



No: 226 /TTr-MB-HDQT

**SUBMISSION OF THE BOARD OF DIRECTORS OF THE MILITARY  
COMMERCIAL JOINT STOCK BANK**

**For the approval on the use of the shareholders' equity in 2021**

Attention to: General Meeting of Shareholders of the Military Commercial  
Joint Stock Bank

Pursuant to Law on Enterprises No. 59/2020/QH14 and guidance of implementation;  
Pursuant to Law on Credit Institutions No. 47/2010/QH12, on amending and  
supplementing a number of articles of Law on Credit Institution, and guidance of implementation;  
Pursuant to Law on Securities No. 54/2019/QH14;  
Pursuant to Charter of Military Commercial Joint Stock Bank;  
Pursuant to relevant laws and regulations and Military Commercial Joint Stock Bank  
regulations;

Based on actual operating requirement of Military Commercial Joint Stock Bank;

**The Board of Directors of the Military Commercial Joint Stock Bank (MB) respectfully  
submits the plan to use shareholders' equity in 2021 to the General Meeting of Shareholders  
for the perusal and approval as follows:**

*Unit: billion VND*

No	Details for capital use	Actual use of shareholders' equity on December 31, 2020	The expected use of shareholders' equity on December 31, 2021	Changes in shareholders' equity in the year
1	Investment in Asset (*)	4,115	8,898	4,783
2	Other investments	42,621	47,520	4,899
<b>Total</b>		<b>46,736</b>	<b>56,418</b>	<b>9,682</b>

(\*) *Property investment increases capacity added in 2021 including:*

- *Investment in upgrading information technology systems;*
- *Investment in MB headquarters in the South of MB with total investment less than 20% of charter capital, in line with business strategy for the period 2022-2026.*

*Investment purpose: Enhancing MB's image and brand name in the Southern region, contributing to business development in accordance with MB's strategic direction for the 2022-2026 period.*

*Location for investment selection: land locations in the central districts of Ho Chi Minh City (District 1, District 3, Thu Thiem ...) or areas where the Bank's headquarters is concentrated, convenient transportation, easy to recognize the brand.*

*Standard: Investment headquarters should meet the standards of Grade A buildings, with*

*modern equipment. Minimum height of 20 floors, easy brand recognition.*

*- Other asset investments in service of MB's business activities.*

The General Meeting of Shareholders authorizes the Board of Directors to implement detailed plan, make decision on the flexible adjustment of the plan of using owner's equity to guarantee the efficiency and to protect the interests of MB and shareholders in accordance with applicable laws. During the implementation of the above mentioned tasks, the Board of Directors reserves the right to: (i) Make decision on the content within the scope of the assigned and authorized duties; (ii) Make decision to use of shareholders equity of MB to invest contribute capital, purchase shares, establish, acquire subsidiaries and associate companies of MB in accordance with the approval of the General Meeting of Shareholders and applicable laws; (iii) Make decision on the transfer of MB capital contribution, shares in subsidiaries and associates, leading to those organization be no longer of MB's subsidiaries and associates (if any) to ensure compliance with law and/or MB's strategic and development orientation, and to harmonize interests of shareholders; (iv) Perform and/or assign MB functions to carry out tasks: Implement the necessary work in accordance with applicable law; complete and sign the relevant documents and papers; cooperate with State authorities and related parties; Implement all the other necessary work and formalities to fulfill the assigned tasks in accordance with the laws.

**The Board of Directors respectfully submits to the General Meeting of Shareholders for the perusal and approval!**

***Recipients:***

- General Meeting of Shareholders;
- SBV;
- BOD, SB, CEO;
- Archives: BOD Office;

**ON BEHALF OF BOARD OF DIRECTORS  
CHAIRMAN**

*(Signed & Sealed)*

**Le Huu Duc**