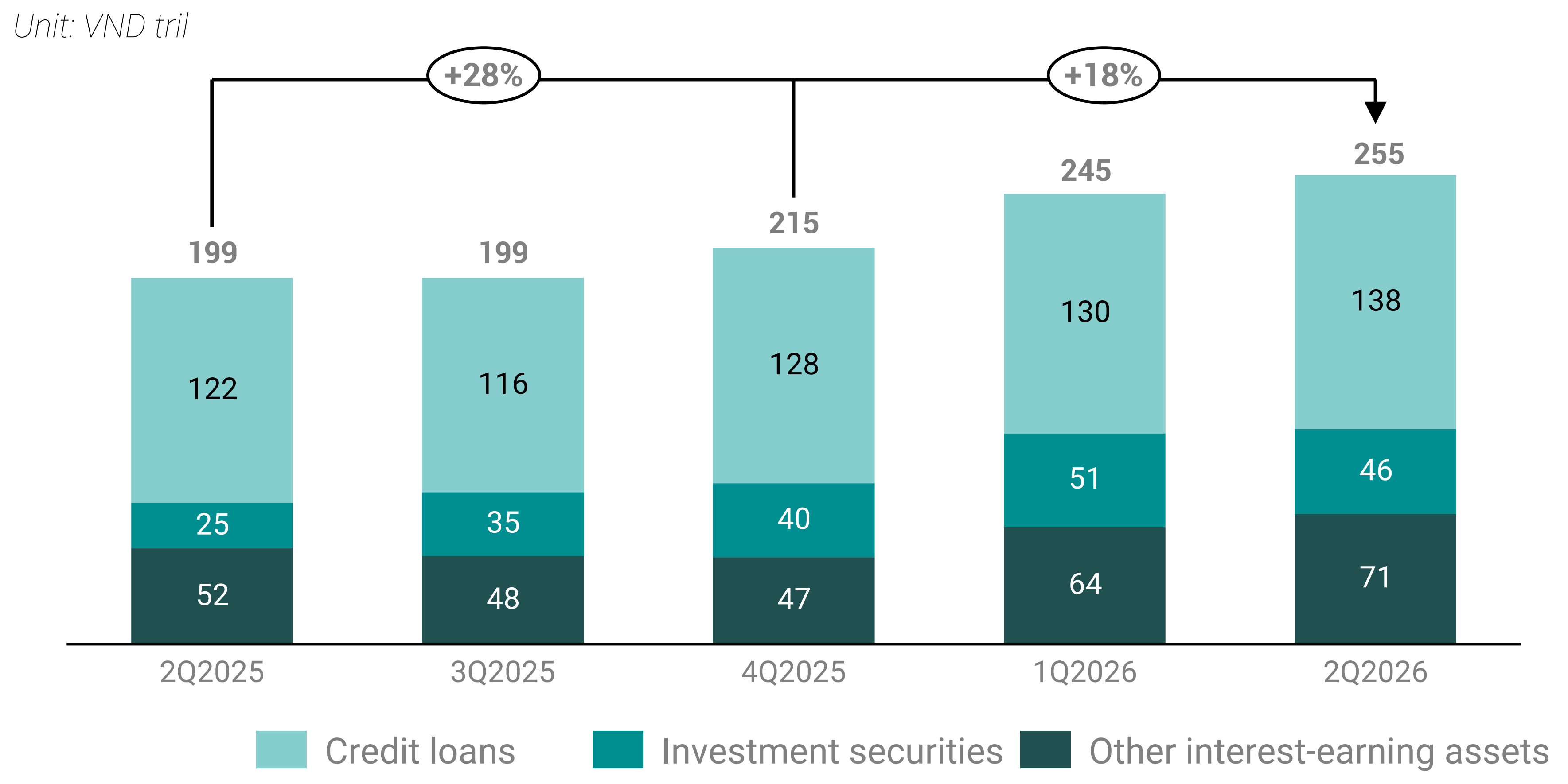
Operating expenses were controlled at VND 1,369 billion, equivalent to an optimal CIR of 25%.

Profit before tax reached VND 3,016 billion, up 81% YoY.

