Ngân Hàng TMCP Hàng Hải Việt Nam (MSB)
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No: 26/2026/BC-HĐQT *Hanoi, date 03 month 04 year 2026*

REPORT OF THE BOARD OF DIRECTORS
ON THE ACTIVITIES OF 2025 AND THE DIRECTION OF ACTIVITIES FOR 2026

To: **General Meeting of Shareholders**

I. Report on the Implementation of Resolutions of the Annual General Shareholders' Meeting (AGM) 2025:

In 2025, MSB held its Annual General Meeting of Shareholders (AGM) on April 21, 2025, in accordance with regulations. The Board of Directors (BOD) focused on directing the implementation of the AGM resolutions, achieving the following results

1. Business activities in 2025 showed positive results:

- ✓ Total assets reached 407,674 billion VND, achieving 116% of the plan.
- ✓ Funds mobilized in the primary market and bonds reached 226,306 billion VND, achieving 112% of the plan.
- ✓ Credit outstanding (including loans to economic organizations and individuals, corporate bond investments) reached 207,170 billion VND, achieving 98% of the plan.
- ✓ Pre-tax profit: Over 7,058 billion VND, achieving 88% of the plan.
- ✓ The bad debt ratio was controlled at 1.71% (separate basis) and 1.82% (consolidated basis).
- ✓ CASA ratio: 29%.

Detailed results of business operations in 2025 and the business plan for 2026 are presented in the Executive Board's report on business performance for 2025 and the plan for 2026.

2. Completion of Profit Distribution Plan for 2024: Implementation of the allocation to the charter capital reserve funds and financial reserve funds as approved by the AGM; completion of the dividend distribution in shares from retained earnings accumulated until December 31, 2024, after allocating the funds in accordance with legal regulations at a rate of 20%.

3. Selection of an independent auditing firm (Ernst & Young Vietnam Co., Ltd.) to conduct the audit/review of financial statements and the internal control system for 2025.

4. Completion of amendments and supplements to the Charter and Governance Regulations in accordance with the Law on Credit Institutions 2024 and related legal documents.

5. Completion of increasing the charter capital in 2025 from 26,000,000,000,000 VND to 31,200,000,000,000 VND through the issuance of shares to pay dividends to existing shareholders from retained earnings at a rate of 20%. On October 10, 2025, the State Bank

issued a decision amending the charter capital content in the establishment and operation license of MSB to 31,200,000,000,000 VND.

6. Regarding the implementation of the remuneration budget for the Board of Directors and the Supervisory Board in 2025:

The 2025 AGM approved the remuneration level for the BOD and the Supervisory Board in 2024 at a maximum of 0.5% of consolidated after-tax profit; to date, 16.8 billion VND has been paid to BOD and Supervisory Board members, equivalent to about 50% of the approved level by the AGM, details of which are stated in the audited financial report for 2025 publicly posted on the MSB website.

7. Delegation of authority to the BOD to approve the Financial Regulations, including the issuance, amendment, supplement, replacement of documents: **Not yet implemented.** Due to significant changes in tax policies in 2025, including the promulgation and entry into force of the Law on Corporate Income Tax and the Law on Value Added Tax, together with their guiding regulations, the tax legal framework has undergone substantial adjustments. In addition, regulations on e-invoices and tax administration on digital platforms have had a direct impact on the Company's financial operations. MSB has been and continues to proactively study the new regulations and assess their impact on its business operations in order to make timely adjustments to its financial policies. In 2026, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval to continue authorizing the Board of Directors to study, amend, supplement, and approve the promulgation of MSB's current Financial Regulations, with a view to ensuring compliance with applicable laws, optimizing costs, and enhancing operational efficiency.

(Details are set out in the Proposal on authorization for the Board of Directors to approve the Financial Regulations.)

8. Report on the results of off-balance sheet write-off of receivables for which provisions were utilized in 2025:

Based on the resolution of the AGM, in 2025, operational units continuously monitored and periodically updated the list of debts that had been provisioned and reviewed debts that had been in existence for at least 5 years since the provision was used to manage risks, assessing conditions and not submitting to the BOD for approval of write-offs in 2025 for the following reasons:

- The debt handling unit is still monitoring the debt and using various measures to recover the debt. In 2025, the debt handling unit recovered 355 billion VND of provisioned debt

(including debts that had been in existence for over 5 years since the provision was used to manage risks), recognizing this extraordinary income of 355 billion VND for MSB.

- As of December 31, 2025, there were 1,596 billion VND of provisioned debt that had been in existence for over 5 years since the provision was used to manage risks, accounting for 26% of the total list of provisioned debts. Most of these were personal debts, with no collateral remaining, and the amount of each debt was small, so the review and assessment of conditions as required by law (with documentation proving that all debt recovery measures had been taken but were unsuccessful) required considerable time. To continue implementing this plan, the BOD respectfully proposes the AGM approve the off-balance sheet write-offs for debts that have been provisioned to manage risks at the 2026 annual meeting.

(Details are stated in the proposal for off-balance sheet write-offs for provisioned debts).

9. Delegation of authority to the BOD to develop a detailed remedial plan in case of early intervention: Based on the main contents approved by the 2025 AGM, on April 25, 2025, the BOD developed a detailed remedial plan for early intervention, reporting to the State Bank. The plan is effective for 2 years from the date approved by the AGM, therefore MSB will report the updated plan at next year's AGM.

10. Disposal of MSB's capital in its subsidiary – TNEX Finance (TNEX):

TNEX is a key subsidiary in the overall development strategy of the MSB ecosystem. In 2025, MSB increased capital for TNEX from 500 billion VND to 1,500 billion VND; continued to enhance investment in technology, hiring McKinsey consultants to support TNEX in expanding its customer base, increasing its investment portfolio, developing products, digitizing processes, managing risks, ensuring investment efficiency, and having significant potential to capture the market.

With the positive market activity of financial companies in the past year, MSB believes that TNEX will achieve outstanding growth and create greater value in the coming years. For these reasons, in 2025, MSB did not carry out the divestment from TNEX with the hope of finding a strategic investor for TNEX to ensure a higher valuation and greater value for shareholders in the near future.

11. Investment in purchasing shares of securities companies, fund management companies to make them subsidiaries of MSB:

- Regarding investment in purchasing a securities company: Although no purchase of a securities company was made in 2025, MSB actively sought and initially established a strategic partnership with a securities company. Based on comprehensive support and cooperation as a basis for subsequent long-term plans, several senior personnel with capacity

and experience from MSB participated in the governance and operation of the securities company. This is also a step in the long-term strategy for MSB to continue researching and presenting to the AGM the plan to invest in/purchase shares of a securities company at a more appropriate time.

- Regarding investment in purchasing shares of fund management companies: MSB actively sought, evaluated, and negotiated with several companies in 2025; however, the price and conditions were not suitable, so MSB has not executed this transaction to ensure benefits for shareholders. This task will continue to be carried out by MSB in 2026.

(Details are stated in the proposal for investment in purchasing shares of fund management companies to make them subsidiaries of MSB.)

12. Regarding the renewal and supplementation of activities in MSB's License; registration for supplementing and adjusting business sectors and carrying out other legal procedures as prescribed by law: MSB has completed the submission of documents to the State Bank and is in the process of communicating to finalize the renewal and supplementation of this License.

II. Summary of BOD Meetings and Resolutions/Decisions

In 2025, the BOD held 04 meetings, conducted 276 written consultations, and issued 331 Resolutions/Decisions to guide and direct the activities of MSB, as well as decide on matters under the authority of the BOD *(List of BOD Resolutions/Decisions issued according to Appendix 1 attached to this report).*

By participating in regular meetings with the Executive Board, the BOD closely monitored the activities of the Executive Board in organizing the implementation of the BOD's resolutions in accordance with the strategic direction set forth.

III. Report on Transactions between MSB, subsidiaries, BOD members, and their related parties; transactions between MSB and companies where BOD members are founding members or business managers within the last 3 years before the transaction date

(Details according to Appendix 2 attached to this report)

IV. Report on the Results of Debt Classification, Off-Balance Sheet Commitments, Provisioning for Risks, and the Results of Using Provisions for Risk Management according to the provisions of Circular 31/2024/TT-NHNN

(Details according to Appendix 3 attached to this report)

V. Report on the Public Disclosure of the List of Borrowers and Related Benefits according to the provisions of Circular 09/2024/TT-NHNN

(Details according to Appendix 4 attached to this report)

VI. Public Disclosure of Information Related to BOD Members, Supervisory Board Members, General Director (CEO), Deputy General Directors (DCEO), and Shareholders Holding 1% of Charter Capital or More according to the provisions of the Law on Credit Institutions 2024

BOD members, Supervisory Board members, CEO, and DCEO of MSB have publicly disclosed to MSB all information related to organizations where they or their related persons are BOD members, Board members, Supervisory Board members, CEOs, and/or hold shares of 5% of charter capital or more. At the same time, this information has been reported to the State Bank and HOSE as required. MSB has also notified shareholders holding 1% of charter capital or more about the obligation to provide information as required by the Law on Credit Institutions 2024; and regularly updates this information on MSB's website, as well as sends information to the State Bank as prescribed.

