

No: /2026/TTr-HĐQT

Hanoi, April 03, 2026

DRAFT

PROPOSAL***For approval of the audited 2025 Financial Statements***

Attn: General Meeting of Shareholders

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and related guiding documents;
- Pursuant to the prevailing legal regulations in the fields of finance, banking, accounting, and auditing;
- Pursuant to the Charter on the Organization and Operation of Vietnam Asia Commercial Joint Stock Bank “VAB”;
- Pursuant to the consolidated and separate audited financial statements for the year 2025 of VAB.

The Board of Directors “BOD” respectfully submits to the General meeting of Shareholders for approval the 2025 Financial Statements of VAB, which have been audited by International Auditing and Valuation Company Limited. The key financial metrics are as follows:

Unit: VND

No.	Metrics	Consolidated Financial Statements	Separate Financial Statements
1	Total assets	140,485,531,667,485	140,449,971,672,248
2	Outstanding credit balance	88,741,515,803,254	88,741,515,803,254
3	Deposit from customers and valuable papers issued	104,038,768,392,602	104,131,332,659,904
4	Pre-tax profit	1,645,801,881,770	1,611,454,644,297
5	Net profit	1,319,999,834,944	1,292,522,044,966
6	Charter capital	8,163,606,720,000	8,163,606,720,000

(Attached are the consolidated and separate audited financial statements for 2025 of VAB, which are published on the bank's website in accordance with legal regulations.)

Respectfully submitted to the General meeting of Shareholders for approval.

Recipients:

- Shareholders;
- Members of the BOD and SB;
- Office of BOD (for recordkeeping).

**ON BEHALF OF THE BOD
CHAIRMAN**

Phương Thành Long