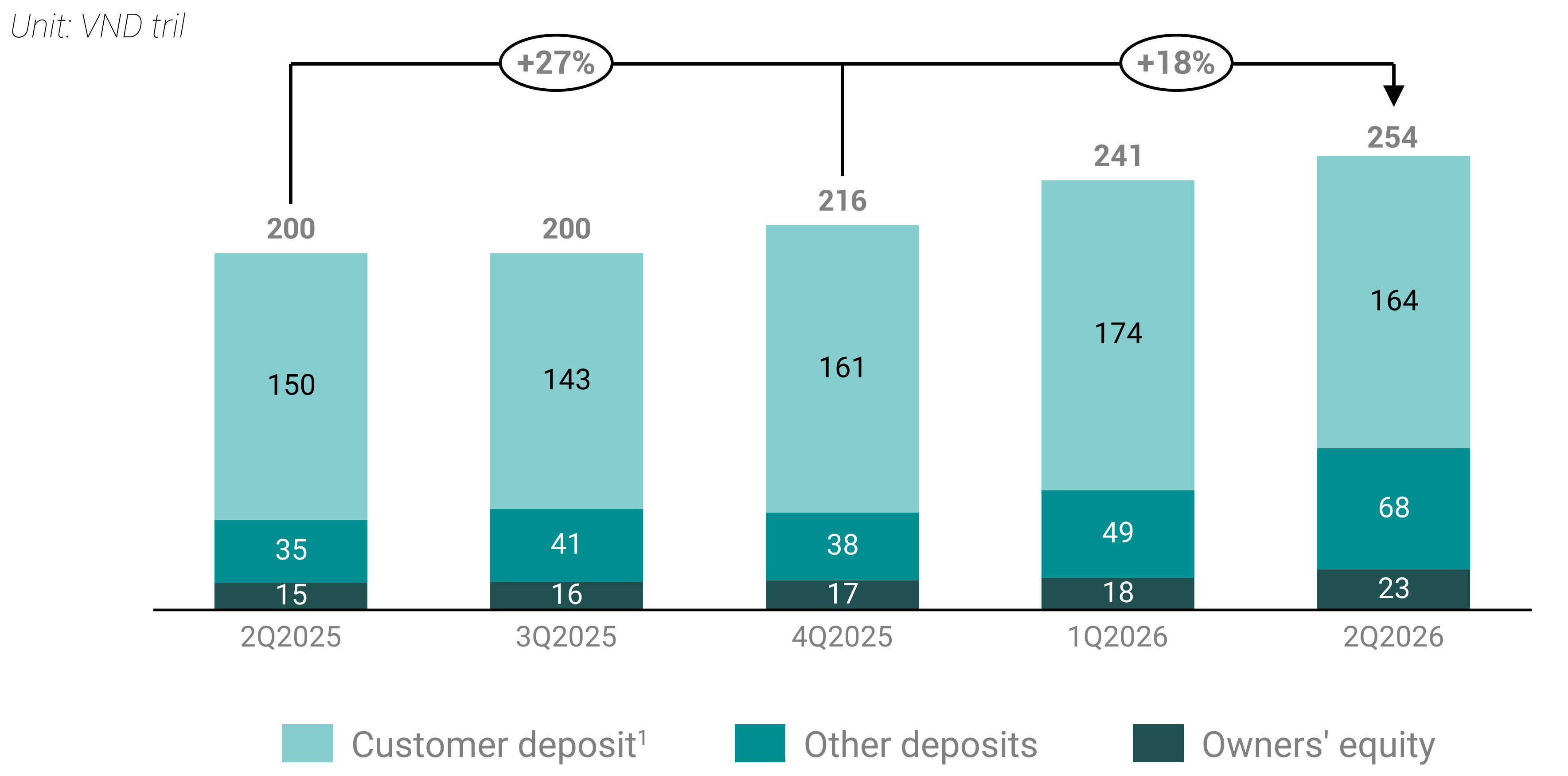
Note: Figures based on separate financial statements

ASSET SCALE GROWS, FUNDING STRUCTURE FLEXIBLY MAINTAINED

Interest-earning asset structure



Funding structure



Interest-earning assets reached approximately VND 255 trillion, of which credit outstanding of VND 138 trillion accounts for the largest share at 54%.

Investment securities reached VND 46 trillion, accounting for about 18% of the earning portfolio.

Diversification of interest-earning assets contributes to optimizing interest income, spreading risk and enhancing income stream stability, especially amid interest rate volatility and market conditions.

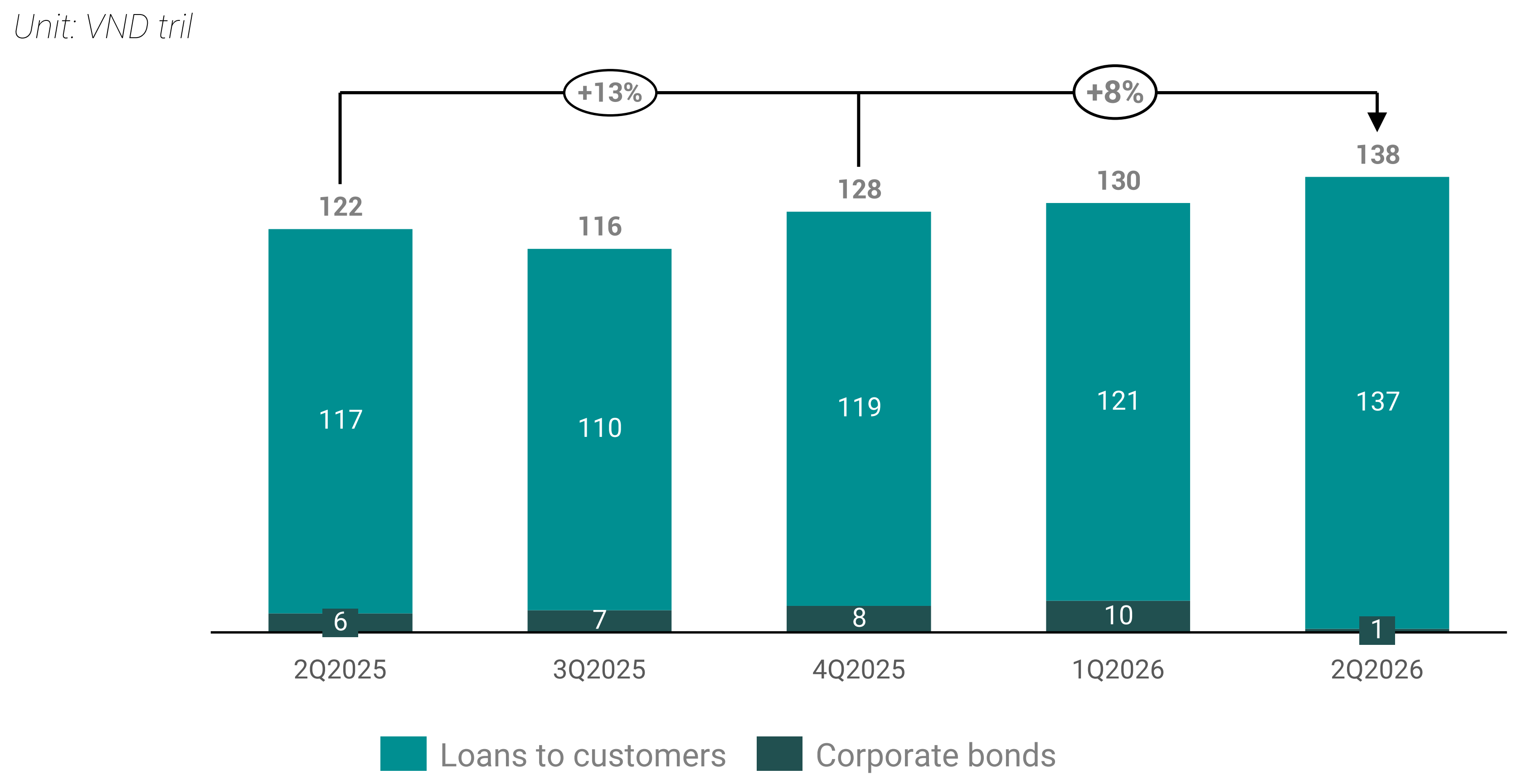
ABBank continues to maintain a stable funding structure, with customer deposits and issuance of valuable papers in Q2/2026 reaching VND 164 trillion, equivalent to 64% of the portfolio.

