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Hà Nội, ngày 06 tháng 08 năm 2026
Hanoi, 06 August 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi/To: - Ủy ban Chứng khoán Nhà nước/*State Securities Commission*
- Sở Giao dịch Chứng khoán Việt Nam/*Vietnam Exchange*
- Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh/*Hochiminh Stock Exchange*
- Sở Giao dịch Chứng khoán Hà Nội/*Hanoi Stock Exchange*

1. Tên tổ chức/*Name of organization*: Ngân hàng TMCP Quân đội/*Military Commercial Joint Stock Bank*

- Mã chứng khoán/*Stock code*: MBB

- Địa chỉ/*Address*: Số 18 Lê Văn Lương, phường Yên Hòa, Hà Nội/*No. 18 Le Van Luong, Yen Hoa ward, Hanoi*

- Điện thoại liên hệ/*Tel*: (84-24) - 6266.1088 Fax:

- Email: vanphonghdqt@mbbank.com.vn

2. Nội dung thông tin công bố/*Contents of disclosure*: Ngân hàng TMCP Quân đội (MB) công bố thông tin Bản Cáo bạch chào bán thêm cổ phiếu ra công chúng/*Military Commercial Joint Stock Bank (MB) disclosed information on the Prospectus for a Public Offering of Additional Shares*.

3. Thông tin này đã được công bố trên trang thông tin điện tử của MB vào ngày 06/08/2026 tại đường dẫn www.mbbank.com.vn - Mục Nhà đầu tư - Phân Thông báo/*This information was published on MB website on 06/08/2026, as in the link www.mbbank.com.vn - Investors - Disclosure*.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law*.

Trân trọng cảm ơn!/ *Best Regards!*

Tài liệu đính kèm/

Attached document:

Bản Cáo bạch chào bán thêm cổ phiếu
ra công chúng/ *Prospectus for a Public
Offering of Additional Shares*

NGÂN HÀNG TMCP QUÂN ĐỘI
MILITARY COMMERCIAL JOINT STOCK BANK
NGƯỜI ỦY QUYỀN CBTT
PERSON AUTHORIZED TO DISCLOSE INFORMATION



Vũ Thị Hải Phượng
Phó Chủ tịch HĐQT/Vice Chairwoman of BOD



Note: In the event of any discrepancies between the two language versions of this Document, the Vietnamese version shall prevail

THE ISSUANCE OF THE CERTIFICATE OF PUBLIC OFFERING REGISTRATION BY THE STATE SECURITIES COMMISSION ONLY MEANS THAT THE OFFERING REGISTRATION HAS BEEN COMPLIED WITH RELEVANT LAWS AND DOES NOT IMPLY ANY GUARANTEE OF THE VALUE OF THE COMPANY OR THE VALUE OF THE SECURITIES. ANY STATEMENT CONTRARY TO THIS IS ILLEGAL.

PROSPECTUS

MILITARY COMMERCIAL JOINT STOCK BANK

(Establishment and Operating License No. 03/GP-NHNN dated January 16th, 2026, supplemented under Decision No. 53/QĐ-QLGS4 dated June 25th, 2026)



PUBLIC OFFERING OF ADDITIONAL SHARES

(Offering Registration Certificate No. 335/GCN-UBCK issued by the Chairman of the State Securities Commission on 31 July 2026)

This Prospectus and its appendices will be made available at the following locations starting from 06/08/2026.

1. MILITARY COMMERCIAL JOINT STOCK BANK

Address: No. 18 Le Van Luong, Yen Hoa Ward, Hanoi

Tel: 024 62661088

Website: <https://www.mbbank.com.vn>

2. MB SECURITIES JOINT STOCK COMPANY

Address: Area 1 - 7th & 8th Floor, MB Building, No. 21 Cat Linh, O Cho Dua Ward, Hanoi

Tel: 02473.045688

Website: <https://www.mbs.com.vn/>

3. PERSON IN CHARGE OF INFORMATION DISCLOSURE

Name: Vu Thi Hai Phuong

Position: Vice Chairwoman of the Board of Directors – Military Commercial Joint Stock Bank

Tel: 024 62661088

MILITARY COMMERCIAL JOINT STOCK BANK

(Establishment and Operating License No. 03/GP-NHNN dated January 16, 2026, supplemented under Decision No. 53/QD-QLGS4 dated June 25, 2026)

**PUBLIC OFFERING OF ADDITIONAL SHARES**

Share name: Shares of Military Commercial Joint Stock Bank

Share type: Ordinary shares

Par value: VND 10,000/share

Offering price: VND 10,000/share

Total number of offered shares: 805,499,990 shares

Total value of offered shares at par value: VND 8,054,999,900,000

1. AUDITING ORGANIZATION**KPMG Company Limited**

Address: 46th Floor, Keangnam Landmark 72 Tower, Plot E6, Pham Hung Street, Yen Hoa Ward, Hanoi.

Tel: +84 24 3946 1600

Website: <https://kpmg.com/vn/vi/home.html>

2. ADVISORY ORGANIZATION**MB Securities Joint Stock Company**

Address: Area 1 - 7th & 8th Floor, MB Building, No. 21 Cat Linh, O Cho Dua Ward, Hanoi

Tel: 02473.045688

Website: <https://www.mbs.com.vn/>

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CONTENTS

I. PERSONS ARE IN CHARGE OF THE CONTENT OF THE PROSPECTUS	5
1. Issuer.....	5
2. Advisory Organization.....	5
II. RISK FACTORS	6
III. DEFINITIONS	14
IV. STATUS AND CHARACTERISTICS OF THE ISSUER.....	15
V. BUSINESS PERFORMANCE RESULTS, FINANCIAL SITUATION AND PROJECTED PLAN	92
1. Business performance results	92
2. Financial performances	94
3. Revenue, profit, and dividend plan	103
VI. INFORMATION OF FOUNDING SHAREHOLDERS, MAJOR SHAREHOLDERS, BOARD OF DIRECTORS MEMBERS, AUDITOR, CHIEF EXECUTIVE OFFICER, DEPUTY CHIEF EXECUTIVE OFFICER, AND CHIEF ACCOUNTANT.....	104
1. Information about the founding shareholders.....	104
2. Information about major shareholders.....	104
3. Information about the members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, and Chief Accountant.	113
VII. INFORMATION ABOUT THE OFFERING	172
1. Type of stock:.....	172
2. Par value of shares:	172
3. Total number of shares offered:	172
4. Total value of shares offered at par value:	172
5. Expected offering price:	172
6. Pricing method	172
7. Distribution methods.....	173
8. Register to purchase shares	174
9. Proposed Share Distribution Schedule.....	175
10. Methods of exercising rights:.....	176
11. Restrictions related to the transfer of shares	177
12. Blocked account receives funds for stock purchases.	177
13. Opinion of the competent authority on the increase in charter capital of the Issuing Organization.....	177
14. Cancellation of the offering: Not applicable	179
15. Measures to ensure compliance with regulations on foreign ownership.	179
16. Related taxes.....	179
17. Information about commitments	181
18. Information about other securities offered or issued in the same tranche.....	181
VIII. PURPOSE OF THE OFFER	181
IX. PLAN FOR USING THE PROCEEDS RAISED FROM THE OFFERING.....	182
X. PARTNERS INVOLVED IN THE OFFERING	183
XI. OTHER IMPORTANT INFORMATION THAT MAY AFFECT INVESTOR DECISIONS .	183
.....	183
XII. DATE, SIGNATURE, AND SEAL OF THE REPRESENTATIVE OF THE ISSUING ORGANIZATION	184
XIII. DATE, SIGNATURE, AND SEAL OF THE REPRESENTATIVE OF THE CONSULTING ORGANIZATION	185
XIV. APPENDIX.....	186

LIST OF TABLE

Table 1: MB's capital increase process.....	39
Table 2: Shareholder structure as of 30/06/2026.....	47
Table 3: List of issued bonds and outstanding loans at MB.....	48
Table 4: Proportion of products and services in total revenue (consolidated)	56
Table 5: The proportion of products and services in total revenue (separately), ...	56
Table 6: Proportion of products and services in total operating income (consolidated)	57
Table 7: Proportion of products and services in total operating income (separately)	58
Table 8: MB's capital mobilization structure (consolidated).....	59
Table 9: MB's capital mobilization structure (separately).....	59
Table 10: Outstanding loans by term (consolidated).....	60
Table 11: Outstanding loans by term (separately).....	60
Table 12: MB Credit Quality Classification.....	61
Table 13: CAR ratio and Overdue rate at MB.....	61
Table 14: Provisioning rates as stipulated in Decree 86/2024/ND-CP	62
Table 15: MB's provisioning situation	62
Table 16: Net income and profit from foreign exchange business operations (consolidated)	63
Table 17: Income and net profit from foreign exchange trading (separately).....	63
Table 18: Investment securities and trading securities at MB (consolidated).....	66
Table 19: Investment securities and trading securities at MB (separately).....	66
Table 20: Some typical new construction and renovation projects for office buildings	67
Table 21: Tangible Fixed Assets (Consolidated)	70
Table 22: Tangible Fixed Assets (separately)	71
Table 23: Intangible Fixed Assets (Consolidated)	72
Table 24: Intangible Fixed Assets (separately)	73
Table 25: MB Labor Situation at Different Times	86
Table 26: Dividend payout ratios in recent years.....	89
Table 27: MB's Contingent Obligations and Other Commitments	91
Table 28: Some business performance indicators of MB in 2024 and 2025	92
Table 29: Some business performance indicators for 2024 and 2025.....	93
Table 30: Business Capital Structure – Separated.....	95
Table 31: Business capital structure – Consolidated.....	95
Table 32: Depreciation Period of Fixed Assets.....	95
Table 33: Average salary and average income	96
Table 34: Accounts Receivable – Consolidated.....	96
Table 35: Accounts Receivable – Separated	97
Table 36: Accounts Payable - Consolidated.....	97
Table 37: Accounts Payable - Separated.....	97
Table 38: Details of statutory payables - Consolidated.....	98
Table 39: Details of statutory payables – Separated.....	98
Table 40: Funds set aside from the Bank's after-tax profits – Consolidated	99
Table 41: Funds set aside from the Bank's after-tax profits – Separated	99
Table 42: Some key financial indicators – Consolidated	100
Table 43: Some key financial indicators – Separated.....	101
Table 44: Revenue and Profit Plan for 2026	103
Table 45: List of major shareholders holding more than 5% of the Issuer 's share capital.	105
Table 46: List of related parties of major shareholders	106
Table 47: List of Board of Directors	113
Table 48: List of the Supervisory Board	135
Table 49: List of Chief Executive Officer, Deputy Chief Executive Officers and Chief Accountant ..	145
Table 50: Stock Distribution Schedule.....	175

CONTENT OF THE PROSPECTUS**I. PERSONS ARE IN CHARGE OF THE CONTENT OF THE PROSPECTUS****1. Issuer**

Mr.: Luu Trung Thai Position: Chairman of the Board of Directors

Mr.: Pham Nhu Anh Position: Chief Executive Officer

Ms.: Nguyen Thi Thanh Nga Position: Chief Financial Officer

We assure that the information and figures in this Prospectus are accurate and truthful, and we commit to taking responsibility for their truthfulness and accuracy. Within the scope of our responsibility and known information, we ensure there are no erroneous details or figures that could affect the information presented in this Prospectus.

2. Advisory Organization

Authorized Representative:

Mr.: Hoang Ha

Position: Chief Executive Officer of MB Securities Joint Stock Company

Under Authorization Letter No. 26/2026/MBS – UQ dated April 16th, 2026, issued by the Chairman of the Board of Directors - Legal Representative of MBS.

This Prospectus forms part of the registration file for the public offering of additional shares, prepared with the participation of MB Securities Joint Stock Company based on Advisory Contract No. 06A/2026/MBS/IBHN-HDTV dated June 19th, 2026, with Military Commercial Joint Stock Bank. Within the scope of our responsibility and known information, we ensure that the analysis, evaluation, and choice of wording in this Prospectus have been carried out reasonably and prudently based on the information and data provided by Military Commercial Joint Stock Bank.

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II. RISK FACTORS

1. Economic Risks

In 2025, Vietnam's GDP growth reached 8.02%, achieving the target set by the National Assembly and the Government. This growth rate is second only to the 8.54% increase recorded in 2022 during the 2011–2025 period. The agriculture, forestry, and fishery sector grew by 3.78%, contributing 5.30% to the total added value growth of the economy; the industry and construction sector grew by 8.95%, contributing 43.62%; the service sector grew by 8.62%, contributing 51.08%. Within the service sector, key market-driven sub-sectors posted the following growth: transportation and warehousing grew by 10.99%; accommodation and catering services grew by 10.02%; wholesale and retail trade grew by 8.52%; and financial, banking, and insurance activities grew by 7.82%. Inflation was kept under control at an appropriate level. The average Consumer Price Index (CPI) in Q4 2025 increased by 3.44% year-on-year; the average CPI for full-year 2025 rose by 3.31%, lower than the 3.63% increase in 2024. Core inflation rose by 3.21%.¹

In 2026, several risks continue to pose potential impacts on Vietnam's economic growth and stability, as well as MB's operational performance, including:

External/Objective Risks: (i) Political risks and economic fluctuations impacting the global economy, which could directly affect Vietnam's exports and foreign direct investment (FDI) attraction, including rising global trade protectionism and prolonged political and military conflicts in Russia-Ukraine and the Middle East; (ii) climate change phenomena and impacts such as saltwater intrusion, drought, storms, floods, and upstream water resource exploitation, which adversely affect agricultural production and spill over into processing and agribusiness sectors; and (iii) volatility in international financial and monetary markets, interest rate levels, and exchange rates, which could impact the business environment for credit institutions.

Internal Economic Risks: (i) Risk of low-quality growth, as Vietnam's economy remains heavily dependent on input accumulation (capital, labor, natural resources) and external growth drivers, lacking sustainability while Total Factor Productivity (TFP) contribution to GDP remains low and improves slowly; (ii) modest improvement in economic competitiveness, especially amid structural reform, unbalanced financial market development, and low technological readiness/development levels among domestic enterprises; and (iii) limited quality of human resources, low labor productivity, and constrained capacity for scientific and technological application, particularly against the demands of the Industry 4.0 revolution.

Operating in the banking sector, MB is directly exposed to both macro-external and internal economic risks, while also playing a critical role in determining input costs for other industries. Any macroeconomic shift could significantly and adversely affect the business, financial condition, operating results, and use of offering proceeds for the Issuer. However, MB regularly conducts research, analysis, and forecasting of macroeconomic trends, financial markets, and related variables to formulate appropriate operating scenarios, thereby proactively adjusting its business plans and risk management measures across different periods.

¹ Source: Key highlights of the socio-economic situation in the fourth quarter and for 2025 – General Statistics Office of Vietnam

2. Legal Risks

Overall, Vietnam's economy and financial markets are still in a developing phase. Key legislative frameworks, including the Civil Code, Commercial Law, Law on Securities, Law on Investment, Law on Enterprises, and Law on Credit Institutions, continue to undergo revisions and enhancements. Changes in policies, as well as variations in legal interpretation and application, may lead to unintended consequences that could materially and adversely affect the Issuer's business performance.

The State Bank of Vietnam (SBV) regulates commercial banking operations and exercises significant influence over the financial and banking sector as a whole. The SBV and other regulatory agencies may issue and/or modify standards, guidelines, and supervisory regulations governing banks generally and MB specifically. The nature and impact of future legislative, regulatory, and policy changes are unpredictable and beyond MB's control, and such changes could adversely affect MB's financial condition and results of operations. Investors should note that Vietnamese legal regulations may differ from those in other jurisdictions.

3. Industry-Specific Risks

In addition to macroeconomic risks, business operations may also be impacted by factors specific to the banking industry and the Issuer.

3.1. Credit Risk

Credit risk refers to the risk that a customer fails or becomes unable to fulfill part or all of their debt obligations under a contract or agreement with the bank (excluding counterparty credit risk).

Credit risk can arise from an incomplete legal framework for credit activities; incomplete or unauthentic information provided by clients; intentional default or fraud by clients; general downturns in regional or global economies; deteriorating business performance of borrowers; natural disasters, pandemics, or other force majeure events impacting the economy. All such risks may affect MB's ability to recover loans and require the bank to increase its provision expenses for credit losses.

To mitigate credit risk, MB maintains a credit risk management policy adhering to core principles:

- Establishing an appropriate credit risk management environment;
- Operating under a sound credit granting process;
- Maintaining an appropriate process for credit administration, measurement, and monitoring; and
- Ensuring adequate controls over credit risk.

MB conducts multi-tier credit approvals to ensure independent assessment; approval authority is tied to assigned credit limits for each authorized level. Furthermore, the Bank's credit approval framework involves a Credit Committee to ensure centralized, high-quality decision-making.

The Bank utilizes an internal credit rating system approved by the SBV as a tool to manage credit risk, assigning a risk rating to each customer. Ratings are reviewed and updated regularly. System-

wide rating data and results are centrally controlled and managed at Head Office, serving as the basis for credit approval, service provision, and statutory risk provisioning.

3.2. Market Risk

Market risk is the risk of losses resulting from adverse movements in market interest rates, foreign exchange rates, stock prices, and commodity prices. Market risk encompasses: a) Interest Rate Risk: risk arising from adverse interest rate fluctuations impacting the value of valuable papers, interest-bearing financial instruments, and interest rate derivatives on the bank's trading book; b) Foreign Exchange Risk: risk arising from adverse exchange rate movements when the bank holds open foreign currency positions; c) Equity Risk: risk arising from adverse stock price movements impacting the value of equities and equity derivatives on the bank's trading book; d) Commodity Risk: risk arising from adverse commodity price movements impacting the value of commodity derivatives and spot transactions subject to commodity price risk.

Market risk exposure on the Bank's trading book is measured using modern models and tools, managed by setting risk limits and early warning mechanisms, and monitored daily. Risk measurement and monitoring units operate independently from risk-taking units, ensuring independence and objectivity in MB's risk management.

3.3. Interest Rate Risk in the Banking Book (IRRBB)

IRRBB is the risk arising from adverse interest rate movements affecting the banking book, impacting capital and earnings. IRRBB includes:

- Repricing Risk: Arising from timing mismatches in the repricing or maturity of assets and liabilities (including off-balance-sheet items) on the banking book;
- Basis Risk: Arising from differences in the interest rates used to reprice assets and liabilities (including off-balance-sheet items) with similar maturities;
- Option Risk: Arising from automatic or behavioral options embedded in banking book assets and liabilities (including off-balance-sheet items) that alter cash flow timing and values, comprising:
 - Automatic Option Risk: Occurs when interest rate changes trigger contractually bound options;
 - Behavioral Option Risk: Occurs when interest rate changes alter customer behavior.

MB manages IRRBB prudently. IRRBB exposure is measured via advanced tools and models, managed through limits, and monitored daily and weekly. IRRBB management follows robust methodologies to measure and monitor basis interest rate risk in line with international practices (Basel II, moving toward Basel III) and SBV regulations.

3.4. Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, policies, people, and systems, or from external events. It includes legal risk but excludes reputational and strategic risks. To manage operational risk effectively, MB has established an Operational Risk

Management (ORM) framework based on Basel II principles (covering risk appetite, strategy, policies, and risk profiles) and implemented ORM tools to assist operating units (including Loss Data Collection - LDC, Risk and Control Self-Assessment - RCSA, Key Risk Indicators - KRI, and capital calculation tools).

MB prioritizes building a comprehensive internal regulatory and operational process system, strengthening internal audit/control from Head Office to branches, and maintaining stable IT and cybersecurity infrastructure to ensure continuous, safe, and efficient operations.

Despite implementing controls according to international standards and regulations, MB cannot eliminate operational risks. Operational risk events, if realized, could adversely impact MB's operating results, financial condition, and reputation.

3.5. Liquidity Risk

Liquidity risk arises when: (a) the Bank is unable to meet its financial obligations as they fall due; or (b) the Bank can meet obligations but only at costs significantly higher than market average under internal regulations. As a primary banking risk that often stems from or compounds other risks, liquidity risk management receives paramount focus at MB.

Supported by a 3-lines-of-defense ORM framework, MB manages intraday liquidity, mobilizes capital, maintains minimum cash flows, holds at least 30 days of buffer liquidity, monitors high-quality liquid assets (HQLA) in real time, assesses cash convertibility, manages product/market liquidity risks, and prepares contingency funding plans for crisis periods.

Liquidity measurement and control occur continuously throughout the day, ensuring full compliance with SBV and internal limits. Daily early warning mechanisms and risk evaluations allow MB to address temporary or extended liquidity shortfalls promptly.

MB measures and builds roadmaps to comply with Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) standards under Basel III, which are stricter than SBV requirements. MB also optimizes liquidity models—such as cash inflow/outflow forecasting and customer behavior modeling (early withdrawal, auto-rollover, early repayment, and default rates)—to more accurately capture true liquidity positions and optimize funding efficiency.

3.6. Concentration Risk

Like most commercial banks in Vietnam, MB's lending activities are partially concentrated in certain key sectors. Consequently, a downturn in specific economic sectors could lead to an increase in non-performing loans (NPLs), which may adversely affect MB's financial condition and operating results.

However, funded sectors are selected through rigorous analysis of growth potential, trends, and strategic importance in Vietnam's economy. MB also enforces credit limits for specific sectors to mitigate concentration risk.

3.7. Off-Balance-Sheet Risks

Off-balance-sheet activities include business operations recorded under "Off-Balance Sheet Items," such as guarantees and letters of credit (L/Cs). Risk arises if a client fails to perform their

obligations to beneficiaries, forcing the bank to step in and honor those commitments, which are then converted into on-balance-sheet credit exposures.

4. Offering-Related Risks

4.1. Risks of the Public Share Offering

MB's rights offering to existing shareholders takes place against a backdrop of financial market and macroeconomic fluctuations. Under unfavorable market conditions, or if subscription demand/capacity among existing shareholders is lower than expected, the ununderwritten nature of this offering means the Bank may not sell all offered shares. Consequently, MB might not raise the targeted capital, potentially impacting the execution timeline of its capital usage plan. To mitigate this risk, the General Meeting of Shareholders (GSM) has authorized the Board of Directors (BOD) to proactively distribute fractional and unexercised shares to other investors at a price not lower than the offering price to existing shareholders, in compliance with applicable offering regulations.

4.2. Risks Regarding the Use of Offering Proceeds

The purpose of MB's public share offering is to strengthen its financial capacity and supplement operating capital for business operations.

However, the actual deployment efficiency of the proceeds may be influenced by macroeconomic shifts, financial market conditions, the competitive environment, or other force majeure factors beyond MB's control. Consequently, actual returns from the capital deployment may deviate from projections, impacting MB's operational results and profitability. Investors should carefully evaluate this risk before investing.

5. Dilution Risk

Upon issuing additional shares to increase charter capital, the total number of MB shares in circulation will increase accordingly.

Total issued shares as of December 31st, 2025: | 8,054,999,909 shares

Treasury shares as of December 31st, 2025: | 0 shares

Total outstanding shares as of December 31st, 2025: | 8,054,999,909 shares

Total shares registered for offering: | 805,499,990 shares

Total outstanding shares post-offering: | 8,860,499,899 shares

An increase in circulating shares will dilute MB's stock. Potential impacts of stock dilution include:

- **Earnings Per Share (EPS):**

EPS may decrease because net profit after tax is distributed over a larger volume of shares. However, this effect depends partly on the additional income generated from the capital raised in this offering.

Formula:

$$EPS = \frac{\text{Profit (loss) attributable to ordinary shareholders}}{\text{Weighted average number of outstanding shares during the period}}$$

Where:

$$\text{Weighted average number of outstanding shares during the period} = \frac{X \times 12 + Y \times T}{12}$$

- ✓ X: Number of outstanding shares as of December 31, 2025
- ✓ Y: Number of additional shares issued to the public
- ✓ T: Actual months of circulation during the year for additional shares

Assuming the offering closes on October 30, 2026:

$$\begin{aligned} \text{Weighted average outstanding shares in 2026} &= \frac{8,054,999,909 \times 12 + 805,499,990 \times 2}{12} \\ &= 8,189,249,907 \text{ shares} \end{aligned}$$

Assuming projected 2026 Net Profit After Tax is VND 31,526,560,000,000:

$$\text{Projected 2026 EPS (Pre-dilution)} = \frac{31,526,560,000,000}{8,054,999,909} = \text{VND } 3,913/\text{share}$$

$$\text{Projected 2026 EPS (Post-dilution)} = \frac{31,526,560,000,000}{8,189,249,907} = \text{VND } 3,849/\text{share}$$

• Book Value Per Share (BVPS)

Formula:

$$\text{Book Value Per Share} = \frac{\text{Owner's Equity}}{\text{Issued Shares} - \text{Treasury Shares}}$$

Based on MB's audited consolidated financial statements for 2024 and 2025, Book Value is determined as follows:

Item	Unit	As of Dec 31st, 2024	As of Dec 31st, 2025
Owner's Equity	VND million	117,059,581	142,022,525
Weighted average ordinary shares in circulation	Shares	5,306,324,052	8,054,999,909
- Treasury shares	Shares	-	-
Book Value Per Share	VND	22,060	17,632

Upon completion of the offering, if equity growth lags behind share volume growth, BVPS will decrease, and vice versa.

• Market Price of Shares

- ✓ If the closing price of MBB shares on the trading day immediately preceding the ex-rights date is greater than the offering price:

On the ex-rights date, the reference share price will be adjusted as follows:

$$P_{pl} = \frac{P_t + P_{r1} \times I_1}{1 + I_1}$$

Where:

- ✓ P_{pl} : Diluted share price.
- ✓ P_t : Closing price on the last trading day prior to ex-rights date (Assumed: VND 30,000/share);
- ✓ P_{r1} : Subscription price for additional rights issued to existing shareholders (VND 10,000/share);
- ✓ I_1 : Capital increase ratio from public offering to existing shareholders (10%);

Using these assumptions, the adjusted reference price on the ex-rights date is calculated as:

$$P_{pl} = \frac{30,000 + (10,000 \times 10\%)}{1 + 10\%} = \text{VND } 28,181.8/\text{share}$$

- ✓ If the closing price of MBB shares on the last trading day before the ex-rights date is lower than the offering price, the reference price on the ex-rights date will not be adjusted.

- **Ownership and Voting Rights Ratio**

A shareholder's ownership and voting percentage will decrease proportionally if the shareholder declines to exercise their subscription rights in this offering (compared to their position before the record date).

Dilution risks may not always materialize and depend heavily on market conditions and the Bank's operational efficiency. However, because these factors directly or indirectly impact shareholder returns, investors should carefully evaluate them.

6. Corporate Governance Risks

MB is committed to practicing corporate governance (CG) in full compliance with applicable Vietnamese laws. MB incorporates domestic and international practices, such as the Vietnam Corporate Governance Code (VNCG Code) and OECD Principles of Corporate Governance, aiming for operational efficiency, transparency, and sustainable development. MB also references the 2021 ASEAN Corporate Governance Scorecard for self-assessment.

MB operates under a corporate governance structure dictated by the SBV and Basel II principles (as specified in Circular No. 13/2018/TT-NHNN dated May 18th, 2018) and prudential indicators (Circular No. 41/2016/TT-NHNN dated December 30th, 2016). Powers and duties are balanced among the General Meeting of Shareholders, Board of Directors, and Executive Board in accordance with the Law on Credit Institutions, Law on Enterprises, and Law on Securities.

MB maintains a high-level supervisory framework and a three-lines-of-defense model per Circular 13/2018/TT-NHNN and Basel guidelines. High-level supervision consists of two tiers: the BOD/Board of Supervisors tier and the Executive Board tier. Execution involves operational functions and the three lines of defense: (i) Line 1: Revenue-generating business units, risk-taking functions, limit allocation/transaction risk controls, accounting, HR, and front-line operational risk

managers, (ii) Line 2: Risk Management, Compliance, Quality Management, Financial Control, Security, and Inspection/Investigation, (iii) Line 3: Accounting and human resources functions, (iv) other ownership and risk management functions—dealing directly with business, support, and operational risks. The second line of defense comprises risk management, compliance, quality management, financial control, security and safety, and inspection/investigation. The third line of defense is internal audit.

Governance risks may arise if control structures break down due to duty failures, lack of transparency, or power abuses across any of the tiers, potentially causing loss of control.

Risk Control Measures: MB continuously enhances its risk framework and adopts international standards:

- (1) The enterprise-wide risk management framework is fully integrated to manage key operational risks (credit, operational, market, liquidity, IRRBB, IT, concentration, and fraud risks) per Basel, COSO, and ISO practices. MB's risk management policy and risk appetite are formally documented and clearly articulated to guide the comprehensive identification of risks associated with its business operations. Principles, management mechanisms, and thresholds—along with limits for controlling material risks—are established and periodically monitored to ensure alignment with the bank's risk appetite and business activities.
- (2) High-level oversight and the three-lines-of-defense model are embedded under Circular 13/2018/TT-NHNN. Responsibilities of the Board of Directors and the CEO regarding internal control, risk management, capital adequacy assessment, and internal audit activities are standardized to ensure independence, preventing any single individual or unit from simultaneously performing both "executive" and "governance" functions).
- (3) MB fosters a risk-aware culture. At MB, every employee is aware of their individual responsibility to identify, assess, control, mitigate, and report risks, thereby taking risk factors into account when performing their assigned duties. Furthermore, MB consistently issues risk warnings and shares lessons learned from past incidents, helping employees heighten their awareness of compliance with legal regulations and internal policies and procedures.

7. Other Risks

Beyond the mentioned factors, MB remains exposed to force majeure risks such as earthquakes, natural disasters, storms, floods, fires, wars, epidemics, or terrorism, which could directly or indirectly impact business performance of MB.

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III. DEFINITIONS

MB / The Issuer / The Bank	Military Commercial Joint Stock Bank
MBB Stock	Stock of Military Commercial Joint Stock Bank
SSC / SSC Vietnam	State Securities Commission
GDP	Gross Domestic Product

USD	United States Dollar
VND	Vietnam Dong
CPI	Consumer Price Index
FDI	Foreign Direct Investment
ORM	Operational Risk Management
RCSA	Risk and Control Self-Assessment
LDC	Loss Data Collection
KRI	Key Risk Indicators
SBV	State Bank of Vietnam
GMS	General Meeting of Shareholders
BOD	Board of Directors
EB	Executive Board
CEO	Chief Executive Officer
Deputy CEO	Deputy Chief Executive Officer
BOS	Board of Supervisors
HOSE	Ho Chi Minh City Stock Exchange
VSDC	Vietnam Securities Deposition and Clearing Corporation
RM	Risk Management
IT	Information Technology
FS	Financial Statements

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IV. STATUS AND CHARACTERISTICS OF THE ISSUER

1. General Information on the Issuer

Full name in Vietnamese	:	Ngân hàng thương mại cổ phần Quân Đội
Full name in English	:	Military Commercial Joint Stock Bank
Vietnamese Short Name	:	Military Commercial Joint Stock Bank
Abbreviation	:	MB
Trading Name	:	Military Bank
Head Office	:	No. 18 Le Van Luong Street, Yen Hoa Ward, Hanoi City, Vietnam
Tel	:	024 62661088
Fax	:	024 62661080
Website	:	www.mbbank.com.vn
Operating License	:	Establishment and Operation License No. 03/GP-NHNN dated 16th January 2026, amending and replacing Establishment and Operation License No. 100/GP-NHNN dated 16th October 2018; supplemented with additional business activities under Decision No. 53/QĐ-QLGS4 dated 25th June 2026 issued by the State Bank of Vietnam.
Charter Capital	:	VND 80,549,999,090,000.
Legal Representative	:	Luu Trung Thai – Chairman of the Board of Directors
Ticker Symbol	:	MBB
Listed Exchange	:	Ho Chi Minh City Stock Exchange (HOSE)
Business Activities	:	1. Accept demand deposits, time deposits, savings deposits, and other types of deposits. 2. Issue certificates of deposit. 3. Provide credit in the following forms: a) Loans; b) Discounting and rediscounting; c) Bank guarantees; d) Credit card issuance; e) Domestic factoring and international factoring;

	f) Letters of credit. 4. Open payment accounts for customers. 5. Provide payment instruments. 6. Provide account-based payment services, including: a) Domestic payment services, including cheques, payment orders, payment mandates, collection orders, direct debit mandates, fund transfers, bank cards, collection services, and payment services; b) International payment services in accordance with the regulations of the State Bank of Vietnam. 7. Borrow from the State Bank of Vietnam through refinancing facilities. 8. Purchase and sell valuable papers with the State Bank of Vietnam. 9. Lend to, borrow from, place deposits with, receive deposits from, and purchase or sell valuable papers on a term basis with credit institutions and foreign bank branches in accordance with the regulations of the State Bank of Vietnam. 10. Borrow from overseas in accordance with applicable laws. 11. Open payment accounts with the State Bank of Vietnam. 12. Open payment accounts with credit institutions authorized to provide account-based payment services. 13. Open payment accounts overseas in accordance with foreign exchange regulations. 14. Organize internal payment systems and participate in the national interbank payment system. 15. Make capital contributions and acquire shares in accordance with applicable laws and the guidance of the State Bank of Vietnam. 16. Provide domestic and international customers with foreign exchange products and services within the scope permitted by the State Bank of Vietnam. 17. Provide domestic and international customers with interest rate derivative products and services. 18. Entrust, accept entrusted activities, act as an agent in banking operations, and perform payment agency services in accordance with the regulations of the State Bank of Vietnam. 19. Act as an insurance agent in accordance with the
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	laws on insurance business and within the scope of insurance agency activities permitted by the State Bank of Vietnam. 20. Other business activities: a) Cash management services; treasury services for credit institutions and foreign bank branches; asset custody services; and safe deposit box leasing services; b) Provide money transfer, collection, and payment services not conducted through payment accounts; c) Purchase and sell State Bank of Vietnam bills, corporate bonds, Government debt instruments, Government-guaranteed bonds, local government bonds, and other valuable papers; d) Money brokerage services; e) Gold trading; f) Other services related to factoring and letters of credit; g) Consultancy services relating to banking activities and other business activities specified in the License; h) Issue bonds; i) Securities custody services; j) Act as a collateral management agent for lenders that are international financial institutions, foreign credit institutions, credit institutions, and foreign bank branches. 21. Provide commodity price derivative products. 22. Invest in Government bond futures contracts. 23. Purchase debts. 24. Participate in international payment systems, including: • The payment system of the Society for Worldwide Interbank Financial Telecommunication (SWIFT); • The international card payment system of Visa; • The international card payment system of MasterCard; • The international card payment system of JCB; • The international card payment system of UnionPay International (UPI).
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2. Summary of the Establishment and Development

Military Commercial Joint Stock Bank ("MB") was established on 4 November 1994 with an initial charter capital of VND 20 billion, a workforce of 25 employees, and a single transaction office located at 28A Dien Bien Phu Street, Hanoi, Vietnam.

- **1994–2004 Period:**

- Established its operating philosophy, defined its business strategy, and built its brand identity.
- With a strong focus on long-term objectives and vision, MB successfully weathered the 1997 Asian Financial Crisis and was the only joint stock commercial bank in Vietnam to remain profitable.
- In 2000, MB established Thang Long Securities Company Limited (now MB Securities Joint Stock Company (MBS)) and Military Commercial Joint Stock Bank Asset Management Company (MBAMC).
- In 2003, MB carried out a comprehensive restructuring of its organizational system and human resources.
- In 2004, MB became the first bank in Vietnam to issue shares through a public auction, with a total par value of VND 20 billion.
- In 2004, marking its 10th anniversary, MB's total mobilized funds had increased by more than 500 times, total assets exceeded VND 7 trillion, profit surpassed VND 500 billion, and the Bank inaugurated its new headquarters at No. 3 Lieu Giai Street, Ba Dinh District, Hanoi.

- **2005-2009 Period:**

- Implemented a comprehensive transformation strategy encompassing business expansion, network development, technology investment, workforce enhancement, and a stronger customer-centric approach by clearly separating management and business functions between the Head Office and branches, while reorganizing business units by customer segments, including individual customers, small and medium-sized enterprise (SME) customers, funding, and treasury operations.
- Accelerated the implementation of strategic initiatives that subsequently contributed to MB's transformation into one of Vietnam's leading financial institutions.
- In 2005, MB entered into a tripartite agreement with Joint Stock Commercial Bank for Foreign Trade of Vietnam and Viettel Group on the collection of Viettel's telecommunications service charges and also established a cooperation agreement with Citibank.
- In 2006, MB established Hanoi Fund Management Company (HFM) (now MB Capital Management Joint Stock Company (MB Capital)). The Bank also successfully implemented the Temenos T24 Core Banking System modernization project developed by Temenos AG.
- In 2008, MB carried out an organizational restructuring. Viettel Group officially became MB's strategic shareholder.
- In 2009, MB launched the 247 Customer Service Center.
- In 2009, marking its 15th anniversary, MB was honored with the Third-Class Labour Order, awarded by the President of the Socialist Republic of Vietnam.

- **2010-2016 Period:**

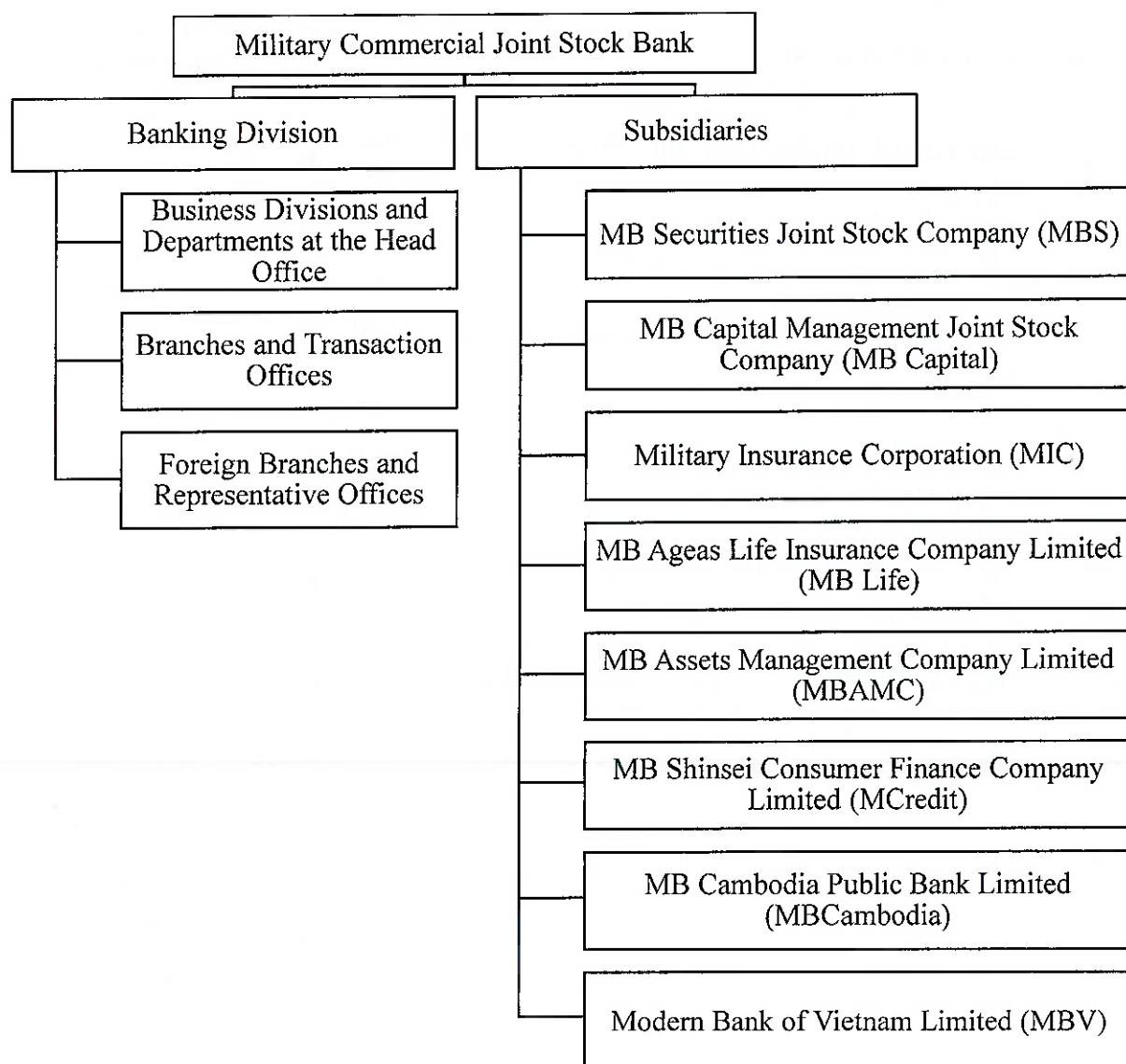
- In 2010, MB commenced the development of its strategic plan for the 2011–2016 period, with the objective of becoming one of the Top 3 joint stock commercial banks not controlled by State ownership in Vietnam.
- In 2010, MB inaugurated its first overseas branch in Laos.
- In 2011, MB successfully listed its shares on the Ho Chi Minh City Stock Exchange (HOSE), effective from 1 November 2011. During the same year, MB inaugurated its second overseas branch in Cambodia and successfully upgraded its Temenos T24 Core Banking System from Release R5 to Release R10.
- Amid a comprehensive restructuring of Vietnam's banking sector, during which many banks experienced declining profitability or were forced to merge or exit the market due to the impact of the global financial crisis, MB remained committed to its strategy of sustainable and prudent growth. As a result, the Bank emerged as a leader across a number of key financial indicators and achieved its objective of ranking among the Top 3 joint stock commercial banks two years ahead of schedule, in 2013.
- In 2014, MB was honored with the First-Class Labour Order awarded by the President of the Socialist Republic of Vietnam.
- In 2015, MB was conferred the title of Hero of Labour by the President of the Socialist Republic of Vietnam.
- In 2016, MB established two new subsidiaries: MB Ageas Life Insurance Company Limited (MB Ageas Life) in the life insurance sector and MB Shinsei Consumer Finance Company Limited (Mcredit) in the consumer finance sector, further strengthening its diversified financial group model. The solid foundations established over previous years have provided a strong platform for MB's sustainable growth in the next stage of development.
- **2017-2021 Period:**
 - MB adopted the vision of "Becoming the Most Convenient Bank", with the goal of ranking among the Top 5 banks in Vietnam in terms of operational efficiency and safety while becoming the country's leading digital bank by 2021.
 - In 2018, under the motto "Innovation, Modernization, Collaboration and Sustainability", MB successfully achieved all key business targets set at the beginning of the year. Notably, profit before tax reached VND 7,767 billion, representing a 68% increase compared with 2017.
 - MB also successfully accomplished its major strategic objectives, including implementing its 2017–2021 Strategy, accelerating its digital banking transformation with 2.6 million active user accounts on its flagship MBBank App, completing the rebranding of 100% of its transaction offices, and vigorously implementing strategic projects to drive breakthrough growth.
 - In 2019, MB unveiled its new logo and corporate brand identity, successfully repositioning itself as a dynamic and youthful bank. The Bank was ranked among the Top 2 Most Favorite Brands, climbed 127 places compared with the previous ranking, and was included in the Top 300 Most Valuable and Strongest Banking Brands Worldwide, according to the Brand Finance

Banking 500 2022 report. MB also continued to rank among Vietnam's enterprises generating more than VND 10 trillion in annual profit and remained one of the Top 5 Best Banks in Vietnam.

- Despite the significant challenges posed by the global COVID-19 pandemic, MB achieved remarkable business growth, delivered breakthrough performance, and successfully fulfilled all of its key business objectives and performance targets.
- **2022-2025 Period:**
 - MB has focused on completing its integrated financial ecosystem in parallel with the implementation of its digital business strategy and has continued to accelerate its digital transformation under the guiding principle of “Accelerating Digitalization – Enhancing Customer Experience – Strengthening Group Synergies – Ensuring Sustainable Safety.”
 - MB is one of the few banks in Vietnam with a comprehensive financial ecosystem, operating across banking, securities, fund management, asset management, insurance, and consumer finance.
 - In 2022, MB ranked among the Top 5 most profitable banks in Vietnam, remained one of the leading banks in terms of return on equity (ROE), and continued to rank among the top banks for prudential ratios and credit quality.
 - MB achieved significant milestones in its digital transformation strategy. The MBBank App was ranked among the Top 10 Most Favorite Apps on the App Store in 2022, while the MB Charity App received the First Prize for Community Initiative.
 - In 2023, MB was recognized as one of the Top 2 Strongest Brands in Vietnam and received numerous prestigious awards and honors, including Asia's Most Outstanding Enterprise, Outstanding Digital Transformation Bank, Top 3 Most Favored Large-Capitalization Companies by Investors, Top 50 Best Listed Companies, Top 3 Best Workplaces in Vietnam's Banking Industry 2023, and recognition for the MB Charity App as an outstanding community project.
 - In 2024, with the confidence and support of the Central Military Commission and the Ministry of National Defence, MB successfully completed a senior leadership transition, marking the beginning of a new chapter in the Bank's development.
 - In 2025, MB was honored with the First-Class Order for the Protection of the Fatherland and the Third-Class Labour Order.

3. Organizational Structure of the Issuer

Figure 1: Organizational Structure of the Issuer



Source: Military Commercial Joint Stock Bank

As of the date of this Prospectus, MB's organizational structure comprises:

Banking Segment (Parent Bank):

- One (1) Head Office located at 18 Le Van Luong Street, Yen Hoa Ward, Hanoi.
- One hundred and fifteen (115) branches (including one (1) branch in Laos) and two hundred and thirteen (213) domestic transaction offices.

Subsidiaries

MB has eight (8) subsidiaries as follows:

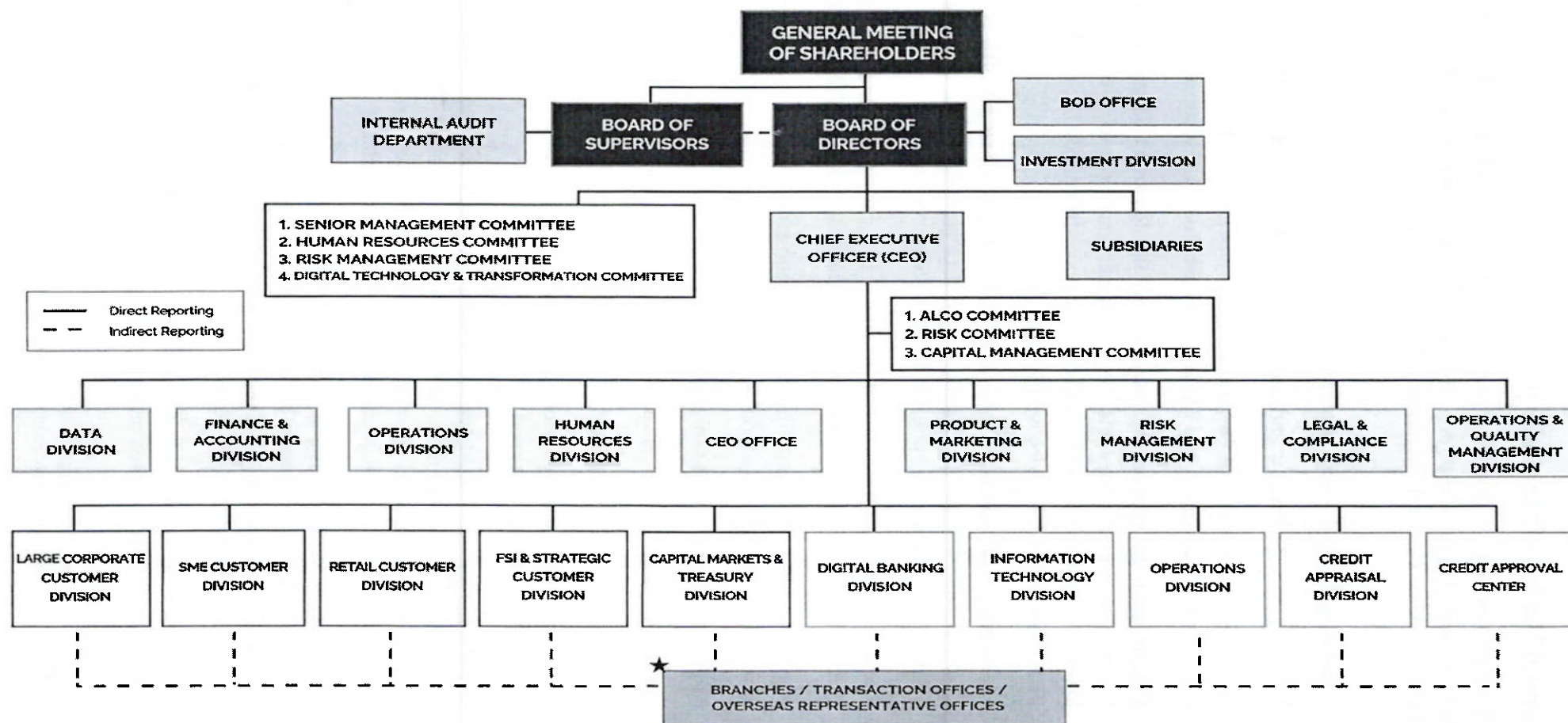
No.	Name of Subsidiary	MB's Ownership Interest as of June 30th, 2026
1	MB Securities Joint Stock Company ("MBS")	66.40%

No.	Name of Subsidiary	MB's Ownership Interest as of June 30th, 2026
2	MB Capital Management Joint Stock Company ("MB Capital")	90.77%
3	Military Insurance Corporation ("MIC")	67.68%
4	MB Ageas Life Insurance Company Limited ("MB Life")	61.00%
5	MB Assets Management Company Limited ("MBAMC")	100.00%
6	MB Shinsei Consumer Finance Company Limited ("Mcredit")	50.00%
7	MB Cambodia Public Bank Limited ("MBCambodia")	100.00%
8	Modern Bank of Vietnam Limited ("MBV")	100.00%

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4. Management Structure of the Issuer

Figure 2: Corporate Governance and Management Structure of the Issuer



Source: Military Commercial Joint Stock Bank

4.1. General Meeting of Shareholders

The General Meeting of Shareholders is the highest decision-making body of MB. All shareholders with voting rights are entitled to attend meetings of the General Meeting of Shareholders. The General Meeting of Shareholders has the following powers and responsibilities:

- Approving MB's development strategy;
- Deciding on amendments and supplements to the Charter of MB;
- Approving the Charter of Organization and Operation of the Board of Directors and the Charter of Organization and Operation of the Board of Supervisors;
- Determining the number of members of the Board of Directors and the Board of Supervisors for each term; electing, dismissing and removing members of the Board of Directors and the Board of Supervisors in accordance with the conditions and standards prescribed by the Charter and applicable laws;
- Determining the annual remuneration, bonuses and other benefits of members of the Board of Directors and the Board of Supervisors, and approving the operating budgets of the Board of Directors and the Board of Supervisors;
- Reviewing and handling, within its authority, violations committed by the Board of Directors or the Board of Supervisors that cause damage to MB and its shareholders;
- Approving plans to change the charter capital and plans for share offerings, including the class and number of shares to be offered;
- Approving the repurchase of issued shares;
- Approving plans for the issuance of convertible bonds;
- Approving the annual financial statements and profit distribution plans;
- Approving reports of the Board of Directors and the Board of Supervisors on the performance of their assigned powers and duties;
- Approving plans for MB to contribute capital to, acquire, sell or transfer shares or capital contributions in enterprises, credit institutions or other organizations where the transaction value is equal to or exceeds 20% of MB's charter capital as stated in the most recently audited financial statements, in accordance with applicable laws;
- Approving investment projects and the purchase or sale of MB's fixed assets where the investment amount, expected purchase price or original cost (in the case of disposal of fixed assets) is equal to or exceeds 20% of MB's charter capital as stated in the most recently audited financial statements;
- Approving other contracts and transactions with a value exceeding 20% of MB's charter capital as stated in the most recently audited financial statements involving members of

the Board of Directors, members of the Board of Supervisors, the Chief Executive Officer, major shareholders, related persons of managers, members of the Board of Supervisors or major shareholders of MB, and MB's subsidiaries or affiliated companies, except where the commercial bank is implementing a compulsory transfer plan;

- Deciding on the establishment of, or changes to the legal form of, MB's overseas commercial presence or subsidiaries;
- Deciding on the division, separation, consolidation, merger, conversion of legal form, dissolution or filing for bankruptcy of MB;
- Deciding on the selection of an independent auditing firm in accordance with the Law on Credit Institutions;
- Approving remedial plans in the event that MB is subject to early intervention under the Law on Credit Institutions;
- Deciding on measures to address significant financial fluctuations affecting MB; and
- Exercising other powers and performing other duties in accordance with applicable laws and the Charter.

4.2. Board of Directors

The Board of Directors is the governing body of MB and has full authority, on behalf of MB, to decide and exercise all rights and obligations of MB, except for matters falling within the authority of the General Meeting of Shareholders as prescribed by law and the Charter of MB.

The Board of Directors consists of no fewer than five (5) and no more than eleven (11) members. The specific number of members for each term is determined by the General Meeting of Shareholders. The term of office of the Board of Directors is five (5) years. The term of office of each member of the Board of Directors shall not exceed five (5) years, and members may be re-elected for an unlimited number of terms.

At least one-half (1/2) of the total members of the Board of Directors must be non-executive directors and independent directors, including at least one (1) independent director and at least two (2) full-time directors.

4.3. Board of Supervisors

The Board of Supervisors is elected by the General Meeting of Shareholders and is responsible for supervising and evaluating compliance with applicable laws, MB's internal regulations, the Charter, and the resolutions and decisions of the General Meeting of Shareholders and the Board of Directors. The Board of Supervisors also performs other functions, duties and powers as prescribed in its Charter of Organization and Operation, the Charter of MB and applicable laws.

The Board of Supervisors consists of at least five (5) members, with the specific number of members prescribed in the Charter of MB. The Board of Supervisors comprises the Chief Supervisor, the Deputy Chief Supervisor (where required based on operational needs from time

to time), and other members of the Board of Supervisors. At least one-half (1/2) of the members of the Board of Supervisors must serve on a full-time basis.

The term of office of the Board of Supervisors is no more than five (5) years and coincides with the term of the Board of Directors. The term of office of each member of the Board of Supervisors corresponds to the term of the Board of Supervisors.

4.4. Internal Audit Department

The Internal Audit Department is an organizational unit under the Board of Supervisors. It conducts independent and objective reviews and assessments of the adequacy of, and compliance with, the Bank's internal mechanisms, policies, procedures and regulations. It also provides recommendations to improve the effectiveness of the Bank's systems, processes and internal regulations, thereby contributing to the Bank's safe, efficient and lawful operations.

4.5. Board of Directors Office

The Board of Directors Office serves as the advisory and support unit for matters within the authority of the General Meeting of Shareholders, the Board of Directors and the Executive Management across the Group (including MB and its subsidiaries). It advises and assists the Board of Directors and the Executive Management in the Group's public relations and media activities, oversees investor relations and shareholder management, performs corporate secretarial functions, coordinates external affairs and logistical support for the Board of Directors, and carries out the administrative functions of the Group's Board of Directors Office.

