SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 14th June 2018

No.: 658/TB-MB-HĐQT

ANNOUNCEMENT

Regarding share issuance for 2nd payment of 2017 dividend and share issuance to increase charter capital from shareholders' equity sources

Dear Shareholders

Board of Directors of Military Bank (MB) would like to express our sincere gratitude to our shareholders for your lasting cooperation and trust.

Under the Resolution of General Meeting of Shareholders on share issuance for 2nd payment of 2017 dividend and share issuance to increase charter capital from shareholders' equity sources, and the approval from State authorities, MB Board of Directors would like to announce the charter capital increase in 2018, as follows:

1. Exercise Ratio:

- The exercise ratio for share issuance for 2nd payment of 2017 dividend is: 5%/share (The shareholder who owns 100 shares will receive 05 new shares)
- The exercise ratio for share issuance to increase charter capital from shareholders' equity sources is: 14%/share (The shareholder who owns 100 shares will receive 14 new shares)
- Principles to round down and deal with fractional shares for each phase as follows

+ Phase 1: 2nd payment of 2017 dividend in shares

+ Phase 2: increase charter capital from shareholders' equity sources

The number of shares issued to each shareholder in accordance with exercise ratio for each above mentioned phase will be rounded down, the fractional shares will not be rounded up to 01 share. The fractional shares (if any) will be transferred to MB's Trade Union under current laws and regulations

For example: Shareholder A whose name is on the shareholder list at the record date owns 1,234 shares

+ With the exercise ratio of 100:5, number of shares issued for 2nd payment of 2017 dividend to Shareholder A is (1,234 x 5):100 = 61.7 shares. In accordance with rounding principles, shareholder will only receive 61 shares.

+ With the exercise ratio of 100:14, number of shares issued from shareholders' equity sources to Shareholder A is (1,234 x 14):100 = 172.76 shares. In accordance with rounding principles, shareholder will only receive 172 shares.

Thus, Shareholder A who owns 1,234 shares will receive in total 233 new shares.

2. Record date for dividend payment and share issuance to increase charter capital from shareholders' equity sources: **09/07/2018**

3. Place of payment:

3.1. Shareholders whose MBB shares have been deposited at securities companies; they will receive dividend shares and shares issued from shareholders' equity sources at securities companies where they open their depository accounts (in accordance with the securities companies' guidelines).

3.2. Shareholders whose MBB shares have not been deposited:

- The Shareholder Support Department – BOD Office, at 15th Floor, No.21 Cat Linh, Dong Da, Ha Noi, will automatically add new shares for 2nd payment of 2017 dividend and shares issued from shareholders' equity sources for shareholders whose shares have not been deposited in accordance with the final shareholder list issued by Vietnam Securities Depository as of 09/07/2018.

- If shareholders want to receive a new Share Certificate, kindly contact: MB Securities Joint Stock Company – 3rd Floor, No.3 Lieu Giai, Ba Dinh, Hanoi. (This is the authorized company to support MB's shareholders). In order to receive Share Certificate, Shareholders need present one of the identification certificates which have been registered with MB (such as ID card).

4. Personal income tax obligation: When transferring the shares arising from dividend rights, share issued from shareholders' equity sources, Shareholders are responsible for declaration and payment of personal income tax to Tax Authority as stipulated in Personal Income Tax Law and other regulations.

Shareholders can visit MB website at www.mbbank.com.vn – Investors Relation for updated information about MB or contact BOD Office for further enquiries:

General Department	**Regarding shareholder's policy and rights:** Telephone: 024.62777222 - Ext: 3016, 3009 (Ms. Nguyễn Thị Phương Hiền, Mr. Nguyễn Hoàng Hải)
Shareholder Support Department	**Regarding dividend calculation method:** Telephone: 024.3762.3326 - Ext: 102 (Ms. Bùi Ngọc Lan; Ms. Nguyễn Thị Nga)

Best regards!

Recipients:
- As above;
- BOD, SB (for reporting purpose);
- CEO;
- Archive at BOD Office

ON BE HALF OF BOARD OF DIRECTORS
ON BEHALF OF CHAIRMAN
VICE CHAIRMAN

(signed and sealed)

Lê Công