Interbank market funding and SBV policy instruments are used flexibly to support liquidity and optimize funding costs.

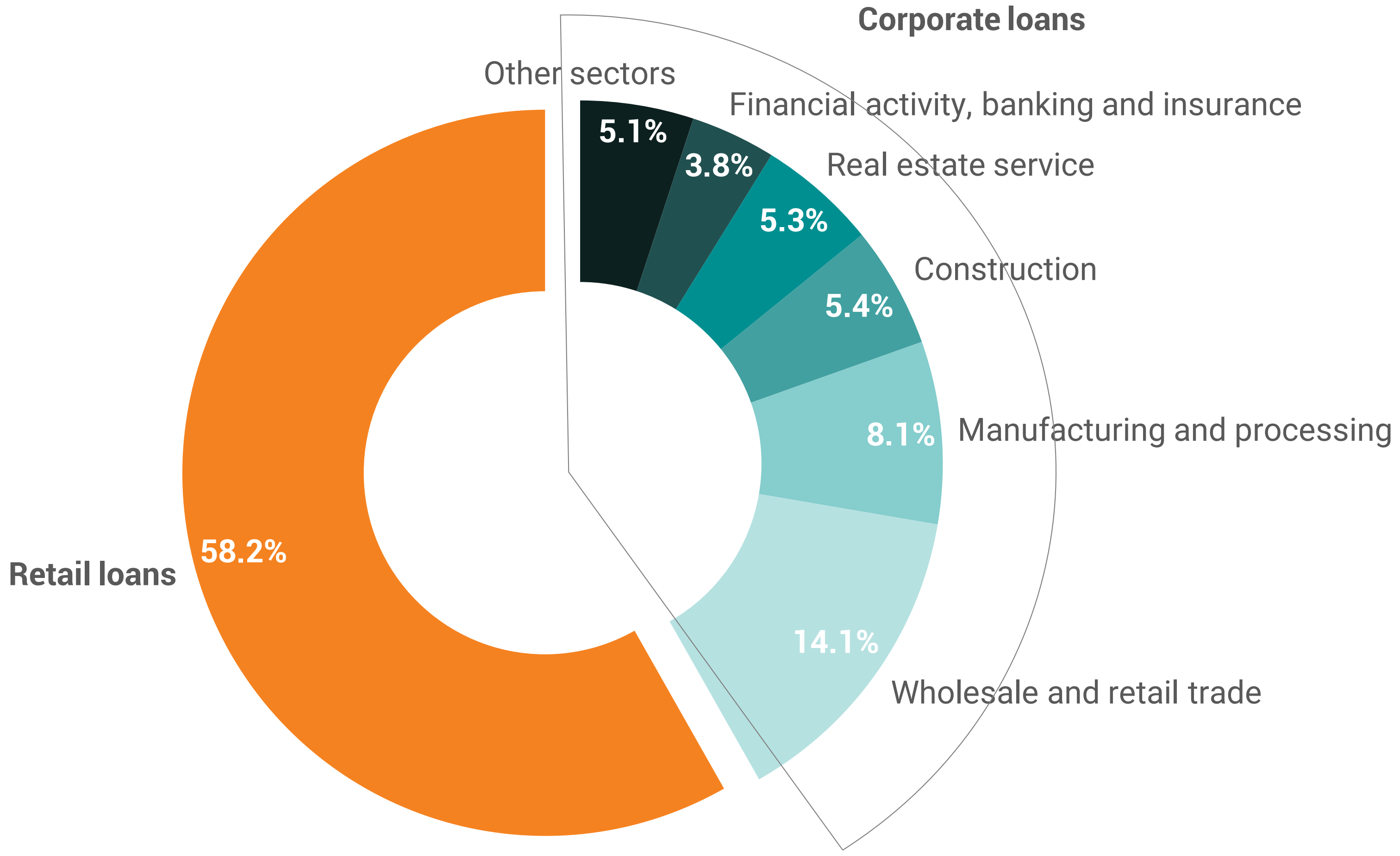
Note: Figures based on separate financial statements
1. Including customer deposits and issuance of valuable papers

CREDIT GROWTH IS SELECTIVE

Credit growth



Customer loans portfolio structure



Credit outstanding as of June 30, 2026 reached approximately VND 138 trillion, up 8% vs. end-2025 and 13% YoY.

