



RESOLUTION

The General Shareholders Meeting of Military Commercial Joint Stock Bank

Re: Approval of the use of the shareholders' equity in 2025

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 Charter of Military Commercial Joint Stock Bank;

Pursuant to Proposal 361/TTr-MB-HĐQT dated April 05, 2025 of the BOD on the approval of The use of the shareholders' equity in 2025.

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

APPROVED:

1. The use of the shareholders' equity in 2025 as follows:

Unit: VND billion

NO.	Details of the use	Actual use of the equity as of December 31, 2024	Proposed use of the equity as of December 31, 2025	Proposed equity change in 2025
1	Invest in assets to enhance capacity (*)	4,805	12,741	7,936
2	Invest in other business activities and operations	102,747	115,945	13,198
Total		107,552	128,686	21,134

(*) *Increased investment in assets to enhance capacity includes:*

- Continuing to explore the opportunity for investment in MB's head offices in the Southern region, Central region, and/or other areas, with a total investment not exceeding 20% of MB's charter capital as recorded in the most recent audited financial statements, in line with the 2022–2026 business strategy.

+ *Investment purpose:* Enhance MB's image and brand in potential areas, contributing to business development in line with MB's 2022–2026 strategic direction; create long-term business advantages for MB.

+ *Investment location:* Potential areas in Hanoi, Ho Chi Minh City, the central provinces, and/or other densely populated areas with many bank head offices, convenient transportation, and strong brand visibility are given priority.

+ *Criteria:* The invested head office must meet modern equipment standards and ensure easy brand recognition.

- Invest in and enhance various information technology systems;
- Invest in various equipment and assets to support MB's operational and business activities.

2. Execution

The GSM authorizes the BOD to decide on specific matters and organize the implementation of the effective use of shareholders' equity, ensuring a balance between MB's interests and those of its shareholders and the actual implementation needs, in compliance with legal regulations and the Resolution of the GSM.

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