

No: 65/2026/TTr-HĐQT

Hanoi, April 03, 2026

PROPOSAL
Approval of the 2026 Business plan

Attn: General Meeting of Shareholders

- Pursuant to the Law on Credit Institutions No.32/2024/QH15 approved January 18, 2024, and its guiding documents;
- Pursuant to the prevailing legal regulations in the fields of finance and banking;
- Pursuant to the Charter on the organization and operation of Vietnam Asia Commercial Joint Stock Bank (VAB);

The Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders for approval of the 2026 VAB's business plan with the following key targets:

Unit: VND billion

No.	Description	2025 actual	2026 plan	Growth (%)
1	Total assets	140,486	150,500	7.1%
2	Deposit from customer and issuance of valuable papers	104,039	115,441	11.0%
3	Outstanding credit balance (*)	88,742	101,633	14.5%
4	Pre-tax profit	1,646	1,945	18.2%
5	Charter capital	8,164	12,688	55.4%
6	Non-performing loan (NPL) ratio	1.31%	<3.0%	

(*) Outstanding credit balance plan for 2026 is subject to adjustment based on the credit growth limit to be assigned by the State Bank of Vietnam.

The General Meeting of Shareholders authorizes the BOD to direct, implement, and adjust the business plan targets for 2026 in accordance with actual market conditions, business performance, and the credit growth limit assigned by the State Bank of Vietnam. The BOD shall report the implementation results to the General Meeting of Shareholders at the next meeting.

Respectfully submitted to the General Meeting of Shareholders for approval./.

ON BEHALF OF BOD
CHAIRMAN

(signed)

Phường Thành Long

Recipients:

- Shares holders;
- Member of BOD, SB;
- Office of BOD (recordkeeping).