

REPORT

On the funds provision and profit distribution for the year 2021

(To be submitted to the General Meeting of Shareholders on April 20, 2022)

Based on the business results in 2022, the Board of Directors of An Binh Commercial Joint Stock Bank submits to the General Meeting of Shareholders for approval of the appropriation of funds and profit distribution as follows:

Unit: VND billion

	Item	Ratio	Amount
1	Profit after tax of 2021 available for fund provision		1,588.21
2	Total funds for provision		270.00
	<i>- Charter capital reserve fund</i>	5%	79.41
	<i>- Financial reserve fund</i>	10%	158.82
	<i>- Reward and welfare fund</i>	2%	31.76
3	Remaining profit of 2021		1,318.21
4	Unused profit of previous years (after deducting 2,256.1 billion used to issue 35% bonus shares on the 11th Feb 2022)		42.06
5	Total remaining undistributed profit		1,360.27
6	Maximum stock dividend that can be distributed	14.45%	
7	Proposed stock dividend rate	10%	940.95
8	Remaining after-tax profit after payment stock dividend		419.33

The BOD would propose to use the undistributed after-tax profit of 2021 and previous years to pay stock dividend at the rate of 10% in accordance with business results, dividend needs of shareholders and orientation of the SBV; and at the same time for strengthening the financial capacity of the Bank (The submission and the plan to increase the charter capital including the issue of shares to pay dividends are submitted together with this Submission)

We respectfully submit to the General Meeting of Shareholders for approval of funds provision and profit distribution as above and assign the Board of Directors to direct the implementation.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

(Signed)

Dao Manh Khang