

No: 11/NQ-MBS-HĐQT

Hanoi, date 24 month 02 year 2026

RESOLUTION

(Approving the policy for the implementation of contracts/ transactions between MBS and related parties in 2026)

BOARD OF DIRECTORS OF MB SECURITIES JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises 2020 (amended and supplemented in 2025); Law on Securities 2019 (amended and supplemented in 2024);
- Pursuant to the Charter on organization and operation of MB Securities Joint Stock Company ("MBS");
- Pursuant to the Minutes of consultation with members of the Board of Directors No. 13/BB-MBS-HĐQT dated 24/02/2026.

RESOLVED:

Article 1. The Board of Directors approves and approves the policy for the implementation of Contracts/Transactions between MBS and related parties in 2026, specifically as follows:

1. Contracts and transactions: provision of products, services, purchase and sale of assets, cooperation and other types of related contracts and transactions between MBS and related parties *(Detailed list of related parties and contracts and transactions with related parties according to Appendix 1 attached)* in accordance with MBS's field of operation and legal regulations, including but not limited to the following products/services and transactions:
 - Opening a securities trading account and performing securities transactions at MBS;
 - Securities brokerage services;
 - Securities underwriting services;
 - Investment consulting services;
 - Offering, issuance, trading of securities;
 - Shareholder management, securities depository services;
 - Consulting services on issuance, offering, listing of securities, mergers and acquisitions, corporate finance consulting;
 - Services of entrusting the management of the SEC of individual investors; distributing or acting as a securities distribution agent; management of securities trading accounts;
 - Online securities trading services; clearing and settlement of securities; services in the derivatives market;
 - Other products and services provided by MBS in accordance with MBS's field of operation and the provisions of law from time to time;
 - Contracts and transactions that related parties provide to MBS from time to time and in accordance with the activities of the parties and the provisions of law;



- Other contracts and transactions between MBS and related parties shall be executed in accordance with the fields of operation of the parties and the provisions of law from time to time.

Mechanism of prices, fees, sharing of benefits and costs: According to the approval of the MBS Competent Authority from time to time.

The detailed content of related contracts and transactions arising between MBS and related parties will be used according to the forms and regulations of MBS/related parties issued from time to time to apply to all customers/partners using products, services or transactions. cooperation at MBS/related parties or contracts and transactions with contents as agreed each time between MBS and related parties. Guarantee: Contracts/transactions, implementation mechanisms are strict, public, transparent, prevent conflicts of interest, in accordance with legal regulations, MBS regulations and regulations of related parties.

2. Approve the content of the framework of the product/service supply contract and cooperation between MBS and related parties in Appendix 1. In the process of negotiating and signing contracts for the provision of products/services and cooperation between MBS and related parties, the name of the contract, the scope of provision of products/services, the principles of implementation/price/fee/benefit sharing and specific terms, the content of the contract may be amended, supplement in accordance with the agreement of the parties, but must ensure fairness, equality, publicity, transparency, prevention of conflicts of interest and in accordance with the provisions of law and internal regulations of each party.

Article 2. The Board of Directors assigns/authorizes the General Director based on the actual situation and business needs of MBS (i) to decide and approve in detail each Contract/Transaction and/or (ii) to sign, implement, adjust, amend, supplement the terms and conditions and conclude the Contract/Transaction with related parties (including the cancellation, termination, liquidation,...) in accordance with Article 1 above. The General Director is entitled to re-authorize another person to perform the above-mentioned tasks. Contracts/transactions executed between MBS and related parties in 2026 must be executed on the principle of ensuring the interests of MBS and shareholders, in accordance with the approval and orientation of the Board of Directors, legal regulations and according to the following limit framework:

1	Contracts and transactions with a value of less than 35% or transactions resulting in the total value of transactions arising within 12 months from the date of the first transaction with a value of less than 35% of the total value of assets recorded in the latest financial statements.
2	Contracts and transactions for the sale of assets with a value of less than 10% of the total value of assets stated in the latest financial statements between MBS and shareholders owning 51% or more of the total voting shares or related persons of such shareholders.

Article 3. This Resolution takes effect from the date of signing. Mr. (Mrs.) of the Board of Directors, members of the Executive Board and Heads of relevant units and individuals of MBS shall be responsible for the implementation of this Resolution.