4.6. Investment Division

The Investment Division is responsible for managing and overseeing the operations of MB's subsidiaries; implementing strategic investments, investment activities, mergers and acquisitions (M&A) transactions, and key projects of MB; managing investments funded by MB's equity capital (including asset investments, strategic equity investments, other equity investments, and the use of equity capital for ordinary business operations); managing the Group's investment activities; and monitoring the implementation of activities carried out by MB's management bodies.

4.7. Board of Management

The Board of Management is responsible for the day-to-day management and operation of MB. It organizes and implements MB's business strategies and operational strategies to achieve the objectives and business plans approved by the General Meeting of Shareholders and the Board of Directors.

4.8. Committees/Councils under the Board of Directors

❖ Senior Executive Committee

The Senior Executive Committee advises and assists the Board of Directors and the Chairman of the Board of Directors on matters within their authority, supports the Board in the timely handling of business matters, and assists the Board in overseeing senior management.

❖ Human Resources Committee

The Human Resources Committee advises the Board of Directors and the Chairman of the Board of Directors on organizational structure, human resources and remuneration matters relating to MB and its subsidiaries, and assists the Board in overseeing senior management with respect to organizational, personnel and remuneration matters.

❖ **Risk Management Committee**

The Risk Management Committee advises the Board of Directors on the Group's, MB's and its subsidiaries' risk management and compliance systems, and assists the Board in overseeing the internal control system, risk management system, compliance framework, and internal capital adequacy assessment.

❖ **Technology and Digital Transformation Committee**

The Technology and Digital Transformation Committee advises and assists the Board of Directors and the Chairman of the Board of Directors on technology, data and digital transformation matters relating to MB, its subsidiaries and the Group.

❖ **Group Coordination Council (GCC)**

The Group Coordination Council is responsible for coordinating and promoting the Group's governance activities; overseeing and facilitating the implementation of strategies, strategic initiatives and business plans; ensuring the rapid and sustainable development of MB and its subsidiaries; identifying areas requiring improvement; and coordinating and driving the implementation of solutions across the Group (including among MB, MB and its subsidiaries, and among subsidiaries) to address identified issues.

❖ **Risk Resolution Council**

The Risk Resolution Council is responsible for approving consolidated system-wide reports on the recovery of debts previously written off using risk provisions, including the results of collateral realization and the basis for such approvals; deciding on or approving the classification of debts and off-balance sheet commitments, the provisioning for credit losses, and the use of provisions for risk resolution across the system; and deciding on or approving measures for recovering debts previously written off using risk provisions throughout the system, including the realization of collateral.

4.9. Councils at the Executive Board level

❖ **Alco Council**

The Alco Council advises the General Director on decisions related to the management of the Bank's assets and liabilities, including: effective balance sheet management, establishing internal capital transfer mechanisms and FTP operating frameworks for each period, monitoring and evaluating the implementation of Alco Council resolutions, and other functions related to asset and liability management.

❖ **Risk Council**

The Risk Management Council is an advisory body to the CEO on matters concerning:

- (i) Implement and monitor the risk management system;
- (ii) Enact policies and regulations, and develop tools for measuring and monitoring risks;
- (iii) Implement the directives of the Board of Directors/CEO regarding the bank's risk management.

❖ **Capital Management Council**

The Capital Management Board is responsible for advising the General Director on capital management activities, including capital adequacy levels, proposing annual capital strategies/plans, and organizing the implementation of capital safety measures.

4.10. System Management agencies

❖ **CEO's Office**

The CEO's Office serves as the central coordinating body, providing daily/regular support to the CEO and the Executive Board. It develops and oversees business plans, internal communications, external relations activities, and reward and recognition programs, as well as initiatives within MB. It also develops, organizes, and implements Party and political work throughout the entire MB system.

❖ **Risk Management Department**

The Risk Management Department is responsible for comprehensively and effectively managing all types of risks across MB, including credit risk, market risk, liquidity risk, interest rate risk, operational risk, technology risk, fraud risk, reputational risk, country risk, and anti-money laundering... in accordance with Vietnamese regulations, the direction of the MB Board of Directors, and international best practices. It develops, manages, and monitors the implementation of the risk management strategy (risk appetite, risk limits, risk management policies, risk management tools, processes, and guidelines...) in line with MB's business strategy. It also organizes, manages, and effectively recovers non-performing loans throughout the MB system.

❖ **Finance and Accounting Department**

The Finance and Accounting Department is responsible for building, organizing, and implementing financial and accounting activities, financial reporting, accounting regulations, and tax matters throughout the MB system, ensuring efficiency and compliance with legal regulations. It also manages the financial and accounting affairs of the group (including MB and its member companies).

❖ **Human Resources Department**

The Human Resources Department is responsible for performing the following tasks: (i) developing and managing the group's human resources policies, (ii) developing the organizational model, implementing and monitoring human resources work throughout MB, and (iii) implementing the MB learning plan.

❖ **Network and Quality Management Department**

The Network and Quality Management Division is responsible for network development and operational management of MB's branch and transaction office system. The Network and Quality Management Division also oversees the overall quality of MB's services through the establishment and operation of service quality measurement tools, including internal and external assessments.

❖ **Product and Marketing Department**

The Product and Marketing Department is the focal point for product development and effective product management (Science and Technology, Corporate Customers) at MB; the development and implementation of centralized marketing strategies/programs for the entire system; and the brand strategy for MB Group.

❖ **Legal and Compliance Division**

The Legal and Compliance Department handles legal and compliance matters in governance, operations, and business activities; manages the Group's legal and compliance work, and MB's legal work abroad; manages the internal document system; organizes compliance work; develops and implements compliance monitoring and inspection, manages and directs self-inspection and monitoring activities of Tier 1 and/or Tier 1.5 units within MB; implements investigation work; manages the handling of complaints and denunciations; and resolves disputes.

❖ **Administrative Division**

The Administrative Department is responsible for: (i) Organizing, supervising, and inspecting administrative and management work throughout MB (document management - archiving - security, logistics - reception, security - safety, health care for employees), (ii) Managing projects for repairing and constructing new branch offices and auxiliary facilities of MB, (iii) Organizing, managing, and guiding the procurement of supplies and equipment for the bank.

❖ **Data Division**

The Data Department is responsible for performing the following tasks: (i) establishing, implementing, and monitoring the data strategy for the entire company; (ii) implementing data mining and in-depth analysis to create business value from data; (iii) managing and operating data governance activities; (iv) building and providing company-wide data reports and services; (v) building and managing the company-wide data architecture; and (vi) implementing the Group's overall data governance activities.

4.11. Business support agencies

❖ **Information Technology Department**

The IT Department performs key tasks including developing IT strategies and plans in line with the business development strategy of Military Commercial Joint Stock Bank (MB); managing and operating the entire IT infrastructure of MB to ensure effective support for business operations; and managing the IT vertical structure of MB and its subsidiaries.

❖ **Operations Department**

The Operations Division is responsible for: developing strategies, policies, regulations, standards, and operational plans across the entire system; organizing, implementing, and managing all operational support and business activities at MB.

❖ **Appraisal Division**

The Appraisal Division is responsible for the following main tasks: organizing, implementing, and managing appraisal activities, and managing the valuation of collateral assets throughout MB to ensure efficiency, professionalism, and effective risk control.

❖ **Credit Approval Center**

The credit approval center is the agency responsible for organizing, implementing, and managing credit approval activities, ensuring quality and timely approvals, and promoting business operations.

4.12. Business Units

❖ **Treasury**

The Capital and Money Market Business Unit performs the following main tasks: Trading capital, foreign exchange, and derivative products and services in the money market, capital market, and commodity market. Centrally managing capital resources, implementing asset and liability management solutions according to ALCO resolutions, and managing the system-wide foreign exchange position to focus on managing interest rate and exchange rate risks, diversifying products and services, and increasing profits for MB. Establishing and developing trading relationships and providing products and services of MB with domestic and foreign credit and financial institutions.

❖ **CIB**

The CIB segment provides comprehensive financial solutions for medium and large enterprises, ensuring rational, efficient, differentiated, sustainable growth while minimizing risk.

❖ **Small and Medium-sized Customer Division**

The Small and Medium-sized Enterprise (SME) Customer Segment provides specialized banking and financial products and services to individual SMEs across the country.

❖ **Individual Customer Division**

The Personal Banking division has the following main responsibilities: Serving the needs of individual customers for loans, savings, and development, providing a full range of services including: Payments, Card services, Remittances, Bancassurance, Private banking, mobile and internet banking, etc.

❖ **FDI and Strategic Clients Division**

The FDI and Strategic Clients Division organizes and implements business activities for FDI clients, public clients, and strategic clients.

❖ **Digital Banking Division**

The Digital Banking Division is responsible for developing strategies, implementing the

development of digital banking products and services, and organizing the implementation of digital banking business operations across the entire MB system.

4.13. Branches and transaction offices

Branches and transaction offices are the units that directly provide comprehensive solutions and products and services to customers, in their respective areas, based on MB's policies and strategies.

5. Information about the parent company, subsidiaries of the Issuer, companies that hold controlling stakes or controlling shares in the Issuer, and companies in which the Issuer holds controlling stakes or controlling shares.

Information regarding the parent company, subsidiaries of the Issuer, companies holding controlling stakes or controlling shares in the Issuer, and companies in which the Issuer holds controlling stakes or controlling shares/capital contributions for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time is as follows:

5.1. List of MB's parent companies, including those companies that have controlled or dominated MB for two consecutive years immediately preceding the year of registration for the public offering and up to the time of registration for the public offering.

Do not have.

5.2. List of MB's subsidiaries, companies in which MB holds controlling interest or a controlling stake for two consecutive years immediately preceding the year of registration for the public offering and up to the time of registration for the public offering.

No.	List of subsidiaries	Registered capital as of 30/06/2026	Ownership percentages and voting percentages as of 30/06/2026	Ownership percentages and voting percentages as of 31/12/2025	Ownership percentages and voting percentages as of 31/12/2024
1	MB Securities Joint Stock Company ("MBS")	10,009.6 billion VND	66.40%	66.76%	79.35%
2	MB Investment Fund Management Joint Stock Company ("MBCapital")	356.17 billion VND	90.77%	90.77%	90.77%
3	Military Commercial Bank Asset Management and Debt Collection Company Limited ("MBAMC")	665.86 billion VND	100.00%	100.00%	100.00%
4	MB Shinsei Consumer Credit Finance Company Limited ("Mcredit")	1.6 trillion VND	50.00%	50.00%	50.00%

No.	List of subsidiaries	Registered capital as of 30/06/2026	Ownership percentages and voting percentages as of 30/06/2026	Ownership percentages and voting percentages as of 31/12/2025	Ownership percentages and voting percentages as of 31/12/2024
5	Military Insurance Corporation (“MIC”)	2,115.03 billion VND	67.68%	67.68%	68.37%
6	MB Ageas Life Insurance Company Limited (“MB Life”)	1.5 trillion VND	61.00%	61.00%	61.00%
7	MB Cambodia Public Bank Limited (“MBCambodia”)	76,552,197 USD	100.00%	100.00%	100.00%
8	Vietnam Modern One-Member Limited Liability Bank (“MBV”) (*)	-	100.00%	100.00%	-

Source: Military Commercial Joint Stock Bank

(*) Source: MB's audited separate financial statements for the fiscal year 2025 and the self-prepared financial statements for the second quarter of 2026.

5.2.1. MB Securities Joint Stock Company

Full name : MB Securities Joint Stock Company

English name : MB Securities Joint Stock Company

Abbreviation : MBS

Date of establishment : December 9, 2013

Operating license : License No, 116/GP-UBCK issued by the State Securities Commission on December 9, 2013, and amended license No, 63/GPĐC-UBCK for the establishment and operation of a securities company on June 1st, 2026,

Registered capital at the time 30/06/2026 : 10,009.6 billion VND

ownership stake and voting rights in this company at the time 30/06/2026 : 66.40%

The ownership stake and voting rights of this company in MB, : 0%

- Main business activities : - Brokerage of commodity and securities contracts
- Details: Stock brokerage and derivatives brokerage,
- Other financial services activities: securities trading and derivatives trading,
- Financial service support activities: securities investment consulting, securities underwriting, derivative securities investment consulting, securities custody, securities clearing and registration, direct securities trading, securities sales advances, clearing and settlement of derivative securities transactions,

5.2.2. MB Investment Fund Management Joint Stock Company (MB Capital)

- Full name : MB Investment Fund Management Joint Stock Company
- English name : MB Capital Management Joint Stock Company
- Abbreviation : MB Capital
- Date of establishment : November 15th, 2007
- Operating license : License No, 21/UBCK-GP issued by the State Securities Commission on November 15th, 2007,
- Registered capital at the time 30/06/2026 : 356.17 billion VND
- ownership and voting rights at this company at the time 30/06/2026 : 90.77%
- The ownership stake and voting rights of this company in MB, : 0%
- Main business activities : Investment fund management, portfolio management, investment advisory services,

5.2.3. Military Commercial Bank's Debt Management and Asset Exploitation Company Limited

- Full name : Military Commercial Bank's Debt Management and Asset Exploitation Company Limited

English name : Military Bank Assets Management Company Limited

Abbreviation : MBAMC CO., LTD

Date of establishment : September 11th, 2002

Operating license : Business registration number 0105281799, issued by the Hanoi Department of Planning and Investment on September 11th, 2002,

Registered capital at the time 30/06/2026 : 665.86 billion VND

ownership stake and voting rights in this company at the time 30/06/2026 : 100%

The ownership stake and voting rights of this company in MB, : 0%

Main business activities : Debt management and asset recovery

5.2.4. MB Shinsei Consumer Credit Finance Company Limited

Full name : Financial company MB Shinsei Consumer Credit Co., Ltd,

English name : MB Shinsei Consumer Credit Finance Limited Liability Company

Abbreviation : MS Finance

Date of establishment : March 10th, 2016

Operating license : License No, 58/GP-NHNN issued by the State Bank of Vietnam on September 21st, 2017,

Registered capital at the time 30/06/2026 : 1.6 trillion VND

ownership stake and voting rights in this company at the time 30/06/2026 : 50%

The ownership stake and : 0%
voting rights of this
company in MB,

Main business activities : Consumer finance

5.2.5. Military Insurance Corporation

Full name : Military Insurance Corporation

English name : Military Insurance Corporation

Abbreviation : MIC

Date of establishment : October 8th, 2007

Operating license : License No, 43 GP/KDBH was first issued by the Ministry of Finance on October 8th, 2007,

Registered capital at the : 2,115.03 billion VND
time 30/06/2026

ownership stake and : 67.68%
voting rights in this
company at the time
30/06/2026

The ownership stake : 0%
and voting rights of this
company in MB,

Main business activities : Non-life insurance business,

5.2.6. MB Ageas Life Insurance Company Limited

Full name : MB Ageas Life Insurance Company Limited

English name : MB Ageas Life Insurance Company Limited

Abbreviation : MB Life

Date of establishment : July 21st, 2016

Operating license : License No, 74/GP/KDBH issued by the Ministry of Finance on July 21st, 2016

Registered capital at the : 1.5 trillion VND
time 30/06/2026

ownership stake and : 61%
voting rights in this
company at the time
30/06/2026

The ownership stake : 0%
and voting rights of this
company in MB,

Main business activities : Business in life insurance, health insurance, and financial
investments,

5.2.7. MB Cambodia Public Bank Limited

Full name : MB Cambodia Public Bank Limited

English name : MB Bank (Cambodia) Plc

Abbreviation : MB Cambodia

Date of establishment : January 2, 2023

Operating license : MOC-00021616 number issued by the Cambodian Ministry of
Commerce on January 2nd, 2023,

Registered capital at the : 76,552,197 USD
time 30/06/2026

MB's ownership stake : 100%
and voting rights in this
company at the time
30/06/2026

The ownership stake and : 0%
voting rights of this
company in MB,

Business operations : Commercial bank

5.2.8. Vietnam Modern One-Member Limited Liability Bank

Full name : Vietnam Modern One-Member Limited Liability Bank

English name : Modern Bank of Vietnam Limited

Abbreviation : MBV

ownership stake and : 100%
voting rights in this
company at the time
30/06/2026

The ownership stake and : 0%
voting rights of this
company in MB,

Business operations : Commercial bank

On October 17, 2024, the State Bank of Vietnam announced its decision on the compulsory transfer of Ocean Commercial One Member Limited Liability Bank to MB under the compulsory transfer plan approved by the State Bank of Vietnam. Following the compulsory transfer, Ocean Commercial One Member Limited Liability Bank continued to operate as a one-member limited liability bank wholly owned by MB, with MB holding 100% of its charter capital, and was permitted to conduct commercial banking activities in accordance with applicable regulations. Ocean Commercial One Member Limited Liability Bank was renamed Modern Bank of Vietnam Limited (MBV) pursuant to Decision No. 741/QĐ-TTGSNH1 dated December 5th, 2024, issued by Banking Supervision Agency I under the State Bank of Vietnam.

6. Information regarding the process of increasing and decreasing the charter capital of the Issuing Organization,

▪ Period from 1994 to 2009:

Military Commercial Joint Stock Bank has increased its capital from 20 billion VND to 5,300 billion VND.

Specifically, as follows:

No.	Time of capital increase	Registered capital before the increase (million VND)	Capital increase (million VND)	Registered capital after the increase (million VND)	The number of shares increased, (denomination of 10,000 VND)
1	1994		20,000	20,000	2,000,000
2	1995	20,000	30,158	50,158	3,015,800
3	1996	50,158	18,140	68,298	1,814,000
4	1997	68,298	31,702	100,000	3,170,200
5	1998	100,000	25,592	125,592	2,559,200
6	1999	125,592	20,048	145,640	2,004,800
7	2000	145,640	25,279	170,919	2,527,900
8	2001	170,919	38,132	209,051	3,813,200
9	2002	209,051	20,000	229,051	2,000,000

No.	Time of capital increase	Registered capital before the increase (million VND)	Capital increase (million VND)	Registered capital after the increase (million VND)	The number of shares increased, (denomination of 10,000 VND)
10	2003	229,051	50,949	280,000	5,094,900
11	2004	280,000	70,000	350,000	7,000,000
12	2005	350,000	100,000	450,000	10,000,000
13	2006	450,000	595,200	1,045,200	59,520,000
14	2007	1,045,200	954,800	2,000,000	95,480,000
15	2008	2,000,000	1,400,000	3,400,000	140,000,000
16	2009	3,400,000	1,900,000	5,300,000	190,000,000

All capital increases from the date of establishment until 2010 were approved by the General Shareholders' Meeting and the competent state management agencies. During this period, MB increased capital through the issuance of shares to pay dividends, the issuance of subscription rights to existing shareholders, and private placement of shares. MB commits to having carried out capital increases in compliance with relevant legal regulations.

▪ **Period from 2010 to present:**

Military Commercial Joint Stock Bank has carried out several rounds of increasing its charter capital, with details of these increases as follows:

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Table 1: MB's capital increase process

TT	Time of capital increase	Registered capital before increase (million VND)	Capital increase (million VND)	Registered capital after increase (million VND)	The number of shares increased,	Forms of capital increase	Legal basis	Auditor's opinion
1	2010	5,300,000.000	2,000,000.000	7,300,000.000	200,000,000	Phase 1: Issuance to existing shareholders, employees, and strategic shareholders, Phase 2: Issuance of bonus shares	- Certificate of Public Offering of Shares No, 706/GCN-UBCK dated October 11, 2010, - Business registration certificate number 0100283873, amended for the 29th time on June 27th, 2011,	Do not have
2	2012	7,300,000.000	2,700,000.000	10,000,000.000	270,000,000	Issued to existing shareholders and employees,	- Resolution of the General Meeting of Shareholders No, 300/NQ-MB-ĐHĐCĐ dated April 28th, 2011 - Business registration certificate number 0100283873, amended for the 31st time on March 29, 2012, - Certificate of Public Offering No, 132/GCN-UBCK issued by the State Securities Commission on December 28th, 2011,	Do not have
3	2013	10,000,000.000	625,000.000	10,625,000.000	62,500,000	Issuance to existing shareholders	- Shareholders' Meeting Resolution No, 24/MB-ĐHĐCĐ dated April 26, 2012 - Certificate of Public Offering of Shares No, 52/GCN-UBCK dated November 30th, 2012 - Business registration certificate number 0100283873, amended for the 33rd time on January 31st, 2013,	Do not have
		10,625,000.000	631,250.000	11,256,250.000	10,625,000.000	Issuance to existing shareholders	- Shareholders' Meeting Resolution No, 24/MB-ĐHĐCĐ dated April 26th, 2012 - Certificate of Public Offering No, 48/GCN-UBCK issued by the State	Do not have

TT	Time of capital increase	Registered capital before increase (million VND)	Capital increase (million VND)	Registered capital after increase (million VND)	The number of shares increased,	Forms of capital increase	Legal basis	Auditor's opinion
						and issuance to employees,	Securities Commission on October 1, 2013, and Document No, 7126/NHNN-TTGSNH issued by the State Bank of Vietnam on September 26th, 2013, - Business registration certificate number 0100283873, amended for the 35th time on April 12th, 2013,	
4	2014	11,256,250.000	337,687.500	11,593,937.500	33,768,750	Paying dividends in shares to existing shareholders,	- Shareholders' Meeting Resolution No, 09/MB-DHĐCĐ dated April 23, 2014 - Business registration certificate number 0100283873, amended for the 36th time on September 30th, 2014, - Official Letter No, 4790/UBCK-QLPH from the State Securities Commission dated August 26, 2014, regarding the issuance of shares to pay dividends by MBB,	Do not have
5	2015	11,593,937.500	347,818.120	11,941,755.620	34,781,812	Paying dividends in shares to existing shareholders,	- Shareholders' Meeting Resolution No, 08/MB-DHĐCĐ dated April 21, 2015 - Business registration certificate number 0100283873, amended for the 37th time on September 7th, 2015, - Official Letter No, 4694/UBCK-QLPH from the State Securities Commission dated July 28, 2015, regarding the issuance of shares to pay dividends, the issuance of ESOP, and the private placement of MBB shares,	Do not have
		11,941,755.620	152,181.880	12,093,937.500	15,218,188	Issued to employees,	- Shareholders' Meeting Resolution No, 08/MB-DHĐCĐ dated April 21, 2015 - Business registration certificate number 0100283873, amended for the 38th time on September 22nd, 2015,	Do not have
		12,093,937.500	3,906,062.500	16,000,000.000	390,606,250	Private release		

TT	Time of capital increase	Registered capital before increase (million VND)	Capital increase (million VND)	Registered capital after increase (million VND)	The number of shares increased,	Forms of capital increase	Legal basis	Auditor's opinion
							- Official Letter No, 4694/UBCK-QLPH from the State Securities Commission dated July 28th, 2015, regarding the issuance of shares to pay dividends, the issuance of ESOP, and the private placement of MBB shares,	
6	2016	16,000,000.000	311,818.180	16,311,818.180	31,181,818	Merger of Song Da Finance Company	- Shareholders' Meeting Resolution No, 22/MB-DHĐCD dated October 6th, 2015 - On February 5, 2016, the Chairman of the State Securities Commission issued Certificate of Registration for the issuance of shares for exchange No, 11/GCN-UBCK to Military Commercial Joint Stock Bank, - Business registration certificate number 0100283873, amended for the 39th time on April 5th, 2016,	Do not have
		16,311,818.180	815,590.910	17,127,409.090	81,559,091	Paying dividends in to existing shareholders,	- Shareholders' Meeting Resolution No, 11/MB-DHĐCD dated April 28, 2016 - Business registration certificate number 0100283873, amended for the 40th time on November 10, 2016, - Official Letter No, 6723/UBCK-QLCB from the State Securities Commission dated October 6th, 2016, regarding the issuance of shares to pay dividends by MBB,	Do not have
7	2017	17,127,409.090	856,370.450	17,983,779.540	85,637,045	Paying dividends in to existing shareholders,	- Shareholders' Meeting Resolution No, 08/MB-DHĐCD dated April 26, 2017 - Business registration certificate number 0100283873, amended for the 41st time on October 19th, 2017,	Do not have
		17,983,779.540	171,274.090	18,155,053.630	17,127,409	Issued employees, to	- Official Letter No, 6062/UBCK-QLCB from the State Securities Commission	Do not have

TT	Time of capital increase	Registered capital before increase (million VND)	Capital increase (million VND)	Registered capital after increase (million VND)	The number of shares increased,	Forms of capital increase	Legal basis	Auditor's opinion
							dated September 11th, 2017, regarding the issuance of shares to pay dividends by MBB, - Official Letter No, 6063/UBCK-QLCB from the State Securities Commission dated September 11th, 2017, regarding the issuance of shares under MBB's employee stock option program,	
8	2018	18,155,053.630	3,449,460.180	21,604,513.810	344,946,018	Paying dividends in shares and raising capital from equity,	- Shareholders' Meeting Resolution No, 05/MB-DHĐCĐ dated March 29, 2018 - Business registration certificate number 0100283873, amended for the 42nd time on July 31st, 2018, - Official Letter No, 3577/UBCK-QLCB from the State Securities Commission dated June 6th, 2018, regarding the issuance of shares to pay dividends and the issuance of shares to increase share capital from MBB's equity,	Do not have
9	2019	21,604,513.810	1,690,718.720	23,295,232.530	169,071,872	Paying dividends in shares to existing shareholders,	- Shareholders' Meeting Resolution No, 26/MB-DHĐCĐ dated July 24th, 2019 - Business registration certificate number 0100283873, amended for the 44th time on December 5, 2019,	Do not have
		23,295,232.530	432,090.270	23,727,322.800	43,209,027	Issued employees, to	- Official Letter No, 5154/UBCK-QLCB from the State Securities Commission dated August 26th, 2019, regarding the issuance of shares to pay dividends by MBB, - Official Letter No, 5307/UBCK-QLCB from the State Securities Commission dated September 3rd, 2019, regarding the issuance of shares under MBB's employee stock option program,	

TT	Time of capital increase	Registered capital before increase (million VND)	Capital increase (million VND)	Registered capital after increase (million VND)	The number of shares increased,	Forms of capital increase	Legal basis	Auditor's opinion
10	2020	23,727,322.800	643,105.810	24,370,428.610	64,310,581	Private placement for professional securities investors,	- Shareholders' Meeting Resolution No, 26/MB-ĐHĐCĐ dated July 24, 2019 - Business registration certificate number 0100283873, amended for the 45th time on March 31st, 2020, - Official Letter No, 1089/UBCK-QLCB from the State Securities Commission dated February 21st, 2020, regarding the registration dossier for private placement of shares,	Do not have
		24,370,428.610	3,617,140.110	27,987,568.720	361,714,011	Paying dividends in to existing shareholders,	- Shareholders' Meeting Resolution No, 18/MB-ĐHĐCĐ dated June 24th, 2020 - Business registration certificate number 0100283873, amended for the 47th time on November 18th, 2020, - Official Letter No, 5624/UBCK-QLCB from the State Securities Commission dated September 17th, 2020, regarding the issuance of shares to pay dividends by MBB,	Do not have
11	2021	27,987,568.720	9,795,649.050	37,783,217.770	979,564,905	Paying dividends in to existing shareholders,	- Shareholders' Meeting Resolution No, 10/MB-ĐHĐCĐ dated April 27th, 2021 - Business registration certificate number 0100283873, amended for the 49th time on August 27th, 2021, - Official Letter No, 3073/UBCK-QLCB from the State Securities Commission dated June 23rd to pay dividends by MBB,	Do not have
12	2022	37,783,217.770	7,556,643.560	45,339,861.330	755,664,356	Paying dividends in to existing shareholders,	- Shareholders' Meeting Resolution No, 08/MB-ĐHĐCĐ dated April 25th, 2022 - Business registration certificate number 0100283873, 50th amendment, dated September 20th, 2022,	Do not have

TT	Time of capital increase	Registered capital before increase (million VND)	Capital increase (million VND)	Registered capital after increase (million VND)	The number of shares increased,	Forms of capital increase	Legal basis	Auditor's opinion
							- Official Letter No, 5030/UBCK-QLCB from the State Securities Commission dated August 2nd, 2022, regarding the issuance of shares to pay dividends by MBB,	
13	2023	45,339,861.330	6,800,979.190	52,140,840.520	680,097,919	Paying dividends in shares to existing shareholders,	- Shareholders' Meeting Resolution No, 09/NQ-MB-ĐHĐCĐ dated April 25th, 2023 - Business registration certificate number 0100283873, amended for the 53rd time on August 2nd, 2023, - Official Letter No, 4348/UBCK-QLCB from the State Securities Commission dated July 4th, 2023, regarding the report on the issuance of shares to pay dividends by MBB,	Do not have
14	2024	52,140,840.520	730,000.000	52,870,840.520	73,000,000	Private placement for professional securities investors,	- Shareholders' Meeting Resolution No, 12/NQ-MB-ĐHĐCĐ dated April 19th, 2024 - Business registration certificate number 0100283873, amended for the 54th time on May 16th, 2024, - Official Letter No, 1241/UBCK-QLCB from the State Securities Commission dated February 29th, 2024, regarding the registration dossier for the private placement of MBB shares,	Do not have
		52,870,840.520	192,400.000	53,063,240.520	19,240,000	Issuing stock options to employees of the company,	- Shareholders' Meeting Resolution No, 12/NQ-MB-ĐHĐCĐ dated April 19, 2024 - Official document No, 3303/UBCK-QLCB dated May 27th, 2024, regarding ESOP issuance documents,	Do not have

TT	Time of capital increase	Registered capital before increase (million VND)	Capital increase (million VND)	Registered capital after increase (million VND)	The number of shares increased,	Forms of capital increase	Legal basis	Auditor's opinion
							- Decision No, 2571/QĐ-NHNN on amending the content of the Establishment and Operation License of Military Commercial Joint Stock Bank dated November 25th, 2024	
15	2025	53,063,240.520	7,959,486.070	61,022,726.590	795,948,607	Issuing shares to pay dividends for 2023	- Shareholders' Meeting Resolution No, 12/NQ-MB-ĐHĐCĐ dated April 19, 2024 - Official document No, 8830/UBCK-QLCB dated December 25th, 2024, from the State Securities Commission regarding the report dossier for issuing shares as dividend payments, - Official Letter No, 371/UBCK-QLCB dated January 14th, 2025, from the State Securities Commission regarding the receipt of documents reporting the results of the issuance of shares for dividend payment, - Decision No, 236/QĐ-NHNN dated February 14th, 2025, on amending the content of the establishment and operation license of Military Commercial Joint Stock Bank,	Do not have
		61,022,726.590	19,527,272.500	80,549,999.090	1,952,727,250	Issuing shares to pay dividends in 2024	- General Meeting of Shareholders Resolution No, 19/NQ-MB-ĐHĐCĐ dated April 26th, 2025 - Official Letter No, 3981/UBCK-QLCB dated August 1st, 2025, from the State Securities Commission regarding the report dossier for issuing shares as dividend payments, - Official Letter No, 4691/UBCK-QLCB dated August 26th, 2025, from the State	Do not have

TT	Time of capital increase	Registered capital before increase (million VND)	Capital increase (million VND)	Registered capital after increase (million VND)	The number of shares increased,	Forms of capital increase	Legal basis	Auditor's opinion
							Securities Commission regarding the receipt of documents reporting the results of the issuance of shares for dividend payment, - Decision No, 3269/QĐ-NHNN dated September 24th, 2025, on amending the content of the establishment and operation license of Military Commercial Joint Stock Bank,	

Source: Military Commercial Joint Stock Bank

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7. Information regarding the Issuer's major capital contributions and divestments in other businesses

Capital contributions and divestments in the two consecutive years immediately preceding the year of registration for the public offering and up to the present time with a value of 10% or more of the total assets recorded in the Issuer's most recent financial statement at the time of implementation: None.

8. Information about outstanding securities

8.1. Common Stock

Table 2: Shareholder structure as of 30/06/2026

TT	Shareholders	Number (people)	Number of shares	Percentage (%)
I	Domestic shareholders	234,561	6,267,091,161	77.80
1	Institutional shareholders	406	4,429,282,510	54.99
2	Individual shareholders	234,155	1,837,808,651	22.81
II	Foreign shareholders	1,121	1,787,908,748	22.20
1	Institutional shareholders	265	1,779,112,413	22.09
2	Individual shareholders	856	8,796,335	0.11
3	Economic organizations in which foreign investors hold more than 50% of the charter capital,	0	0	0
	Total	235,682	8,054,999,909	100

MB shareholders as of 30/06/2026 , provided by VSDC,

8.2. Preferred stock

Do not have

8.3. Other types of securities

In addition to the aforementioned outstanding common shares, as of 30/06/2026, MB had outstanding bonds worth VND 42,020,000 at par value. Details of the outstanding bonds at MB are as follows:

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Table 3: List of issued bonds and outstanding debt at MB

TT	Bond Code	Bond balance (bonds)	Total face value of bonds (million VND)	Release date	Maturity date	Type of bond	Bond interest rate at the time of issuance (/year)	Current bond yield (/year)	Term (years)	Important terms and conditions
1	MBB12608	30,000	3,000,000	May 21, 2026	May 21, 2029	Non-convertible bonds, without individual warrants,	8.3000%	8.3000%	3	Do not have
2	MB. 2018. 10Y. 01	1,700	170,000	October 16, 2018	October 16, 2028	Non-convertible bonds, without individual warrants,	8.5750%	6.4750%	10	Do not have
3	MB. 2018. 10Y. 02	1,400	140,000	October 17, 2018	October 17, 2028	Non-convertible bonds, without individual warrants,	8.5000%	8.5000%	10	Do not have
4	MB. 2018. 10Y. 03	250	25,000	October 26, 2018	October 26, 2028	Non-convertible bonds, without individual warrants,	8.5000%	8.5000%	10	Do not have
5	MB. 2018. 10Y. 04	450	45,000	November 28, 2018	November 28, 2028	Non-convertible bonds, without individual warrants,	8.5000%	8.5000%	10	Do not have
6	MB. 2018. 10Y. 05	200	20,000	November 28, 2018	November 28, 2028	Non-convertible bonds, without individual warrants,	8.5000%	8.5000%	10	Do not have
7	MB. 2019. 10Y. 01	600	60,000	September 30, 2019	September 30, 2029	Non-convertible bonds, without individual warrants,	8.6000%	8.6000%	10	Do not have
8	MB. 2019. 10Y. 02	800	80,000	November 4, 2019	04/11/2029	Non-convertible bonds, without individual warrants,	8.7000%	8.7000%	10	Do not have
9	MB. BOND. 2017. 10Y. 01	5,000	500,000	September 7, 2017	07/09/2027	Non-convertible bonds, without individual warrants,	8.4000%	8.6000%	10	Do not have
10	MB. BOND. 2017. 10Y. 08	200	20,000	October 10, 2017	October 10, 2027	Non-convertible bonds, without individual warrants,	8.4000%	8.6000%	10	Do not have
11	MBB12501	1,000	100,000	April 29, 2025	April 29, 2032	Non-convertible bonds, without individual warrants,	6.2750%	7.5000%	7	Do not have
12	MBB12503	2,000	200,000	May 9, 2025	May 9, 2033	Non-convertible bonds, without individual warrants,	6.3750%	7.6000%	8	Do not have
13	MBB12504	500	50,000	May 14, 2025	May 14, 2032	Non-convertible bonds, without individual warrants,	6.1750%	7.4000%	7	Do not have
14	MBB12505	4,000	400,000	May 30, 2025	May 30, 2033	Non-convertible bonds, without individual warrants,	6.3750%	7.6000%	8	Do not have
15	MBB12506	500	50,000	June 6, 2025	June 6, 2032	Non-convertible bonds, without individual warrants,	6.1750%	6.1750%	7	Do not have
16	MBB12507	20,000	2,000,000	June 18, 2025	June 18, 2035	Non-convertible bonds, without individual warrants,	6.4750%	6.4750%	10	Do not have

TT	Bond Code	Bond balance (bonds)	Total face value of bonds (million VND)	Release date	Maturity date	Type of bond	Bond interest rate at the time of issuance (/year)	Current bond yield	Term (years)	Important terms and conditions
								(/year)		
17	MBB12509	2,000	200,000	June 20, 2025	June 20, 2033	Non-convertible bonds, without individual warrants,	6.3750%	6.3750%	8	Do not have
18	MBB12511	50,000	5,000,000	June 24, 2025	June 24, 2028	Non-convertible bonds, without individual warrants,	5.4000%	5.4000%	3	Do not have
19	MBB12512	5,000	500,000	June 24, 2025	June 24, 2032	Non-convertible bonds without individual warrants	6.1750%	6.1750%	7	Do not have
20	MBB12513	500	50,000	July 7, 2025	07/07/2033	Non-convertible bonds without individual warrants	6.3750%	6.3750%	8	Do not have
21	MBB12514	10,000	1,000,000	July 16, 2025	July 16, 2035	Non-convertible bonds, without individual warrants,	6.4750%	6.4750%	10	Do not have
22	MBB12515	2,500	250,000	July 18, 2025	July 18, 2033	Non-convertible bonds, without individual warrants,	6.3750%	6.3750%	8	Do not have
23	MBB12516	2,500	250,000	July 18, 2025	July 18, 2033	Non-convertible bonds, without individual warrants,	6.3750%	6.3750%	8	Do not have
24	MBB12517	10,000	1,000,000	July 21, 2025	July 21, 2033	Non-convertible bonds, without individual warrants,	6.3750%	6.9000%	8	Do not have
25	MBB12518	1,000	100,000	July 23, 2025	July 23, 2035	Non-convertible bonds without individual warrants	6.4750%	6.4750%	10	Do not have
26	MBB12519	2,800	280,000	August 6, 2025	August 6, 2033	Non-convertible bonds without individual warrants	6.3750%	6.3750%	8	Do not have
27	MBB12520	20,000	2,000,000	August 12, 2025	August 12, 2028	Non-convertible bonds without individual warrants	5.6500%	5.6500%	3	Do not have
28	MBB12521	2,000	200,000	August 20, 2025	August 20, 2032	Non-convertible bonds, without individual warrants,	6.3000%	6.7188%	7	Do not have
29	MBB12522	2,000	200,000	August 26, 2025	August 26, 2033	Non-convertible bonds, without individual warrants,	6.3750%	6.3750%	8	Do not have
30	MBB12523	700	70,000	August 29, 2025	August 29, 2035	Non-convertible bonds without individual warrants	6.4750%	6.4750%	10	Do not have
31	MBB12524	30,000	3,000,000	September 3, 2025	03/09/2028	Non-convertible bonds without individual warrants	5.8500%	5.8500%	3	Do not have
32	MBB12525	30,000	3,000,000	08/09/2025	08/09/2028	Non-convertible bonds, without individual warrants,	5.6000%	5.6000%	3	Do not have
33	MBB12526	7,450	745,000	September 30, 2025	September 30, 2032	Non-convertible bonds, without individual warrants,	6.2000%	6.2000%	7	Do not have

TT	Bond Code	Bond balance (bonds)	Total face value of bonds (million VND)	Release date	Maturity date	Type of bond	Bond interest rate at the time of issuance (/year)	Current bond yield (/year)	Term (years)	Important terms and conditions
34	MBB12527	500	50,000	December 15, 2025	December 15, 2032	Non-convertible bonds, without individual warrants,	7.0250%	7.0250%	7	Do not have
35	MBB12528	6,000	600,000	December 16, 2025	December 16, 2032	Non-convertible bonds, without individual warrants,	7.2750%	7.2750%	7	Do not have
36	MBB12529	1,000	100,000	December 17, 2025	December 17, 2032	Non-convertible bonds, without individual warrants,	7.0250%	7.0250%	7	Do not have
37	MBB12530	5,000	500,000	December 22, 2025	December 22, 2035	Non-convertible bonds without individual warrants	7.0000%	7.0000%	10	Do not have
38	MBB12531	4,300	430,000	December 29, 2025	December 29, 2032	Non-convertible bonds without individual warrants	6.7000%	6.7000%	7	Do not have
39	MBB12532	1,500	150,000	December 30, 2025	December 30, 2032	Non-convertible bonds without individual warrants	7.0250%	7.0250%	7	Do not have
40	MBB12533	5,000	500,000	December 30, 2025	December 30, 2032	Non-convertible bonds without individual warrants	6.4000%	6.4000%	7	Do not have
41	MBB12601	5,000	500,000	April 21, 2026	April 21, 2033	Non-convertible bonds without individual warrants	8.0000%	8.0000%	7	Do not have
42	MBB12602	12,000	1,200,000	April 22, 2026	April 22, 2033	Non-convertible bonds, without individual warrants,	8.0000%	8.0000%	7	Do not have
43	MBB12603	35,000	3,500,000	May 12, 2026	12/05/2036	Non-convertible bonds, without individual warrants,	8.2000%	8.2000%	10	Do not have
44	MBB12604	3,000	300,000	May 15, 2026	May 15, 2036	Non-convertible bonds without individual warrants	8.3000%	8.3000%	10	Do not have
45	MBB12605	15,000	1,500,000	May 28, 2026	May 28, 2036	Non-convertible bonds, without individual warrants,	8.2000%	8.2000%	10	Do not have
46	MBB12606	500	50,000	May 15, 2026	May 15, 2036	Non-convertible bonds without individual warrants	8.3000%	8.3000%	10	Do not have
47	MBB12607	1,000	100,000	May 19, 2026	May 19, 2036	Non-convertible bonds without individual warrants	8.3000%	8.3000%	10	Do not have
48	MBB12609	2,000	200,000	May 26, 2026	May 26, 2036	Non-convertible bonds without individual warrants	8.3000%	8.3000%	10	Do not have
49	MBB12610	3,000	300,000	May 28, 2026	May 28, 2031	Non-convertible bonds, without individual warrants,	8.3000%	8.3000%	5	Do not have
50	MBB12611	1,000	100,000	May 29, 2026	May 29, 2036	Non-convertible bonds without individual warrants	8.3000%	8.3000%	10	Do not have

TT	Bond Code	Bond balance (bonds)	Total face value of bonds (million VND)	Release date	Maturity date	Type of bond	Bond interest rate at the time of issuance (/year)	Current bond yield (/year)	Term (years)	Important terms and conditions
51	MBBH2128002	10,000	100,000	August 31, 2021	August 31, 2028	Non-convertible bonds, without individual warrants,	7.2250%	6.3750%	7	Do not have
52	MBBL2128001	17,000	170,000	August 31, 2021	August 31, 2028	Non-convertible bonds, without individual warrants,	7.2250%	6.3750%	7	Do not have
53	MBBL2128004	12,000	120,000	September 10, 2021	September 10, 2028	Non-convertible bonds, without individual warrants,	7.2250%	6.3750%	7	Do not have
54	MBBL2128005	24,500	245,000	September 20, 2021	September 20, 2028	Non-convertible bonds, without individual warrants,	7.2250%	6.3750%	7	Do not have
55	MBBL2128008	20,000	200,000	October 5, 2021	October 5, 2028	Non-convertible bonds, without individual warrants,	7.2250%	6.3750%	7	Do not have
56	MBBL2128009	22,000	220,000	October 25, 2021	October 25, 2028	Non-convertible bonds, without individual warrants,	7.2000%	7.2000%	7	Do not have
57	MBBL2128011	8,000	80,000	October 25, 2021	October 25, 2028	Non-convertible bonds, without individual warrants,	7.2250%	6.3750%	7	Do not have
58	MBBL2229021	200	200,000	December 30, 2022	December 30, 2029	Non-convertible bonds, without individual warrants,	8.8000%	8.8000%	7	Do not have
59	MBBL2328008	50	50,000	December 12, 2023	December 13, 2028	Non-convertible bonds, without individual warrants,	6.6750%	6.8750%	5	Do not have
60	MBBL2330001	100	100,000	September 22, 2023	September 22, 2030	Non-convertible bonds, without individual warrants,	7.5000%	7.5000%	7	Do not have
61	MBBL2330002	200	200,000	September 29, 2023	September 29, 2030	Non-convertible bonds, without individual warrants,	7.5000%	7.5000%	7	Do not have
62	MBBL2330003	50	50,000	October 3, 2023	October 3, 2030	Non-convertible bonds, without individual warrants,	7.0000%	6.1750%	7	Do not have
63	MBBL2431023	500	50,000	December 19, 2024	December 19, 2031	Non-convertible bonds, without individual warrants,	6.2750%	6.2750%	7	Do not have
64	MBBL2431024	1,000	100,000	December 20, 2024	December 20, 2031	Non-convertible bonds, without individual warrants,	6.1750%	6.7000%	7	Do not have
65	MBBL2432004	200	200,000	April 4, 2024	April 4, 2032	Non-convertible bonds, without individual warrants,	6.2750%	6.2750%	8	Do not have
66	MBBL2432022	10,000	1,000,000	December 17, 2024	December 17, 2032	Non-convertible bonds, without individual warrants,	6.4000%	6.4000%	8	Do not have
67	MBBL2432025	3,000	300,000	December 20, 2024	December 20, 2032	Non-convertible bonds, without individual warrants,	6.2750%	6.2750%	8	Do not have

TT	Bond Code	Bond balance (bonds)	Total face value of bonds (million VND)	Release date	Maturity date	Type of bond	Bond interest rate at the time of issuance (/year)	Current bond yield (/year)	Term (years)	Important terms and conditions
68	MBBL2432026	500	50,000	December 23, 2024	December 23, 2032	Non-convertible bonds, without individual warrants,	6.2750%	6.2750%	8	Do not have
69	MBBL2432027	7,000	700,000	December 23, 2024	December 23, 2032	Non-convertible bonds, without individual warrants,	6.2750%	6.2750%	8	Do not have
70	MBB12613	1,000	100,000	05/06/2026	05/06/2036	Non-convertible bonds, without individual warrants,	8.3000%	8.3000%	10	Do not have
71	MBB12612	500	50,000	05/06/2026	05/06/2036	Non-convertible bonds without individual warrants	8.3000%	8.3000%	10	Do not have
72	MBB12614	1,500	150,000	June 9, 2026	June 9, 2026	Non-convertible bonds, without individual warrants,	8.4000%	8.4000%	10	Do not have
73	MBB12615	1,000	100,000	June 18, 2026	June 18, 2036	Non-convertible bonds, without individual warrants,	8.3000%	8.3000%	10	Do not have
74	MBB12616	2,000	200,000	June 19, 2026	June 19, 2036	Non-convertible bonds, without individual warrants,	8.3000%	8.3000%	10	Do not have
75	MBB12617	20,000	2,000,000	June 22, 2026	June 22, 2029	Non-convertible bonds, without individual warrants,	8.6000%	8.6000%	3	Do not have
76	MBB12618	5,000	500,000	June 29, 2026	June 29, 2031	Non-convertible bonds, without individual warrants,	8.3000%	8.3000%	5	Do not have
Total		515,150	42,020,000							

Source: Military Commercial Joint Stock Bank

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9. Information on foreign ownership ratios

- The maximum foreign ownership ratio in an Issuer, as stipulated by law, is 30%.
- The maximum foreign ownership ratio in the Issuing Organization, as decided by the General Meeting of Shareholders and stipulated in the Articles of Association, is 23.2351%.
- Based on document No. 3302/UBCK-PTTT dated July 2, 2021, from the State Securities Commission of Vietnam, the maximum foreign ownership ratio in MB is 23.2351%.
- According to information on foreign investor ownership confirmed by VSDC, the percentage of foreign investors' ownership in MB as of 30/06/2026 (including both institutions and individuals) was 1,787,908,748 shares, corresponding to an ownership ratio of 22.1963%.

10. Business operations

10.1. Characteristics of business operations

10.1.1 Products and services

MB provides commercial banking activities, products, and services in accordance with the law and regulations of the State Bank of Vietnam, including the following activities:

- **Credit granting activities:**

MB provides credit in the following forms: Loans, Discounting, Rediscounting, Bank guarantees, Credit card issuance, Domestic factoring; international factoring, Letters of credit, and other forms of credit as prescribed by the Governor of the State Bank of Vietnam.

- **Other banking activities**

We accept demand deposits, time deposits, savings deposits, and other types of deposits.

Issuing certificates of deposit.

Open payment accounts for domestic and international customers.

Providing means of payment.

Providing the following account-based payment services: Domestic payment services including checks, payment orders, payment authorizations, collection orders, collection authorizations, money transfers, bank cards, collection and disbursement services, and other payment services in accordance with legal regulations; International payment services after obtaining written approval from the State Bank of Vietnam; and other payment services as prescribed by the Governor of the State Bank of Vietnam.

Other banking activities comply with legal regulations. MB's establishment and operation license, and the approval of competent state authorities.

- **Borrowing, depositing money, buying, and selling securities.**

MB is eligible to borrow from the State Bank of Vietnam in the form of refinancing, as stipulated in the Law on the State Bank of Vietnam.

MB is authorized to buy and sell securities with the State Bank of Vietnam in accordance with the provisions of the Law on the State Bank of Vietnam.

MB is authorized to lend, borrow, deposit, receive deposits, and buy and sell securities with a maturity date with credit institutions and branches of foreign banks in accordance with the regulations of the Governor of the State Bank of Vietnam.

MB is permitted to borrow from foreign sources in accordance with the law.

- **Open an account**

MB opens a payment account at the State Bank of Vietnam and maintains the required reserve amount in this account.

MB has opened a payment account at a credit institution that provides payment services through accounts.

MB is authorized to open overseas payment accounts in accordance with the law on foreign exchange.

- **Organizing and participating in payment systems**

MB has its own internal payment system and participates in the national interbank payment system.

MB participates in the international payment system in accordance with the law.

- **Investment activities, capital contributions, and share purchases**

MB is authorized to conduct investment, capital contribution, and share acquisition activities domestically and internationally in accordance with the regulations of the State Bank of Vietnam and other relevant laws as follows:

Establishing, acquiring, receiving transfers of subsidiaries and affiliated companies, and contributing capital to or purchasing shares of enterprises, credit institutions, and other authorized organizations, both domestically and internationally, in accordance with legal regulations.

MB invests in joint ventures, forms partnerships, contributes capital, cooperates in investment, and develops projects in accordance with the law.

Delegation and acceptance of delegation in investment activities.

Other investment, capital contribution, and share purchase activities must comply with legal regulations,

- **Consignment and agency services, subcontracting.**

MB is authorized to act as trustee, receive trusteeship, and act as agent in banking operations, and to act as payment agent in accordance with the regulations of the Governor of the State Bank of Vietnam.

MB conducts insurance agency activities in accordance with the law on insurance business. with the scope of insurance agency activities as prescribed by the Governor of the State Bank of Vietnam.

- **Foreign exchange trading, provision of foreign exchange services and derivative products.**

MB conducts business and provides the following services and products to domestic and international customers:

1. 1. Foreign exchange.

1. 2. Derivatives on interest rates, foreign exchange, currencies, and other financial assets (including commodity price derivatives as regulated by the State Bank of Vietnam).

Foreign exchange trading and the provision of foreign exchange services to customers are conducted in accordance with the laws on foreign exchange.

MB is authorized to offer commodity price derivative products in accordance with legal regulations.

• **Other activities**

MB conducts the following other business activities as prescribed by the Governor of the State Bank of Vietnam:

1. 1. Cash management services; treasury services for credit institutions and branches of foreign banks; asset safekeeping services. safe deposit box rental.

1. 2. Providing money transfer, collection, disbursement, and other payment services not conducted through bank accounts.

1. 3. Buying and selling State Bank of Vietnam bills, corporate bonds; buying and selling other securities. except for buying and selling securities specified in Clause 2. 1 of this Article.

1. 4. Currency brokerage services.

1. 5. Gold trading.

1. 6. Other services related to factoring and letters of credit.

1. 7. Providing advice on banking operations and other business activities as stipulated in MB's license.

1. 8. Participating in the money market.

1. 9. Buying and selling debt.

1. 10. Other business activities as prescribed by the Governor of the State Bank of Vietnam.

2. MB is permitted to conduct the following other business activities in accordance with relevant laws:

2. 1. Buying and selling government debt instruments. government-guaranteed bonds. and local government bonds.

2. 2. Issuing bonds.

2. 3. Securities custody.

2. 4. Supervisory banking operations; custodial banking operations.

2. 5. Asset management agents for lenders that are international financial institutions. foreign credit institutions. credit institutions. or branches of foreign banks.

2. 6. Other activities in accordance with relevant laws and regulations issued by competent state agencies.

3. The System of the Society for Worldwide Interbank Financial Telecommunication (SWIFT)
 - The international card payment system of the international card organization Visa.
 - The international card payment system of the international card organization MasterCard.
 - The international card payment system of the JCB card organization.
 - The international card payment system of the UPI international card organization.
4. MB is permitted to conduct other business activities related to banking operations in addition to those listed above as stipulated by the Governor of the State Bank of Vietnam; other activities in accordance with the Law on Credit Institutions and other relevant legal regulations.

10.1.2 The proportion of products and services in total revenue and total operating income

Table 4: Proportion of products and services in total revenue (consolidated)

TT	Target	2024		2025		June 2026	
		Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)
1	Interest income and similar income	69,061,893	68.29	89,088,116	73.27	62,988,909	77.82
2	Income from service activities	14,602,602	14.44	18,062,236	14.86	9,833,528	12.15
3	Income from foreign exchange trading	7,057,250	6.98	5,077,663	4.18	4,283,802	5.29
4	Income from trading securities	2,553,518	2.53	1,048,998	0.86	630,564	0.78
5	Income from buying and selling investment securities and long-term investments	3,136,652	3.10	1,658,738	1.36	261,677	0.32
6	Income from other activities	4,658,444	4.61	6,479,624	5.33	2,925,624	3.61
7	Income from equity investments	52,643	0.05	174,344	0.14	24,376	0.03
	Total	101,123,002	100.00	121,589,719	100.00	80,948,480	100.00

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 5: The proportion of products and services in total revenue (separated)

TT	Target	2024		2025		June 2026	
		Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)
1	Interest income and similar income	61,597,454	73.08	79,247,389	76.88	57,105,105	81.93
2	Income from service activities	5,881,302	6.98	8,255,433	8.01	4,495,886	6.45
3	Income from foreign exchange trading	7,050,229	8.36	5,071,668	4.92	4,276,703	6.14

TT	Target	2024		2025		June 2026	
		Value (million VND)	Perce tage (%)	Value (million VND)	Perce ntage (%)	Value (million VND)	Perce ntage (%)
4	Income from trading securities	1,582,842	1.88	359,335	0.35	136,919	0.20
5	Income from buying and selling investment securities and long-term investments,	2,976,354	3.53	1,400,453	1.36	166,116	0.24
6	Income from other activities	4,263,536	5.06	5,844,439	5.67	2,713,774	3.89
7	Income from equity investments	940,899	1.12	2,906,796	2.82	805,928	1.16
	Total	84,292,616	100.00	103,085,513	100.00	69,700,431	100.00

Source: Audited separate financial statements for 2024 , 2025 and separate financial statements for the second quarter of 2026

Table 6: Proportion of products and services in total operating income (consolidated)

TT	Target	2024		2025		June 2026	
		Value (million VND)	Perce tage (%)	Value (million VND)	Perce tage (%)	Value (million VND)	Perce tage (%)
1	Interest income and similar income	41,152,219	74.26	51,610,117	76.24	31,806,771	84.00
2	Income from service activities	4,368,249	7.88	6,578,681	9.72	3,514,419	9.28
3	Income from foreign exchange trading	2,000,164	3.61	1,756,922	2.60	105,534	0.28
4	Income from trading securities	1,756,022	3.17	668,384	0.99	249,524	0.66
5	Income from buying and selling investment securities and long-term investments,	2,803,105	5.06	1,590,093	2.35	3,587	0.01
6	Income from other activities	3,280,820	5.92	5,314,474	7.85	2,160,309	5.71
7	Income from equity investments	52,643	0.10	174,344	0.26	24,376	0.06
	Total	55,413,222	100.00	67,693,015	100.00	37,864,520	100.00

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 7: Proportion of products and services in total operating income (separated)

TT	Target	2024		2025		June 2026	
		Value (million VND)	Perce ntage (%)	Value (million VND)	Perce ntage (%)	Value (million VND)	Perce ntage (%)
1	Interest income and similar income	34,302,435	72.53	42,779,151	72.80	26,876,309	82.24
2	Income from service activities	3,024,446	6.39	4,851,690	8.26	2,856,566	8.74
3	Income from foreign exchange trading	2,003,151	4.24	1,758,592	2.99	102,776	0.31
4	Income from trading securities	1,582,376	3.35	359,335	0.61	136,439	0.42
5	Income from buying and selling investment securities and long-term investments,	2,682,096	5.67	1,402,492	2.39	(80,213)	(0.25)
6	Income from other activities	2,759,304	5.83	4,706,585	8.01	1,983,234	6.07
7	Income from equity investments	940,899	1.99	2,906,796	4.95	805,928	2.47
	Total	47,294,707	100.00	58,764,641	100.00	32,681,039	100.00

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

10.1.3 Raising capital

Through phased capital mobilization strategies, MB develops capital mobilization policies that are appropriate to its business situation at each period. MB's strategy prioritizes demand deposits and short-term deposits with high stability. This gives MB an advantage in terms of input capital mobilization costs compared to competing banks. In addition, MB also mobilizes capital in medium-term and long-term maturities with a suitable structure to meet medium- and long-term lending needs and ensure compliance with regulatory safety ratios and limits.

