

**REPORT ON THE ALLOCATION OF FUNDS
AND PROFIT DISTRIBUTION
FROM 2025 PROFIT AFTER TAX;**



Hanoi, April 2, 2026

No.: 01/TT-HDQT.26



PROPOSAL

Regarding the Fund Allocation and Distribution of 2025 Profit After Tax
(Submitted to the Annual General Meeting of Shareholders 2026 for approval)

Based on the business results in 2025, the Board of Directors of An Binh Commercial Joint Stock Bank respectfully submits to the General Meeting of Shareholders for approval of fund allocation and profit distribution as follows:

No	Item	Amount (VND)	Notes
1	Profit after tax of 2025	2,797,716,983,392	
2	Total funds allocation	671,452,076,014	
	2.1. Charter capital reserve fund	279,771,698,339	10% Profit After Tax
	2.2. Financial reserve fund	251,794,528,505	10% Profit After Tax remaining after deducting the reserve fund for additional charter capital
	2.3. Reward and welfare fund	139,885,849,170	5% Profit After Tax
3	Unused profit of 2025	2,126,264,907,378	
4	Unused profit from years before 2025	2,311,094,085,485	
5	Total undistributed profit	4,437,358,992,863	
6	Intended to be used to issue shares to pay dividends to shareholders.	2,095,813,020,000	Dividend ratio 15%
7	Intended to be used to issue bonus shares to employees under the ESOP	192,814,790,000	The ratio of bonus shares under the ESOP is 1%
8	Remaining profit	2,148,731,182,863	

Notes: The fund allocation in items 2.1 and 2.2 have been made based on current legal regulations.

Proposal:

1. Allocate funds from profit after tax in 2025 as presented above.
2. The use of remaining profits from 2025 and previous years to pay stock dividends and issue bonus shares under the ESOP aims to combine increasing charter capital and comply with current legal regulations (due to outstanding debt sold to VAMC, only stock dividends will be distributed). Details are provided in a separate proposal on the plan to increase charter capital.

Respectfully submitted.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN
(Signed)
Vu Van Tien