

Hanoi, March 12, 2024

## SUBMISSION

### On the funds allocation and 2023 profit after tax distribution

(To be submitted to the Annual General Meeting of Shareholders 2024 for approval)

Based on the business performance in 2023, 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

	Item	Ratio	Amount
1	<b>Profit after tax of 2023</b>		<b>398,229,122,989</b>
2	<b>Total funds allocation</b>		<b>99,557,280,747</b>
	<i>2.1. Charter capital reserve fund</i>	5%	19,911,456,149
	<i>2.2. Financial reserve fund</i>	10%	39,822,912,299
	<i>2.3. Reward and welfare fund</i>	10%	39,822,912,299
3	<b>Remaining profit of 2023</b>		<b>298,671,842,242</b>
4	<b>Unused profit of 2023 years</b>		<b>1,542,003,154,662</b>
5	<b>Total remaining undistributed profit</b>		<b>1,840,674,996,904</b>
6	<b>Propose the BOD to accept and submit to the General Meeting of Shareholders for approval on:</b> <i>- Funds allocation as above presentation.</i> <i>- Retaining/undistribution remaining profits after tax of 2023 after deduction to reserve funds according to regulations to supplement capital to implement the strategic plan, create internal accumulation to increase Charter capital in the future.</i>		

Sincerely submitted!

**ON BEHALF OF THE BOD  
CHAIRMAN**

*(Signed)*

**Dao Manh Khang**