

PROPOSAL

Regarding the Approval of the Audited Separate and Consolidated Financial Statements for the
Fiscal Year 2025


To: ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2025

- Pursuant to the Law on Enterprises and the Law on Credit Institutions;
- Pursuant to the Charter of Saigon Thuong Tin Commercial Joint Stock Bank (SACOMBANK),

The Board of Directors respectfully submits to the Annual General Meeting of Shareholders for approval of the entire contents of the separate financial statements and consolidated financial statements for the fiscal year 2025 of SACOMBANK, which have been audited by KPMG Vietnam Co., Ltd.

The audited separate and consolidated financial statements of SACOMBANK for the fiscal year 2025 have been disclosed in accordance with applicable regulations and have also been published on SACOMBANK's official website, including the following contents:

- 1- Independent Auditor's Report.
- 2- Statement of Financial Position as of 31 December 2025.
- 3- Statement of Profit or Loss for the year 2025.
- 4- Statement of Cash Flows.
- 5- Notes to the Financial Statements.

Respectfully submitted to the Annual General Meeting of Shareholders. 

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



DUONG CONG MINH

Recipients:

Annual General Meeting of Shareholder FY 2025: "for approval";

Archived at Corporate Office.