Relevant information is presented at the AGM (slide).

VII. Regarding Bond Issuance Activities

In 2025, MSB issued 10 private bond issuances with a total par value of 13,180 billion VND, including:

- 10,000 billion VND for lending to individual and corporate customers.
- 680 billion VND for lending to projects meeting the requirements according to MSB's Sustainable Finance Framework issued in 2025.
- 2,500 billion VND to increase tier 2 capital as regulated by the State Bank of Vietnam.

All bond issuances of MSB comply with legal regulations, and the documents and files for the bond offerings are posted on the bank's website and the bond section of the Hanoi Stock Exchange.

VIII. Report from Independent BOD Member Evaluating the Activities of the BOD in 2025

The Independent Board Member’s report evaluating the activities of the Board of Directors in 2025 is presented separately in the General Meeting of Shareholders (GMS) documents, which have been published along with the materials for the 2026 Annual General Meeting of Shareholders on MSB’s official website.

IX. Activities of Committees under the Board of Directors

MSB has several committees under its BOD, including the Human Resources Committee, Risk Management Committee, Technology Committee, Strategy Committee, and Sustainable Development Committee. The activities of these committees are implemented according to the separate organizational and operational regulations issued by the BOD.

(Details according to Appendix 5 attached to this report)

X. Results of the BOD's Supervision over the General Director and Other Executive Members

The BOD has diligently performed its function of monitoring and supervising the General Director (CEO) and the Executive Board through a mechanism of regular and ad-hoc reporting as required by work; participating in periodic meetings of the CEO and the Executive Board to gather information, provide timely direction and guidance without interfering in operational activities.

In 2025, the CEO led the Executive Board to overcome numerous difficulties and challenges in the economy and the financial and banking sector to effectively implement the BOD's resolutions and directives from the AGM, achieving business targets. The BOD recognizes and commends the results achieved by the CEO and the Executive Board in 2025 regarding business outcomes, risk management, and the stability of the system amidst significant market fluctuations, aiming towards strategic goals of digital transformation and sustainable development.

XI. Proposal for the Remuneration of the BOD and Supervisory Board for 2026

Based on the operational plan targets for 2026, and the requirement to enhance the supervisory role in bank governance, the BOD proposes that the AGM approve the remuneration of the BOD and the Supervisory Board for 2026 at a maximum of 0.5% of consolidated after-tax profit.

XII. Direction of Activities for 2026

Building on the foundations strengthened in the previous phase and entering the acceleration phase of the strategy for 2025–2029, the operational plan for 2026 of MSB focuses on the following key areas:

1. Customer Development and Expansion of the Partnership Ecosystem on the Digital Banking Platform

MSB continues to identify individual customers and small and medium enterprises (SMEs) as two central growth drivers, intensifying the expansion of the customer base and increasing engagement through personalized financial solutions on the digital platform. The bank focuses on attracting new customers while enhancing the lifetime value and multi-product utilization of existing customers.

In 2026, MSB will continue to implement and expand the new generation digital banking platform, developing an integrated multi-channel distribution model between digital channels and branch networks, ensuring a seamless and consistent customer experience. Additionally, the bank will expand cooperation with partners in the ecosystem through open banking and

embedded finance models, increasing customer touchpoints, diversifying product offerings, and enhancing the capacity to provide comprehensive financial solutions.

2. Ensuring Effective Credit Growth and Mobilization Linked to Asset Quality and Sustainable Development

MSB continues to guide selective growth, focusing on key customer segments and economic sectors while ensuring business efficiency linked to asset quality and sustainable capital structure. The bank will bolster the development of digital financial products, integrating payment solutions and convenient financial services to enhance capital mobilization capabilities, improve capital structure, and increase capital efficiency.

Furthermore, MSB will continue to promote sustainable development by integrating environmental, social, and governance (ESG) factors into business operations, expanding green finance and sustainable finance products. Credit and capital mobilization activities will be implemented with a focus on increasing the proportion of assets with ESG factors, in line with the government's transition support roadmap, assisting customers in developing businesses effectively, particularly those in sectors positively impacting the environment and society, ensuring alignment with the economy's sustainable development goals.

3. **Enhancing Risk Management and Data-Driven Operations Using Artificial Intelligence**

In 2026, MSB will continue to refine its risk management system according to international standards and advanced governance practices to ensure system safety and enhance risk control capabilities. The bank will also strengthen data infrastructure and analytical capabilities, moving towards a data-driven governance and operational model. Based on this foundation, MSB will promote the application of artificial intelligence in customer analysis, credit assessment, scoring, and early risk warning to enhance portfolio quality and risk management effectiveness.

At the same time, the bank will continue to focus resources on completing critical transformation projects such as Digital Channels, AI Program, and Loyalty systems to closely link business strategy with the digitalization roadmap. These programs play a foundational role in enhancing technological capacity, increasing customer experience, optimizing operational efficiency, and supporting data-driven business decision-making.

4. **Enhancing Organizational Capacity, Operations, and Human Resource Development**

MSB will continue to optimize its organizational model and branch network towards a streamlined, modern structure closely integrated with digital platforms to enhance operational

efficiency and customer service capabilities. The bank will also focus on developing a workforce skilled in technology, data, and artificial intelligence, gradually enhancing digital skills and business thinking among employees.

Concurrently, training programs, leadership development, and performance management will be implemented in a synchronized manner to improve human resource quality and operational efficiency. A professional and creative working environment, along with the 05 core values of "Customer Focus – Innovation – Responsibility – Humanity – Efficiency," will continue to be strengthened, laying the foundation for innovation and sustainable growth.

The BOD respectfully requests the AGM to approve the BOD's report on activities in 2025 and the direction of activities for 2026; to approve the remuneration of the BOD and Supervisory Board for 2026 as outlined in Section XI of this report.

Respectfully submitted./.

ON BEHALF OF THE BOD
CHAIRMAN

(SIGNED & SEALED)

