ABBank

ANNOUNCEMENT OF BUSINESS RESULTS Q3/2026

Elevating our stature - Along the entire journey



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01

ABBANK OVERVIEW



ABBANK'S JOURNEY: FROM SOLID FOUNDATIONS TO STATURE ELEVATION

01 FOUNDATION & BUILDING THE BASE

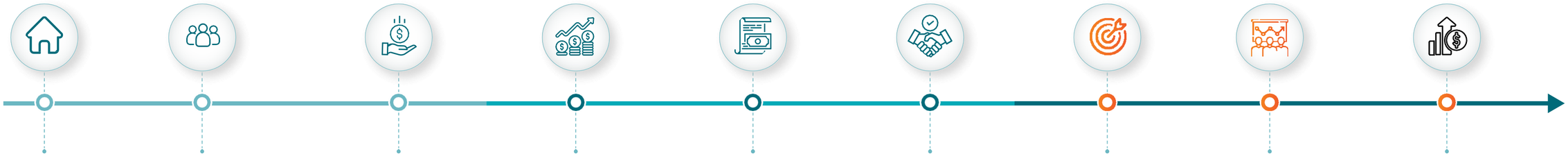
Laying the first bricks – Building a solid foundation for the long-term journey

02 GROWTH & FOREIGN CAPITAL ATTRACTION

Scaling up – Meeting international standards for breakthrough growth

03 FULL ACCELERATION

Digitalization, ESG and capital strengthening – Building the foundation for the next growth phase



1993

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

2005

Domestic strategic shareholders: EVN and Hanoi General Import-Export 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

Q3/2026

Moody's upgraded the credit rating to **B1**

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

Source: ABBank

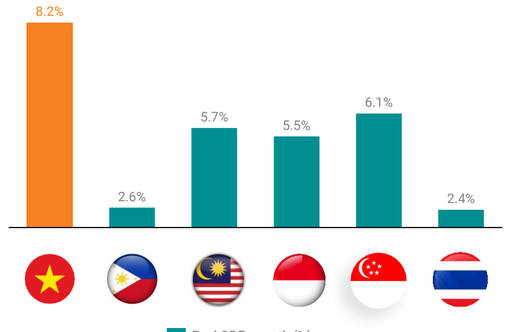
02

MACROECONOMIC CONDITIONS & BANKING SECTOR

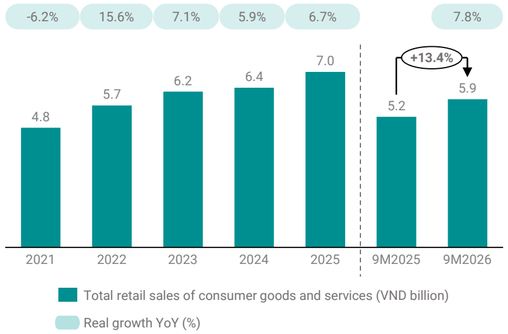


VIETNAM SUSTAINED ITS POSITIVE GROWTH MOMENTUM OVER 2025 – 9M2026

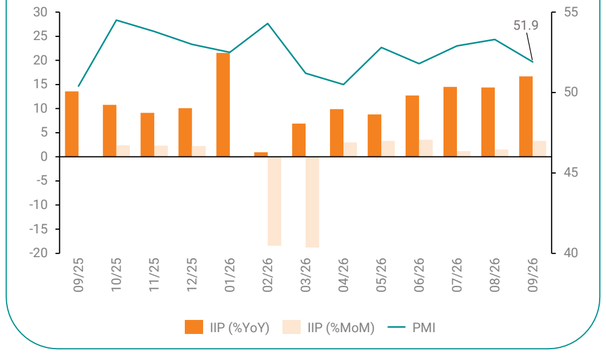
Vietnam led ASEAN-6 in GDP growth in 1H2026 (*)



