

No.: 1137 /CV-TGD.26

(Ref: Explanation for the fluctuation of profit after tax in Quarter 1/
2026 compared to the same period in 2025 of ABBANK)

Ha Noi, 15 April 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 1, 2026 of An Binh Commercial Joint Stock Bank (ABBANK).
- Pursuant to Authorization Document No.70-1/UQ-TGD.26 dated February 10, 2026, Mr. Do Lam Dien has been authorized by the General Director to sign the Financial Statements for Quarter 1, 2026.

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, %

Indicator	Quarter 1/2026	Quarter 1/2025	Fluctuation	
			increase (+)/ decrease (-)	% increase/ decrease
Separate profit after tax	1,200	326	874	268%

The profit after tax of ABBANK, as presented in the separate financial statement for quarter 1/2026, reached VND 1,200 billion. Compared to the same period last year, the separate profit after tax increased by VND 874 billion (a 268% increase), mainly derived from the following indicators:

- Net fees and commission income grew VND 244 billion compared to the same period last year, and equivalent to 144% growth.
- Net gain from other operating activities increased VND 1,183 billion compared to the same period last year, and equivalent to a 688% increase.

Above is the explanation of ABBANK, we respectfully submit this report to the relevant authorities.

Sincerely!

100. GENERAL DIRECTOR



Do Lam Dien

Recipients:

- As above;
- Save Admin