TRAN ANH TUAN

APPENDIX 1: LIST OF RESOLUTIONS/DECISIONS ISSUED BY THE BOD

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
1.	14.34	10/1/2025	Approval of the adjustment to MSB's organizational structure for the year 2025	100%
2.	14.34.03	10/1/2025	Approval of the renaming of departments and revision of personnel titles in documents under the authority of the Board of Directors, in accordance with the adjusted organizational structure of MSB for 2025	100%
3.	14.35	14/1/2025	Approval of the credit scoring model development results using data modules	100%
4.	14.35.01	14/1/2025	Approval of the policy on utilizing the regular Marketing & Communication service package provided by Popplife Joint Stock Company during the first six (06) months of 2025	100%
5.	14.36	7/2/2025	Approving the policy of signing the contract for the supply and implementation of VoiceBox software	100%
6.	14.37	13/2/2025	Approval of the selection of an independent auditor for the internal control system for MSB's fiscal year 2024	100%
7.	14.38	14/2/2025	Capital Plan for the period 2025–2027	100%
8.	14.39	17/2/2025	Approval of the 2025 investment budget for banking technology	100%
9.	14.40	17/2/2025	Approval of the budget for implementing the Loyalty points redemption program	100%
10.	14.41	17/2/2025	Approval of the plan and expenses for executing digital marketing campaigns by the Retail Banking and Innovation Division aimed at attracting new customers of Retail Banking	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
11.	14.42	21/2/2025	Approving the policy of signing "The maintenance service contract for FXDEALING software system – Foreign curency trading management software system between Head Office and branch of MSB"	100%
12.	14.43	26/2/2025	Approval of the implementation plan and budget for Phase 2 of the "Leading the Way" Project	100%
13.	15.01	28/2/2025	Organization of the 2025 Annual General Meeting of Shareholders	100%
14.	15.02	28/2/2025	Approval of the proposal to the State Bank of Vietnam for the addition of cash management service activities for credit institutions and foreign bank branches to the business license	100%
15.	15.03	4/3/2025	Approving of the policy to extend the contract for the provision and use of VNPT-CA public digital signature authentication service	100%
16.	15.03.01	4/3/2025	Adjustment of the names of business units under the Risk Management Division in documents under the authority of the Board of Directors, in accordance with the adjusted organizational structure of MSB for the year 2025	100%
17.	15.04	5/3/2025	Approval of the investment policy for the procurement package of the Solution Base technology solution under the Asset360 Digital Transformation Project	100%
18.	15.05	10/3/2025	Issuance of the Risk Appetite Statement for the period 2025–2027	100%
19.	15.06	10/3/2025	Issuance of the Risk Management Strategy Statement for the period 2025–2027	100%
20.	15.07	12/3/2025	Approval of the policy on entering into non-credit business contracts and transactions between MSB and its managers, members of the Supervisory Board, major	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
			shareholders and their related parties; and between MSB and its subsidiaries	
21.	15.08	13/3/2025	Approving the policy to sign a Consulting Service Agreement between Vietnam Maritime Commercial Joint Stock Bank (MSB) and TNTalent Human Resources Management Joint Stock Company	100%
22.	15.09	25/3/2025	Approval of the policy on implementing a promotional program to promote collection services via QR code provided by MSB	100%
23.	15.10	28/3/2025	Approval of the contractor selection result for the provision of official vehicles for MSB	100%
24.	15.11	28/3/2025	Approval of the investment policy for the project "Upgrading the Storage Capacity of DS8910 Cabinet for the Core Banking System T24"	100%
25.	15.13	1/4/2025	Declaration of termination of the effectiveness of the Operational Council's Regulation (Code: QC.BM.015)	100%
26.	15.14	3/4/2025	Approval of the policy on renewing enterprise-wide cloud computing services for a period of three (03) years, from January 2025 to the end of December 2027	100%
27.	15.15	3/4/2025	Approval of the policy on implementing a communication and business promotion campaign through comprehensive cooperation and a series of basketball-related activities in Vietnam	100%
28.	16.01	4/4/2025	Approval of the proposal to the State Bank of Vietnam for the addition of payment agency activities to the business license of Vietnam Maritime Commercial Joint Stock Bank (MSB)	100%
29.	16.02	11/4/2025	Approval of the plan for the first private placement of bonds in 2025	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
			by Vietnam Maritime Commercial Joint Stock Bank (MSB)	
30.	16.03	14/4/2025	Approval of the contractor selection results for supplying vehicles as gifts for the promotional program to boost collection services via QR code provided by MSB	100%
31.	16.04	14/4/2025	Approval of the 2025 financial plan for the Digital Youth Project	100%
32.	16.05	25/4/2025	Approval of the proposed remedial plan in case of early intervention	100%
33.	16.06	29/4/2025	Approval of the profit distribution for the year 2024	100%
34.	16.07	5/5/2025	Approval of the adjustment to the promotional program aimed at boosting collection services via MSB-provided QR code	100%
35.	16.09	15/5/2025	Amendment and supplementation of the Credit Risk Management Regulation (QC.RR.001 – 6th Edition)	100%
36.	16. 10	15/5/2025	Delegation of Credit Approval Authority	100%
37.	16.11	16/5/2025	Approval to continue implementing and supplement the budget for the 2025 New Account Opening Promotion Program for Individual Customers under Retail Banking	100%
38.	16.12	16/5/2025	Approval of the contractor selection results for supplying vehicles as gifts for the promotional program aimed at boosting collection services via MSB-provided QR code (according to the adjusted program).	100%
39.	16.13	16/5/2025	Approving the policy of signing The maintenance service contract for E-invoice system	100%
40.	16.14	21/5/2025	Approval of the policy to transfer all shares held by TNEX Finance in Vietnam Investment Credit Rating Joint Stock Company and Vinatex – Hong Linh Joint Stock Company	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
41.	16.15	22/5/2025	Approval of the policy to purchase electric vehicles for official use at MSB	100%
42.	16.16	30/5/2025	Approval of the policy to provide products and services to non-resident corporate customers in new markets.	100%
43.	16.17	5/6/2025	Approval of the contractor selection results for supplying 02 electric vehicles for official use	100%
44.	16.18	5/6/2025	Approval of the policy to expand investment in next-generation automated transaction machines (CRM)	100%
45.	16.20	10/6/2025	Approval of the 2025 communication policy on existing channels of the PVF Youth Football Training Center	100%
46.	16.21	10/6/2025	Approval of the establishment and budget for the Phase 1 Investment Program in AI Research and Implementation – under the AI Research Investment Project at MSB	100%
47.	16.22	25/6/2025	Approval of the adjustment of the implementation timeline for Package 01: Licensing & deployment services for the Core Banking solution under the “Modernization of MSB Core	100%
48.	13	27/2/2025	Approval of the final settlement for the completed project item: Contract for the supply and implementation of next-generation ATMs under the project "Investment in the Modernization of the Automated Teller Machine (ATM) and Cash Recycling Machine (CRM) System"	100%
49.	16	5/3/2025	Restructuring of business units under the MSB Office	100%
50.	55	8/4/2025	Approval of the final settlement of the completed project: “Relocation of Binh Duong Branch”	100%
51.	62	25/4/2025	Approval of the investment policy for the project "Investment in the new AML system"	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
52.	67	13/5/2025	Approval of the final settlement for the completed project item – Item 2: "Investment in automation solution for security policy management (Rule Firewall)" under the Core Firewall System Replacement Project – DMZ at DC	100%
53.	68	15/5/2025	Approval of the investment policy for the post-disbursement customer management and debt collection project – Digi.LenO	100%
54.	72	22/5/2025	Approval of the final settlement for the completed project item of the contract "Investment in hardware infrastructure for the Enterprise Data Platform Project"	100%
55.	73	22/5/2025	Approval of the investment policy for the project "Replacement of Checkpoint Firewall system at DR	100%
56.	89	8/7/2025	Approval of the final settlement of the completed project "Ensuring compliance with Oracle software licensing"	100%
57.	17.01	7/7/2025	Approval of the implementation of the charter capital increase in 2025	100%
58.	17.01.01	7/7/2025	Approval of the policy on using the regular Marketing & Communications service package with Popplife Joint Stock Company for the last 06 months of 2025	100%
59.	90	8/7/2025	Approval of the final settlement of the completed project "Mid-Range storage infrastructure at DC and DR"	100%
60.	88A	8/7/2025	Approval of the investment budget for renovation and relocation works of MSB Hai Phong	100%
61.	17.02	10/7/2025	Issuance of the Sustainable Finance Framework	100%
62.	17.03	10/7/2025	Approval of the plan for the second private bond issuance in 2025 of MSB	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
63.	17.03.01	21/7/2025	Approval of the policy and budget for organizing an advertising program at the art event – concert series of Ho Guom Theatre	100%
64.	17.04	25/7/2025	Approval of the plan and budget for implementing the digital marketing campaign of the CL&ĐMST Division to attract new customers for Retail Banking (RB) – Period from July 2025 to the end of December 2025	100%
65.	17.05	4/8/2025	Approval in principle of entering into a consulting services contract between MSB and HSC	100%
66.	17.05.01	8/8/2025	Approval in principle of communications and advertising on the existing channels of PVF-CAND Youth Club for the 2025–2026 season	100%
67.	100	12/8/2025	Approval in principle of investment in the project "Infrastructure investment for the New MBA system"	100%
68.	17.06	21/8/2025	Approval of the record date for issuing shares as dividend payment to existing shareholders to increase charter capital in 2025	100%
69.	107	5/9/2025	Approval of the final settlement of the completed project item – Item "Implementation services and provision of usage licenses for the Customer Experience Management (CXM) system" under the Project on Investment in Technology Solutions under the Magnet Program	100%
70.	106	5/9/2025	Approval in principle of investment in the Post-Disbursement Customer Management and Debt Recovery Project – Digi.LenO (replacing Decision No. 68/2025/QĐ-HĐQT dated May 15, 2025)	100%
71.	17.07	16/9/2025	Approval of the handling of odd-lot shares arising from the issuance of shares as dividend payment to	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
			existing shareholders of Vietnam Maritime Commercial Joint Stock Bank (MSB)	
72.	17.08	16/9/2025	Approval of the results of the share issuance for dividend payment to existing shareholders of Vietnam Maritime Commercial Joint Stock Bank (MSB)	100%
73.	17.08.01	26/9/2025	Approval of additional costs for organizing the advertising program at the art event – concert series of Ho Guom Theatre	100%
74.	17.09	30/9/2025	Approval in principle of the implementation of contracts and other transactions related to non-credit operations with a value of 10% of charter capital or more, falling under the authority of the Board of Directors	100%
75.	17. 10	2/10/2025	Approval of the selection of the auditing firm to conduct the audit of the Financial Statements prepared in accordance with VAS, the Internal Control System over Financial Reporting in 2026, and the audit of the 2026 Financial Statements prepared in accordance with IFRS	100%
76.	17.11	2/10/2025	Approval of the plan for the third private bond issuance in 2025 of Vietnam Maritime Commercial Joint Stock Bank	100%
77.	17.11.01	8/10/2025	Approval in principle of implementing communications and advertising at the “Brave Warriors” program	100%