Retail sales sustained strong growth in 9M2026



Industrial production continued to expand

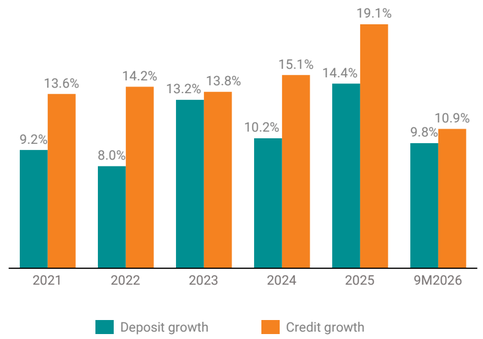


- *Vietnam maintained its position as one of the region's fastest-growing economies. GDP grew 9.95% YoY in Q3 2026, bringing growth in 9M 2026 to 9.01%.*
- *Industrial production continued to expand. The IIP rose 12.3% YoY in 9M 2026, while the September PMI stood at 51.9, remaining above the expansion threshold.*
- *Domestic consumption remained resilient. Retail sales of goods and consumer services revenue increased 13.4% YoY in 9M 2026, or 7.8% in real terms.*
- *FTSE Russell officially announced Vietnam's reclassification from Frontier Market to Secondary Emerging Market status*

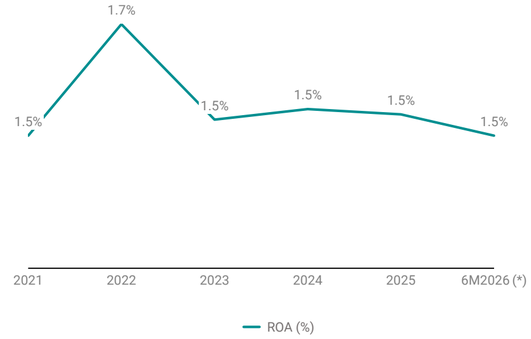
Source: General Statistics Office, Compiled
(*) ASEAN-6 GDP growth data are as of 6M2026, the latest period available at the time of this report

BANKING SECTOR MAINTAINED STRONG FUNDAMENTALS

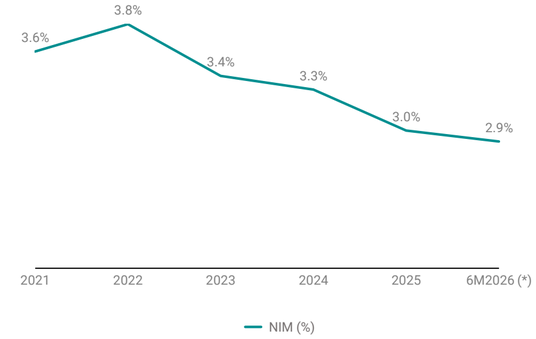
The gap between credit and deposit growth narrowed



ROA stayed resilient amid a challenging operating environment

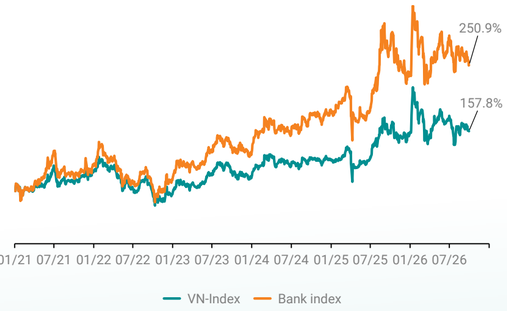


NIM compression persisted

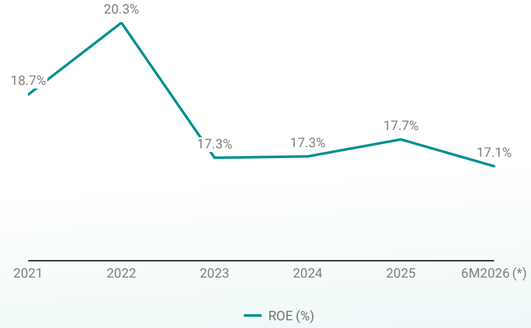


Banking sector (*) maintained its outperformance since 2021

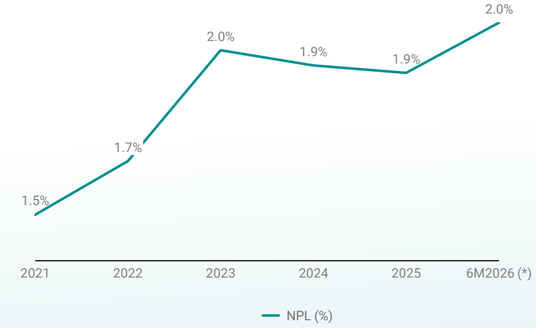
(*) Including: VCB, BID, CTG, TCB, VPB, MBB, ACB, HDB, STB, SSB, TPB, SHB, LPB, EIB, OCB.



