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

No: 30 /2026/TT-HĐQT *Hanoi, date 03 month 04 year 2026*

PROPOSAL
for: Approval for 2026 Business Plan

To: **Annual General Shareholder Meeting**

In accordance with to Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, of the 15th National Assembly, Board of Directors respectfully submits to the Annual General Shareholders Meeting for the approval of Vietnam Maritime Commercial Joint Stock Bank Key Performance Indicators for 2026 Business Plan as follow:

Unit: VND billion

No.	Key Performance Indicators	Actual 2025	Plan 2026	Comparison of 2026 Plan/2025 Performance
1	Total assets	407,674	460,000	113%
2	Deposits from customers and valuable papers, bonds	226,306	280,000	124%
3	Outstanding credit (including corporate loans, retail loans, corporate bonds) (*)	207,170	244,000	118%
4	NPL (consolidated) (group 3-5)	1.82%	<3%	
5	Profit before tax	7,058	8,000	113%
6	Charter capital	31,200	37,440	120%
7	Stock dividend payout/Share issuance from owner's equity ratio (% par value)	20% (**)	20% (***)	100%

(*) In Accordance to the credit growth rate granted by the operating policy of State Bank of Vietnam each period.

(**) In Accordance to the Resolution approved by the 2025 Annual General Shareholder Meeting, MSB paid stock dividend at a rate of 20% from retained earnings as of December 31, 2024 after allocating funds and increasing MSB's charter capital to VND 31,200 billion in 2025.

(***) In Accordance to the Proposal no. 33/2026/TT-HĐQT dated 03/04/2026 relating to the share issuance to increase share capital plan at a rate of 20% sourced from owners' equity after funds allocations in accordance to the Law, to increase to charter capital to VND 37,440 billion, the issuance schedule will be based on the 2026 market situation and business activities of MSB.

The Board of Directors respectfully submits to the Annual General Shareholder Meeting for approval of the 2026 Business Plan and assigns the Board of Directors to its implementation with specific solutions, including adjusting targets and budgets in accordance with market developments, macroeconomic policies and legal regulations.

Respectfully submitted./.

ON BEHALF OF BOARD OF DIRECTOR
CHAIRMAN

(SIGNED & SEALED)

TRAN ANH TUAN