Credit growth is implemented selectively, aligned with operational direction and risk management capacity.

Personal loans account for **58.2%** of the portfolio.

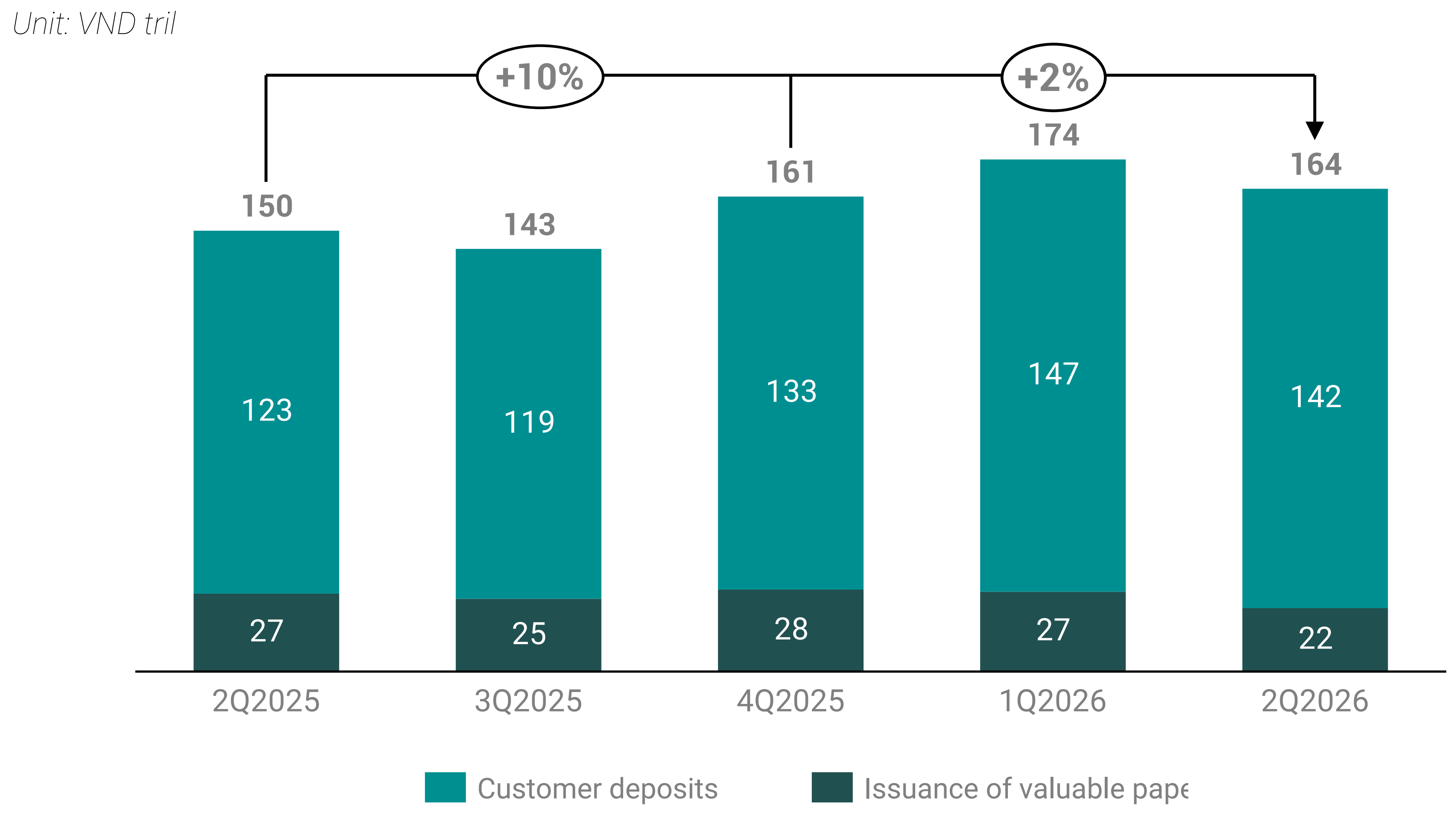
Corporate loans portfolio is mainly concentrated in wholesale & retail, manufacturing, real estate and construction.

Risk management system standardized per international practices, helping to enhance risk identification, measurement and control capabilities for ABBank's customer loan portfolio.