MB focuses on mobilizing capital from the public, a crucial component in stabilizing the capital flow for MB's business operations. With diverse and flexible products designed to meet the maximum needs of depositors, MB's individual customer capital mobilization has consistently shown stable growth over time. In addition, MB has successfully focused on mobilizing capital from the high-end individual customer segment, effectively serving its overall strategy. Leveraging its leading position in digital transformation, MB has launched numerous digital products and services, including digital deposits and savings accounts that can be opened directly on the MBBank app (for individual customers), and is gaining increasing trust from this customer segment.

Besides individual customers, MB also implements various solutions to attract deposits from institutional customers through the BizMB digital platform specifically for corporate customers, a sales network, and management support from the vertical axis of the CIB (large corporate clients), SME (small and medium-sized enterprises) business units, and other financial institutions.

According to the audited consolidated financial statements for 2025, MB's total capital mobilization as of 31/12/2025 reached VND 1,408,009,358 million, an increase of 46.02% compared to the same period in 2024. Of this, customer deposits in 2025 increased by 29.02% compared to 2024. The ability to mobilize capital stably and diversified from multiple channels has helped MB effectively control liquidity risk and ensure the smooth operation of its business.

Table 8: MB's capital mobilization structure (consolidated)

Target	As of 31/12/2024		As of 31/12/2025		As of 30/06/2026	
	Value (million VND)	Percent age (%)	Value (million VND)	Percent age (%)	Value (million VND)	Percent age (%)
I, By type of mobilization	964,237,835	100.00	1,408,009,358	100.00	1,507,789,669	100.00
Government and State Bank debts	8,156,285	0.85	47,474,800	3.37	22,574,102	1.50
Deposits and loans from other credit institutions	110,169,585	11.43	248,017,489	17.61	285,608,719	18.94
Customer deposits	714,154,479	74.06	921,368,132	65.44	963,815,357	63.92
Funding, investment trusts, and loans are at the risk of credit institutions,	2,793,453	0.29	3,912,833	0.28	2,287,529	0.15
Issuing securities	128,964,033	13.37	187,236,104	13.30	233,503,962	15.49
II, By currency type	964,237,835	100.00	1,408,009,358	100.00	1,507,789,669	100.00
VND	908,977,989	94.27	1,295,219,468	91.99	1,368,571,132	90.77
Foreign currency	55,259,846	5.73	112,789,890	8.01	139,218,537	9.23

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the first quarter of 2026,

Table 9: MB's capital mobilization structure (separated)

Target	As of 31/12/2024		As of 31/12/2025		As of 30/06/2026	
	Value (million VND)	Percent tage (%)	Value (million VND)	Percent tage (%)	Value (million VND)	Percent age (%)
I, By type of mobilization	933,982,285	100.00	1,360,301,245	100.00	1,472,709,201	100.00
Government and State Bank debts	8,156,285	0.87	47,474,800	3.49	22,574,102	1.53
Deposits and loans from other credit institutions	91,840,369	9.83	220,585,065	16.22	262,966,885	17.86
Customer deposits	714,066,927	76.46	917,083,583	67.41	963,918,620	65.45
Funding, investment trusts, and loans are at the risk of credit institutions,	73,300	0.01	6,284	0.00	3,917	0.00

Target	As of 31/12/2024		As of 31/12/2025		As of 30/06/2026	
	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)
Issuing securities	119,845,404	12.83	175,151,513	12.88	223,245,677	15.16
II, By currency type	933,982,285	100.00	1,360,301,245	100.00	1,472,709,201	100.00
VND	884,098,306	94.66	1,256,213,878	92.35	1,342,180,245	91.14
Foreign currency	49,883,979	5.34	104,087,367	7.65	130,528,956	8.86

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

10.1.4 Credit activities

❖ Total outstanding loans

Table 10: Outstanding loans by term (consolidated)

Target	As of 31/12/2024		As of 31/12/2025		As of 30/06/2026	
	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)
Short-term debt	413.956.564	53,30	587.136.924	54,16	603.040.884	49,12
Medium-term debt	88.454.207	11,39	127.883.727	11,80	159.277.634	12,98
Long-term debt	263.953.346	33,98	353.958.134	32,65	448.407.905	36,53
Margin trading loans and advances for customers at MBS	10.293.729	1,32	15.040.585	1,39	16.828.054	1,37
Total outstanding loans	776.657.846	100,00	1.084.019.370	100,00	1.227.554.477	100,00

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 11: Outstanding loans by term (separated)

Target	As of 31/12/2024		As of 31/12/2025		As of 30/06/2026	
	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)
Short-term debt	401.672.344	54,68	571.645.110	55,44	587.489.301	50,09
Medium-term debt	72.708.233	9,90	110.680.641	10,73	142.201.391	12,13
Long-term debt	260.213.517	35,42	348.777.955	33,83	443.072.829	37,78
Total outstanding loans	734.594.094	100,00	1.031.103.706	100,00	1.172.763.521	100,00

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

MB's credit growth is aligned with the direction of the Government, the State Bank of Vietnam, and its core business values. MB's business strategy ensures that the quality of credit operations is prioritized and forms the basis for building a stable and long-term customer base.

❖ Credit portfolio quality and non-performing loan ratio (bad debt)

MB's lending activities are developed on the principles of selectivity, safety, and efficiency, with credit quality as the foundation for determining credit growth. MB has completed the construction of models to measure the probability of default (PD), estimate the expected loss rate (LGD), and estimate the outstanding loan value at the time of default (EAD), meeting Basel 2 standards. MB always considers the growth and development of the credit portfolio to be based on the principle of ensuring the best credit quality, and MB's credit portfolio is always tightly controlled. The redesign of the credit process towards centralization and the organization of a centralized appraisal, approval, and operation system at the Head Office, with clearly defined authority, ensures the principle of independence and objectivity from the business department, and a high degree of specialization. The non-performing loan ratio according to consolidated data as of 30/06/2026 is 1.45%, ensuring the plan set by the MB Board of Directors for 2026 with the target of <1.5%.

Table 12: MB Credit Quality Classification

Target	As of 31/12/2024		As of 31/12/2025		As of 30/06/2026	
	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)	Value (million VND)	Percentage (%)
Eligible debt	741,581,903	95.48	1,044,741,249	96.38	1,180,939,478	96.20
Debt requiring attention	12,196,782	1.57	10,210,040	0.94	11,989,743	0.98
Substandard debt	3,379,646	0.44	3,276,216	0.30	4,622,128	0.38
Doubtful debt	4,599,274	0.59	4,330,016	0.40	4,428,065	0.36
Debt with a high risk of default,	4,606,512	0.59	6,421,264	0.59	8,747,009	0.71
Margin trading loans and advances for customers at MBS	10,293,729	1.33	15,040,585	1.39	16,828,054	1.37
Total outstanding debt	776,657,846	100.00	1,084,019,370	100.00	1,227,554,477	100.00

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 13: Operating safety ratio and delinquency ratio at MB

Item	As of 31/12/2024	As of 31/12/2025	As of 30/06/2026
Total outstanding debt (billion VND)	776,658	1,084,019	1,227,554
Non-performing loan ratio	1.62%	1.29%	1.45 %
Overdue loan ratio	3.19%	2.24%	2.43 %
Capital adequacy ratio (CAR) (*)	11.76 %	11.02 %	10.73%

Note: (*) Data as of March 31, 2026

Source: Audited consolidated financial and management statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026.

❖ Interest rate risk and MB's credit risk provisioning situation.

MB's operations are subject to interest rate volatility risk as interest-bearing assets and liabilities mature at different times or with different values. Some assets have no specific maturity date or are highly sensitive to interest rates and do not correspond to specific liabilities.

On July 11, 2024, the Government issued Decree No, 86/2024/ND-CP, and on June 30, 2024, the State Bank of Vietnam issued Circular 31/2024/TT-NHNN; these two documents replace Circular

11/2021/TT-NHNN. From 2024, MB has classified loans according to risk levels as follows: standard loans, loans requiring attention, substandard loans, doubtful loans, and loans with a high risk of loss, as stipulated in Circular 31/2024/TT-NHNN. Loans classified as substandard, doubtful, and loans with a high risk of loss are considered bad debts.

The specific risk provisioning principles comply with Decree 86/ND-CP and are determined by multiplying the outstanding loan balance after deducting the value of the collateral that has been deducted by the provision rate based on the loan classification results as of 30/06/2026.

Table 14: Provisioning rates as stipulated in Decree 86/2024/ND-CP

Group	Type	Specific provision rate
1	Eligible debt	0%
2	Debt requiring attention	5%
3	Substandard debt	20%
4	Doubtful debt	50%
5	Debt with a high risk of default,	100%

Source: Decree 86/2024/ND-CP

MB simultaneously applies regulations on restructuring loan repayment terms and maintaining the same loan classification for loans that meet the requirements of Circular 02/2023/TT-NHNN and Circular 06/2024/TT-NHNN on restructuring loan repayment terms and maintaining the same loan classification for customers facing difficulties, issued by the State Bank of Vietnam on April 23, 2023 (expiring on 31/12/2024); and Circular 53/2024/TT-NHNN on restructuring and maintaining the same loan classification for customers facing difficulties due to the impact and damage of Typhoon No, 3, flooding, landslides after Typhoon No, 3, dated December 4, 2024.

The general provision as of 30/06/2026, is set at 0.75% of the total outstanding balance of all liabilities, excluding deposits and loans to other credit institutions and liabilities classified as potentially unrecoverable.

Table 15: MB's provisioning situation

Item	As of 31/12/2024 (million VND)	As of 31/12/2025 (million VND)	As of 3/06/2026 (million VND)
General reserve	5,795,573	8,098,145	9,156,802
Specific contingency planning	5,814,288	5,052,448	7,506,079
Total reserve fund	11,609,861	13,150,593	16,662,881

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Based on the principle of prudence and the goal of ensuring a healthy and manageable credit portfolio, MB always makes full provisions in accordance with the law.

10.1.5 Foreign exchange and payment business

❖ Foreign exchange trading

Currently, MB Bank provides a full range of foreign exchange transaction services for both corporate and individual customers. Corporate and institutional customers primarily focus on specific purposes such as international payments, loan repayments, and domestic/international investment transfers; while individual customers' foreign exchange transactions serve remittances, student loans, travel, and medical expenses. MB Bank meets the transaction needs of customers for all major foreign currencies such as the US dollar, Euro, British pound, Japanese yen, Hong Kong dollar, Australian dollar, Canadian dollar, Singapore dollar, Swiss franc, etc., using Vietnamese dong or other foreign currencies as counterparties. MB Bank continues to provide cross-border payment services at its Lao Cai and Mong Cai branches. Through these branches, all MB Bank customers with trade relations with China can access cross-border services.

Derivative products such as currency swaps, foreign exchange options, forward contracts, and interest rate swaps have been advised and offered to clients by MB, and used in risk management for its own portfolios.

Foreign exchange products traded include: spot foreign exchange trading; forward trading; foreign exchange swaps; and foreign exchange-to-foreign exchange options. Total trading volume has increased steadily over the years. Specifically, according to the audited consolidated financial statements for 2025, the consolidated foreign exchange business results for 2025 reached approximately VND 1,757 billion.

Table 16: Net income and profit from foreign exchange business operations (consolidated)

Item	2024 (million VND)	2025 (million VND)	June 2026 (million VND)
Revenue from foreign exchange and gold trading,	3,996,204	3,607,161	1,265,277
Revenue from currency derivatives	3,061,046	1,470,502	3,018,525
Income from foreign exchange trading	7,057,250	5,077,663	4,283,802
Costs related to foreign exchange trading operations	(5,057,086)	(3,320,741)	(4,178,268)
Net profit from foreign exchange trading	2,000,164	1,756,922	105,534

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 17: Income and net profit from foreign exchange trading (separated)

Item	2024 (million VND)	2025 (million VND)	June 2026 (million VND)
Revenue from foreign exchange and gold trading,	3,989,183	3,601,166	1,258,178
Revenue from currency derivatives	3,061,046	1,470,502	3,018,525
Income from foreign exchange trading	7,050,229	5,071,668	4,276,703
Costs related to foreign exchange trading operations	(5,047,078)	(3,313,076)	(4,173,927)

Item	2024 (million VND)	2025 (million VND)	June 2026 (million VND)
Net profit from foreign exchange trading	2,003,151	1,758,592	102,776

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

❖ Domestic payments

MB provides domestic payment services through its network of transaction points and ATM systems, electronic banking systems, and payment agreements with other banks such as Vietcombank, BIDV, Agribank... to participate in their payment networks. The payment services offered by the bank include:

- MB provides domestic money transfer services,
- Account management services for trading accounts, including receiving deposits, managing and monitoring balances;
- Providing account services to customers;
- Payroll services via bank account;
- Products and services linking banks and telecommunications (Viettel's linked channel, e-banking) such as Bank Plus, Bank Plus CA, MB Plus, etc,

To best serve its customers, MB has continuously improved its technology and enhanced service quality, MB has established a Payment Service Center at its Head Office to ensure the fastest and most efficient payment services for customers nationwide. MB focuses on reviewing and issuing operational procedures and regulations to ensure streamlined processes, fast processing times, a customer-centric approach, and a balanced approach to payment operations.

In particular, with its top-rated application among current financial and banking apps, the MBBank App and Biz MBBank have integrated many products, services, and features to provide maximum support to customers, such as paying electricity and water bills, free money transfers, remittances, online foreign exchange trading, etc., while ensuring compliance with legal regulations.

❖ International payments

MB's network of over 800 correspondent banks worldwide has enabled its international payment operations to be fast, accurate, and highly valued by its partners. In 2006, MB received the Citigroup award for "Outstanding International Payment Service Bank". In 2007, MB received the "Outstanding International Transaction Bank" award from HSBC. In 2008 and 2009, MB was awarded the "Highest Successful Electronic Payment Rate" award by Wachovia Bank, NY.

The international payment services that the Bank is currently providing include:

- Payment for exchanged goods;
- Transferring money abroad;
- Transferring money from abroad to Vietnam;

- By collecting documents using either the cash-on-delivery (D/P) or deferred payment (D/A) method, the bank acts as the collecting bank or the transferring bank,
- Export letters of credit act as advising banks, discounting banks, or confirming banks;
- Import letter of credit;
- Discounting of export documents;
- Issuing international guarantees; and
- International Guarantee with the role of advising Bank.

10.1.6 Correspondent banking activities:

Do not have.

10.1.7 Investment activities

❖ Strategic orientation of investment activities

MB's investment strategy focuses on infrastructure development, increasing financial capacity, investing in capital markets, enhancing the capacity of its member companies, and strengthening investment cooperation with strategic partners. The goal is to diversify revenue sources, increase the efficiency of equity utilization, and develop infrastructure for the Group (Military Commercial Joint Stock Bank and its member companies).

MB's main investment activities include:

- Investing and conducting business in the capital markets;
- Investing in increasing capacity and developing the system of member companies; and
- Investing in human resource development, constructing headquarters, buildings, infrastructure, and technology for the Bank.

MB manages its investment activities centrally at its Head Office. Investment and business activities conducted by MB are carried out in accordance with the law, regulations of the State Bank of Vietnam, and resolutions of the General Meeting of Shareholders. MB's member companies conduct investment activities in the fields of securities trading, investment fund management, debt trading and asset exploitation, life insurance, non-life insurance, and consumer finance in accordance with the relevant regulations of each industry.

MB is researching and implementing M&A options, seeking strategic partners to enhance the operational and business capabilities of MB and its member companies; improving the cross-selling model by building mechanisms and information technology platforms to strongly promote cross-selling activities between MB and its member companies in order to optimally utilize the Group's resources.

❖ Investment securities and trading securities

Investing and trading in the financial market is a major activity of MB, encompassing both debt and equity investments at MB, as well as investment or proprietary trading activities in securities at its member companies.

The investment portfolio consists of significant assets, primarily debt securities (including valuable papers such as government bonds, treasury bonds, bonds of credit institutions, bonds of economic organizations, and other types of debt instruments).

Securities trading activities include proprietary trading and buying and selling securities at member units with securities trading functions, mainly at MBS and MBCapital. Securities traded are always maintained at a small proportion of the total investment portfolio and are subject to strict risk management.

Table 18: Investment securities and trading securities at MB (consolidated)

Unit: million VND

Item	As of 31/12/2024	As of 31/12/2025	As of 30/06/2026
Trading securities	7,931,834	4,692,622	8,888,529
○ Debt securities	7,719,682	4,375,694	8,534,610
○ Equity securities	212,152	316,928	353,919
Investment securities	210,120,460	225,807,589	247,318,343
○ Investment securities available for sale	205,507,956	221,512,464	242,744,694
○ Investment securities held until maturity,	4,612,504	4,295,125	4,573,649

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 19: Investment securities and trading securities at MB (separated)

Unit: million VND

Item	As of 31/12/2024	As of 31/12/2025	As of 30/06/2026
Trading securities	6,560,835	3,050,285	7,171,301
○ Debt securities	6,560,835	3,050,285	7,171,301
○ Equity securities	0	0	0
Investment securities	200,085,402	212,508,942	236,425,978
○ Investment securities available for sale	199,343,767	211,971,942	235,929,678
○ Investment securities held until maturity,	741,635	537,000	496,300

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

MB fully complies with all regulations on investment limits and sector restrictions as stipulated by the State Bank of Vietnam and other legal regulations. The investment portfolio is regularly and periodically evaluated, and investment risk management and loss provisioning are given careful attention.

❖ **MB's investment activities in real estate, buildings, and technology**

MB allocates appropriate budget for developing its headquarters system in key provinces, cities, and urban areas nationwide, serving the goal of expanding and improving customer service capabilities.

As of 30/06/2026, MB had invested approximately VND 4,870 billion in headquarters infrastructure development projects. In its infrastructure development plan for the following years, MB has planned to invest in headquarters in the southern provinces/cities and other key economic hubs. MB aims to invest in headquarters construction projects that meet Grade A office building standards, featuring spacious and well-equipped workspaces, modern and multi-functional facilities for working and serving customers (similar to its headquarters building at 18 Le Van Luong, Yen Hoa, Hanoi).

Table 20: Some typical new construction and renovation projects for office buildings

No,	Project	Area/Scale	Completion time	Project plan and schedule
1	MB 21 Cat Linh Headquarters Investment Project	Land area: 2,384 m ² , Construction includes 19 above-ground floors and 3 basement floors	2012	Construction was completed and the facility was put into operation in 2012
2	MB's headquarters construction project in Ho Chi Minh City – MB Sunny Tower	The land area is 1,428.3 m ² , The building has 23 above-ground floors and 3 basement floors	2015	It has been in operation since 2015
3	Construction project for the Bac Ninh Branch headquarters and office space for rent at Ly Thai To Street, Ninh Xa Ward, Bac Ninh City,	Land area: 5,796 m ² , Construction includes 9 floors and 1 basement level	2014	Construction was completed, and the facility was put into operation in June 2015
4	Investment and construction project for the Khanh Hoa Branch office in Nha Trang City,	Land area: 968 m ² , Construction consists of 6 above-ground floors and 1 basement floor	2015	Construction was completed and the facility was put into operation in November 2015
5	Investment and construction project for the Hai Phong Branch office located on Le Hong Phong Street, Hai Phong City,	Land area: 1,650 m ² , Construction includes 10 above-ground floors, 1 technical floor, and 1 semi-basement floor	2015	Construction was completed and the facility was put into operation in May 2016

No,	Project	Area/Scale	Completion time	Project plan and schedule
6	Project to construct the Military Bank headquarters at 18 Le Van Luong Street, Yen Hoa Ward, Hanoi,	Land area: 4,950 m ² , Construction includes 25 above-ground floors, 3 basement floors, and a mezzanine basement floor	2020	The building was topped out on March 22, 2017 and put into use in 2020
7	Investment Project for the Construction of the Head Office of Military Commercial Joint Stock Bank - Tay Ninh Branch	Land area: 600 m ² , Construction includes 1 basement level, 8 above-ground levels, and 1 technical level (rooftop)	2022	Construction was completed and the facility was put into operation in December 2022
8	MB Building, Can Tho	Land area: 592.2 m ² , Construction includes 1 basement floor, 8 above-ground floors, and 1 rooftop floor	2018	Construction was completed and the facility was put into operation in 2018
9	MB Viet Tri Building	Land area: 3,110.3 m ² , Construction includes 1 basement level, 8 above-ground levels, and 1 attic level	2014	Construction was completed and the facility was put into operation in 2018
10	MB Building, Binh Dinh	Land area: 713.92 m ² , Construction includes 1 basement level, 5 above-ground levels, and 1 attic level	2015	Construction was completed and the facility was put into operation in 2015
11	Building No, 3 Lieu Giai	Land area: 1,500 m ² , Construction includes 13 above-ground floors and 1 semi-basement floor	2006	Construction was completed and the facility was put into operation in 2006
12	Building 538 Cach Mang Thang 8 Street	Land area: 1,004.7 m ² , Construction includes 2 basement floors, 1 ground floor, and 12 above-ground floors	2011	Construction was completed and the facility was put into operation in 2011

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10.2. Assets

10.2.1. Tangible Fixed Assets

Table 21: Tangible Fixed Assets (Consolidated)

Unit: million VND

Category	31/12/2024			31/12/2025			30/06/2026		
	Original price (million VND)	Residual Value (million VND)	Residual Value / Original price (%)	Original price (million VND)	Residual Value (million VND)	Residual Value / Original price (%)	Original price (million VND)	Residual Value (million VND)	Residual Value / Original price (%)
Houses and buildings	2,602,069	1,873,912	72.02	2,620,738	1,849,974	70.59	2,623,345	1,828,737	69.71
Machinery and equipment	3,972,594	1,086,362	27.35	5,274,315	1,538,358	29.17	5,598,282	1,655,313	29.57
Transportation	1,496,507	344,372	23.01	1,515,019	412,040	27.20	1,570,162	451,747	28.77
Other tangible fixed assets	943,502	446,050	47.28	13,164	5,161	39.21	13,540	4,935	36.45
Total	9,014,672	3,750,696	41.61	9,423,236	3,805,533	40.39	9,805,329	3,940,732	40.19

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

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Table 22: Tangible Fixed Assets (Separated)

Unit: million VND

Category	31/12/2024			31/12/2025			30/06/2026		
	Original price (million VND)	Residual Value (million VND)	Residual Value/ Original price (%)	Original price (million VND)	Residual Value (million VND)	Residual Value/ Original price (%)	Original price (million VND)	Residual Value (million VND)	Residual Value/ Original price (%)
Houses and buildings	2,509,793	1,814,329	72.29	2,510,599	1,773,200	70.63	2,510,598	1,752,415	69.80
Machinery and equipment	3,122,957	695,287	22.26	4,354,866	1,149,161	26.39	4,634,443	1,269,970	27.40
Transportation	1,386,881	311,037	22.43	1,408,107	382,120	27.14	1,452,350	405,362	27.91
Other tangible fixed assets	933,536	443,534	47.51	2,395	1,746	72.90	2,375	1,556	65.52
Total	7,953,167	3,264,187	41.04	8,275,967	3,306,227	39.95	8,599,766	3,429,303	39.88

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

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10.2.2. Intangible Fixed Assets

Table 23: Intangible Fixed Assets (Consolidated)

Unit: million VND

Category	31/12/2024			31/12/2025			30/06/2026		
	Original price (million VND)	Residual Value (million VND)	Residual Value/ Original price (%)	Original price (million VND)	Residual Value (million VND)	Residual Value/ Original price (%)	Original price (million VND)	Residual Value (million VND)	Residual Value/ Original price (%)
Land use rights are for a limited period,	1,153,177	893,797	77.51	1,185,389	905,139	76.36	1,185,389	894,562	75.47
Computer software	3,798,646	778,480	20.49	4,473,644	899,028	20.09	4,715,998	909,142	19.28
Other intangible fixed assets	24,846	7,443	29.96	25,871	6,847	26.47	28,197	7,884	27.96
Total	4,976,669	1,679,720	33.75	5,684,904	1,811,014	31.86	5,929,584	1,811,588	30.55

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

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Table 24: Intangible Fixed Assets (Separated)

Unit: million copper

Category	31/12/2024			31/12/2025			30/06/2026		
	Original price (million VND)	Residual Value (million VND)	Residual Value/ Original price (%)	Original price (million VND)	Residual Value (million VND)	Residual Value/ Original price (%)	Original price (million VND)	Residual Value (million VND)	Residual Value/ Original price (%)
Land use rights are for a limited period,	1,136,125	876,745	77.17	1,168,337	888,087	76.01	1,168,337	877,510	75.11
Computer software	2,592,601	405,829	15.65	3,015,192	438,665	14.55	3,168,173	416,323	13.14
Total	3,728,726	1,282,574	34.40	4,183,529	1,326,752	31.71	4,336,510	1,293,833	29.84

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

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10.3. Risk Management and Capital Preservation

10.3.1. Overview of Risk Management

In 2025, the State Bank of Vietnam issued Circular No, 14/2025/TT-NHNN dated June 30, 2025, on regulating capital adequacy ratios for commercial banks and branches of foreign banks (Circular 14), replacing Circular No, 41/2016/TT-NHNN dated December 30, 2016, This marks an important step in perfecting the legal framework for capital governance based on a more advanced approach, affirming the direction of banking operations according to international standards, especially Basel III.

With a strategic vision to become a comprehensively digitally transformed financial group and enterprise in the period 2022-2026, MB identifies intelligent and superior risk management as a crucial foundation in all strategic phases. As a pioneering bank in applying international risk management standards, in 2024 and 2025, within the framework of the Basel III project, PwC independently reviewed, assessed, and certified MB's compliance with Basel III regulations in measuring LCR and NSFR. MB's implementation of the risk management platform has been consistent, thorough, comprehensive, proactive, and involves a combination of research, experimentation, application, and rapid adjustments to its business practices.

10.3.2. Current Risk Management Policies

The most significant financial risks that MB typically faces are credit risk, liquidity risk, and market risk. MB's orientation is to become a diversified financial group. Therefore, the use of financial instruments, including raising capital from customers (through deposit products and the issuance of securities) and investing in high-quality financial assets, has become a key activity to help MB achieve the necessary interest rate spread. From a risk management perspective, MB needs to maintain a balanced portfolio of assets, liabilities, and capital (including on-balance and off-balance sheet items) for the purpose of safety and minimizing banking risks. In addition, MB invests in securities and provides credit to other banks. Risks related to foreign exchange trading and interest rate changes are managed through the application of position limits to prevent excessive concentration and through balancing activities to minimize risk. MB holds a significant amount of high-quality financial instruments to hedge risks and ensure liquidity. In addition, MB engages in various hedging transactions involving financial instruments such as foreign currency forward commitments, foreign currency swap commitments, and cross-currency interest rate swap commitments for the purpose of managing interest rate and currency risks. In managing credit risk, MB applies a Credit Manual detailing lending policies and procedures, as well as implementation guidelines, to standardize MB's credit operations. Liquidity risk is mitigated through maintaining a reasonable amount of cash and cash equivalents in Nostro accounts, time deposits at the State Bank and other credit institutions, and securities, Risk-weighted safety ratios are also used to manage liquidity risk. MB regularly assesses interest rate spreads, comparing them with domestic and international markets to make timely adjustments, Furthermore, the application of internal risk management processes has become more effective thanks to the implementation of a Centralized Capital Management System and a Centralized Payment System, whereby all MB's capital and payment transactions are handled by the Head Office. This allows MB to more effectively monitor capital changes and reduce potential errors as well as unnecessary complex procedures.

❖ Credit risk management

Credit risk is an inherent risk in the business operations of banks. Credit risk is the possibility of loss occurring due to a customer's failure or inability to fulfill their obligations as agreed.

MB has maintained a credit risk management policy that ensures the following fundamental principles:

- Establishing a suitable credit risk management environment;
- Operating according to a sound credit granting process;
- Maintain a proper credit management, measurement, and monitoring process; and
- Ensure adequate control over credit risk,

MB conducts credit reviews through multiple levels to ensure that each loan is considered independently; at the same time, loan approvals are made based on the credit limits assigned to each level of authority. In addition, the Bank's credit approval model involves a Credit Committee to ensure that credit approval is centralized and of the highest quality,

The bank is using an internal credit rating system approved by the State Bank of Vietnam as a management tool to manage credit risk, whereby each customer is classified at a risk level. This risk level can be revised and updated regularly. Data and rating results for customers across the system are centrally controlled and managed at the head office. This forms the basis for granting credit and providing services to customers.

❖ Liquidity risk management

Liquidity risk arises in MB's fundraising process in general and in the management of MB's cash positions. Liquidity risk includes the risk of being unable to raise assets at appropriate maturity dates and interest rates, as well as the risk of being unable to liquidate an asset at a reasonable price and within a suitable timeframe.

Liquidity risk is measured using indicators related to MB's cash flow, fundraising capacity, and asset liquidity.

❖ Operational Risk Management (ORM)

Although MB is one of the leading banks in applying risk management policies and techniques in its operations, fully controlling and protecting MB from all risks remains a challenge. To mitigate these risks, MB is in the process of perfecting its risk management system and adopting international standards and practices in risk management, specifically:

- MB has issued a complete system of policy documents applicable to operational risk as required by the State Bank of Vietnam, ensuring the principles of risk management and MB's risk appetite, such as the Operational Risk Management Strategy – integrated into the Board of Directors' General Risk Management Policy, the Emergency Handling Regulations, the Operational Risk Management Regulations, and the Operational Risk Management Procedures.

- The operational risk management organizational structure is organized and functionally defined according to a three-tiered protection model, ensuring appropriateness, effectiveness, and avoiding conflicts of interest, Tier 1 includes business/operations/support functions, human resources, information technology, and internal control; Tier 2 includes risk management, compliance, inspection, and finance; and Tier 3 is internal audit, The roles and responsibilities of each level in operational risk management are clearly defined, ensuring the supervisory role of senior management (Board of Directors, Supervisory Board, General Director) over all aspects of operational risk management, with active advice and support from committees and councils.
- Risk management is implemented synchronously across the entire system through risk management tools including (i) loss data collection (LDC), (ii) risk self-assessment/evaluation and applied control measures (RCSA), (iii) development and monitoring of key risk indicators (KRIs), and (iv) analysis of findings during inspections and audits, enabling MB to proactively, fully, and promptly control risks in all business activities, products, business processes, information technology systems, and other management systems of the bank.

❖ **Market risk**

MB's market risk management framework is a close combination of organizational structure based on the three lines of defense principle and internal regulations, models, limits, etc.; Market risk is managed through a process of identification, measurement, monitoring, control, and reporting, under normal conditions and conditions of significant fluctuations in securities prices, commodity prices, exchange rates, and interest rates.

Market risk is comprehensively assessed and identified across all transactions, products, and positions on MB's trading book. This risk is measured and monitored daily through limits and warning thresholds, MB manages market risk limits including open interest limits, stop-loss limits, sensitivity limits based on interest rate changes (PV01), and the estimated value of risk (VaR) of an investment over a given period. These limits quantify the impact of exchange rate and interest rate fluctuations on the risk and return of the portfolio, Daily monitoring and measurement of these limits enables MB to take timely measures to mitigate risks from market volatility and their impact on business profitability. In 2025, in addition to reviewing and periodically updating policies, regulations, and procedures, MB will upgrade its Front-to-Back system, enhance automation, and refine the automatic discount yield curve of trading portfolios to quickly and promptly reflect market fluctuations in the portfolio, contributing to improved efficiency in market risk management.

❖ **Interest rate risk on the bank account,**

MB has built a framework for managing interest rate risk on the banking book that is a close combination of organizational structure based on the three lines of defense principle and internal regulations, models, limits, etc.; Implementing interest rate risk management on the banking book ensures a governance process with solid methodologies, helping to measure and monitor base interest rate risk, meeting international practices such as Basel II and aiming to meet Basel III as well as complying with the regulations of the State Bank of Vietnam.

In 2025, MB will continue to review and periodically update its policies, procedures, and methodologies for measuring risk, monitoring, and supervising interest rate risk limits on its portfolio, such as the repricing gap profile, changes in net income (ΔNII), changes in economic value of equity (ΔEVE), and applying the results of customer behavior models in determining core deposits. This will serve as the basis for MB to flexibly manage its business operations in accordance with market interest rate fluctuations, thereby helping MB balance the goals of maximizing profits and minimizing risks.

10.3.3. Assessment of the risk management implementation situation at MB

MB has built and operates a comprehensive risk management system, in accordance with the regulations of the State Bank of Vietnam and international practices. The bank applies a three-line-of-defense management model and implements policies, procedures, and management tools for key risks including credit risk, liquidity risk, operational risk, market risk, and interest rate risk on the bank's book.

MB regularly reviews and updates its risk management policies, strengthens the application of technology and modern measurement models to enhance its ability to identify, monitor, and control risks. Risk management is implemented synchronously across the entire system, contributing to ensuring safe and efficient operations and supporting the Bank's sustainable development goals.

10.4. Operating Market

❖ Network of branches, transaction offices, and representative offices of Military Commercial Joint Stock Bank

As of 30/06/2026, in addition to its Head Office, MB's network comprises 327 domestic branches and transaction offices, and one branch in Laos. In Vietnam, MB's network covers 33 out of 34 provinces/cities and is strategically located in key economic zones, high-potential areas, and densely populated regions to best meet the banking service needs of individuals and businesses.

❖ Member Company Network

- MB Securities Joint Stock Company (MBS): comprises 1 Head Office in Hanoi, 2 branches in Hanoi, 1 branch in Hai Phong, and 3 branches in Ho Chi Minh City;
- MB Investment Fund Management Joint Stock Company (MBCapital): Head office in Hanoi; one representative office in Ho Chi Minh City;
- Military Commercial Bank Asset Management and Debt Collection Company Limited (MBAMC): Head office in Hanoi, 4 branches in: Ho Chi Minh City, Central and Central Highlands regions, Southeast region and Southwest region;
- Military Insurance Corporation (MIC): Head office in Hanoi; 47 subsidiaries nationwide;
- MB Ageas Life Insurance Company Limited: one head office in Hanoi and 4 business offices in Hanoi, Hai Phong, Ho Chi Minh City and Thanh Hoa ;
- MB Shinsei Consumer Credit Finance Company Limited: Head office in Hanoi, 1 representative office in Ho Chi Minh City;
- MB Cambodia Public Bank Limited: Head office in Phnom Penh and 5 branches in Phnom

Penh and Kampong Cham;

- Modern Vietnam Limited Liability Bank: Head office in Hanoi.

❖ **Customer network and types of services for customers**

- *The customer is a business or organization,*

Key clients include: Vietnam Electricity Group (EVN), the National Power Transmission Corporation's Power Project Group, the Northern/Central Power Project Management Board, Vietnam Coal and Mineral Industry Group (TKV), and the Military Petroleum Corporation. In addition, MB is a pioneering bank in providing credit for wind and solar power projects, offering a strong source of financing to help businesses generate renewable energy, contributing to the increase of clean energy to meet the nation's sustainable growth needs.

In its business strategy approved by the Board of Directors, in addition to the large corporate customer segment (CIB), MB has been actively implementing a strategy targeting small and medium-sized enterprises (SMEs) to leverage their strengths and significant economic potential, as well as to achieve risk diversification in MB's credit development. MB has provided many convenient products and services to this customer group, financing working capital for customers with a nationwide business network in the telecommunications, distribution, food, household goods, and essential consumer goods sectors.

To provide the best possible credit financing for customers, MB has established a system of convenient and supportive products and services. Specifically:

- Project financing for the energy, oil and gas, and port sectors; project financing for the plastics and cashew industries,
 - Providing working capital financing to clients in the food and beverage, electricity, telecommunications, petroleum, aviation, and chemical industries,
 - Providing financing to FDI clients in the manufacturing and distribution sectors;
 - Focus on developing products for small and micro-enterprise segments: ultra-fast working capital loans for micro-enterprises, installment business loans, loans for new and used cars, and commercial transport vehicles;
 - Promoting products that contribute to the realization of MB's two core competencies: Becoming the number one bank serving military customers: Military customer construction loans, military customer guarantees; and partnering with Viettel: Product packages for businesses supplying inputs to VTG, Bankplus CA,
 - Diversify the channels for providing trade finance products by expanding the channel base, Improve trade finance products: Discounting of export documents, pre-shipment financing LCs, equity LC limits;
 - Lending based on overdraft limits;
 - Domestic factoring,
- *The customer is an individual,*

To best meet the diverse needs of individual customers, MB has built and continuously improved a system of flexible, convenient, and useful credit products and services for individual customers:

- Loans for purchasing, building, and renovating houses and land;
- Loans for purchasing apartments and land in development projects;
- Loans for production and business activities;
- Installment loans for purchasing vehicles for personal use;
- Installment loans for purchasing vehicles for business purposes;
- Unsecured loans are available to all individual customers,
- Loans secured by securities: adding a loan option secured by TKS account balances on eMB;
- Loans for studying abroad and working overseas;
- Securities lending;
- Overdraft facility,

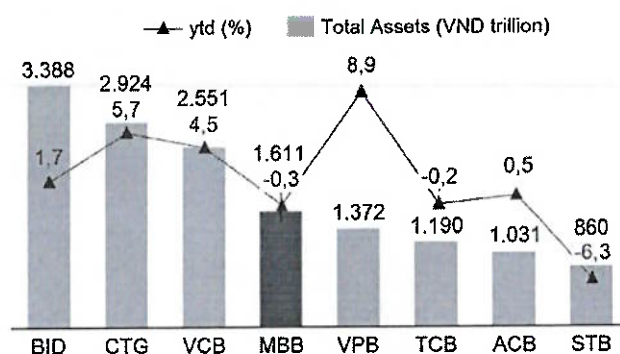
Individual customers are segmented and assessed as suitable for MB's development strategy. Granting credit to individual customers is considered cautiously, with strict control mechanisms in place, and customers must meet the financial, business experience, and ethical standards as stipulated by MB.

❖ Taste The position of the Publisher in the industry

As of the end of the first quarter of 2026, MB maintained its position in the Top 4 in terms of total assets, credit, deposits, net fee income (NFI), and pre-tax profit compared to its competitors, with total operating income (TOI) ranking 5th. Regarding efficiency indicators, its CASA ratio (demand deposits) ranked Top 2, while its Cost of Capital (COF) and Net Interest Margin (NIM) ranked 2nd in the comparison group. MB implemented good operating cost management with the second lowest cost-to-income ratio (CIR) and a well-controlled Non-Performing Loan (NPL) ratio below 1.5%. Specific figures are as follows:

Regarding total assets

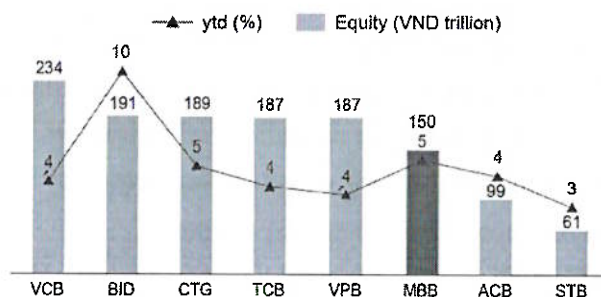
As of the end of the first quarter of 2026, total assets reached 1,611 trillion VND, ranking 4th, only behind the three state-owned commercial banks: BIDV, VietinBank, and Vietcombank. The average annual growth rate (CAGR) of total assets for the period 2017- the first quarter of 2026 reached 25.2%, the second highest growth rate in the comparable group, helping MB improve one position from top 5 in 2017 to top 4 in terms of total asset size.



Source: MB compiled from the consolidated financial statements of banks

Regarding equity:

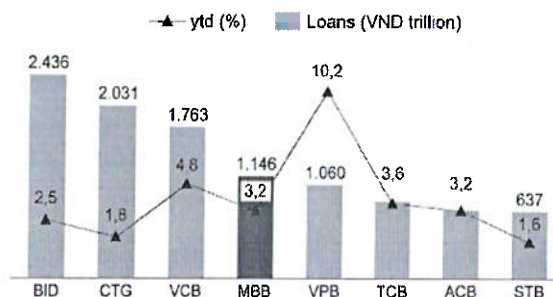
As of the end of the first quarter of 2026, equity reached 150 trillion VND, ranking 6th, a 5.4% increase compared to 2025, the second highest growth rate in the comparative group, behind BID (9.8%). Of this, charter capital ranked 2nd, an increase of 3 positions compared to 2017.



Source: MB compiled from the consolidated financial statements of banks

Regarding credit:

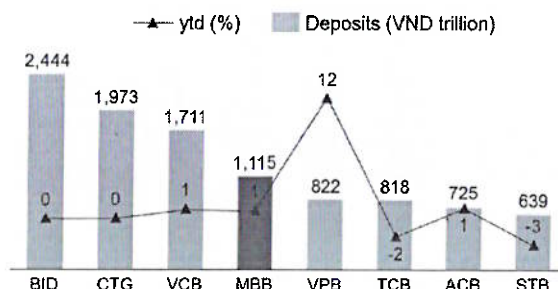
Credit in the first quarter of 2026, including corporate bonds and debt purchases, reached 1,146 trillion VND, ranking fourth, with a growth of 3.2% compared to 2025, the fourth highest growth rate in the comparative group. Notably, the ratio of loans to individual customers/total credit increased from 32% in 2017 to 40% in the first quarter of 2026, showing a clear shift towards individual customers.



Source: MB compiled from the consolidated financial statements of banks

Regarding capital mobilization targets:

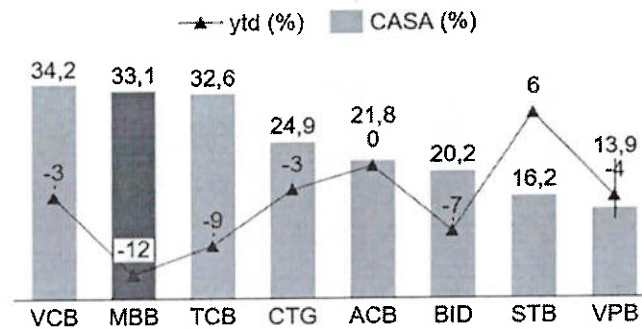
Deposits in the first quarter of 2026, including securities, reached 1,115 trillion VND, ranking fourth, with a growth of 0.6 % compared to 2025, the fourth highest growth rate in the group. The ratio of individual customer deposits to total deposits increased from 41% in 2017 to 49% in the first quarter of 2026, indicating a shift in deposit mobilization towards individual customers.



Source: MB compiled from the consolidated financial statements of banks

Regarding demand deposits (CASA)

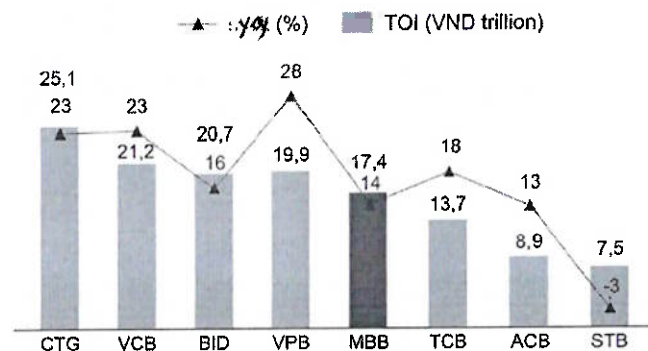
MB's CASA ratio at the end of the first quarter of 2026 reached 33.1% , ranking second in the comparative group, a distinct competitive advantage that has been maintained by MB since 2017.



Source: MB compiled from the consolidated financial statements of banks

Total operating income (TOI)

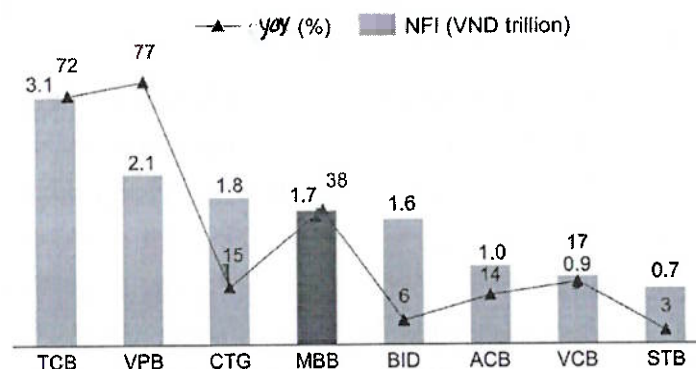
Industrial Production (TOI) in the first quarter of 2026 reached 17.4 trillion , ranking 5th, with a growth of 13.8 % compared to the same period in 2025 , the 6th highest growth rate in the comparative group.



Source: MB compiled from the consolidated financial statements of banks

Net fee income (NFI)

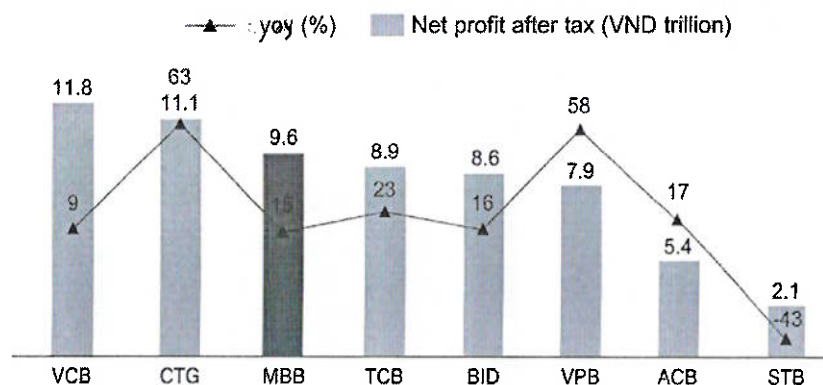
NFI in the first quarter of 2026 reached 1.7 trillion, ranking 4th, with a 38% growth compared to the same period in 2025, the third highest growth rate in the comparison group.



Source: MB compiled from the consolidated financial statements of banks

Profit before tax:

Pre-tax profit in the first quarter of 2026 ranked third at VND 9.6 trillion, a 14.8% increase compared to the same period in 2025, which is the sixth highest growth rate in the comparable group.



Source: MB compiled from the consolidated financial statements of banks

❖ Market share and competitiveness

Targets (consolidated as of March 31, 2026)	The entire industry		MB		Mar ket share (%)
	Value (billion VND)	Growth rate (%)	Value (billion VND)	Growth rate (%)	
Total assets	30,961,820	3.0	1,611,223	(0.3)	5.2
Credit	19,186,824	3.2	1,145,976	3.2	6.0

Source: State Bank of Vietnam and MB's audited consolidated financial statements for 2025,

As of March 31, 2026, MB's market share in total assets and loans compared to the entire banking system will be 5.2% and 6.0%, respectively. Regarding growth rate compared to 2025, MB recorded a lower total asset growth rate compared to the industry average, while loan growth was comparable to the industry average.

10.5. Business Development Projects

• Digital platform business model & ecosystem:

MB continues to promote its platform-based business model: the MBBank App platform for individual customers and Biz MBBank for corporate customers, serving a customer base of 37.87 million, accounting for 37% of Vietnam's population. Revenue from digital channels is projected to reach VND 26,634 billion in 2025, a 35% increase and contributing 50% of total revenue, Cumulative revenue from the first six months of the year reached VND 15,906 billion, an 84% increase compared to the same period in 2025, contributing 53.9% of total revenue, affirming the role of digital platform business in MB's growth structure.

MB is expanding its ecosystem through the BaaS model with approximately 1,800 APIs and 1,482 partners, along with solutions for household businesses such as MB Seller, payment speakers (already supplied to approximately 180,000 devices), and electronic guarantee issuance through the national bidding network for corporate customers. New platforms such as BeeRich (personal financial management) and Thien Nguyen (cumulatively attracting nearly 2.4 million users and over 10,000 charitable campaigns with a total fundraising of VND 3,348 billion), along with the Agent Banking model through partners, continue to expand revenue streams, increase engagement, and optimize distribution channels.

- IT platforms and infrastructure:

MB is boosting its digital infrastructure to enhance processing capacity and ensure stable operations. The Payment Platform (PMP) helps process approximately 37 million transactions per day. The entire bank has achieved near-complete digitalization with 10.5 billion transactions (1.4 times higher than the previous year) conducted through digital channels and a digital transformation rate of approximately 98.8%, with key operations achieving over 90% digitalization.

The Multi-DC infrastructure ensures continuous service for approximately 40 million customers, complies with the State Bank of Vietnam, and minimizes disruptions in the event of incidents. Simultaneously, MB has implemented a multi-layered security system: reducing fraud losses by up to 90% (from 20 billion VND to 2.2 billion VND per month), protecting approximately 80% of customers; pioneering biometric authentication for all customers (connected to citizen identification cards) and an App Protection solution to detect and warn of device risks, enhancing the security of digital transactions.

- Automation and AI applications:

MB is actively promoting the application of AI and automation throughout the entire customer journey to enhance experience and optimize costs. Solutions such as AI Search (accuracy ~95%), OCR (processing speed ~1 second/transaction), and Paste2Pay (response time <5 seconds) significantly shorten transaction times and reduce disruptions for customers. Simultaneously, the widespread deployment of Doc AI platforms, chatbots, and electronic signatures automates approximately 83% of document processing and ~85% of customer interaction time.

- Data-driven business model:

MB is building a sustainable competitive advantage by shifting to a data-driven decision-making model. The bank has built a data ecosystem with over 2,000 features, implemented more than 200 risk models and 135 business models directly serving credit operations and customer development. Over 7 million customers have been granted pre-approved credit limits based on data, marking a shift from traditional appraisal to AI-based credit with high accuracy (Gini >60%). Simultaneously, lead management and next-best-action platforms enable real-time personalization of sales scenarios, contributing to improved conversion rates and customer acquisition efficiency.

10.6. Business Strategy

- Overview of MB's development strategy for the period 2022-2026:
 - Strategic objective: Top 3 market in terms of efficiency, aiming for the top spot in Asia;
 - Value proposition: Pioneering in providing exceptional financial experiences;
 - Motto: Accelerate digital growth, attract customers, leverage corporate synergy, and ensure sustainable safety,
 - Core values: Unity – Discipline – Dedication; Execution – Trust – Effectiveness,

MB's strategy is built on a focus on customer experience; creating new values to serve customers and thereby increasing value for MB, with the philosophy of "customer-centricity" reflected in the following aspects:

- Accelerate – Safe: Accelerate digital transformation, quickly adapt, fully utilize and effectively exploit technology and customer needs, while ensuring sustainable safety for the system,
 - Engaging customers: Building exceptional experiences - Starting from customer needs and exceeding customer expectations,
 - Corporate synergy: The entire Group connects, building a One ID digital experience; proposing outstanding corporate values,
- Strategic direction for the next 3-5 years:

Based on the achievements of the 2022-2026 Strategy, and with the vision of becoming a "Digital Enterprise, Leading Financial Group" and achieving the position of "Top 3 in domestic market efficiency, Top leading brand in Asia," the following additional research is planned:

- (1) FDI becomes the focus of shift - strong development of international markets,
 - (2) Expand and deeply exploit the layers of the enterprise value chain ecosystem,
 - (3) Increase the value of science and technology with a comprehensive set of financial products and services,
 - (4) Prioritize strong investment in High Technology, Digitalization, Data, and Artificial Intelligence to lead the market in speed, quality of customer service, and safe and efficient operating systems,
 - (5) Innovation of operating model: i) customer service model; ii) service provision model at the Head Office,
- Strategic implementation plan for 2026:

The motto for 2026 is "Accelerate - Steady - Efficient," steadfastly pursuing the goal of "Top 1 Bank in terms of Customers and Transactions, Top 3 in terms of Efficiency among Commercial Banks," specifically:

- In terms of scale: Effectively attract high-quality customers, reaching a customer base of 40 million. Manage loan and deposit growth of approximately 30%, expanding market share based on genuine and sustainable growth.
- In terms of effectiveness: Ensuring safe and efficient business operations, increasing market share in key markets, and aiming for a 15% profit growth target.

- Regarding Safety: Optimize labor productivity; control credit quality, maintaining the non-performing loan ratio below 1.5%. Strengthen investment in information technology; ensure that it meets growth requirements, security and stability of the system, and maintains continuous operation and business for customers, transactions, and new business models.
- The Group will leverage its strengths, fully and effectively exploiting the ecosystem, and strive for cross-selling revenue growth of approximately 30% per year.
- Expected implementation period: 2022 to 2026.
- Capital and resources projected for the business strategy

MB's capital and resources are deployed in a coordinated manner to maximize effectiveness in all three of the following aspects:

- Regarding funding:

The charter capital as of 31/12/2025 is VND 80,549,999,090,000;

MB plans to increase its charter capital in 2026, based on the content approved by the General Meeting of Shareholders:

Issuing shares to pay dividends at a rate of 15% of the total outstanding common shares is equivalent to an increase in capital of VND 12,082,499,860,000;

Issuing rights to purchase shares to existing shareholders at a rate of 10% of the total outstanding common shares, equivalent to an increase in capital of VND 8,054,999,900,000;

The company issued shares privately to increase its charter capital by VND 2,000,000,000,000.

The total charter capital after completing the above-mentioned capital increase plans is VND 102,687,498,850,000.

- Regarding human resources:

In addition to the existing employee benefits and incentives at MB to attract and retain talent in order to achieve the strategic goals for 2022-2026, MB aims to enhance employee engagement with the bank by organizing reward programs and appreciation events for long-serving employees, and implementing a cumulative performance bonus policy for employees annually.