ROE remained strong



Non-performing loans increased alongside credit expansion



Source: FiinPro, General Statistics Office

(*) ROA, ROE, NIM and NPL data are as of 6M2026, the latest period available at the time of this report

MACROECONOMIC POLICIES SUPPORTING ECONOMIC EXPANSION

Policy	Key content	Impact
Resolution No. 262/NQ-CP	Prioritizes growth while maintaining macroeconomic stability; coordinates monetary and fiscal policies; accelerates public investment disbursement and brings projects with resolved bottlenecks into operation.	Supports aggregate demand, business activity and financing needs; stimulates demand for credit, guarantees and payment services across construction and infrastructure supply chains.
Official Telegram No. 58/CD-TTg	Requires ministries, central agencies, and local authorities to urgently review, update, classify, and propose solutions for stalled and long-standing projects.	Helps unlock investment resources, accelerate real estate project execution and improve corporate cash flows.
Decision No. 1413/QD-TTg	Approves a scheme for coordinated financial market development, improving capital mobilization and allocation and strengthening the provision of medium- and long-term funding to the economy.	Diversifies funding sources and expand the provision of medium- and long-term capital, reducing reliance on bank credit and supporting long-term growth.
Resolution No. 43/2026/QH16	Reduces personal income tax (PIT) payable by 30% for eligible individual business owners and corporate income tax (CIT) payable by 30% for qualifying enterprises and organizations with annual revenue not exceeding VND 10 billion during the 2026–2027 tax periods.	Improves small businesses and individuals' cash flows; therefore supporting reinvestment demand
Circular No. 25/2026/TT-NHNN	Raises the maximum proportion of short-term funding that banks may use for medium- and long-term lending from 30% to 40%; excludes 80% of State Treasury term deposit balances from total deposits in the regulatory LDR calculation	Expands banks' capacity to provide medium- and long-term financing, supporting investment and economic growth.
Circulars No. 29/2026/TT-NHNN and No. 31/2026/TT-NHNN	Refines lending and financial leasing regulations, raise the thresholds for small-value credit facilities and facilitate the delivery of these services through electronic channels.	Improves access to finance for individuals and businesses, support credit expansion and enhance credit institutions' operating efficiency.
Circular No. 32/2026/TT-NHNN	Refines regulations on lending for outward investment, including borrowing eligibility and eligible forms of investment.	Provides a framework for banks to finance businesses' international expansion, potentially increasing demand for payment and foreign exchange services.
Circular No. 50/2026/TT-NHNN	Creates greater balance-sheet management headroom through a new LDR framework, while making LCR, NSFR and LEV ratios more important prudential constraints.	Eases the LDR constraint and increases balance-sheet flexibility, potentially supporting credit growth and NIM.

Source: Compiled

FTSE RUSSELL OFFICIALLY ANNOUNCED VIETNAM'S MARKET UPGRADE

VN-Index performance



Key milestones

09/2018
Added to FTSE's watch list

09/2024
Vietnam continued to stay on FTSE's watch list

11/2024
Non-Prefunding (NPF) Mechanism for foreign institutional investors implemented

05/2025
KRX launched

08/2025
Omnibus account introduced

10/2025
FTSE Russell announced its upgrade decision in Oct 2025, subject to an interim review in Mar 2026.

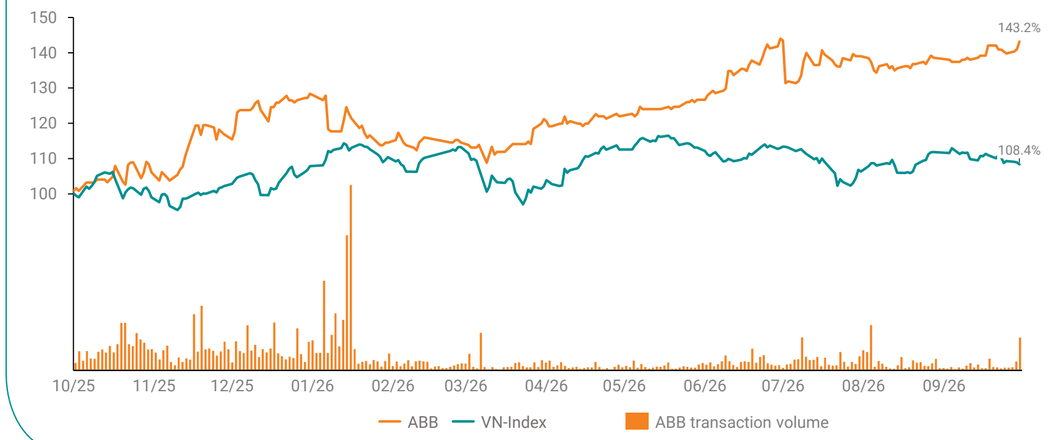
09/2026
Official upgrade to FTSE Secondary Emerging Market status

