

**VIETNAM ASIA COMMERCIAL
JOINT STOCK BANK**
**SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness**

No: /2025/TTr-HĐQT

Hanoi, 05th April 2025**DRAFT****PROPOSAL****Approval of the 2025 Business plan****Attn: General Meeting of Shareholders**

- Pursuant to the Law on Credit Institutions No.32/2024/QH15 approved 18th January 2024, and its guiding documents;

- Pursuant to the prevailing legal regulations in the fields of finance and banking;

- Pursuant to the Charter of Vietnam Asia Commercial Joint Stock Bank (VAB);

The Board of Directors (BOD) respectfully submits to the General Meeting of Shareholders (GMS) for approval of the 2025 VAB's business plan with the following key targets:

Unit: VND billion

No.	Description	2024 actual	2025 plan	Growth (%)
1	Total assets	119,832	128,381	7.1%
2	Deposit from customer and issuance of valuable papers	92,434	101,007	9.3%
3	Loan to customers (*)	79,916	88,110	10.3%
4	Profit before tax	1,086	1,306	20.3%
5	Charter capital	5,400	11,582	114.5%
6	Non-performing loan (NPL) ratio	1.37%	<3%	

(*) Loan to customers for 2025 is subject to change depending on the credit growth limit assigned by the State Bank of Vietnam.

The General Meeting of Shareholders authorizes the BOD to direct, implement, and adjust the business plan targets for 2025 in accordance with actual market conditions, business performance, and the credit growth limit assigned by the State Bank of Vietnam. The BOD shall report the implementation results to the GMS at the next meeting.

The BOD hereby proposes to the General Meeting of Shareholders./.

Recipients:

- Shares holders;
- Member of BOD, Supervisory Board;
- Office of the BOD (record keeping).

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

Phường Thành Long