As of 30/06/2026, MB Group will have 18,608 employees, with 13,344 in the banking sector. MB implements diverse training programs in various formats, tailored to different job positions, from middle/senior management, experts, and future leaders to specialists. Some key programs implemented over the past years include: Business Management Capacity Building Program; Digital Age Sales Skills Program; New Working Methods: Agile & Design Thinking ; Digital Transformation Enhancement Program (Data Management; Digital Age Skills); and Future Leader Development Program. The series of programs aims to enhance professional capacity for key positions;...MB always focuses on improving the learning experience of trainees and applying technology in training activities (Training scale in the first 6 months of 2026 is 295 training programs and 22,778 participants).

- Regarding IT resources:

MB is accelerating the development of technology applications to implement a series of digital transformation projects with outstanding products such as the MBBank App, Biz MBBank, the Smartbank automated transaction model, and Smart RM to develop electronic transaction channels, services, and new payment methods, completing the digital ecosystem with the goal of gradually building two environmentally friendly product usage habits for customers, especially providing corporate customers with a multi-channel, convenient, and fast experience on a 100% digitized toolkit in business management (human resources, accounting, tax, payroll), and banking services (cash flow management, supply chain management, payments, money transfers).

In 2021, the Board of Directors approved the use of the Science and Technology Development Fund to invest in infrastructure serving science and technology activities at MB and directed the implementation of procurement plans for solutions to deploy a cloud computing infrastructure platform (Private Cloud Computing), solutions to deploy a data mining and analytics (DSB) and artificial intelligence (AI) infrastructure platform, deploy MetaData and ODS systems, upgrade the Core application infrastructure in the 2021-2023 period and the disaster recovery (DR) system for database unification solutions and core technology investment projects for member companies. In 2022, the Board of Directors continued to prioritize investment in IT infrastructure and digital transformation for MB Bank based on ensuring security, safety, efficiency and meeting MB's business needs; through the investment in deploying a Bank Lab model that can meet the needs of key projects of MB and the Group.

During the period 2022-2026, the focus will be on strengthening investment in IT infrastructure, deploying new technological solutions to support business operations, increasing the automation rate in management and operations, improving operational quality, and enhancing convenience for the bank.

11. Policies regarding employees

11.1. Labor situation

The quality of human resources is one of the key factors determining the development of the Bank, therefore MB always prioritizes building a professional workforce in its development strategy, The average number of MB employees in 2024 is 11,318, in 2025 is 12,601, and as of the end of June it was 13,145.

As of 31/12/2024, 31/12/2025, and 30/06/2026, the number of official employees of MB Bank itself will be 12,239, 13,126, and 13,344 respectively,

Table 25: MB Labor Situation at Different Times

TT	Type of labor	31/12/2024	31/12/2025	30/06/2026
I.	Sorted by gender	12,239	13,126	13,344
1	Male	4,884	5,140	5,255
2	Female	7,355	7,986	8,089
II.	Classified by educational level	12,239	13,126	13,344
1	University degree or higher	11,671	12,606	12,838

TT	Type of labor	31/12/2024	31/12/2025	30/06/2026
2	Sub-university level	568	520	506
III.	Contract term breakdown	12,239	13,126	13,344
1	Frequent	11,596	12,564	12,933
2	Seasonal	643	562	411

Source: Military Commercial Joint Stock Bank

11.2. Training policy, compensation policy

11.2.1. Regarding training policy

MB's training activities are centrally managed at the Learning and Innovation Center. Training programs are designed and developed according to job titles and aligned with the competency framework for each position.

In the first six months of 2026, MB organized 295 training programs with 22,778 participants , The programs received high praise from participants for their quality content and profound practical relevance.

Short-term training programs in Vietnam

MB has developed a standardized and systematic learning roadmap closely aligned with each job position. Besides equipping employees with supplementary skills and in-depth knowledge, the bank places particular emphasis on enhancing comprehensive management capabilities. For young managers, MB focuses on organizing advanced professional training courses along with human resource management methods based on international standards.

Overseas training courses

MB collaborates with partners to design in-depth professional training courses and study tours abroad, helping MB's staff learn new knowledge and advanced banking operations/management experience in developed countries.

Encourage long-term training.

MB implements policies to support employees in participating in long-term training courses. Employees can attend second degree programs at the university level, advanced postgraduate courses in finance and banking, or MBA programs to enhance their professional knowledge and management skills, with financial support from MB.

Training young talents

With the goal of proactively developing a pool of qualified, capable, and ethical successors who are culturally aligned and highly committed, and ensuring sufficient resources to implement new goals and long-term strategies, MB has implemented personnel planning for leadership and management positions to meet the immediate and long-term tasks of each unit and of MB as a whole. For successors, MB focuses on training in orientation, strategy, management skills, and especially in-depth professional expertise to comprehensively develop personnel. For potential employees, MB implements practical training programs through challenging assignments and

mentoring within their units, creating a solid foundation for successors to excel in their positions. Annually, MB organizes professional competitions and position assessments to evaluate employee quality and identify potential employees for comprehensive training and development in the future.

11.2.2. Compensation Policy

MB's compensation and benefits policy is built on performance, closely linked to individual productivity, achievements, and contributions to the overall results of the organization.

MB's salary, bonus, benefits, and welfare policies are continuously evaluated, analyzed, and adjusted in diverse and innovative ways, and personalized to individual needs. As an organization deeply committed to employee experience, MB constantly innovates and improves its compensation system to ensure attractiveness and long-term focus, encouraging engagement, boosting morale, and maximizing employee performance. A happy and high-quality workforce is a key factor in MB achieving its strategic goals.

Over the past year, MB has continued to affirm its people-centric approach by proactively reviewing, updating, and comprehensively adapting its employee policies. Benefits and entitlements have been adjusted to be practical, timely, and relevant to the new context, aiming to enhance employee motivation and strengthen long-term commitment and partnership between employees and the organization.

11.3. Regulations on issuing shares to employees

MB does not have a standard or general regulation for issuing shares to employees. Depending on the approval of the General Meeting of Shareholders regarding the share issuance plan for employees in each period, and depending on the authorization of the General Meeting of Shareholders, the Board of Directors will develop regulations that are consistent with the content of the plan approved by the General Meeting of Shareholders in each period.

The company's employee stock option program issuance situation over the past two years is as follows:

In 2024: MB issued 19,240,000 shares under an employee stock option program, at a price of VND 10,000 per share.

- The release period ends on June 11, 2024.
- Number of workers assigned: 513 people.
- Transfer restrictions: ESOP shares are subject to transfer restrictions, 50% of the shares will be released at the end of the third year from the end of the issuance period, and 100% of the shares will be released at the end of the fifth year from the end of the issuance period.
- The plan to issue shares under the employee stock option program at MB has been approved by the Board of Directors in the following documents: General Meeting of Shareholders Resolution No. 12/NQ-MB_DHĐCĐ dated April 19, 2024, Resolution No. 09/NQ-MB_DHĐCĐ dated April 25, 2023, General Meeting of Shareholders Resolution No. 08/NQ-MB_DHĐCĐ dated April 25, 2022, General Meeting of Shareholders Resolution No. 10/NQ_DHĐCĐ dated April 27, 2021, Board of Directors Resolution No. 23/NQ-MB-HĐQT dated May 10, 2024, Board of Directors Resolution No. 10.1/NQ-MB-HĐQT dated April 18, 2024,

Board of Directors Resolution No. 18/NQ-MB-HĐQT dated May 26, 2023, and Official Letter No. 4992/NHNN-TTGSNH dated June 27, 2023, of the State Bank of Vietnam.

2025: None.

12. Dividend Policy

In accordance with MB's Charter, the dividend payment/interim dividend plan is implemented according to the resolution of the General Meeting of Shareholders based on the proposal of the Board of Directors. MB pays dividends to shareholders after fulfilling tax obligations and other financial obligations as prescribed by law; making provisions and offsetting previous losses as prescribed by the Charter and law; and ensuring payment of debts and other due financial obligations (if any) after completing the dividend payment.

The General Meeting of Shareholders decided on the payment of dividends based on the proposal of the Board of Directors, which includes the following contents:

- Dividends are determined based on MB's retained earnings,
- Dividends may be paid in cash, in shares of MB, or in other assets in accordance with the law,
- The Board of Directors shall decide on the specific dividend payment plan and the record date for shareholders entitled to receive dividends in accordance with the resolution of the General Meeting of Shareholders, based on the approval of the competent State authority,
- The Board of Directors may decide to pay interim dividends if it deems such payment consistent with MB's profitability and in accordance with legal regulations.

Table 26: Dividend payout ratios in recent years

Target	2023	2024	2025
Dividend payout ratio	20% (of which 15% is a stock dividend and 5% is a cash dividend)	35% (of which the stock dividend payout ratio is 32% and the cash dividend payout ratio is 3%)	25% (of which 15% is a stock dividend and 10% is a cash dividend)
Status	Payment has been completed	Payment has been completed	The 10% cash dividend has been paid out. A stock dividend of 15% is expected to be paid out in 2026

Source: Military Commercial Joint Stock Bank

13. Information on the use of funds raised from the most recent offering

13.1. Information about the most recent securities offering

MB's most recent public offering of securities was a public bond offering under Certificate of Registration for Public Bond Offering No. 102/GCN-UBCK issued by the Chairman of the State

Securities Commission on June 12, 2024. Accordingly, MB issued 3 bond codes, specifically as follows:

No.	Bond name	Bond code registered at VSDC	Face value (VND)	Release date	Total acquisition date
1	Military Commercial Bank Bonds (MBBH2430001)	MBB124017	395,102,800,000	July 15, 2024	July 15, 2025
2	Military Commercial Bank Bonds (MBBH2430002)	MBB124022	2,259,450,800,000	October 30, 2024	October 30, 2025
3	Military Commercial Bank Bonds (MBBH2430003)	MBB125008	2,198,563,200,000	March 5, 2025	March 5, 2026

MB has completed the repurchase of all the aforementioned bonds. Therefore, at the time of launching the public offering of additional shares in the form of issuing rights to existing shareholders, the aforementioned bonds are no longer outstanding.

13.2. Summary of the use of capital raised from the most recent public bond offering:

The use of capital raised from the aforementioned bond offering has been reflected in the audit report on the use of capital from the public bond issuance, conducted by UHY Audit and Consulting Company Limited. Information regarding the use of capital from public bond issuances for bond codes MBBH2430001, MBBH2430002, and MBBH2430003 is as follows:

Bond code	Plan for using the proceeds	Actual amount collected	Actual amount used	Difference
MBBH2430001	Loans are provided to individual and institutional clients who require financing from the Issuing Organization	395,102,800,000	395,102,800,000	0
MBBH2430002	Loans are provided to individual and institutional clients who require financing from the Issuing Organization	2,259,450,800,000	2,259,450,800,000	0

MBBH2430003	Loans are provided to individual and institutional clients who require financing from the Issuing Organization	2,198,563,200,000	2,198,563,200,000	0
	Total	4,853,116,800,000	4,853,116,800,000	0

Source: Audit report on the use of capital raised from the public issuance of bonds with codes MBBH2430001, MBBH2430002, and MBBH2430003 of Military Commercial Joint Stock Bank,

Opinion of UHY Auditing and Consulting Company Limited Regarding the Report on the Use of Capital Obtained from Public Bond Issuances for Bond Codes MBBH2430001, MBBH2430002, and MBBH2430003, the details are as follows:

The report on the utilization of capital raised from the public bond issuances of the Military Commercial Joint Stock Bank in 2024 has been prepared and presented, considering relevant material aspects, with the "Basis for presenting the Report on the Use of Proceeds from the Issuance of Bonds" as described in the Notes to the Report on the Use of Capital.

14. Information on unfulfilled commitments by the Issuing Organization

Information regarding the types of bonds issued by the Issuer that have not yet matured.

As of 30/06/2026, the Issuer has issued bonds that have not yet matured, details as follows:

Total outstanding bonds (at face value) : 42,020,000 million VND, including:

- Tier 2 capital bonds: VND 23,220,000 million,
- Medium term bonds: 18,800,000 million VND.

(Details of the outstanding bonds are in Table 3, Section 8,3, Part IV)

For these outstanding bonds, MB has been fulfilling its commitments and obligations to investors regarding the bond issuance conditions, ensuring full, accurate, and timely payment of principal, interest, and other related funds (if any) to investors in accordance with the bond terms and conditions, protecting the legitimate rights and interests of investors and other conditions, in compliance with the law.

15. Information, potential debt obligations, and litigation related to the Issuer that may affect the Issuer's business operations, financial situation, the offering, the offering share price, and the project using the capital raised from the offering

MB's contingent obligations and other commitments in the two preceding years are presented in the following table:

Table 27: MB's Contingent Obligations and Other Commitments

Unit: million VND

Item	Merger			Individually		
	2024	2025	June 2026	2024	2025	June 2026
I. Contingent Debt Obligations						

1. Loan Guarantee	238,395	1,684,717	1,690,753	238,395	1,684,717	1,690,753
2. Commitment to foreign exchange transactions	263,133,210	618,888,427	697,041,592	263,133,210	616,888,427	697,041,592
3. Commitments in Letter of Credit (L/C) transactions	29,138,440	59,728,018	77,029,906	29,138,440	59,722,523	76,572,639
4. Other guarantees	135,649,614	190,317,517	208,475,133	135,544,405	190,104,216	208,311,548
II. Commitments made						
Other commitments	72,142,229	127,878,633	106,250,017	72,142,469	126,935,262	105,673,338

Source: Audited financial statements for 2024, 2025 and Financial Statements for the Second Quarter of 2026 (consolidated and separate)

16. Information regarding the Issuer's commitment must not fall under the category of being under criminal investigation or having been convicted of any offense against the economic management order and not yet having their criminal record expunged

As of the date of this Prospectus, the Issuing Organization commits that it is not currently under criminal investigation or has not been convicted of any offenses against the economic management order and its criminal record has not been expunged.

V. BUSINESS PERFORMANCE RESULTS, FINANCIAL SITUATION AND PROJECTED PLAN

1. Business performance results

1.1. Summary of some business performance indicators of the Issuing Organization in the last two years and cumulatively up to the most recent quarter

Table 28: Some business performance indicators of MB in 2024 and 2025 and six months of 2026 - Consolidated

Unit: million VND

Target	2024	2025	% increase/decrease 2025/2024	June 2026
Total asset value	1,128,801,062	1,615,763,927	43.14%	1,733,012,662
Net interest income	41,152,219	51,610,117	25.41%	31,806,771
Total operating income	55,413,222	67,693,015	22.16%	37,864,520
Net profit from business operations before provisions for credit risk,	38,405,972	48,011,862	25.01%	27,890,159
Profit before tax	28,829,328	34,268,358	18.87%	20,188,258
Net profit after tax	22,951,264	27,382,978	19.31%	16,148,193
Dividend payout ratio (*)	47.8%	103.2%		
Dividend yield (*)	20%	35%		

Note: (*) Individual MB data

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

**Table 29: Some business performance indicators for 2024 and 2025
and six months of 2026 - Individually**

Unit: million VND

Target	2024	2025	% increase/decrease 2025/2024	June 2026
Total asset value	1,067,158,251	1,528,579,205	43.24%	1,653,964,289
Net interest income	34,302,435	42,779,151	24.71%	26,876,309
Total operating income	47,294,707	58,764,641	24.25%	32,681,039
Net profit from business operations before provisions for credit risk,	34,130,765	43,458,363	27.33%	24,780,407
Profit before tax	27,639,316	33,889,368	22.61%	19,288,228
Net profit after tax	22,195,364	27,329,888	23.13%	15,585,226
Dividend payout ratio	47.8%	103.2%		
Dividend yield	20%	35%		

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

According to the audited consolidated financial report for 2025, MB's total assets reached VND 1,615,763,927 million, an increase of 43.14% compared to 31/12/2024, MB's pre-tax profit (consolidated) in 2025 reached VND 34,268,358 million, an increase of 18.87% compared to 2024, net interest income increased by 25.41%, and interest expenses decreased thanks to effective utilization of Casa capital.

The bank's individual business operations also achieved positive results. MB's total operating income in 2025 reached VND 58,764,641 million, an increase of 24.25% compared to 2024. Net profit after tax in 2025 reached VND 27,329,888 million, an increase of 23.13% compared to the same period in 2024. MB's positive business results in 2025 are thanks to effective portfolio management and optimized capital costs resulting from a high CASA ratio (among the top in the entire system).

❖ **Opinion of the independent auditing firm on the financial indicators: None.**

1.2. Factors affecting business operations

1.2.1. Key factors affecting the business performance of the Issuer in the two consecutive years preceding the registration year of the public offering,

❖ **Favorable:**

- Despite the volatile international environment, Vietnam has achieved positive macroeconomic indicators. Fundamental indicators have significantly improved compared to 10 years ago. Foreign direct investment and remittances have grown. Although exchange rates and interest rates have increased generally, they remain under government control.
- The government is implementing policies to promote growth, structural reforms, and attract investment, while simultaneously enhancing the confidence of domestic and foreign businesses and investors. Furthermore, expected continued improvement in people's incomes and a more stable labor market will boost final consumption. In addition, public investment,

particularly in transportation infrastructure, energy, and digital transformation, continues to play a leading role, creating a ripple effect on the private sector and the entire economy, Vietnam.

- The State Bank of Vietnam will continue to proactively and flexibly manage monetary policy, coordinating closely with fiscal policy and other policies, ensuring the safety and liquidity of the system, contributing to macroeconomic stability, controlling inflation, ensuring major economic balances, and creating momentum for rapid and sustainable development.
- MB is a reputable bank with 31 years of development, boasting an extensive network and efficient operations over the years. With a clear strategy aimed at becoming a "Digital Enterprise, Leading Financial Group," under the close guidance of the Board of Directors, the Supervisory Board, and the implementation by the Executive Board, and with the support of state management agencies, MB consistently maintains a growth rate 1.2 to 1.5 times higher than the market, depending on the specific indicator. Furthermore, risk management is always prioritized, with the non-performing loan ratio remaining around 1% for many years and the non-performing loan coverage ratio consistently reaching nearly 100%, and at times exceeding 300%.
- By the end of June 30, 2026, MB's market capitalization reached 203 trillion VND, ranking 6th in the industry. MB's share price increased by 814% from January 1, 2017 to June 30, 2026, 4.5 times higher than the growth rate of the VNIndex (180%) and ranked number 1 in market capitalization growth from January 2017 to June 30, 2026.

❖ **Hard**

- The macroeconomic environment remains complex with many variables, geopolitical tensions, and sharply rising inflation and interest rates in many countries. New trade barriers: The trend of imposing tariffs and protectionist trade measures from the US could indirectly affect exports.
- At the micro level, declining investor and public confidence significantly impacts certain business sectors, such as investment banking. The Fourth Industrial Revolution, with its focus on artificial intelligence (AI), continues to unfold powerfully, profoundly impacting social life and creating explosive growth worldwide, posing a significant challenge for the future.
- High interest rates coupled with tight credit conditions under the SBV's management will limit MB's growth potential.

1.2.2. Significant changes that may have affected the Issuer's business performance since the end of the most recent fiscal year; if none exist, please specify.

None

2. Financial performances

2.1. Basic indicators

2.1.1. Report on charter capital, business capital, and the utilization of charter capital and business capital.

The bank always uses and manages shareholder contributions and business capital in accordance with legal regulations and for the purposes stipulated in the bank's charter.

Table 30: Business Capital Structure – Separated

Unit: Million VND

Target	31/12/2024	31/12/2025	30/06/2026
Equity	107,551,762	130,639,656	143,767,651
Registered capital	53,063,241	80,549,999	80,549,999
Share premium	1,304,334	1,304,334	1,304,334
Other capital	-	-	-
Fund of the Credit Institution	14,703,445	19,079,365	24,823,435
Exchange rate difference	-	-	-
Undistributed profits	38,480,742	29,705,958	37,089,883

Source: Audited separate financial statements for 2024 and 2025, and Separate Financial Statements for the Second Quarter of 2026

Table 31: Business capital structure – Consolidated

Unit: Million VND

Target	31/12/2024	31/12/2025	30/06/2026
Equity	117.059.581	142.022.525	156.762.644
Registered capital	53.063.241	80.549.999	80.549.999
Share premium	1.304.334	1.304.334	1.304.334
Other capital	1.928.258	2.111.211	2.111.211
Fund of the Credit Institution	14.996.847	19.390.884	25.147.692
Exchange rate difference	137.797	202.211	202.898
Undistributed profits	40.718.224	32.577.391	40.020.849
Non-controlling shareholder interests	4.910.880	5.886.495	7.425.661

Source: Audited consolidated financial statements for 2024 and 2025, Consolidated Financial Statements for the Second Quarter of 2026

2.1.2. Depreciation of fixed assets

Tangible and intangible fixed assets are initially recorded at their original cost. During their useful life, tangible and intangible fixed assets are recorded at their original cost, accumulated depreciation, and remaining value.

Depreciation is calculated using the straight-line method with an estimated depreciation period:

Table 32: Depreciation Period of Fixed Assets

Fixed assets	Number of depreciation years
Houses, buildings	06-50 years
Machinery and equipment	03-08 years
Transportation and transmission	06-10 years
Land use rights	30-50 years
Other tangible fixed assets	03-08 years
Computer software	03-08 years
Other intangible fixed assets	03 years

Source: Military Commercial Joint Stock Bank

The bank always makes provisions for asset depreciation in accordance with the law.

2.1.3. Average salary

Table 33: Average salary and average income

Target	2025	2024
Average salary (Million VND/person/month)	20.3	19.4
Average income (Million VND/person/month)	39.4	37.4

Source: Military Commercial Joint Stock Bank

The bank operates nationwide, therefore, the average salary compared to some other banks in Vietnam is as follows:

Unit: Million VND/person/month

Year	2025		2024	
Target	Average salary	Average income	Average salary	Average income
Vietnam Technological and Commercial Bank (TCB)	39	48	42	49
Vietnam Joint Stock Commercial Bank for Industry and Trade (CTG)	44.4	45.4	37.4	38.0
Vietnam Prosperity Commercial Bank (VPB)	37.7	41.2	27.7	31.1
Military Commercial Joint Stock Bank (MBB)	20.3	39.4	19.4	37.4
Asia Commercial Bank (ACB)	14.1	37.6	13.9	38.1
Saigon Thuong Tin Commercial Joint Stock Bank (STB)	23.3	35.8	22.3	32.9

Source: MB compiled based on audited financial statements for 2024 and 2025 of banks that have disclosed information.

2.1.4. Debt situation

2.1.4.1. Accounts Receivable and Accounts Payable

MB makes full and timely payments of all accounts receivable and payable, ensuring compliance with all legal regulations. Details of accounts receivable and payable are as follows:

Table 34: Accounts Receivable – Consolidated

Unit: million VND

Target	31/12/2024	31/12/2025	30/06/2026
Accounts receivable	14,360,628	28,125,764	25,431,187
Interest and fees receivable	8,918,622	13,549,018	16,654,128
Deferred corporate income tax receivables	38,912	34,339	44,326
Other assets	5,873,749	7,894,091	8,297,454
Other risk provisions	(193,424)	(71,730)	(73,454)
Total	28,998,487	49,531,482	50,353,641

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 35: Accounts Receivable – Separated

Unit: million VND

Target	31/12/2024	31/12/2025	30/06/2026
Accounts receivable	9,194,616	22,847,390	20,526,994
Interest and fees receivable	7,793,412	12,035,745	14,887,839
Other assets	1,786,172	2,960,510	2,995,923
Other risk provisions	(39,258)	(24,968)	(17,668)
Total	18,734,942	37,818,677	38,393,088

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

Table 36: Accounts Payable - Consolidated

Unit: million VND

Target	31/12/2024	31/12/2025	30/06/2026
Interest and fees payable	9,899,902	13,245,868	19,237,642
Other payables and liabilities	37,411,147	51,785,481	48,645,739
Provision for other liabilities	1,052	2,188	5,579
Total	47,312,101	65,033,537	67,888,960

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 37: Accounts Payable - Separated

Unit: million VND

Target	31/12/2024	31/12/2025	30/06/2026
Interest and fees payable	9,819,589	12,817,185	18,905,463
Other payables and liabilities	15,613,160	24,122,612	18,010,585
Total	25,432,749	36,939,797	36,916,048

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

Unmatured bonds:

MB's outstanding bonds are fully listed in Table 3, Section 8.3, Part IV of this Prospectus.

For the outstanding bonds listed in Table 3, MB has been fulfilling its commitments and obligations to investors regarding bond issuance conditions, ensuring full, accurate, and timely payment of principal, interest, and other related funds (if any) to investors in accordance with the terms and conditions of the bonds, protecting the legitimate rights and interests of investors, and other conditions in accordance with the law.

2.1.4.2. Statutory payables

Military Commercial Joint Stock Bank (MB Bank) strictly implements the State's tax policies as well as policies related to employees and always fulfills all its obligations to pay into the state budget. Details of the legally mandated payments as of 31/12/2024, 31/12/2025, and 30/06/2026, are as follows:

Table 38: Details of statutory payables - Consolidated

Unit: million VND

No.	Types of taxes	31/12/2024	31/12/2025	30/06/2026
1	Corporate income tax	3,200,018	3.897.818	2,125,588
2	Value Added Tax	118,529	175.047	155,672
3	Other types of taxes	255,662	145.394	146,872
Total		3,574,209	4,218,259	2.428.132

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 39: Details of statutory payables – Separated

Unit: million VND

No.	Types of taxes	31/12/2024	31/12/2025	30/06/2026
1	Corporate income tax	2,962,754	3,543,524	1.922.947
2	Value Added Tax	59,270	106,982	81.423
3	Other types of taxes	194,826	75,179	105.361
Total		3,216,850	3,725,685	2,109,731

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026

2.1.4.3. Statutory funds

The funds are used for specific purposes and are drawn from the Bank's after-tax profits based on the ratios stipulated in the Law on Credit Institutions and Decree No. 135/2025/ND-CP, current regulations, and resolutions of the General Meeting of Shareholders.

- Capital reserve fund: 10% of after-tax profit, with a maximum not exceeding the bank's charter capital;
- Financial reserve fund: 10% of after-tax profit after deducting the reserve fund for supplementing charter capital;
- Other funds: allocated according to current regulations and resolutions of the General Meeting of Shareholders.

Table 40: Funds set aside from the Bank's after-tax profits – Consolidated

Unit: million VND

No.	Types of funds	31/12/2024	31/12/2025	30/06/2026
1	Financial reserve fund	9,294,156	11,513,914	13,973,516
2	Capital reserve fund	4,735,002	6,972,588	9,718,408
3	Other funds	967,689	904,382	1,455,768
Total		14,996,847	19,390,884	25,147,692

Source: Audited consolidated financial statements for 2024, 2025 and consolidated financial statements for the second quarter of 2026

Table 41: Funds set aside from the Bank's after-tax profits – Separated

Unit: million VND

TT	Types of funds	31/12/2024	31/12/2025	30/06/2026
1	Financial reserve fund	9,158,715	11,378,251	13,837,941
2	Capital reserve fund	4,586,757	6,806,293	9,539,282
3	Other funds	957,973	894,821	1,446,212
Total		14,703,445	19,079,365	24,823,435

Source: Audited separate financial statements for 2024, 2025 and separate financial statements for the second quarter of 2026.

2.1.4.4. Major fluctuations that may affect the Issuer's financial situation from the end of the most recent fiscal year (31/12/2025)

None.

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2.2. Key financial indicators

2.2.1. Key financial indicators

Table 42: Some key financial indicators – Consolidated

Content	Unit of measurement	31/12/2024	31/12/2025	30/06/2026
1. Capital requirements				
Charter capital	million VND	53,063,241	80,549,999	80,549,999
Equity	million VND	126,802,913	157,901,461	174,049,914
Capital adequacy ratio	%	11.76	11.02	10.73 (*)
2. Asset quality indicators				
Overdue loan ratio	%	3.19	2.24	2.43
Non-performing loan ratio	%	1.62	1.29	1.45
(Balance of customer loans and advances + loans to other credit institutions) / Total assets	%	69.9	68.1	72.0
Income-generating assets/Total on-balance sheet assets	%	97	96.8	96.9
3. Liquidity ratio (**)				
Average ratio of highly liquid assets to average total assets	%	12.47	12.48	11.12
The proportion of short-term funds used for medium and long-term lending.	%	26.92	25.69	27.51
Loan-to-deposit ratio	%	81.08	79.47	82.80
4. Business performance indicators				
Average Profit Before Tax/Equity Ratio	%	26.97	26.45	27.03
Profit Before Tax/Average Total Assets Ratio	%	2.78	2.50	2.41
Net interest margin (NIM)	%	4.18	3.88	3.92
Return on Assets (ROA)	%	2.21	2.00	1.93
Return on Equity (ROE)	%	21.5	21.1	21.6
Earnings per share (EPS)	VND/share	2,589	3,325	1,955
Service income/Total income	%	7.88	9.72	9.28
Net income from service operations/Profit before tax	%	15.15	19.20	17.41

Note: (*) Data as of March 31, 2026

(**) Separate MB figures as regulated by the SBV.

Source: Audited Consolidated Financial Statements for 2024 and 2025, and Capital Adequacy Ratio Disclosure Reports as of December 31, 2024 and December 31, 2025.

Table 43: Some key financial indicators – Separated

Content	Unit of measurement	31/12/2024	31/12/2025	30/06/2026
1. Capital requirements				
Charter capital	million VND	53,063,241	80,549,999	80,549,999
Equity	million VND	118,817,208	149,487,072	162,208,232
Capital adequacy ratio	%	11.74	11.11	10.85 (*)
2. Asset quality indicators				
Overdue loan ratio	%	2.32	1.67	1.97
Non-performing loan ratio	%	1.43	1.13	1.31
(Balance of customer loans and advances + loans to other credit institutions) / Total assets	%	69.1	67.6	71.2
Income-generating assets/Total on-balance sheet assets	%	97.1	96.9	96.9
3. Solvency ratio				
Average ratio of highly liquid assets to average total assets	%	12.47	12.48	11.12
The proportion of short-term funds used for medium and long-term lending.	%	26.92	25.69	27.51
Loan-to-deposit ratio	%	81.08	79.47	82.80
4. Business performance indicators				
Average Profit Before Tax/Equity Ratio	%	28.18	28.46	28.12
Profit Before Tax/Average Total Assets Ratio	%	2.81	2.61	2.42
Net interest margin (NIM)	%	3.67	3.40	3.49
Return on Assets (ROA)	%	2.25	2.11	1.96
Return on Equity (ROE)	%	22.6	22.9	22.7
Earnings per share (EPS)	VND/share			
Service income/Total income	%	6.39	8.26	8.74
Net income from service operations/Profit before tax	%	10.94	14.32	14.81

Note: (*) Data as of March 31, 2026

Source: Audited Separate Financial Statements for 2024 and 2025, and Capital Adequacy Ratio Disclosure Reports as of December 31, 2024 and December 31, 2025.

❖ Opinion of the independent auditing firm: None

2.2.2. Opinion of the Auditing Organization on the Financial Statements of the Issuer

❖ Opinion of KPMG Limited on the separate financial statements for the year 2024 in Audit Report No. 24-02-00089-25-5 dated March 15, 2025:

“In our opinion, the separate financial statements fairly and reasonably reflect, in all material respects, the pre-consolidation financial position of Military Commercial Joint Stock Bank as of 31/12/2024, the pre-consolidation operating results and pre-consolidation cash flows of the Bank for the year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions issued by the SBV and relevant legal regulations on the preparation and presentation of financial statements.”

❖ Opinion of KPMG Limited on the consolidated financial statements for the year 2024 as stated in Audit Report No. 24-02-00089-25-6 dated March 15, 2025:

“In our opinion, the consolidated financial statements fairly and reasonably reflect, in all material respects, the consolidated financial position of Military Commercial Joint Stock Bank and its subsidiaries as of 31/12/2024, the consolidated operating results and consolidated cash flows of the Bank and its subsidiaries for the year ended on that date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions issued by the SBV, and relevant legal regulations concerning the preparation and presentation of financial statements.”

❖ Opinion of KPMG Limited on the separate financial statements for 2025 in Audit Report No. 25-02-00061-26-6 dated March 15, 2025:

“In our opinion, the separate financial statements fairly and reasonably reflect, in all material respects, the pre-consolidation financial position of Military Commercial Joint Stock Bank as of 31/12/2025, the pre-consolidation operating results and pre-consolidation cash flows of the Bank for the year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions issued by the SBV and relevant legal regulations on the preparation and presentation of financial statements.”

❖ Opinion of KPMG Limited on the consolidated financial statements for 2025 as stated in Audit Report No. 25-02-00061-26-7 dated March 15, 2025:

“In our opinion, the consolidated financial statements fairly and reasonably reflect, in all material respects, the consolidated financial position of Military Commercial Joint Stock Bank and its subsidiaries as of 31/12/2025, the consolidated operating results and consolidated cash flows of the Bank and its subsidiaries for the year ended on that date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions issued by the SBV, and relevant legal regulations concerning the preparation and presentation of financial statements.”

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3. Revenue, profit, and dividend plan

Table 44: Revenue and Profit Plan for 2026

Target	2025 consolidated results	Plan for 2026	Percent increase/decrease in the 2026 plan compared to the 2025 plan.
Total assets (Billion VND)	1,615,764	Growth of ~28%	Growth of ~28%
Capital mobilization (Billion VND)	1,062,198	Growth of ~30%	Growth of ~30%
Credit (Billion VND)	1,109,895	~30% (As per the SBV's limits)	~30% (As per the SBV's limits)
Non-performing loan ratio	1.29 %	≤1,5 %	
Profit before tax (Billion VND)	34,268	Growth of ~15%	Growth of ~15%
Dividend payout ratio	25%	15-20 %	

Source: Military Commercial Joint Stock Bank

❖ **The competent authority has approved the revenue and profit plan for 2026:**

MB's revenue and profit plan for 2026 was approved by the General Shareholders' Meeting at the 2026 Annual General Shareholders' Meeting.

❖ **The basis for achieving the revenue, profit, and profit/dividend distribution targets mentioned above is as follows:**

The basis for the company's Board of Directors to formulate this business plan is as follows:

Based on the strategic objectives for the period 2022-2026 approved by the Board of Directors, along with forecasts of macroeconomic conditions, government and SBV policies, and key business tasks for 2026 such as:

- Managing scale growth involves increasing revenue, controlling costs, and managing bad debts.
- Implement the 2022-2026 Strategic Initiative decisively and effectively, leveraging the group's synergy to comprehensively exploit the ecosystem. Completely digitize member companies, accelerating digital transformation in products, services, customers, and labor productivity.
- Continue to strengthen the foundational pillars of the sustainable development framework in accordance with international ESG practices, maintain a green proportion of ~8-10% of the total bank credit volume, and prioritize lending to projects that benefit the environment and society, contributing to national and international sustainable development goals.
- Attracting high-quality customers effectively and leveraging opportunities to expand market share through new business models. Boosting revenue from digital channels, which contribute 60% of total revenue.
- Accelerate the launch of new products and develop them based on customer understanding. Continue to invest heavily in AI projects to improve the bank's labor productivity by at least 10%, striving to reach 20% per year.
- Credit growth will be in accordance with the SBV's approval, steadfastly pursuing the goal of shifting the lending structure towards retail, striving to increase the proportion for individual/micro-SME customer segments by an additional 1.5-3% per year.

- The focus is on sustainable capital mobilization to support high-scale growth rates, ensure liquidity, and comply with the SBV's regulatory safety limits. Maintaining market leadership in CASA ratio and leveraging low-cost funding sources will optimize capital costs.
- Control credit quality (NPL), implement effective risk management solutions aimed at improving asset quality and optimizing provisioning costs. Effectively manage operating costs, maintaining the operating cost-to-income ratio (CIR) at $\leq 28\%$.
- Enhance competitiveness and network operational efficiency towards a multi-channel, convenient, and streamlined approach; prioritize increasing market share and optimizing labor productivity.
- Strengthening a corporate culture of unity and discipline coupled with innovation and a "customer-centric" mindset in all decisions. Developing human resources, focusing on training according to standardized competency frameworks, and prioritizing personnel selection for strategic projects/tasks that impact the system.

❖ **Assessment by the consulting firm regarding the revenue and profit plan.**

As an advisory firm for the public offering registration, MB Securities Joint Stock Company has collected information, conducted research, analysis, and evaluation of the business operations of Military Commercial Bank (MB) and the business areas in which the Issuer operates. We find that MB's business operations are stable and have growth potential. The Issuer's revenue and profit plan is based on macroeconomic forecasts, the banking industry in general, and forecasts of potential risks, as well as the current state and prospects of the Issuer's business. Based on the positive business results achieved by the Issuer and its current favorable financial situation, the business plan, revenue/income, and profit targets set by MB for 2026 are feasible, provided there are no unforeseen fluctuations affecting the bank's operations.

We would also like to note that the above comments are given from the perspective of a professional consulting organization, based on selectively collected information and financial analysis principles and methods, and do not imply any guarantee regarding the value of the securities or the achievement of planned targets or forecasts of the Bank. This comment is for reference only; investors should carefully consider their own decisions when investing in MB shares.

VI. INFORMATION OF FOUNDING SHAREHOLDERS, MAJOR SHAREHOLDERS, BOARD OF DIRECTORS MEMBERS, AUDITOR, CHIEF EXECUTIVE OFFICER, DEPUTY CHIEF EXECUTIVE OFFICER, AND CHIEF ACCOUNTANT

1. Information about the founding shareholders

The Issuer has no founding shareholders whose shares remain subject to transfer restrictions.

2. Information about major shareholders

2.1. List of major shareholders holding more than 5% of MB's charter capital as of 30/06/2026.

Table 45: List of major shareholders holding more than 5% of the Issuer's share capital.

TT	Shareholder Name	Year of establishment	Business Registration Number	Head office address	Registered capital (Billion VND)	Legal representative	Authorized representative at the Issuing Organization	Ownership of major shareholders as of 30/06/2026		Ownership of major shareholders at the time after the issuance.		Related benefits	
								Number of shares owned (shares)	Ownership ratio/Capital	Number of shares owned (shares)	Ownership ratio/Capital	for the Publisher	at other businesses operating in the same industry as the Issuer or as a major customer/supplier of the Issuer
1	Saigon Newport Corporation Limited	1989	0300514849	722 Dien Bien Phu Street, Thanh My Tay Ward, Ho Chi Minh City	10,096.237	Mr. Ngo Minh Thuan - Chairman, Chief Executive Officer	Ms. Hoang Thi Thu Hien	570,727,399	7.085%	627,800,138	7.085%	None	None
2	Vietnam Helicopter Corporation - Limited Liability Company and Branches	1996						679,074,898	8.430%	746,982,387	8.430%	None	None
2.1	Vietnam Helicopter Corporation - Limited Liability Company		0100107966	No. 172 Truong Chinh Street, Kim Lien Ward, Hanoi	3,953	Mr. Kieu Dang Hung - Chairman, Chief Executive Officer	Mr. Vu Xuan Nam	648,428,348	8.050%	713,271,182	8.050%	None	None
2.2	Branch of Vietnam Helicopter Corporation - Limited Liability Company - Southern Helicopter Company		0100107966-006	36 30/4 Street, Ward 9, Vung Tau City				30,646,550	0.380%	33,711,205	0.380%	None	None
3	State Capital Investment and Business Corporation - Limited Liability Company (SCIC)	2006	0101992921	No. 117 Tran Duy Hung Street, Yen Hoa Ward, Hanoi	50,000	Mr. Nguyen Quoc Huy - Member of the Board of Directors, Chief Executive Officer	Mr. Nguyen Anh Tung	791,523,642	9.826%	870,676,006	9.826%	None	None
4	Military Industry and Telecommunications Group	1989	0100109106	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	159,230	Mr. Tao Duc Thang - Chief Executive Officer	Ms. Nguyen Thi Hai Ly and Mr. Nguyen Viet Quan	1,184,249,466	14.702%	1,302,674,412	14.702%	None	None
	Total							3,225,575,405	40.044%	3,548,132,943	40.044%		

Source: MB's shareholder list as of 30/06/2026.

2.2. List of related parties of major shareholders

Table 46: List of related parties of major shareholders

No.	Name of person involved	Related major shareholders	Relationship with major shareholders	Number of shares owned as of 30/06/2026 (shares)	Ownership percentage/C current charter capital (%)	Number of shares expected to be owned after the issuance (shares)	Expected ownership ratio/Expected charter capital after issuance (%)	Related benefits for the Issuer	Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.
1	Ngô Minh Thuận	Saigon Newport Corporation (SNP) One-Member Limited Liability Company	Chairman and CEO of the Corporation	328,253	0.0040751%	361,078	0.0040751%	None	None
2	Nguyễn Nang Toan	SNP	Deputy Chief Executive Officer	1,761	0.0000219%	1,937	0.0000219%	None	None
3	Phung Ngoc Minh	SNP	Deputy Chief Executive Officer	29,282	0.0003635%	32,210	0.0003635%	None	None
4	Trinh Van Moi	SNP	Mr. Nguyễn Nang Toan's father-in-law - Deputy Chief Executive Officer	63,573	0.0007892%	69,930	0.0007892%	None	None
5	Nguyễn Nang Hai An	SNP	Mr. Nguyễn Nang Toan's son - Deputy Chief Executive Officer	100	0.0000012%	110	0.0000012%	None	None
6	Nguyễn Thị Mai Ly	SNP	Mr. Nguyễn Nang Toan's younger brother - Deputy Chief Executive Officer	23	0.0000003%	25	0.0000003%	None	None
7	Pham Thuy Oanh	SNP	Wife of Mr. Phung Ngoc Minh - Deputy Chief Executive Officer	9,000	0.0001117%	9,900	0.0001117%	None	None
8	Pham Thi Sau	SNP	Mrs. Nguyễn Thanh Truc - Deputy Chief Executive Officer	73	0.0000009%	80	0.0000009%	None	None
9	Nguyễn Lê Sơn	SNP	Mr. Nguyễn Phương Nam's older brother - Deputy Chief Executive Officer	20,000	0.0002483%	22,000	0.0002483%	None	None
10	Nguyễn Bích Thủy	SNP	Mrs. Nguyễn Khắc Thủy - Auditor	7,700	0.0000956%	8,470	0.0000956%	None	None
11	Nguyễn Thị Thu	SNP	Mr. Nguyễn Khắc Thủy's younger brother - the Auditor	1,196	0.0000148%	1,315	0.0000148%	None	None
12	Nguyễn Thị Thanh	SNP	Mr. Nguyễn Khắc Thủy's younger brother - the Auditor	5,108	0.0000634%	5,618	0.0000634%	None	None

No.	Name of person involved	Related major shareholders	Relationship with major shareholders	Number of shares owned as of 30/06/2026 (shares)	Ownership percentage/C current charter capital (%)	Number of shares expected to be owned after the issuance (shares)	Expected ownership ratio/Expected charter capital after issuance (%)	Related benefits for the Issuer	Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.
13	Hoang Thi Thu Hien	SNP	SNP's capital representatives at MB and Tan Cang Hai Phong International Container Port Company Limited.	100	0.0000012%	110	0.0000012%	Receive remuneration from the Board of Directors as approved by the General Meeting of Shareholders.	None
14	Le Tien Chung	SNP	SNP's capital representative at Tan Cang Construction Joint Stock Company	639	0.0000079%	702	0.0000079%	None	None
15	Tran Van Cuong	SNP	SNP's capital representative at Tan Cang - Cai Mep Joint Stock Company	12,650	0.0001570%	13,915	0.0001570%	None	None
16	Vu Ngoc Huong	SNP	SNP's capital representative at Tan Cang Logistics and Stevedoring Joint Stock Company	20,000	0.0002483%	22,000	0.0002483%	None	None
17	Hoang Duc Thinh	SNP	SNP's capital representative at Tan Cang Logistics and Stevedoring Joint Stock Company	60,000	0.0007449%	66,000	0.0007449%	None	None
18	Do Xuan Minh	SNP	SNP's capital representative at Tan Cang Water Transport Joint Stock Company	160,000	0.0019863%	176,000	0.0019863%	None	None
19	Ngo Van Ngu	SNP	SNP's capital representative at Tan Cang Warehousing and Logistics Joint Stock Company	18,596	0.0002309%	20,455	0.0002309%	None	None
20	Tran Quang Thao	SNP	SNP's capital representation in Tan Cang Warehousing Joint Stock Company and Tan Cang Maritime Services Joint Stock Company.	870,287	0.0108043%	957,315	0.0108043%	None	None
21	Bui Hai Duong	SNP	SNP's capital representative at Tan Cang - Tay Ninh Joint Stock Company	10,000	0.0001241%	11,000	0.0001241%	None	None
22	Nguyen Van Hoe	SNP	SNP's capital representative at Tan Cang - 189 Hai Phong Joint Stock Company	170,302	0.0021142%	187,332	0.0021142%	None	None

No.	Name of person involved	Related major shareholders	Relationship with major shareholders	Number of shares owned as of 30/06/2026 (shares)	Ownership percentage/C current charter capital (%)	Number of shares expected to be owned after the issuance (shares)	Expected ownership ratio/Expected charter capital after issuance (%)	Related benefits for the Issuer	Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.
23	Nguyen Thi Thu Trang	SNP	SNP's capital representative at Tan Cang Human Resources Development Company Limited - STC	59,388	0.0007373%	65,326	0.0007373%	None	None
24	Hai Au Investment and Trading Joint Stock Company	Vietnam Helicopter Corporation - Limited Liability Company (VNH)	Subsidiary company	2,768,020	0.0343640%	3,044,822	0.0343640%	None	None
25	Kieu Dang Hung	VNH	Chairman and CEO	328,223	0.0040748%	361,045	0.0040748%	None	None
26	Nguyen Van Tuong	VNH	Deputy General Manager	40,129	0.0004982%	44,141	0.0004982%	None	None
27	Dao Thi Tuyet Nhung	VNH	Controller	12,055	0.0001497%	13,260	0.0001497%	None	None
28	Vu Sy Dung	VNH	Chief Accountant	2	0.0000000%	2	0.0000000%	None	None
29	Nguyen Kim Lan	VNH	Wife of Mr. Kieu Dang Hung - Chairman - CEO	488	0.0000061%	536	0.0000060%	None	None
30	Mai Thi Thanh Nga	VNH	Wife of Mr. Luong Manh Quan - Deputy Chief Executive Officer	3,351	0.0000416%	3,686	0.0000416%	None	None
31	Dao Thi Tuyet Hoa	VNH	Ms. Dao Thi Tuyet Nhung's younger sister - Auditor	93	0.0000012%	102	0.0000012%	None	None
32	Nguyen Thanh Ha	VNH	Mr. Dao Thi Tuyet Nhung's brother-in-law - Auditor	100	0.0000012%	110	0.0000012%	None	None
33	Vu Xuan Nam	VNH	Representative of VNH's capital contribution in MB	100	0.0000012%	110	0.0000012%	Receive remuneration from the Board of Directors as approved by the General Meeting of Shareholders.	None
34	Viettel State-owned Trading and Import-Export Company Limited	Vietnam Military Telecommunications and Industry Corporation (VIETTEL)	Subsidiary company	346,407,743	4.3005307%	381,048,517	4.3005307%	None	None
35	Do Minh Phuong	VIETTEL	Deputy General Manager	113,147	0.0014047%	124,461	0.0014047%	None	None
36	Cao Le Dan Chi	VIETTEL	Daughter of Mr. Cao Duc Thang - Chief Executive Officer	2,000	0.0000248%	2,200	0.0000248%	None	None

No.	Name of person involved	Related major shareholders	Relationship with major shareholders	Number of shares owned as of 30/06/2026 (shares)	Ownership percentage/C current charter capital (%)	Number of shares expected to be owned after the issuance (shares)	Expected ownership ratio/Expected charter capital after issuance (%)	Related benefits for the Issuer	Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.
37	Cao Thi Thu	VIETTEL	Ms. Cao Duc Thang's older sister - Chief Executive Officer	97	0.0000012%	106	0.0000012%	None	None
38	Nguyen Thu Phuong	VIETTEL	Ms. Nguyen Dat, Deputy Chief Executive Officer	3,000	0.0000372%	3,300	0.0000372%	None	None
39	Nguyen Thi Hien	VIETTEL	Mother-in-law of Mr. Cao Anh Son - Deputy Chief Executive Officer	415,978	0.0033015%	457,575	0.0051642%	None	None
40	Vu Thi Thu Ha	VIETTEL	Wife of Mr. Cao Anh Son - Deputy Chief Executive Officer	265,932	0.0000130%	292,525	0.0033015%	None	None
41	Cao Kim Oanh	VIETTEL	Ms. Cao Anh Son's younger sister - Deputy Chief Executive Officer	1,046	0.0000004%	1,150	0.0000130%	None	None
42	Vu Thi Minh Hang	VIETTEL	The sister-in-law of Mr. Cao Anh Son - Deputy Chief Executive Officer	32	0.0000017%	35	0.0000004%	None	None
43	Trinh Thuy Duong	VIETTEL	Wife of Mr. Nguyen Vu Ha - Deputy Chief Executive Officer	135	0.0000248%	148	0.0000017%	None	None
44	Pham Thi Quynh Hoa	VIETTEL	Ms. Cao Thi Thu Huyen's sister-in-law - Head of the Supervisory Board	2,000	0.0000012%	2,200	0.0000248%	None	None
45	Nguyen Thi Huong	VIETTEL	Wife of Mr. Nguyen Xuan Truong - Member of the Supervisory Board	100	0.0027492%	110	0.0000012%	None	None
46	Nguyen Thi Hai Ly	VIETTEL	Viettel's representative in MB's capital contribution.	221,446	0.0012431%	243,590	0.0027492%	Receive remuneration from the Board of Directors as approved by the General Meeting of Shareholders.	None
47	Nguyen Viet Dung	VIETTEL	Representative of Viettel's capital contribution at Viettel Post Corporation.	100,135	0.0007889%	110,148	0.0012431%	None	None
48	Truong Thi Thu Ha	VIETTEL	Viettel's capital contribution representative in Viettel Consulting and Services Joint Stock Company.	63,543	0.0008233%	69,897	0.0007889%	None	None
49	Pham Anh Duc	VIETTEL	Viettel's capital contribution representative: Viettel Peru SAC	66,316	0.0012726%	72,947	0.0008233%	None	None

No.	Name of person involved	Related major shareholders	Relationship with major shareholders	Number of shares owned as of 30/06/2026 (shares)	Ownership percentage/Current charter capital (%)	Number of shares expected to be owned after the issuance (shares)	Expected ownership ratio/Expected charter capital after issuance (%)	Related benefits for the Issuer	Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.
50	Nguyen Chi Thanh	State Capital Investment and Business Corporation - Limited Liability Company (SCIC)	Chairman of the Board of Members	102,508	0.0000130%	112,758	0.0051642%	None	None
51	Nguyen Quoc Huy	SCIC	Member of the Board of Directors - Chief Executive Officer	5,000	0.0000621%	5,500	0.0000621%	None	None
52	Nguyen Thanh Quang	SCIC	Member of the Board of Members	8,000	0.0000993%	8,800	0.0000993%	None	None
53	Bui Duc Long	SCIC	Member of the Board of Members	1,980	0.0000246%	2,178	0.0000246%	None	None
54	Vu Tri Thuc	SCIC	Deputy General Manager	1	0.0000000%	1	0.0000000%	None	None
55	Le Minh Trung	SCIC	Controller	5,025	0.0000624%	5,527	0.0000624%	None	None
56	Binh Duong Construction and Civil Engineering Services Joint Stock Company	SCIC	SCIC owns over 10% of the charter capital (SCIC holds 30% of the capital).	2,000	0.0000248%	2,200	0.0000248%	None	None
57	Bao Minh Joint Stock Company	SCIC	SCIC owns over 10% of the charter capital (SCIC holds 50.7% of the capital).	328,000	0.0040720%	360,800	0.0040720%	None	None
58	Vietnam Sea Consulting Joint Stock Company	SCIC	SCIC owns over 10% of the charter capital (SCIC holds 12.67%).	430,000	0.0053383%	473,000	0.0053383%	None	None
59	Ngo Thi Binh	SCIC	Wife of Mr. Dinh Chi Kien - Member of the Board of Directors	22,977	0.0002853%	25,274	0.0002852%	None	None
60	Bui Duc Kien	SCIC	Mr. Bui Duc Long's older brother - Member of the Board of Directors	18,408	0.0002285%	20,248	0.0002285%	None	None
61	Ly Phuong Hang	SCIC	Ms. Bui Duc Long's sister-in-law - Member of the Board of Directors	21,000	0.0002607%	23,100	0.0002607%	None	None
62	Vu Nguyen Hoang Nam	SCIC	The son of Mr. Vu Tri Thuc - Deputy Chief Executive Officer	1,560	0.0000194%	1,716	0.0000194%	None	None

No.	Name of person involved	Related major shareholders	Relationship with major shareholders	Number of shares owned as of 30/06/2026 (shares)	Ownership percentage/C current charter capital (%)	Number of shares expected to be owned after the issuance (shares)	Expected ownership ratio/Expected charter capital after issuance (%)	Related benefits for the Issuer	Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.
63	Le Minh Kien	SCIC	Mr. Le Minh Trung's younger brother - the Auditor	459,151	0.0057002%	505,066	0.0057002%	None	None
64	Nguyen Tan Dat (B)	SCIC	SCIC's capital representative at Binh Duong Construction and Public Services Joint Stock Company	500	0.0000062%	550	0.0000062%	None	None
65	Nguyen Anh Tuan	SCIC	SCIC's capital representative at Vietnam National Reinsurance Corporation	10,160	0.0001261%	11,176	0.0001261%	None	None
66	Nguyen Que Lam	SCIC	SCIC's capital representative at Vietnam Marine Consulting Joint Stock Company	14,600	0.0001813%	16,060	0.0001813%	None	None
67	Dam Thuy Nga	SCIC	SCIC's capital representative at Trang Tien Investment and Trading Company Limited (a two-member limited liability company).	7,000	0.0000869%	7,700	0.0000869%	None	None
68	Tong Van Toan	SCIC	SCIC's capital representative at Vietnam Construction Consulting Corporation - JSC (VNCC)	20,000	0.0002483%	22,000	0.0002483%	None	None
69	Tran Van Tuan (B)	SCIC	SCIC's capital representative at Song Da Corporation - JSC	7	0.0000001%	7	0.0000001%	None	None
70	Dang Quoc Bao	SCIC	SCIC's capital representative at Song Da Corporation - JSC	4,507	0.0000560%	4,957	0.0000559%	None	None
71	Nguyen Thi Luong Thanh	SCIC	SCIC's capital representative at Vietnam Medical Equipment Corporation - JSC	30,031	0.0003728%	33,034	0.0003728%	None	None
72	Tran Thi Thu Tra	SCIC	SCIC's capital representative at Can Tho Agricultural and Food Export Joint Stock Company	1	0.00000001%	1	0.00000001%	None	None
73	Phan Tuan Linh	SCIC	SCIC's capital representative at Pha Lai Thermal Power Joint Stock Company	14	0.0000002%	15	0.0000002%	None	None

No.	Name of person involved	Related major shareholders	Relationship with major shareholders	Number of shares owned as of 30/06/2026 (shares)	Ownership percentage/C current charter capital (%)	Number of shares expected to be owned after the issuance (shares)	Expected ownership ratio/Expected charter capital after issuance (%)	Related benefits for the Issuer	Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.
74	Nguyen Dac Dung	SCIC	SCIC's capital representative at Vietnam-Oman Investment Joint Stock Company	25	0.0000003%	27	0.0000003%	None	None
75	Chu The Hoang	SCIC	SCIC's capital representative at Hai Phong Thermal Power Joint Stock Company	1	0.00000001%	1	0.00000001 %	None	None
76	Hong Le Van	SCIC	SCIC's capital representative at Tra Bac Joint Stock Company	4,000	0.0000497%	4,400	0.0000497%	None	None
77	Tong Quang Vinh	SCIC	SCIC's capital representative at Quang Ninh Thermal Power Joint Stock Company	10,000	0.0001241%	11,000	0.0001241%	None	None
78	Cao Van Nhlen	SCIC	SCIC's capital representative at Can Tho Industrial Park Infrastructure Construction Joint Stock Company	5,000	0.0000621%	5,500	0.0000621%	None	None
79	Vu Trung Thuc	SCIC	SCIC's capital representative at the Industrial Machinery and Equipment Corporation - JSC	7,800	0.0000968%	8,580	0.0000968%	None	None
80	Phan The Thanh	SCIC	SCIC's capital representative at the Industrial Machinery and Equipment Institute Joint Stock Company	26,700	0.0003315%	29,370	0.0003315%	None	None
	Total			354,209,198	4.3973830%	389,630,097	4.3973828%		

Source: List of MB shareholders as of 30/06/2026, provided by VSDC.

