

No.: 0217 /HĐQT-TCB

Hanoi, date 01 month 4 2022

**PROPOSAL TO GENERAL SHAREHOLDERS' MEETING**  
*On the appropriations of reserves and distribution of profit of 2021*

*Pursuant to business performance in 2021, the Board of Directors would like to report and submit the plan on the appropriation of reserves and the distribution of profit after tax of 2021 to General shareholders' meeting as follows:*

*Unit: VND million*

| Indicators  | Amount            | Note   |
|---|-------------------|--|
| <b>Profit before tax in 2021 of the Bank</b>                            | <b>19.819.018</b> | Audited  |
| Corporate Income Tax  | (4.017.235)       | Audited  |
| <b>Profit after tax in 2021</b>   | <b>15.801.783</b> |  |
| Appropriations to reserves to supplement charter capital                | (790.089)         | 5% of Profit after tax under Decree No. 93/2017/NĐ-CP of Government on financial regime for credit institutions, branches of foreign bank and regulation of TCB  |
| Appropriations to financial reserves                                    | (1.580.178)       | 10% of Profit after tax under Decree No. 93/2017/NĐ-CP of Government on financial regime for credit institutions, branches of foreign bank and regulation of TCB |
| Appropriations to welfare fund  | (38.000)          | In which: Appropriation of VND 7 billion to charity fund   |
| <b>Profit after tax and reserves in 2021 (A)</b>                        | <b>13.393.516</b> |  |
| Retained earnings of the Bank as of 01 January 2021 (B)                 | 26.743.391        |  |
| <b>Retained earnings of the Bank as of 31 December 2021 (C)=(A)+(B)</b> | <b>40.136.907</b> | Managed as undistributed earnings used for business activities of TCB  |

The Board of Directors submits proposal to the General shareholders' meeting for consideration and approval of the appropriation of reserves and the distribution of profit after tax of 2021 as above, no dividends payment in 2021 to supplement capital for Techcombank's business activities.

**FOR BOARD OF DIRECTORS  
CHAIRMAN**

*(Signed)*

***Ho Hung Anh***