VIETNAM MARITIME
COMMERCIAL JOINT STOCK BANK

No.: 122/2026/TB-HĐQT

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, September 28, 2026

NOTICE

Re: Organization of Solicitation of Shareholders' Opinions on Matters Falling within the Authority of the General Meeting of Shareholders

Dear Shareholders,

The Board of Directors ("BOD") of Vietnam Maritime Commercial Joint Stock Bank ("MSB" or the "Bank") respectfully announces and invites Shareholders to participate in the solicitation of shareholders' written opinions by electronic means, with the following details:

1. Time: From 4:00 PM on September 28, 2026 to 4:00 PM on October 8, 2026 (Vietnam time).
2. Venue for conducting the opinion solicitation and vote counting: ROX Tower, No. 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi.
3. Method of collecting Opinion Poll Forms: Through electronic voting at the website https://msb.bvote.vn.
4. Eligible participants: All shareholders holding MSB shares as recorded in the list of shareholders on the Record Date (September 24, 2026) provided by the Vietnam Securities Depository and Clearing Corporation ("VSDC") are entitled to participate in the solicitation of shareholders' written opinions by electronic means.
5. Matters subject to opinion solicitation:

5.1. *Approval of the plan to establish a 100%-owned single-member limited liability commercial bank of MSB at the Vietnam International Financial Center (VIFC) in accordance with Proposal No. 123/2026/TT-HĐQT dated 28 September 2026.*

5.2. *Approval of MSB's capital contribution and share acquisition for the purpose of acquiring a subsidiary operating in the securities sector, in accordance with Proposal No. 124/2026/TT-HĐQT dated 28 September 2026.*

5.3. *Approval of MSB's capital contribution and share acquisition to establish or acquire a subsidiary operating in the life insurance sector in Vietnam in accordance with Proposal No. 125/2026/TT-HĐQT dated 28 September 2026.*

5.4. *Approval of MSB's capital contribution to establish a subsidiary operating in the non-life insurance sector in Vietnam, in accordance with Proposal No. 126/2026/TT-HĐQT dated 28 September 2026.*

5.5. *Approval of the plan for the second charter capital increase in 2026 in accordance with Proposal No.127/2026/TT-HĐQT dated 28 September 2026.*

5.6. *Approval of amendments and supplements to MSB's Charter, Corporate Governance Regulations, Regulations on the Organization and Operation of the Board of*

Directors, and Regulations on the Organization and Operation of the Board of Supervisors in accordance with Proposal No. 128/2026/TT-HĐQT dated 28 September 2026.

6. Documents for the solicitation of shareholders' written opinions: The documents for the solicitation of shareholders' written opinions in Vietnamese and their English translations (including the Proposals, Power of Attorney form, etc.) will be published on MSB's website (www.msb.com.vn), under the "Investors" section, no later than September 28, 2026.
7. Voting instructions:
   Shareholders are kindly requested to access https://msb.bvote.vn to log in and cast their votes. In accordance with information security requirements, Shareholders will be required to provide their Registration Number (being the Citizen Identification Card ("CCCD") number/Personal Identification Number/Enterprise Registration Certificate number/Establishment and Operation License number for domestic shareholders; or securities trading code for foreign shareholders). Upon entering the required information, the system will send a one-time password ("OTP") to the mobile phone number or email address registered by the Shareholder with VSDC.
   Upon successful login, Shareholders shall cast their votes by selecting "For", "Against", or "Abstain" for each matter set out in the Proposals. Upon completion of voting, Shareholders may download their voting result form through the system.
8. Instructions for authorization:
   To authorize a representative, Shareholders shall submit the authorization documents (including the Power of Attorney and a copy of the Citizen Identification Card/Passport of the authorized person) to MSB. For institutional shareholders, the Power of Attorney must be signed by the Representative of the Capital Contribution at MSB or the legal representative of such organization.
   Shareholders are kindly requested to send the original authorization documents to MSB's head office by 4:00 PM on October 07, 2026 at the following address:
   Legal Advisory & Banking Governance Department, Vietnam Maritime Commercial Joint Stock Bank (MSB), 30th Floor, ROX Tower, No. 54A Nguyen Chi Thanh Street, Lang Ward, Hanoi.
   To enable MSB to receive the information and provide effective assistance, Shareholders are kindly requested to send a scanned copy (or photo) of the signed document to the following email address: vpmsb@msb.com.vn.
   Note: The scanned copy does not constitute a substitute for the original document. Voting shall only be considered validly recorded upon MSB's receipt of the original document within the prescribed deadline.

The Notice on the organization of the solicitation of shareholders' written opinions will be sent to Shareholders from September 28, 2026 via email and SMS to the telephone numbers registered by Shareholders, based on the information contained in

the shareholder list as at the Record Date provided by VSDC, and/or to the addresses registered by Shareholders with VSDC.

Sincerely,

ON BEHALF OF THE BOD
CHAIRMAN

(Signed and sealed)

TRAN ANH TUAN

Recipients:
- *As stated above;*
- *Filed: Office.*