No. 221/TTr-MB-HDQT

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Hanoi, April 5th, 2021

PROPOSAL OF THE BOARD OF DIRECTORS OF MILITARY COMMERCIAL JOINT STOCK BANK

Regarding the amendment and supplement of MB's Charter in 2021

To: The General Meeting of Shareholders of Military Commercial Joint Stock Bank

Pursuant to the applicable Law on Credit Institutions ("**Law on Credit Institutions**"); Enterprise Law 2020 (**"Enterprise Law 2020"**); Securities Law 2019 (**"Securities Law 2019"**); Decree 155/2020/ND-CP specifying the implementation of the Securities Law (**"Decree 155"**); and other relevant legal documents;

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

Pursuant to MB's actual management and operation.

The Board of Directors (BOD) hereby submits this proposal to the General Meeting of Shareholders (GMS) for its review and approval on the amendment and supplement of the Charter of Military Commercial Joint Stock Bank ("MB") in 2021 as follows:

1. Purpose of the amendment and supplement:

The purpose of the amendment and supplement of the Charter is to ensure the compliance with new regulations of the Enterprises Law 2020, the Securities Law 2019, the Decree 155 (effective from 01 January 2021) and other relevant regulations in order to facilitate MB's operations and to meet the actual requirements in MB's organization, management and administration.

2. Contents of the amendment and supplement:

The amendment and supplement of the Charter apply to: Shares, stocks; Shareholder register; The maximum ownership rate of foreign investors; Procedures of organization of the GMS and collection of shareholders' written opinions; Participation and voting formats at the GMS' meetings; BOD's missions and authorities; MB's seal and other contents according to the Enterprises Law 2020, Securities Law 2019 and guiding documents.

Details of the amendment and supplement of Articles/Clauses/Sections of the Charter are specified in the attached Appendix herewith to ensure the benefits of the shareholders according to the law and MB's actual organization and operations.

3. The BOD hereby submits this proposal to the GMS:

3.1. For its approval on the amendment and supplement of the Charter specified in the attached Appendix herewith and the draft Charter.

3.2. For its authorization and assignment to the BOD of decision and finalization of Charter's amendment and supplement according to the law and guidance of the State authorities (if any), as well as notification to the State authorities and announcement of this information in accordance with law.

The BOD hereinabove submits the proposal./.

Recipients:

- GMS;

ON BEHALF OF THE BOARD OF DIRECTORS

- BOD, BOS, GD;
- Archived in BOD’s office.

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed & Sealed)

Le Huu Duc