



No: 16/NQ - MB - ĐHĐCĐ

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, April 18, 2026

**RESOLUTION OF
THE GENERAL SHAREHOLDER MEETING OF
MILITARY COMMERCIAL JOINT STOCK BANK**

Re.: Voting to approve of issues at the 2026 General Shareholder Meeting

Pursuant to the Law on Enterprises No. 59/2020/QH14, the Law on Credit Institutions No. 32/2024/QH15, the Law on Securities No. 54/2019/QH14, and relevant guiding documents;

Pursuant to the Charter of Military Commercial Joint Stock Bank (MB), MB's internal regulations, and other relevant laws and regulations;

Pursuant to the actual operational needs of MB;

Pursuant to Proposal No. 436/TTr-MB-HĐQT dated 28/03/2026 of the Board of Directors (BOD) on the voting issues at the 2025 GSM;

Based on the Minutes of the GSM No. 540/BB-MB-ĐHĐCĐ dated 18/04/2026;

RESOLUTION:

1. Report No. 429/BC-MB-HĐQT dated 28/03/2026 on the execution of 2025 duties and powers and the 2026 action plan of MB's BOD is approved by the Board of Directors (BOD); and Report No. 3101/MB-HS dated March 28, 2026 on the business performance in 2025 and the plan for 2026 by the BOM.

The General Shareholder Meeting (GSM) hereby approves the following issues:

a. The minimum expected dividend payout rate of 15%–20% of 2026 profit. The GSM authorizes and assigns the Board of Directors to determine the timing, form, specific payout/advance rate, and other relevant details for the dividend payout/advance, in accordance with legal regulations and aligned with the guidance of the State Bank of Vietnam (SBV) and MB's actual performance.

b. Contracts and transactions relating to products and services provided to MB in accordance with applicable laws (such as capital mobilization, guarantees, issuance of letters of credit, payment, and other operations) to perform MB's assigned duties as per competent authority documents; and contracts and transactions in line with the guidelines and requirements of competent authorities, based on interests balance of shareholders and MB.

c. The write-off of risk-resolved debts from off-balance sheet for receivables that meet the conditions as prescribed by law; assignment to the Board of Directors to organize the implementation and decide on specific matters (including the issuance of regulations and delegation of decision-making authority on specific matters) to carry out such write-off in accordance with point (c), Section 1 hereof.

d. Amendments, supplementations, re-issuance, application with respect to business lines and operational activities (in accordance with actual implementation needs) for competent authorities' approval in compliance with Articles 107 to 114, Section 2, Chapter V of the 2024 Law on Credit

Institutions (and amending and supplementing documents), Circulars issued by the SBV/Governor of the SBV, and other applicable legal documents in effect at the time of implementation. These include proprietary offshore investment activities; entrusted offshore investment activities; other foreign exchange activities on the international market; bidding/purchasing, guaranteeing, and acting as an issuing agent for corporate bonds; acting as a bondholder representative; custodian bank; agency activities as prescribed by law; securities clearing and settlement; serving as a settlement bank or being authorized by the Ministry of Finance to manage collateral assets; distribution and/or cooperation with other qualified institutions to distribute banking, financial, and insurance products (within the scope permitted by law); business activities related to banking operations and other business lines in accordance with legal regulations and subject to approval by the SBV or competent authorities; and participation in controlled experiment in the banking sector and other sectors (if any) in accordance with applicable laws.

Amendments, supplements, and/or updates of the Establishment and Operation License, MB's Charter, and related documents concerning charter capital (in line with the actual result of capital increase/decrease plans), operating activities, business lines, and other changes (if any) in compliance with applicable laws.

e. The implementation of measures to remedy significant financial fluctuations of MB (if any), in compliance with applicable laws and in line with actual conditions.

f. Offering, issuance, listing, and trading of non-convertible, non-warranted bonds on domestic and international securities trading systems upon completion of issuance procedures, in accordance with applicable laws and guidance from competent authorities.

g. Decision on the establishment or acquisition of subsidiaries that are commercial banks and/or enterprises that are members of the International Financial Center of Vietnam; decision on the establishment or acquisition of organizations, subsidiaries, and investment funds operating in the fields of science and technology, innovation, digital industry, digital business, digital assets, data, and other sectors in accordance with applicable laws or as permitted under the orientations and policies of the State.

The BOD is authorized to consider and determine the legal form, timing, implementation plan, capital contribution, share acquisition, business lines, and other specific matters to implement the content set out in point (g), Section 1 herein, in compliance with applicable laws, practical implementation needs, and in a manner that balances the interests of shareholders and MB.

h. KPMG Vietnam Limited is selected to audit the 2027 financial statements and to provide assurance services on the operation of the internal control system in the preparation and presentation of the 2027 financial statements, in accordance with applicable laws.