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3. Information about the members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, and Chief Accountant.

As of 30/06/2026, the information regarding the members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officers, and Chief Accountant of MB is as follows:

3.1. Board of Directors

Table 47: List of Board of Directors

TT	Full name	Position	Appointment date
1	Mr. Luu Trung Thai	Chairman of the Board	15/06/2024
2	Ms. Vu Thi Hai Phuong	Vice Chairwoman of the Board of Directors	15/06/2024
3	Ms. Nguyen Thi Hai Ly	Vice Chairwoman of the Board of Directors	15/06/2024
4	Mr. Vu Thanh Trung	Vice Chairman of the Board of Directors	15/06/2024
5	Mr. Pham Nhu Anh	Board Member and Chief Executive Officer	15/06/2024
6	Mr. Le Viet Hai	Board Member	15/06/2024
7	Mr. Nguyen Viet Quan	Board Member	18/04/2026
8	Ms. Hoang Thi Thu Hien	Board Member	15/06/2024
9	Mr. Vu Xuan Nam	Board Member	15/06/2024
10	Mr. Hoang Van Sam	Independent Board Member	15/06/2024

3.1.1. Mr. Luu Trung Thai – Chairman of the Board of Directors

- Full name;	Luu Trung Thai
- Year of birth:	1975
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Business Administration

- Work experience:	
+ October 1997 - September 2001	Credit Officer - Military Commercial Joint Stock Bank
+ October 2001 - May 2004	Deputy Head of Credit Department - Military Commercial Joint Stock Bank
+ June 2004 - November 2007	Branch Manager - Military Commercial Joint Stock Bank - Da Nang Branch
+ December 2007 - April 2008	Human Resources Director, Military Commercial Joint Stock Bank
+ April 2008 - November 2011	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank
+ November 2011 - April 2013	Chairman of the Board of Directors and Chief Executive Officer of MB Securities Joint Stock Company
+ April 2013 - September 2013	Member of the Board of Directors of Military Commercial Joint Stock Bank
+ September 2013 - January 2017	Vice Chairman of the Board of Directors of Military Commercial Joint Stock Bank
+ January 2017 - April 12, 2023	Vice Chairman of the Board of Directors and Chief Executive Officer of Military Commercial Joint Stock Bank
+ April 12, 2023 – present	Chairman of the Board of Directors of Military Commercial Joint Stock Bank
- Current position at the Publishing Organization	Chairman of the Board
- Position currently held in another organization	None
- Number of shares held (at the time) June 30, 2026	10,658,445 shares, representing 0.132% of the charter capital.
+ Owner's representative	0 shares, representing 0% of the charter capital.

+ Private ownership	10,658,445 shares, representing 0.132% of the charter capital.			
- Related parties hold the same shares.	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)
	Luu Thieu Thu	Younger sister	48,509	0.001
	Pham Van Loi	Brother-in-law	107	0.000
	Luu Thi Thuy	Younger sister	11,000	0.000
	Song Yingwen	Brother-in-law	235,678	0.003
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None			
- Related benefits for the Issuer:				
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None			
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Board of Directors' remuneration for 2024: 3,258 million VND + Board of Directors' remuneration in 2025: 3,692 million VND + ESOP 2024: 0 shares			
- Debts owed to the Company	366 million VND (Credit card balance)			

- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer .	None
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3.1.2. Ms. Vu Thi Hai Phuong – Vice Chairwoman of the Board of Directors

- Full name:	Vu Thi Hai Phuong
- Year of birth:	1970
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Economics
- Work experience:	
+ 1993 - April 1994	Viettronic Dong Da staff
+ October 1994 - June 2002	Credit Officer - Head of Department, Military Commercial Joint Stock Bank
+ July 2002 - July 2004	Director of the Ly Nam De Branch of Military Commercial Joint Stock Bank
+ July 2004 - September 2004	Head of Department, Military Commercial Joint Stock Bank
+ October 2004 - June 2007	Deputy Director - Branch Manager Military Commercial Joint Stock Bank - Dien Bien Phu Branch
+ June 2007 - August 2008	Deputy Chief Executive Officer and Branch Manager Military Commercial Joint Stock Bank
+ September 2008 - April 2014	Deputy Chief Executive Officer and Head of Division Military Commercial Joint Stock Bank
+ April 2014 - April 2019	Head of the Supervisory Board Military Commercial Joint Stock Bank
+ April 2019 - present	Vice Chairwoman of the Board of Directors of Military Commercial Joint Stock Bank

+ January 2020 - present	Chairwoman of the Board of Directors of MB SHINSEI Consumer Credit Finance Company Limited (Mcredit)			
- Current position at the Publishing Organization	Vice Chairwoman of the Board of Directors			
- Position currently held in another organization	Chairwoman of the Board of Directors of MB SHINSEI Consumer Credit Finance Company Limited (Mcredit)			
- Number of shares held (at the time) June 30, 2026	5,712,176 shares. representing 0.071% of the charter capital.			
+ Owner's representative	0 shares. representing 0% of the charter capital.			
+ Private ownership	5,712,176 shares. representing 0.071% of the charter capital.			
- Related parties hold the same shares.	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)
	Tran Minh Tuan	Husband	66,126	0.001
	Tran Vu Ha Duy	Son	28,380	0.000
	Tran Ha Linh	Daughter	50,922	0.000
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None			
- Related benefits for the Issuer:				
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None			

+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Remuneration for 2024: 2,575 million VND + Compensation for 2025: 3,307 million VND + ESOP 2024: 0 shares
- Debts owed to the Company	366 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.1.3. Ms. Nguyen Thi Hai Ly – Vice Chairwoman of the Board of Directors

- Full name:	Nguyen Thi Hai Ly
- Year of birth:	1974
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	- Bachelor of Business Administration - National Economics University; - Bachelor of Law - Hanoi Law University
- Work experience:	
+ January 1996 – February 2005	Military Telecommunications and Electronics Company; Military Telecommunications Company - Employee
+ March 2005 - December 2009	Deputy Head of Investment Department – Head of Investment Department, Military Telecommunications Corporation
+ January 2010 - August 2022	Head of Investment Department – Head of Investment and Construction Division, Military Industry and Telecommunications Group
+ September 2018 - April 2023	Vice Chairwoman of the Board of Directors – Chairman of the Board of Directors of Viettel International Investment Corporation

+ May 2023 – August 2025	Head of the Investment and Finance Department of the Military Industry and Telecommunications Group			
+ May 2023 - June 2024	Vice Chairwoman of the Board of Directors of Viettel International Investment Corporation (VTG)			
+ June 2024 – present	Vice Chairwoman of the Board of Directors of Military Commercial Joint Stock Bank			
- Current position at the Publishing Organization	Vice Chairwoman of the Board of Directors of Military Commercial Joint Stock Bank			
- Position currently held in another organization	Head of Political Affairs and Member of the Standing Committee of the Party Committee at the Military Industry and Telecommunications Group.			
- Number of shares held (at the time) June 30, 2026	710,771,125 shares, representing 8.824% of the charter capital.			
+ Owner's representative:	710,549,679 shares (representing 60% of Viettel's capital contribution in MB), equivalent to 8.821% of the charter capital.			
+ Private ownership	221,446 shares, representing 0.003% of the charter capital.			
- Related parties hold the same shares.	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)
	Military Telecommunications and Industry Corporation (Viettel)	Viettel has authorized Ms. Nguyen Thi Hai Ly to represent its 60% stake in MB.	1,184,249,466	14.702
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None			
- Related benefits for the Issuer:				
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in	None			

which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Ms. Nguyen Thi Hai Ly is Viettel's capital representative, and her remuneration is paid through the company that appointed her as the representative. + ESOP 2024 : 0 shares
- Debts owed to the Company	1 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.1.4. Mr. Vu Thanh Trung – Vice Chairman of the Board of Directors

- Full name:	Vu Thanh Trung
- Year of birth:	1981
- Nationality:	Vietnam
- Educational level:	
- Qualifications:	- Master of Business Administration - International University of Japan; - Bachelor of International Economics - Foreign Trade University
- Work experience:	
+ June 2003 – June 2006	Employees of Kanematsu Corporation, Japan
+ August 2008 – October 2010	Head of Department, Vincom Securities Company
+ November 2010 – May 2015	Investment Director – Deputy Chief Executive Officer of MB Fund Management Joint Stock Company

+ May 2015 - April 2017	Deputy Director of the Military Commercial Joint Stock Bank			
+ April 2016 – April 2023	Vice Chairman of the Board of Directors of MB Securities Joint Stock Company			
+ April 2017 – August 2020	Chief of Staff to the Chief Executive Officer - Director of the Military Commercial Joint Stock Bank			
+ August 2020 – December 10, 2024	Member of the Board of Management of Military Commercial Joint Stock Bank			
+ June 2024 - present	Vice Chairman of the Board of Directors of Military Commercial Joint Stock Bank			
+ December 10, 2024 - present	Chairman of the Board of Directors of Vietnam Modern Bank Limited (MBV)			
- Current position at the Publishing Organization	Vice Chairman of the Board of Directors of Military Commercial Joint Stock Bank			
- Position currently held in another organization	Chairman of the Board of Directors of Vietnam Modern Bank Limited (MBV)			
- Number of shares held (at the time) June 30, 2026	1,636,811 shares, representing 0.02% of the charter capital.			
+ Owner's representative	0 shares, representing 0% of the charter capital.			
+ Private ownership	1,636,811 shares, representing 0.02% of the charter capital.			
- Related parties hold the same shares.	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)
	Vu Van Que	father	35,630	0.000
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None			
- Related benefits for the Issuer:				
+ Information regarding ongoing or concluded and yet-to-be-executed	None			

contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 1,817 million VND + Salaries and remuneration in 2025: 3,054 million VND + ESOP 2024: 286,000 shares (ESOP issuance phase before becoming a member of the Board of Directors)
- Debts owed to the Company	277 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.1.5. Mr. Pham Nhu Anh – Vice Chairman of the Board of Directors

- Full name:	Pham Nhu Anh
- Year of birth:	1980
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Business Administration
- Work experience:	
+ July 2002 – April 2005	Head of Department, Thai Tuan Textile and Garment Company Limited, Da Nang
+ 05/2005- 07/2006	Credit Officer, Military Commercial Joint Stock Bank - Da Nang Branch

+ August 2006 - June 2007	Deputy Head of Corporate Customer Department, Military Commercial Joint Stock Bank - Da Nang Branch
+ July 2007 - August 2009	Director of Military Commercial Joint Stock Bank - Binh Dinh Branch
+ September 2009 - October 2011	Director of the Military Commercial Joint Stock Bank - East Saigon Branch
+ November 2011 - April 2017	Director of Military Commercial Joint Stock Bank - North Saigon Branch
+ April 2017 - August 2020	Director of the Large Clients Division, Military Commercial Joint Stock Bank
+ August 2020 - April 12, 2023	Member of the Board of Management of Military Commercial Joint Stock Bank
+ April 12, 2023 - May 17, 2023	Deputy Chief Executive Officer in charge of the Executive Board of Military Commercial Joint Stock Bank
+ May 18, 2023 – June 14, 2026	Chief Executive Officer of Military Commercial Joint Stock Bank
+ June 15, 2024 - present	Board Member and Chief Executive Officer of Military Commercial Joint Stock Bank
- Current position at the Publishing Organization	Board Member and Chief Executive Officer of Military Commercial Joint Stock Bank
- Position currently held in another organization	None
- Number of shares held (as of June 30 , 2026)	5,821,231 shares, representing 0.072% of the charter capital.
+ Owner's representative	0 shares, representing 0% of the charter capital.
+ Private ownership	5,821,231 shares, representing 0.072% of the charter capital.

	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Le Thi Hong Phan</td><td>Wife</td><td>4,173,401</td><td>0.052</td></tr><tr><td>Pham Nhu Van</td><td>Younger brother</td><td>114</td><td>0.000</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Le Thi Hong Phan	Wife	4,173,401	0.052	Pham Nhu Van	Younger brother	114	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)										
Le Thi Hong Phan	Wife	4,173,401	0.052										
Pham Nhu Van	Younger brother	114	0.000										
- Related parties hold the same shares.													
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None												
- Related benefits for the Issuer:													
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None												
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 3,248 million VND + Salary in 2025: 4,114 million VND + ESOP 2024: 547,000 shares (At the time of the 2024 ESOP issuance, Mr. Pham Nhu Anh had not yet held the position of Board Member)												
- Debts owed to the Company	6 million VND (Credit card debt)												
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None												

3.1.6. Mr. Le Viet Hai – Member of the Board of Directors

- Full name:	Le Viet Hai
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- Year of birth:	1975
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Economics
- Work experience:	
+ From September 1996 to October 2000	Credit officers at the Dien Bien Phu Branch - Military Commercial Joint Stock Bank (MB)
+ From October 2000 to November 2002	Deputy Director – Ly Nam De Branch – Military Commercial Joint Stock Bank
+ From November 2002 to January 2004	Deputy Director of Hoang Quoc Viet Branch - Military Commercial Joint Stock Bank
+ From January 2004 to October 2010	Branch Manager of Hoang Quoc Viet Branch - Military Commercial Joint Stock Bank
+ From October 2010 to November 2012	Deputy Director of the Small and Medium-sized Enterprise Division - Military Commercial Joint Stock Bank
+ From November 2012 to November 2013	Director of the Small and Medium-sized Enterprise Division - Military Commercial Joint Stock Bank
+ From November 2013 to June 2016	Director of Internal Audit and Control Department - Military Commercial Joint Stock Bank
+ From July 2016 to April 2019	Chief of Staff of the Board of Directors - Military Commercial Joint Stock Bank
+ From April 2019 to June 2020	Member of the Board of Directors - Military Commercial Joint Stock Bank
+ From June 2020 to March 2026	Chairman of the Board of Directors - MB Securities Joint Stock Company
+ From March 2026 to the present	Chairman of the Board of Members and Chief Executive Officer – MB Life (MB Ageas Life Insurance)
- Current position at the Publishing	Member of the Board of Directors - Military

Organization	Commercial Joint Stock Bank			
- Position currently held in another organization	Chairman of the Board of Members and Chief Executive Officer – MB Life (MB Ageas Life Insurance)			
- Number of shares held (as of June 30, 2026)	2,262,932 shares Percentage: 0.028%			
+ Owner's representative	0 shares Percentage: 0%			
+ Private ownership	2,262,932 shares Percentage: 0.028%			
- Related parties hold the same shares.	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)
	Vu Hoang Yen	Wife	1	0.000
	Le Cong Soa	Father	72,827	0.001
	Hoang Lan Huong	Mother-in-law	14	0.000
	Le Thi Hai Yen	Younger sister	4,772	0.000
	Tran Van Duc	Brother-in-law	81,642	0.001
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None			
- Related benefits for the Issuer:				
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None			

+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Board of Directors' remuneration for 2025: 2,308 million VND + Board of Directors' remuneration for 2024: 2,089 million VND + ESOP 2024 : 0 shares
- Debts owed to the Company	144 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.1.7. Mr. Nguyen Viet Quan – Member of the Board of Directors

- Full name:	Nguyen Viet Quan
- Year of birth:	December 29, 1975
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Business Administration – Northwestern Switzerland University of Applied Sciences
- Work experience:	
+ From January 1995 to December 2004	Assistant – Finance Department – Military Training Department/General Staff
+ From December 2004 to December 2007	Assistant – Training Project Management Department – Military Training Department/General Staff
+ From December 2007 to December 2009	Financial Assistant – Finance and Accounting Department – Military Telecommunications Corporation (now Military Industry and Telecommunications Group)
+ From December 2009 to April 2015	Chief Accountant – Vinaconex Viettel Urban Development Joint Stock Company
+ From May 2015 to January 2017	Head of Department – Finance Department, Viettel Real Estate Company

+ From January 2017 to January 2020	Deputy Director and Chief Accountant – Viettel Asset Management Company			
+ From January 2020 to April 2026	Deputy Director of Viettel Asset Management Company			
+ From April 2026 to present	Member of the Board of Directors - Military Commercial Joint Stock Bank			
- Current position at the Publishing Organization	Member of the Board of Directors - Military Commercial Joint Stock Bank			
- Position currently held in another organization	None			
- Number of shares held (as of June 30 , 2026)	473,699,787 shares. representing 5.881%			
+ Representative of the owner of Military Commercial Joint Stock Bank	473,699,787 shares (representing 40% of Viettel's capital contribution in MB), a ratio of 5,881%.			
+ Private ownership	0 shares			
- Related parties hold the same shares.	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)
	Pham Thi Quynh Hoa	Wife	2,000	0.000
	Military Telecommunications and Industry Corporation (Viettel)	Viettel has authorized Mr. Nguyen Viet Quan to represent its 40% stake in MB.	1,184,249,466	14.702
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None			
- Related benefits for the Issuer:				
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and	None			

members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	No remuneration or other benefits arose during the two consecutive years immediately preceding the year of registration for the public offering because Mr. Nguyen Viet Quan was appointed on 18 April 2026.
- Debts owed to the Company	None
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.1.8. Ms. Hoang Thi Thu Hien – Member of the Board of Directors

- Full name:	Hoang Thi Thu Hien
- Year of birth:	1976
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Bachelor of Finance - National Economics University
- Work experience:	
+ September 1998 – April 2000	Employees of Viet Long Joint Stock Company
+ May 2000 – June 2004	Employees of Inlaco Saigon Company – Hanoi Branch
+ July 2004 – April 2014	Employees of Inlaco Saigon Company – Hanoi Branch
+ 5/2014 – 09/2021	Employee – Department Head – Financial Director, Tan Cang International Container Port Co., Ltd. – Hai Phong
+ October 2021 – November 2022	Deputy Director of the Saigon Newport Corporation Branch

+ December 2022 – present	Deputy Head of Planning and Investment Department, Saigon Newport Corporation Co., Ltd.			
+ June 15, 2024 – present	Member of the Board of Directors of Military Commercial Joint Stock Bank			
- Current position at the Publishing Organization	Member of the Board of Directors of Military Commercial Joint Stock Bank			
- Position currently held in another organization	None			
- Number of shares held (at the time) June 30, 2026	570,727,499 shares, representing 7.085% of the charter capital.			
+ Owner's representative	570,727,399 shares (representing the capital contribution of Saigon Newport Corporation in MB), accounting for 7.085% of the charter capital.			
+ Private ownership	100 shares, representing 0.000% of the charter capital.			
- Related parties hold the same shares.	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)
	Saigon Newport Corporation One-Member Limited Liability Company	Ms. Hoang Thi Thu Hien is the capital representative of Saigon Newport Corporation at MB.	570,727,399	7.085
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of Board members who are also insiders of the Issuing Organization: None			
- Related benefits for the Issuer:				
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief	None			

Accountant, and their related parties.	
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Ms. Hoang Thi Thu Hien is the capital representative of Saigon Newport Corporation, and her remuneration is paid through the company that appointed her as the representative. + ESOP 2024: 0 shares
- Debts owed to the Company	None
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.1.9. Mr. Vu Xuan Nam - Member Board of Directors

- Full name:	Vu Xuan Nam
- Year of birth:	1987
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	- Master of Business Administration - National Economics University
- Work experience:	
+ August 2011 - present	Assistant – Head of Department – Deputy Head of Division – Head of Division, Vietnam Helicopter Corporation
+ June 15, 2024 – present	Member of the Board of Directors of Military Commercial Joint Stock Bank
- Current position at the Publishing Organization	Member of the Board of Directors of Military Commercial Joint Stock Bank
- Position currently held in another organization	Head of Department, Vietnam Helicopter Corporation
- Number of shares held (as of June	

30 , 2026)	679,074,998 shares, representing 8.430% of the charter capital.											
+ Owner's representative	679,074,898 shares, representing 8.430% of the charter capital (representing the capital contribution of Vietnam Helicopter Corporation - Limited Liability Company and its branches)											
+ Private ownership	100 shares, representing 0,000% of the charter capital.											
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Vietnam Helicopter Corporation - Limited Liability Company and Branches</td><td>Mr. Vu Xuan Nam is the representative of the capital contribution of Vietnam Helicopter Corporation and its branch at MB.</td><td>679,074,898</td><td>8.430</td></tr></table>				Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Vietnam Helicopter Corporation - Limited Liability Company and Branches	Mr. Vu Xuan Nam is the representative of the capital contribution of Vietnam Helicopter Corporation and its branch at MB.	679,074,898	8.430
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)									
Vietnam Helicopter Corporation - Limited Liability Company and Branches	Mr. Vu Xuan Nam is the representative of the capital contribution of Vietnam Helicopter Corporation and its branch at MB.	679,074,898	8.430									
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None											
- Related benefits for the Issuer:												
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None											
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of	+ Mr. Vu Xuan Nam is the representative of the capital contribution of Vietnam Helicopter Corporation and its branch at MB, and his remuneration is paid											

registration for the public offering and up to the present time:	through the company that appointed the representative. + ESOP 2024: 0 shares
- Debts owed to the Company	37 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.1.10. Mr. Hoang Van Sam – Independent Member of the Board of Directors

- Full name:	Hoang Van Sam
- Year of birth:	1960
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	- Bachelor of Economic Law - Hanoi Law University; - Doctor of Finance and Monetary Economics, Academy of Finance;
- Work experience:	
+ April 1982 - March 2006	Assistant - Inspector - Deputy Head of Department - Head of Department, Finance Department - Ministry of National Defence
+ April 2006 - August 2012	Deputy Director of the Finance Department - Ministry of National Defence
+ August 2012 - October 2020	Deputy Chief of the Office of the Ministry of National Defence, Ministry of Defence Office
+ October 2020	Retirement
+ June 15, 2024 – present	Independent member of the Board of Directors of Military Commercial Joint Stock Bank
- Current position at the Publishing Organization	Independent member of the Board of Directors of Military Commercial Joint Stock Bank

- Position currently held in another organization	None											
- Number of shares held (as of June 30 , 2026)	100 shares, representing 0.000% of the charter capital,											
+ Owner's representative	0 shares, representing 0% of the charter capital,											
+ Private ownership	100 shares, representing 0.000% of the charter capital,											
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relation ship</th><th>Number of shares owned</th><th>Ratio/Capi tal (%)</th></tr><tr><td>Nguyen Lan Thai</td><td>Wife</td><td>1</td><td>0.00</td></tr></table>	Name of person involved	Relation ship	Number of shares owned	Ratio/Capi tal (%)	Nguyen Lan Thai	Wife	1	0.00			
Name of person involved	Relation ship	Number of shares owned	Ratio/Capi tal (%)									
Nguyen Lan Thai	Wife	1	0.00									
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None											
- Related benefits for the Issuer:												
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None											
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Remuneration for 2024: 152 million VND + Remuneration in 2025: 1,411 million VND + ESOP 2024: 0 shares											
- Debts owed to the Company	None											

- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None
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3.2. Supervisory Board

Table 48: List of the Supervisory Board

TT	Full name	Position	Appointment date
1	Ms. Le Thi Loi	Head of Supervisory Board	June 15, 2024
2	Ms. Nguyen Thi An Binh	Deputy Head of of Supervisory Board	June 15, 2024
3	Ms. Do Thi Tuyet Mai	Member	June 15, 2024
4	Mr. Do Van Tien	Member	June 15, 2024
5	Ms. Nguyen Thi Nguyet Ha	Member	June 15, 2024

Source: Military Commercial Joint Stock Bank

3.2.1. Ms. Le Thi Loi - Head of the Supervisory Board

- Full name:	Le Thi Loi
- Year of birth:	1970
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Doctor of Economics specializing in Finance
- Work experience:	
+ October 1994 - June 1996	General Accountant, Military Commercial Joint Stock Bank
+ July 1996 - October 1996	Chief Accountant of Military Commercial Joint Stock Bank - Ho Chi Minh City Branch
+ November 1996 - December	Auditor - Deputy Head of Accounting and Finance

2004	Department, Military Commercial Joint Stock Bank			
+ January 2005 - August 2008	Head of Department - Deputy Director of Military Commercial Joint Stock Bank - Dien Bien Phu Branch			
+ August 2008 - June 2009	Deputy Director of Finance, Military Commercial Joint Stock Bank			
+ July 2009 - April 2014	Acting Chief Financial Officer - Chief Financial Officer of Military Commercial Joint Stock Bank			
+ May 2014 - April 2019	Deputy Chief Executive Officer - Chief Financial Officer of Military Commercial Joint Stock Bank			
+ April 2019 - present	Head of the Supervisory Board of Military Commercial Joint Stock Bank			
- Current position at the Publishing Organization	Head of the Supervisory Board of Military Commercial Joint Stock Bank			
- Position currently held in another organization	None			
- Number of shares held (at the time) June 30, 2026	4,448,624 shares. representing 0.055% of the charter capital.			
+ Owner's representative	0 shares. representing 0% of the charter capital.			
+ Private ownership	4,448,624 shares. representing 0.055% of the charter capital.			
- Related parties hold the same shares.	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)
	Hoang Ha My	Daughter	2,100	0.000
	Hoang Le Minh	Son	1,523	0.000
	Le Xuan Toan	Older brother	20	0.000
	Le Xuan Linh	Older brother	2	0.000
	Le Thi Lai	Older sister	1	0.000
- Information about related	Related parties of Board members who are also			

parties of Board members who are also shareholders, and insiders of the Issuing Organization.	shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None
- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Remuneration for the Traffic Police in 2024: 2,492 million VND + Remuneration for the Head of the Supervisory Board in 2025: 3,136 million VND + ESOP in 2024: 235,000 shares
- Debts owed to the Company	None
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.2.2. Ms. Nguyen Thi An Binh - Deputy Head of the Supervisory Board

- Full name:	Nguyen Thi An Binh
- Year of birth:	1972
- Nationality:	Vietnam

- Educational level:	12/12								
- Qualifications:	Doctor of Economics specializing in Finance								
- Work experience:									
+ 1994 - 2001	Accountant/Controller, Accounting Department, Military Commercial Joint Stock Bank								
+ 2001 - 2004	Deputy Head of Internal Control Department, Head Office of Military Commercial Joint Stock Bank								
+ 2004 - 2008	Head of Internal Control Department, Head Office of Military Commercial Joint Stock Bank								
+ 2008 - 2009	Director of Internal Audit and Control Department, Military Commercial Joint Stock Bank								
+ 2009 - June 24, 2020	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank								
+ June 24, 2020 - June 29, 2020	Members of the Supervisory Board of Military Commercial Joint Stock Bank								
+ June 2020 – present	Deputy Head of the Supervisory Board of Military Commercial Joint Stock Bank								
- Current position at the Publishing Organization	Deputy Head of the Supervisory Board of Military Commercial Joint Stock Bank								
- Position currently held in another organization	None								
- Number of shares held (as of 30/06/2026)	4,705,962 shares, representing 0.058% of the charter capital.								
+ Owner's representative	0 shares, representing 0% of the charter capital.								
+ Private ownership	4,705,962 shares, representing 0.058% of the charter capital.								
- Related parties hold the same shares.	<table><tr><td>Name of person involved</td><td>Relation ship</td><td>Number of shares owned</td><td>Ratio/Capital (%)</td></tr><tr><td>To Thuy Linh</td><td>Daughter</td><td>3,140</td><td>0.000</td></tr></table>	Name of person involved	Relation ship	Number of shares owned	Ratio/Capital (%)	To Thuy Linh	Daughter	3,140	0.000
Name of person involved	Relation ship	Number of shares owned	Ratio/Capital (%)						
To Thuy Linh	Daughter	3,140	0.000						
- Information about related parties of	Related parties of Board members who are also								

Board members who are also shareholders, and insiders of the Issuing Organization.	shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None
- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Remuneration for the Head of the Supervisory Board in 2024: 2,307 million VND + License plate fee for 2025: 2,873 million VND + ESOP 2024: 122,000 shares
- Debts owed to the Company	18 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer .	None

3.2.3. Ms. Do Thi Tuyet Mai - Member of the Supervisory Board

- Full name:	Do Thi Tuyet Mai
- Year of birth:	1976
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Business Administration; CMA Australia; CPIA Australia

- Work experience:																	
+ 1998 - 2000	Accountant at Military Commercial Joint Stock Bank - Hai Phong Branch																
+ 2001 - 2002	Treasury of Military Commercial Joint Stock Bank - Ly Nam De Branch																
+ 2002 - 2004	Accounting Department, Head Office, Military Commercial Joint Stock Bank																
+ 2004 - 2007	Staff of the Internal Control Department at the Head Office of Military Commercial Joint Stock Bank																
+ 2007 - 2009	Deputy Head of Internal Audit Department, Military Commercial Joint Stock Bank																
+ 2009 - 2019	Head of Internal Audit, Military Commercial Joint Stock Bank																
+ April 2019 - present	Members of the Supervisory Board of Military Commercial Joint Stock Bank																
- Current position at the Publishing Organization	Members of the Supervisory Board of Military Commercial Joint Stock Bank																
- Position currently held in another organization	None																
- Number of shares held (as of 30/06/2026)	761,687 shares, representing 0.009% of the charter capital.																
+ Owner's representative	0 shares, representing 0% of the charter capital.																
+ Private ownership	761,687 shares, representing 0.009% of the charter capital.																
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Nguyen Hai</td><td>Husband</td><td>455,731</td><td>0.006</td></tr><tr><td>Do Thi Mai Huong</td><td>Younger sister</td><td>175</td><td>0.000</td></tr><tr><td>Nguyen Do Khai</td><td>Son</td><td>3,000</td><td>0.000</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Nguyen Hai	Husband	455,731	0.006	Do Thi Mai Huong	Younger sister	175	0.000	Nguyen Do Khai	Son	3,000	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)														
Nguyen Hai	Husband	455,731	0.006														
Do Thi Mai Huong	Younger sister	175	0.000														
Nguyen Do Khai	Son	3,000	0.000														
- Information about related parties of Board members who are also	Related parties of Board members who are also shareholders: as above																

shareholders, and insiders of the Issuing Organization.	Related parties of the Board members who are also insiders of the Issuing Organization: None
- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Remuneration for the Traffic Management Board in 2024: 931 million VND + Remuneration for the Head of the Supervisory Board in 2025: 1,191 million VND + ESOP 2024: 64,000 shares
- Debts owed to the Company	None
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.2.4. Mr. Do Van Tien - Member of Supervisory Board

- Full name:	Do Van Tien
- Year of birth:	1970
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Bachelor of Finance - Banking Academy.
- Work experience:	

+ November 1992 – March 1996	Accounting staff at Vietnam Foreign Trade Commercial Bank – Mong Cai Branch, Quang Ninh Province								
+ March 1996 – June 2006	Credit Officer – Deputy Director of Vietnam Foreign Trade Commercial Bank (Vietcombank)								
+ July 2006 – August 2007	Deputy Director of Saigon Thuong Tin Bank - Bai Chay Branch								
+ October 2007 – October 2023	Director of Quang Ninh Branch - Credit Approval Director - Deputy Director of My Dinh Branch and Director of MB Dan Phuong, Military Commercial Joint Stock Bank								
+ October 2023 – June 2024	Credit Approval Director of Military Commercial Bank								
+ June 15, 2024 – present	Member of the Supervisory Board of Military Commercial Joint Stock Bank								
- Current position at the Publishing Organization	Member of the Supervisory Board of Military Commercial Joint Stock Bank								
- Position currently held in another organization	None								
- Number of shares held (at the time) June 30 , 2026	197,588 shares, representing 0.002% of the charter capital.								
+ Owner's representative	0 shares, representing 0% of the charter capital.								
+ Private ownership	197,588 shares, representing 0.002% of the charter capital.								
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Tran Thi Hien</td><td>sister-in-law</td><td>105</td><td>0.000</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Tran Thi Hien	sister-in-law	105	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)						
Tran Thi Hien	sister-in-law	105	0.000						
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None								

- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Remuneration for the Head of the Inspection Department in 2024: 443 million VND (Appointment effective June 15, 2024) + Remuneration for the license plate holder in 2025: 1,080 million VND + ESOP 2024: 58,500 shares (during the ESOP issuance period, the company was not yet a member of the Supervisory Board)
- Debts owed to the Company	80 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.2.5. Ms. Nguyen Thi Nguyen Ha - Member of Supervisory Board

- Full name:	Nguyen Thi Nguyen Ha
- Year of birth:	1976
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	- Master of Finance and Banking - National Economics University, Hanoi;

	- Bachelor of General Accounting - National Economics University, Hanoi; - CPIA Australia Certificate																				
- Work experience:																					
+ September 1998 – June 2002	Accounting Manager at Loc Truong Xuan Co., Ltd.																				
+ June 2002 – May 2004	CV Internal Control Department, Hanoi Commercial Joint Stock Bank																				
+ May 2004 – January 2005	Taxation - Policies and Budget Estimates, General Department of Taxation																				
+ January 2005 – June 2024	Specialist - Deputy Head of Department - Head of Department - Deputy Director of Division - Director of Division - Head of Internal Audit at Military Commercial Joint Stock Bank																				
+ June 15, 2024 - present	Member of the Supervisory Board of Military Commercial Joint Stock Bank																				
- Current position at the Publishing Organization	Member of the Supervisory Board of Military Commercial Joint Stock Bank																				
- Position currently held in another organization	None																				
- Number of shares held (at the time) June 30 , 2026	373,409 shares. representing 0.005% of the charter capital.																				
+ Owner's representative	0 shares, representing 0% of the charter capital.																				
+ Private ownership	373,409 shares. representing 0.005% of the charter capital.																				
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Trinh Huu Tho</td><td>Husband</td><td>15,335</td><td>0.000</td></tr><tr><td>Trinh Hoang Vu</td><td>Son</td><td>400</td><td>0.000</td></tr><tr><td>Nguyen Thi Duc</td><td>Mother</td><td>29,541</td><td>0.000</td></tr><tr><td>Khanh Viet Street</td><td>Brother-in-law</td><td>2</td><td>0.000</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Trinh Huu Tho	Husband	15,335	0.000	Trinh Hoang Vu	Son	400	0.000	Nguyen Thi Duc	Mother	29,541	0.000	Khanh Viet Street	Brother-in-law	2	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)																		
Trinh Huu Tho	Husband	15,335	0.000																		
Trinh Hoang Vu	Son	400	0.000																		
Nguyen Thi Duc	Mother	29,541	0.000																		
Khanh Viet Street	Brother-in-law	2	0.000																		

- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None
- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Remuneration for the Head of the Inspection Department in 2024: 479 million VND (Appointment effective June 15, 2024) + Remuneration for the Head of the Supervisory Board in 2025: 1,191 million VND + ESOP 2024: 100,975 shares (during the ESOP issuance period, the company was not yet a member of the Supervisory Board)
- Debts owed to the Company	2 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.3. Chief Executive Officer, Deputy Chief Executive Officer, and Chief Accountant

Table 49: List of Chief Executive Officer, Deputy Chief Executive Officers and Chief Accountant

TT	Full name	Position	Appointment date
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1	Mr. Pham Nhu Anh	Chief Executive Officer	May 18, 2023
2	Ms. Pham Thi Trung Ha	Deputy General Manager	April 27, 2011, reappointed June 15, 2023
3	Mr. Tran Minh Dat	Deputy General Manager	November 1, 2014, reappointed November 7, 2025
4	Mr. Ha Trong Khiem	Deputy General Manager	November 26, 2015, reappointed January 6, 2025
5	Mr. Le Quoc Minh	Deputy General Manager	November 26, 2015, reappointed November 4, 2021
6	Ms. Nguyen Minh Chau	Deputy General Manager	June 24, 2020, reappointment April 9, 2025
7	Mr. Nguyen Xuan Hoc	Deputy General Manager	July 2, 2024
8	Ms. Nguyen Thi Thuy	Executive Board Member	June 15, 2024
9	Ms. Nguyen Thi Ngoc	Executive Board Member	June 15, 2024
10	Ms. Tran Thi Bao Que	Executive Board Member	February 14, 2019, reappointment April 9, 2025
11	Mr. Vu Hong Phu	Executive Board Member	August 6, 2021
12	Ms. Nguyen Thi Thanh Nga	Chief Financial Officer	April 6, 2025
13	Ms. Dang Thuy Dung	Chief Accountant	02/05/2018, reappointed 20/06/2023

Source: Military Commercial Joint Stock Bank

3.3.1. Mr. Pham Nhu Anh - Chief Executive Officer

Details of the resume can be found in section 3.1.1. Board Member

3.3.2. Ms. Pham Thi Trung Ha - Deputy General Manager

- Full name:	Pham Thi Trung Ha
- Year of birth:	1975
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Economics
- Work experience:	
+ April 1997 - May 2003	Credit Officer - Credit Department - Military Commercial Joint Stock Bank
+ May 2003 - April 2004	Deputy Head of Credit Department - Credit Department - Military Commercial Joint Stock Bank
+ April 2004 - August 2005	Deputy Head of Credit Management Department - Military Commercial Joint Stock Bank
+ September 2005 - December 2005	Head of Credit Management Department - Military Commercial Joint Stock Bank
+ December 2005 - November 2007	Head of Credit Management Division - Military Commercial Joint Stock Bank
+ December 2007 - September 2008	Head of Risk Management Department, Military Commercial Joint Stock Bank
+ October 2008 - October 2009	Deputy Director of Risk Management Division and Head of Risk Management Department - Military Commercial Joint Stock Bank
+ November 2009 - April 2011	Director of the Military Commercial Joint Stock Bank
+ April 2011 - May 2018	Deputy Chief Executive Officer in charge of Risk Management Division - Military Commercial Joint Stock Bank
+ May 2018 - present	Deputy Chief Executive Officer – Director of Risk Management Division and Group Risk Director – Military Commercial Joint Stock Bank
+ March 31, 2025 - present	Chairman of the Board of Directors of Military Bank Asset Management and Debt Collection Company

	Limited (AMC)												
- Current position at the Publishing Organization	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank												
- Position currently held in another organization	Chairman of the Board of Directors of Military Bank Asset Management and Debt Collection Company Limited (AMC)												
- Number of shares held (at the time) (June 30, 2026)	3,359,974 shares, representing 0.042% of the charter capital.												
+ Owner's representative	0 shares, representing 0% of the charter capital.												
+ Private ownership	3,359,974 shares, representing 0.042% of the charter capital.												
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Pham Thanh Binh</td><td>Younger brother</td><td>100</td><td>0.000</td></tr><tr><td>Pham Tran Minh Hang</td><td>Daughter</td><td>1,300</td><td>0.000</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Pham Thanh Binh	Younger brother	100	0.000	Pham Tran Minh Hang	Daughter	1,300	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)										
Pham Thanh Binh	Younger brother	100	0.000										
Pham Tran Minh Hang	Daughter	1,300	0.000										
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None												
- Related benefits for the Issuer:													
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None												
+ Remuneration and other benefits for	+ Salary in 2024: 2,941 million VND												

the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2025: 3,270 million VND + ESOP in 2024: 357,000 shares
- Debts owed to the Company	10 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.3.3. Mr. Tran Minh Dat - Deputy General Manager

- Full name:	Tran Minh Dat
- Year of birth:	1968
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Economics
- Work experience:	
+ February 2008 - June 2008	Director of Military Commercial Joint Stock Bank -- Minh Khai Branch
+ July 2008 - September 2011	Director of Military Commercial Joint Stock Bank -- Hai Ba Trung Branch
+ October 2011 - October 2014	Director of the Military Commercial Joint Stock Bank -- Dien Bien Phu Branch
+ November 2014 - present	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank
+ April 2020 – March 31, 2025	Chairman of the Board of Members of Military Bank's Debt Management and Asset Exploitation Company Limited
+ 31/03/2025-present	Chairman of the Board of Directors of Military Insurance Corporation (MIC)
- Current position at the Publishing	Deputy Chief Executive Officer of Military

Organization	Commercial Joint Stock Bank
- Position currently held in another organization	Chairman of the Board of Directors of Military Insurance Corporation (MIC)
- Number of shares held (at the time) (June 30, 2026)	5,769,817 shares. representing 0.072% of the charter capital.
+ Owner's representative	0 shares, representing 0% of the charter capital.
+ Private ownership	5,769,817 shares. representing 0.072% of the charter capital.
- Related parties hold the same shares.	None
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	None
- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 2,618 million VND + Salary in 2025: 3,099 million VND + ESOP in 2024: 343,000 shares
- Debts owed to the Company	90 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the	None

Issuer or being major customers/suppliers of the Issuer.	
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3.3.4. Mr. Ha Trong Khiem - Deputy General Manager

- Full name:	Ha Trong Khiem
- Year of birth:	1973
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Business Administration
- Work experience:	
+ July 1996 – June 2000	Credit Officer - Credit Department - Military Commercial Joint Stock Bank - Ho Chi Minh City Branch
+ June 2000 - May 2001	Project Department Staff - Investment and International Payments Division - Military Commercial Joint Stock Bank - Ho Chi Minh City Branch
+ May 2001 – January 2003	Deputy Head of International Investment and Payment Department - Military Commercial Joint Stock Bank, Ho Chi Minh City Branch
+ January 2003 – April 2004	Deputy Head of Credit Department, in charge of Credit Department - Credit Department - Military Commercial Joint Stock Bank - Ho Chi Minh City Branch
+ April 2004 - July 2006	Head of Credit Department, Military Commercial Joint Stock Bank - Ho Chi Minh City Branch
+ July 2006 - January 2008	Branch Manager - Military Commercial Joint Stock Bank - Can Tho Branch
+ January 2008 - October 2009	Branch Manager - Military Commercial Joint Stock Bank - Ho Chi Minh City Branch
+ October 2009 - September 2012	Director of the Saigon Branch of Military Commercial Joint Stock Bank
+ September 2012 – December 2012	Director of Business Development for the Southern Region and Branch Manager of Military Commercial Joint

	Stock Bank - Saigon Branch																
+ January 2013 - November 2015	Director of Business Development, Military Commercial Bank																
+ November 2015 - present	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank																
+ December 10, 2024 - present	Member of the Board of Directors of Vietnam Modern One-Member Limited Liability Bank (MBV)																
- Current position at the Publishing Organization	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank																
- Position currently held in another organization	Member of the Board of Directors of Vietnam Modern One-Member Limited Liability Bank (MBV)																
- Number of shares held (as of 30/06/2026)	1,151,543 shares. representing 0.014% of the charter capital.																
+ Owner's representative	0 shares, representing 0% of the charter capital.																
+ Private ownership	1,151,543 shares. representing 0.014% of the charter capital.																
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Nguyen Quynh Mai</td><td>Wife</td><td>1,512,944</td><td>0.019</td></tr><tr><td>Ha Trong Khoa</td><td>younger sibling</td><td>49,916</td><td>0.001</td></tr><tr><td>Nguyen Nhu Quynh</td><td>sister-in-law</td><td>179,162</td><td>0.002</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Nguyen Quynh Mai	Wife	1,512,944	0.019	Ha Trong Khoa	younger sibling	49,916	0.001	Nguyen Nhu Quynh	sister-in-law	179,162	0.002
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)														
Nguyen Quynh Mai	Wife	1,512,944	0.019														
Ha Trong Khoa	younger sibling	49,916	0.001														
Nguyen Nhu Quynh	sister-in-law	179,162	0.002														
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None																
- Related benefits for the Issuer:																	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of	None																

Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 2,440 million VND + Salary in 2025: 2,799 million VND + ESOP 2024: 208,000 shares
- Debts owed to the Company	None
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.3.5. Mr. Le Quoc Minh - Deputy General Manager

- Full name:	Le Quoc Minh
- Year of birth:	1979
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Business Administration - National Economics University, Doctor of Finance and Banking - Logistics Academy
- Work experience:	
+ January 2006 - September 2007	Deputy Head of Corporate Credit Department, Military Commercial Joint Stock Bank - Branch 1
+ September 2007 - March 2008	Head of Corporate Customer Department, Military Commercial Joint Stock Bank - Dien Bien Phu Branch
+ March 2008 - December 2009	Head of Project and Major Client Relations Department - Military Commercial Joint Stock Bank
+ December 2009 - April 2011	Director of Military Commercial Joint Stock Bank - Ninh Binh Branch

+ April 2011 - December 2011	Deputy Director of the Large Enterprises and Financial Institutions Division - Military Commercial Joint Stock Bank																				
+ December 2011 - November 2012	Deputy Director in charge of - Large Enterprises and Financial Institutions Division - Military Commercial Joint Stock Bank																				
+ November 2012 - November 2015	Head of Department - Large Clients Division - Military Commercial Joint Stock Bank																				
+ November 2015 - present	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank																				
+ June 2024 - present	Chairman of the Board of Directors of MB Investment Fund Management Joint Stock Company (MB Capital)																				
- Current position at the Publishing Organization	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank																				
- Position currently held in another organization	Chairman of the Board of Directors of MB Investment Fund Management Joint Stock Company (MB Capital)																				
- Number of shares held (as of 30/06/2026)	3,244,172 shares. representing 0.04% of the charter capital.																				
+ Owner's representative	0 shares, representing 0% of the charter capital.																				
+ Private ownership	3,244,172 shares. representing 0.04% of the charter capital.																				
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Le Quoc Binh</td><td>Older brother</td><td>10,244</td><td>0.000</td></tr><tr><td>Vu Thu Thuy</td><td>Sister-in-law</td><td>1,046</td><td>0.000</td></tr><tr><td>Le Quoc Dung</td><td>Younger brother</td><td>124,095</td><td>0.002</td></tr><tr><td>Tran Thi Thu Huong</td><td>sister-in-law</td><td>100</td><td>0.000</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Le Quoc Binh	Older brother	10,244	0.000	Vu Thu Thuy	Sister-in-law	1,046	0.000	Le Quoc Dung	Younger brother	124,095	0.002	Tran Thi Thu Huong	sister-in-law	100	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)																		
Le Quoc Binh	Older brother	10,244	0.000																		
Vu Thu Thuy	Sister-in-law	1,046	0.000																		
Le Quoc Dung	Younger brother	124,095	0.002																		
Tran Thi Thu Huong	sister-in-law	100	0.000																		
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None																				
- Related benefits for the Issuer:																					

+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 2,416 million VND + Salary in 2025: 2,774 million VND + ESOP in 2024: 238,000 shares
- Debts owed to the Company	170 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.3.6. Ms. Nguyen Minh Chau - Deputy Chief Executive Officer

- Full name:	Nguyen Minh Chau
- Year of birth:	1973
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Banking and Finance
- Work experience:	
+ November 2009 - April 2011	Deputy Chief Executive Officer - Director of Treasury Division, Military Commercial Joint Stock Bank

+ April 2011 – November 2014	Deputy Chief Executive Officer and Director of the Strategic Implementation Office - Military Commercial Joint Stock Bank			
+ November 2014 – May 2017	Deputy General Manager			
+ 05/2017- 06/2020	Senior Member of the Executive Board, Director of Capital Markets and Currency Trading Division - Military Commercial Joint Stock Bank, and Chairman of the Board of Directors of MB Shinsei Finance Company Limited.			
+ June 24, 2020 – May 2025	Deputy Chief Executive Officer and Director of Capital and Currency Trading Division - Military Commercial Joint Stock Bank			
+ April 2025 – present	Deputy Chief Executive Officer - Military Commercial Joint Stock Bank			
- Current position at the Publishing Organization	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank			
- Position currently held in another organization	None			
- Number of shares held (as of 30/06/2026)	2,526,836 shares. representing 0.031% of the charter capital.			
+ Owner's representative	0 shares, representing 0% of the charter capital.			
+ Private ownership	2,526,836 shares. representing 0.031% of the charter capital.			
- Related parties hold the same shares.	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)
	Bui Thu Hang	sister-in-law	5	0.000
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None			

- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 3,044 million VND + Salary in 2025: 3,444 million VND + ESOP in 2024: 286,000 shares
- Debts owed to the Company	None
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.3.7. Mr. Nguyen Xuan Hoc - Deputy General Manager

- Full name:	Nguyen Xuan Hoc
- Year of birth:	1980
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Business Administration
- Work experience:	
+ December 2003 - November 2008	IT Specialist, Information Technology Center, Head Office, Military Commercial Joint Stock Bank

+ November 2008 - May 2012	Head of CBS Development Department - Information Technology Center - Military Commercial Joint Stock Bank
+ May 2012 - May 2013	Deputy Director of the Center - Operations and Support Center - Information Technology Division - Military Commercial Joint Stock Bank
+ May 2013 - November 2015	Head of Department - Information Technology Administration Department - Information Technology Division, Military Commercial Joint Stock Bank
+ November 2015 - August 2017	Deputy Director of the Information Technology Division, Military Commercial Joint Stock Bank
+ August 2017 - November 2018	Director of the Information Technology Division, Military Commercial Joint Stock Bank
+ July 2020 - March 2022	Director of Information Technology Division and Chief IT Officer of Military Commercial Bank Group
+ March 2022 - April 2023	Member of the Executive Board and Director of IT at Military Commercial Joint Stock Bank Group
+ July 2024 - present	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank
- Current position at the Publishing Organization	Deputy Chief Executive Officer of Military Commercial Joint Stock Bank
- Position currently held in another organization	None
- Number of shares held (as of 30/06/2026)	1,383,855 shares, representing 0.017% of the charter capital.
+ Owner's representative	0 shares, representing 0% of the charter capital.
+ Private ownership	1,383,855 shares, representing 0.017% of the charter capital.
- Related parties hold the same shares.	None

- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	None
- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 1,851 million VND + Salary in 2025: 2,028 million VND + ESOP in 2024: 286,000 shares
- Debts owed to the Company	None
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.3.8. Ms. Nguyen Thi Thuy – Member of the Executive Board

- Full name:	Nguyen Thi Thuy
- Year of birth:	1974
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Business Administration

- Work experience:													
+ June 1997 - April 2003	Employees of Military Commercial Joint Stock Bank												
+ April 2003 - June 2003	Deputy Branch Director - Military Commercial Joint Stock Bank Branch. Le Trong Tan												
+ June 2003 - August 2009	Deputy Branch Director, Branch Director - Military Commercial Joint Stock Bank Branch. Le Trong Tan												
+ August 2009 - April 2014	Branch Manager - Military Commercial Joint Stock Bank, Thang Long Branch												
+ April 2014 - June 2024	Member of the Board of Directors of Military Commercial Joint Stock Bank												
+ June 2024 - February 2026	Member of the Executive Board - Military Commercial Joint Stock Bank												
+ February 2026 - present	Member of the Executive Board - Military Commercial Joint Stock Bank and Branch Director - Military Commercial Joint Stock Bank Branch 3												
- Current position at the Publishing Organization	Member of the Executive Board - Military Commercial Joint Stock Bank and Branch Director - Military Commercial Joint Stock Bank Branch 3												
- Position currently held in another organization	None												
- Number of shares held (as of 30/06/2026)	755,102 shares. representing 0.009% of the charter capital.												
+ Owner's representative	0 shares. representing 0% of the charter capital.												
+ Private ownership	755,102 shares. representing 0.009% of the charter capital.												
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Tran Trong Huong</td><td>Husband</td><td>240,000</td><td>0.003</td></tr><tr><td>Nguyen Thi Ha</td><td>Sister-in-law</td><td>103</td><td>0.000</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Tran Trong Huong	Husband	240,000	0.003	Nguyen Thi Ha	Sister-in-law	103	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)										
Tran Trong Huong	Husband	240,000	0.003										
Nguyen Thi Ha	Sister-in-law	103	0.000										
- Information about related parties of	Related parties of Board members who are also												

Board members who are also shareholders, and insiders of the Issuing Organization.	shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None
- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration, salary, and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salaries and remuneration for 2024: 2,640 million VND + Salary in 2025: 2,799 million VND + ESOP 2024: 0 shares (<i>ESOP issuance period for members of the Board of Directors</i>)
- Debts owed to the Company	24 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.3.9. Ms. Nguyen Thi Ngoc - Member of the Executive Board

- Full name:	Nguyen Thi Ngoc
- Year of birth:	1976
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Business Administration
- Work experience:	

+ May 1997 - August 2001	Project Management Department Staff - Military Commercial Joint Stock Bank																				
+ September 2001 - September 2008	Legal Specialist - Head of Planning and Synthesis Department, Military Commercial Joint Stock Bank																				
+ October 2008 - February 2010	Chief of the Board of Directors' Office and Head of the Planning and Synthesis Department - Military Commercial Joint Stock Bank																				
+ March 2010 - April 2014	Chief of the Board of Directors' Office - Military Commercial Joint Stock Bank																				
+ April 2014 - June 2024	Member of the Board of Directors of Military Commercial Joint Stock Bank																				
+ June 2024 - present	Member of the Executive Board - Military Commercial Joint Stock Bank																				
- Current position at the Publishing Organization	Member of the Executive Board - Military Commercial Joint Stock Bank																				
- Position currently held in another organization	None																				
- Number of shares held (as of June 30, 2026)	2,283,886 shares, representing 0.028% of the charter capital.																				
+ Owner's representative	0 shares, representing 0% of the charter capital.																				
+ Private ownership	2,283,886 shares, representing 0.028% of the charter capital.																				
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Nguyen Huu Doanh</td><td>biological father</td><td>122,536</td><td>0.002</td></tr><tr><td>Do Thi Ngoc Bao</td><td>Mother</td><td>313,329</td><td>0.004</td></tr><tr><td>Nguyen Huu Bao Khanh</td><td>Younger brother</td><td>2</td><td>0.000</td></tr><tr><td>Nguyen Thi Thuy Van</td><td>sister-in-law</td><td>101</td><td>0.000</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Nguyen Huu Doanh	biological father	122,536	0.002	Do Thi Ngoc Bao	Mother	313,329	0.004	Nguyen Huu Bao Khanh	Younger brother	2	0.000	Nguyen Thi Thuy Van	sister-in-law	101	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)																		
Nguyen Huu Doanh	biological father	122,536	0.002																		
Do Thi Ngoc Bao	Mother	313,329	0.004																		
Nguyen Huu Bao Khanh	Younger brother	2	0.000																		
Nguyen Thi Thuy Van	sister-in-law	101	0.000																		
- Information about related parties of Board members who are also shareholders, and insiders of the	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also																				

Issuing Organization.	insiders of the Issuing Organization: None
- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration, salary, and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salaries and remuneration for 2024: 2,656 million VND + Salary in 2025: 2,836 million VND + ESOP 2024: 0 shares (<i>ESOP issuance period for members of the Board of Directors</i>)
- Debts owed to the Company	30 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.3.10. Ms. Tran Thi Bao Que - Member of the Executive Board

- Full name:	Tran Thi Bao Que
- Year of birth:	1977
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Economics
- Work experience:	

+ July 2000 - August 2005	International Payment Specialist - Military Commercial Joint Stock Bank												
+ September 2005 - June 2008	Deputy Head of International Payment Department - Military Commercial Joint Stock Bank												
+ June 2008 - April 2009	Deputy Head of Human Resources Department and Director of Training Center - Human Resources Division - Military Commercial Joint Stock Bank												
+ April 2009 - February 2019	Human Resources Director - Military Commercial Joint Stock Bank												
+ February 2019 - present	Member of the Executive Board - Military Commercial Joint Stock Bank												
- Current position at the Publishing Organization	Member of the Executive Board - Military Commercial Joint Stock Bank												
- Position currently held in another organization	None												
- Number of shares held (at the time) June 30 , 2026	3,596,585 shares, representing 0.045% of the charter capital.												
+ Owner's representative	0 shares, representing 0% of the charter capital,												
+ Private ownership	3,596,585 shares, representing 0.045% of the charter capital.												
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Doan Thi Thinh</td><td>Mother</td><td>637,329</td><td>0.008</td></tr><tr><td>Tran Duc Viet</td><td>Younger brother</td><td>129,305</td><td>0.002</td></tr></table>	Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Doan Thi Thinh	Mother	637,329	0.008	Tran Duc Viet	Younger brother	129,305	0.002
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)										
Doan Thi Thinh	Mother	637,329	0.008										
Tran Duc Viet	Younger brother	129,305	0.002										
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None												
- Related benefits for the Issuer:													
+ Information regarding ongoing or concluded and yet-to-be-executed contracts	None												

and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	
+ Remuneration, salary, and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 1,931 million VND + Salary in 2025: 2,115 million VND + ESOP 2024: 208,000 shares
- Debts owed to the Company	4 million VND (Credit card balance)
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

3.3.11. Mr. Vu Hong Phu - Member of the Executive Board

- Full name:	Vu Hong Phu
- Year of birth:	1983
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Banking Economics
- Work experience:	
+ September 2008 - February 2010	Foreign Exchange Sales Specialist - Military Commercial Joint Stock Bank
+ February 2010 - September 2012	Head of Department - Capital and Currency Trading Division - Military Commercial Joint Stock Bank
+ September 2012 - October 2013	Deputy Head of Business Development Department - Capital and Currency Trading Division - Military Commercial Joint Stock Bank

+ October 2013 - July 2014	Head of Business Development Department - Capital and Currency Trading Division - Military Commercial Joint Stock Bank
+ July 2014 - March 2015	Deputy Chief of the Board of Directors' Office - Military Commercial Joint Stock Bank
+ March 2015 - July 2016	Chief of Staff of the Board of Directors - Military Commercial Joint Stock Bank
+ July 2016 - July 2019	MB Ageas Life Insurance Company Limited
+ July 2019 - May 2020	Chief Executive Officer of MB Ageas Life Insurance Company Limited (MBAL)
+ May 2020 - August 2020	Chief Executive Officer of MB Ageas Life Insurance Company Limited (MBAL) and Member of the Board of Directors of Military Insurance Corporation (MIC)
+ August 2020 - April 2022	Member of the Executive Board of Military Commercial Bank, Chief Executive Officer of MB Ageas Life Insurance Company Limited (MBAL), and concurrently Member of the Board of Directors of Military Insurance Corporation (MIC).
+ April 2022 - July 2024	Member of the Board of Directors of Military Commercial Joint Stock Bank, Chief Executive Officer of MB Ageas Life Insurance Company Limited (MBAL)
+ July 2024 - January 2026	Member of the Executive Board of Military Commercial Bank and Chairman of the Board of Directors of MB Ageas Life Insurance Company Limited.
+ January 2026 - present	Member of the Executive Board - Military Commercial Joint Stock Bank and Vice Chairman of the Board of Directors - MB Ageas Life Insurance Company Limited
- Current position at the Publishing Organization	Member of the Executive Board - Military Commercial Joint Stock Bank
- Position currently held in another organization	

- Number of shares held (as of 30/06/2026)	952,979 shares, representing 0.012% of the charter capital.															
+ Owner's representative	0 shares, representing 0% of the charter capital,															
+ Private ownership	952,979 shares, representing 0.012% of the charter capital.															
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Le Hong Thanh</td><td>Brother-in-law</td><td>193</td><td>0.000</td></tr><tr><td>Le Phuong Thao</td><td>sister-in-law</td><td>86</td><td>0.000</td></tr></table>				Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Le Hong Thanh	Brother-in-law	193	0.000	Le Phuong Thao	sister-in-law	86	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)													
Le Hong Thanh	Brother-in-law	193	0.000													
Le Phuong Thao	sister-in-law	86	0.000													
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None															
- Related benefits for the Issuer:																
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None															
+ Remuneration, salary, and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 1,841 million VND + Salary in 2025: 2,114 million VND + ESOP 2024: 238,000 shares															
- Debts owed to the Company	124 million VND (Credit card balance)															
- Related interests in other businesses operating in the same industry as the Issuer or being major	None															

customers/suppliers of the Issuer.

