

VIS Rating withdraws An Binh Commercial Joint Stock Bank's A- long-term issuer rating at issuer's request

Hanoi, 21 October 2026 - VIS Rating has withdrawn the A- long-term issuer rating of An Binh Commercial Joint Stock Bank (ABBank) at the issuer's request.

The rating presented in this announcement is effective from the date of the announcement and remains in effect unless and until it is superseded by a subsequent rating action. Please visit <https://visrating.com/rating-results> to obtain the latest update on the rating.

RATING RATIONALE

We have decided to withdraw the rating following a review of the issuer's request to withdraw its rating.

Prior to the withdrawal, the rating outlook was stable.

Established in 1993, ABBank is a small-sized privately owned commercial bank focusing on retail and small and medium-sized enterprise customers. ABBank benefits from partnerships with strategic shareholders, including Maybank—Malaysia's largest bank—and Geleximco Group. As of end-2Q2026, ABB's total assets stood at VND 260 trillion, equivalent to about 1% of system assets.

CREDIT RATING HISTORY

Date	Rating type	Rating	Outlook	Action
21 October 2026	Long-term Issuer Credit Rating	WR	-	Rating withdrawn
22 October 2025	Long-term Issuer Credit Rating	A-	Stable	Affirm
21 October 2024	Long-term Issuer Credit Rating	A-	Stable	First-time assignment

REGULATORY DISCLOSURES

For further specification of VIS Rating's Rating Symbols and Definitions, please see <https://visrating.com/how-to-get-rated/>.

ABBank's ownership stake in VIS Rating: 0%

The ownership ratio of ABBank held by VIS Rating's staff: 0%

Cases in which analysts and credit rating council members cease their participation in the credit rating contract before the contract expires and the reason for the cessation: 0

VIS Rating adheres to a stringent independence policy by current regulations governing the provision of credit rating services in Vietnam. This commitment extends to compliance with our conflicts-of-interest policy, aiming to uphold objectivity and independence when expressing opinions on credit ratings.

The rating action has been disclosed to the rated entity or its designated agent(s) and issued with no amendment resulting from that disclosure.

This rating is solicited.

Regulatory disclosures contained in this rating announcement apply to the credit rating and, if applicable, the related rating outlook or rating review.

Please see <https://visrating.com> for any updates on changes to the lead rating analyst and to the VIS Rating's legal entity that has issued the rating.

Please see the rating tab on the issuer/entity page on <https://visrating.com> for additional regulatory disclosures for each credit rating.

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Vietnam Investors Service and Credit Rating Agency Joint Stock Company

Public Credit Rating Announcement No: VN0301412222-003-211026



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CÔNG
CỔ PHẦN
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IỆT NAM
PHỐ

Simon Chen, CFA

Head of Ratings and Research

21 October 2026

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