No: 934/TB-MB-HĐQT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 13 September 2017

ANNOUNCEMENT

Regarding the second stock dividend payment for 2016

To: 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 the second stock dividend payment for 2016 and the approval from State authorities, MB Board of Directors would like to announce the second payment for 2016 dividend, as follows:

1. Exercise Ratio:

- The exercise ratio for stock dividend payment is: 5%/share (The shareholder who owns 100 shares will receive 05 new shares)

- Plan to round down and deal with fractional shares: The number of shares issued to each shareholder for stock dividend payment 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 Labour Union under current laws and regulations.

- *For example, if Shareholder A whose name is on the shareholder list at the record date owns 1,234 shares, he will receive (1,234 x 5) : 100 = 61.7 shares under the exercise ratio of 100:5. Under the plan to deal with fractional shares, he will only receive 61 new shares.*

2. Record date: **02/10/2017**

3. Place of payment:

3.1. Shareholders whose MBB shares have been deposited at securities companies; they will receive stock dividend shares 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 stock dividend shares for shareholders whose shares have not been deposited in accordance with the final shareholder list issued by Vietnam Securities Depository as of 02/10/2017.
- If shareholders want to receive a new Share Certificate, kindly contact: MB Securities Joinstock 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, 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: 3002 (Ms. Trần Thị Nam Hương; Ms. Bùi Ngọc Lan; Ms. Nguyễn Thị Nga)

Best regards,

Recipients:
- As above;
- BOD, Supervisory Board (for reporting purpose);
- CEO;
- BOD Office

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

(signed)

Lê Công