

PROPOSAL

Regarding the Implementation of profit distribution plan for the fiscal year 2025
and Profit distribution plan for the fiscal year 2026

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

- Pursuant to the Law on Credit Institutions;
- Pursuant to Decree No. 135/2025/NĐ-CP dated June 12, 2025, issued by the Government, which provides the financial regime for credit institutions;
- Pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 25, 2025, of the Annual General Meeting of Shareholders for the fiscal year 2024;
- Pursuant to the 2024 financial report of Saigon Thuong Tin Commercial Joint Stock Bank, audited by KPMG Vietnam Co., Ltd.,

The Board of Directors would like to submit to the Annual General Meeting of Shareholders for approval of the implementation of profit distribution plan for the FY2025 and the profit distribution plan for the FY2026 as follows:

1. The implementation of profit distribution plan for the FY2025

In VND million

No	Items	Notes	
1	Profit after tax (consolidated)		5.939.111
2	Profit after tax (Bank only)		5.936.586
3	Profit to be distributed		5.936.586
4	Appropriation to the Supplementary charter capital reserve fund, Financial reserve fund		1.168.984
4a	Of which: - Supplementary charter capital reserve fund	(2) x 10%	593.659
4b	- Financial reserve fund	[(2)- (4a)] x 10%	534.293
5	Consolidated profit after tax and appropriation to the funds	(5) = (1) - (4)	4.770.127
6	Consolidated retained profit from the previous year		25.355.115
7	Cumulative consolidated retained profit	(7)=(5)+ (6)	30.125.242

2. Profit distribution plan for FY2026

No	Items	Rate
1	Corporate income tax	Abide by regulations.
2	Supplementary charter capital reserve fund	
3	Financial reserve fund	

Respectfully,



ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



DUONG CONG MINH

Recipients:

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

Archived at Governance Office.