

No.: 807/CV-TGD.26

(Ref: Explanation for the fluctuation of profit after tax in Quarter 3/2026 compared to the same period in 2025 of ABBank)

Ha Noi, 19 October 2026

To: - The State Securities Commission of Vietnam
- The Hanoi Stock Exchange

- Pursuant to the provision of Article 14 of Circular No. 96/2020/TT-BTC dated 16 November 2020 issued by the Ministry of Finance guiding information disclosure on the stock market.
- Pursuant to the provision of Article 4 of Circular No. 68/2024/TT-BTC dated September 18, 2024 issued by the Ministry of Finance for disclosing information in both Vietnamese and English.
- Based on profit after tax in the Financial Statements of Quarter 3, 2026 of An Binh Commercial Joint Stock Bank (ABBank).

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

Unit: VND billion, %

Items	Occuring (1)		Fluctuation		Accumulated (2)		Fluctuation	
	Quarter 3 2026	Quarter 3 2025	increase (+)/ decrease (-)	Ratio (%)	Quarter 3 2026	Quarter 3 2025	increase (+)/ decrease (-)	Ratio (%)
Separate profit after tax	1,028	499	529	106%	3,440	1,834	1,606	88%

- (1) The profit after tax of ABBank, as presented in the financial statement for quarter 3/2026, reached VND 1,028 billion. Compared to the same period last year, profit after tax increased by VND 529 billion (a 106% increase), mainly derived from the following indicators:
 - Net interest and similar income grew VND 504 billion compared to the same period last year, and equivalent to 31% growth.
 - Net gain from trading of foreign currencies reached VND 62 billion, compared to a loss of VND 132 billion in the same period last year.
 - Net gain from securities held for trading reached VND 101 billion, compared to a loss of VND 160 billion in the same period last year.
- (2) The profit after tax of ABBank, which is presented in the financial statement, accumulated up to the third quarter of 2026, reached VND 3,440 billion. Compared to the same period last year, profit after tax increased by VND 1,606 billion (a 88% increase), mainly derived from the following indicators:
 - Net interest and similar income grew VND 686 billion compared to the same period last year, and equivalent to 20% growth.
 - Net fees and commission income grew VND 581 billion compared to the same period last year, and equivalent to 314% growth.
 - Net gain from other operating activities increased VND 513 billion compared to the same period last year, and equivalent to a 29% increase.

Above is the explanation of ABBank, we respectfully submit this report to the relevant authorities.
Sincerely!

Recipients:

- As above;
- Save Admin



GENERAL DIRECTOR

Đỗ Lam Điền

PHÓ TỔNG GIÁM ĐỐC