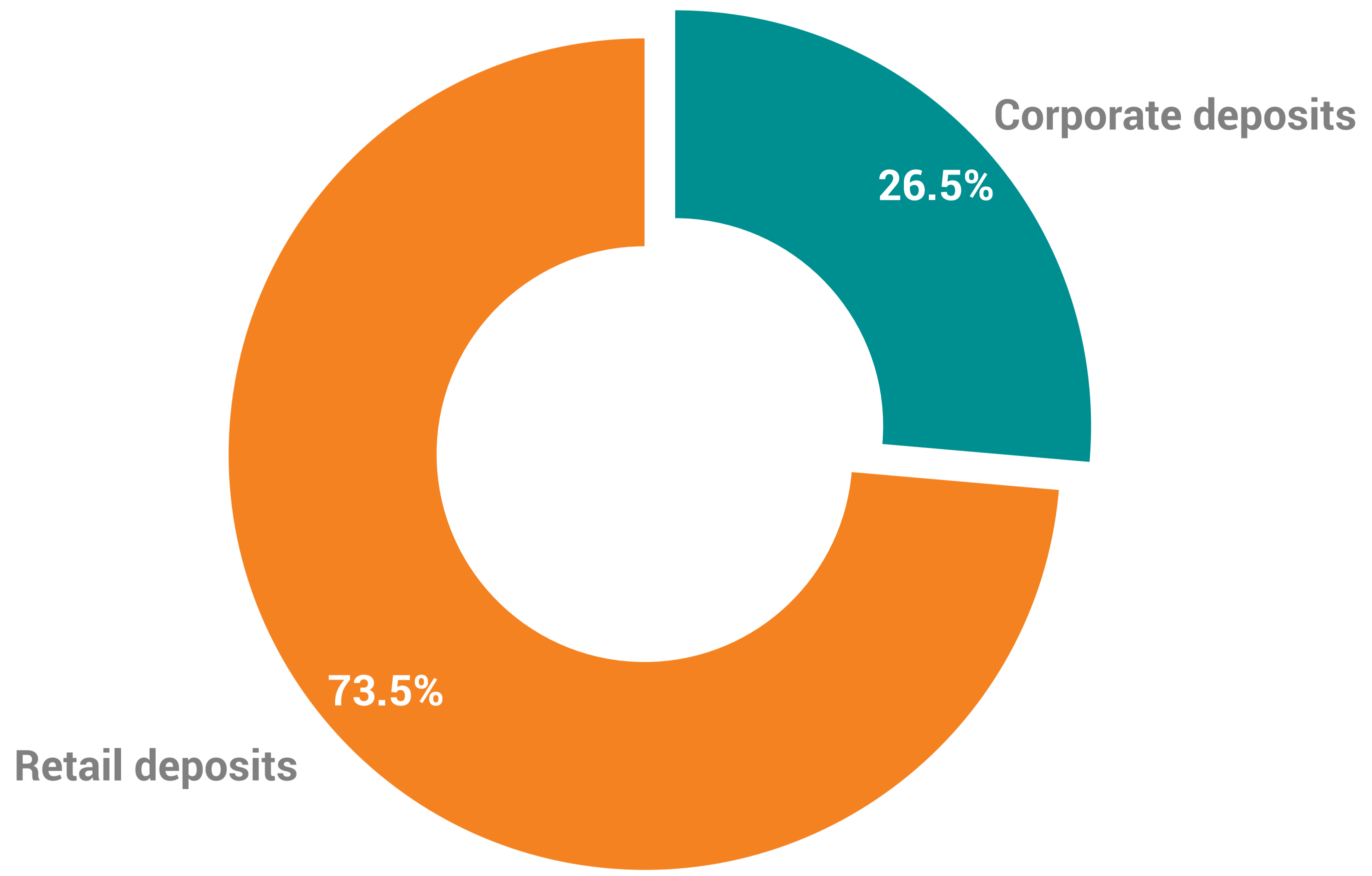
Note: Figures based on separate financial statements

STABLE FUNDING STRUCTURE, MAINTAINING LIQUIDITY ROOM FOR GROWTH

Deposit growth



Customer deposit portfolio structure



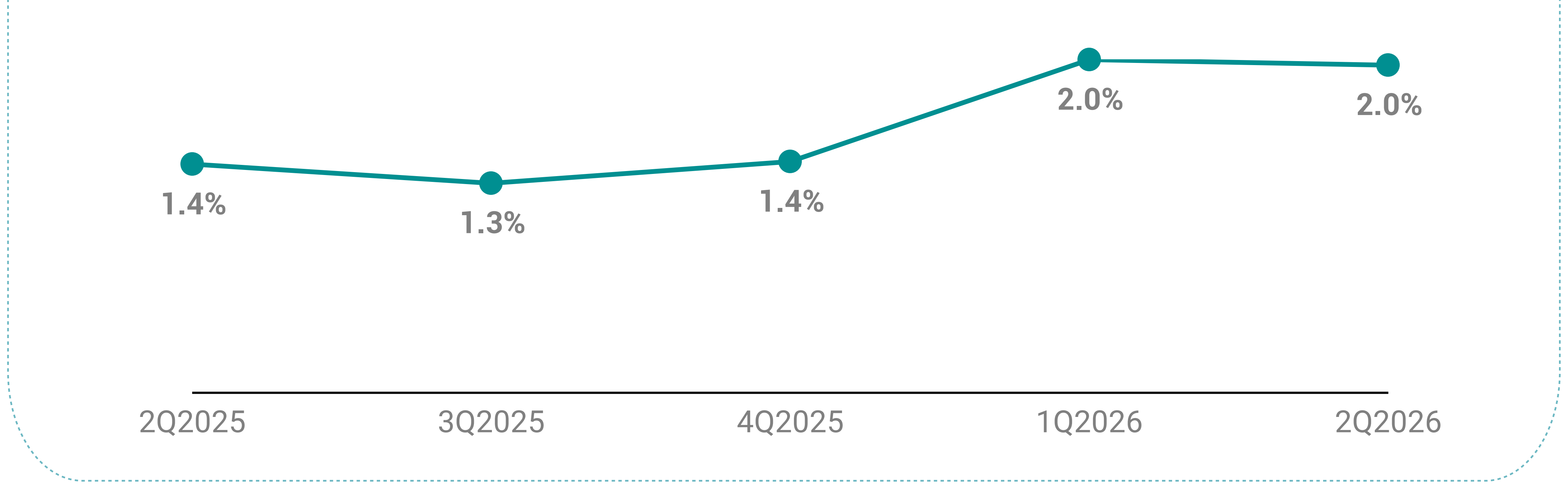
Deposit growth: As of Q2/2026, customer deposit reached VND 142 trillion, in line with the goal of stable funding, reducing reliance on short-term sources.

