



VIETNAM THƯƠNG TÍN  
JOINT STOCK COMMERCIAL BANK

SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom - Happiness

Soc Trang, Day .... Month..... Year.....

## 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)

### PROPOSAL

#### SUBJECT: APPROVAL OF THE PROFIT DISTRIBUTION PLAN FOR 2024

To: The General Meeting of Shareholders

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on January 18, 2024; and relevant guiding documents;
- Pursuant to Decree No. 93/2017/ND-CP dated August 7, 2017, on the financial regime for credit institutions, branches of foreign banks, and financial supervision, evaluating the effectiveness of state capital investment in credit institutions where the state holds 100% of the charter capital, and in credit institutions with state capital;
- Pursuant to Circular No. 16/2018/TT-BTC dated February 7, 2018, providing guidance on certain provisions of the financial regime for credit institutions and branches of foreign banks;
- Based on the Separate and Consolidated Financial Statements of Vietbank for the year 2024, audited by Ernst & Young Vietnam Co., Ltd.

The Board of Directors respectfully submits to the General Shareholders' Meeting the contents related to the Profit Distribution Plan for the year 2024, as follows:

#### I. DETAILED PROFIT DISTRIBUTION PLAN FOR THE YEAR 2024:

Unit: VND

NO.	Key Indicators:	Explanatory Notes	Total Value
1	Pre-tax consolidated profit for 2024		1.131.298.375.159
2	Pre-tax profit of the bank for 2024		1.131.298.375.159
3	Post-tax profit of the bank for 2024		900.925.456.134
4	Provision for funds in 2024, including:		242.379.847.500
4a	Provision for the supplementary capital reserve fund	(3) x 10%	90.092.545.613
4b	Provision for the financial reserve fund	(3) x 10%	90.092.545.613
4c	Provision for the reward and welfare fund1		37.194.756.274
	Provision for the reward fund		20.000.000.000
	Provision for the welfare fund		5.000.000.000
	Provision for the reward fund at 15% of the profit exceeding the 2024 profit target: (1,131,298,375.159 - 1,050,000,000,000) x 15%		12.194.756.274
5	Remaining profit for 2024 after provision for funds	(3)-(4)	683.545.608.634
6	Retained earnings for 2023 not yet distributed		165.151.194.360

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Unit: VND

NO.	Key Indicators:	Explanatory Notes	Total Value
7	Total accumulated retained earnings after provision for funds by the end of 2024	(5)+(6)	823.911.990.000
8	Total retained cumulative profit after charter capital increase and fund appropriations by 2024.	(5)+(6)-(7)	24.784.812.994

## II. RECOMMENDATIONS:

- The Board of Directors respectfully submits to the General Shareholders' Meeting for consideration and approval of the profit distribution plan outlined above.
- The General Shareholders' Meeting authorizes and delegates the Board of Directors: (i) to organize the implementation of the profit distribution and decide on the use of retained earnings and other equity sources, ensuring a balance between Vietbank's interests and shareholder interests, in compliance with legal regulations; (ii) to implement the plan for increasing the charter capital in 2025 from retained earnings not yet distributed until 2024 and to proceed with the necessary procedures for obtaining approval from the competent regulatory authorities.

Respectfully reported and submitted to the General Meeting of Shareholders.

Sincerely./.

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

**Signed**

**DUONG NHAT NGUYEN**