MB	**SOCIALIST REPUBLIC OF VIETNAM**
	Independence - Freedom - Happiness
No.: 09 /NQ - MB - ĐHĐCĐ	*Hanoi, 27th April 2021*

RESOLUTION

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

Regarding approval on the 2020 Audited Financial Statements
and the 2020 Profit Distribution Plan

Pursuant to the Law on Enterprises 2014; 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 Directive No. 01/CT-NHNN of the State Bank of Vietnam dated 7th January 2021 on organization to implement the key tasks of the Banking Sector in 2021;

Pursuant to the Charter of Military Commercial Joint Stock Bank;

Pursuant to the Proposal No. 224/TTr-MB-HĐQT of the Board of Directors dated 5th April 2021 on adoption of the 2020 Audited Financial Statements and the 2020 Profit Distribution Plan;

Pursuant to the minutes of the General Meeting of Shareholders No. 288/BB-MB-ĐHĐCĐ dated 27th April 2021;

RESOLVED:

I. Approval on the 2020 Financial Statements audited by Ernst & Young (EY) Viet Nam Limited

Including: The 2020 Separated Financial Statements and the 2020 Consolidated Financial Statements audited by Ernst & Young (EY) Viet Nam Limited, published on MB's website and other communication media as prescribed by the laws and enclosed Proposal No. 224/TTr-MB-HĐQT of MB's Board of Directors dated 5th April 2021

II. The profit distribution plan (according to the audited financial disclosures) and distribution/utilization of retained earnings for the purposes of business investment capital in accordance with the laws as follows:

Unit: VND bill.

No.	Profit distribution plan	Amount
1	**MB's separate profit before tax in 2020**	**9,698.40**
2	**MB's separate profit after tax in 2020**	**7,840.35**
3	**Provisions to compulsory reserve**	**1,176.05**
3,1	Reserve fund for charter capital (5% of profit after tax and fund provisions,	392.02

No.	Profit distribution plan	Amount
	not exceeding the charter capital)	
3,2	Financial reserve fund (10% of profit after tax)	784.03
4	**Others (10.5% of profit after tax)**	**823.24**
4,1	Fund for Social Affairs and Charity (3.5% of profit after tax)	274.41
4,2	Bonus and welfare fund (7% of profit after tax)	548.82
5	**MB's retained profit after tax upon fund extraction in 2020**	**5,841.06**
6	**Total cumulative retained profit after tax (before dividend distribution)**	**10,103.46**
6,1	In which, the cumulative retained profit from previous years	4,262.40
7	**Dividend distribution to shareholders:** It is expected to pay 35% of stock divident for total outstanding ordinary shares as prescribed.	**9,795.65**
8	**Cumulative retained profit after tax**	**307.81**

The Board of Directors is authorized and assigned to conduct profit distribution and decide how to utilize the retained earnings after tax and other owner's equities in accordance with good harmony between the benefits of MB and shareholders and in accordance with the provisions of the laws.

During the aforesaid tasks are performed, the Board of Directors shall have right to: (i) Approve the contents within their authorization/appointment; (ii) Implement and/or direct, assign and appoint the tasks to MB's individuals and Units: to 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