Deposit structure: Retail deposits account for 73.5% and corporate deposits 26.5%, reflecting the priority on sustainable funding sources, reducing concentration risk among large customers, and enhancing liquidity stability.

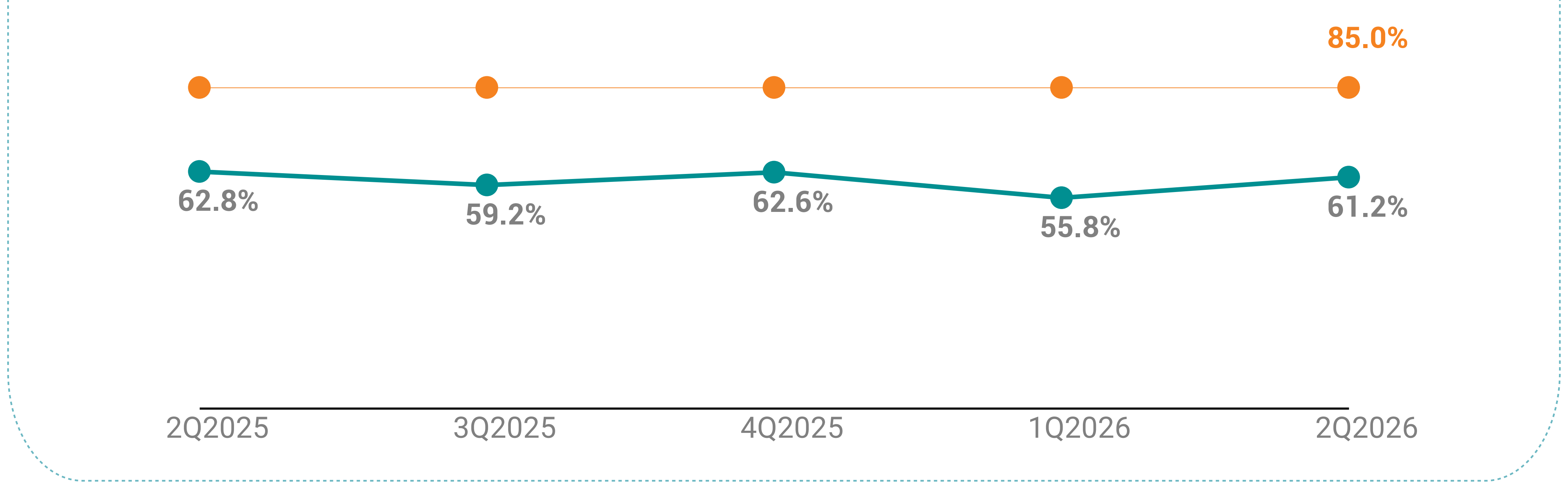
Note: Figures based on separate financial statements

PROFITABILITY IMPROVES, LIQUIDITY AND CAPITAL SAFETY MAINTAINED

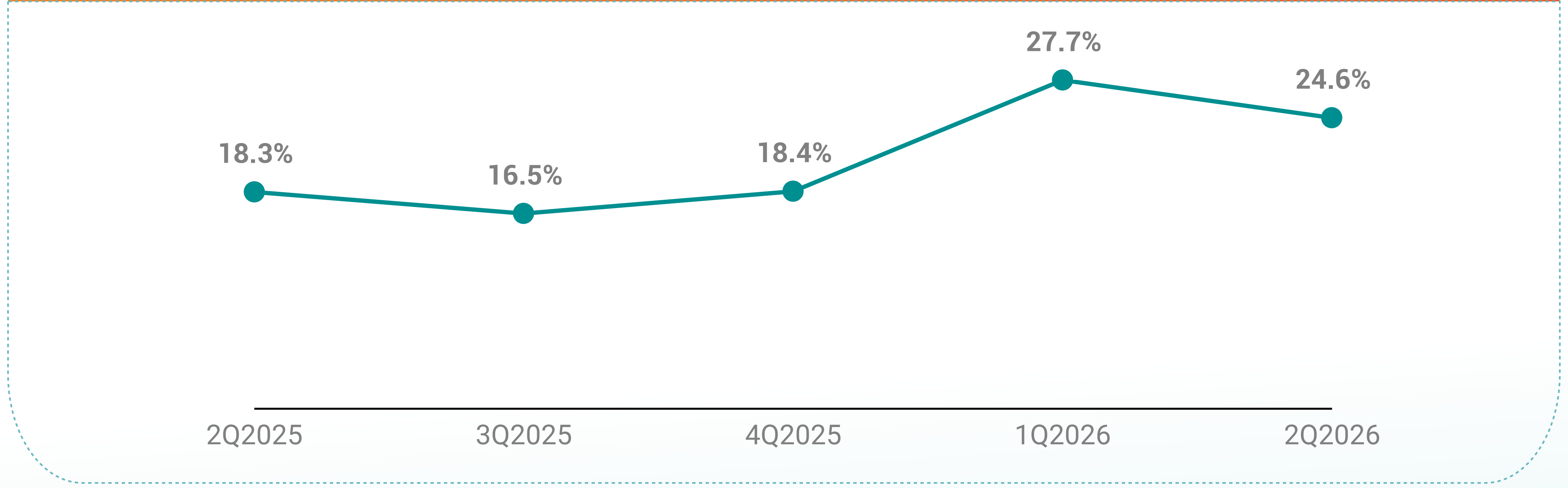
Return on Assets (ROA)



