

**AGRICULTURAL BANK INSURANCE
JOINT STOCK COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No: 1284/CV-ABIC-TCKT

Hanoi, 17 April 2026

"Regarding: *Explanation of Profit for
Q1/2026*"

**To: - The State Securities Commission
- Hanoi Stock Exchange**

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance, guiding the disclosure of information on the securities market and providing explanations when net profit after corporate income tax reported in the current period differs by 10% or more compared to the same period of the previous year or when the business results in a quarterly loss.

In this regard, Agricultural Bank Insurance Joint Stock Company (Stock Code: ABI) would like to explain the fluctuation in the net profit after tax for the first quarter of 2026 compared to the same period in 2025 in the financial statements as follows:

Quarter 1/2026:

- Profit after corporate income tax in Q1/2026: VND 94,863,977,987
- Profit after corporate income tax in Q1/2025: VND 80,890,297,733
- Increase: VND 13,973,680,254 equivalent to a growth rate of 17%

Reason:

Profit after tax for Q1/2026 increased compared to the same period in 2025, primarily driven by a 25.6% growth in financial income relative to Q1/2025.

Agricultural Bank Insurance Joint Stock Company commits that the explanation information is true and accurate.

Best regards!

Recipients:

- As addressed above;
- Archive: Administration
Office, Finance & Accounting
Division.

GENERAL DIRECTOR 



Nguyen Hong Thai