

DRAFT

PROPOSAL

**To: SHAREHOLDERS OF
SAIGON BANK FOR INDUSTRY AND TRADE**

The Board of Directors (BOD) of Saigon Bank for Industry and Trade (SAIGONBANK) respectfully submits for 2024 profit distribution plan to Shareholders as follows:

	Amount (VND)
1. SAIGONBANK's profit:	
1.1 Consolidated Profit before tax of SAIGONBANK	99.343.901.444
1.2 Corporate income tax of SAIGONBANK	20.176.374.934
1.3 Profit after tax of SAIGONBANK	79.167.526.510
2. Profit distribution:	
2.1 Reserves appropriated:	15.833.505.302
- Charter capital supplementary reserve (10%) (Point a Clause No. 2 Article No. 148 of Law on Credit Institution No. 32/2024/QH15 dated January 18 2024, issued by the National Assembly)	7.916.752.651
- Financial reserve (10%) (Clause No. 4 Article No. 23 of Decree No 93/2017/NĐ-CP dated August 07, 2017 issued by the Government)	7.916.752.651
2.2 Retained profit of 2024 after reserve appropriation at item 2.1	63.334.021.208
2.3 The profit for 2024 is expected to be used for issuing shares to increase the share capital from the shareholders' equity.	24.244.148.080
2.4 Expected remaining profit for 2024.	39.089.873.128

**Assigning the BOD to decide the appropriation of the remaining reserves
(Welfare and bonus Funds for the employees; Bonus Fund for the managers).**

Regards./.

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

Recipients:

- As mentioned above;
- Banking Supervision Agency;
- Board of Directors;
- Board of Supervisors;
- Board of Management;
- HR & Admin Dept, Board of Directors office (Filing).

VU QUANG LAM