3.3.12. Ms. Nguyen Thi Thanh Nga - Chief Financial Officer

- Full name:	Nguyen Thi Thanh Nga
- Year of birth:	1981
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Economics
- Work experience:	
+ November 2003 - February 2009	Customer Relationship Specialist - Military Commercial Joint Stock Bank
+ February 2009 - February 2010	Deputy Head of Re-evaluation Department - Risk Management Division - Military Commercial Joint Stock Bank
+ February 2010 - July 2010	Head of Credit Quality Management Department - Risk Management Division - Military Commercial Joint Stock Bank
+ July 2010 - June 2011	Deputy Director of Risk Management Division - Military Commercial Joint Stock Bank
+ June 2011 - May 2015	Deputy Director of the Credit Appraisal and Approval Division - Military Commercial Joint Stock Bank
+ May 2015 - December 2017	Investment Director - Investment Division - Military Commercial Joint Stock Bank
+ December 2017 - March 2019	Director of Investment Division - Military Commercial Joint Stock Bank
+ March 2019 - April 2019	Head of Department - Finance and Accounting Department
+ April 2019 – present	Chief Financial Officer - Military Commercial Joint Stock Bank

- Current position at the Publishing Organization	Chief Financial Officer
- Position currently held in another organization	None
- Number of shares held (as of 30/06/2026)	3.288.436 shares, representing 0,041% of the charter capital,
+ Owner's representative	0 shares, representing 0% of the charter capital,
+ Private ownership	3.288.436 shares representing 0,041% of the charter capital,
- Related parties hold the same shares.	None
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	None
- Related benefits for the Issuer:	
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None
+ Remuneration, salary, and other benefits for the two consecutive years immediately preceding the year of registration for the public offering and up to the present time:	+ Salary in 2024: 1,930 million VND + Salary in 2025: 2,115 million VND + ESOP 2024: 286,000 shares
- Debts owed to the Company	2,888 million VND (Other outstanding debt)

- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None
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3.3.13. Ms. Dang Thuy Dung - Chief Accountant

- Full name:	Dang Thuy Dung
- Year of birth:	1973
- Nationality:	Vietnam
- Educational level:	12/12
- Qualifications:	Master of Economics
- Work experience:	
+ March 1999 - December 2004	Accounting Staff at Military Commercial Joint Stock Bank
+ December 2004 - August 2005	Head of the Military Commercial Joint Stock Bank department
+ August 2005 - October 2008	Deputy Head of Accounting Department, Military Commercial Joint Stock Bank
+ October 2008 - December 2009	Head of Treasury Support Department, Military Commercial Joint Stock Bank
+ December 2009 - April 2011	Head of Accounting Department, Military Commercial Joint Stock Bank
+ April 2011 - March 2012	Specialized member of Military Commercial Joint Stock Bank
+ March 2012 - April 2017	Deputy Director of Treasury Department, Military Commercial Joint Stock Bank
+ April 2017 - May 2018	Deputy Director of the Finance and Accounting Division - Military Commercial Joint Stock Bank
+ May 2018 - present	Chief Accountant of Military Commercial Joint Stock Bank

- Current position at the Publishing Organization	Chief Accountant																								
- Position currently held in another organization	None																								
- Number of shares held (as of 30/06/2026)	467,230 shares, representing 0.006% of the charter capital.																								
+ Owner's representative	0 shares, representing 0% of the charter capital.																								
+ Private ownership	467,230 shares, representing 0.006% of the charter capital.																								
- Related parties hold the same shares.	<table><tr><th>Name of person involved</th><th>Relationship</th><th>Number of shares owned</th><th>Ratio/Capital (%)</th></tr><tr><td>Vu Thi Tuat</td><td>Mother</td><td>350,594</td><td>0.004</td></tr><tr><td>Dang Thi Thuy</td><td>Younger sister</td><td>237,285</td><td>0.003</td></tr><tr><td>Pham Van Giang</td><td>Brother-in-law</td><td>1,053,014</td><td>0.013</td></tr><tr><td>Nguyen Bao Van</td><td>Daughter</td><td>100</td><td>0.000</td></tr></table>					Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)	Vu Thi Tuat	Mother	350,594	0.004	Dang Thi Thuy	Younger sister	237,285	0.003	Pham Van Giang	Brother-in-law	1,053,014	0.013	Nguyen Bao Van	Daughter	100	0.000
Name of person involved	Relationship	Number of shares owned	Ratio/Capital (%)																						
Vu Thi Tuat	Mother	350,594	0.004																						
Dang Thi Thuy	Younger sister	237,285	0.003																						
Pham Van Giang	Brother-in-law	1,053,014	0.013																						
Nguyen Bao Van	Daughter	100	0.000																						
- Information about related parties of Board members who are also shareholders, and insiders of the Issuing Organization.	Related parties of Board members who are also shareholders: as above Related parties of the Board members who are also insiders of the Issuing Organization: None																								
- Related benefits for the Issuer:																									
+ Information regarding ongoing or concluded and yet-to-be-executed contracts and transactions between the Issuer, its subsidiaries, companies in which the Issuer holds more than 50% control of the charter capital, and members of the Board of Directors, Supervisory Board, Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and their related parties.	None																								
+ Compensation, Salary, and Other Benefits in	+ Salary in 2024: 1,196 million VND + Salary in 2025: 1,315 million VND																								
+ For the two consecutive years immediately preceding the year of	+ ESOP 2024: 75,000 shares																								

registration for the public offering and up to the present time:	
- Debts owed to the Company	None
- Related interests in other businesses operating in the same industry as the Issuer or being major customers/suppliers of the Issuer.	None

VII. INFORMATION ABOUT THE OFFERING

1. **Type of stock:** Common stock

2. **Par value of shares:** 10,000 VND/share

3. **Total number of shares offered :** 805,499,990 shares

4. **Total value of shares offered at par value:** VND 8,054,999,900,000

5. **Expected offering price:** 10,000 VND/share

6. **Pricing method**

❖ Pricing method

The principles for determining the issuance price are based on the book value, market price, and an assessment of the expected share dilution after issuance.

• **Book value:**

Calculation formula:

$$\text{Book value per share} = \frac{\text{Equity}}{\text{Volume of shares issued - Treasury shares}}$$

Based on the audited financial statements for 2024 and 2025, the book value of MBB as of 31/12/2024 and as of 31/12/2025 is determined as follows:

Item	Unit	31/12/2024	31/12/2025
Equity	Million VND	117,059,581	142,022,525
Number of outstanding shares	Shares	5,306,324,052	8,054,999,909
Treasury stock	shares	-	-
Book value per share	VND	22,060	17,632

At the end of the offering period, if the rate of increase in equity is lower than the rate of increase in the number of shares after the offering, the book value per share will decrease.

• **Market value of the stock**

On the ex-dividend date, the reference price of the stock will be adjusted according to the following formula:

$$P_{pl} = \frac{P_t + P_{r1} * I_1}{1 + I_1}$$

In there:

- ✓ P_{pl} : Diluted stock price.
- ✓ P_t : Closing price of the most recent trading day before the ex-dividend date (Assumption: VND 30,000/share);
- ✓ P_{r1} : Issue price for the right to purchase additional shares issued to existing shareholders (VND 10,000/share);
- ✓ I_1 : The percentage of additional capital increase through the offering of shares to existing shareholders (10%);

Based on the above assumption, at the time of closing the list for exercising the right to purchase newly issued shares, the market price of the Bank's shares will be adjusted according to the following formula:

$$P_{pl} = \frac{P_t + [P_{r1} * 10\%]}{1 + 10\%}$$

$$= \frac{30,000 + 10,000 * 10\%}{1 + 10\%}$$

$$= 28.181,8 \text{ VND/share}$$

Shares are offered to existing shareholders. Due to the preferential nature of the distribution target, and based on the stock market situation, capital needs, market value and book value of the shares, as well as on the basis of price dilution analysis, the offering price of shares to existing shareholders was approved by the General Meeting of Shareholders at VND 10,000 per share.

7. Distribution methods

- Distribution ratio: The newly issued shares are offered to existing shareholders through a rights issue at a ratio of 10:1 (At the time of the record date for exercising the rights, a shareholder owning 1 share is entitled to 1 right, and a shareholder owning 10 rights is entitled to purchase 1 new share).
- Rounding principle: For fractional shares, any fractional shares (if any) arising from the exercise of rights, to ensure that the number of additional shares offered to shareholders for

which they exercise their rights will not exceed the offered quantity, will be rounded down to the nearest whole number; any decimal fractional shares (if any) will be rounded down to 0 shares.

- Method for handling fractional shares, shares that existing shareholders are entitled to purchase but have not yet received:

Fractional shares, or shares for which existing shareholders exercise their right to purchase but have not yet received full distribution (shareholders who did not register to purchase/refused to exercise their right to purchase/did not pay for the purchase/did not pay on time/shares not yet distributed in other cases), shall be handled by the Board of Directors in accordance with legal regulations, including but not limited to: (i) distribution to the MB Trade Union as approved by the Board of Directors and/or offering to other investors (not limited to other existing shareholders) under conditions where the terms of the offering, the rights and obligations of the investors None more favorable than the terms of the offering to existing shareholders, and/or (ii) the Board of Directors decides to terminate the offering.

The Board of Directors decides on the specific details for the offering to other investors to purchase fractional shares, the number of shares that existing shareholders are entitled to purchase but have not yet been fully distributed (including but not limited to the time/order of execution, offering price, offering conditions, investor selection criteria, investor list, investor search and selection, number of shares distributed to each investor, and other related matters).

Specifically, the Board of Directors' decision on the details for offering fractional shares to other investors, including shares that existing shareholders are entitled to purchase but have not yet been fully distributed, must comply with the conditions under the 2020 Enterprise Law, the 2019 Securities Law, Decree No. 155/2020/ND-CP, and other relevant legal regulations, including but not limited to the following conditions:

- In compliance with Clause 2, Article 195 of the 2020 Enterprise Law (as amended and supplemented): “ *Subsidiary companies None allowed to invest in purchasing shares or contributing capital to the parent company. Subsidiary companies of the same parent company None allowed to simultaneously contribute capital or purchase shares to create cross-ownership among themselves.* ”
- Ensure compliance with the offering conditions stipulated in Article 42 of Decree No. 155/2020/ND-CP issued by the Government on December 31, 2020, detailing the implementation of a number of articles of the Securities Law (as amended and supplemented).

If, after the legally prescribed period for distributing shares (including any extensions), there are still undistributed shares, the Board of Directors will decide to terminate the offering, in accordance with legal regulations.

8. Register to purchase shares

- Minimum number of shares to subscribe for:

There is no minimum number of shares that can be purchased.

- Deadline for registering to purchase shares:

The registration period for purchasing shares will depend on the share distribution period. Military Commercial Joint Stock Bank will announce the specific registration period in the Issuance Notice and guarantee a minimum registration period of 20 (twenty) days for investors in accordance with regulations.

- Method for handling fractional shares, shares that existing shareholders are entitled to purchase but have not yet received: *As in section VII.7 above.*
- Methods for registering and paying for shares:

Methods for registering and paying for shares

Within at least 20 days from the effective date of the subscription rights, shareholders on the list of rights holders will register to exercise their rights and pay for the shares in the specified proportion. Shareholders who have opened accounts and deposited their shares with a Depository Member will register to exercise their rights and pay for the shares at that Depository Member. Shareholders who have not deposited their shares will register to exercise their rights at MB/an authorized MB unit and deposit the payment for the shares into a blocked account (*details about the blocked account are in section VII.12 below*) .

Number of shares registered for purchase:

This refers to the number of shares that existing shareholders are entitled to purchase according to a ratio, and/or the number of shares acquired through the transfer of subscription rights, and/or the number of unsold shares that the Board of Directors decides to distribute further. (Treasury shares cannot be used to exercise the right to purchase shares during the offering).

9. Proposed Share Distribution Schedule

The distribution of the additional shares offered is expected to take place within 90 days from the effective date of the Certificate of Registration for the Public Offering of Additional Shares. The expected issuance time is in 2026.

Table 50: Stock Distribution Schedule

No.	Job description	Time
1	The certificate of registration for the public offering of additional shares, issued by the State Securities Commission, is valid.	T
2	Publish the Announcement of Issue in one electronic or print newspaper for three consecutive issues as stipulated in Clause 3, Article 25 of the Securities Law , and publish the information on the websites of MB, HOSE, and the State Securities Commission. The official prospectus has been published on MB's website.	T to T+7

3	Information regarding the final registration date for the list of shareholders entitled to purchase newly issued shares will be published on the Issuer's website, HOSE. Submit the Notice of the Final Registration Date for the List of Entitled Buyers of Additional Shares to the Vietnam Securities Depository and Clearing Corporation.	T+1 to T+3
4	Ex-dividend date.	T+12
5	The final registration date is for the list of those entitled to subscribe to the newly issued shares.	T+13
6	The Vietnam Securities Depository and Clearing Corporation provides the list of allocation of rights to purchase newly issued shares.	T+13 to T+15
7	Existing shareholders transfer their subscription rights.	T+19 to T+34
8	Existing shareholders register to exercise their right to purchase additional shares and pay for them.	T+19 to T+39
9	Summary of the exercise of existing shareholders' rights. Prepare a report for the Board of Directors to decide on the method of handling the remaining undistributed shares.	T+39 to T+49
10	Handling any remaining shares that have not been fully distributed after existing shareholders exercise their subscription rights.	T+49 to T+59
11	Report the results of the offering to the State Securities Commission.	T+59 to T+69
12	The process involves registering additional securities at VSDC, registering for additional listing at HOSE, and transferring shares to investors.	T+69 to T+90

10. Methods of exercising rights:

- Conditions for exercising the right : Existing shareholders whose names are on the final list of owners as of the record date for allocating subscription rights. Treasury shares cannot be used to purchase additional shares.
- Timeframe for exercising the right : As stated in the schedule above.
- Method of exercising rights : Shareholders who have deposited their securities will register to purchase additional shares, transfer their right to purchase additional shares, and exercise their right to purchase shares at the Depository Members where they have opened securities

accounts. Shareholders who have not deposited their securities will exercise similar rights at MB/an authorized unit of MB during the period of exercising the right to purchase shares as announced by MB in the Issuance Notice.

Upon the expiration of the subscription period as announced by MB, shareholders who do not exercise their subscription rights will be considered to have declined the right to purchase. The number of shares that existing shareholders do not exercise will be distributed by the Board of Directors to the MB Trade Union and/or other investors as authorized by the General Meeting of Shareholders.

- Shareholder rights: Existing shareholders whose names are on the List of Shareholders entitled to exercise their right to purchase shares (provided by VSDC) have the right to transfer some or all of their share purchase rights to another person within the specified period (no later than 05 (five) working days before the deadline for payment).

The right to purchase shares can only be transferred once (the transferee may not transfer it to a third party). The transferor and the transferee shall mutually agree on the transfer price, payment, and be responsible for fulfilling their obligations as prescribed by law.

11. Restrictions related to the transfer of shares

- Shareholders have the right to transfer their share purchase rights, but only once, and the transferee may not transfer them to a third party. The transferor and transferee shall mutually agree on the transfer price and payment method.
- The number of shares issued to existing shareholders in proportion to the exercise of rights are common shares that are freely transferable.
- The remaining undistributed shares include:

Any remaining undistributed shares mentioned above, when offered further to the MB Trade Union and/or other parties as decided by the Board of Directors, will be subject to a one-year transfer restriction from the date the offering ends.

12. Blocked account receives funds for stock purchases.

All proceeds from this offering will be transferred to the following blocked account:

Bank Name : Vietnam Investment and Development Bank - BIDV
Account number : 1247956018
Account holder : Military Commercial Joint Stock Bank

13. Opinion of the competent authority on the increase in charter capital of the Issuing Organization

According to Official Letter 5545/NHNN-QLGS dated June 26, 2026, from the SBV regarding the increase in MB's charter capital, the Governor of the SBV has the following opinion:

- (1) Approval is granted for MB to increase its charter capital by a maximum of VND 22,137,499,760,000 (Twenty-two trillion one hundred thirty-seven billion four hundred ninety-nine million seven hundred sixty thousand VND) from accumulated undistributed

profits, issuing share purchase rights to existing shareholders, and private placement of shares, in accordance with the Charter Capital Increase Plan approved by the General Meeting of Shareholders in Resolution No. 11/NQ-MB-ĐHDCĐ dated April 18, 2026, and by the MB Board of Directors in Resolution No. 24/NQ-MB-HĐQT dated May 15, 2026.

(2) MB request:

- a. The increase in charter capital must be carried out in accordance with the law, including compliance with regulations on shareholding limits for shareholders, shareholders and related parties of these shareholders as stipulated in the Law on Credit Institutions 2024 (amended and supplemented) (Law on Credit Institutions) and guiding documents of the SBV after the increase in charter capital.
- b. MB is only allowed to increase its charter capital according to point (1) of this document when complying with relevant legal regulations.
- c. Investors purchasing MB shares are hereby notified in writing to fully fulfill their shareholder obligations in accordance with Articles 62 and 63 of the Law on Credit Institutions, Circular No. 50/2025/TT-NHNN dated December 24, 2025, issued by the Governor of the SBV, which regulates the dossier and procedures for approving certain changes to commercial banks and branches of foreign banks (Circular No. 50), and other relevant legal documents. Investors should be particularly aware of the following:
 - Shareholders are legally responsible for the legality of the funds used for the purchase; they must not use funds provided by credit institutions, branches of foreign banks, or funds from corporate bond issuances for the purchase; and they are not allowed to purchase under the name of any other individual or legal entity in any form, except in cases of entrustment as stipulated by law. Shareholders who receive investment mandates from other organizations or individuals must provide MB with information about the true owner of the shares they are entrusting to MB. MB has the right to suspend the shareholder rights of shareholders who receive investment mandates if they fail to provide information or provide incomplete or inaccurate information about the true owner of the shares.
 - Responsible for complying with the regulations of the Law on Credit Institutions regarding the ownership ratio of foreign investors, the shareholding limits of shareholders, and related parties.
 - Responsible for compliance with regulations regarding major shareholders, major shareholders, and related parties.
- d. Comply with regulations on issuing shares to pay dividends, issuing share purchase rights to existing shareholders, and private placement of shares as stipulated in the Securities Law, Government Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Securities Law (as amended and supplemented), and other relevant legal provisions.
- e. Within a maximum of 15 working days from the date of completion of the issuance and offering of shares as prescribed by law, MB shall carry out the procedures for amending and supplementing the Operating License as prescribed in Clause 4, Article 11 and Clause 4, Article 12 of Circular No. 50.

- (3) This document is valid for a period of 12 months from the date of signing, and the SBV's document No. 6471/NHNN-QLGS dated July 25, 2025, ceases to be in effect.

14. Cancellation of the offering: Not applicable .

15. Measures to ensure compliance with regulations on foreign ownership.

According to Official Letter No. 3302/UBCK-PTTT dated July 2, 2021, from the State Securities Commission regarding the maximum foreign ownership ratio in MB: 23.2351%

According to information on foreign investor ownership published by VSDC, the percentage of foreign investor ownership in MB as of 30/06/2026 (including both institutions and individuals) was 1,787,908,748 shares, corresponding to an ownership ratio of 22.1963%,

MB's plan for a public offering of additional shares is to issue rights to existing shareholders at a proportional ratio. Shareholders are allocated the right to purchase shares based on the list of securities holders at the time of closing the shareholder list for the additional share offering, provided by the Vietnam Securities Depository and Clearing Corporation. The Board of Directors approved the plan to ensure that the share issuance meets the regulations on foreign ownership ratios as follows:

- During the process of shareholders exercising their right to purchase shares and distributing fractional shares, including any shares that existing shareholders are entitled to purchase but have not yet distributed (if any), MB closely and regularly coordinates with VSDC to monitor, update, and control the foreign investor ownership ratio of MB in compliance with legal regulations ².
- The transfer of share purchase rights, exercise of purchase rights, and distribution of fractional shares, including shares that existing shareholders are entitled to purchase but have not yet distributed (if any), to foreign investors may only be carried out within the maximum foreign ownership limit of MB. MB will provide detailed disclosure/notification to shareholders and investors regarding compliance requirements for consistent implementation. For transactions received and confirmed by MB in accordance with legal regulations, MB will only confirm the transaction after coordinating with VSDC to verify and compare MB's maximum foreign ownership limit; the confirmation of the transaction will be carried out within MB's remaining foreign ownership limit in the order of transaction processing (to clarify, the order of transaction processing here refers to chronological order) and ensuring that the maximum foreign ownership limit is not exceeded at any time as stipulated by law.

16. Related taxes

16.1 . For the Issuing Organization

▪ **Value Added Tax**

According to the Value Added Tax Law and its implementing regulations, the company pays value

² Clause 1, Clause 2 of Article 51 of the Securities Law, Clause 5 of Article 139 of Decree No. 155/2020/ND-CP dated December 31, 2020, Official Letter No. 3302/UBCK-PTTT dated July 2, 2021 of the State Securities Commission and other relevant legal regulations on foreign ownership ratios .

added tax using the deduction method with a value added tax rate of 10%.

- **Corporate income tax**

According to the Corporate Income Tax Law and its implementing regulations, the company pays corporate income tax at a rate of 20%.

16.2. For investors related to the offered shares

- **For individual investors**

- ***Income from the transfer of securities:***

The tax rate on income from securities transfers is 0.1% on the transfer price of each transaction, as stipulated in Clause 1, Article 54 of Government Decree 253/2026/ND-CP dated 30/06/2026, which details some provisions and measures for organizing and guiding the implementation of the Law on Personal Income Tax.

- ***Income from dividends:***

Individual income from dividends is also considered taxable income, subject to a flat tax rate of 5%.

In the case of investors receiving dividends in cash, personal income tax is calculated by multiplying the dividend paid each time by the tax rate of 5%.

According to Clause 4, Article 52 of Government Decree 253/2026/ND-CP dated 30/06/2026, detailing some provisions and measures for organizing and guiding the implementation of the Law on Personal Income Tax, in the case of individuals receiving dividends in the form of shares, or existing shareholders receiving shares issued from equity capital, the individual is not required to pay personal income tax on investment income when receiving the shares. When transferring these shares, the individual must pay personal income tax on investment income that was not paid at the time of receiving the dividends in the form of shares or shares issued from equity capital ; simultaneously, the individual must pay personal income tax on income from the transfer of securities as prescribed. In the case of transferring shares of the same type, personal income tax must be paid on investment income until all shares received in lieu of dividends or shares issued from equity capital are sold.

Taxable income from capital investment in the case of individuals receiving stock dividends or existing shareholders receiving shares issued from equity capital is the book value of the dividends or the number of shares actually received multiplied by the par value of those shares. If the share transfer price is lower than the par value at the time of transfer, personal income tax on capital investment activities is calculated based on the market price at the time of transfer.

- **For institutional investors**

- ***Income from the transfer of securities:***

- + **For domestic organizations:**

According to Clause 1, Article 11 of Government Decree 320/2025/ND-CP dated December

15, 2025, detailing some provisions and measures for organizing and guiding the implementation of the Corporate Income Tax Law, income from capital transfers and securities transfers is other income subject to a corporate income tax rate of 20%.

+ For foreign organizations:

Income from the transfer of securities will be subject to corporate income tax at a rate of 0.1% on taxable revenue generated in Vietnam, as stipulated in point g, Clause 3, Article 12 of Decree 320/2025/ND-CP dated December 15, 2025.

• **Income from dividends**

According to Clause 7, Article 4 of Decree 320/2025/ND-CP dated December 15, 2025, income distributed from capital contributions, share purchases, joint ventures, and economic partnerships with domestic enterprises, after the recipient of the capital contribution, joint venture, or partnership has paid taxes in accordance with the Corporate Income Tax Law, including cases where the recipient of the capital contribution, the issuer of shares, or the joint venture/partner enjoys corporate income tax incentives.

17. Information about commitments

• Commitment to fulfilling the listing requirements:

The MB Board of Directors is committed to registering additional securities at VSDC and carrying out the registration for additional listing of shares on HOSE, ensuring compliance with the regulation that the Issuer must complete the listing registration dossier within 30 days from the date of completion of the additional public offering of shares.

• Other commitments related to the offering: None.

18. Information about other securities offered or issued in the same tranche.

At the 2026 Annual General Meeting of Shareholders, in addition to the plan to issue share purchase rights to existing shareholders, the meeting also approved the plan to issue shares to pay dividends for 2025 and the private placement of shares. These two issuance plans will be implemented after the State Securities Commission of Vietnam (SSC) notifies MB of receipt of its issuance report documents as required by law.

After the State Securities Commission of Vietnam announces receipt of MB's dividend issuance report in accordance with the law, MB will finalize the list of shareholders entitled to receive stock dividends on the same day as the date of exercising the right to purchase additional shares offered to existing shareholders.

VIII. PURPOSE OF THE OFFER

The total amount of proceeds from the public offering of shares in the form of rights issue to existing shareholders, expected to be a maximum of VND 8,054,999,900,000, will be used to supplement MB's working capital in a safe, efficient manner and to benefit shareholders, in accordance with the purpose approved by the General Meeting of Shareholders in Resolution No. 11/NQ-MB-ĐHĐCĐ dated April 18, 2026 (details in Submission No. 432/TTr-MB-HĐQT dated March 28, 2026).

IX. PLAN FOR USING THE PROCEEDS RAISED FROM THE OFFERING

The total amount of proceeds from the public offering of shares in the form of rights issue to existing shareholders, expected to be a maximum of VND 8,054,999,900,000, will be used to supplement MB's working capital in a safe, efficient manner and to benefit shareholders, in accordance with General Meeting of Shareholders Resolution No. 11 and Board of Directors Resolution No. 30/NQ-MB-HDQT dated July 3, 2026, specifically as follows:

No.	Plan for using the proceeds	Estimated investment amount (VND)	Usage time expected
1	Loans to supplement working capital for production and business operations.	3,170,000,000,000	After the capital increase plan is finalized, expected in the fourth quarter of 2026, in line with the actual implementation.
2	Project financing loans, fixed asset investment loans.	4,180,000,000,000	
3	Personal loans for consumption and home purchases.	704,999,900,000	
Total		8,054,999,900,000	

If the proceeds from the public offering of shares to existing shareholders are insufficient to cover all the purposes mentioned above, the priority for use in descending order of priority is as follows:

- Priority 1: Providing additional working capital loans for production and business operations;
- Priority 2: Project financing loans, fixed asset investment loans;
- Priority 3: Personal consumer loans, home loans.

In the event that, at the end of the stipulated share distribution period, MB does not sell all the registered shares and the proceeds from the offering are insufficient as expected, the Board of Directors shall decide to implement one or more of the following measures: request the competent State agency to extend the offering period in accordance with the law; and/or use other capital sources to implement the capital plan, in accordance with the law and MB regulations.

The 2026 Annual General Meeting of Shareholders also approved the authorization and assignment of tasks to the Board of Directors to decide on specific contents and adjustments to the plan for using the capital raised, based on efficiency, in accordance with MB's actual operations and business activities, and in compliance with legal regulations.

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X. PARTNERS INVOLVED IN THE OFFERING**1. Offering document consulting firm****MB Securities Joint Stock Company**

Address: Area 1 - Floors 7-8, MB Building, 21 Cat Linh Street, O Cho Dua Ward, Hanoi

Phone: 024 7304 5688

Website : [https:// www.mbs.com.vn](https://www.mbs.com.vn)

2. Audit organization

The financial statements for 2024 and 2025 were audited by:

KPMG Limited

Address: 46th Floor, Keangnam Landmark 72 Tower, Lot E6, Pham Hung Street, Yen Hoa Ward, Hanoi.

Phone: +84 24 3946 1600

Website : <https://kpmg.com/vn/vi/home.html>

3. Opinion of the consulting organization:

As an advisory organization, we have assisted the Publisher in the development and refinement of this Prospectus. Accordingly, we note that all information, data, figures, images, statistics, and other content presented in this document are provided by the Publisher. We have not independently checked, verified, compared, evaluated, or confirmed the accuracy, truthfulness, completeness, comprehensiveness, or reliability of the information and data presented herein.

The content in this Prospectus is intended to provide investors with information for reference. Therefore, investors should proactively research and analyze the opportunities and risks involved before making investment decisions, based on their financial objectives, risk tolerance, and individual investment strategy at any given time.

This Prospectus, together with related documents concerning the offering and the opinions of the Advisory Firm, should not be construed as an investment analysis report or investment recommendation in any form. These contents None intended to provide any guarantees, warranties, or implications regarding the investment performance, value, or performance of the securities, either now or in the future.

Investors are responsible for independently assessing, considering, and making investment decisions that align with their needs, goals, risk tolerance, and investment orientation.

4. Experts' opinions on the offering.

None.

XI. OTHER IMPORTANT INFORMATION THAT MAY AFFECT INVESTOR DECISIONS

None.

XII. DATE, SIGNATURE, AND SEAL OF THE REPRESENTATIVE OF THE ISSUING ORGANIZATION

Hanoi, 29 July 2026

**REPRESENTATIVE OF THE ISSUING ORGANIZATION
MILITARY COMMERCIAL JOINT STOCK BANK**

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed & Sealed)

Luu Trung Thai

CHIEF EXECUTIVE OFFICER

(Signed)

Pham Nhu Anh

FINANCIAL DIRECTOR

(Signed)

Nguyen Thi Thanh Nga

XIII. DATE, SIGNATURE, AND SEAL OF THE REPRESENTATIVE OF THE CONSULTING ORGANIZATION*Hanoi, 29 July 2026***REPRESENTATIVE OF THE CONSULTING ORGANIZATION****MB Securities Joint Stock Company****CHIEF EXECUTIVE OFFICER***(Signed & Sealed)***Hoang Ha**

XIV. APPENDIX

1. Appendix I: MB's establishment and operation license No. 03/GP-NHNN dated January 16, 2026; Decision No. 53/QD-QLGS4 dated June 25, 2026.
2. Appendix II: Bank Charter.
3. Appendix III: Resolution of the MB Shareholders' Meeting No. 11/NQ-MB-DHĐCĐ dated April 18, 2026, approving the plan to increase charter capital.
4. Appendix IV: MB Board of Directors Resolution No. 24/NQ-MB-HĐQT dated May 15, 2026, on the implementation of plans to increase MB's charter capital according to the MB Shareholders' Meeting Resolution in 2026; MB Board of Directors Resolution No. 30/NQ-MB-HĐQT dated July 3, 2026, on the implementation of the capital increase plan through the issuance of share purchase rights to existing shareholders; and MB Board of Directors Resolution No. 31/NQ-MB-HĐQT dated July 3, 2026, on the approval of the registration dossier for the public offering of shares.
5. Appendix V: Confirmation document No. 22445/BIDV-ĐCTC dated June 19, 2026, from the Vietnam Investment and Development Bank (BIDV) regarding the confirmation of information on the blocked account used for the purpose of increasing capital of the Military Commercial Bank.
6. Appendix VI: Document No. 5545/NHNN-QLGS dated June 26, 2026, from the SBV regarding the increase in MB's charter capital.
7. Appendix VII: MB's audited separate and consolidated financial statements for 2024 and 2025 and MB's Separate and Consolidated Financial Statements as of June 30, 2026.
8. Appendix VIII: Audited Report on the Use of Proceeds from the Public Offering of Bonds with Bond Codes MBBH2430001, MBBH2430002 and MBBH2430003.

Hanoi, January 16th, 2026

LICENSE

Re: The Establishment and Operation of the Commercial Joint Stock Bank

GOVERNOR OF THE STATE BANK OF VIETNAM

Pursuant to the Law on the State Bank of Vietnam dated June 16, 2010;

Pursuant to the Law on Credit Institutions dated January 18, 2024; the Law amending and supplementing a number of articles of the Land Law No. 31/2024/QH15, the Housing Law No. 27/2023/QH15, the Law on Real Estate Business No. 29/2023/QH15, and the Law on Credit Institutions No. 32/2024/QH15 dated June 29, 2024; the Law amending and supplementing a number of articles of the Law on Credit Institutions No. 96/2025/QH15 dated June 27, 2025;

Pursuant to Decree No. 26/2025/ND-CP dated February 24, 2025 of the Government prescribing the functions, tasks, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Circular No. 34/2024/TT-NHNN dated June 30, 2024 of the Governor of the State Bank of Vietnam prescribing the re-issuance of Licenses, the addition of operational contents to Licenses, and the organization and operation of commercial banks, foreign bank branches, representative offices in Vietnam of foreign credit institutions, and other foreign organizations engaged in banking activities; Decision No. 2239/QĐ-NHNN dated October 8, 2024 of the Governor of the State Bank of Vietnam on correcting Circular No. 34/2024/TT-NHNN dated June 30, 2024 of the Governor of the State Bank of Vietnam prescribing the re-issuance of Licenses, the addition of operational contents to Licenses, and the organization and operation of commercial banks, foreign bank branches, representative offices in Vietnam of foreign credit institutions, and other foreign organizations engaged in banking activities;

Regarding the application for the re-issuance of the License for establishment and operation of Military Commercial Joint Stock Bank No. 729/MB-HDQT dated September 4, 2024, No. 817/MB-HDQT dated October 2, 2024, No. 943/MB-HDQT dated November 13, 2024, No. 940/MB-HDQT dated August 22, 2025, and attached documents;

At the proposal of the Director of the Banking Supervision Department of Credit Institutions

DECIDES:

Article 1. Re-issuance of the License for establishment and operation No. 100/GP-NHNN dated October 16, 2018 to Military Commercial Joint Stock Bank as follows:

1. Name of the Bank:

- Full name in Vietnamese: Ngân hàng thương mại cổ phần Quân Đội.
- Full name in English: Military Commercial Joint Stock Bank.
- Transaction name: Ngân hàng Quân Đội.
- Abbreviation: MB

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

Article 2. The charter capital of Military Commercial Joint Stock Bank is 80,549,999,090,000 VND (in words: Eighty trillion, five hundred forty-nine billion, nine hundred ninety-nine million, ninety thousand Vietnamese Dong).

Article 3. The operational period of Military Commercial Joint Stock Bank is 99 years starting from September 14, 1994.

Article 4. Scope of activities

Military Commercial Joint Stock Bank is permitted to carry out activities of a commercial bank in accordance with the provisions of law and the State Bank of Vietnam, including the following activities:

1. Receiving demand deposits, term deposits, savings deposits, and other types of deposits.
2. Issuing certificates of deposit.
3. Granting credit in the following forms:
 - a) Lending;
 - b) Discounting, rediscounting;
 - c) Bank guarantees;
 - d) Issuing credit cards;
 - d) Domestic payment guarantee; international payment guarantee;
 - e) Letters of credit.
4. Opening payment accounts for customers.
5. Providing payment instruments.
6. Providing payment services through accounts as follows:
 - a) Providing domestic payment services including checks, payment orders, payment mandates, collection orders, collection mandates, transfers, bank cards, and collection and payment services;
 - b) Providing international payment services in accordance with the regulations of the State Bank.
7. Borrowing from the State Bank in the form of refinancing.
8. Buying and selling valuable papers with the State Bank.
9. Lending, borrowing, depositing money, receiving deposits, and buying and selling valuable papers on a term basis with credit institutions and foreign bank branches in accordance with the regulations of the State Bank.
10. Borrowing from abroad in accordance with legal regulations .
11. Opening payment accounts at the State Bank.
12. Opening payment accounts at credit institutions permitted to provide payment services via accounts.
13. Opening payment accounts abroad in accordance with legal regulations on foreign exchange.
14. Organizing internal payments and participating in the national interbank payment system.
15. Contributing capital and purchasing shares in accordance with legal regulations and the guidance of the State Bank.
16. Trading and providing foreign exchange services and products to customers in the domestic and foreign markets within the scope prescribed by the State Bank.
17. Trading and providing interest rate derivative products and services to customers in the domestic and foreign markets.
18. Entrusting, receiving entrustment, and acting as an agent in banking activities; assigning payment agents in accordance with the regulations of the State Bank.
19. Acting as an insurance agent in accordance with the provisions of the law on insurance business, consistent with the scope of insurance agency activities prescribed by the State Bank.
20. Other business activities:
 - a) Cash management services; treasury services for credit institutions and foreign bank branches; asset preservation services, and safe deposit box leasing;
 - b) Providing money transfer, collection, and payment services not via accounts;

c) Buying and selling State Bank bills, corporate bonds; buying and selling Government debt instruments, Government-guaranteed bonds, local government bonds, and other valuable papers;

d) Monetary brokerage services;

d) Gold trading;

e) Other services related to factoring and letters of credit;

g) Advisory services on banking activities and other business activities stipulated in the License;

h) Issuing bonds;

i) Securities custody;

k) Acting as an agent for managing collateral for lenders that are international financial institutions, foreign credit institutions, credit institutions, or foreign bank branches.

21. Providing commodity price derivative products.

22. Investing in Government bond futures contracts.

23. Debt purchasing.

Article 5. During its operation, Military Commercial Joint Stock Bank must comply with the laws of Vietnam.

Article 6. This License takes effect from the date of signing and replaces the License for establishment and operation of the bank No. 100/GP-NHNN dated October 16, 2018 of the Governor of the State Bank; Decision No. 2009/QD-NHNN dated November 25, 2020 of the Governor of the State Bank regarding the amendment of the content of the License for establishment and operation of Military Commercial Joint Stock Bank; Decision No. 719/QD-TTGSNH2 dated November 18, 2024 of the Chief Inspector of the Banking Supervision Agency regarding the addition of operational content to the License for establishment and operation of Military Commercial Joint Stock Bank; Decision No. 704/QD-QLGS4 dated April 25, 2025 of the Director General of the Department of Credit Institution Management and Supervision regarding the addition of operational content to the License for establishment and operation of Military Commercial Joint Stock Bank; Decision No. 3269/QD-NHNN dated September 24, 2025 of the Governor of the State Bank regarding the amendment of the content of the License for establishment and operation of Military Commercial Joint Stock Bank;

The License for trading gold bars No. 14/GP-NHNN dated January 8, 2013 granted by the State Bank of Vietnam to Military Commercial Joint Stock Bank continues to be effective and is an inseparable part of this License.

Article 7. The re-issuance of the License granted to Military Commercial Joint Stock Bank is made in three (03) original copies: one (01) copy granted to Military Commercial Joint Stock Bank; two (02) copies filed at the State Bank of Vietnam (one (01) copy filed at the the State Bank 's Office, one (01) copy filed in the dossier for the renewal of the License for establishment and operation of Military Commercial Joint Stock Bank).

Recipients:

- As per Article 7;
- SBV Board of Management;
- Ministry of Public Security;
- Ministry of Finance;
- Hanoi People's Committee;
- Units: SBV Inspectorate, Transaction Center, Monetary Policy Dept, Payment Dept, Credit Dept for Economic Sectors, Legal Dept, International Cooperation Dept, IT Safety Dept, Issue and Treasury Dept, IT Dept, Banking Management Dept, Anti-Money Laundering Dept;
- SBV Branch - Region 1;
- Deposit Insurance of Vietnam;
- Archived: VP, QLGS4 (02b). PKOANH.

ON BEHALF OF THE GOVERNOR
DEPUTY GOVERNOR
(Signed and Sealed)

Pham Quang Dung

No.: 53 /QD-QLGS 4

Hanoi, June 25th, 2026

DECISION

Re: On the Supplementation of Business Performance to the Establishment and Operation License of Military Commercial Joint Stock Bank

HEAD OF THE CREDIT INSTITUTIONS MANAGEMENT AND SUPERVISION DEPARTMENT

Pursuant to the Law on the State Bank of Vietnam No. 46/2010/QH12;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented by Law No. 43/2024/QH15, Law No. 96/2025/QH15, and Law No. 142/2025/QH15;

Pursuant to Decree No. 26/2025/ND-CP of the Government stipulating the functions, tasks, powers, and organizational structure of the State Bank of Viet Nam;

Pursuant to Circular No. 34/2024/TT-NHNN of the Governor of the State Bank of Viet Nam regulating the replacement of licenses, supplementation of business activities to licenses, and the organization and operation of commercial banks, foreign bank branches, representative offices in Viet Nam of foreign credit institutions and other foreign organizations conducting banking activities, as amended and supplemented by Circular No. 66/2025/TT-NHNN and Circular No. 11/2026/TT-NHNN;

Considering the proposal of Military Commercial Joint Stock Bank set out in Document No. 557/MB-HĐQT dated April 24th, 2026, Document No. 720/MB-HĐQT dated June 17, 2026, and the accompanying dossier and supporting documents;

According to the Proposal of the Head of Division 1 for Supervision and Management of Joint-Stock Commercial Banks

DECIDES:

Article 1. To supplement Article 4 regarding the scope of operations under Establishment and Operation License No. 03/GP-NHNN dated January 16th, 2026 issued by the Governor of the State Bank of Viet Nam to Military Commercial Joint Stock Bank with the following content:

“24. Participation in international payment systems:

- The Society for Worldwide Interbank Financial Telecommunication (SWIFT) system;
- The international card payment system operated by Visa International;
- The international card payment system operated by Mastercard International;
- The international card payment system operated by JCB International;
- The international card payment system operated by UnionPay International (UPI)

Article 2. Military Commercial Joint Stock Bank shall be responsible for completing all procedures prescribed in Clause 4, Article 37 of the Law on Credit Institutions 2024 (as amended and supplemented) and other relevant legal regulations in relation to the business activities supplemented under Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and shall constitute an integral part of Establishment and Operation License No. 03/GP-NHNN dated January 16th, 2026 issued by the Governor of the State Bank of Viet Nam to Military Commercial Joint Stock Bank.

Article 4. The Chairman and members of the Board of Directors, the Head and members of the Supervisory Board, and the Chief Executive Officer of Military Commercial Joint Stock Bank shall be responsible for the implementation of this Decision./.

Recipients:

- As stated in Article 4;
- Governor of the State Bank of Viet Nam (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Director General of the Banking Supervision and Licensing Agency (for reporting);
- Hanoi Department of Finance (for coordination);
- Deposit Insurance of Viet Nam (for coordination);
- Relevant units of the State Bank of Viet Nam: Office, Payment Department, Transaction Center, Monetary Policy Department, Anti-Money Laundering Department, Foreign Exchange Management Department, International Cooperation Department, Information Technology Department, and State Bank Regional Branch No. 1 (for coordination);
- Archived at: Administration Division, QLGS4 Division.

**FOR THE DIRECTOR GENERAL
DEPUTY DIRECTOR GENERAL**

(Signed and Sealed)

Mai Khanh Dung



No: 11/HQ - MB - ĐHĐCĐ

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Hanoi, April 18, 2026

RESOLUTION

The General Shareholders Meeting of Military Commercial Joint Stock Bank

Re: Approval of the charter capital increase plan

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

Pursuant to the Charter of Military Commercial Joint Stock Bank (MB);

Pursuant to Proposal 432/TTr-MB-HĐQT dated 28/03/2026, of the BOD on the approval of the Capital increase plan;

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

RESOLUTION:

1. MB's charter capital increase plan, from **VND 80,549,999,090,000 to a maximum of VND 102,687,498,850,000** (an increase of up to VND 22,137,499,760,000), includes the continued implementation of the capital increase plan previously approved by the 2025 General Shareholders Meeting (GSM), as specified in Item 4, Section II of the plan attached to this Resolution.
2. Approval of the registration, depository, and additional listing of all shares to be offered and issued with the competent authorities.
3. Assignment and authorization to the Board of Directors to decide on specific matters and organize the implementation of the above-mentioned charter capital increase plans; to determine the timing, roadmap and sequence for implementation of each capital increase plan in accordance with MB's operational needs, applicable laws and guidance of competent authorities, on the basis of balancing the interests of shareholders; and to carry out related procedures with competent authorities, shareholders, investors and relevant parties to implement the capital increase plans, including but not limited to the following matters:
 - 3.1. To decide on the timing and sequence for implementation of specific capital increase plans: share issuance for dividend payment, subscription rights issue to existing shareholders, and private placement; and to decide on measures to ensure that the share offering/issuance complies with foreign ownership limits.
 - 3.2. For the plan of share issuance for dividend payment and the subscription rights issue to existing shareholders: to decide on the handling of fractional shares and unsubscribed shares in accordance with applicable laws.
 - 3.3. For the private placement plan: to decide on the selection and identification of professional securities investors meeting the criteria approved by the GSM, and to determine the number of shares and specific offering price for each investor, in line with the capital increase plan set out in

Section II of the plan attached with this Resolution, actual implementation conditions, market conditions, and guidance of the State authorities.

3.4. To decide on specific contents and any adjustments to the plan for use of proceeds on the basis of efficiency, in line with MB's actual business, operations, and in compliance with applicable laws.

3.5. To decide on the implementation of procedures and the execution of relevant documents to carry out: (i) registration, depository and additional listing of the offered/issued shares; (ii) amendment and supplementation of the License, Charter and other legal documents to reflect the updated charter capital based on the actual results of the capital increase plans; and (iii) other related procedures in accordance with guidance of competent authorities.

4. The Board of Directors shall decide, organize implementation, assign, 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 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**

(Signed & Sealed)

Luu Trung Thai



Hanoi, April 18, 2026

CHARTER CAPITAL INCREASE PLAN OF MILITARY COMMERCIAL JOINT STOCK BANK

Issued together with the Resolution of the General Shareholders Meeting of Military Commercial
Joint Stock Bank

No.11/NQ-MB-ĐHĐCĐ dated 18/04/2026

I. NECESSITY OF IMPLEMENTING THE CHARTER CAPITAL INCREASE PLAN

The continued increase in MB's charter capital is necessary and of significant importance to enhance MB's financial capacity, operational capability, and competitiveness. Specifically:

- Continue implementing in 2026 the charter capital increase plan approved by the GSM in 2025 to ensure annual growth of charter capital.
- Ensure compliance with safety ratios in banking operations and enhance risk management capability.
- Enhance investment capacity to strengthen MB's capabilities and expand network, increase capital for profitable business activities.
- Preserve and develop charter capital in accordance with regulations.

II. CHARTER CAPITAL INCREASE PLAN

1. Expected charter capital increase

a. Charter capital as at 31/12/2025: VND 80,549,999,090,000 (*In words: Eighty trillion five hundred forty-nine billion nine hundred ninety-nine million ninety thousand dong*);

Including:

- + Number of issued ordinary shares: **8,054,999,909** shares;
- + Number of outstanding ordinary shares: **8,054,999,909** shares;
- + Treasury shares: **0** share;
- + Preferred shares: **0** share.

b. Expected additional charter capital increase: maximum VND **22,137,499,760,000** (*In words: Twenty-two trillion one hundred thirty-seven billion four hundred ninety-nine million seven hundred sixty thousand dong*), including:

+ Increase through share issuance for dividend payment: maximum VND **12,082,499,860,000** (*In words: Twelve trillion eighty-two billion four hundred ninety-nine million eight hundred sixty thousand dong*). Details in Section II.2.

+ Increase through subscription rights issuance to existing shareholders: maximum VND **8,054,999,900,000** (*In words: Eight trillion fifty-four billion nine hundred ninety-nine million nine hundred thousand dong*). Details in Section II.3

+ Increase through private placement: maximum VND **2,000,000,000,000** (*In words: Two trillion dong*). Details in Section II.4.

c. Expected charter capital upon completion of the charter capital increase: maximum VND 102,687,498,850,000 (In words: One hundred two trillion six hundred eighty-seven billion four hundred ninety-eight million eight hundred fifty thousand dong).

2. Charter capital increase through share issuance for dividend payment

Increase charter capital through issuance of shares to pay dividends for 2025 at the rate of 15% of total outstanding ordinary shares at the record date in accordance with regulations (maximum issuance of 1,208,249,986 shares equivalent to a maximum charter capital increase of VND 12,082,499,860,000¹).

- **Objects of issuance:** Existing shareholders whose names are included in the list of shareholders entitled to receive stock dividends in accordance with applicable laws from time to time. The Board of Directors shall determine the record date for finalizing the list of shareholders entitled to receive stock dividends.

- **Number of shares to be issued:** maximum 1,208,249,986 ordinary shares; par value of VND 10,000 per share.

- Total par value of shares issued: maximum VND 12,082,499,860,000.

- **Source of issuance:** From MB's accumulated undistributed profits for 2025, in accordance with applicable regulations. Specifically:

+ MB's consolidated profit after tax for 2025: VND 27,382,977,454,015;

+ MB's separate profit after tax for 2025: VND 27,329,888,126,228;

+ MB's consolidated accumulated undistributed profits for 2025: VND 32,577,391,341,214;

+ MB's separate accumulated undistributed profits for 2025: VND 29,705,958,179,051;

+ MB's expected separate accumulated undistributed profits after appropriation of funds for 2025: VND 21,506,991,741,182.

- **Information on the reserve fund for charter capital supplementation, share premium, accumulated undistributed profits, and other funds as at 31 December 2025 in accordance with MB's audited financial statements for 2025:**

No.	Item (Unit: million VND)	Bank (separate)	Consolidated
1	Reserve fund for charter capital supplementation	6,806,293	6,972,588
2	Share premium	1,304,334	1,304,334
3	Accumulated undistributed profits	29,705,958	32,577,391
4	Other funds (including financial reserve fund)	12,273,072	12,418,296

- **Transfer restriction period:** Ordinary shares issued for dividend payment are not subject to transfer restrictions.

¹ On the assumption that the record date for determining shareholders entitled to exercise the right to purchase shares (rights issue to existing shareholders) coincides with the record date for determining shareholders entitled to receive stock dividends.

- **Expected issuance period:** In 2026, in compliance with applicable laws. The specific timing shall be determined by the Board of Directors, subject to approvals from competent authorities and prevailing market conditions.

