

**REPORT  
ON THE ALLOCATION OF FUNDS  
AND PROFIT DISTRIBUTION  
FROM 2024 PROFIT AFTER TAX;**



Hanoi, March 26, 2025

## SUBMISSION

### On the funds allocation and 2024 profit after tax distribution

*(To be submitted to the Annual General Meeting of Shareholders 2025 for approval)*

Based on the business performance in 2024, the Board of Directors (BOD) of An Binh Commercial Joint Stock Bank would like to submit to the General Meeting of Shareholders for approval of the funds allocation and profits distribution as follows:

Unit: VND

| No.      | Item  | Ratio   | Amount                   |
|----------|---|---------|--------------------------|
| <b>1</b> | <b>Profit after tax of 2024</b>             |         | <b>627,225,451,441</b>   |
| <b>2</b> | <b>Total funds allocation</b>               |         | <b>156,806,362,860</b>   |
| 2.1.     | <i>Charter capital reserve fund</i>         | 10% (*) | 62,722,545,144           |
| 2.2.     | <i>Financial reserve fund</i>               | 10%     | 62,722,545,144           |
| 2.3.     | <i>Reward and welfare fund</i>              | 5%      | 31,361,272,572           |
| <b>3</b> | <b>Remaining profit of 2024</b>             |         | <b>470,419,088,581</b>   |
| <b>4</b> | <b>Unused profit of 2024 years</b>          |         | <b>1,840,674,996,904</b> |
| <b>5</b> | <b>Total remaining undistributed profit</b> |         | <b>2,311,094,085,485</b> |

*(\*) Accordingly the provisions of Point a, Clause 2, Article 148 of the Law on Credit Institutions 2024*

The BOD would like to submit to the General Meeting of Shareholders for approval on:

- Funds allocation as above presentation.
- Retaining/undistribution remaining profits after tax of 2024 after deduction to reserve funds according to regulations to supplement capital to implement the strategic plan, create internal accumulation to increase Charter capital in the future.

Respectfully.

**ON BEHALF OF THE BOD  
CHAIRMAN**

*(Signed)*

**Dao Manh Khang**