Vietnam Maritime Commercial Joint Stock Bank
Head Office: Address: 54A Nguyen Chi Thanh St., Lang Ward, Hanoi, Vietnam
Tel.: (024) 37718989/Fax: (024) 37718899/Website: www.msb.com.vn
Enterprise Registration Certificate No.: 0200124891

TEMPLATE

SHAREHOLDERS' OPINION POLL FORM

I. SHAREHOLDER INFORMATION :

Shareholder's full name: .....
Nationality: .....
ID Card/ Passport/ Business Registration Certificate No.: .....
Date of issue: .....
Correspondence address/Head office address: .....
Number of shares held as of the Record Date (September 24, 2026): ..... shares
Number of voting rights: ..... (1 share corresponds to 1 voting right)
Authorized representative: .....
Nationality: .....
ID Card/Passport No: .....
Date of issue: .....
Correspondence address: .....

II. PURPOSE OF THE OPINION POLL:

The Board of Directors of MSB, pursuant to applicable laws and the Bank's Charter, hereby solicits the opinions of MSB's General Meeting of Shareholders on the matters falling within the authority of the General Meeting of Shareholders (GMS) for approval, as specifically set out in Section III below.

III. VOTING MATTERS:

No.	Voting Matters	For	Against	Abstain
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*			
2	*Approval of MSB's capital contribution and share acquisition for the purpose of acquiring a subsidiary operating in the securities*			

This Opinion Poll Form is provided for shareholders' reference only. Please submit your votes online at https://msb.bvote.vn and DO NOT cast your votes using this form.

	sector, in accordance with Proposal No. 124/2026/TT-HĐQT dated 28 September 2026.			
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.*			
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.*			
	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	*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.*			

IV. VOTING PERIOD:

- From 4:00 PM on September 28, 2026 to 4:00 PM on October 8, 2026 (Vietnam time), via electronic voting on the website https://msb.bvote.vn.
- In the event that no response is received from the shareholder by the above deadline, the Board of Directors of MSB shall deem that the shareholder has not participated in voting on the above matters.

ON BEHALF OF THE BOD
CHAIRMAN

(Signed and sealed)

TRAN ANH TUAN