78.	17,12	15/10/2025	Approval of the additional budget for renovation and repair of the working area for the Digital Youth Project	100%
79.	17,13	16/10/2025	Approval in principle of leasing a location for investment and construction of MSB’s new headquarters in Hanoi	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
80.	17,14	16/10/2025	Approval in principle of making a deposit to lease a location for investment and construction of MSB's new headquarters in Hanoi	100%
81.	18,01	20/10/2025	Update of charter capital in the MSB Charter	100%
82.	126	24/10/2025	Approval in principle of the estimated investment budget for renovation and repair works of MSB Head Office in Hanoi (Podium Block, 54A Nguyen Chi Thanh)	100%
83.	126A	27/10/2025	Approval of the results of contractor selection for renovation and repair works of MSB Head Office in Hanoi – Item: "Renovation, repair and construction of the common MEP system (excluding water purifiers), and industrial cleaning"	100%
84.	18.02	4/11/2025	Approval of the plan for the fourth private bond issuance in 2025 of Vietnam Maritime Commercial Joint Stock Bank	100%
85.	18.03	5/11/2025	Approval in principle of communications and advertising on the channels of Hanoi Police Football Club for the 2025–2026 season	100%
86.	136	13/11/2025	Approval of the final settlement of the completed project "Upgrade of storage capacity of the DS8910 disk array of the T24 Core Banking system"	100%
87.	137	13/11/2025	Approval of the final settlement of the completed project item – Item: Initial implementation costs – Payment to third-party partners for service deployment – Project on development of international card spending features via Apple Pay and Google Pay wallets	100%
88.	18.04	19/11/2025	Approval in principle of capital contribution to Vietnam Credit Rating Investment Joint Stock Company	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
89.	18.05	27/11/2025	Approval of the plan to increase charter capital and amendment/supplementation of the license in relation to the charter capital increase of TNEX Finance	100%
90.	18.06	27/11/2025	Approval in principle of liquidation of assets at the old Hanoi asset warehouse (Dai Tu Warehouse)	100%
91.	144	27/11/2025	Approval of the final settlement of the completed construction – Construction "Investment in Offices for MSB's Strategic Digital Transformation Projects"	100%
92.	18.07	27/11/2025	Approval of the adjustment to the implementation timeline of Package No. 5 under the Project "Modernization of MSB Core Banking System"	100%
93.	18.08	4/12/2025	Approval in principle of establishment of the Project and engagement of an independent auditing firm to implement Circular 14 at MSB	100%
94.	18.09	5/12/2025	Approval in principle of transfer of an internet domain name	100%
95.	148	9/12/2025	Approval of the final settlement of the completed project "Procurement of computers in 2025"	100%
96.	18.10	16/12/2025	Approval in principle of changing the head office location of TNEX Finance	100%
97.	18.11	19/12/2025	Approval in principle of renewal of the MSB Care Comprehensive Health Insurance and Accident Insurance Program in 2026	100%
98.	18.11.01	23/12/2025	Approval in principle of assigning TNEX Finance as the entity to enter into the contract for use of the Mambu Core Banking technology system for the period 2026–2030	100%
99.	160	24/12/2025	Approval in principle of investment in the project "Upgrade of load	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
			balancing and application firewall systems at DC01 (Viettel) & VNG"	
100.	161	24/12/2025	Approval of the final settlement of the completed project "Upgrade of the centralized records management and storage system – ECM"	100%
101.	18.12	26/12/2025	Approval of the budget for supporting people in localities affected by natural disasters, storms and floods in the Central regions, Tay Nguyen	100%
102.	166	30/12/2025	Approval of the results of contractor selection for construction of the Interior Works item under the project "Renovation and repair of MSB Head Office in Hanoi"	100%
103.	18.12.01	30/12/2025	Approval of the Financial Plan for 2026	100%
104.	01.TD	02/01/2025	Approval of credit limit for individual customers	100%
105.	02.TD	13/1/2025	Approval of credit limit for individual customers	100%
106.	03.TD	24/1/2025	Approval of credit limit for business customers	100%
107.	04.TD	24/1/2025	Approval of changes to credit terms for business customers	100%
108.	05.TD	18/2/2025	Approval of credit limit for business customers	100%
109.	06.TD	26/2/2025	Approval of the second extension of the special loan to Quang Tien People's Credit Fund under the Special Loan Agreement No. 260221/HĐCVĐB dated February 26, 2021	100%
110.	07.TD	27/2/2025	Approval of credit limit for business customers	100%
111.	08.TD	17/3/2025	Approval of credit limit for individual customers	100%
112.	09.TD	25/3/2025	Approval of credit limit for business customers	100%
113.	10.TD	28/3/2025	Approval of credit limit for individual customers	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
114.	11.TD	28/3/2025	Approval of credit limit for business customers	100%
115.	12.TD	28/03/2025	Approval of credit limits for financial institution customers	100%
116.	13.TD	3/4/2025	Approval of credit limit for business customers	100%
117.	14.TD	3/4/2025	Approval of changes to credit terms for business customers	100%
118.	15.TD	14/4/2025	Approval of credit limit for business customers	100%
119.	16.TD	15/4/2025	Approval of credit limit for individual customers	100%
120.	17.TD	16/4/2025	Approval of credit limit for individual customers	100%
121.	18.TD	16/4/2025	Approval of credit limit for individual customers	100%
122.	19.TD	16/4/2025	Approval of credit limit for individual customers	100%
123.	20.TD	17/4/2025	Approval of credit limit for individual customers	100%
124.	21.TD	18/4/2025	Approval of credit limit for individual customers	100%
125.	22.TD	24/4/2025	Approval of credit limit for individual customers	100%
126.	23.TD	24/4/2025	Approval of credit limit for individual customers	100%
127.	24.TD	24/4/2025	Approval of debt restructuring for business customers	100%
128.	25.TD	25/4/2025	Approval of credit limit for individual customers	100%
129.	26.TD	25/4/2025	Approval of credit limit for individual customers	100%
130.	27.TD	25/4/2025	Approval of the third extension of the special loan to Quang Tien People's Credit Fund under the Special Loan Agreement No. 130519/HDCVDB dated May 13, 2019	100%
131.	28.TD	25/4/2025	Approval of credit limit for business customers	100%
132.	29.TD	7/5/2025	Approval of credit limit for business customers	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
133.	30.TD	8/5/2025	Approval of credit limit for individual customers	100%
134.	31.TD	8/5/2025	Approval of credit limit for individual customers	100%
135.	32.TD	9/5/2025	Approval of changes to credit terms for business customers	100%
136.	33.TD	13/5/2025	Approval of credit limit for business customers	100%
137.	34.TD	26/5/2025	Approval of changes to credit terms for individual customers	100%
138.	35.TD	26/5/2025	Approval of credit limit for individual customers	100%
139.	36.TD	26/5/2025	Approval of credit limit for business customers	100%
140.	37.TD	28/5/2025	Approval of credit limits for financial institution customers	100%
141.	38.TD	28/5/2025	Approval of credit limit for business customers	100%
142.	39.TD	28/5/2025	Approval of credit limit for business customers	100%
143.	40.TD	11/6/2025	Approval of credit limit for business customers	100%
144.	41.TD	19/6/2025	Approval of credit risk management measures	100%
145.	42.TD	19/6/2025	Approval of the maximum credit limit for employee positions subject to credit granting restrictions.	100%
146.	43.TD	25/6/2025	Approval of changes to credit terms for business customers	100%
147.	44.TD	30/6/2025	Approval of credit limit for business customers	100%
148.	45.TD	30/6/2025	Approval of credit limit for business customers	100%
149.	46.TD	2/7/2025	Adjustment of approval validity for individual customers	100%
150.	47.TD	4/7/2025	Plan for settlement of vessel charter receivables	100%
151.	48.TD	4/7/2025	Approval of credit limit for business customers	100%
152.	49.TD	9/7/2025	Approval of credit limit and restructuring of debt repayment terms for business customers	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
153.	50.TD	11/7/2025	Approval of credit limit for business customers	100%
154.	51.TD	16/7/2025	Approval of credit limit for business customers	100%
155.	52.TD	16/7/2025	Approval of the offering for business customer debt	100%
156.	53.TD	16/7/2025	Approval of credit limit for individual customers	100%
157.	54.TD	16/7/2025	Adjustment of approval validity for individual customers	100%
158.	55.TD	16/7/2025	Adjustment of approval validity for individual customers	100%
159.	56.TD	17/7/2025	Approval of credit limit for individual customers	100%
160.	57.TD	17/7/2025	Approval of credit risk management measures	100%
161.	58.TD	18/7/2025	Adjustment of approval validity for individual customers	100%
162.	59.TD	21/7/2025	Approval of credit risk management measures	100%
163.	60.TD	22/7/2025	Approval of the third extension of the special loan to Quang Tien People's Credit Fund under the Special Loan Agreement No. 280819/HDCV dated August 28, 2019	100%
164.	61.TD	23/7/2025	Approval of credit limit for business customers	100%
165.	61A.TD	30/7/2025	Approval of changes to debt management plan for business customers	100%
166.	62.TD	4/8/2025	Approval of credit limit for business customers	100%
167.	63.TD	4/8/2025	Approval of credit limit for business customers	100%
168.	64.TD	7/8/2025	Approval of credit limit for individual customers	83,33%
169.	65.TD	7/8/2025	Approval of credit limit for business customers	83,33%
170.	66.TD	8/8/2025	Adjustment of credit limits for business customers	83,33%
171.	67.TD	12/8/2025	Approval of credit limit for business customers	83,33%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
172.	68.TD	14/8/2025	Approval of credit limit for individual customers	100%
173.	69.TD	14/8/2025	Approval of credit limit for individual customers	83,33%
174.	70.TD	15/8/2025	Approval of credit risk management measures	83,33%
175.	71.TD	18/8/2025	Approval of credit risk management measures	100%
176.	72.TD	28/8/2025	Approval of credit limit for business customers	100%
177.	73.TD	28/8/2025	Approval of credit limit for business customers	100%
178.	74.TD	29/8/2025	Approval of credit limits for financial institution customers	100%
179.	75.TD	29/8/2025	Approval of credit limit for individual customers	100%
180.	76.TD	4/9/2025	Approval of credit limit for business customers	100%
181.	77.TD	5/9/2025	Approval of credit risk management measures	100%
182.	78.TD	8/9/2025	Approval of credit limit for individual customers	100%
183.	79.TD	9/9/2025	Approval of changes to credit terms for business customers	100%
184.	80.TD	10/9/2025	Approval of credit limit for individual customers	100%
185.	81.TD	22/9/2025	Approval of credit limit for individual customers	100%
186.	82.TD	24/9/2025	Approval of credit limit for individual customers	100%
187.	83.TD	29/9/2025	Approval of credit limit for individual customers	100%
188.	84.TD	30/9/2025	Approval of credit limit for individual customers	100%
189.	85.TD	30/9/2025	Approval of credit risk management measures	100%
190.	86.TD	2/10/2025	Approval of credit limit for individual customers	100%
191.	87.TD	6/10/2025	Approval of credit limit for business customers	100%
192.	88.TD	7/10/2025	Approval of credit limit for business customers	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
193.	89.TD	7/10/2025	Approval of credit limit for business customers	100%
194.	90.TD	11/10/2025	Approval of credit limit for individual customers	100%
195.	91.TD	13/10/2025	Approval of changes to credit terms for business customers	100%
196.	92.TD	13/10/2025	Approval of credit limit for business customers	100%
197.	93.TD	22/10/2025	Approval of credit limit for individual customers	100%
198.	94.TD	22/10/2025	Approval of credit limit for individual customers	100%
199.	95.TD	23/10/2025	Approval of credit limit for individual customers	100%
200.	96.TD	28/10/2025	Approval of credit limit for business customers	100%
201.	97.TD	28/10/2025	Approval of credit risk management measures	100%