Recipients :

- *As in article 3;*
- *Supervisory Board;*
- *Save S.BOD.*

**MB SECURITIES JOINT STOCK COMPANY
ON BEHALF OF THE BOARD**

CHAIRMAN



Le Viet Hai



APPENDIX 1 – LIST OF STAKEHOLDERS

(Attached to Resolution No. 11/NQ-MBS-HDQT dated 24/02/2026 of the Board of Directors)

No	Partners/Related Parties	The scope of Contracts/Transactions between MBS and Related Parties is in accordance with the field of operation of MBS and related parties, including but not limited to the following Contracts/Transactions:
1	Military Commercial Joint Stock Bank (MB)	<ul style="list-style-type: none"> - Deposit contracts - Contracts for the purchase and sale of securities, shares, certificates of deposit - Investment Cooperation Contracts/Business Cooperation - Contracts for transactions of services and products provided by MB - MBS contracts provide services to MB - Other relevant contracts/agreements/transactions
2	MB Investment Fund Management Joint Stock Company (MBCapital) – MB's subsidiary	<ul style="list-style-type: none"> - Securities investment consultancy contract - Contracts for the purchase and sale of securities, shares, certificates of deposit - Investment Cooperation Contracts/Business Cooperation - Contracts related to operations and services provided by MBCapital - MBS contracts provide services to MBCapital - Other relevant contracts/agreements/transactions
3	MB Shinsei Consumer Credit Finance Company Limited. (Mcredit) – MB's subsidiary	<ul style="list-style-type: none"> - Contracts for the purchase and sale of securities, shares, certificates of deposit - Investment Cooperation Contracts/Business Cooperation - Contracts related to operations and services provided by Mcredit - MBS contracts provide services to Mcredit - Other relevant contracts/agreements/transactions
4	MB Ageas Life Insurance Company Limited (MBLife) – MB's subsidiary	<ul style="list-style-type: none"> - Contracts for the purchase and sale of securities, shares, certificates of deposit - Investment Cooperation Contracts/Business Cooperation - Insurance Policies - Contracts related to operations and services provided by MBLife - MBS contracts provide services to MBLife - Other relevant contracts/agreements/transactions
5	Military Insurance Corporation (MIC) –	<ul style="list-style-type: none"> - Contracts for the purchase and sale of securities, shares, certificates of deposit

	MB's subsidiary	<ul style="list-style-type: none"> - Investment Cooperation Contracts/Business Cooperation - Insurance contracts; - Contracts related to operations and services provided by MIC - MBS contracts provide services to MIC - Other relevant contracts/agreements/transactions
6	MB Asset Management and Debt Management Company Limited (MBAMC) – MB's subsidiary	<ul style="list-style-type: none"> - Investment Cooperation Contracts/Business Cooperation - Contracts related to operations and services provided by MBAMC - MBS contracts provide services to MBAMC - Other relevant contracts/agreements/transactions
7	Vietnam Modern Single-Member Limited Liability Bank (MBV) - Related person of the MB	<ul style="list-style-type: none"> - Contracts for the purchase and sale of securities, shares, certificates of deposit - Investment Cooperation Contracts/Business Cooperation - Contracts related to operations and services provided by MBV - MBS contracts provide services to MBV - Other relevant contracts/agreements/transactions
8	Military Telecommunications Industry Group (Viettel) – Related organization of MB	<ul style="list-style-type: none"> - Contracts for the purchase and sale of securities, shares, certificates of deposit - Investment Cooperation Contracts/Business Cooperation - Contracts related to operations and services provided by Viettel - MBS contracts to provide services to Viettel - Other relevant contracts/agreements/transactions
9	<ul style="list-style-type: none"> - Individuals who are internal persons, related persons of internal persons or related persons of MBS as prescribed in the Charter, the Law on Enterprises and the Law on Securities; - Related person of MB. 	<ul style="list-style-type: none"> - Contracts and agreements on the use of products and services of MBS - Contracts and agreements on securities purchase and sale, purchase and sale of assets - Other relevant contracts/agreements/transactions in accordance with the provisions of civil, commercial, labor, and securities laws,...