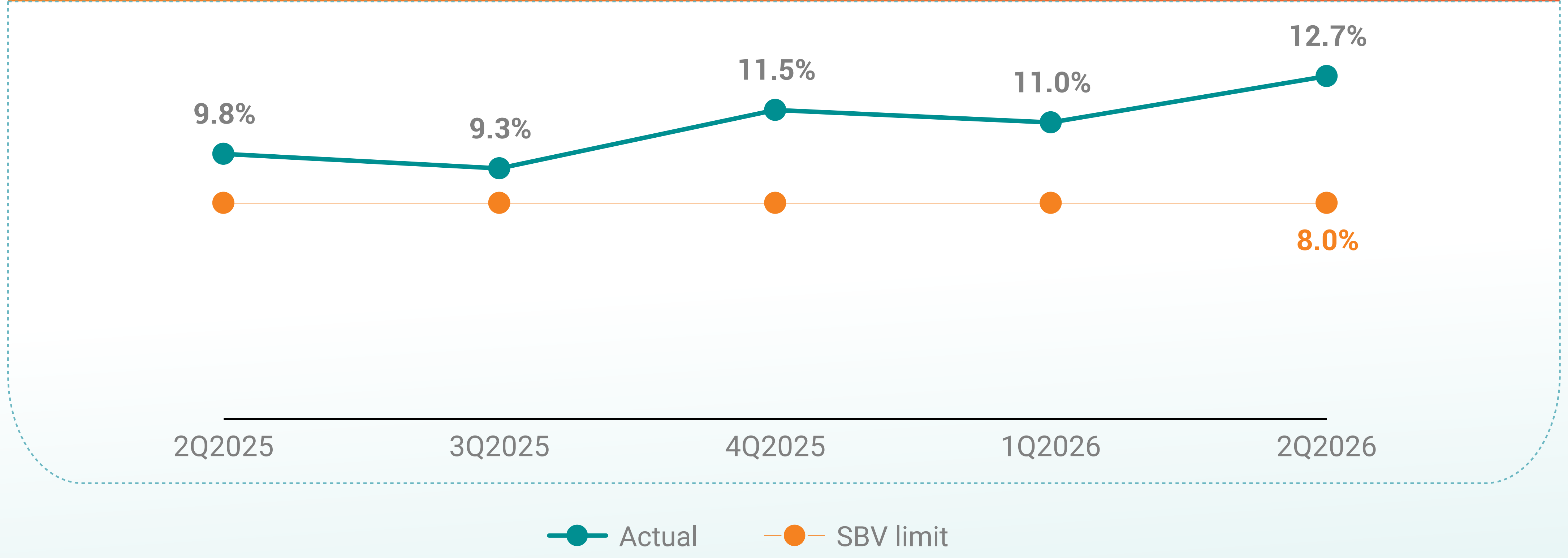
Loan-to-deposit ratio (LDR)[1]



Return on Equity (ROE)



Capital adequacy ratio[2]



Note: Figures based on separate financial statements
1. Per Circular 22/2019/TT-NHNN; 2. Per Circular 41/2016/TT-NHNN

04

KEY ACTIVITIES

LAUNCHED BRANCH TRANSACTION DIGITALIZATION SOLUTION ENHANCING CUSTOMER EXPERIENCE AND INCREASING ADVISORY EFFICIENCY

Branch transaction digitalization model

Reception
Customers perform transactions on assisted self-service devices

Automatic processing
System automatically processes, checks and verifies information

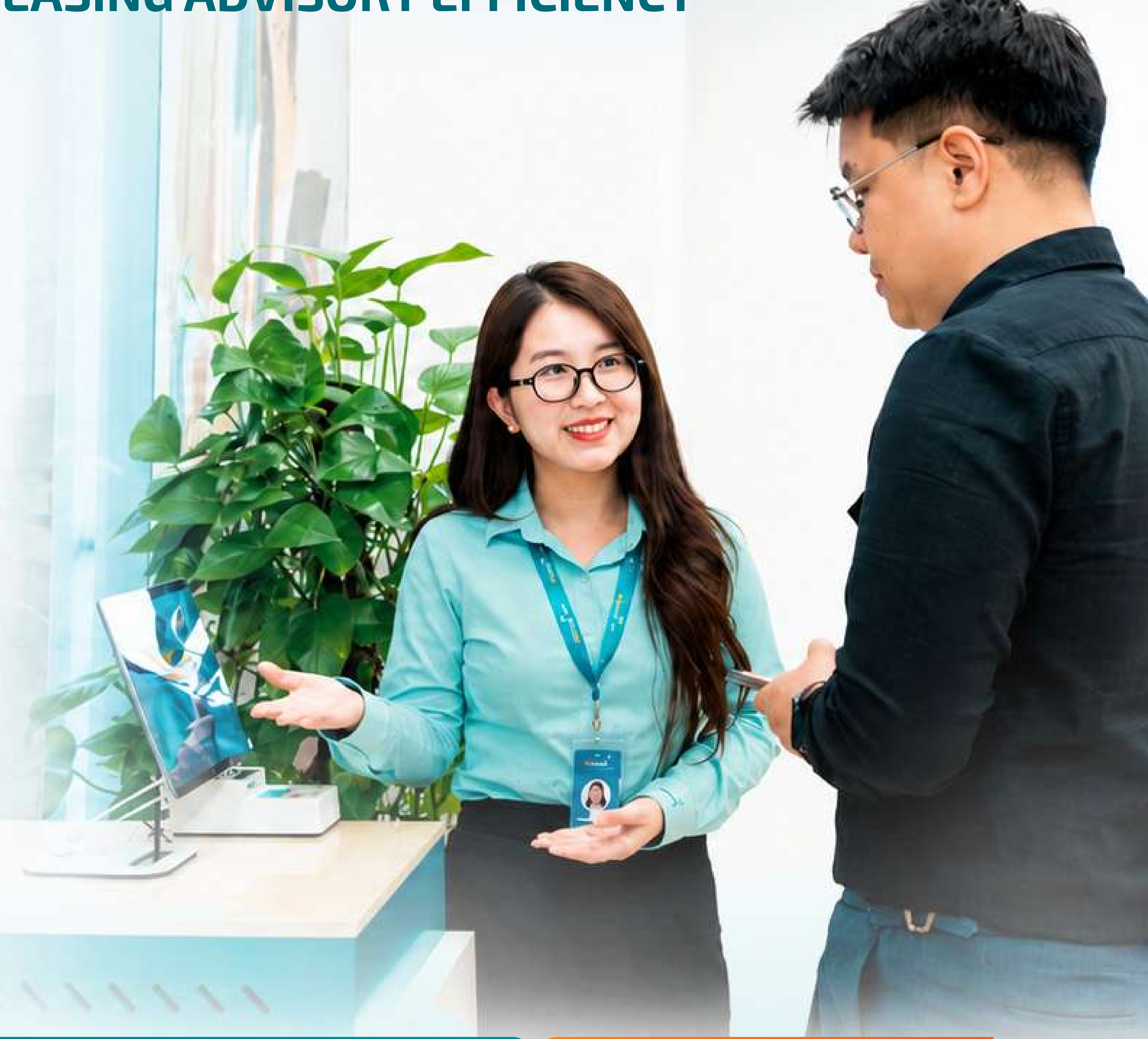
Proactive advisory
Advisory staff providing suitable financial solutions for customers