- **Plan for handling fractional shares and odd-lot shares:** The number of shares to be issued to each shareholder based on the entitlement ratio shall be rounded down to the nearest whole number; fractional entitlements will not be rounded up to one (01) share. The handling of fractional shares, odd-lot shares, and any unsubscribed shares (if any) shall be decided by the Board of Directors in accordance with applicable laws, including but not limited to transferring such shares to the MB Trade Union for management and/or distributing/redistributing them as approved by the Board of Directors.

3. Charter capital increase plan through issuance of rights to purchase shares to existing shareholders

Charter capital shall be increased through a public offering of additional shares in the form of a rights issue to existing shareholders as at the record date for determining shareholders entitled to exercise the right to purchase shares, in accordance with applicable laws (maximum additional issuance of 805,499,990 ordinary shares, equivalent to a maximum increase in charter capital of VND 8,054,999,900,000)².

- **Objects of issuance:** Existing shareholders whose names are included in the list of shareholders entitled to the right to purchase shares in accordance with applicable laws from time to time. The record date for determining shareholders entitled to exercise the right to purchase shares (the Record Date) shall be decided by the Board of Directors in accordance with applicable laws.

- **Offering price:** VND 10,000 per share (*in words: ten thousand dong per share*). Total expected par value of the offering: maximum VND 8,054,999,900,000.

- **Issuance method:** Issuance of rights to purchase shares to existing shareholders who are eligible under the objects of issuance.

- **Exercise ratio:** 10:1. As at the Record Date, a shareholder holding 01 share shall receive 01 right to purchase additional shares. A shareholder holding 10 rights shall be entitled to subscribe for 01 new share.

- **Expected issuance period:** In 2026. The specific issuance timing shall be determined by the Board of Directors based on approvals from competent state authorities, actual implementation conditions, and prevailing market conditions.

- **Share distribution period:** Upon approval from the State Securities Commission of Vietnam (SSC), the Board of Directors shall determine the specific distribution timing within the distribution period, in accordance with applicable laws and decisions of competent authorities.

- **Expected completion period:** In 2026 or until MB completes all procedures in accordance with applicable laws.

² On the assumption that the record date for determining shareholders entitled to exercise the right to purchase shares (rights issue to existing shareholders) coincides with the record date for determining shareholders entitled to receive stock dividends.

- **Transfer of subscription rights:** Existing shareholders whose names are included in the list of shareholders entitled to exercise the right to purchase shares (as provided by VSDC) are entitled to transfer part or all of their subscription rights to others within the prescribed period (no later than five (05) working days prior to the deadline for payment of subscription proceeds).

Subscription rights may only be transferred once (the transferee shall not be permitted to transfer such rights to any third party). The transferor and transferee shall mutually agree on the transfer price and payment terms, and shall be responsible for fulfilling all obligations in accordance with applicable laws.

- **Successful offering ratio:** Not specified.

- **Rounding down principle; treatment of fractional shares and odd-lot shares:** With respect to fractional shares and odd-lot shares (if any) arising from the exercise of rights, to ensure that the total number of shares offered is not exceeded, the number of shares that each shareholder is entitled to subscribe for shall be rounded down to the nearest whole share; any fractional entitlements (if any) shall be rounded down to zero (0) shares.

- **Plan for handling fractional shares and unsubscribed shares:**

The number of fractional shares and the number of shares that existing shareholders are entitled to subscribe for but remain unsubscribed (including cases where shareholders do not register to subscribe/decline to exercise their rights/ fail to make payment/ fail to make payment on time/ or remain undistributed in other cases) shall be handled as decided by the Board of Directors in accordance with applicable laws, including but not limited to: (i) distributing such shares to the MB Trade Union as approved by the Board of Directors and/or offering them to other investors (not limited to other existing shareholders), provided that the offering terms and conditions, and the rights and obligations of such investors, are not more favorable than those offered to existing shareholders; and/or (ii) the Board of Directors deciding to terminate the offering.

The General Shareholders Meeting assigns and authorizes the Board of Directors to decide on specific matters for the offering of such fractional shares and shares that existing shareholders are entitled to subscribe for but that remain undistributed to other investors (including but not limited to the timing/sequence of implementation, offering price, offering conditions, investor selection criteria, list of investors, identification and selection of investors, number of shares distributed to each investor, and other related matters).

In the event that, upon expiry of the share distribution period in accordance with applicable laws (including any extension period, if any), there remain undistributed shares, the Board of Directors shall decide to terminate the offering in compliance with applicable laws.

- **Transfer restrictions:** Shares issued to existing shareholders upon exercise of subscription rights shall not be subject to transfer restrictions. Existing shareholders holding MBB shares that are subject to transfer restrictions as at the record date for determining shareholders entitled to exercise the right to purchase shares shall still be entitled to exercise such rights, and the shares subscribed for under the rights issue shall not be subject to transfer restrictions.

Odd-lot shares arising during the process in which existing shareholders exercise their subscription rights, and shares that existing shareholders are entitled to subscribe for but that remain

undistributed, shall be subject to transfer restrictions for a period of one (01) year from the completion date of the offering in accordance with applicable laws.

- **Obligations of existing shareholders entitled to subscribe/transferees of subscription rights:** To comply with the Law on Credit Institutions, relevant laws and regulations, directives of competent state authorities, and regulations and decisions of competent authorities of MB, including compliance with legal provisions on ownership limits applicable to shareholders and their related persons (if any), maintaining shareholding in MB, and other relevant legal requirements.

4. Charter capital increase plan through private placement of shares

Charter capital shall be increased through a private placement of a maximum of **200,000,000** ordinary shares, equivalent to a maximum increase in charter capital of **VND 2,000,000,000,000**, including:

+ Continued implementation of Resolution No. 19/NQ-MB-GMS dated 26/04/2025 of the GSM of MB regarding the charter capital increase plan through private placement of a maximum of 62,000,000 ordinary shares.

+ Additional private placement of a maximum of 138,000,000 ordinary shares in accordance with the following private placement plan (bringing the total number of privately placed shares to a maximum of 200,000,000 shares):

- **Criteria for selection of offerees:** Investors must be professional securities investors in accordance with applicable laws, having sufficient financial capacity, business/technology capabilities, and the ability to cooperate in developing business activities in line with MB's strategy, or business models capable of close integration with MB to create value. Priority shall be given to large corporations with strong brands/high market rankings in their respective sectors, and with an understanding of MB's strategy and corporate culture (not limited to existing major shareholders of MB).

- **Number of investors:** The number of investors to whom the shares are offered shall not exceed the number of professional securities investors as prescribed by law.

- **Number of shares offered to investors:** Subject to the capacity and commitments of the investor(s), based on agreements and cooperation arrangements between the parties. The GSM assigns and authorizes the Board of Directors to determine the specific number of shares to be offered to each investor, ensuring a balance of interests between shareholders and MB, in compliance with applicable laws.

- **Type of shares:** ordinary shares. **Par value:** VND 10,000 per share. **Total expected par value of the offering:** maximum **VND 2,000,000,000,000**.

- **Offering price:** The negotiated price shall not be lower than the book value per share based on MB's separate financial statements at the most recent date prior to the Board of Directors' approval of the detailed offering plan. The GSM assigns and authorizes the Board of Directors to determine the specific offering price for each investor, ensuring a balance of interests between shareholders and MB, in compliance with applicable laws.

- **Transfer restriction period:** Shares offered to professional securities investors shall be subject to transfer restrictions in accordance with the agreement between MB and such investors and in compliance with applicable laws.

- **Expected issuance period:** Expected in 2026, 2027. The specific timing shall be decided by the Board of Directors based on approvals/consents from competent state authorities, actual implementation conditions, and prevailing market conditions.

5. Expected completion timeline for charter capital increase

The timeline for completion of the charter capital increase shall be in accordance with approvals/consents from competent authorities, actual implementation conditions, and prevailing market conditions.

6. Information disclosure, registration, and additional listing

MB shall disclose information in accordance with applicable laws and guidance of competent authorities (if any).

The newly issued shares shall be registered with the Vietnam Securities Depository and Clearing Corporation (VSDC) and additionally listed on the Ho Chi Minh City Stock Exchange (HOSE) in accordance with applicable laws and guidance of competent authorities (if any).

7. List of shareholders and ownership ratios of shareholders holding 5% or more of voting shares and charter capital at present and as expected after the capital increase

According to Table 1 in the attached Appendix 01.

8. List of shareholders and their related persons holding 15% or more of the charter capital at present and as expected after the capital increase

According to Table 2 in the attached Appendix 01.

9. Foreign ownership ratio at present and as expected after the capital increase

The maximum foreign ownership ratio in MB at present and as expected after the capital increase is **23.2351%** of MB's charter capital. The GSM assigns and authorizes the Board of Directors to decide on measures to ensure that the issuance of shares complies with foreign ownership limits. In the event of any change to the maximum foreign ownership ratio in MB, the Board of Directors shall report to/seek approval from the GSM in accordance with applicable regulations.

10. Plan for use of additional capital

The additional charter capital (expected at VND **22,137,499,760,000**) shall be used to supplement investment in capacity enhancement and to provide capital for MB's business and operational activities, in accordance with the principles of safety, efficiency, and benefits to shareholders. The expected allocation is as follows:

- Investment in capacity enhancement assets (including investment in MB's head office in the Southern region, Central region, and/or other areas with total investment value not exceeding 20% of MB's charter capital as stated in the most recent audited financial statements): VND **13,633,000,000,000** (*In words: thirteen trillion six hundred thirty-three billion dong*);

- Supplementing capital for other business investments and activities (including additional capital for business operations, new business models, etc.): VND **8,504,499,760,000** (*In words:*

eight trillion five hundred and four billion four hundred ninety-nine million seven hundred sixty thousand dong).

III. BUSINESS PERFORMANCE BASED ON THE NEW CHARTER CAPITAL

Based on the above charter capital increase plan and the use of the additional charter capital, MB sets out certain key business targets for 2026 as follows:

Unit: VND billion

No.	Item	2025 Results		2026 Plan (*)
		Consolidated	Separate	
1	Charter capital	80,550	80,550	To be implemented in accordance with plans approved by the GSM
2	Mobilization	1,062,198	1,049,871	Growth in line with capital utilization needs and actual implementation, expected growth of approximately 30%
3	Total assets	1,615,764	1,528,579	
4	Credit	1,109,895	1,053,111	Expected growth of ~30% – 35%
5	Non-performing loan ratio	1.29%	1.13%	NPL ≤ 1.5%
6	Profit before tax	34,268	33,889	Expected growth of 15%
7	Dividend	~ 25%		Expected 15% – 20%
8	Safety ratios	In compliance with applicable laws and regulations of the State Bank of Vietnam (SBV)		To ensure compliance with applicable laws and regulations of the State Bank of Vietnam (SBV)

(*) Projected consolidated business plan for 2026 (growth rates compared with 2025 actual results)

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

APPENDIX 01: INFORMATION ON SHAREHOLDERS AND OWNERSHIP RATIOS OF SHAREHOLDERS RELATED TO THE PLAN FOR INCREASING CHARTER CAPITAL

(Attached to the Resolution No.11 /NQ-MB-HĐQT dated 18/04/2026)

TABLE 1: LIST OF SHAREHOLDERS AND OWNERSHIP RATIOS OF SHAREHOLDERS HOLDING 5% OR MORE OF VOTING SHARES AND CHARTER CAPITAL AT PRESENT AND AS EXPECTED AFTER THE CAPITAL INCREASE

No.	Shareholder name	Enterprise registration No.	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders ³ - Charter capital: VND 100,687,498,850,000*		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Minimum number of shares ⁴	Maximum number of shares ⁵	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%)	
											Min	Max
1	Saigon Newport Corporation – One Member LLC (SNP)	0300514849 first issued on 30/6/2010; 6th amendment dated 14/05/2025; issued by: Ho Chi Minh City Department of Planning and Investment	722 Dien Bien Phu Street, Binh Thanh District, Ho Chi Minh City	Ngo Minh Thuan, ID issued by the Department of Police for Residence Management and National Population Database on 17/05/2021	570,727,399	7.085	713,409,247	7.085	713,409,247	913,409,247	6.947	8.895
2	Vietnam Helicopters Corporation – LLC and Branches (VNH)	0100107966 issued on 19/12/2022; issued by Hanoi Department of Planning and Investment	No, 172 Truong Chinh Street, Khuong Thuong Ward, Dong Da District, Hanoi	Kieu Dang Hung, ID issued by the General Department of Politics on 15/10/2022	679,074,898	8.430	848,843,621	8.430	848,843,621	1,022,922,231	8.266	9.96
3	Military Industry and Telecommunications Group (Viettel)	0100109106 issued on 20/09/2019; issued by Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, ID issued by the Department of Police for Administrative Management of Social Order on 21/12/2021	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756
4	State Capital Investment Corporation – LLC	0101992921 issued on 05/05/2016; issued by Hanoi Department of	No, 117 Tran Duy Hung Street, Trung Hoa Ward,	Nguyen Quoc Huy, ID issued the Department of	791,523,642	9.826	989,404,552	9.826	989,404,552	1,024,893,941	9.635	9.981

³ On the assumption that the record date for determining shareholders entitled to exercise the right to purchase shares (rights issue to existing shareholders) coincides with the record date for determining shareholders entitled to receive stock dividends;

⁴ In the case where major shareholders listed above do not participate in the private placement of 200 million shares

⁵ In the case where the major shareholders listed above participate in subscribing for shares up to the maximum number of shares offered under the private placement of 200 million shares: SNP may subscribe for maximum 200,000 shares; VNH may subscribe for maximum 174,078,610 shares (ensuring that VNH's maximum shareholding and related person after the capital increase does not exceed 10% of MB's charter capital); Viettel may subscribe for maximum 34,898,028 shares (ensuring that Viettel's maximum shareholding after the capital increase does not exceed its ownership ratio in MB as of June 30, 2024, approximately 14.756% of MB's charter capital); SCIC may subscribe for maximum 35,489,389 shares (ensuring that SCIC's maximum shareholding after the capital increase does not exceed 10% of MB's charter capital).

No.	Shareholder name	Enterprise registration No.	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders ³ - Charter capital: VND 100,687,498,850,000*		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Minimum number of shares ⁴	Maximum number of shares ⁵	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%)	
											Min	Max
	(SCIC)	Planning and Investment	Cau Giay District, Hanoi	Police for Residence Management and National Population Database on 10/01/2017								
TOTAL					3,225,575,405	40.044	4,031,969,251	40.044	4,031,969,251	4,231,969,251	39.264	41.212

(*) MB currently holds no treasury shares; therefore, the total charter capital and the voting share capital before and after the capital increase are the same

List of shareholders owning 5% or more of the charter capital and related parties of shareholders, compared to the voting share capital and compared to the current charter capital and projected capital after the capital increase.⁶

No.	Shareholder names	Enterprise registration No.	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital (%)	Number of shares	Ownership Ratio/ Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership Ratio/ Charter Capital (%)	
											Min	Max
1	Saigon Newport Corporation – One Member LLC (SNP)	0300514849 first issued on 30/6/2010; 6th amendment dated 14/05/2025; issued by: Ho Chi Minh City Department of Planning and Investment	722 Dien Bien Phu Street, Binh Thanh District, Ho Chi Minh City	Ngo Minh Thuan, ID no, issued by the Department of Police for Residence Management and National Population Database on 17/05/2021	570,727,399	7.085	713,409,247	7.085	713,409,247	913,409,248	6.947	8.895
1.1	Ngo Minh Thuan				328,253	0.004	410,315	0.004	410,315	410,315	0.004	0.004
1.2	Nguyen Nang Toan				1,761	0.000	2,201	0.000	2,201	2,201	0.000	0.000
1.3	Phung Ngoc Minh				29,282	0.000	36,602	0.000	36,602	36,602	0.000	0.000
1.4	Trinh Van Moi				63,573	0.001	79,465	0.001	79,465	79,465	0.001	0.001
1.5	Nguyen Thi Mai Ly				23	0.000	28	0.000	28	28	0.000	0.000
1.6	Pham Thi Sau				73	0.000	90	0.000	90	90	0.000	0.000
1.7	Nguyen Le Son				14,000	0.000	17,500	0.000	17,500	17,500	0.000	0.000
1.8	Nguyen Thi Thu				896	0.000	1,119	0.000	1,119	1,119	0.000	0.000
1.9	Nguyen Thi Thanh				608	0.000	759	0.000	759	759	0.000	0.000

⁶ According to Article 11 of Circular 50/2025/TT-NHNN dated December 24, 2025, effective from 07/02/2026.

No.	Shareholder names	Enterprise registration No.	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital (%)	Number of shares	Ownership Ratio/ Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership Ratio/ Charter Capital (%)	
											Min	Max
1.10	Hoang Thi Thu Hien				100	0.000	125	0.000	125	125	0.000	0.000
1.11	Le Tien Chung				39	0.000	47	0.000	47	47	0.000	0.000
1.12	Hoang Duc Thinh				20,000	0.000	25,000	0.000	25,000	25,000	0.000	0.000
1.13	Đo Xuân Minh				100,000	0.001	125,000	0.001	125,000	125,000	0.001	0.001
1.14	Ngo Van Ngu				18,596	0.000	23,244	0.000	23,244	23,244	0.000	0.000
1.15	Nguyen Dinh Tu				4,000	0.000	5,000	0.000	5,000	5,000	0.000	0.000
1.16	Bui Hai Duong				3,000	0.000	3,750	0.000	3,750	3,750	0.000	0.000
1.17	Tran Quang Thao				838,787	0.010	1,048,483	0.010	1,048,483	1,048,483	0.010	0.010
1.18	Nguyen Van Hoe				160,302	0.002	200,377	0.002	200,377	200,377	0.002	0.002
1.19	Nguyen Thi Thu Trang				59,388	0.001	74,234	0.001	74,234	74,234	0.001	0.001
	Total of SNP and related persons				572,370,080	7.106	715,462,586	7.106	715,462,586	915,462,587	6.967	8.915
2	Vietnam Helicopters Corporation – LLC and Branches (VNH)	0100107966 issued on 19/12/2022; issued by Hanoi Department of Planning and Investment	No, 172 Truong Chinh Street, Khuong Thuong Ward, Dong Da District, Hanoi	Kieu Dang Hung, ID no, issued by the General Department of Politics on 15/10/2022	679,074,898	8.430	848,843,621	8.430	848,843,621	1,022,922,231	8.266	9.962
2.1	Hai Au Investment and Trading Joint Stock Company				2,768,020	0.034	3,460,025	0.034	3,460,025	3,460,025	0.034	0.034
2.2	Kieu Dang Hung				328,223	0.004	410,278	0.004	410,278	410,278	0.004	0.004
2.3	Nguyen Van Tuong				40,129	0.000	50,160	0.000	50,160	50,160	0.000	0.000
2.4	Đào Thị Tuyết Nhung				15,055	0.000	18,818	0.000	18,818	18,818	0.000	0.000

No.	Shareholder names	Enterprise registration No.	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital (%)	Number of shares	Ownership Ratio/ Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership Ratio/ Charter Capital (%)	
											Min	Max
2.5	Vu Sy Dung				2	0.000	2	0.000	2	2	0.000	0.000
2.6	Nguyen Kim Lan				488	0.000	609	0.000	609	609	0.000	0.000
2.7	Đào Thị Tuyet Hoa				10,093	0.000	12,615	0.000	12,615	12,615	0.000	0.000
2.8	Nguyễn Thanh Hà				100	0.000	125	0.000	125	125	0.000	0.000
2.9	Vu Xuan Nam				100	0.000	125	0.000	125	125	0.000	0.000
	Total of VNH and related persons				682,237,108	8.470	852,796,378	8.470	852,796,378	1,026,874,988	8.305	10.000
3	Military Industry and Telecommunications Group (Viettel)	0100109106 issued on 20/09/2019; issued by Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, ID issued by the Department of Police for Administrative Management of Social Order on 21/12/2021	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756
3.1	Viettel Trading and Import-Export State-owned Limited Liability Company				346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.217	4.316
3.2	Đo Minh Phuong				113,147	0.001	141,433	0.001	141,433	141,433	0.001	0.001
3.3	Ngô Quốc Vương				5,000	0.000	6,250	0.000	6,250	6,250	0.000	0.000
3.4	Tào Thị Thu				97	0.000	120	0.000	120	120	0.000	0.000
3.5	Nguyễn Thu Phương				3,000	0.000	3,750	0.000	3,750	3,750	0.000	0.000
3.6	Nguyễn Thị Hiền				415,978	0.005	519,971	0.005	519,971	519,971	0.005	0.005
3.7	Vu Thị Thu Hà				265,932	0.003	332,414	0.003	332,414	332,414	0.003	0.003
3.8	Cao Kim Oanh				1,046	0.000	1,306	0.000	1,306	1,306	0.000	0.000

No.	Shareholder names	Enterprise registration No.	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital (%)	Number of shares	Ownership Ratio/ Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership Ratio/ Charter Capital (%)	
											Min	Max
3.9	Vu Thi Minh Hang				32	0.000	39	0.000	39	39	0.000	0.000
3.10	Trinh Thuy Duong				135	0.000	168	0.000	168	168	0.000	0.000
3.11	Pham Thi Quynh Hoa				2,000	0.000	2,500	0.000	2,500	2,500	0.000	0.000
3.12	Nguyen Thi Huong				100	0.000	125	0.000	125	125	0.000	0.000
3.13	Nguyen Thi Hai Ly				221,446	0.003	276,806	0.003	276,806	276,806	0.003	0.003
3.14	Pham Doan Cuong				100	0.000	125	0.000	125	125	0.000	0.000
3.15	Truong Thi Thu Ha				63,543	0.001	79,428	0.001	79,428	79,428	0.001	0.001
3.16	Nguyen Viet Dung				135	0.000	168	0.000	168	168	0.000	0.000
3.17	Nguyen Van Phuong				1,000	0.000	1,250	0.000	1,250	1,250	0.000	0.000
3.18	Pham Anh Duc				66,316	0.001	82,894	0.001	82,894	82,894	0.001	0.001
	Total of Viettel and related persons				1,531,816,216	19.017	1,914,770,256	19.017	1,914,770,256	1,959,277,478	18.647	19.080
4	State Capital Investment Corporation – LLC (SCIC)	0101992921 issued on 05/05/2016; issued by Hanoi Department of Planning and Investment	No, 117 Tran Duy Hung Street, Trung Hoa Ward, Cau Giay District, Hanoi	Nguyen Quoc Huy, ID issued the Department of Police for Residence Management and National Population Database on 10/01/2017	791,523,642	9.826	989,404,552	9.826	989,404,552	1,024,893,941	9.635	9.981
4.1	Nguyen Chi Thanh				102,508	0.001	128,134	0.001	128,134	128,134	0.001	0.001
4.2	Bui Duc Long				1,980	0.000	2,475	0.000	2,475	2,475	0.000	0.000
4.3	Vu Tri Thuc				1	0.000	1	0.000	1	1	0.000	0.000

No.	Shareholder names	Enterprise registration No.	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital (%)	Number of shares	Ownership Ratio/ Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership Ratio/ Charter Capital (%)	
											Min	Max
4.4	Lê Minh Trung				1,525	0.000	1,905	0.000	1,905	1,905	0.000	0.000
4.5	Binh Duong Construction and Public Services Joint Stock Company				2,000	0.000	2,500	0.000	2,500	2,500	0.000	0.000
4.6	Nguyen Quoc Hung				3,000	0.000	3,750	0.000	3,750	3,750	0.000	0.000
4.7	Ngô Thị Bình				17,977	0.000	22,470	0.000	22,470	22,470	0.000	0.000
4.8	Bui Duc Kien				18,408	0.000	23,009	0.000	23,009	23,009	0.000	0.000
4.9	Ly Phuong Hang				21,000	0.000	26,250	0.000	26,250	26,250	0.000	0.000
4.10	Đinh Thị Ngọc Anh				15,000	0.000	18,750	0.000	18,750	18,750	0.000	0.000
4.11	Lê Minh Kien				459,151	0.006	573,938	0.006	573,938	573,938	0.006	0.006
4.12	Nguyen Tan Dat (B)				2,500	0.000	3,125	0.000	3,125	3,125	0.000	0.000
4.13	Tong Van Toan				30,000	0.000	37,500	0.000	37,500	37,500	0.000	0.000
4.14	Tran Thi Hong Cham				5,000	0.000	6,250	0.000	6,250	6,250	0.000	0.000
4.15	Nguyen Anh Tuan				160	0.000	200	0.000	200	200	0.000	0.000
4.16	Tran Van Tuan (B)				7	0.000	8	0.000	8	8	0.000	0.000
4.17	Đang Quoc Bao				11,101	0.000	13,876	0.000	13,876	13,876	0.000	0.000
4.18	Nguyen Thi Luong Thanh				30,031	0.000	37,538	0.000	37,538	37,538	0.000	0.000
4.19	Tran Thi Thu Tra				1	0.000	1	0.000	1	1	0.000	0.000
4.20	Phan Tuan Linh				13	0.000	15	0.000	15	15	0.000	0.000
4.21	Nguyen Duc Dung				25	0.000	30	0.000	30	30	0.000	0.000
4.22	Chu The Hoang				101	0.000	126	0.000	126	126	0.000	0.000

No.	Shareholder names	Enterprise registration No.	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0. As at 27/02/2026		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders		3. Increase capital through private placement of maximum 200 million shares			
					- Charter capital: VND 80,549,999,090,000		- Charter capital: VND 100,687,498,850,000		- Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital (%)	Number of shares	Ownership Ratio/ Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership Ratio/ Charter Capital (%)	
											Min	Max
4.23	Vu Thai Huyen				807,994	0.010	1,009,992	0.010	1,009,992	1,009,992	0.010	0.010
4.24	Tong Quang Vinh				20,000	0.000	25,000	0.000	25,000	25,000	0.000	0.000
4.25	Pham Hoang Minh				64	0.000	79	0.000	79	79	0.000	0.000
4.26	Đang Phuong Lan				2,500	0.000	3,125	0.000	3,125	3,125	0.000	0.000
4.27	Vu Trung Thuc				6,100	0.000	7,625	0.000	7,625	7,625	0.000	0.000
4.28	Phan The Thanh				26,700	0.000	33,375	0.000	33,375	33,375	0.000	0.000
Total of SCIC and related persons					793,108,489	9.846	991,385,599	9.846	991,385,599	1,026,874,988	9.654	10.000

TABLE 2. LIST OF SHAREHOLDERS AND THEIR RELATED PERSONS HOLDING 15% OR MORE OF THE CHARTER CAPITAL AT PRESENT AND AS EXPECTED AFTER THE CAPITAL INCREASE

1. Viettel Shareholder and its related parties:

No.	Shareholder name	Enterprise registration No.	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0. As at 27/02/2026		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders		3. Increase capital through private placement of maximum 200 million shares			
					- Charter capital: VND 80,549,999,090,000		- Charter capital: VND 100,687,498,850,000		- Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
											Min	Max
1	Military Industry and Telecommunications Group (Viettel)	0100109106 issued on 09/20/2019; issued by Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, ID issued by the Department of Police for Administrative Management of Social Order on 21/12/2021	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756

Viettel's related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
1.1	Viettel State-Owned One Member Trading and Import-Export Co., Ltd.	0104831030	15/12/2011	Hanoi Department of Planning and Investment	1 Giang Van Minh, Ba Dinh, HN	Pham Van Hung, ID issued on 08/12/2020 by the Department of Police for Administrative Management of Social Order	Subsidiary	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.217	4.316
1.2	Do Minh Phuong		15/01/2023	Ministry of National Defence	Xuan Dinh Ward, Bac Tu Liem District, Hanoi		Deputy General Director	113,147	0.001	141,433	0.001	141,433	141,433	0.001	0.001
1.3	Ngo Quoc Vuong		02/01/2014	Department of Police for Administrative Management of Social Order	Xuan Phuong Urban Area, Nam Tu Liem District, Hanoi		Member of the Supervisory Board	5,000	0.000	6,250	0.000	6,250	6,250	0.000	0.000



No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
1.4	Tao Thi Thu		22/05/2014	Department of Police for Administrative Management of Social Order	, My Dinh 2 Ward, Nam Tu Liem District, Hanoi		Elder sister of Mr. Tao Duc Thang – General Director	97	0.000	120	0.000	120	120	0.000	0.000
1.5	Nguyen Thu Phuong		21/04/2021	Department of Police for Administrative Management of Social Order	, Vinh Tuy Ward, Hai Ba Trung District, Hanoi		Biological sister of Mr. Nguyen Dat – Deputy General Director	3,000	0.000	3,750	0.000	3,750	3,750	0.000	0.000
1.6	Nguyen Thi Hien		19/08/2021	Department of Administrative Management of Social Order	Ngoc Khanh Ward, Ba Dinh District, Hanoi		Mother-in-law of Mr. Cao Anh Son – Deputy General Director	415,978	0.005	519,971	0.005	519,971	519,971	0.005	0.005
1.7	Vu Thi Thu Ha		24/06/2021	Department of Administrative Management of Social Order	, Cong Vi Ward, Ba Dinh District, Hanoi		Wife of Mr. Cao Anh Son – Deputy General Director	265,932	0.003	332,414	0.003	332,414	332,414	0.003	0.003
1.8	Cao Kim Oanh		10/05/2021	Department of Administrative Management	, Thanh Xuan District, Hanoi		Younger sister of Mr. Cao Anh Son – Deputy	1,046	0.000	1,306	0.000	1,306	1,306	0.000	0.000

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
				ment of Social Order			General Director								
1.9	Vu Thi Minh Hang		04/06/2023	Department of Police for Administrative Management of Social Order	Xuan Tao Ward, Bac Tu Liem District, Hanoi		Sister-in-law of Mr. Cao Anh Son – Deputy General Director	32	0.000	39	0.000	39	39	0.000	0.000
1.10	Trinh Thuy Duong		10/04/2021	Ministry of Public Security	Nghia Tan Ward, Cau Giay District, Hanoi		Wife of Mr. Nguyen Vu Ha – Deputy General Director	135	0.000	168	0.000	168	168	0.000	0.000
1.11	Pham Thi Quynh Hoa		22/11/2021	Department of Police for Administrative Management of Social Order	Dong Da District, Hanoi		Sister-in-law of Ms. Cao Thi Thu Huyen – Head of the Supervisory Board	2,000	0.000	2,500	0.000	2,500	2,500	0.000	0.000
1.12	Nguyen Thi Huong		06/04/2016	Department of Police for Administrative Management of Social Order	Small and Medium Enterprise Sector		Wife of Mr. Nguyen Xuan Truong – Member of the Supervisory Board	100	0.000	125	0.000	125	125	0.000	0.000

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
1.13	Nguyen Thi Hai Ly		01/11/2021	Department of Police for Administrative Management of Social Order	, Nghia Tan Ward, Cau Giay District, Hanoi		Viettel's capital representative at MB	221,446	0.003	276,806	0.003	276,806	276,806	0.003	0.003
1.14	Pham Doan Cuong		01/05/2021	Department of Police for Administrative Management of Social Order	, Thanh Xuan District, Hanoi		Viettel's capital representative at MB	100	0.000	125	0.000	125	125	0.000	0.000
1.15	Truong Thi Thu Ha		22/11/2021	Department of Police for Administrative Management of Social Order	, Vinh Phuc Ward, Ba Dinh District, Hanoi		Viettel's capital representative at Viettel Consulting and Services JSC.	63,543	0.001	79,428	0.001	79,428	79,428	0.001	0.001
1.16	Nguyen Viet Dung		20/07/2021	Director of the Department of Police for Administrative Management of	, Xuan La Ward, Tay Ho District, Hanoi		Viettel's capital representative at Cam Pha Cement JSC	135	0.000	168	0.000	168	168	0.000	0.000

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
				Social Order											
1.17	Nguyen Van Phuong		29/04/2021	Department of Police for Administrative Management of Social Order	Khuong Trung Ward, Thanh Xuan District, Hanoi		Viettel's capital representative at VTA Telecom Company	1,000	0.000	1,250	0.000	1,250	1,250	0.000	0.000
1.18	Pham Anh Duc		03/07/2024	Department of Police for Administrative Management of Social Order	Nam Tu Liem District, Hanoi		Viettel's capital representative at Viettel Peru S.A.C	66,316	0.001	82,894	0.001	82,894	82,894	0.001	0.001
Total of Viettel and its related parties								1,531,816,216	19.017	1,914,770,256	19.017	1,914,770,256	1,959,277,478	18.647	19.080

2. Viettel State-Owned One Member Trading and Import-Export Company Limited (Viettel_Commerce) and its related parties

No.	Shareholder name	Enterprise registration No.	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
											Min	Max
1	Viettel State-Owned One Member Trading and Import-Export Company Limited (Viettel_Commerce)	0104831030	No. 1 Giang Van Minh Street, Ba Dinh District, Hanoi	Pham Van Hung, ID issued on 08/12/2022 by the Department of Police for Administrative Management of Social Order	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.217	4.316

Viettel - Commerce's related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/ Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relations hip with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
2.1	The Military Industry and Telecoms Group	0100109106	20/09/2019	Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang issued on 21/12/2021 by the Department of Police for Administrative Management of	Parent company	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/ Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
						Social Order									
2.2	Do Minh Phuong		15/01/2023	Ministry of National Defence	Xuan Dinh Ward, Bac Tu Liem District, Hanoi		Chairman	113,147	0.001	141,433	0.001	141,433	141,433	0.001	0.001
2.3	Pham Van Hung		02/10/2019	Department of Police for Administrative Management of Social Order	Yen Hoa Ward, Cau Giay District, Hanoi		Director	1,062,600	0.013	1,328,250	0.013	1,328,250	1,328,250	0.013	0.013
2.4	Luong The Quang		29/08/2019	Department of Police for Administrative Management of Social Order	Giang Vo Ward, Ba Dinh District, Hanoi		Deputy Director	180,100	0.002	225,125	0.002	225,125	225,125	0.002	0.002
2.5	Dinh Thi Dung		24/04/2021	Department of Police for Administrative Management	Thanh Xuan Trung Ward, Thanh Xuan District, Hanoi		Deputy Director	24,051	0.000	30,063	0.000	30,063	30,063	0.000	0.000

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/ Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
				of Social Order											
2.6	Pham Ngoc Nam		10/10/2016	Department of Police for Administrative Management of Social Order	Hoai Duc District, Hanoi		Controller	14	0.000	17	0.000	17	17	0.000	0.000
2.7	Pham Ngoc Chau Anh		21/12/2021	Department of Police for Administrative Management of Social Order	Ha Cau Ward, Ha Dong District, Hanoi		Biological child of Mr. Pham Van Hung – Company Director	1,000,000	0.012	1,250,000	0.012	1,250,000	1,250,000	0.012	0.012
2.8	Nguyen Thi Hai Ly		01/11/2021	Department of Police for Administrative Management of Social Order	Nghia Tan Ward, Cau Giay District, Hanoi		Capital representative of Viettel Commerce at MB	221,446	0.003	276,806	0.003	276,806	276,806	0.003	0.003
2.9	Pham Doan Cuong		01/05/2021	Department of Police for Admini			Viettel's capital representative at MB	100	0.000	125	0.000	125	125	0.000	0.000

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/ Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
				strative Manag ement of Social Order	Thanh Xuan District, Hanoi										
Total of Viettel- Commerce and its related parties								1,533,258,667	19.035	1,916,573,328	19.035	1,916,573,328	1,961,679,466	18.664	19.103

3. Shareholder Do Minh Phuong and related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Bu siness Registration No.	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		2. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
											Min	Max
3	Do Minh Phuong		, Xuan Dinh Ward, Bac Tu Liem District, Hanoi		113,147	0.001	141,433	0.001	141,433	141,433	0.001	0.001

Do Minh Phuong's related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/ Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max

											Capital (%)				
3.1	Viettel State-Owned One Member Trading and Import–Export Co., Ltd.	0104831030	15/12/2011	Hanoi Department of Plannin g and Invest ment	No. 1 Giang Van Minh Street, Ba Dinh District, Hanoi	Pham Van Hung, issued on 08/12/2022 by Police Department of Administrative Management of Social Order	Manag er of the parent compa ny (Viettel)	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.217	4.316
3.2	The Military Industry and Telecoms Group	0100109106	20/09/2019	Hanoi Department of Plannin g and Invest ment	Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, issued on 21/12/2021 by the Department of Police for Administrative Management of Social Order	Manag er of Viettel	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756
Total of Mr. Do Minh Phuong and related parties								1,530,770,356	19.004	1,913,462,942	19.004	1,913,462,942	1,958,569,080	19.004	19.073

4. Shareholder Nguyen Thi Hai Ly and related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
											Min	Max
4	Nguyen Thi Hai Ly	0	My Dinh 1 Ward, Nam Tu Liem District, Hanoi, Vietnam		221,346	0.003	276,681	0.003	276,681	276,681	0.003	0.003

Nguyen Thi Hai Ly's related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
4.1	Viettel Military Industry and Telecommunications Group (Viettel)	0100109106	20/09/2019	Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, issued on 21/12/2021 by the Department of Police for Administrative Management of Social Order	Ms. Nguyen Thi Hai Ly is the representative of 60% of Viettel's capital contribution at MB.	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.702	14.756
4.2	Viettel State-Owned One Member Limited Liability Company for Trading and Import-Export (Viettel-Commerce)	0104831030	15/12/2011	Hanoi Department of Planning and Investment	No. 1 Giang Van Minh Street, Ba Dinh District, Hanoi	Pham Van Hung issued on 08/12/2022 by Police Department of Administrative Management of Social Order	Ms. Nguyen Thi Hai Ly is the representative of 60% of Viettel's capital contribution at MB.	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.301	4.316
4.3	Pham Doan Cuong		01/05/2021	Department of Police for Administrative			Co-representative of Viettel's and VCM's capital	100	0.000	125	0.000	125	125	0.000	0.000

				Manag ement of Social Order	Khuong Trung Ward, Thanh Xuan District, Hanoi	contribution at MB										
Total of Ms. Nguyen Thi Hai Ly and related parties							1,530,878,655	19.005	1,913,598,315	19.005	1,913,598,315	1,958,704,453	19.005	19.074		

5. Shareholder Pham Doan Cuong and related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/B usiness Registration No.	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representa tive	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
											Min	Max
5	Pham Doan Cuong		, Thanh Xuan District, Hanoi		100	0.000	125	0.000	125	125	0.000	0.000

Pham Doan Cuong's related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/ Business Registration No.	Date of Issuan ce	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representat ive	Relationshi p with the Shareholde r	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownersh p ratio / Charter Capital (%)	Number of shares	Ownersh p ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
5.1	Viettel Military Industry and Telecommunic ations Group (Viettel)	0100109106	20/09/2 019	Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang , issued on 21/12/2021 by the Department of Police for	Mr. Pham Doan Cuong is the representati ve of 40% of Viettel's capital contribution at MB.	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.702	14.756

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/ Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
						Administrative Management of Social Order									
5.2	Viettel State-Owned One Member Limited Liability Company for Trading and Import-Export (Viettel-Commerce)	0104831030	15/12/2011	Hanoi Department of Planning and Investment	No. 1 Giang Van Minh Street, Ba Dinh District, Hanoi	Pham Van Hung issued on 08/12/2022 by Police Department of Administrative Management of Social Order	Mr. Pham Doan Cuong is the representative of 40% of VCM's capital contribution at MB.	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.301	4.316
5.3	Nguyen Thi Hai Ly		01/11/2021	Department of Police for Administrative Management of Social Order	P12-A10, Nghia Tan Ward, Cau Giay District, Hanoi		Co-representative of Viettel's and VCM's capital contributions at MB	221,346	0.003	276,681	0.003	276,681	276,681	0.003	0.003
5.4	Nguyen Thi Thanh Hien		02/05/2021	Hanoi Department of Planning and Investment	P.2111 G4--Fivestar Garden Apartment Building - No. 2 Kim Giang Street - Thanh Xuan District - Hanoi		Wife	33,260	0.000	41,575	0.000	41,575	41,575	0.000	0.000
5.5	Le Thi Quynh				12B Gemek 1 Apartment Building, Anh Khanh		Sister-in-law	242	0.000	302	0.000	302	302	0.000	0.000

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/ Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
					Commune, Hoai Duc District, Hanoi										
Total of Mr. Pham Doan Cuong and related parties								1,530,912,157	19.006	1,913,640,192	19.006	1,913,640,192	1,958,746,330	19.006	19.075

6. Shareholder Ngo Quoc Vuong and related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	0. As at 27/02/2026		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders		3. Increase capital through private placement of maximum 200 million shares			
					- Charter capital: VND 80,549,999,090,000		- Charter capital: VND 100,687,498,850,000		- Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
Min	Max											
6	Ngo Quoc Vuong		Phuc Dien, Bac Tu Liem, Ha Noi		5,000	0.000	6,250	0.000	6,250	6,250	0.000	0.000

Ngo Quoc Vuong's related parties

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders		3. Increase capital through private placement of maximum 200 million shares			
								- Charter capital: VND 80,549,999,090,000		- Charter capital: VND 100,687,498,850,000		- Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
Min	Max														
6.1	Viettel Military Industry and Telecommunications Group (Viettel)	0100109106	20/09/2019	Hanoi Department of Planning and	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, issued on 21/12/2021 by the Department of Police for	Member of the Supervisory Board of Viettel	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.702	14.756

No.	Shareholder name	Identification No./ID Card/Citizen ID/Passport/Business Registration No.	Date of Issuance	Issuing Authority	Head Office Address / Contact Address (based on the record list provided by VSDC)	Legal Representative	Relationship with the Shareholder	0. As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership ratio / Charter Capital (%)	Number of shares	Ownership ratio / Charter Capital (%)	Minimum number of shares	Maximum number of shares	Ownership ratio / Charter Capital (%)	
														Min	Max
				Investment		Administrative Management of Social Order									
6.2	Viettel State-Owned One Member Limited Liability Company for Trading and Import-Export (Viettel-Commerce)	0104831030	15/12/2011	Hanoi Department of Planning and Investment	No. 1 Giang Van Minh Street, Ba Dinh District, Hanoi	Pham Van Hung, issued on 08/12/2022 by Police Department of Administrative Management of Social Order	Member of the Supervisory Board of parent company	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.301	4.316
Total of Mr. Ngo Quoc Vuong and related parties								1,530,662,209	19.003	1,913,327,759	19.003	1,913,327,759	1,958,433,897	18.633	19.072



No: 24/NQ-MB-HDOT

Hanoi, 15 May 2026

RESOLUTION
OF THE BOARD OF DIRECTORS OF MILITARY COMMERCIAL JOINT STOCK BANK

Re: Implementation of MB Charter Capital Increase Plans pursuant to the Resolution of the 2026 MB General Meeting of Shareholders

Pursuant to the Law on Credit Institutions, the Law on Enterprises, the Law on Securities, and other relevant legal regulations;

Pursuant to the Charter of Military Commercial Joint Stock Bank (MB);

Pursuant to Resolution No, 10/NQ-MB-GMS dated 18 April 2026 of the General Meeting of Shareholders (GMS) of MB approving the audited 2025 Financial Statements, the 2025 Profit Distribution Plan and the dividend distribution plan from retained earnings (“GMS Resolution No, 10”);

Pursuant to Resolution No, 11/NQ-MB-GMS dated 18 April 2026 approving the charter capital increase plan (“GMS Resolution No, 11”) and related GMS resolutions;

Pursuant to the Vote Counting Minutes of the Board of Directors of MB No, 592/BB-HDQT dated 15 May 2026;

RESOLVES:

1. The Board of Directors approved the implementation of MB’s charter capital increase plans in accordance with the MB General Meeting of Shareholders’ Resolution for 2026, specifically:

- The implementation of the charter capital increase plan through the issuance of shares for dividend payment at a ratio of 15% of the total outstanding common shares as of the record date for determining shareholders entitled to receive stock dividends (equivalent to a projected increase of up to VND 12,082,499,860,000 through the issuance of up to 1,208,249,986 common shares for dividend payment),

- The implementation of the charter capital increase plan through a rights offering to existing shareholders at an offering price of VND 10,000 per share, equivalent to an exercise ratio of 10:1 based on the number of outstanding common shares as of the record date for determining shareholders entitled to exercise subscription rights (equivalent to a projected increase of up to VND 8,054,999,900,000 through the issuance of up to 805,499,990 common shares),

- The implementation of the charter capital increase plan through a private placement of shares for an increase of up to VND 2,000,000,000,000 through the private placement of up to 200,000,000 shares, including:

+ Continuing the implementation of the charter capital increase plan through a private placement of shares as approved by the General Meeting of Shareholders under Resolution No, 19/NQ-MB-ĐHĐCĐ and approved by the State Bank of Vietnam: an increase of up to VND 620,000,000,000 through the private placement of up to 62,000,000 shares;



+ Additional private placement of shares of up to VND 1,380,000,000,000, equivalent to up to 138,000,000 shares,

The plans and detailed implementation contents of the charter capital increase plans are set out in the Appendices,

2. The Board of Directors authorizes the Chairman of the Board of Directors to decide on detailed implementation matters; execute and sign dossiers, documents and related materials; carry out procedures to obtain the State Bank of Vietnam's prior written approval; and undertake all necessary tasks and procedures with competent authorities and relevant parties for the implementation of the charter capital increase plans, the amendment and supplementation of MB's License, Charter and relevant documents (in line with the new charter capital), as well as other procedures in compliance with applicable laws, resolutions of the General Meeting of Shareholders and the Board of Directors, guidance from competent authorities, actual implementation requirements and relevant market conditions,

3. The Board of Directors assigns the Chief Executive Officer to direct relevant divisions and units to coordinate the implementation process, ensuring tight control, safety and effectiveness, in compliance with applicable laws and regulations, the resolution of the General Meeting of Shareholders, approvals of the Board of Directors/the Chairman of the Board of Directors, and MB internal regulations,

Nơi nhận:

- Board of Directors,
Supervisory Board ;
- Archived at the Office of the
Board of Directors and
Finance & Accounting
Division,

**FOR AND ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS**

(Signed & Sealed)

Luu Trung Thai

APPENDIX 01:
IMPLEMENTATION OF THE CHARTER CAPITAL INCREASE PLAN
THROUGH THE ISSUANCE OF SHARES FOR DIVIDEND PAYMENT
(Attached to Resolution No. 24/NQ-MB-BOD dated 15 May 2026)

Increase the charter capital through the issuance of shares for dividend payment at a ratio of 15% of the total outstanding common shares as of the record date for determining shareholders entitled to receive dividend rights in accordance with applicable laws (issuance of up to 1,208,249,986 additional common shares, equivalent to a maximum increase in charter capital of VND 12,082,499,860,000),

- **Purpose of the charter capital increase and plan for the use of additional capital:** The additional charter capital shall be used to supplement investment capital to enhance MB's operational capacity and to supplement business capital for MB, based on the principles of safety, efficiency and value creation for shareholders, in accordance with General Meeting of Shareholders Resolution No. 11,
- **Objects of issuance:** Existing shareholders whose names are recorded in the List of Shareholders entitled to receive stock dividends in the form of common shares, in accordance with the applicable laws from time to time,
- **Number of shares to be issued:** maximum 1,208,249,986 common shares; par value of VND 10,000 per share
- **Total issuance value at par value:** maximum VND 12,082,499,860,000
- **Source of issuance:** From MB's accumulated undistributed profits for 2025, in accordance with applicable regulations, Specifically:
 - + MB's consolidated profit after tax for 2025: VND 27,382,977,454,015;
 - + MB's separate profit after tax for 2025: VND 27,329,888,126,228;
 - + MB's consolidated accumulated undistributed profits for 2025: VND 32,577,391,341,214;
 - + MB's separate accumulated undistributed profits for 2025: VND 29,705,958,179,051;
 - + MB's expected separate accumulated undistributed profits after appropriation of funds for 2025: VND 21,506,991,741,182
- **Information on the reserve fund for charter capital supplementation, share premium, accumulated undistributed profits, and other funds as at 31 December 2025 in accordance with MB's audited financial statements for 2025:**

No,	Item (Unit: million VND)	Bank (separate)	Consolidated
1	Reserve fund for charter capital supplementation	6,806,293	6,972,588
2	Share premium	1,304,334	1,304,334
3	Accumulated undistributed profits	29,705,958	32,577,391
4	Other funds (including financial reserve fund)	12,273,072	12,418,296

- Information on the amount of retained earnings accumulated and undistributed to be used for the charter capital increase: up to VND 12,082,499,860,000,
- **Transfer restriction period:** Common shares issued for dividend payment are not subject to transfer restrictions,

- **Expected issuance period and expected completion period:** from Q2 2026, with the specific timing subject to the approval of the competent State regulatory authorities and prevailing market conditions, The Chairman of the Board of Directors shall determine the record date for establishing the list of shareholders entitled to receive dividends, in accordance with the approvals of the General Meeting of Shareholders and the Board of Directors, and the approval of the competent State regulatory authorities,
- **Treatment of fractional shares and odd-lot shares:** The number of shares to be issued to each shareholder based on the distribution ratio shall be rounded down to the nearest whole share, and any fractional entitlement shall not be rounded up to one (01) share, Any fractional shares, odd-lot shares, or unsubscribed shares arising (if any) shall be transferred to the MB Grassroots Trade Union for management and/or distribution and redistribution as approved by the Board of Directors of MB
- **Registration and listing of the proposed shares:** The proposed shares to be issued shall be registered in centralized custody with the Vietnam Securities Depository and Clearing Corporation (“VSDC”) and listed on the Ho Chi Minh City Stock Exchange (“HOSE”) in accordance with applicable laws and regulations
- **List of shareholders and shareholding percentages of shareholders holding 5% or more of the voting share capital and of the charter capital at the current time and as projected after the capital increase:** Details are provided in Table 1 of Appendix 04 attached hereto
- **List of shareholders and related persons holding 15% or more of the charter capital at the current time and as projected after the capital increase:** Details are provided in Table 2 of Appendix 04 attached hereto,

APPENDIX 02:
IMPLEMENTATION OF THE CHARTER CAPITAL INCREASE PLAN
THROUGH ISSUANCE OF RIGHTS TO PURCHASE SHARES TO EXISTING
SHAREHOLDERS

(Attached to Resolution No. 24/NQ-MB-BOD dated 15 May 2026)

Charter capital shall be increased through a public offering of additional shares in the form of a rights issue to existing shareholders as at the record date for determining shareholders entitled to exercise the right to purchase shares, in accordance with applicable laws (maximum additional issuance of **805,499,990** ordinary shares, equivalent to a maximum increase in charter capital of **VND 8,054,999,900,000**)¹,

- **Purpose of the charter capital increase and plan for the use of additional capital:** The additional charter capital shall be used to supplement investment capital to enhance MB's operational capacity and to supplement business capital for MB, based on the principles of safety, efficiency and value creation for shareholders, in accordance with General Meeting of Shareholders Resolution No. 11,

- **Objects of issuance:** Existing shareholders whose names are recorded in the List of Shareholders entitled to exercise rights to subscribe for shares, in accordance with the applicable laws and regulations from time to time,

- **Number of shares to be issued:** maximum 805,499,990 common shares

- **Total expected par value of the offering:** maximum VND 8,054,999,900,000,

- **Offering price:** VND 10,000 per share (*in words: ten thousand dong per share*),

- **Issuance method:** Issuance of rights to purchase shares to existing shareholders who are eligible under the objects of issuance,

- **Exercise ratio:** 10:1, As at the Record Date, a shareholder holding 01 share shall receive 01 right to purchase additional shares, A shareholder holding 10 rights shall be entitled to subscribe for 01 new share,

- **Expected issuance period and expected completion period:** from Q2 2026, with the specific timing subject to the approval of the competent State regulatory authorities and prevailing market conditions, The Chairman of the Board of Directors shall determine the record date for establishing the list of shareholders entitled to receive dividends, in accordance with the approvals of the General Meeting of Shareholders and the Board of Directors, and the approval of the competent State regulatory authorities,

- **Share distribution period:** Following approval from the State Securities Commission of Vietnam (SSC), the Chairman of the Board of Directors shall determine the specific timing of the share distribution within the distribution period, in compliance with applicable laws, the approvals of the General Meeting of Shareholders and the Board of Directors, and the decisions of the competent authorities

- **Transfer of subscription rights:** Existing shareholders whose names are recorded in the List of Shareholders entitled to exercise subscription rights for share purchase (as provided by VSDC)

¹ On the assumption that the record date for determining shareholders entitled to exercise the right to purchase shares (rights issue to existing shareholders) coincides with the record date for determining shareholders entitled to receive stock dividends.

shall have the right to transfer all or part of their subscription rights to other persons within the prescribed period (no later than five (05) business days prior to the deadline for payment of the subscription amount)

Subscription rights may be transferred only once (01) (the transferee shall not be permitted to transfer such rights to any third party), The transferor and the transferee shall mutually agree on the transfer price, payment arrangements, and shall be responsible for fulfilling all obligations in accordance with applicable laws and regulations

- **Successful offering ratio:** Not specified

- **Rounding down principle; treatment of fractional shares and odd-lot shares:** With respect to fractional shares and odd-lot shares (if any) arising from the exercise of rights, to ensure that the total number of shares offered is not exceeded, the number of shares that each shareholder is entitled to subscribe for shall be rounded down to the nearest whole share; any fractional entitlements (if any) shall be rounded down to zero (0) shares,

- **Treatment of odd-lot shares and shares remaining unsubscribed by existing shareholders entitled to exercise subscription rights:**

The number of fractional shares and the number of shares that existing shareholders are entitled to subscribe for but remain unsubscribed (including cases where shareholders do not register to subscribe/decline to exercise their rights/ fail to make payment/ fail to make payment on time/ or remain undistributed in other cases) shall be handled as decided by the Board of Directors in accordance with applicable laws, including but not limited to: (i) distributing such shares to the MB Trade Union as approved by the Board of Directors and/or offering them to other investors (not limited to other existing shareholders), provided that the offering terms and conditions, and the rights and obligations of such investors, are not more favorable than those offered to existing shareholders; and/or (ii) the Board of Directors deciding to terminate the offering,

The Board of Directors shall decide on the specific arrangements for offering such odd-lot shares and shares remaining unsubscribed by existing shareholders to other investors, including but not limited to the timing/order of implementation, offering price, offering terms and conditions, investor selection criteria, list of investors, identification and selection of investors, allocation of shares to each investor, and other related matters,

In the event that, upon expiry of the share distribution period as prescribed by law (including any extension period, if any), there remain shares that have not been fully distributed, the Board of Directors shall decide to close the offering in accordance with applicable laws,

- **Transfer restrictions:** Shares issued to existing shareholders upon exercise of subscription rights shall not be subject to transfer restrictions, Existing shareholders holding MBB shares that are subject to transfer restrictions as at the record date for determining shareholders entitled to exercise the right to purchase shares shall still be entitled to exercise such rights, and the shares subscribed for under the rights issue shall not be subject to transfer restrictions,

Odd-lot shares arising during the process in which existing shareholders exercise their subscription rights, and shares that existing shareholders are entitled to subscribe for but that remain undistributed, shall be subject to transfer restrictions for a period of one (01) year from the completion date of the offering in accordance with applicable laws,

- **Obligations of existing shareholders entitled to subscribe/transferees of subscription rights:** To comply with the Law on Credit Institutions, relevant laws and regulations, directives of competent state authorities, and regulations and decisions of competent authorities of MB, including compliance with legal provisions on ownership limits applicable to shareholders and their related persons (if any), maintaining shareholding in MB, and other relevant legal requirements,

- **Registration and listing of the proposed shares:** The proposed shares to be issued shall be registered in centralized custody with the Vietnam Securities Depository and Clearing Corporation ("VSDC") and listed on the Ho Chi Minh City Stock Exchange ("HOSE") in accordance with applicable laws and regulations,

- **List of shareholders and shareholding percentages of shareholders holding 5% or more of the voting share capital and of the charter capital at the current time and as projected after the capital increase:** Details are provided in Table 1 of Appendix 04 attached hereto

- **List of shareholders and related persons holding 15% or more of the charter capital at the current time and as projected after the capital increase:** Details are provided in Table 2 of Appendix 04 attached hereto,

- **Current foreign ownership ratio and projected foreign ownership ratio after the capital increase:** The maximum foreign ownership ratio in MB currently and as projected after the capital increase is 23,2351% of MB's charter capital, In the event of any change to the maximum foreign ownership limit in MB, the Board of Directors shall report and seek approval from the General Meeting of Shareholders in accordance with applicable regulations,

- The capital increase plan shall ensure compliance with the ownership limits applicable to shareholders, major shareholders and their related persons in accordance with applicable laws and MB's Charter

- During the implementation of the capital increase plans, if there are any changes in the ownership ratios of major shareholder(s) and their related persons, or in the foreign ownership ratio (if any), MB shall carry out the required reporting procedures, obtain approvals from the State Bank of Vietnam and competent regulatory authorities, and make information disclosures in accordance with the applicable laws and regulations from time to time,

APPENDIX 03:
IMPLEMENTATION OF THE CHARTER CAPITAL INCREASE PLAN
THROUGH A PRIVATE PLACEMENT OF A MAXIMUM OF 200,000,000 SHARES
(Attached to Resolution No. 24/NQ-MB-BOD dated 15 May 2026)

- Charter capital shall be increased through a private placement of a maximum of **200,000,000** common shares, equivalent to a maximum increase in charter capital of **VND 2,000,000,000,000**, including:

+ Continued implementation of Resolution No. 19/NQ-MB-GMS dated 26/04/2025 of the GSM of MB regarding the charter capital increase plan through private placement of a maximum of 62,000,000 common shares,

+ Additional private placement of a maximum of 138,000,000 ordinary shares in accordance with the following private placement plan (bringing the total number of privately placed shares to a maximum of 200,000,000 shares);

- **Purpose of the charter capital increase and plan for the use of additional capital:** The additional charter capital shall be used to supplement investment capital to enhance MB's operational capacity and to supplement business capital for MB, based on the principles of safety, efficiency and value creation for shareholders, in accordance with General Meeting of Shareholders Resolution No. 11,

- Total number of shares proposed to be offered: maximum 200,000,000 shares;
- Type of shares: Common shares, Par value: VND 10,000 per share;
- Total value of shares proposed to be offered (at par value): maximum VND 2,000,000,000,000,
- Additional charter capital: maximum VND 2,000,000,000,000,
- **Criteria for selection of offerees:** securities professional investors in accordance with applicable laws, possessing adequate financial capacity, business and/or technological capabilities, and the ability to cooperate in developing activities and business operations in line with MB's strategy, or having business and operating models capable of close integration with MB to create value, Priority shall be given to large enterprises with strong brands and/or high market ratings in their respective sectors, and having a thorough understanding of MB's strategy and business culture (with priority given to military enterprises and state-owned enterprises, without limitation to MB's major shareholders),

- **Number of investors:** The number of investors to whom the shares are offered shall not exceed the maximum number of securities professional investors as prescribed by applicable laws,

- **Proposed offerees and the specific number of shares proposed to be offered to potential investors:** The Chairman of the Board of Directors is assigned and authorized to direct the implementation, decide on and carry out the necessary actions and procedures to identify and negotiate with potential investors, in accordance with the approval of the Board of Directors, and to submit to the Board of Directors for approval the proposed offerees and the specific contents of the private placement, in compliance with applicable laws and General Meeting of Shareholders Resolution No. 11,

- **Offering price:** To be determined based on the average closing market price of MB shares over the fifteen (15) most recent trading sessions preceding the date of issuance of the letter of interest invitation/offering letter; the negotiated price shall not be lower than MB's book value as reflected

in MB's latest separate financial statements prior to the Board of Directors' approval of the detailed offering plan, and shall be in compliance with applicable laws, guidance of the competent regulatory authorities, approvals of the General Meeting of Shareholders and the Board of Directors, actual implementation circumstances and prevailing market conditions,

- **Transfer restriction period:** Shares offered through the private placement shall be subject to transfer restrictions for a minimum period of five (05) years from the completion date of the offering, on the basis of agreements between MB and each Investor, in accordance with applicable laws, The specific transfer restriction period shall be determined based on the negotiation results with the Investors and submitted to the Board of Directors for approval together with the specific contents of the private placement implementation,

- **Expected implementation period:** from Q2 2026; the expected timing of the offering and completion of the offering shall be subject to the approvals and/or written consents of the competent State authorities in accordance with applicable laws, the approval of the Board of Directors, actual implementation progress and prevailing market conditions,

- **Private placement registration dossier:** To be prepared in compliance with applicable laws and the plan approved by the General Meeting of Shareholders and the Board of Directors, Other procedures (including information disclosure, reporting to relevant competent regulatory authorities, etc,) shall be carried out in accordance with applicable laws and the guidance of the competent regulatory authorities from time to time,

- **Registration and listing of the proposed shares:** The proposed shares to be issued shall be registered in centralized custody with the Vietnam Securities Depository and Clearing Corporation ("VSDC") and listed on the Ho Chi Minh City Stock Exchange ("HOSE") in accordance with applicable laws and regulations,

- **List of shareholders and shareholding percentages of shareholders holding 5% or more of the voting share capital and of the charter capital at the current time and as projected after the capital increase:** Details are provided in Table 1 of Appendix 04 attached hereto

- **List of shareholders and related persons holding 15% or more of the charter capital at the current time and as projected after the capital increase:** Details are provided in Table 2 of Appendix 04 attached hereto,,

- **Current foreign ownership ratio and projected foreign ownership ratio after the capital increase:** The maximum foreign ownership ratio in MB currently and as projected after the capital increase is 23,2351% of MB's charter capital, In the event of any change to the maximum foreign ownership limit in MB, the Board of Directors shall report and seek approval from the General Meeting of Shareholders in accordance with applicable regulations,

- The capital increase plan shall ensure compliance with the ownership limits applicable to shareholders, major shareholders and their related persons in accordance with applicable laws and MB's Charter

- During the implementation of the capital increase plans, if there are any changes in the ownership ratios of major shareholder(s) and their related persons, or in the foreign ownership ratio (if any), MB shall carry out the required reporting procedures, obtain approvals from the State Bank of Vietnam and competent regulatory authorities, and make information disclosures in accordance with the applicable laws and regulations from time to time.

