VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK

TECHCOMBANK

No: 0202/HĐQT-TCB

SOCIALIST REPUBLIC OF VIETNAM

Independence – Liberty – Happiness

Hanoi, April 24, 2026

PROPOSAL

Regarding approval of Cash Dividend Payment Plan in 2025

To: GENERAL MEETING OF SHAREHOLDERS

- *Pursuant to Enterprise Law No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 guiding documents;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 guiding documents;*
- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024 and guiding documents;*
- *Pursuant to the Government's Decree No. 155/2020/NĐ-CP dated December 31, 2020 on guidelines for the Law on Securities 2019, as amended and supplemented by Decree No. 245/2025/NĐ-CP dated 11/09/2025;*
- *Pursuant to the Charter of Vietnam Technological and Commercial Joint Stock Bank - Techcombank ("Bank");*
- *Pursuant to Vietnam Technological and Commercial Joint Stock Bank's audited financial statement of 2025;*
- *Pursuant to Proposal by a group of shareholders that owns more than 05% of Techcombank's outstanding shares;*
- *Pursuant to Resolution No. 0201/NQ-HĐQT-TCB dated 24/04/2026 issued by the Board of Directors of Techcombank regarding approval of additional items to the agenda of the 2026 Annual General Meeting of Shareholders dated 25/04/2026, and the amended and supplemented documents submitted to the 2026 Annual General Meeting of Shareholders dated 25/04/2026;*
- *Pursuant to business performance in 2025,*

The Board of Directors of Vietnam Technological and Commercial Joint Stock Bank ("Techcombank") would like to submit to the General Meeting of Shareholders ("GMS") for approval of the Cash Dividend Payment Plan in 2025, with details as follows:

1. **Dividend payment plan:** *Detailed cash dividend payment plan for 2025 is enclosed in Appendix*
2. **Assign and delegate the Board of Directors to perform the following tasks:**

- Decide when to finalize the list of shareholders to exercise their rights, time and execution progress;
- Perform necessary legal procedures to comply with the applicable laws, the Bank's charter, and the rights and interests of Techcombank's shareholders; proactively handle relevant issues arising to complete the payment of dividends in cash.

3. **Commitment and compliance with legal regulations:** Techcombank ensures the fulfillment of tax and financial obligations, fully sets aside funds in accordance with the law, and after paying cash dividends, maintains and ensures the capital adequacy & other prudential ratios in accordance with the law, the State Bank of Vietnam and ensures the ability to pay other due debts (if any).

The Board of Directors respectfully submits to the AGM for review and approval.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

Ho Hung Anh

APPENDIX 01

CASH DIVIDEND PAYMENT PLAN IN 2025

FOR EXISTING SHAREHOLDERS

(Enclosed with the proposal No: 0202/ HĐQT-TGĐ-TCB dated April 24, 2026)

I. Legal basis

- Pursuant to Enterprise Law No. 59/2020 / QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and guiding documents;
- Pursuant to the Law on Securities No. 54/2019/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 guiding documents;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024 and guiding documents;
- Pursuant to the Charter of Technological and Commercial Joint Stock Bank – Techcombank;
- Pursuant to Technological and Commercial Joint Stock Bank's audited separate and consolidated 2025 financial statements; based on the results and actual business performance in 2025.
- Pursuant to business performance in 2025,

II. Purpose

Given the positive financial performance of the Bank, the Bank believes that it is feasible to pay dividends from its retained profits, while maintaining business growth above the industry's average, and ensuring a Tier 1 capital adequacy ratio at a prudent level of over 14%.

Dividend policy is the Bank's commitment to delivering outstanding value and shareholder engagement. By investing in Techcombank, shareholders enjoy both cash dividends and direct dividend income while optimizing for the bank's leading financial position in Vietnam and the region.

III. Detailed plan

1. Plan

- Payment ratio: 7%/share (one share receives VND 700), the calculation is based on the total number of outstanding shares at the time of finalizing the list of shareholders to obtain the right to receive cash dividend.
- Expected cash dividend payment amount: VND 4,960,368,289,800
- Eligible dividend recipient: the shareholders whose name is on the list of shareholders on the last registration day.

- Payment method: in cash
- Funding source for dividend payment: the Bank's undistributed profit after deduction for regulatory funds as of December 31, 2025 according to the Bank's audited separate and consolidated financial statement of 2025.
- Time: expected in Q2 or Q3 2026. The specific time will be decided by the Board of Directors, ensuring compliance with the applicable laws and the actual conditions of the Bank.
- Time to finalise the shareholder list: The specific time will be decided by the Board of Directors, ensuring compliance with the applicable laws and the actual conditions of the Bank.

2. Assign and delegate the Board of Directors to perform the following tasks

- Decide when to finalize the list of shareholders to exercise their rights, time and execution progress;
- Perform necessary legal procedures to comply with the applicable laws, the Bank's charter, and the rights and interests of Techcombank's shareholders; proactively handle relevant issues arising to complete the payment of cash dividend.

IV. Implementation

The Board of Directors will be responsible for carrying out procedures in accordance with the applicable laws to pay cash dividend with the above plan

APENDIX 02

EXPECTED CAPITAL ADEQUACY RATIO POST CASH DIVIDEND PAYMENT

(Compliant to Circular 41/2016/TT-NHNN prescribing the capital adequacy ratio)

(Enclosed with the proposal No: 0202/ HĐQT-TGĐ-TCB dated April 24, 2026)

Item	**Pre cash dividend payment**		**Post cash dividend payment**	
	31/12/2025	**31/03/2026**	**30/06/2026**	**31/12/2026**
Consolidated Capital Adequacy Ratio	**14.62%**	**15.23%**	**14.33%**	**14.30%**