



VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK

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Business Register Certificate No. 0101057919

Hanoi June 27<sup>th</sup>, 2026

**DRAFT**

## **PROPOSAL TO THE GENERAL MEETING OF SHAREHOLDERS**

### **Re: Proposal on the Approval of the 2025 Audited Financial Statements of Vietnam Public Joint Stock Commercial Bank**

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 (as amended and supplemented) (the Law on Credit Institutions);

Pursuant to Decree No. 135/2025/ND-CP dated June 12, 2025 on the financial regime applicable to credit institutions and foreign bank branches, and on financial supervision and assessment of the efficiency of state capital investment in credit institutions wholly owned by the State and credit institutions with state capital (Decree No. 135/2025/ND-CP);

Pursuant to Circular No. 99/2025/TT-BTC dated October 27, 2025 guiding the corporate accounting regime;

Pursuant to Decision No. 479/2004/QĐ-NHNN dated April 29, 2004 on promulgating the Chart of Accounts system applicable to credit institutions; the financial reporting regime applicable to credit institutions promulgated together with Decision No. 16/2007/QĐ-NHNN dated April 18, 2007 of the Governor of the State Bank of Vietnam; as amended and supplemented by Circular No. 27/2021/TT-NHNN dated December 31, 2021;

Pursuant to Circular No. 51/2024/TT-NHNN dated November 29, 2024 regulating independent audit for commercial banks, non-bank credit institutions, microfinance institutions, and foreign bank branches;

Pursuant to the Charter on Organization and Operation of Vietnam Public Joint Stock Commercial Bank (PVcomBank), approved by the Bank's General Meeting of Shareholders and effective from July 1, 2024;

Pursuant to the 2025 Audited Financial Statements of PVcomBank issued on June 11, 2026;

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the 2025 Financial Statements of PVcomBank audited by AASC Auditing Firm Company Limited.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval!

**Recipients:**

- PVcomBank shareholders;
- File: Archives, Finance and Accounting Division, Office of the Board of Directors.

**FOR AND ON BEHALF OF THE BOARD OF DIRECTORS**

**CHAIRMAN**

**Nguyen Dinh Lam**