2026 - 2027
Continued reforms towards an MSCI upgrade

Source: FiinPro, compiled

ABB SHARES ROSE STRONGLY OVER 12 MONTHS WHILE MAINTAINING A PRUDENT VALUATION

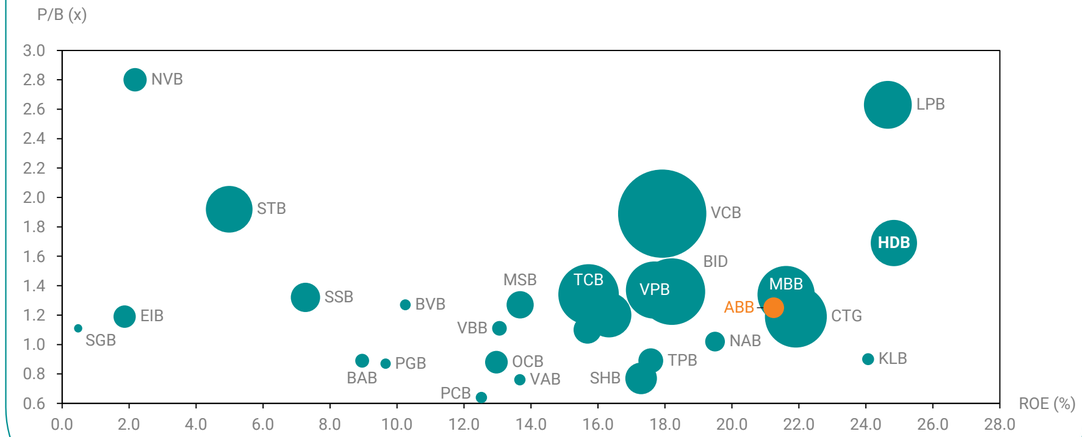
ABB share price



In Q3/2026, ABB shares traded in the VND 16,000-18,400 range, with liquidity remaining healthy.

The share price broadly tracked the market trend, against a backdrop of improving business results and profitability at ABBank.

ABB valuation relative to the banking sector



Note: Bubble size represents the bank's market capitalization
ROE and P/B data of peer banks are as of 6M2026, the latest period available at the time of this report

ABBank's ROE has improved, approaching the group of high-performing banks in the market.

ABB shares trade at a P/B of around 1.05x

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

Source: Investing, FiinPro

03

BUSINESS RESULTS 9M2026



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

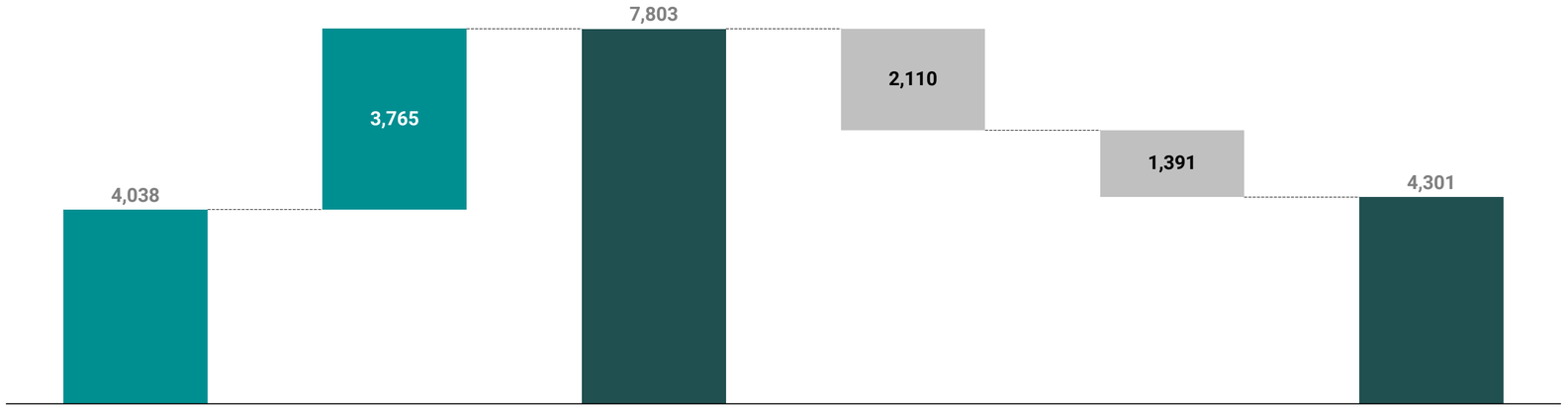
TA Total assets	▲ 276,575 VND bil 25.49% vs 2025	Total assets reached **VND 276,575 bn, up 25.49%** vs. end-2025, in line with the selective growth strategy
PBT Profit before tax	▲ 4,301 VND bil 86.94% Y/Y	Profit before tax reached **VND 4,301 bn, up 86.94%** YoY, driven by income growth and cost control
ROE Return on equity	▲ 22.75% 3Q25 16.48%	ROE reached **22.75%,** reflecting improved efficiency in the use of equity
ROA Return on assets	▲ 1.85% 3Q25 1.28%	ROA reached **1.85%,** showing continued improvement in asset utilization
NPL NPL ratio[1]	▲ 0.80% 4Q25 0.53%	NPL ratio as of 30/09/2026 stood at **0.80%,** remaining low and within the controlled threshold
CAR Capital adequacy ratio[2]	▲ 12.75% 4Q25 11.45%	The capital adequacy ratio meets and exceeds SBV requirements, supporting safe growth in the period ahead.