202.	98.TD	3/11/2025	Approval of the maximum credit limit for employee positions subject to credit granting restrictions.	100%
203.	99.TD	4/11/2025	Adjustment of credit limits for business customers	100%
204.	100.TD	5/11/2025	Approval of credit limit for business customers	100%
205.	101.TD	11/11/2025	Approval of credit limit for individual customers	100%
206.	102.TD	13/11/2025	Approval of credit limit for business customers	100%
207.	103.TD	2/12/2025	Approval of credit limit for business customers	100%
208.	104.TD	8/12/2025	Approval of credit limits for financial institution customers	100%
209.	105.TD	8/12/2025	Approval of credit limit for business customers	100%
210.	106.TD	8/12/2025	Approval of credit limit for business customers	100%
211.	107.TD	9/12/2025	Approval of credit limit for business customers	100%
212.	108.TD	15/12/2025	Approval of credit risk management measures	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
213.	109.TD	17/12/2025	Approval of credit limit for business customers	100%
214.	110.TD	17/12/2025	Approval of credit limit for business customers	100%
215.	111.TD	25/12/2025	Approval of credit limit for business customers	100%
216.	112.TD	30/12/2025	Approval of credit limit for business customers	100%
217.	113.TD	31/12/2025	Approval of risk mitigation measures	100%
218.	13	6/1/2025	Dismissal and Termination of the Labor Contract for the Manager of Quang Ngai Branch	100%
219.	14	6/1/2025	Assign staff to be in charge as Manager of Quang Ngai Branch	100%
220.	222	11/1/2025	Appointment of staff as Standing Vice Chairwoman of the Strategy Committee	100%
221.	223	11/1/2025	Appointment of staff as Chairwoman of the Executive Council – TNEX Finance	100%
222.	238	11/1/2025	Appointment of staff as Deputy Chairman of the Executive Council – TNEX Finance	100%
223.	239	11/1/2025	Appointment of staff as Acting CEO of TNEX Finance	100%
224.	265	11/1/2025	Appointment of Ms. Lai Thanh Mai as Deputy Chief of Legal Advisory and Compliance Division	100%
225.	266	11/1/2025	Appointment of staff as Chief of Legal Advisory and Compliance Division	100%
226.	268	11/1/2025	Appointment of staff as Head of the Enterprise Banking	100%
227.	286	11/1/2025	Rotation and Appointment of staff as Deputy Chief Operating Officer	100%
228.	290	11/1/2025	Assigning personnel to participate in the Credit Council for Strategic Customer	100%
229.	291	11/1/2025	Assigning personnel to participate in the Strategy Committee	100%
230.	14.34.01	11/1/2025	Amendment and Supplementation of the Proposed List of Personnel for the	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
			Members' Council for the 2025–2030 Term of TNEX Finance Company Limited (TNEX Finance) for Submission to the State Bank of Vietnam for Approval	
231.	14.34.02	10/1/2025	Approval of the proposed personnel for appointment as General Director of TNEX One-member Limited Liability Finance Company for submission to the State Bank of Vietnam for approval	100%
232.	325A	15/1/2025	Dismissal and Termination of the Labor Contract for the Manager of Phu Tho Branch	100%
233.	326A	15/1/2025	Assignment of staff to take charge of Phu Tho Branch	100%
234.	326	15/1/2025	Appointment of staff as Manager of Long Bien Branch	100%
235.	312	15/1/2025	Extension of the Appointment of staff as Manager of Do Thanh Branch	100%
236.	384	3/2/2025	Dismissal of staff from the Position of Manager of Quang Ninh Branch	100%
237.	385	3/2/2025	Appointment of staff as Acting Manager of Quang Ninh Branch	100%
238.	425	24/1/2025	Dismissal and Termination of the Labor Contract for the Manager of Ha Noi Branch	100%
239.	426	24/1/2025	Appointment of staff as Manager of Ha Noi Branch	100%
240.	428	24/1/2025	Appointment of staff as Manager of Cau Giay Branch	100%
241.	430	24/1/2025	Appointment of staff as Manager of Thanh Xuan Branch	100%
242.	433	24/1/2025	Dismissal and Termination of the Labor Contract for the Manager of Sai Gon Branch	100%
243.	434	24/1/2025	Appointment of staff as Manager of Sai Gon Branch	100%
244.	450	24/1/2025	Relieving staff from the Responsibility for Quang Binh Branch	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
245.	451	24/1/2025	Assignment of staff to Take Charge of Quang Binh Branch	100%
246.	489	5/2/2025	Appointment of staff as Chief of Strategy and Innovation Division	100%
247.	586	12/2/2025	Appointment of staff to the Position of Deputy Chief Financial Officer	100%
248.	588	12/2/2025	Assignment of staff to Take Charge of Accounting at MSB	100%
249.	595	12/2/2025	Appointment of staff as Manager of Vinh Long Branch	100%
250.	591	17/2/2025	Dismissal of staff from the Position of Manager of Ha Nam Branch	100%
251.	592	17/2/2025	Appointment of staff as Manager of Ha Nam Branch	100%
252.	686	20/2/2025	Appointment of staff as Manager of Bac Lieu Branch	100%
253.	764	26/2/2025	Dismissal of staff from the Position of Manager of Do Thanh Branch	100%
254.	763	26/2/2025	Assignment of staff to take charge of Do Thanh Branch	100%
255.	766A	26/2/2025	Appointment of staff as Manager of Thai Nguyen Branch	100%
256.	637	3/3/2025	Termination of Concurrent Assignment of staff as Manager of Chau Doc Branch	100%
257.	638	3/3/2025	Assignment of staff to take charge of Chau Doc Branch	100%
258.	818	4/3/2025	Appointment of staff as Manager of Binh Phuoc Branch	100%
259.	1002	5/3/2025	Assigning personnel to participate in the Credit Council for Large Corporation Customer No.1	100%
260.	968	5/3/2025	Appointment of staff as Manager of Transaction Center Branch	100%
261.	1328	19/3/2025	Assigning personnel to participate in the Technology Committee	100%
262.	1179	23/3/2025	Appointment of staff as Chief Executive Officer (CEO) of MSB	100%
263.	1488	1/4/2025	Appointment of staff as Manager of Ben Tre Branch	86%
264.	1503	1/4/2025	Dismissal of staff from the Position of Member of the Supervisory	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
265.	1599	12/4/2025	Appointment of staff as Deputy Chief Executive Officer of MSB and Head of Retail Banking	100%
266.	1638	15/4/2025	Appointment of staff to the Position of Chief Risk Officer	100%
267.	1637	15/4/2025	Appointment of staff as Deputy Head of Retail Banking	100%
268.	1636A	15/4/2025	Appointment of staff as Manager of Dong Da Branch	100%
269.	1656	18/4/2025	Appointment of staff as Manager of Phu Yen Branch	100%
270.	1667	18/4/2025	Dismissal and Termination of the Labor Contract for the Manager of Vinh Phuc Branch	100%
271.	1668	18/4/2025	Appointment of staff as Manager of Vinh Phuc Branch	100%
272.	1883	3/5/2025	Dismissal and Termination of the Labor Contract for the Manager of Lam Dong Branch	100%
273.	1884	3/5/2025	Assignment of staff to take charge of Lam Dong Branch	100%
274.	1945	5/5/2025	Appointment of staff as Manager of An Giang Branch	100%
275.	16,08	6/5/2025	Amendment and Supplementation of the Proposed Personnel List for the Members' Council for the 2025–2030 Term of TNEX Finance Company Limited (TNEX Finance) for Submission to the State Bank of Vietnam for Approval	100%
276.	2005	10/5/2025	Relieving staff from the Responsibility for Kon Tum Branch	100%
277.	2006	10/5/2025	Assignment of staff to take charge of Kon Tum Branch	100%
278.	2012	11/5/2025	Appointment of staff as Manager of Binh Duong Branch	100%
279.	2050	13/5/2025	Appointment of staff as Head of the Supervisory Board of TNEX Finance	100%
280.	2051	13/5/2025	Appointment of staff as Member of the Supervisory Board of TNEX Finance	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
281.	2052	13/5/2025	Appointment of staff as Member of the Supervisory Board of TNEX Finance	100%
282.	2086	15/5/2025	Appointment of staff as Manager of Nam Dinh Branch	100%
283.	2191	22/5/2025	Assigning personnel to participate in the Risk Management Committee	100%
284.	2189	22/5/2025	Assigning personnel to participate in the Risk Management Council	100%
285.	2193	22/5/2025	Assignment of Members to Oversee the Operations of the Digital Credit Approval Council	100%
286.	2192	22/5/2025	Assignment of Members to Oversee the Operations of the Credit Council for Large Corporation Customer No.1	100%
287.	2236	22/5/2025	Appointment of staff as Manager of Vung Tau Branch	100%
288.	2465	6/6/2025	Termination of Concurrent Assignment of staff as Manager of Quang Ngai Branch	100%
289.	2465	6/6/2025	Appointment of staff as Manager of Quang Ngai Branch	100%
290.	16,19	6/6/2025	Amendment and Supplementation of the Proposed List of Members of the Members' Council for the 2025–2030 Term of TNEX Finance Company Limited (TNEX Finance) for Submission to the State Bank of Vietnam for Approval	100%
291.	2399	9/6/2025	Appointment of staff as Manager of Binh Dinh Branch	100%
292.	2668	20/6/2025	Appointment of staff as Chief Executive Officer (CEO) of TNEX Finance	100%
293.	2765	26/6/2025	Dismissal and Termination of the Labor Contract for the Manager of Binh Thuan Branch	100%
294.	2766	26/6/2025	Appointment of staff as Manager of Binh Thuan Branch	100%
295.	2955	4/7/2025	Appointment of staff as Deputy CEO of TNEX Finance	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
296.	3058	11/7/2025	Appointment of staff as Manager of Long An Branch	100%
297.	3246	24/7/2025	Appointment of staff as Manager of Sai Gon Branch	100%
298.	3272	24/7/2025	Appointment of staff as Manager of Thanh Xuan Branch	100%
299.	3323	29/7/2025	Appointment of staff as Manager of Khanh Hoa Branch	100%
300.	3423	3/8/2025	Extension of the appointment of staff as Acting Manager of Quảng Ninh Branch	100%
301.	3636	17/8/2025	Appointment of staff as Manager of Ha Nam Branch	100%
302.	3674	21/8/2025	Appointment of staff as Manager of Ha Nam Branch	100%
303.	3684	22/8/2025	Dismissal of staff from the position of Member of the Members' Council of TNEX Finance	100%
304.	3685	22/8/2025	Dismissal of staff from the position of Member of the Members' Council of TNEX Finance	100%
305.	3686	22/8/2025	Appointment of staff as Chairwoman of the Members' Council for the 2025–2030 term of TNEX Finance	100%
306.	3688	22/8/2025	Appointment of staff as Deputy Chairman of the Members' Council for the 2025–2030 term of TNEX Finance	100%
307.	3689	22/8/2025	Appointment of staff as Member of the Members' Council for the 2025–2030 term of TNEX Finance	100%
308.	3698	22/8/2025	Appointment of staff as Member of the Members' Council for the 2025–2030 term of TNEX Finance	100%
309.	3699	22/8/2025	Appointment of staff as Member of the Members' Council for the 2025–2030 term of TNEX Finance	100%
310.	3799	10/9/2025	Appointment of staff as Manager of Dong Nai Branch	100%
311.	3963	11/9/2025	Dismissal and Termination of the Labor Contract for the Manager of Hau Giang Branch	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
312.	3964	11/9/2025	Assignment of staff to take charge of Hậu Giang Branch	100%
313.	3995	15/9/2025	Dismissal and Termination of the Labor Contract for the Deputy CEO of TNEX Finance	100%
314.	3989	12/9/2025	Appointment of staff as Chief Accountant of TNEX Finance	100%
315.	4466	14/10/2025	Appointment of staff as Manager of Ha Noi Branch	100%
316.	4590	27/10/2025	Appointment of staff as Manager of Vinh Long Branch	100%
317.	4591	27/10/2025	Dismissal and Termination of the Labor Contract for the Manager of Vinh Long Branch	100%
318.	4535	20/10/2025	Appointment of staff as Acting Manager of Quang Binh Branch	100%
319.	4536	20/10/2025	Termination of the assignment of staff as in charge of Quảng Bình Branch	100%
320.	4540	17/10/2025	Appointment of staff as Manager of Vinh Phuc Branch	100%
321.	4830	11/11/2025	Assign staff to be in charge as Manager of Kon Tum Branch	100%
322.	4830	11/11/2025	Termination of the assignment of staff as in charge of Kon Tum Branch	100%
323.	4809	5/11/2025	Extension of the appointment of staff as Acting Manager of Do Thanh Branch	100%
324.	4958	15/11/2025	Appointment of staff as Manager of Ninh Binh Branch	100%
325.	5012	5/12/2025	Dismissal and Termination of the Labor Contract for the Manager of Quang Ngai Branch	100%
326.	5013	5/12/2025	Appointment of staff as Manager of Quang Ngai Branch	100%
327.	5312	15/12/2025	Appointment of staff as Manager of Ha Tinh Branch	100%
328.	5315	17/12/2025	Appointment of staff as Manager of Thai Binh Branch	100%
329.	5316	26/12/2025	Appointment of staff as Manager of Binh Thuan Branch	100%

