

Ha Noi, 20 July 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 Separate Financial Statements of Quarter 2, 2026 of An Binh Commercial Joint Stock Bank (ABBank).

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

Unit: VND billion, %

Items	Occuring (1)		Fluctuation		Accumulated (2)		Fluctuation	
	Quarter 2 2026	Quarter 2 2025	increase (+)/ decrease (-)	Ratio (%)	Quarter 2 2026	Quarter 2 2025	increase (+)/ decrease (-)	Ratio (%)
Separate profit after tax	1,213	1,010	203	20%	2,412	1,335	1,077	81%

- (1) The profit after tax of ABBank, as presented in the separate financial statement for quarter 2/2026, reached VND 1,213 billion. Compared to the same period last year, profit after tax increased by VND 203 billion (a 20% increase), mainly derived from the following indicators:
 - Net fees and commission income grew VND 410 billion compared to the same period last year, and equivalent to 93% growth.
- (2) The profit after tax of ABBank, which is presented in the separate financial statement, accumulated up to the second quarter of 2026, reached VND 2,412 billion. Compared to the same period last year, profit after tax increased by VND 1,077 billion (a 81% increase), mainly derived from the following indicators:
 - Net fees and commission income grew VND 654 billion compared to the same period last year, and equivalent to 107% growth.
 - Net gain from other operating activities increased VND 675 billion compared to the same period last year, and equivalent to a 63% 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 Diễm