



DRAFT

BUSINESS PLAN - YEAR 2026 -

I. Overall goal and socio-economic orientation in 2026

The overall goal in 2026 is to prioritize promoting growth while maintaining macroeconomic stability, controlling inflation, and ensuring major economic balances; responding promptly and effectively to global economic and trade fluctuations; strengthening traditional dynamics (investment, consumption, and exports) and fully using the leverage of new growth drivers.

The government requests that all levels, sectors, and localities focus on directing, managing and striving to achieve GDP growth of 10% or higher in 2026, while maintaining macroeconomic stability, controlling inflation, and ensuring major balances; promoting the strength of unity, constantly innovating, daring to think and act, being confident, self-reliant, self-sufficient, strategic, highly determined, making great efforts, and acting decisively under the theme "Discipline, responsibility; proactiveness and effectiveness; innovation; accelerated breakthrough; sustainable growth" with 05 guiding principles and priorities for management.

II. Orientation and operating mission of monetary policy

1. Orientation

Based on the National Assembly’s directives, the Government’s instruction and other evaluations on the macroeconomic and monetary situation in 2026, the State Bank of Vietnam (SBV) has defined significant objectives and solutions for carrying out the monetary policy in 2026 *including a proactive, flexible monetary policy closely combined with an appropriately expansionary fiscal policy consisting of focus and key points as well as with other macro policies. The Government has aimed for a consistent priority on controlling inflation in 2026 at around 4,5% on average, for maintaining a stable macroeconomy and supporting a sustainable economic growth.*

2. Specific missions of Banking Industry in 2026

Managing credit in accordance with macroeconomic scenario and monetary market in order to control inflation, stabilize macroeconomy, boost sustainable economic growth, ensure the safe operation of all financial institutions; Expectedly credit growth through the banking system shall be approximately 15% with adjustments (increase/decrease) to suit actual situation.

Continuing to execute solutions for fostering digital transformation, completing, standardizing sector-specific databases, cashless payment and ensuring security and safety in payment service. New settlement models and technologies, especially for cross border payment should be learned and observed for implementation. Focus on implementing decisively and effectively the tasks assigned in the Action Program for implementing Resolution No. 57-NQ/TW dated December 22, 2024.



Continuing to implement comprehensive solutions to control and handle bad debts, improve credit quality, maintain the bad debt ratio at a safe level, while strengthening risk management and limiting the emergence of new bad debts, contributing to ensure a safe and stable operation of the credit institution system.

- Continuing to carry out and monitor the Development Strategy of Vietnam Banking Industry to 2025 - oriented to 2030, the Comprehensive National Financial Strategy for the new period (after issuance) and other promulgated Programs, Plans, Projects.

III. Orientation – Targets of SAIGONBANK

1. Overall orientation

SAIGONBANK shall implement our 2026 business plan in accordance with the directions, objectives of the monetary, credit, and banking operation policies set forth by the Government and the SBV; Consolidating and enhancing the governance and risk management system based on gradual adoption of the Basel III standards; Accelerating digital transformation according to an appropriate roadmap; Enhancing brand value. SAIGONBANK's safe and efficient operation must be reflected through its compliance with the law and the SBV's regulations.

2. Targets in 2026

- Total assets: VND 36.000 billion, increased by 2% compared to 2025.
- Mobilized funds: VND 31.000 billion, increased by 2% compared to 2025.
- Total lending outstanding balance: increased by 8,84% compared to 2025, in line with assigned targets and specific requirements from the SBV.
- Non-performing loans (Debt group 3-5): in line with the SBV's regulations.
- International settlement: USD 300 million.
- Profit before tax: VND 310 billion.

3. Solutions to achieve targets

3.1. Growth in operational scale, safe and sustainable development

- **For capital mobilization:** Continuing to maintain a sustainable capital structure, balancing between capital source and capital utilization on the principle of liquidity assurance and business optimization; Ensuring compliance with the SBV's regulations on the loan to deposit ratio; Managing capital mobilization in a flexible way including:
+ Fostering fund mobilization via digital platforms; Optimizing payment system, payment platforms and advanced payment products and services; Developing the payment ecosystem through SAIGONBANK accounts in order to boost the available balance of Current Account and Savings Account (CASA).

+ Enhancing customer care service; Implementing various promotional programs to improve customer loyalty; Aiming to acquire new customers based on expanding relationship with diverse business partners to increase product offerings.

- For lending activities:

+ Stringently complying with the provisions of the law, the SBV's instructions on credit granting activities; Growing credit on the basis of strict compliance with the 2026 credit growth targets assigned by the SBV; Strictly observing the regulations on adequacy ratios and credit limits applicable to customers.

+ Growing credit safely and effectively given a directed fund allocation to production business sector, prioritized and incentive sector in accordance with the Government's policy; Continuing to tightly control credit in potentially risky sectors, improving the work of monitoring and supervising credit granting to real estate sector to ensure a safe and compliant banking operation per SBV's regulations.