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

INCOME GROWTH AND COST CONTROL DRIVE PROFIT

Income – expense structure (9M2026)

Unit: VND bn



	Net interest income	Non-interest income	Total operating income	Operating expenses	Provision expenses	Profit before tax
Y/Y	+20%	+96%	+48%	+21%	+13%	+87%

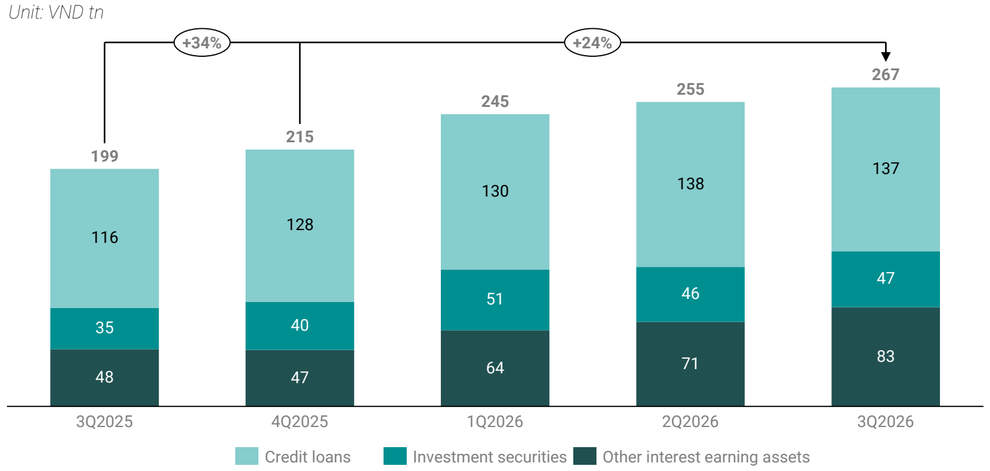
9M profit before tax reached VND 4,301 bn, up 87% YoY, nearly completing the full-year target of VND 4,500 bn set by the AGM. Of which:

- ABBank's total operating income for 9M reached VND 7,803 bn, up 48% YoY. Non-interest income, led by fee and service income, reached VND 3,765 bn, up 96% YoY.
- Alongside sustainable income growth, operating expenses were kept stable at VND 2,110 bn. Operating expenses rose only 21% YoY, well below operating income growth, reflecting effective cost control.