Implementation objectives

70%
branch transactions digitized

≥85%
Time for customer advisory activities

- Reduce transaction time
- Enhance customer experience
- Increase productivity and operational efficiency
- Increase product cross-selling ratio



Source: ABBank

ACCOMPANYING RETAIL CUSTOMERS

~190 thousand
New retail customers
in H1 2026

~250% vs. H1 2025

~2.6 million
Digital platform customers

96%
Digital platform transactions

Key Products & Programs

Launched a range of fully digital products and services to meet diverse customer needs, including: An Nhiên Account, Business Household Solution, An Phúc Certificate of Deposit, Personal Income Tax Payment Service, Vietlott Lottery Purchase, and Online Cash Foreign Currency Purchase.

Enhanced the customer experience on the ABBank app through various engagement programs and campaigns, including the Customer Referral Program, “100 Happiness” Campaign, ABBank’s 33rd Anniversary Celebration, and the Van Gogh Immersive Light Exhibition.

Successfully piloted the OneTeller Project, a digital transformation initiative for branch counter services.

Became the first bank in Vietnam to successfully upgrade and implement the FIDO2 security standard.

Source: ABBank

ACCOMPANYING CORPORATE CUSTOMERS

ABBank continued to enhance and expand its product offerings throughout 2026, with a strategic focus on broadening its corporate customer base.

PAYMENT SPEAKER SOLUTION

Enabled chain stores, supermarkets, spas, and other businesses to receive real-time account balance notifications via smart speaker devices at points of sale.

ONLINE CORPORATE CUSTOMER REFERRAL EXPERIENCE

- Create referral link/QR code for corporate customer introduction online
- Automatically record referred customers and pay rewards to collaborators

ONLINE DISBURSEMENT

- 100% online implementation
- Same-day processing
- Real-time file status tracking
- Reduce document delivery and storage time

COMPLETING PAYMENT/ COLLECTION API SUITE

- Single/Batch payment API
- Dynamic QR collection API
- Balance change notification API

ABBank continuously upgraded and expanded digital solutions for corporate customers, empowering them to self-serve transactions and banking services while enhancing internal efficiency to better support business growth.

Q2.2026 Growth

01 Digital channel transaction volume grew by **25%** versus Q2 2025.

02 Online transactions accounted for **92%** of the total bank-wide transactions

03 New customers opening their accounts via eKYC accounted for **47%**

04 Online international money transfer transactions accounted for **~70%**

05 Online guarantee issuance transactions accounted for **~30%**

Source: ABBank

ACCOMPANYING COMMUNITY

Happy Classroom – Tomorrow's Legacy

ABBank, in partnership with the Vietnam Children's Fund, organized the groundbreaking ceremony for new classrooms at Hnol Kindergarten, Kdang Commune, Gia Lai Province.

Event date
03/06/2026

Beneficiary students
270 students

Location
Gia Lai

Budget
VND 1 billion

Happy Weekend

ABBank's volunteer program, with the partnership of the Vietnam Children's Fund, spreading the spirit of sharing and bringing practical values to Vietnamese children

Launch date
01/06/2026

Beneficiary students
Children in disadvantaged areas

Implementation scale
45 events

Funding target (*)
VND 1.35 billion

Source: ABBank

(*) As of 23 July 2026, donations received totaled VND 261 million.

AFFIRMING POSITION THROUGH AWARDS AND RECOGNITION

Notable Awards & Recognition

SBV Emulation Flag
Leading unit in the 2026 emulation movement

Certified completion of Environmental and Social Management System (ESMS) project implementation

I4 Impact Awards 2026
Honored in the "Outstanding Digital Services" category

Fortune Southeast Asia 500 (#376)
Ranked among Top 500 largest companies in Southeast Asia by Fortune

Top 50 Reputable and Effective Public Companies (#23)
Assessed and published by Vietnam Report

Global Banking & Finance Awards 2026
- Excellence in Innovation – Vietnam Banking Technology 2026
- Fastest Growing Retail Bank in Vietnam 2026

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ABBank

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