

DRAFT

PROPOSAL TO THE GENERAL MEETING OF SHAREHOLDERS

Re: Use of the 2025 Remuneration and Bonus Fund of the Board of Directors and Supervisory Board, and Plan for the 2026 Remuneration and Bonus Fund

Pursuant to the Law on Credit Institutions of 2024, as amended and supplemented in 2025;

Pursuant to the Enterprise Law of 2020, as amended and supplemented in 2022 and 2025;

Pursuant to the Labour Code of 2019;

Pursuant to the Charter on Organization and Operation of Vietnam Public Joint Stock Commercial Bank (PVcomBank);

Pursuant to Resolution No. 8009/NQ-DHDCD dated 18 April 2025 of the General Meeting of Shareholders of PVcomBank,

Pursuant to PVcomBank 's business performance in 2025 and business plan for 2026,

The Board of Directors of PVcomBank hereby reports to the General Meeting of Shareholders on the use of the remuneration and bonus fund of the Board of Directors and the Supervisory Board for 2025 and submits the plan for the remuneration and bonus fund of the Board of Directors and the Supervisory Board for 2026 as follows:

I/ Finalization of PVcomBank's remuneration fund for the Board of Directors and Supervisory Board and business performance-based bonus for 2025:

1/ Remuneration fund for 2025:

- The planned remuneration fund approved by the General Meeting of Shareholders was **VND 13,236,000,000**.
- The actual remuneration fund was **VND 11,968,800,000**.

2/ Business performance-based bonus:

The 2025 Annual General Meeting of Shareholders approved a maximum planned bonus fund of **VND 1,654,500,000** (not exceeding 1.5 months of average actual remuneration, if actual profit equals or exceeds planned profit). On that basis and in light of the Bank's actual business performance in 2025, the Board of Directors proposes a bonus equivalent to 1.5 months of average actual remuneration in 2025 for members of the Board

of Directors and the Supervisory Board, with the total bonus amount of **VND 1,496,100,000**.

II/ Plan for the 2026 remuneration and bonus fund of the Board of Directors and Supervisory Board:

1/ Number of members: 11 persons

- Members of the Board of Directors: 7 persons
- Members of the Supervisory Board: 4 persons

2/ Estimated remuneration fund: VND 15,510,000,000

- Board of Directors: VND 11,404,800,000.
- Supervisory Board: VND 4,105,200,000.

3/ Bonus fund: VND 2,585,000,000 (up to a maximum of 2 months of average actual remuneration, if actual profit equals or exceeds planned profit).

4/ Total planned remuneration and bonus fund: VND 18,095,000,000

Respectfully submitted to the General Meeting of Shareholders for approval of the use of the 2025 remuneration and bonus fund and the plan for the 2026 remuneration and bonus fund of the Board of Directors and the Supervisory Board.

Recipients:

- Shareholders of PVcomBank;
- Filed at: Human Resources Management, Archives, Office of the Board of Directors.

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

Nguyen Dinh Lam