Note: Figures based on separate financial statements

ASSETS EXPAND WHILE THE FUNDING STRUCTURE REMAINS FLEXIBLE

Earning assets

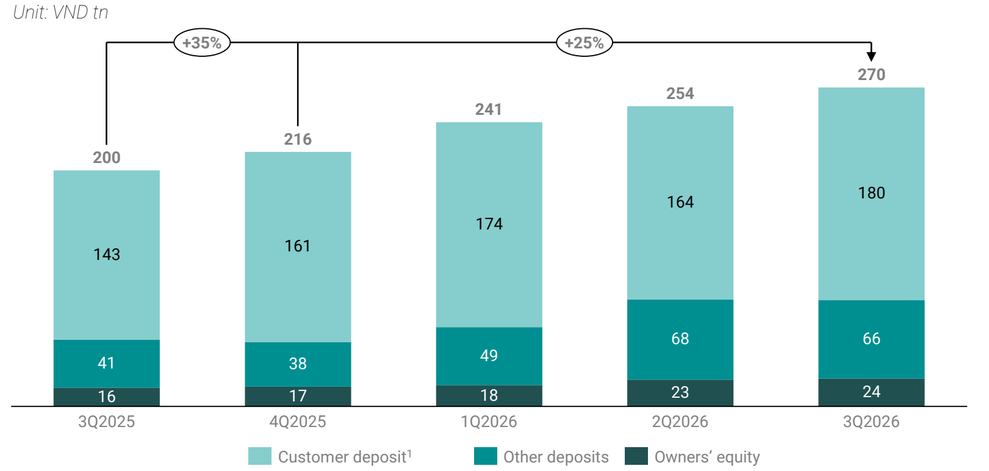


Interest-earning assets reached approx. VND 267 tn in Q3/2026, of which credit outstanding was **VND 137 tn** the largest share at 51%;

Investment securities reached **VND 47 tn**, nearly 18% of the earning portfolio;

Diversifying earning assets helps optimize interest income, spread risk and stabilize income streams, especially amid interest rate and market volatility.

Funding structure



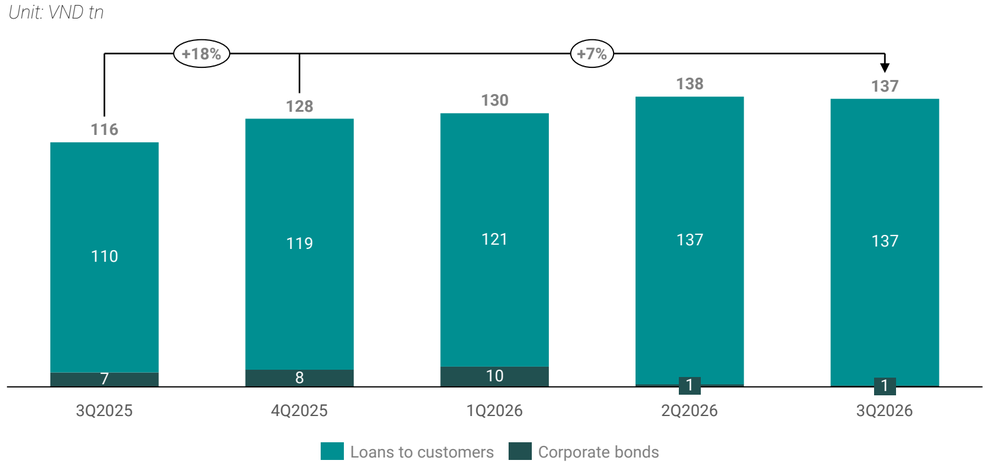
ABBank maintained a stable funding structure, with customer deposits and valuable papers issued reaching **VND 180 tn** in Q3/2026, equivalent to 67% of total funding;

Interbank funding and SBV operating instruments are used flexibly to support liquidity and optimize the cost of funds.

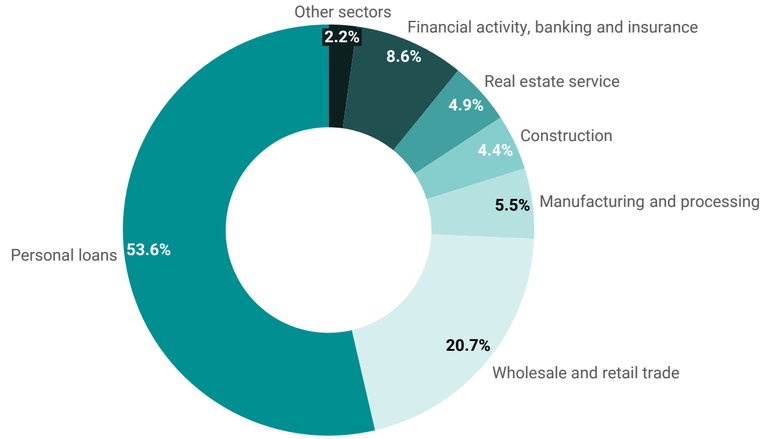
Note: Figures based on separate financial statements
1. Including customer deposits and valuable papers issued

SELECTIVE CREDIT GROWTH

Credit growth



Customer loan portfolio structure



Credit outstanding as of 30/09/2026 reached approx. **VND 137 tn,** up 7% vs. end-2025 and 18% YoY.