No	Resoluiton/ Decision No.	Date	Content	Appoval Rate
330.	5365	26/12/2025	Termination of Concurrent Assignment of staff as Manager of Tien Giang Branch	100%
331.	5366	26/12/2025	Appointment of staff as Manager of Tien Giang Branch	100%

APPENDIX 2

Report on transactions between MSB, its subsidiaries, and members of the Board of Directors (BOD) and related parties of those members; transactions between MSB and companies in which a BOD member is a founding member or a business manager within the last 3 years prior to the transaction date

NO	Name of Organization/Individual	Related Relationship with the Company	Registration Certificate Number	Company Conducting the Transaction (MSB, Subsidiary)	Transaction Date with the Company	Resolution/Decision Number of the Board of Directors	Content, Quantity, Total Transaction
1.	Ms. Le Cam Thuy	Related Parties of Insiders		MSB	07/01/2025	01.TD/2025/NQ-HĐQT ngày 02/01/2025	Approval of Credit Limit for Individual Customers
2.	Ms. Nguyen Pham Hong Le	Related Parties of Insiders		MSB	19/3/2025	08.TD/2025/NQ-HĐQT ngày 17/03/2025	Approval of Credit Limit for Individual Customers
3.	Ms. Le Cam Thuy	Related Parties of Insiders		MSB	16/6/2025	35.TD/2025/NQ-HĐQT ngày 26/05/2025	Approval of Credit Limit for Individual Customers
4.	ROX Energy Joint Stock Investment Company	Related Parties of Insiders	0313400976	MSB	23/8/2025	50.TD/2025/NQ-HĐQT ngày 10/07/2025	Approval of Credit Limit for Corporate Customers

