VIETNAM MARITIME
COMMERCIAL JOINT STOCK BANK

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom - Happiness

Hanoi, September 28, 2026

GUIDELINES FOR VOTING BY ELECTRONIC MEANS
(For soliciting shareholders' opinions on matters falling within the authority of the 2026 General Meeting of Shareholders of MSB)

MSB hereby provides the following guidelines for shareholders to exercise their voting rights in respect of matters subject to written consultation of shareholders within the authority of the General Meeting of Shareholders in 2026 via electronic voting ("Electronic Voting"):

A. VOTING ON MATTERS SUBJECT TO SHAREHOLDER CONSULTATION

I. Voting Principles

1. A shareholder entitled to vote or a duly authorized representative of a shareholder may exercise Electronic Voting in respect of each matter subject to shareholder consultation on the electronic shareholder consultation system within the prescribed voting period.
2. Each shareholder shall have voting rights corresponding to the number of voting shares owned by such shareholder or represented by such shareholder's duly authorized representative.
3. Except for the cases specified in Clause 4 of this Section, matters to be approved by the General Meeting of Shareholders through written consultation via Electronic Voting shall be approved by shareholders representing more than 50% of the total voting rights of all shareholders.
4. In accordance with applicable regulations, the following matters shall be approved by shareholders representing more than 65% of the total voting rights of all shareholders:
   i. The plan for changing the charter capital; the plan for offering shares for sale, including the type and number of new shares to be offered;
   ii. Decisions on investment in, purchase or sale of fixed assets of the Bank where the investment amount, expected purchase price or cost of the fixed assets in the case of sale is equal to or greater than 20% of the Bank's charter capital as recorded in its latest audited financial statements.
5. In the event that a shareholder or a shareholder's authorized representative disconnects from the system before the end of the voting period without completing the voting process for all matters subject to consultation, any voting results that have been successfully confirmed by the shareholder or authorized representative shall be recorded by the system for aggregation and vote counting purposes. For matters for which the

voting results have not been successfully confirmed on the system, no voting result shall be recorded.

II. Voting Procedures

1. A shareholder or a duly authorized representative of a shareholder shall exercise Electronic Voting on the electronic shareholder consultation system at: **https://msb.bvote.vn**

   For authentication and security purposes during the exercise of voting rights, shareholders shall log in using their Shareholding Registration Number, being their Citizen Identification Number/Personal Identification Number/Enterprise Registration Certificate number/Establishment and Operation License number, in the case of domestic shareholders; or Securities Trading Code, in the case of foreign shareholders.

   Upon entry of 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 for authentication purposes.

   Upon successful login, the shareholder/authorized representative shall select the **"Voting"** section and cast votes on the matters subject to shareholder consultation available on the system.
2. A shareholder/authorized representative may cast votes from the time the voting system opens until the time the system closes, as notified by MSB.
3. The matters subject to the 2026 shareholder consultation include:

   3.1. 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.

   3.2. 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.

   3.3. 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.

   3.4. 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.

   3.5. 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

   3.6. 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.

4. The information displayed on the Shareholder Consultation Form/Electronic Voting Form shall include, at a minimum:
   i. Name of the shareholder;
   ii. Name of the representative/authorized representative of the shareholder (if any);
   iii. Number of voting shares owned by and/or represented by the shareholder under a valid authorization;
   iv. Matters subject to shareholder consultation;
   v. Voting options corresponding to each matter, including: **"For", "Against" and "Abstain".**
5. An Electronic Voting Form shall be deemed valid when the shareholder/authorized representative exercises Electronic Voting in accordance with these guidelines, selects a voting option for each matter, and confirms the voting results for successful recording by the system.
6. **Voting Method**
   The shareholder/authorized representative shall complete the following steps:
   - Select one of the three voting options, namely **"For", "Against" or "Abstain"**, for each matter subject to shareholder consultation;
   - Review the selections made;
- Click **"Confirm Vote"** for the system to record the voting results;
   - Upon successful recording by the system, the voting results shall be stored on the system and used for vote counting purposes;
   - Upon completion and confirmation of the voting process, the shareholder may view and download the **Electronic Voting Results Form** from the system.
7. Where a shareholder/authorized representative exercises voting rights on behalf of multiple shareholders, the system may allow the shareholder/authorized representative to select either of the following:
   - Cast a single vote for the entire number of voting shares represented; or
   - Cast separate votes for the shares owned by the shareholder and the shares represented by the shareholder under authorization, in accordance with the mechanism configured on the system and consistent with the contents and scope of the valid Power of Attorney.

II. VOTE COUNTING PROCEDURES

1. Vote counting shall be conducted based on valid voting forms recorded by the system during the shareholder consultation period.
2. The voting result for each matter subject to shareholder consultation shall be determined based on the total number of voting shares held by shareholders entitled to vote and the number of shares corresponding to each voting option, including **For, Against and Abstain.**

3. A resolution or decision of the General Meeting of Shareholders shall be deemed approved when it obtains the applicable approval ratio prescribed by law and the MSB Charter, calculated based on the total voting rights of all shareholders entitled to vote, unless otherwise provided by law or the MSB Charter.
4. The electronic system shall aggregate and generate voting data, including at a minimum:
   - Total number of voting shares;
   - Total number of votes cast **For**;
   - Total number of votes cast **Against**;
   - Total number of votes **Abstain**;
   - Corresponding percentage for each voting option;
   - Approval/non-approval result for each matter subject to shareholder consultation.
5. Voting data recorded and stored by the system shall be used for vote counting, preparation of the Vote Counting Minutes and other documents relating to the shareholder consultation.
6. The Vote Counting Minutes shall be prepared based on the vote counting results and shall be executed and certified in accordance with applicable law and the MSB Charter.
7. The vote counting results and any resolution or decision approved by the General Meeting of Shareholders shall be disclosed/sent to shareholders in accordance with applicable law and the MSB Charter.

B. IMPLEMENTATION

1. These Guidelines on Electronic Voting shall be published on MSB's website and/or the electronic shareholder consultation system.
2. Shareholders and their duly authorized representatives shall be responsible for:

- Carefully reviewing the documents and matters subject to shareholder consultation before exercising their voting rights;
- Ensuring that login information and authentication methods are used by the person duly entitled to exercise voting rights;
- Exercising voting rights within the period during which the system is open for voting;
- Reviewing and confirming the voting results before the voting session closes.

3. In the event of any technical issue arising during the Electronic Voting process, the shareholder/authorized representative may contact MSB's support team using the contact information published on the system for assistance.
4. MSB shall have the right to implement necessary technical measures to ensure the confidentiality, integrity, accuracy and retrievability of Electronic Voting data throughout the shareholder consultation period and during the vote counting process.