Credit growth is pursued selectively, in line with regulatory guidance and the bank's risk management capacity.

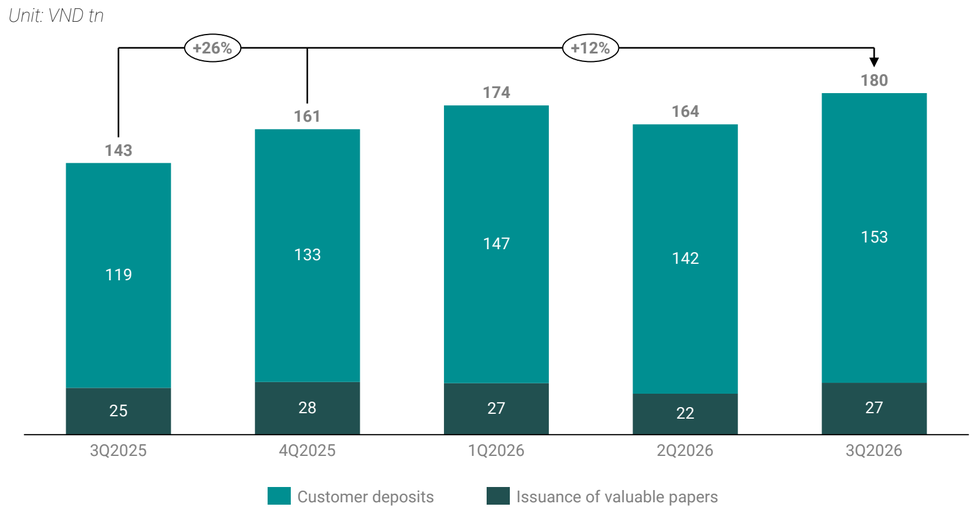
ABBank prioritizes lending to production, business and priority sectors in line with Government and SBV guidance, while advancing its retail banking strategy, with individual loans accounting for **53.6% of total customer loans**.

The loan portfolio is managed under a risk management framework aligned with international practice, strengthening the identification, measurement and control of portfolio risk.

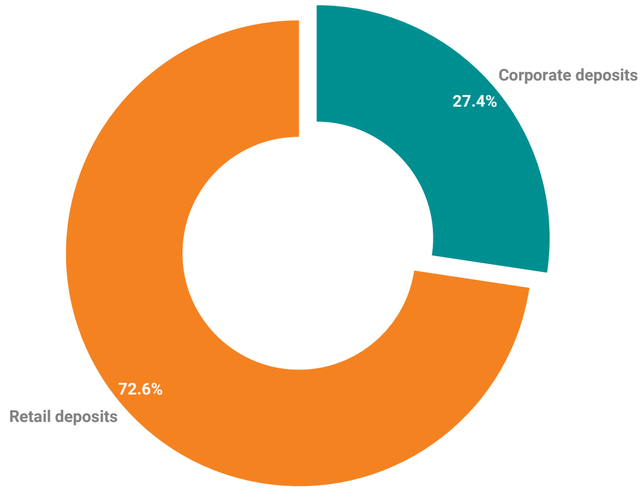
Note: Figures based on separate financial statements

STABLE FUNDING GROWTH, AMPLE LIQUIDITY

Deposit growth



Customer deposit structure



Funding grew 12% vs. end-2025. Customer deposits reached **VND 153 tn**, up 14% YTD, as the main driver of funding growth, strengthening stable funding and reducing reliance on short-term sources.

Individual deposits accounted for **72.6%** and corporate deposits for **27.4%**, reflecting a focus on sustainable funding, lower concentration risk from large customers and greater liquidity stability.