In the event that KPMG Vietnam Limited does not meet the prescribed standards and conditions or fails to reach an agreement to enter into a service contract with MB, the Board of Directors is authorized to consider and select one (01) of the following firms: Deloitte Vietnam Limited, PricewaterhouseCoopers Vietnam, or Ernst & Young Vietnam Limited, to audit the 2027 financial statements and to provide assurance services on the operation of the internal control system in the preparation and presentation of the 2027 financial statements, in accordance with applicable laws.

i. 2026 remuneration and budget of the members of the BOD and the SB up to 01% of the after-tax profit on the 2026 separate Financial statement; The GMS authorizes and assigns the BOD to decide on the rules and mechanisms of the remuneration, salary, compensation, operating expenses

and other benefits of the members of the BOD and the SB according to the assignment of the BOD and the SB (including the transfer, compensation and employees stock options - if any), and MB's performance and business results according to the MB Charter, salary and remuneration regulations and relevant applicable regulations.

j. Continued implementation of the matters approved by the GSM at the 2025 Annual Meeting, including:

Decision on conversion of MB Cambodia Public Limited Company (MBCambodia) into a joint venture, joint-stock company, or other legal form in accordance with Cambodian law; conversion of MB Shinsei Consumer Finance Company Limited (MCredit) into a single-member limited liability company or joint-stock company;

Decision on capital contribution, acquisition, sale, or adjustment of MB's ownership ratio in MBCambodia and MCredit, resulting in these no longer being subsidiaries of MB;

Decision on establishment of a subsidiary bank in Laos (by converting MB Laos Branch) and the establishment of other branches, representative offices, or commercial presences in countries with potential and favorable business environments and/or opportunities for MB to expand its network (such as South Korea, Japan, China, Singapore, Taiwan, etc.);

The Board of Directors is authorized to determine the legal form, implementation plan, timing, method, and other relevant contents to execute the matters under item (j) section 1 hereof, in accordance with legal provisions, actual implementation needs, and ensuring balance of shareholders' and MB's interests.

k. Continued implementation of other matters approved by the GSM at the 2025 Annual Meeting, including: the mandatory transfer and organization of the implementation of the mandatory transfer plan for a commercial bank under special control¹; the share buyback plan and related matters².

The General Shareholders' Meeting approves, authorizes and assigns the Board of Directors to update, supplement, select, and determine specific contents and implementation timelines for the matters approved in Section 1 above (including amendments/supplements to the Establishment and Operation License and MB's Charter; application of licenses/approvals from the SBV and competent authorities, and the implementation of related procedures and tasks with competent authorities and relevant parties, etc.) in accordance with actual implementation needs, legal regulations, guidance from competent authorities, and ensuring alignment of shareholders' and MB's interests. The Board of Directors shall decide, organize implementation, assign, specify, authorize and delegate tasks to individuals and units within MB to carry out relevant tasks/procedures in accordance with regulations and the Resolution of the GSM.

2. Approval of Report No.430/BC-MB-BKS dated 28/03/2026 of the Supervisory Board regarding performance in 2025 and the plan for 2026;

3. Approve the audited Financial Statement 2025 and 2025 Profit Distribution Plan, the authorization and assignment to the BOD in Proposal No. 431/TTr-MB-HĐQT dated 28/03/2026.

¹ Resolution No. 21/NQ-MB-ĐHĐCĐ dated 26/04/2025 of the GSM on acceptance of the mandatory transfer and implementation of the mandatory transfer plan, including continued implementation of the contents approved by the GSM under Resolution No. 10/NQ-MB-ĐHĐCĐ dated April 15, 2022.

² Resolution No. 23/NQ-MB-ĐHĐCĐ dated 26/04/2025 of the GSM regarding the approval of the share buyback plan and related matters.

4. Approve the Charter Capital increase plan in 2026 and the authorization and assignment to the BOD in Proposal No. 432/TTr-MB-HĐQT dated 28/03/2026.
5. Approval of the amendment and supplementation of MB's Charter in 2026 and the authorization and assignment to the BOD in Proposal No. 433/TTr-MB-HĐQT dated 28/03/2026.
6. Approve the update of the Proposed Remedial Plan in the Event of Early Intervention, including authorization and assignment of tasks to the BOD as stated in Proposal No. 435/TTr-MB-HĐQT dated 28/03/2026.
7. Approve the amendment and supplementation of the Internal Governance Regulations, Organization and Operation Regulations of MB's BOD in 2026, including authorization and assignment of tasks to the BOD as stated in Proposal No. 434/TTr-MB-HĐQT dated 28/03/2026.

Recipients:

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

CHAIRMAN OF THE GSM

CHAIRMAN OF THE BOD

(Signed & Sealed)

Luu Trung Thai

