

**RESOLUTION****The General Shareholders Meeting of Military Commercial Joint Stock Bank****Re: Approval of the 2024 Audited Financial Statements
& the 2024 profit distribution plan, dividend distribution from retained earnings**

Pursuant to the Law on Enterprises 2020, the Law on Credit Institutions 2024, the Law on Securities 2019, and their respective amending, supplementing, and guiding documents;

Pursuant to the guiding documents of the State Bank of Vietnam and the Ministry of Finance on profit distribution of credit institutions;

Pursuant to the Charter of Military Commercial Joint Stock Bank;

Pursuant to Proposal No. 353/TTr-MB-HĐQT dated April 05, 2025 of the BOD on the Approval of the Audited Financial Statements for 2024 & the Profit Distribution Plan for 2024, and the Dividend Payment Plan from retained earnings;

Based on the Minutes of the GSM No. 418/BB-MB-ĐHĐCĐ dated April 26, 2025;

APPROVED:**1. The 2024 Financial Statements audited by KPMG Vietnam Co., Ltd.**

Including: The separate Financial Statements for 2024 and the consolidated Financial Statements for 2024, audited by KPMG Vietnam Co., Ltd., have been published on MB's electronic information page (website) and other information disclosure channels as required by law and Proposal No. 353/TTr-MB-HĐQT dated April 05, 2025 attached.

2. Profit distribution plan for 2024 (based on audited financial results) and the use of retained earnings for dividend distribution and for investment, operational, and business purposes in accordance with legal regulations, as follows:

Unit: VND billion

NO.	Profit Distribution Plan	Amount
1	Separate PBT 2024	27,639.32
2	Separate PAT 2024	22,195.36
3	Reserves	6,769.59
3.1	Charter capital supplementary reserves (10% of PAT)	2,219.54
3.2	Financial reserves (10% of PAT)	2,219.54
3.3	Social and charity funds (2.5% of PAT)	554.88
3.4	Bonus and welfare funds (8% of PAT)	1,775.63
4	2024 retained earnings after reserves	15,425.78

NO.	Profit Distribution Plan	Amount
5	Total accumulated undistributed profit before dividend payment	23,751.67
	<i>Of which, the accumulated undistributed profit from previous years</i>	8,325.89
6	Dividend payment to shareholders	21,556.35
6.1	Dividend payment in cash (expected to be equivalent to 3% of the total outstanding common shares when finalizing the list of shareholders entitled to receive dividends);	1,830.68
6.2	Dividend payment in stock (expected to be equivalent to 32% of the total outstanding common shares when finalizing the list of shareholders entitled to receive dividends);	19,725.67
7	The remaining accumulated undistributed profit after paying dividends (5) - (6)	2,195.32

The GSM approves and authorizes the BOD to update and adjust the Financial Statements as required by inspection, audit authorities, or competent state authorities (if any).

The GSM assigns the BOD to organize the implementation of profit distribution and decide on the use of the remaining retained earnings (after dividend distribution) and other equity sources, ensuring a balance between the interests of MB and its shareholders, in compliance with legal regulations, the Resolution of the GSM, and actual implementation. The Board of Directors shall decide, organize the implementation, assign, authorize, and delegate tasks to individuals and units of MB to execute relevant tasks/procedures in compliance with applicable laws and the resolutions of the General Shareholders' Meeting.

Recipients:

- Shareholders (refer to the MB Website);
- BOD/SB;
- BOM;
- Competent state authorities;
- Archived in BOD's office.

**CHAIRMAN OF THE GSM
CHAIRMAN OF THE BOD**

Luu Trung Thai