Note: Figures based on separate financial statements

04

KEY ACTIVITIES



ELEVATED STATURE VIA AWARDS & RECOGNITION

Credit rating upgrade

UPGRADED

B1

Deposit and issuer ratings

Multiple prestigious awards

07/2026

BEST WORKPLACE IN ASIA

HR Asia – Best Companies to Work for in Asia 2026

10/2026

OUTSTANDING BANK FOR THE COMMUNITY

IDG and Vietnam Banks Association

10/2026

VIETNAM DIGITAL AWARDS 2026

Outstanding digital products, services and solutions

A LIFELONG COMPANION TO OUR CUSTOMERS

42%
Growth in digital transactions

+50%
New individual customers
vs. same period 2025

+30%
App users
vs. same period 2025

Key highlights

Enhancing the digital customer experience

Expanded channels attracting customers to the ABBank app through the Customer Referral program, account opening via partner ViettelStore, the Immersive Van Gogh light exhibition,...

Enhancing the card experience on the ABBank app

Launched card and payment features: voucher hub, in-app card issuance tracking, transaction history and credit card statement inquiry...; connected with payment switching partner MDP

AN GIA SAVINGS PLAN

12,000
Customers enrolled

SAVE + INVEST + PROTECT

Customers build goal-based financial plans while staying protected throughout their savings journey



Source: ABBank

PARTNERING WITH CORPORATE CUSTOMERS

3.3x
Growth in digital transactions

60%
New accounts opened via eKYB

~70%
International transfers done online



Key highlights

Developing the partner ecosystem

Partnering with FAST – a leading accounting software provider in Vietnam – to deliver comprehensive finance and accounting solutions for corporate customers

- Optimized finance
- Accounting – bank data link
- Higher efficiency

FAST
PHẦN MỀM KẾ TOÁN & ERP

X

ABBank

Source: ABBank

SUPPORTING THE COMMUNITY

Happy Weekend



The “Happy Weekend” charity series, launched by the ABBank Trade Union with the Vietnam Fund for Children’s Protection, brings love and care to disadvantaged children in many localities where ABBank operates.

1,350,000,000 VND
Fundraising target

6
Programs run in Q3/2026

Key highlights


Dien Bien


Quang Nam


Quang Ninh


Hai Phong

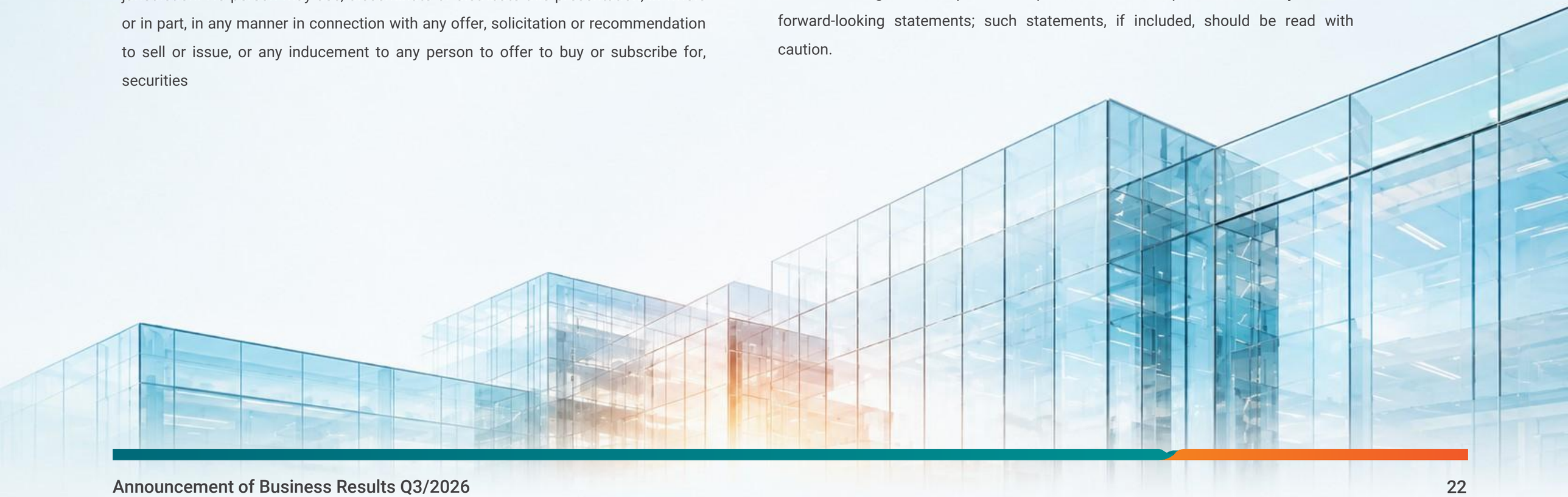

HCMC


Dong Nai

Source: ABBank

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