APPENDIX 04:

INFORMATION ON SHAREHOLDERS AND SHAREHOLDING RATIOS RELEVANT TO THE CHARTER CAPITAL INCREASE PLAN

(Attached to Resolution No. 24/NQ-MB-BOD dated 15th May 2026)

I. TABLE 1: LIST OF SHAREHOLDERS AND SHAREHOLDING RATIOS WHO ARE HOLDING 5% OR MORE OF THE SHARE CAPITAL (INCLUDING INDIRECT OWNERSHIP) IN THE VOTING SHARE CAPITAL AND THE CURRENT CHARTER CAPITAL AND AS PROJECTED AFTER THE CAPITAL INCREASE

No.	Shareholder name	Enterprise registration No	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders ² - Projected Charter capital: VND 100,687,498,850,000*		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Minimum number of shares ³	Maximum number of shares ⁴	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%)	
													Min	Max
1	Saigon Newport Corporation – One Member LLC (SNP)	0300514849 first issued on 30/6/2010; 6th amendment dated 14/05/2025; issued by: Ho Chi Minh City Department of Planning and Investment	722 Dien Bien Phu Street, Binh Thanh District, Ho Chi Minh City	Ngo Minh Thuan, ID , issued by the Department of Police for Residence Management and National Population Database on 17/05/2021	570,727,399	7.085	570,727,399	7.085	713,409,247	7.085	713,409,247	913,409,247	6.947	8.895
2	Vietnam Helicopters Corporation – LLC and Branches (VNH)				681,842,918	8.465	681,842,918	8.465	852,303,646	8.465	852,303,646	1,026,391,818	8.300	9.995

² On the assumption that the record date for determining shareholders entitled to exercise the right to purchase shares (rights issue to existing shareholders) coincides with the record date for determining shareholders entitled to receive stock dividends;

³ In the case where major shareholders listed above do not participate in the private placement of 200 million shares

⁴ In the event that the major shareholders listed above subscribe for the maximum number of shares under the private placement of 200,000,000 shares: SNP shall subscribe for up to 200,000 shares; VNH shall subscribe for up to 174,088,172 shares (ensuring that the aggregate ownership ratio of VNH and its related persons after the capital increase does not exceed 10% of MB's charter capital); Viettel shall subscribe for up to 34,898,028 shares; VCM shall subscribe for up to 10,208,110 shares (ensuring that the aggregate ownership ratio of Viettel and its related persons, and VCM and its related persons, after the capital increase does not exceed their ownership ratio in MB as at 30th June 2024, being approximately 19.072% of MB's charter capital), and SCIC shall subscribe for up to 35,755,322 shares (ensuring that the aggregate ownership ratio of SCIC and its related persons after the capital increase does not exceed 10% of MB's charter capital).

No.	Shareholder name	Enterprise registration No	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders ² - Projected Charter capital: VND 100,687,498,850,000*		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Minimum number of shares ³	Maximum number of shares ⁴	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%)	
													Min	Max
2.1	Vietnam Helicopters Corporation – LLC and Branches (VNH)	0100107966 issued on 19/12/2022; issued by Hanoi Department of Planning and Investment	No, 172 Truong Chinh Street, Khuong Thuong Ward, Dong Da District, Hanoi	Kieu Dang Hung, ID issued by the General Department of Politics on 15/10/2022	679,074,898	8.430	679,074,898	8.430	848,843,621	8.430	848,843,621	1,022,931,793	8.266	9.962
2.2	Hai Au Trading Investment Joint Stock Company (a subsidiary of VNH)	0310151457 issued on 09/01/2020 issued by Ho Chi Minh Department of Planning and Investment	39B- Truong Son Street - 4 Ward – Tan Binh District HCM	Pham Quoc Thang ID issued by the Department of Police for Administrative Management of Social Order on 09/08/2021	2,768,020	0.034	2,768,020	0.034	3,460,025	0.034	3,460,025	3,460,025	0.034	0.034
3	Military Industry and Telecommunications Group (Viettel)				1,530,657,209	19.003	1,530,657,209	19.003	1,913,321,509	19.003	1,913,321,509	1,958,427,647	18.632	19.072
3.1	Military Industry and Telecommunications Group (Viettel)	0100109106 issued on 20/09/2019; issued by Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, ID issued by the Department of Police for Administrative Management of Social Order on 21/12/2021	1,184,249,466	14.702	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756
3.2	Viettel Trading and Import-Export One Member Limited Liability	0104831030 issued by Hanoi Department of Planning and Investment	1 Giang Van Minh, Ba Dinh, Hanoi	Pham Van Hung- ID issued by the Department of Police for Administrative Management	346,407,743	4.301	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.217	4.316

No.	Shareholder name	Enterprise registration No	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	As at 27/02/2026 - Charter capital: VND 80,549,999,090,000		0. As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders ² - Projected Charter capital: VND 100,687,498,850,000*		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Number of shares	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%) *	Minimum number of shares ³	Maximum number of shares ⁴	Ownership Ratio/ Charter Capital, Ownership Ratio/ Voting Share Capital (%)	
													Min	Max
	Company (VCM) (a subsidiary of Viettel)	issued on 25/01/2006		of Social Order on 08/12/2022										
4	State Capital Investment Corporation – Limited Liability Company (SCIC)				791,851,642	9.831	791,851,642	9.831	989,814,552	9.831	989,814,552	1,025,569,874	9.639	9.987
4.1	State Capital Investment Corporation – Limited Liability Company (SCIC)	0101992921 issued on 05/05/2016; issued by Hanoi Department of Planning and Investment	No. 117 Tran Duy Hung Street, Trung Hoa Ward, Cau Giay District, Hanoi	Nguyen Quoc Huy, ID , issued the Department of Police for Residence Management and National Population Database on 10/01/2017	791,523,642	9.826	791,523,642	9.826	989,404,552	9.826	989,404,552	1,025,159,874	9.635	9.983
4.2	Bao Minh Insurance Corporation (SCIC holds 50.7% of the charter capital)	No. 27GP/KDBH issued by the Ministry of Finance on 19 February 2024	No.26 Ton That Dam, Nguyen Thai Binh Ward, District 1, HCM City	Vũ Anh Tuấn ID issued the Department of Police for Residence Management and National Population Database on 16/09/2021	328,000	0.004	328,000	0.004	410,000	0.004	410,000	410,000	0.004	0.004
TOTAL					3,575,079,168	44.383	3,575,079,168	44.383	4,468,848,954	44.383	4,468,848,954	4,668,848,954	43.519	45.467

(*) MB currently holds no treasury shares; therefore, the total charter capital and the voting share capital before and after the capital increase are the same

LIST OF SHAREHOLDERS HOLDING 5% OR MORE OF THE CHARTER CAPITAL AND THEIR RELATED PERSONS, AND THEIR OWNERSHIP RATIOS IN THE VOTING SHARE CAPITAL AND THE CURRENT CHARTER CAPITAL AND AS PROJECTED AFTER THE CAPITAL INCREASE ⁵

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
1	Saigon Newport Corporation -- One Member LLC (SNP)	0300514849	first issued on 30/6/2010; 6th amendment dated 14/05/2025	Ho Chi Minh City Department of Planning and Investment	722 Dien Bien Phu Street, Binh Thanh District, Ho Chi Minh City	Ngo Minh Thuan, ID no, , issued by the Department of Police for Residence Management and National Population Database on 17/05/2021		570,727,399	7.085	713,409,247	7.085	713,409,247	913,409,247	6.947	8.895
1.1	Ngo Minh Thuan						Chairman and CEO	328,253	0.004	410,315	0.004	410,315	410,315	0.004	0.004
1.2	Nguyen Nang Toan						Deputy CEO	1,761	0.000	2,201	0.000	2,201	2,201	0.000	0.000
1.3	Phung Ngoc Minh						Deputy CEO	29,282	0.000	36,602	0.000	36,602	36,602	0.000	0.000

⁵ In accordance with Article 11 of Circular No. 50/2025/TT-NHNN dated 24 December 2025 of the State Bank of Vietnam, effective from 07 February 2026.

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
1.4	Trinh Van Moi						Father-in-law of Mr. Nguyen Nang Toan, Deputy CEO	63,573	0.001	79,465	0.001	79,465	79,465	0.001	0.001
1.5	Nguyen Nang Hai An						Son of Mr. Nguyen Nang Toan	100	0.000	125	0.000	125	125	0.000	0.000
1.6	Nguyễn Thị Mai Ly						Younger sister of Mr. Nguyen Nang Toan	23	0.000	28	0.000	28	28	0.000	0.000
1.7	Pham Thuy Oanh						Wife of Mr. Phung Ngoc Minh, Deputy CEO	3,000	0.000	3,750	0.000	3,750	3,750	0.000	0.000
1.8	Pham Thuy Oanh						Wife of Mr. Nguyen Thanh Truc - Deputy CEO	73	0.000	90	0.000	90	90	0.000	0.000
1.9	Nguyen Le Son						Older brother of Mr. Nguyen Phuong Nam - Deputy CEO	20,000	0.000	25,000	0.000	25,000	25,000	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0. As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
1.10	Nguyen Bich Thuy						Wife of Mr. Nguyen Khac Thuy -Controller	7,700	0.000	9,625	0.000	9,625	9,625	0.000	0.000
1.11	Nguyen Thi Thu						Younger sister of Mr. Nguyen Khac Thuy -Controller	1,196	0.000	1,494	0.000	1,494	1,494	0.000	0.000
1.12	Nguyen Thi Thanh						Younger sister of Mr. Nguyen Khac Thuy -Controller	2,108	0.000	2,634	0.000	2,634	2,634	0.000	0.000
1.13	Hoang Thi Thu Hien						Capital Representative of SNP at MB and Tan Cang Hai Phong International Container Terminal Co., Ltd.	100	0.000	125	0.000	125	125	0.000	0.000
1.14	Le Tien Chung						Capital Representative of SNP at Tan Cang	39	0.000	47	0.000	47	47	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
							Construction Joint Stock Company								
1.15	Tran Van Cuong						Capital Representative of SNP at Tan Cang - Cai Mep Joint Stock Company	9,300	0.000	11,625	0.000	11,625	11,625	0.000	0.000
1.16	Hoang Duc Thinh						Capital Representative of SNP at Tan Cang Freight Forwarding, Transportation and Stevedoring Joint Stock Company	60,000	0.001	75,000	0.001	75,000	75,000	0.001	0.001
1.17	Do Xuan Minh						Capital Representative of SNP at Tan Cang Inland Waterway Transport Joint Stock Company	100,000	0.001	125,000	0.001	125,000	125,000	0.001	0.001

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
1.18	Ngo Van Ngu						Capital Representative of SNP at Tan Cang Logistics Joint Stock Company	18,596	0.000	23,244	0.000	23,244	23,244	0.000	0.000
1.19	Tran Quang Thao						Capital Representative of SNP at Tan Cang Logistics Joint Stock Company and Tan Cang Sea Services Joint Stock Company	861,487	0.011	1,076,858	0.011	1,076,858	1,076,858	0.010	0.010
1.20	Nguyen Dinh Tu						Capital Representative of SNP at Tan Cang Hiep Phuoc Port Joint Stock Company	3,500	0.000	4,375	0.000	4,375	4,375	0.000	0.000
1.21	Bui Hai Duong						Capital Representative of SNP at Tan Cang - Tay Ninh Joint Stock Company	10,000	0.000	12,500	0.000	12,500	12,500	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0. As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
1.22	Nguyen Van Hoe						Capital Representative of SNP at Tan Cang Joint Stock Company - 189 Hai Phong	100,302	0.001	125,377	0.001	125,377	125,377	0.001	0.001
1.23	Nguyen Thi Thu Trang						Capital Representative of SNP at Tan Cang - STC Human Resources Development Company Limited	59,388	0.001	74,234	0.001	74,234	74,234	0.001	0.001
	Total of SNP and related persons							572,407,180	7.106	715,508,961	7.106	715,508,961	915,508,961	6.968	8.915
2	Vietnam Helicopters Corporation – LLC and Branches (VNH)	0100107966	19/12/2022	Hanoi Department of Planning and Investment	No. 172 Truong Chinh Street, Khuong Thuong Ward, Dong Da District, Hanoi	Kieu Dang Hung, ID no, issued by the General Department of Politics on 15/10/2022		679,074,898	8.430	848,843,621	8.430	848,843,621	1,022,931,793	8.266	9.962

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
2.1	Hai Au Investment and Trading Joint Stock Company	0310151457	First issued on 10 July 2010; amended for the 12th time on 09 January 2020	Ho Chi Minh City Department of Planning and Investment	39B-Truong Son Street - 4 Ward – Tan Binh District HCM	Pham Quoc Thang ID issued by the Department of Police for Administrative Management of Social Order on 09/08/2021	Subsidiary of VNH	2,768,020	0.034	3,460,025	0.034	3,460,025	3,460,025	0.034	0.034
2.2	Kieu Dang Hung					Mr. Kieu Dang Hung is Chairman and Chief Executive Officer		328,223	0.004	410,278	0.004	410,278	410,278	0.004	0.004
2.3	Nguyen Van Tuong					Deputy Chief Executive Officer; Capital Representative of VNH at Helicopter Technical Services Joint Stock Company		40,129	0.000	50,160	0.000	50,160	50,160	0.000	0.000
2.4	Dao Thi Tuyet Nhung						Supervisor	15,055	0.000	18,818	0.000	18,818	18,818	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
2.5	Vu Sy Dung						Chief Accountant	2	0.000	2	0.000	2	2	0.000	0.000
2.6	Nguyen Kim Lan						Wife of Mr Kieu Dang Hung - Chairman and Chief Executive Officer	488	0.000	609	0.000	609	609	0.000	0.000
2.7	Mai Thị Thanh Nga						Wife of Mr Luong Manh Quan - Deputy CEO	2,351	0.000	2,938	0.000	2,938	2,938	0.000	0.000
2.8	Dao Thi Tuyet Hoa						Younger sister of Mrs. Dao Thi Tuyet Nhung Controller	93	0.000	115	0.000	115	115	0.000	0.000
2.9	Nguyễn Thanh Ha						Younger brother-in-law of Ms. Dao Thi Tuyet	100	0.000	125	0.000	125	125	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
							Nhung - Controller								
2.10	Vu Xuan Nam						Representative of VNH's Capital Contribution at MB	100	0.000	125	0.000	125	125	0.000	0.000
	Total of VNH and related persons							682,229,459	8.470	852,786,816	8.470	852,786,816	1,026,874,988	8.305	10.000
3	Military Industry and Telecommunications Group (Viettel)	0100109106	20/09/2019	Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, ID issued by the Department of Police for Administrative Management of Social Order on 21/12/2021		1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
3.1	Viettel Trading and Import-Export State-owned Limited Liability Company	0104831030	15/12/2011	Hanoi Department of Planning and Investment	1 Giang Van Minh Ba Dinh Ha Noi	Pham Van Hung - ID on 08/12/2022 issued by the Department of Police for Administrative Management of Social Order	Subsidiary of Viettel	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.217	4.316
3.2	Do Minh Phuong						Deputy CEO	113,147	0.001	141,433	0.001	141,433	141,433	0.001	0.001
3.3	Tao Thi Thu						Older sister of Mr Tao Duc Thang-CEO	97	0.000	120	0.000	120	120	0.000	00.000
3.4	Tao Le Dan Chi						Daughter of Mr Tao Duc Thang-CEO	2,000	0.000	2,500	0.000	2,500	2,500	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
3.5	Nguyen Thu Phuong						Older sister of Mr Nguyen Dat - Deputy CEO	3,000	0.000	3,750	0.000	3,750	3,750	0.000	0.000
3.6	Nguyen Thi Hien						Mother in law of Mr. Cao Anh Son -PTGD	415,978	0.005	519,971	0.005	519,971	519,971	0.005	0.005
3.7	Vu Thi Thu Ha						Wife of Mr. Cao Anh Son - Deputy CEO	265,932	0.003	332,414	0.003	332,414	332,414	0.003	0.003
3.8	Cao Kim Oanh						Younger sister of Mr. Cao Anh Son - Deputy CEO	1,046	0.000	1,306	0.000	1,306	1,306	0.000	0.000
3.9	Vu Thi Minh Hang						Younger sister-in-law Mr. Cao Anh Son - Deputy CEO	32	0.000	39	0.000	39	39	0.000	0.000
3.10	Trinh Thuy Duong						Wife of Mr Nguyen Vu Ha - Deputy CEO	135	0.000	168	0.000	168	168	0.000	0.000
3.11	Pham Thi Quynh Hoa						Older sister-in-law of Ms.	2,000	0.000	2,500	0.000	2,500	2,500	0.000	0.000

No.	Shareholder names	ID Card No./Citizen No./Enterprise Card No./Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	Ownership Ratio		Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares		
								Ownership Ratio to Charter Capital (%)	Ownership Ratio to Charter Capital (%)						Minimum	Maximum	
3.12	Nguyen Thi Huong						Wife of Mr. Nguyen Xuan Truong - SB Member of	100	0.000	125	0.000	125	0.000	125	125	0.000	
3.13	Nguyen Thi Hai Ly						Representative of Vietel's Capital Contribution at MB	221,446	0.003	276,806	0.003	276,806	0.003	276,806	276,806	0.003	
3.14	Truong Thi Thu Ha						Capital Representative of Vietel at Vietel Consulting and Services Joint Stock Company	63,543	0.001	79,428	0.001	79,428	0.001	79,428	79,428	0.001	
3.15	Nguyen Viet Dung						Capital Representative of Vietel at Cam Pha Cement Joint Stock Company	135	0.000	168	0.000	168	0.000	168	168	0.000	
1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000								0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		Number of shares		Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	
								3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000		Ownership Ratio to Charter Capital (%)		Ownership Ratio to Charter Capital (%)	Minimum	Maximum			



No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
3.16	Nguyen Van Phuong						Capital Representative of Viettel at VTA Telecom	1,000	0.000	1,250	0.000	1,250	1,250	0.000	0.000
3.17	Pham Anh Duc						Capital Representative of Viettel at Viettel Peru S.A.C	66,316	0.001	82,894	0.001	82,894	82,894	0.001	0.001
	Tổng cộng Viettel và người liên quan							1,531,813,116	19.017	1,914,766,381	19.017	1,914,766,381	1,959,277,478	18.647	19.080
4	State Capital Investment Corporation – LLC (SCIC)	0101992921	05/05/2016	Hanoi Department of Planning and Investment	No. 117 Tran Duy Hung Street, Trung Hoa Ward, Cau Giay District, Hanoi	Nguyen Quoc Huy, ID issued the Department of Police for Residence Management and National Population		791,523,642	9.826	989,404,552	9.826	989,404,552	1,025,159,874	9.635	9.983

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
						n Database on 10/01/2017									
4.1	Nguyen Chi Thanh						Chairman of the Board Council	102,508	0.001	128,134	0.001	128,134	128,134	0.001	0.001
4.2	Nguyen Quoc Huy						Member of Board Council - CEO	5,000	0.000	6,250	0.000	6,250	6,250	0.000	0.000
4.3	Bui Duc Long						Member of Board Council	1,980	0.000	2,475	0.000	2,475	2,475	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
													Min	Max	
4.4	Vu Tri Thuc						Deputy CEO, Capital Representative of SCIC at Vietnam Dairy Products Joint Stock Company (Vinamilk)	1	0.000	1	0.000	1	1	0.000	0.000
4.5	Le Minh Trung						Supervisor	5,025	0.000	6,280	0.000	6,280	6,280	0.000	0.000
4.6	Binh Duong Construction and Public Service Joint Stock Company	3700149145	12/06/2018	Department of Planning and Investment of Binh Duong Province	91 Thich Quang Duc, Phu Hoa Ward, Thu Dau Mot City, Binh Duong Province, Vietnam	Nguyen Tan Dat ID issued by Police Department for Administrative Management of Social Order on 12/08/2021	SCIC holds more than 10% of the charter capital	2,000	0.000	2,500	0.000	2,500	2,500	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0. As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
4.7	Bao Minh Insurance Corporation	27GP/KDBH	First issued on 08 September 2004 (14th amendment dated 19 February 2024)	Ministry of Finance	No.26 Ton That Dam, Nguyen Thai Binh Ward, District 1, HCM City	Vũ Anh Tuấn ID issued the Department of Police for Residence Management and National Population Database on 16/09/2021	SCIC holds more than 10% of the charter capital	328,000	0.004	410,000	0.004	410,000	410,000	0.004	0.004
4.8	Vietsea Consultancy Joint Stock Company	0100102679	10.4.2016	Hanoi Department of Planning and Investment	No. 06, Nguyen Cong Hoan, Ngoc Khanh Ward, Ba Dinh Districts, Hanoi City, Vietnam	Nguyen Que Lam ID issued the Department of Police for Residence Management and National Population Database	SCIC holds more than 10% of the charter capital	265,000	0.003	331,250	0.003	331,250	331,250	0.003	0.003
4.9	Ngô Thị Bình						Wife of Mr Dinh Chi Kien - Member of Board Council	22,977	0.000	28,720	0.000	28,720	28,720	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
4.10	Bui Duc Kien						Older brother of Mr Bui Duc Long - Member of Board Council	18,408	0.000	23,009	0.000	23,009	23,009	0.000	0.000
4.11	Ly Phuong Hang						Older sister -in-law of Mr Bui Duc Long - Member of Board Council	21,000	0.000	26,250	0.000	26,250	26,250	0.000	0.000
4.12	Dinh Thi Ngoc Anh						Older sister of Mr Dinh Viet Tung - Deputy CEO	10,000	0.000	12,500	0.000	12,500	12,500	0.000	0.000
4.13	Vu Nguyen Hoang Nam						Son of Mr Vu Tri Thuc - Deputy CEO	1,500	0.000	1,875	0.000	1,875	1,875	0.000	0.000
4.14	Le Minh Kien						Younger brother of Mr Le Minh Trung - Supervisor	459,151	0.006	573,938	0.006	573,938	573,938	0.006	0.006
4.15	Nguyen Tan Dat (B)						Capital Representative of SCIC at Binh Duong Construction and Public	2,500	0.000	3,125	0.000	3,125	3,125	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0. As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
							Services Joint Stock Company								
4.16	Nguyen Anh Tuan						Capital Representative of SCIC at Vietnam National Reinsurance Corporation	10,160	0.000	12,700	0.000	12,700	12,700	0.000	0.000
4.17	Nguyen Que Lam						Capital Representative of SCIC at Vietsea Consultancy Joint Stock Company	4,800	0.000	6,000	0.000	6,000	6,000	0.000	0.000
4.18	Tong Van Toan						Capital Representative of SCIC at Vietnam National Construction Consultants Corporation - JSC	26,000	0.000	32,500	0.000	32,500	32,500	0.000	0.000
4.19	Tran Van Tuan (B)						Capital Representative of SCIC at Song Da Corporation - Joint	7	0.000	8	0.000	8	8	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
							Stock Company								
4.20	Dang Quoc Bao						Capital Representative of SCIC at Song Da Corporation - Joint Stock Company	7,810	0.000	9,762	0.000	9,762	9,762	0.000	0.000
4.21	Nguyen Thi Luong Thanh						Capital Representative of SCIC at Vietnam medical equipment corporation - joint stock company	30,031	0.000	37,538	0.000	37,538	37,538	0.000	0.000
4.22	Tran Thi Thu Tra						Capital Representative of SCIC at Can Tho agricultural products and foodstuff export joint stock company, Tay Ninh Construction Joint Stock Company	1	0.000	1	0.000	1	1	0.000	0.000

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								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
4.23	Phan Tuan Linh						Capital Representative of SCIC at Pha Lai Thermal power joint stock company	14	0.000	17	0.000	17	17	0.000	0.000
4.24	Nguyen Dac Dung						Capital Representative of SCIC at Vietnam – Oman investment joint stock company	25	0.000	30	0.000	30	30	0.000	0.000
4.25	Chu The Hoang						Capital Representative of SCIC at Hai Phong Thermal power joint stock company	1	0.000	1	0.000	1	1	0.000	0.000
4.26	Hong Le Van						Capital Representative of SCIC at Tra Bac Joint Stock Corporation	4,000	0.000	5,000	0.000	5,000	5,000	0.000	0.000
4.27	Tong Quang Vinh						Capital Representative of SCIC at Quang Ninh Thermal power joint	10,000	0.000	12,500	0.000	12,500	12,500	0.000	0.000

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								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
							stock company								
4.28	Vu Trung Thuc						Capital Representative of SCIC at Machines and Industrial Equipment Corporation	7,500	0.000	9,375	0.000	9,375	9,375	0.000	0.000
4.29	Phan The Thanh						Capital Representative of SCIC at Industrial Machinery and Instruments Holding joint stock company	26,700	0.000	33,375	0.000	33,375	33,375	0.000	0.000
	Tổng cộng SCIC và người liên quan							792,895,741	9.844	991,119,666	9.844	991,119,666	1,026,874,988	9.652	10.000

II. TABLE 2: LIST OF SHAREHOLDERS AND THEIR RELATED PERSONS HOLDING 15% OR MORE OF THE CURRENT CHARTER CAPITAL AND PROJECTED POST-CAPITAL INCREASE

Viettel shareholders and its related persons :

Viettel shareholders and its related persons :												
No.	Sharehold er names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Number of shares	
											Min	Max
1	Military Industry and Telecomm unications Group (Viettel)	0100109106	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, ID issued by the Department of Police for Administrative Management of Social Order on 21/12/2021	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756

The related person of Viettel

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
1.1	Viettel Trading and Import-Export One Member Limited Liability Company (VCM) (a subsidiary of Viettel)	0104831030 issued by Hanoi Department of Planning and Investment issued on 25/01/2006	1 Giang Van Minh, Ba Dinh, Hanoi	Phạm Văn Hùng- ID issued by the Department of Police for Administrative Management of Social Order on 08/12/2022	Viettel Trading and Import-Export One Member Limited Liability Company (VCM) (a subsidiary of Viettel)	0104831030 issued by Hanoi Department of Planning and Investment issued on 25/01/2006	Subsidiary	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.217	4.316

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
1.2	Do Minh Phuong		15/01/2023	Ministry of National Defence			Deputy CEO	113,147	0.001	141,433	0.001	141,433	141,433	0.001	0.001
1.3	Tao Thi Thu		22/05/2014	Police Department for Administrative Management of Social Order and Safety			Older sister of Mr. Tao Duc Thang (CEO)	97	0.000	120	0.000	120	120	0.000	0.000
1.4	Tao Le Dan Chi		04/05/2022	Police Department for Administrative Management of Social Order and Safety			Daughter of Mr. Tao Duc Thang (CEO)	2,000	0.000	2,500	0.000	2,500	2,500	0.000	0.000
1.5	Nguyen Thu Phuong		21/04/2021	Police Department for Administrative Management of Social Order and Safety			Older sister of Mr. Nguyen Dat (Deputy CEO)	3,000	0.000	3,750	0.000	3,750	3,750	0.000	0.000
1.6	Nguyen Thi Hien		19/08/2021	Police Department for Administrative Management of Social Order and Safety			Mother-in-law of Mr. Cao Anh Son (Deputy CEO)	415,978	0.005	519,971	0.005	519,971	519,971	0.005	0.005
1.7	Vu Thi Thu Ha		24/06/2021	Police Department for Administrative Management of			Wife of Mr. Cao Anh	265,932	0.003	332,414	0.003	332,414	332,414	0.003	0.003

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
				Social Order and Safety			Son (Deputy CEO)								
1.8	Cao Kim Oanh		10/05/2021	Police Department for Administrative Management of Social Order and Safety			Younger sister of Mr. Cao Anh Son (Deputy CEO)	1,046	0.000	1,306	0.000	1,306	1,306	0.000	0.000
1.9	Vu Thi Minh Hang		04/06/2023	Police Department for Administrative Management of Social Order and Safety			Sister-in-law of Mr. Cao Anh Son (Deputy CEO)	32	0.000	39	0.000	39	39	0.000	0.000
1.10	Trinh Thuy Duong		10/04/2021	Ministry of Public Security			Wife of Mr. Nguyen Vu Ha (Deputy CEO)	135	0.000	168	0.000	168	168	0.000	0.000
1.11	Pham Thi Quynh Hoa		22/11/2021	Police Department for Administrative Management of Social Order and Safety			Sister-in-law of Ms. Cao Thi Thu Huyen (Head of Supervisory Board)	2,000	0.000	2,500	0.000	2,500	2,500	0.000	0.000
1.12	Nguyen Thi Huong		06/04/2016	Police Department for Administrative Management of Social Order and Safety			Wife of Mr. Nguyen Xuan Truong (Member of Supervisory Board)	100	0.000	125	0.000	125	125	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
1.13	Nguyen Thi Hai Ly		01/11/2021	Police Department for Administrative Management of Social Order and Safety			Viettel's capital contribution representative at MB	221,446	0.003	276,806	0.003	276,806	276,806	0.003	0.003
1.14	Truong Thi Thu Ha		22/11/2021	Police Department for Administrative Management of Social Order and Safety			Viettel's capital contribution representative at Viettel Consultancy and Services Joint Stock Company	63,543	0.001	79,428	0.001	79,428	79,428	0.001	0.001
1.15	Nguyen Viet Dung		20/07/2021	Police Department for Administrative Management of Social Order and Safety			Viettel's capital contribution representative at Cam Pha Cement Joint Stock Company	135	0.000	168	0.000	168	168	0.000	0.000
1.16	Nguyen Van Phuong		29/04/2021	Police Department for Administrative Management of Social Order and Safety			Viettel's capital contribution representative at VTA Telecom Company	1,000	0.000	1,250	0.000	1,250	1,250	0.000	0.000

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
1.17	Pham Anh Duc		03/07/2024	Police Department for Administrative Management of Social Order and Safety			Viettel's capital representative at Viettel Peru S.A.C.	66,316	0.001	82,894	0.001	82,894	82,894	0.001	0.001
Total Viettel and its related person								1,531,813,116	19.017	1,914,766,381	19.017	1,914,766,381	1,959,277,478	18.647	19.080

1. Viettel Trading and Import-Export One Member Limited Liability Company (Viettel_Commerce) and related persons

1. Viettel Trading and Import-Export One Member Limited Liability Company (Viettel_Commerce) and related persons												
No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Number of shares	
										Min	Max	
	Viettel Trading and Import-Export One Member Limited Liability Company (Viettel_Commerce)	0104831030	1 Giang Van Minh, Ba Dinh, Hanoi	Phạm Văn Hùng- ID issued by the Department of Police for Administrative Management of Social Order on 08/12/2022	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.217	4.316

The related person of Viettel – Commerce

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
2.1	Military Industry and Telecommunications Group (Viettel)	0100109106	20/09/2019	Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, ID no, issued by the Department of Police for Administrative Management of Social Order on 21/12/2021	Parent company	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756
2.2	Do Minh Phuong		15/01/2023	Ministry of National Defence			Chairman of the Company	113,147	0.001	141,433	0.001	141,433	141,433	0.001	0.001
2.3	Pham Van Hung		02/10/2019	Police Department for Administrative Management of Social Order and Safety			Director of the Company	1,062,600	0.013	1,328,250	0.013	1,328,250	1,328,250	0.013	0.013
2.4	Luong The Quang		29/08/2019	Police Department for Administrative			Deputy Director of the Company	181,100	0.002	226,375	0.002	226,375	226,375	0.002	0.002

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
				ve Management of Social Order and Safety											
2.5	Dinh Thi Dung		24/04/2021	Police Department for Administrative Management of Social Order and Safety			Deputy Director of the Company	30,451	0.000	38,063	0.000	38,063	38,063	0.000	0.000
2.6	Pham Ngoc Nam		10/10/2016	Police Department for Administrative Management of Social Order and Safety			Supervisor	14	0.000	17	0.000	17	17	0.000	0.000
2.7	Pham Ngoc Chau Anh		21/12/2021	Police Department for Administrative Management of Social Order and Safety			Child of Mr. Pham Van Hung, Company Director	1,000,000	0.012	1,250,000	0.012	1,250,000	1,250,000	0.012	0.012
Total of Viettel- Commerce and its related person								1,533,044,521	19.032	1,916,305,647	19.032	1,916,305,647	1,961,411,785	18.662	19.101

1. Shareholder Do Minh Phuong and related persons

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
					Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum shares	Maximum shares	Ownership Ratio to Charter Capital (%)	
											Min	Max
3	Do Minh Phuong				113,147	0.001	141,433	0.001	141,433	141,433	0.001	0.001

The related person of Do Minh Phuong

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0.As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
3.1	Viettel Trading and Import-Export One Member Limited Liability Company (Viettel_Commerce)	0104831030	15/12/2011	Sở KH&ĐT TP,HN	1 Giang Van Minh, Ba Dinh, Hanoi	Phạm Văn Hùng- ID issued by the Department of Police for Administrative Management of Social Order on 08/12/2022	Manager of the parent company (Viettel)	346,407,743	4.301	433,009,678	4.301	433,009,678	443,217,788	4.217	4.316
3.2	Military Industry and Telecommunications Group (Viettel)	0100109106	20/09/2019	Hanoi Department of Planning and Investment	Lot D26, Cau Giay New Urban Area, Yen Hoa Ward, Cau Giay District, Hanoi	Tao Duc Thang, ID No. issued by the Department of Police for Administrative	Manager of Viettel	1,184,249,466	14.702	1,480,311,831	14.702	1,480,311,831	1,515,209,859	14.416	14.756

No.	Shareholder names	ID Card No./Citizen Identity Card No./Enterprise Registration No	Date of Issue	Place of Issue	Head Office Address / Contact Address (as provided by VSDC)	Legal Representative	Relationship to the Shareholder	0. As at 29/04/2026 - Charter capital: VND 80,549,999,090,000		1. Increase capital through share issuance for dividend payment and 2. Increase capital through right issuance for existing shareholders - Projected Charter capital: VND 100,687,498,850,000		3. Increase capital through private placement of maximum 200 million shares - Projected Charter capital: VND 102,687,498,850,000			
								Number of shares	Ownership Ratio to Charter Capital (%)	Number of shares	Ownership Ratio to Charter Capital (%)	Minimum Shares	Maximum Shares	Ownership Ratio to Charter Capital (%)	
														Min	Max
						Management of Social Order on 21/12/2021									
Total of Mr. Do Minh Phuong's share and his related person								1,530,770,356	19.004	1,913,462,942	19.004	1,913,462,942	1,958,569,080	18.634	19.073

III. As of April 29th, 2026, the total foreign shareholding stands at 22.9612% of the charter capital; following the planned capital increase, this figure is projected not to exceed 23.2351% of the post-increase charter capital.



RESOLUTION

THE BOARD OF DIRECTORS OF MILITARY COMMERCIAL JOINT STOCK BANK

Re: Implementing the capital increase plan through the rights issuance to purchase share to existing shareholders

Pursuant to the Law on Credit Institutions, Law on Enterprises, Law on Securities and guiding, amending, and supplementing documents;

Pursuant to the Resolution of the General Meeting of Shareholders (GMS) of MB No. 11/NQ-MB-ĐHĐCĐ dated April 18th, 2026 approving the charter capital increase plan ("GMS Resolution No. 11") and relevant Resolutions of the GMS;

Pursuant to the Resolution of the Board of Directors of MB (BOD) No. 24/NQ-MB-HĐQT dated May 15th, 2026 on implementing the charter capital increase plans of MB according to the 2026 GMS Resolution ("BOD Resolution No. 24");

Pursuant to the Approval from the State Bank of Vietnam on the No. 5545/NHNN-QLGS dated June 26th, 2026 regarding the charter capital increase of MB;

Pursuant to the Vote Minutes of MB's BOD on the No. 776/BB-HĐQT dated July 03rd, 2026;

RESOLUTION

1. The BOD hereby approves the roadmap for implementing the charter capital increase plans and the plan for rights issuance to purchase share to existing shareholders in the following order:

- Implementing the 02 plans: Issuing shares to pay dividends and Public offering of shares in the form of rights issuance to purchase share to existing shareholders, in which: The record date for shareholders to exercise the rights of the 02 plans is at the same time, in compliance with the law.

- Implementing the capital increase plan through private placement (according to the GSM's Resolution No. 11 and BOD's Resolution No. 24): submitting the private placement registration dossier to the State Securities Commission after completing the report on the issuance/offering results for the 02 plans of issuing shares to pay dividends and rights issuance to purchase share to existing shareholders.

The specific time of each plan shall be in accordance with the progress of documents/approvals of State Agencies, approvals of MB's authorities, and actual implementation with shareholders, investors, and related parties.

2. The BOD approves the specific implementation contents of the plan to issue rights issuance to purchase share to existing shareholders as follows:

2.1. Plan for handling fractional shares, shares for which existing shareholders are entitled to purchase rights but have not been fully distributed:

According to the GSM on the Resolution No. 11 and the BOD's Resolution on the No. 24. In which, the BOD's decision on specific contents to offer with other investors to buy fractional shares, the number of shares for which existing shareholders are entitled to the right to purchase but have not been fully distributed ensures compliance with the conditions prescribed by the Law on Enterprises 2020, the Law on Securities 2019, the Decree 155/2020/NĐ-CP and relevant legal regulations, including but not limited to the following conditions:

- Comply with the provisions of Clause 2, Article 195 of the Law on Enterprises 2020 (amended and supplemented): *"The Subsidiaries are not allowed to invest in purchasing shares or contributing capital to the parent company. The Subsidiaries of the same parent company are not allowed to concurrently contribute capital or purchase shares to cross-own each other"*.

- Ensure offering conditions specified in Article 42 of Decree No. 155/2020/NĐ-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities (amended and supplemented).

2.2. Specific plan to ensure that the public offering of shares complies with regulations on the maximum ownership ratio of foreign investors at MB (currently 23.2351% of MB's charter capital)¹:

- During the process of shareholders exercising the right to purchase shares and distributing fractional shares, shares for which existing shareholders are entitled to purchase rights but have not been fully distributed (if any), MB closely and regularly coordinates with VSDC to monitor, update, and control the ownership ratio of foreign investors of MB in compliance with legal regulations².

- The transfer of share purchase rights, execution of purchase rights, and distribution of fractional shares, shares for which existing shareholders are entitled to purchase rights but have not been fully distributed (if any) to foreign investors shall only be implemented within the maximum foreign ownership ratio of MB. MB carries out detailed disclosure/notification to shareholders and investors on compliance requirements for unified implementation. For transactions received and confirmed by MB in accordance with the law, MB only confirms the transaction after coordinating with VSDC to check and cross-reference the maximum foreign ownership ratio of MB; the transaction confirmation is carried out within the remaining foreign ownership ratio of MB according to the order of transaction processing and ensuring not to exceed the maximum foreign ownership ratio at any time as prescribed by law.

2.3. Detailed plan for using capital obtained from the offering:

The total expected maximum proceeds from the public offering of shares in the form of issuing share purchase rights to existing shareholders of 8,054,999,900,000 VND will be used to supplement operating and business capital for MB on the principles of safety, efficiency, and bringing benefits to shareholders, in accordance with GSM on Resolution No. 11, specifically as follows:

¹ According to Document No. 3302/UBCK-PTTT dated July 02nd, 2021 of the SSC on the maximum foreign ownership ratio at MB: 23.2351%.

² Clause 1, Clause 2, Article 51 of the Law on Securities, Clause 5, Article 139 of Decree No. 155/2020/NĐ-CP dated December 31st, 2020, the Document No. 3302/UBCK-PTTT dated July 02nd, 2021 of the State Securities Commission and relevant legal regulations on foreign ownership ratio.

No.	Plan for Use of Proceeds	Expected Investment Amount (VND)	Expected Timeline
1	Lending to supplement working capital for production and business	3,170,000,000,000	After completing the capital increase plan, expected in Q4/2026, consistent with actual implementation
2	Lending for project financing, lending for fixed asset investment	4,180,000,000,000	
3	Lending to individuals for consumption, mortgages	704,999,900,000	
Total		8,054,999,900,000	

In case the proceeds from the public offering in the form of issuing shares to existing shareholders are not enough to be used for all the above purposes, the priority order for using for the purposes in descending priority order is as follows:

- The 1st Priority: Lending to supplement working capital for production and business;
- The 2nd Priority: Lending for project financing, lending for fixed asset investment;
- The 3rd Priority: Lending to individuals for consumption, mortgages.

In case the share distribution period ends according to regulations, MB has not offered all registered shares and the proceeds from the offering are not enough as expected, the BOD decides to implement one or a number of measures: requesting competent state authorities to extend the offering period in accordance with the law; and/or using other capital sources to implement the capital plan, in compliance with the law and MB's regulations.

2.4. Other contents related to the implementation of the plan on public offering of shares in the form of issuing share purchase rights to existing shareholders and other charter capital increase plans of MB according to the 2026 GMS Resolution (including delegation and authorization contents, organization of implementation): implement according to the GSM's Resolution on No. 11 and the BOD's Resolution No. 24 and relevant documents of MB's authorities.

3. The BOD assigns and authorizes the Chairman of the BOD to decide on specific implementation contents, sign dossiers, documents, and reports, and perform procedures and tasks with the competent authorities and related parties to carry out registration, report on offering results, and implement the completion of the plan on issuing share purchase rights to existing shareholders, in accordance with the law, Resolutions of the GSM, the BOD, the documents and guidelines of competent authorities, actual implementation, and appropriate market conditions..

4. The BOD assigns the Chief Executive Officer to direct departments to coordinate implementation, in compliance with the law, documents and guidelines of competent authorities, Resolutions of the GSM, approvals of the BOD/Chairman of the BOD, and MB's regulations.

5. This Resolution takes effect from the date of signing.

Recipients:

- BOD, SB;
- BOM;
- Finance Department;
- Archived in BOD's office.

**ON BEHALF OF THE BOD
CHAIRMAN OF THE BOD**

(Signed & Sealed)

Luu Trung Thai





THE SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

No.: 31/NQ-MB-HĐQT

Hanoi, July 03rd, 2026

RESOLUTION

BOARD OF DIRECTORS OF MILITARY COMMERCIAL JOINT STOCK BANK

Regarding: Approving the documents for registration of public offering of additional shares

Pursuant to the Law on Credit Institutions; Law on Enterprises; Law on Securities and relevant legal documents;

Pursuant to the Charter of Military Commercial Joint Stock Bank (MB);

Pursuant to the Resolution of the General Meeting of Shareholders (GMS) of MB No. 11/NQ-MB-ĐHĐCĐ dated April 18, 2026 approving the charter capital increase plan ("GMS Resolution No. 11") and relevant Resolutions of the GMS;

Pursuant to the Resolution of the Board of Directors of MB (BOD) No. 24/NQ-MB-HĐQT dated May 15, 2026 on implementing the charter capital increase plans of MB according to the 2026 GMS Resolution ("BOD Resolution No. 24");

Pursuant to MB BOD's Vote Counting Minutes No. 776/BB-HĐQT dated July 03, 2026;

RESOLVES:

1. The BOD approves the documents for registration of public offering of additional shares in the form of issuing share purchase rights to existing shareholders to increase MB's charter capital, including the applications and documents attached to this Resolution.

2. The BOD assigns and authorizes the Chairman of the Board of Directors to update and complete the offering registration documents (including information in the Prospectus according to the information disclosed by MB as prescribed), sign applications, documents, and reports, and perform procedures and tasks with competent authorities and related parties to register the offering and complete the plan of issuing share purchase rights to existing shareholders, in accordance with the law, Resolutions of the GMS, the BOD, documents and guidelines of competent authorities, actual implementation, and appropriate market conditions.

3. The BOD assigns the Chief Executive Officer to direct departments to coordinate implementation, in compliance with the law, documents and guidelines of competent authorities, Resolutions of the GMS, approvals of the BOD/Chairman of the BOD, and MB's regulations.

4. This Resolution takes effect from the date of signing..

Recipients:

- BOD, Supervisory Board;
- Chief Executive Officer;
- Finance and Accounting Division;
- Filed at the BOD Office.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS**

(Signed & Sealed)

Luu Trung Thai



**DOCUMENTS FOR REGISTRATION OF PUBLIC OFFERING OF
ADDITIONAL SHARES**

(Attached to Resolution No. 31/NQ-MB-HĐQT dated July 03, 2026)

1. Written approval from the State Bank of Vietnam (SBV) No. 5545/NHNN-QLGS dated June 26, 2026 regarding the charter capital increase of MB;
2. Registration certificate for the public offering of additional shares No. 781/BC-MB-HĐQT dated July 03, 2026;
3. Establishment and operation license of MB No. 03/GP-NHNN dated January 16, 2026; Decision of the SBV No. 53/QĐ-QLGS4 dated June 25, 2026 regarding the supplementation of operation contents into MB's Establishment and operation license;
4. Resolution of the GMS of MB No. 11/NQ-MB-ĐHĐCĐ dated April 18, 2026 approving the charter capital increase plan; Minutes of the GMS meeting No. 540/BB-MB-ĐHĐCĐ dated April 18, 2026; Submission to the GMS by the BOD No. 432/TTr-MB-HĐQT dated March 28, 2026 regarding the approval of the charter capital increase plan;
5. Resolution of the BOD of MB No. 24/NQ-MB-HĐQT dated May 15, 2026 on implementing the charter capital increase plans of MB according to the 2026 GMS Resolution; Resolution of the BOD of MB No. 30/NQ-MB-HĐQT dated July 03, 2026 on implementing the capital increase plan through the issuance of share purchase rights to existing shareholders;
6. Prospectus for the public offering of additional shares;
7. Charter of MB;
8. Audited separate and consolidated financial statements of MB for the years 2024 and 2025, and the separate and consolidated financial statements for the latest quarter of MB in 2026;
9. Confirmation document No. 22445/BIDV-ĐCTC dated June 19, 2026 of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) confirming the information of the blocked account serving the purpose of capital increase of Military Commercial Joint Stock Bank;
10. Document of the BOD No. 780/MB-HĐQT dated July 03, 2026 committing to implement the supplementary listing of the additional shares offered to the public;
11. Document of MB No. 778/MB-HĐQT dated July 03, 2026 committing to meet the provisions in point e, clause 1, Article 15 of the Law on Securities: The issuer is not undergoing criminal prosecution or has not been convicted of one of the crimes infringing upon the economic management order for which the criminal record has not been expunged;
12. Document of MB No. 779/MB-HĐQT dated July 03, 2026 committing to the use of capital from the most recent public offering of securities;
13. Contract for provision of advisory services for issuing shares to increase charter capital No. 06A/2026/MBS/IBHN-HĐTV dated June 19, 2026 signed between Military Commercial Joint Stock Bank and MB Securities Joint Stock Company;
14. Official Letter No. 3302/UBCK-PTTT dated July 02, 2021 of the State Securities Commission regarding the notification dossier of maximum foreign ownership ratio of MB.

**JOINT STOCK COMMERCIAL BANK FOR
INVESTMENT AND DEVELOPMENT OF
VIETNAM**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, June 19th, 2026

No.: 22445/BIDV-ĐCTC

Re: Confirmation of Escrow Account Information
for Capital Increase Purposes of Military
Commercial Joint Stock Bank

To: Military Commercial Joint Stock Bank (MB)

The Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV") hereby confirms the following information:

1. Customer and Account Information

- Account Holder: Military Commercial Joint Stock Bank (MB)
- Head Office Address: No. 18 Le Van Luong Street, Yen Hoa Ward, Hanoi, Vietnam
- Establishment and Operation License: No. 03/GP-NHNN issued by the State Bank of Vietnam on January 16th, 2026
- Account Number: 1247956018
- Currency: VND
- Maintained at: Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)
- Purpose: Escrow account designated for receiving proceeds from MB's public offering of shares through a rights issue to existing shareholders pursuant to Resolution No. 11/NQ-MB-ĐHĐCĐ dated April 18th, 2026 of the General Meeting of Shareholders.

2. Confirmation of Account Blockage and Release Conditions

BIDV hereby confirms that, as of June 19th, 2026, the above-mentioned account has been blocked and shall only be released upon simultaneous receipt of the following documents:

- (1) A duly certified copy of the document issued by the State Securities Commission of Vietnam confirming receipt of the report on the results of the public share offering conducted by MB;
- (2) A written instruction from Military Commercial Joint Stock Bank requesting the release of the blocked account.

This Confirmation Letter is made in nine (09) originals, of which MB retains eight (08) originals and BIDV retains one (01) original

Recipients:

- As above;
- Archive at: Financial
Institutions Division,
Archives..

**P.P. THE CHIEF EXECUTIVE OFFICER
DIRECTOR OF FINANCIAL INSTITUTIONS DIVISION**

(Signed and sealed)

Pham Vu Thien Nga