

**PROPOSAL  
Regarding the Plan for 2025 Profit Distribution**

**To: THE GENERAL MEETING OF SHAREHOLDERS**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;

- Pursuant to Decree No. 135/2025/ND-CP dated June 12, 2025 on the financial regime for credit institutions, branches of foreign banks and financial supervision, and evaluation of the effectiveness of State capital investment in credit institutions with 100% State-owned charter capital and credit institutions with State capital;

- Pursuant to the consolidated and separate financial statements for 2025 of Kien Long Commercial Joint Stock Bank, independently audited by A&C Auditing and Consulting Company Limited.

The Board of Directors of Kien Long Commercial Joint Stock Bank respectfully submits to the Annual General Meeting of Shareholders 2026 for approval of the 2025 profit distribution plan as follows:

Unit: VND

No.	Item	Consolidated	Separate	Note
1	Profit before tax	2,322,695,676,452	2,311,692,879,478	
2	Corporate income tax	466,517,826,340	464,317,009,755	
3	Profit after tax	1,856,177,850,112	1,847,375,869,723	(1)-(2)
4	Appropriation to reserves	352,673,791,521	351,001,415,247	(a)+(b)
a	Reserve for supplementary chartered capital (*)	185,617,785,011	184,737,586,972	(3) x 10%
b	Financial reserve fund (*)	167,056,006,510	166,263,828,275	[(3)-(4.a)]x10%
5	Remaining profit after appropriations	1,503,504,058,591	1,496,374,454,476	(3)-(4)
6	Retained earnings from previous years	21,481,520,000	21,481,520,000	
7	Accumulated retained earnings	1,524,985,578,591	1,517,855,974,476	(5) + (6)
8	Supplementary Capital Reserve Fund as of December 31, 2025	217,719,146,719	209,229,214,482	
9	Remaining profits and the Supplementary Capital Reserve Fund for 2025	1,742,704,725,310	1,727,085,188,958	(7) + (8)
10	Used to carry out an increase in charter capital (**)	1,706,193,050,000	1,706,193,050,000	Using source (9)
11	Number of outstanding shares (listed)	578,370,526	578,370,526	Excluding Treasury Stock
12	Charter Capital	5,821,705,260,000	5.821.705.260.000	

13	Share issuance ratio to increase charter capital (***)		29.50%	(10)/(11)/10,000
14	Capital reserve fund remaining in 2025 after dividend distribution	8,489,932,237	0	
15	Accumulated retained earnings	28,021,743,073	20,892,138,958	

(\*): These are mandatory reserves appropriated from after-tax profit in accordance with prevailing legal regulations.

(\*\*): This includes using VND 209,229,214,482 from the supplementary capital reserve fund and VND 1,496,963,835,518 from retained earnings.

(\*\*\*): To be implemented only after the General Meeting of Shareholders approves the plan to increase charter capital.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval.

Sincerely!

ON BEHALF OF THE BOARD OF DIRECTORS  
CHAIRMAN

Recipients:

- As above;
- Archived at: BOD Office.



Tran Ngoc Minh