SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No: 6772/MB-HS
Re: Disclosure of information regarding early bond redemption

Hanoi, 5 Nov 2026

To :

- Hanoi Stock Exchange (HNX)
- Bondholders of MBBL2431023

Pursuant to Circular No. 138/2026/TT-BTC dated September 25, 2026, issued by the Minister of Finance, guiding certain provisions of Decree No. 200/2026/ND-CP on the private placement and trading of corporate bonds in the domestic market and the offering of corporate bonds in the international market, Military Commercial Joint Stock Bank (MB) hereby discloses information regarding the early redemption of bonds as follows:

1. Information on the Issuer

a) Name of the Issuer: Military Commercial Joint Stock Bank

b) Enterprise Registration Certificate and Banking License:

Enterprise Registration Certificate No. 0100283873 issued by the Hanoi Department of Planning and Investment, initially registered on September 30, 1994, and amended for the 54th time on May 16, 2024.

Banking License No. 03/GP-NHNN issued by the State Bank of Vietnam on January 16, 2026, and subsequent amendments and supplements (replacing License No. 100/GP-NHNN dated October 16, 2018, and the initial License No. 0054/NH-GP dated September 14, 1994).

c) Head office address: No. 18 Le Van Luong, Yen Hoa Ward, Hanoi

Phone Number: 024 62661088 Fax: 024 62661080

Email: info@mbbank.vn Website: https://www.mbbank.com.vn/

d) Type of enterprise: Public company (commercial joint stock bank)

e) Principal business activities:

- Accepting demand deposits, term deposits, savings deposits and other types of deposits.
- Issuing certificates of deposit.
- Extending credit in the following forms
  - Lending;
  - Discounting and rediscounting;

- Bank guarantees;
- Issuing credit cards;
- Domestic and international factoring;
- Letters of credit.

- Opening payment accounts for customers.
- Providing payment instruments.
- Providing the following payment services through accounts:

- Providing domestic payment services, including cheques, payment orders, authorized payment orders, collection orders, authorized collection orders, fund transfers, bank cards, and collection and payment services;
- Providing international payment services in accordance with regulations of the State Bank of Vietnam.

- Borrowing from the State Bank of Vietnam in the form of refinancing.
- Purchasing and selling valuable papers with the State Bank of Vietnam.
- Lending, borrowing, placing and accepting deposits, and conducting repurchase and reverse repurchase transactions in valuable papers with credit institutions and foreign bank branches in accordance with regulations of the State Bank of Vietnam.
- Borrowing from foreign sources in accordance with applicable laws.
- Opening payment accounts at the State Bank of Vietnam.
- Opening payment accounts at credit institutions authorized to provide payment services through accounts.
- Opening payment accounts overseas in accordance with foreign exchange regulations.
- Organizing internal payment operations and participating in the national interbank payment system.
- Making capital contributions and purchasing shares in accordance with applicable laws and guidelines of the State Bank of Vietnam.
- Trading in and providing foreign exchange products and services to domestic and overseas customers within the scope permitted by the State Bank of Vietnam.
- Trading in and providing interest rate derivative products and services to domestic and overseas customers.
- Conducting entrustment, accepting entrustment, and agency activities in banking operations, and appointing payment agents in accordance with regulations of the State Bank of Vietnam.
- Acting as an insurance agent in accordance with laws on insurance business and within the scope of insurance agency activities permitted by the State Bank of Vietnam.
- Conducting other business activities, including:

- Cash management services; treasury services for credit institutions and foreign bank branches; asset safekeeping services; and safe deposit box rental services;

- Providing fund transfer, collection and payment services without the use of payment accounts;
- Purchasing and selling State Bank bills and corporate bonds; purchasing and selling Government debt instruments, Government-guaranteed bonds, municipal bonds and other valuable papers;
- Money broking services;
- Gold trading;
- Other services related to factoring and letters of credit;
- Providing consultancy services relating to banking activities and other business activities specified in the Banking License;
- Issuing bonds;
- Securities depository services;
- Acting as a collateral management agent for lenders that are international financial institutions, foreign credit institutions, domestic credit institutions and foreign bank branches.

- Providing commodity price derivative products.
- Investing in Government bond futures contracts.
- Purchasing debts.
- Participating in international payment systems.

2. Information on the early bond redemption

- Bond Code: MBBL2431023
- Par Value: VND 100.000.000 per bond (One hundred million Vietnamese dong per bond).
- Redemption Method: Direct redemption from bondholders.
- Expected Total Redemption Value (at par value): VND 50.000.000.000 (Fifty billion Vietnamese dong).
- Terms and Conditions of the Bonds to be Redeemed Early: In accordance with the Terms and Conditions of the Bonds set out in the Information Disclosure Document issued by Military Commercial Joint Stock Bank on December 17, 2024.
- Sources of Funds for Redemption: Proceeds from business operations and other lawful revenues and funding sources of the Issuer.
- Expected Redemption Date: December 21, 2026.

3. Organizations Involved in the Early Redemptionp:

Securities Registration and Depository Organization: Vietnam Securities Depository and Clearing Corporation (VSDC)

Head Office Address: No. 112 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi, Vietnam.Telephone: +84 24 39747 123

Email: webmaster@vsd.vn

We hereby undertake full responsibility before the law for the accuracy and completeness of the information disclosed above./.

PREPARED BY SPECIALIST – BOND TRADING AND ISSUANCE DEPARTMENT	ON BEHALF OF THE GENERAL DIRECTOR DEPUTY GENERAL DIRECTOR
(Signed)	**(Signed and Sealed)**
Khuat Thuy Linh	**Nguyen Minh Chau**

To:
- As above
- Archived: Office, Treasury; L03