MB

SOCIALIST REPUBLIC OF VIETNAM
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No.16773/MB-HS

Hanoi, 5 Nov, 2026

NOTICE OF EARLY REDEMPTION

Re: Early redemption of Military Commercial Joint Stock Bank Bonds at the request of the Issuer (Code: MBBL2431024)

To: Bondholders of MBBL2431024

Pursuant to the Offering Circular for the private offering of bonds issued by Military Commercial Joint Stock Bank (MBBL2431024) dated 18 December 2024, Military Commercial Joint Stock Bank hereby respectfully announces its plan for the early redemption of bonds, as detailed below:

- Issuer	:	Military Commercial Joint Stock Bank
- Bond name	:	Military Commercial Joint Stock Bank Bonds (MBBL2431024)
- Securities code	:	MBB12427
- Issue date	:	20/12/2024
- Maturity date	:	20/12/2031
- Early Redemption Date at the Issuer's Request	:	20/12/2026
- Actual Redemption Payment Date	:	21/12/2026
- Total number of bonds to be redeemed	:	1.000 bonds (One thousand bonds)
- Total Redemption Value (at par value)	:	VND 100.000.000.000 (One hundred billion Vietnamese dong)
- Redemption Price per Bond	:	Equal to the sum of the Bond's Par Value and the interest accrued but unpaid on such Bond up to (but excluding) the Early Redemption Date at the Issuer's Request
- Expected Record Date	:	30/11/2026
- Redemption Method	:	Direct redemption from bondholders
- Reason and Purpose	:	Early redemption of corporate bonds issued by Military Commercial Joint Stock Bank

- Place of Payment	:	**For deposited securities:** Bondholders shall receive redemption proceeds at the depository members where their custody accounts are maintained.. **For non-deposited securities:** Bondholders shall receive redemption proceeds in the bank account registered with Military Commercial Joint Stock Bank as at 21 December 2026.

Military Commercial Joint Stock Bank hereby gives this notice with due respect.

Recipients:
- As stated above;
- Filed: Administration, Treasury; L03

ON BEHALF OF THE GENERAL DIRECTOR
DEPUTY GENERAL DIRECTOR

(Signed and Sealed)

Nguyen Minh Chau