NO	Name of Organization/Individual	Related Relationship with the Company	Registration Certificate Number	Company Conducting the Transaction (MSB, Subsidiary)	Transaction Date with the Company	Resolution/Decision Number of the Board of Directors	Content, Quantity, Total Transaction
5.	Mr. Tran Anh Duc	Related Parties of Insiders		MSB	17/7/2025	56.TD/2025/NQ-HĐQT ngày 17/07/2025	Approval of Credit Card Limit for Individual Customers
6.	Rox Living Joint Stock Company	Related Parties of Insiders	0106815080	MSB	28/7/2025	61.TD/2025/NQ-HĐQT ngày 23/7/2025	Approval of Credit Limit for Corporate Customers
7.	Ms. Tran Thi Thu Huong	Related Parties of Insiders		MSB	18/8/2025	68.TD/2025/NQ-HĐQT ngày 14/8/2025	Approval of Credit Limit for Individual Customers
8.	TNEX FINANCE	Subsidiary	0301516782	MSB	29/8/2025	74.TD/2025/NQ-HĐQT ngày 29/8/2025	Approval of Credit Limit for Financial Institutional Customers
9.	Ms. Nguyen Pham Hong Le	Related Parties of Insiders		MSB	7/10/2025	78.TD/2025/NQ-HĐQT ngày 8/9/2025	Approval of Credit Limit for Individual Customers

NO	Name of Organization/Individual	Related Relationship with the Company	Registration Certificate Number	Company Conducting the Transaction (MSB, Subsidiary)	Transaction Date with the Company	Resolution/Decision Number of the Board of Directors	Content, Quantity, Total Transaction
10.	Ms. Tran Thi Thu Huong	Related Parties of Insiders		MSB	29/10/2025	80.TD/2025/NQ-HĐQT ngày 10/9/2025	Approval of Credit Limit for Individual Customers
11.	Mr. Tran Xuan Quang	Insider		MSB	04/11/2025	82.TD/2025/NQ-HĐQT ngày 24/9/2025	Approval of Credit Card Limit for Individual Customers
12.	TNEX FINANCE	Subsidiary	0301516782	MSB	10/10/2025	89.TD/2025/NQ-HĐQT ngày 7/10/2025	Approval of Credit Limit for Financial Institutional Customers
13.	Ms. Kieu Thi Anh Nga	Related Parties of Insiders		MSB	30/12/2025	101.TD/2025/NQ-HĐQT ngày 11/11/2025	Approval of Credit Limit for Individual Customers
14.	Rox Group Joint Stock Company	Related Parties of Insiders	0106684712	MSB	11/12/2025	103.TD/2025/NQ-HĐQT ngày 2/12/2025	Approval of Credit Card Limit for

NO	Name of Organization/Individual	Related Relationship with the Company	Registration Certificate Number	Company Conducting the Transaction (MSB, Subsidiary)	Transaction Date with the Company	Resolution/Decision Number of the Board of Directors	Content, Quantity, Total Transaction
							Corporate Customers
15.	TNEX FINANCE	Subsidiary	0301516782	MSB	9/12/2025	104.TD/2025/NQ-HĐQT ngày 8/12/2025	Approval of Credit Limit for Financial Institutional Customers
16.	TNTech Joint Stock Company (*)	Related Parties of Insiders	0105942978	MSB	20/2/2025	14.36/2025/NQ-HĐQT ngày 7/2/2025	Contract for the Provision and Implementation of VoiceBox Management Software
17.	TNTech Joint Stock Company (*)	Related Parties of Insiders	0105942978	MSB	24/2/2025	14.42/2025/NQ-HĐQT ngày 21/2/2025	Service Maintenance Contract for FXDEALING Software System - Management of Foreign Currency Transactions

NO	Name of Organization/Individual	Related Relationship with the Company	Registration Certificate Number	Company Conducting the Transaction (MSB, Subsidiary)	Transaction Date with the Company	Resolution/Decision Number of the Board of Directors	Content, Quantity, Total Transaction
							between Branch and Head Office at MSB
18.	TNTalent Human Resource Management Joint Stock Company (*)	Related Parties of Insiders	0105897877	MSB	14/3/2025	15.08/2025/NQ-HĐQT ngày 13/3/2025	Service Contract
19.	TNEX FINANCE	Subsidiary	0301516782	MSB	12/1/2026	18.09/2025/NQ-HĐQT ngày 5/12/2025	Agreement Document for the Transfer and Acquisition of Internet Domain Name Usage Rights
20.	Ms. Le Cam Thuy	Related Parties of Insiders		TNEX FINANCE	15/12/2025		Credit Granting Contract
21.	Ms. Le Cam Thuy	Related Parties of Insiders		TNEX FINANCE	17/12/2025		Credit Granting Contract

NO	Name of Organization/Individual	Related Relationship with the Company	Registration Certificate Number	Company Conducting the Transaction (MSB, Subsidiary)	Transaction Date with the Company	Resolution/Decision Number of the Board of Directors	Content, Quantity, Total Transaction
22.	Ms. Le Thi Thuong	Related Parties of Insiders		TNEX FINANCE	29/12/2025		Credit Granting Contract
23.	Rox Living Joint Stock Company	Related Parties of Insiders	0106815080	MSB	19/6/2015		- Deposits at MSB - Credit Cards at MSB - Other Receivables
24.	Rox Group Joint Stock Company	Related Parties of Insiders	0106684712	MSB	KKH: 17/12/2014 CKH: 28/11/2024		- Deposits at MSB - Credit Cards at MSB
25.	FamilyMart Vietnam Joint Stock Company	Related Parties of Insiders	0312737310	MSB	- 7/6/2016 - 7/8/2023		- Deposits at MSB - Credit Cards at MSB

NO	Name of Organization/Individual	Related Relationship with the Company	Registration Certificate Number	Company Conducting the Transaction (MSB, Subsidiary)	Transaction Date with the Company	Resolution/Decision Number of the Board of Directors	Content, Quantity, Total Transaction
26.	ROX Asset Joint Stock Company	Related Parties of Insiders	0109976914	MSB	30/5/2022		Deposits at MSB

(*) *TNTech Joint Stock Company and TNTalent Human Resource Management Joint Stock Company are no longer related parties of insiders as of April 18, 2025.*

APPENDIX 3

REPORT ON DEBT CLASSIFICATION RESULTS, OFF-BALANCE SHEET COMMITMENTS, PROVISIONING AND USE OF RESERVES FOR RISK MANAGEMENT

SEPARATE

According to the provisions of Article 13 of Circular 31/2024/TT-NHNN dated June 30, 2024, and Article 15 of Decree 86/2024/ND-CP, MSB reports to the General Shareholders' Meeting on the results of debt classification, off-balance sheet commitments, provisioning, and use of reserves for risk management as of December 31, 2025, as follows

1. Results of Debt Classification as of December 31, 2025:
   a. Total on-balance sheet loans: 304,751,233 million VND.
   b. Total bad debts: 5,173,204 million VND.
   c. Bad debt ratio: 1.71%.
2. Results of Risk Provisioning as of December 31, 2025:
   a. Total general provisions established: 1,532,693 million VND.
   b. Total specific provisions established: 1,109,369 million VND.
3. Results of Using Provisions for Risk Management from January 1, 2025, to December 31, 2025
   a. Total specific provisions used for risk management: 1,789,276 million VND.
   b. Total number of customers with risk management: 3,124 customers.

APPENDIX 3

REPORT ON DEBT CLASSIFICATION RESULTS, OFF-BALANCE SHEET COMMITMENTS, PROVISIONING AND USE OF RESERVES FOR RISK MANAGEMENT

CONSOLIDATED

According to the provisions of Article 13 of Circular 31/2024/TT-NHNN dated June 30, 2024, and Article 15 of Decree 86/2024/ND-CP, MSB reports to the General Shareholders' Meeting on the results of debt classification, off-balance sheet commitments, provisioning, and use of reserves for risk management as of December 31, 2025 (consolidated data) as follows:

1. Results of Debt Classification as of December 31, 2025:
   a. Total on-balance sheet loans: 303,249,658 million VND.
   b. Total bad debts: 5,520,348 million VND.
   c. Bad debt ratio: 1.82%.
2. Results of Risk Provisioning as of December 31, 2025:
   a. Total general provisions established: 1,560,015 million VND.
   b. Total specific provisions established: 1,335,298 million VND.
3. Results of Using Provisions for Risk Management from January 1, 2025, to December 31, 2025:
   a. Total specific provisions used for risk management: 2,106,834 million VND.
   b. Total number of customers with risk management: 43,009 customers.