+ Implementing solutions to facilitate customer's access to SAIGONBANK's credit capital on the basis of reviewing and simplifying credit granting procedures as well as complying with legal regulation and a safe operation to be assured.

+ Developing appropriate credit programs and products capable of flexibly meeting the needs of various customer groups and segments in line with the direction and orientation of the Government from time to time; Digitalizing the credit granting procedure, enabling the community and enterprises to approach banking capital in a safe and compliant manner.

+ Implementing solutions outlined in Resolution No. 68/NQ-TW dated May 4, 2025, of the Political Bureau and the Action Plan of the Banking Sector (issued together with Decision No. 2415/QĐ-NHNN dated June 25, 2025, of the SBV) on the development of the private economy; Accelerating the implementation of credit programs and policies as directed by the Government, the Prime Minister, and the SBV.

+ Continuing cooperation with microfinance organizations, programs and projects to expand access to credit and financial services for the poor, low-income individuals, and small and micro-sized enterprises.

+ Pushing cooperation with strategic customers to offer comprehensive financial services.

+ Participating in the conference for bank-enterprise connectivity programs; Carrying out information dissemination and public awareness campaigns on credit policies to organisations and individuals to increase their accessibility to banking credit capital.

+ Focusing on the quality of credit appraisal, strengthening the review and supervision activities prior, during and post credit granting; Strictly overseeing loan utilization to minimize non-performing loan (NPL) occurrence.

3.2. Appropriate plan for digitally transforming banking operations, creating a platform that provides diverse products and services

- Effectively carrying out missions and solutions for digital transformation, for information privacy and safety in line with the SBV's Directive No. 02/CT-NHNN dated January 09, 2026 and other relevant documents.

- Continuing to invest in upgrading the infrastructure of the information systems; Carrying on solutions for information privacy and safety in e-banking operations and online payment per regulations; Complying with personal data protection regulations and other related legal provisions.

- Continuing to deploy and utilize the national population database; applying citizen identity cards, electronic chip identity cards and VnID to serve professional activities; continuing to expand connectivity with various sectors and fields to establish a digital ecosystem to deliver modern, safe, convenient products and services at low cost.

- Researching and implementing artificial intelligence (AI) and digital technologies in banking products and services in accordance with legal regulations and the SBV's directions.

- Strengthening cooperation with local authorities to implement cashless payment services in public sector particularly in healthcare and education in accordance with the policies of the Government and the SBV.

- Implementing digital payment and e-tax filing solutions for household businesses and enterprises.

3.3. Controlling credit quality, boosting debt collection

- Growing credit while maintaining its quality management; Properly adhering to regulations on loan classification, provisioning, and risk provision utilization.

- Implementing comprehensive and decisive solutions to recover outstanding debts in order to increase income; Controlling non-performing loans ratio on the balance sheet, non-performing loans sold to VAMC, and loans classified as prescribed by the SBV.

- Enhancing the effective application of SAIGONBANK's internal credit rating system and early warning system.

3.4. Enhancing the governance and risk management system

- Strictly complying with the SBV's provisions in banking operations; Regularly reviewing and completing internal policies and procedures to ensure their consistency with the current regulations.

- Developing a roadmap for implementing Circular No. 14/2025/TT-NHNN dated June 30, 2025, regulating capital adequacy ratios for commercial banks, and Circular No. 83/2025/TT-NHNN dated December 31, 2025, on the internal control system of commercial banks.

- Enhancing the role of internal inspection, control and audit; Closely monitoring the results of implementing inspection and audit's recommendations; Improving remote monitoring toward the operations of affiliated units.

- Disclosing information in accordance with the law, assuring transparency in banking operation.

3.5. Managing system, human resources, fostering productivity

- Proposing the competent authority for transaction offices and branches reorganization to conform with the new administrative boundaries.
- Reviewing, arranging, optimizing human resources in order to streamline the organisation, to enhance labor efficiency and productivity.
- Continuing the policy of differentiating additional salaries according to the productivity and business efficiency of each unit as an approach to motivate and encourage business units to strive for achieving business targets.
- Continuing the transparent implementation of new appointments, reappointment and dismissals based on the completion of the assigned tasks.
- Strengthening the implementation of training programs on professional skills, professional expertise, and code of conduct for employees across the entire system.

3.6. Enhancing SAIGONBANK's brand value

- Timely communicating policies, mechanisms on the management of monetary policy as well as the operation of the SBV in general and SAIGONBANK in particular to the community.
- Promoting communication of SAIGONBANK's programs, products, services to people for their easy access to banking products and services.
- Continuing to strengthen brand promotion and recognition through social welfare sponsorship activities and community financing programs.

The aforementioned presentation is the operational orientation and core missions to be implemented in 2026 of SAIGONBANK.

Recipients:

- SAIGONBANK's shareholders;
- Banking Inspection and Supervision Agency;
- Board of Directors;
- Board of Supervisors;
- Board of Management;
- HR and Administration Dept.
and Planning Dept. (SAIGONBANK)

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GENERAL DIRECTOR



TRAN THANH GIANG