

*Hanoi, April 3, 2023***SUBMISSION****On the funds allocation and 2022 profit after tax distribution***(To be submitted to the Annual General Meeting of Shareholders 2023 for approval)*

Based on the business performance in 2022, the Board of Directors (BOD) of An Binh Commercial Joint Stock Bank would like to submit to the General Meeting of Shareholders for approval of the funds allocation and profits distribution as follows:

Unit: VND billion

	Item	Ratio	Amount
1	Profit after tax of 2022		1,352.56
2	Total funds for provision		229.94
	<i>2.1. Charter capital reserve fund</i>	<i>5%</i>	<i>67.63</i>
	<i>2.2. Financial reserve fund</i>	<i>10%</i>	<i>135.26</i>
	<i>2.3. Reward and welfare fund</i>	<i>2%</i>	<i>27.05</i>
3	Remaining profit of 2022 (not to be distributed)		1,122.62
4	Unused profit of previous years		1,360.27
5	Total remaining undistributed profit		2,482.89
	<i>5.1. Profit used to pay dividends in shares according to the Resolution of the GSM dated 20/4/2022 (10%)</i>		<i>940.95</i>
	<i>5.2 Remaining after-tax profit after payment stock dividend (10% as above mentioned)</i>		<i>1,541.94</i>

The BOD hereby submits to General Meeting of Shareholders for approval; and assign the BOD to direct for implementation.

**ON BEHALF OF THE BOARD OF THE DIRECTORS
CHAIRMAN***(Signed)***Dao Manh Khang**