



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

### Regarding: Profit Allocation for 2025 of ABC

Pursuant to Law on Credit Institutions No. 32/2024/QH15 dated 18 January 2024, the Law Amending and Supplementing a Number of Articles of the Law on Credit Institutions dated 27 June 2025, and guiding documents for implementation;

Pursuant to Decree No. 135/2025/ND-CP dated 12 June 2025 on the financial regime applicable to credit institutions and foreign bank branches; and 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;

Pursuant to the Charter on Organization and Operation of Vietnam Public Joint Stock Commercial Bank (PVcomBank), as approved by the General Meeting of Shareholders on 20 April 2024 and effective from 1 July 2024;

Pursuant to the audited financial statements for 2025;

The Board of Directors of PVcomBank respectfully submits to the General Meeting of Shareholders for approval the profit distribution plan for 2025 as follows:

*Unit: VND million*

No.	Item	2025
<b>1</b>	<b>Profit after tax for 2025 (separate)</b>	<b>1.135.507</b>
<b>2</b>	<b>Distributable profit</b>	<b>1.135.507</b>
3	Appropriation to Charter Capital Supplementary Reserve Fund (10%) [(2) x 10%]	113.551
4	Distributable profit after appropriation to the Charter Capital Supplementary Reserve Fund [(2) - (3)]	1.021.956
5	Appropriation to Financial Reserve Fund (10%) [(4) x 10%]	102.196
<b>6</b>	<b>Remaining profit after appropriation to funds [(4) - (5)]</b>	<b>919.760</b>

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

**Recipients:**

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

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

**Nguyen Dinh Lam**