

Code MSB
Company name Vietnam Maritime Commercial Joint Stock Bank
Date 09/14/2021
Subject Report on the use of proceeds from the stock offering

Content:

Vietnam Maritime Commercial Joint Stock Bank reports the use of proceeds from the stock offering as follows:

I. Information on stock:

- Issuer: Vietnam Maritime Commercial Joint Stock Bank
- Stock type: common stock
- Par value: VND10,000/share
- Issue volume: 82,522,811 shares
- Total mobilized capital: VND952,955,604,000
- Ending date of offering: March 10, 2021

II. Plan for the use of proceeds:

1. Project progress according to the Company's plan:

Unit: VND billion

No.	Purpose	Estimated investment	Estimated time
1	To invest in building a digital bank	136.6	2020-2023
2	To invest in bank digitization	323.8	2021-2025
3	To invest in a new core banking system	490.0	2021-2025
	Total	950.4	

2. Project progress at present:

No.	Purpose	Disbursed amount	Estimated disbursement time until
1	To invest in building a digital bank	36.9	2023
2	To invest in bank digitization	8.2	2025
3	To invest in a new core banking system	11.6	2025
	Total	56.7	