

No: 63/2026/TTr-HĐQT

Hanoi, April 03, 2026

**PROPOSAL**  
**Approval of the profit distribution and fund allocation for 2025**

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**Attn: General Meeting of Shareholders**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 approved January 18, 2024, and related guiding documents;
- Pursuant to Decree No. 135/2025/ND-CP dated 12 Jun 2025 on the financial regime applicable to credit institutions, branches of foreign banks, and the financial supervision and evaluation of the efficiency of state capital investment in wholly state-owned credit institutions and state-invested credit institutions;
- Pursuant to the Charter on the Organization and Operation of Vietnam Asia Commercial Joint Stock Bank (VAB);
- Pursuant to the audited consolidated financial statements of VAB for 2025.

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval of the following matters:

*unit: VND*

No.	Metric	Amount
1	Pre-tax profit 2025	1,645,801,881,770
2	Corporate income tax	325,802,046,826
3	Net profit 2025	1,319,999,834,944
4	Allocation to charter capital supplementary reserve fund (10% * [3])	131,999,983,494
5	Allocation to financial reserve fund [5] = (10% * [3]- [4])	118,799,985,145
6	Allocation to welfare fund (1% * [3])	13,199,998,349
7	Remaining profit after tax and fund allocations of 2025 [7] = ([3]-[4]-[5]-[6])	1,055,999,867,956

2. Assigns the BOD to implement the fund allocations, profit distribution for 2025, and the plan for using profits/funds in accordance with legal regulations, the current regulations of the State Bank of Vietnam, and VAB's internal regulations.

Respectfully submitted to the General Meeting of Shareholders for approval.

**Recipients:**

- Shareholders;
- Members of the BOD and SB;
- Office of BOD (for recordkeeping).

**ON BEHALF OF BOD**  
**CHAIRMAN**

(signed)

**Phường Thành Long**