Ngân Hàng TMCP Hàng Hải Việt Nam (MSB)
54A Nguyễn Chí Thanh, phường Láng, Hà Nội
Tel: (024) 3771 8989

No: 28 /2026/TT-HĐQT *Hanoi, date 03 month 04 year 2026*

PROPOSAL
for: Approval of the Audited Separate and Consolidated 2025 Financial Statements.

To: **General Meeting of Shareholders**

- *In accordance with the Law on Enterprises No. 59/2020/QH14 dated June 17th,2020, of the 14th National Assembly;*
- *In accordance with the Law on Credit Institutions No. 32/2024/QH15 dated January 8, 2024, of the 15th National Assembly;*
- *In accordance with the Law on Securities No. 54/2019/QH14 dated November 26, 2019, of the 14th National Assembly;*
- *In accordance with the Charter of Vietnam Maritime Commercial Joint Stock Bank;*
- *In accordance with the interim separate and consolidated 2025 financial statements of MSB, audited by Ernst & Young Vietnam Co., Ltd.*

The separate and consolidated financial statements for the year 2025 of Vietnam Maritime Commercial Joint Stock Bank (MSB) have been audited by Ernst & Young Vietnam Co., Ltd. The audited financial statements have been disclosed and fully published on MSB's website (www.msb.com.vn) in accordance with the law. Below are some key metrics:

Unit: VND million

No	Metrics	Separate	Consolidate
1	Total assets	410,954,859	407,673,941
2	Owners' equity	42,510,490	42,446,058
	Charter capital	*31,200,000*	*31,200,000*
3	Net income before provision for credit losses	8,501,855	8,976,791
4	Profit before tax	7,039,195	7,058,374
5	Profit after tax	5,619,168	5,628,520
6	Earning per share (VND/share)	-	1,804

Respectfully submitting to Annual General Shareholders Meeting for the approval of the audited separate and consolidated financial statements for the year 2025 of Vietnam Maritime Commercial Joint Stock Bank, audited by Ernst & Young Vietnam Co., Ltd.

Respectfully submitted./.

ON BEHALF OF BOARD OF DIRECTOR
CHAIRMAN

(SIGNED & SEALED)

TRAN ANH TUAN