MB	**SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
No.: 09/NQ - MB - ĐHĐCĐ	*Hanoi, 25th April 2022*

RESOLUTION

OF THE GENERAL MEETING OF SHAREHOLDERS OF MILITARY COMMERCIAL JOINT STOCK BANK

Regarding approval on the use of shareholder's equity in 2022

Pursuant to the Law on Enterprises 2020; the Law on Credit Institutions 2010, the Laws on amending and supplementing a number of Articles of the Law on Credit Institutions 2017; the Law on Securities 2019 and its guidance;

Pursuant to the applicable Charter of Military Commercial Joint Stock Bank;

Pursuant to the Proposal No. 196/TTr-MB-HĐQT of the Board of Directors dated 4th April 2022 on the use of the 2021 shareholder's equity ;

Pursuant to the minutes of the General Meeting of Shareholders No. 233/BB-MB-ĐHĐCĐ dated 25th April 2021;

RESOLVED:

1.Approval on the use of 2022 shareholder's equity, concretely:

Unit: VND bill.

No.	Details of obtained equity utilization	Actual equity utilization as of 31/12/2021	Expected equity utilization as of 31/12/2022	Changes in owner's equity for the year
1	Capacity-building asset investment (*)	4,444	10,255	5,811
2	Other business investment	52,875	61,787	8,912
Total		**53,319**	**72,042**	**14,723**

(*) Additional capacity-building asset investment in 2022 includes

- *Investment into IT system upgrades;*
- *Investment into MB's headquarters in Ho Chi Minh City with total investment of less than 20% of charter capital in accordance with the business strategy in the period of 2022-2026.*

Investment objectives: Improve MB's image and brand in Ho Chi Minh City, facilitate the business development towards MB's strategic orientation in the period of 2022-2026.

Selected investment location: Land lots located at the central districts of Ho Chi Minh Cityor areas where Bank head offices are based and characterized by favorable traffic conditions and easy MB brand awareness.

Standards: Invested premises must be qualified with the A-grade building standard, supported by cutting-edge equipment, minimum number of 20 storeys and easy MB brand awareness.

- *Other property investment items to serve for MB business.*

2. Implementation

The GMS's authorization and assignment to the BOD of amendment, supplement and finalization of certain contents and decision of the amendment to the Equity Plan on the effective basis to successfully protect the rights and benefits of MB and shareholders in accordance with the laws. During the performance of the above missions, the BOD is entitled to: (i) approve the contents within the authorization and duty assignment; (ii) ratify the application of MB's equity for investment, capital contribution, share acquisition, establishment and acquisition of MB subsidiaries and affiliates in accordance with the GMS's approval and provisions of the laws; (iii) Decide the assignment of MB's contributed capital and shares in the subsidiaries, resulting in the fact that such entities are no longer subsidiaries of MB (if any) in accordance with the legal regulations and/or MB's development orientation and strategy for the benefits of shareholders; (iv) Implement and/or direct, assign and conduct duty assignment to MB's individuals and Units: fulfill the necessary tasks in accordance with the laws; complete, finalize and sign the relevant documents, papers and materials; work closely with the competent authorities and stakeholders; perform any other necessary tasks and procedures to launch the assigned/authorized tasks in accordance with the provisions of the laws.

Recipients:

- GMS;
- BOD, SB;
- BOM;
- Archives in BOD office;

THE CHAIRMAN OF THE MEETING
THE CHAIRMAN OF THE BOARD

(Signed & Sealed)

Le Huu Duc