ABBank

# BUSINESS PLAN
# FOR 2026

Thông tin
Đại hội đồng cổ đông

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN AN BÌNH
Ký ngày: 2/4/2026 21:27:39

**SOCIALIST REPUBLIC OF VIETNAM**

**Independence – Freedom – Happiness**

*Hanoi, April 2, 2026*

# PROPOSAL ON 2026 BUSINESS PLAN

*(Submitted to the Annual General Meeting of Shareholders 2026 for approval)*

## I. ECONOMIC CONTEXT AND BANKING SECTOR IN 2026

### 1. Macroeconomic context

- According to the IMF, global economic growth in 2026 is forecasted at 3.3%, equivalent to the growth rate in 2025. Global inflation is expected to decline from 4.1% in 2025 to 3.8% in 2026.
- In Vietnam, the Government targets growth GDP of 10% or above in 2026, marking the beginning of a new era described as the "Era of national rise".
- Inflation is expected to be kept at a moderate level of around 3.5–4.5% in 2026, with the objective and commitment to maintain price stability, despite pressures from global commodity prices and domestic production costs.
- Credit growth is forecasted to continue at a positive level, credit growth target is expected to remain around 15%–16%.
- Regarding interest rates, it is expected that the SBV will manage monetary policy flexibly to both support growth and control inflation.
- The USD/VND exchange rate is forecasted to fluctuate modestly but remain stable at a relatively reasonable level, with pressure from global foreign exchange markets and the balance of payments, but supported by FDI inflows, remittances, and foreign exchange reserves.
- However, the outbreak of military conflict between the US and Iran in late February 2026 pushed global crude oil prices higher, creating a new energy shock that threatens global supply chains. This situation significantly increases inflation risks, forcing major central banks to be more cautious in their monetary policies. For the domestic banking sector, this geopolitical turbulence may create unpredictable pressure on exchange rates and deposit interest rate levels and liquidity.

### 2. Opportunities and challenges for the banking sector

The key opportunities for the banking sector, as the primary capital channel of the economy, in 2026 such as:

- The establishment of an International Financial Center in Vietnam encourages the development of green financial products, connects domestic and international trading platforms, promotes foreign investment inflows & develops technology-driven financial services.
- The pilot implementation of a digital asset market in Vietnam creates business opportunities for institutions and investors to conduct digital asset trading services.
- Public investment continues to be a key growth driver, particularly through strategic infrastructure projects aimed at creating long-term investment momentum and stimulating production.
- The Government implements private sector growth through tax incentives, fee exemptions, and reduced administrative burdens – encouraging innovation, attracting green investment, and improving the ease of doing business.

Alongside the opportunities, in 2026 the banking sector also faces challenges such as: such as margin pressure while increasing liquidity pressures, exchange rate risk, non-performing loans, compliance requirements, and long-term investment in technology, digital transformation, and ESG – all of which demand flexible and appropriate strategies from banks.

## II. ABBANK'S BUSINESS PLAN FOR 2026

### 1. Key business targets

*Unit: VND billion, %*

| No | Indicator | 2026 plan | 2025 | 2026 plan versus 2025 |
|---|---|---|---|---|
| 1 | Total assets | 291,000 | 220,392 | 132% |
| 2 | Customer deposits[1] | 247,417 | 161,221 | 153% |
| 3 | Credit loans[2] | 138,930 | 127,591 | 109% |
| 4 | NPL ratio[3] | < 1.5% | 0.5% | |
| 5 | Profit before tax | 4,500 | 3,522 | 128% |

[1] *including issuance of valuable papers*

[2] *determined in accordance with SBV regulations; adjusted according to the credit room allocated by the SBV for each period*

[3] *pursuant to Circular No. 31/2024/TT-NHNN dated June 30, 2024*

### 2. Key priorities

ABBank's 2026 business plan is implemented in the spirit of unity, steadfast commitment to strategic objectives, innovation, and accelerated digital transformation, aiming to deliver breakthrough growth while ensuring sustainable development.

The entire system is committed to executing the plan in strict compliance with legal regulations, supervisory requirements, and the Bank's internal risk management standards and frameworks.

The development of the 2026 growth plan was initiated in the third quarter of 2025, enabling business units to proactively prepare resources, formulate implementation roadmaps, and engage customers and markets early. This early preparation ensures synchronized and effective execution upon entering 2026, thereby increasing the likelihood of achieving the established objectives.

**a. Credit activities**

In 2026, the Bank's credit activities are oriented toward positive growth from the outset of the year, while strictly adhering to the State Bank of Vietnam's guidelines regarding:

- Credit quality control
- Loan portfolio sectoral structure
- Allocation of capital flows to priority sectors of the economy
- Compliance with credit growth limits and regulations imposed by the State Bank of Vietnam

The Bank prioritizes capital allocation for sectors encouraged by the Government and the State Bank, including:

- Agriculture and rural development
- Small and medium-sized enterprises (SMEs)
- Export businesses
- Supporting industries
- High-tech enterprises
- Production and business sectors that create added value for the economy

In addition, the Bank places strong emphasis on understanding customers' financial conditions and health, strengthening long-term cooperation throughout their development journey. Credit decisions will be based on deep industry insight and the specific business characteristics of each region and locality. This approach enables the Bank to develop comprehensive financial solutions that connect customers with partners, suppliers, and buyers across the value chain, supporting the development of value chain finance.