APPENDIX 4

DISCLOSURE REPORT ON THE LIST OF BORROWERS AND RELATED INTERESTS

Pursuant to Clause 10, Article 1 of Circular No. 09/2024/TT-NHNN dated June 28, 2024, on prudential limits and ratios applicable to banks and foreign bank branches, MSB hereby publicly reports to the General Meeting of Shareholders on lending to entities subject to credit restrictions as stipulated in Clause 1, Article 135 of the Law on Credit Institutions 2024, as of March 24, 2026, as follows:

1. Subject: Chief Accountant of MSB

- Total approved credit limit: VND 3,794 million.
- Total outstanding balance as of March 24, 2026: VND 3,794 million.

2. Subject: MSB employees holding positions subject to credit restrictions (appraisers and approvers)

- Total number of borrowing employees: 941.
- Total approved credit limit: VND 2,134,340 million.
- Total outstanding balance as of March 24, 2026: VND 2,134,340 million.

3. Major shareholders and founding shareholders

Vietnam Posts and Telecommunications Group: No outstanding balance incurred.

4. Subject: Subsidiary

TNEX One Member Limited Liability Finance Company: No outstanding balance incurred.

5. Subject: Enterprises in which individuals/entities specified in Clause 1, Article 134 of the Law on Credit Institutions hold more than 10% of the charter capital

No outstanding balance incurred.

Lending to the above-mentioned subjects has been carried out by MSB in full compliance with applicable laws and MSB’s internal regulations.

APPENDIX 5
REPORT ON THE ACTIVITIES OF THE BOARD OF DIRECTORS' COMMITTEES

MSB has 05 specialized committees under the Board of Directors, including: the Risk Management Committee, the Strategy Committee, the Human Resources Committee, the Technology Committee, and the Sustainable Development Committee. The committees operate according to the organizational and operational regulations issued by the Board of Directors, serving in an advisory capacity and proposing issues within their authority related to the governance and management of the bank.

The activities of the specialized committees under the Board of Directors in 2025 are as follows:

❖ **Risk Management Committee (BRC):**

The Board Risk Management Committee consists of 06 members, including 03 members of the Board of Directors and 01 independent member of the Board. The Chairman of the Risk Management Committee is the Standing Vice Chairman of the Board of Directors.

In 2025, the Risk Management Committee (BRC) operated with six (06) members, including five (05) voting members and one (01) non-voting member.

BRC performed the duties assigned under QC.RR.023 on a periodic basis and on an ad-hoc basis in response to business and risk management needs, specifically as follows:

- Advising the Board of Directors on the issuance of risk management policies and internal documents related to risk management within the Board's authority, including the Risk Appetite Statement and the Risk Management Strategy for the 2025–2027 period, etc.
- Reviewing and assessing the appropriateness and effectiveness of proposals related to risk management and making recommendations to the Chief Executive Officer (CEO), such as proposals to amend regulations on credit granting to small and medium-sized enterprise (SME) customers, debt handling regulations, etc.
- Analyzing and issuing warnings regarding the bank's level of safety.
- Supervising the organization and implementation of risk management activities by the CEO.

❖ **Strategic Committee (SC):**

The Strategic Committee consists of 7 members, including 4 members of the Board of Directors (BoD). The Chairman of the Strategic Committee is also the Chairman of the BoD.

In 2025, in light of recent macroeconomic and geopolitical volatility, the Strategy & Innovation Division, acting as a focal point, has submitted a report to the Strategic Committee

on updating MSB's strategic direction for the five-year period 2025–2029, aligned with current market conditions.

The Strategic Committee is also updated on key strategic topics to provide recommendations to the BoD regarding strategic direction and necessary actions for successful execution. Key areas include:

- Macroeconomic conditions, banking industry trends, technology investment/digital transformation initiatives, and competitive landscape analysis.
- Strategy execution reports of business units based on the Balanced Scorecard, along with upcoming action plans.
- Progress updates and roadmaps for critical bank-wide transformation projects.

❖ **The Human Resources Committee (HRC):**

The Human Resources Committee consists of 6 members, including 4 members of the Board of Directors. The Chairman of the Human Resources Committee is the Chairman of the Board of Directors.

In 2025, the Human Resources Committee (HRC) processed and resolved over 120 cases, providing advisory support to the Board of Directors and the Chairman of the Board on matters related to the Bank's comprehensive organizational restructuring. This included enhancing the title and rank system, improving employee policies and benefits, and optimizing workforce allocation to align with the business context and maximize organizational efficiency.

Additionally, the HRC regularly convened periodic meetings to discuss and reach consensus on key issues such as reviewing the talent development program MSB Great Leaders, establishing the Bank-wide job architecture, and updating ongoing strategic projects and initiatives. Moreover, the Committee also carried out personnel procedures related to managerial positions and statutory titles under the authority of the Board of Directors and the Chairman, as well as other assignments delegated by the Chairman of the Board.

❖ **The Technology Committee:**

The Risk Management Committee comprises 10 members, including 02 members of the Board of Directors and 01 Independent Member of the Board of Directors. The Chairperson of the Risk Management Committee is a member of the Board of Directors.

In 2025, the Risk Management Committee convened 03 periodic meetings in Q1/2025, Q3/2025, and Q4/2025, submitted the Q2/2025 report, and held 02 thematic meetings in Q4/2025.

- **Q1/2025 Meeting:** Key agenda items included: review of the implementation results of the resolutions/conclusions from the Q4/2024 meeting; updates on capability changes under the Enterprise Architecture (EA) framework; reports on Technology Health

Metrics; reports on Technology Transformation Metrics; updates on project progress and portfolio; and a report on the utilization of the approved 2025 Technology investment budget.

- **Q2/2025 Meeting:** Conducted via email circulation. The reported contents included: updates on the implementation progress of action items arising from the Q1/2025 meeting conclusions; reports on Technology Health Metrics; reports on Technology Transformation Metrics; a report on the utilization of the approved 2025 Technology investment budget; updates on project progress and portfolio; and updates on capability changes under the Enterprise Architecture (EA) framework.
- **Q3/2025 Meeting:** Key agenda items included: results of the implementation of directives issued in previous quarters; updates on capability changes under the Enterprise Architecture (EA) framework; reports on Technology Health Metrics; reports on Technology Transformation Metrics; updates on project progress and portfolio; and a report on the utilization of the approved 2025 Technology investment budget.
- **Q4/2025 Meetings:**

  ✓ **Thematic Meeting No. 01 (14 November 2025):** Report on technology trends (AI) and the technology capability framework; report on the implementation of the Engineering Hub under the Digital Banking Project (DC).

  ✓ **Thematic Meeting No. 02 (19 December 2025):** Report on the IT Strategy for 2026–2028 (RTB); report on the status of the 2025 technology budget and the proposed technology investment budget plan for 2026.

  ✓ **Q4/2025 Periodic Meeting:** Key agenda items included: results of the implementation of directives issued in previous quarters; reports on Technology Health Metrics and Technology Transformation; updates on the implementation progress of technology projects and CTB programs; a report on the utilization of the approved 2025 Technology investment budget; a summary report on 2025 technology investments; and updates on the development status of the Technology Strategy for 2026–2029.

❖ **Sustainable Development Committee (ESG Committee):**

The ESG Committee consists of 07 members, including 02 members of the Board of Directors who serve as the Chairman and Vice Chairman of the Committee.

In 2025, the ESG Committee held 03 regular meetings in March, June, and late September. ESG committee has discussed and made several important decisions in the transformation process towards a Green Bank orientation, through the implementation of key projects with

the support of reputable consulting partnersI. MSB's sustainable development outstanding activities and projects in 2025 are as follows:

- Building the Sustainable Finance Framework with the consultation of the International Finance Corporation (IFC) and support from BNP Paribas. MSB's Sustainable Finance Framework received Second Party Opinion from S&P Global which assigned Medium Green rating, similar to some banks in Vietnam, but better while no weaknesses identified.
- For the first time, conducting an estimation of carbon emissions from all banking operations, including emissions from the supply chain and loan portfolio, with the support of Sustainable 1 - S&P Global.
- Conducting physical risk assessments for 104 key operating locations of the bank under various climate change scenarios to develop business expansion plans and appropriate risk prevention measures amid increasingly severe climate change impacts on Vietnam.
- Implementing activities and commitments to mobilize green and sustainable capital from international partners in line with the bank's capital plan, adapting to market fluctuations and balancing growth objectives with green/sustainable transformation.
- Updating the environmental and social risk management system for lending activities and completing this system for trade finance operations with the supports from IBIS and ADB.
- Approaching the final stages of the project to build an integrated Sustainable Development Strategy aligned with the Bank's business strategy, with consulting support from PricewaterhouseCoopers Vietnam (PwC).
- Implementing projects receiving technical support from ADB, SNV, and IFC in green banking activities.
- International cooperation in sustainable development.