

No: /2025/TTr-HĐQT

Hanoi, 05th April 2025**DRAFT****PROPOSAL****Approval of the profit distribution and fund allocation for 2024**

Attn: General Meeting of Shareholders

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 approved 18th January 2024, and related guiding documents;
- Pursuant to the Charter of Vietnam Asia Commercial Joint Stock Bank (VAB);
- Pursuant to the audited consolidated financial statements of VAB for 2024.

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

unit: VND

No.	Description	Amount
1	Profit before tax	1,085,661,583,972
2	Corporate income tax	218,636,682,113
3	Profit after corporate income tax	867,024,901,859
4	Allocation to charter capital supplementary reserve fund (10%)	86,702,490,185
5	Allocation to financial reserve fund (10%)	86,702,490,185
6	Allocation to reward fund (0,5%)	4,335,124,509
7	Allocation to welfare fund (0.5%)	4,335,124,509
8	Remaining profit after tax and fund allocations of 2024 [(3)-(4)-(5)-(6)]	684,949,672,471

2. Assigns the BOD to implement the fund allocations, profit distribution for 2024, 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.

The BOD hereby proposes to the General Meeting of Shareholders./.

Recipients:

- Shares holders;
- Member of BOD, Supervisory Board;
- Office of the BOD (record keeping).

**ON BEHALF OF THE
BOARD OF DIRECTORS
CHAIRMAN**

Phường Thành Long