At the same time, the Bank recognizes the need to reinforce its salesforce to provide customers with maximum support and deliver financial solutions aligned with their actual needs. ABBank adopts the development philosophy that "good customers make a good bank", placing customers' long-term benefits at the foundation of sustainable growth.

In its medium and long-term development strategy, the Bank prioritizes capital allocation for retail banking activities, positioning retail as the core growth driver. The Bank targets retail revenue to account for approximately 80%–90% of total income in the coming years.

**b. Funding activities**

The Bank's 2026 funding strategy is guided by principles of ensuring liquidity, optimizing cost of capital, and complying with the State Bank of Vietnam's interest rate management directions. Accordingly, the Bank will focus on:

- Developing efficient funding products
- Increasing the proportion of current and savings accounts (CASA) to optimize cost of funds, targeting a CASA ratio of approximately 30%
- Maintaining the loan-to-deposit ratio (LDR) below 70% to ensure liquidity safety

The Bank will accelerate the application of digital technologies in funding activities to enhance convenience, improve customer experience, and increase operational efficiency.

In parallel, the Bank is developing financial solutions tailored to different customer groups, such as: Financial products for pensioners, Education-oriented financial solutions, Safe investment and long-term savings products,...

The Bank's funding strategy follows the philosophy of "accumulating small contributions into significant value", aiming to build a sustainable funding base from a broad and diversified customer foundation.

At the same time, the Bank strives to expand its customer base through digital channels, targeting 5 million retail customers in 2026, primarily via digital platforms and tools.

**c. Efficient utilization of capital and self-trading activities**

In cases where temporary surplus capital arises, the Bank will proactively pursue suitable self-trading opportunities to optimize capital utilization.

Funding and investment activities in valuable papers, bonds issued by financial institutions, and other appropriate financial instruments are considered key channels for generating additional income for the Bank. These activities not only enhance capital efficiency but also contribute to diversifying the Bank's revenue streams.

**d. Product development and partnership expansion to drive fee income growth**

The Bank will continue to expand cooperation with partners both within and outside its ecosystem to develop innovative service offerings with a high level of technology and digital integration.

Through collaboration with strategic partners, the Bank aims to deliver comprehensive financial solutions that enhance convenience and customer experience, thereby:

- Increasing fee-based income
- Expanding the customer base
- Strengthening customer engagement and loyalty
- Developing high value-added payment products integrated with multiple utilities to meet customers' financial and consumption needs. The Bank targets the issuance of 200,000 new cards in 2026.

**e. Debt resolution and credit quality control**

The Bank identifies debt resolution and credit quality control as core priorities that require dedicated resources and coordinated implementation across the entire system.

Debt resolution activities are carried out based on:

- Proactive assessment by the Bank
- Strengthened cooperation with customers
- Application of appropriate solutions to control risks and ensure effective debt recovery

Through these comprehensive measures, the Bank aims to maintain stable credit quality and ensure safe and sound operations.

**f. Human resources development**

The Bank considers its people the most important asset of the organization and the key driver of long-term sustainable development. In 2026, the Bank will focus on:

The Bank will independently organize training programs and collaborate with reputable training institutions to develop professional training and certification programs, ensuring that its workforce possesses strong professional expertise and effective customer advisory skills, while fully complying with applicable laws and regulations.

In parallel, the Bank places strong emphasis on internal human resource development by establishing structured training roadmaps and long-term career development plans, and by creating advancement opportunities for employees in key positions.

The Bank will also continue to enhance its compensation and benefits policies, ensuring alignment with employees' capabilities, performance, and level of contribution. These efforts aim to motivate employees, strengthen their commitment,

and encourage long-term dedication to the Bank's sustainable growth and development.

**g. Technology and digital infrastructure development**

The Bank considers technology a critical foundation for supporting growth, enhancing competitiveness, and driving digital transformation across the organization.

In 2026, the Bank will continue investing in the development of a modern, secure, and resilient information technology infrastructure that ensures stable and efficient operations, while accommodating the Bank's growth trajectory and expanding business scale.

Key priorities of the Bank's technology strategy include:

- Strengthening system security and safety, safeguarding customer data, and ensuring the continuous operation of the Bank's information technology systems.
- Developing a flexible and scalable technology platform capable of supporting new product and service development and accommodating future customer growth.
- Accelerating digital adoption across business, management, and operational activities to enhance efficiency, optimize costs, and improve customer experience.
- Advancing data utilization and analytics to support business decision-making, risk management, and the development of products and services aligned with customer needs.
- Through focused investments in technology, the Bank aims to build a secure, modern, and customer-centric digital financial ecosystem, while strengthening its technology self-reliance and ownership as a solid foundation for long-term sustainable development.

We firmly believe that, with the continued support of our shareholders, partners, and the community, ABBank will maintain strong momentum and deliver value that aligns with its potential and aspirations.

The General Director respectfully submits this report for approval by the General Meeting of Shareholders.

**ON BEHALF OF AN BINH JSC BANK**
**GENERAL DIRECTOR**

*(Signed)*

**Le Manh Hung**