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

No: 29 /2026/TT-HĐQT *Hanoi, date 03 month 04 year 2026*

PROPOSAL
for: Approval of the 2025 profit distribution plan

To: **Annual General Shareholder Meeting**

According to Law on Credit Institutions No. 32/2024/QH15 dated January 8, 2024, of the 15th National Assembly, Board of Directors respectfully submits to the Annual General Shareholders Meeting for the approval of the 2025 profit distribution plan as follows:

Unit: VND million

No.	Metrics	2025
1	Consolidate profit before tax	7,058,374
2	Corporate income tax	1,429,854
3	Consolidate profit after tax [(1)-(2)]	5,628,520
4	Provision for additional charter capital reserve fund (10% PAT)	563,366
5	Provision for financial reserve fund (10% remaining PAT)	507,030
6	Retained earnings after tax and fund allocation [(3)-(4)-(5)]	4,558,124
7	Share issuance to increase share capital from owners' equity capital as of 31/12/2025 and after funds allocation according to law (% of par value) (*)	20%

Note:

- *Funds: Board of Directors and Board of Supervisor Remuneration Fund, Executive Management Bonus Fund, Reward Fund, Welfare Fund use the remaining funds from previous years to pay. In case of shortage, it will be advanced and the Fund allocated from the following year will be used to settle.*
- *The share issuance to increase share capital from owner's equity ratio is submitted to the Annual General Shareholders Meeting according to the Proposal No.33/2026/TT-HDQT dated 03/04/2026, the Board of Directors of MSB requested for Annual General Shareholders Meeting appproval on the share issuance ratio of 20% to increase charter capital to 37,440 billion VND, sourced from owners' equity capital as of 31/12/2025 and after funds allocation according to law. The share issuance ratio is dependent on 2026 Annual General Shareholders Meeting and will be implemented in 2026 if approved.*

Respectfully submitting to Annual General Shareholders Meeting for the approval of 2025 profit distribution plan and delegates to the Board of Directors for implementation.

Respectfully submitted./.

ON BEHALF OF BOARD OF DIRECTOR
CHAIRMAN

(SIGNED & SEALED)

TRAN ANH TUAN