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Hanoi, January 28<sup>th</sup>, 2022

TRANSLATION

## REPORT ON CORPORATE GOVERNANCE

(For the year 2021)

Respectfully to: - The State Securities Commission;  
- Ho Chi Minh City Stock Exchange.

Company name : Vietnam JS Commercial Bank for Industry & Trade  
Address of Head Office : No. 108 Tran Hung Dao Str., Hoan Kiem District, Hanoi  
Telephone : +84 24 3942 1030  
Fax : +84 24 3941 2637  
Email : [investor@vietinbank.vn](mailto:investor@vietinbank.vn)  
Charter capital : 48,057,506,090,000 VND  
Ticker symbol : CTG  
Governance model : General Meeting of Shareholders, Board of Directors, Board of Supervisors and General Director  
The implementation of internal audit : Implemented

### I. ACTIVITIES OF THE GENERAL MEETING OF SHAREHOLDERS (GMS)

No.	Resolution	Date	Content
1	23/NQ-ĐHĐCĐ	16/04/2021	Resolution of 2021 Annual General Meeting of Shareholders (AGM) of VietinBank approved the following contents: 1. Report of the Board of Directors (BoD) on performance in 2020 and development orientation in 2021; 2. Report of the Board of Management (BoM) on business performance in 2020, orientation and plan for 2021; 3. Report of the Board of Supervisors on 2020 activities and orientation in 2021; 4. Audited Financial Statements (FS) of VietinBank prepared in accordance with Vietnamese Accounting Standards and Vietnamese Accounting System for Credit Institutions as at 31 <sup>st</sup> December, 2020 and for

			<p>the period ranging from 01<sup>st</sup> January, 2020 to 31<sup>st</sup> December, 2020;</p> <ol style="list-style-type: none"> <li>5. Authorization for VietinBank's BoD to decide to select a qualified and experienced independent audit organization that meets the conditions specified in Circular 39/2011/TT-NHNN and is on the approved list of the Ministry of Finance to audit the FS and operations of the internal control system of VietinBank in 2022 in accordance with the Enterprise Law No. 59/2020/QH14, Circular 39/2011/TT-NHNN and applicable laws;</li> <li>6. Profit Distribution Plan for 2020 which VietinBank was submitting to competent State Authority for approval;</li> <li>7. Remuneration for the BoD and Board of Supervisors in 2021; In case that additional members of the BoD and Board of Supervisors are elected, the AGM authorized the BoD to decide the additional amount of remuneration arising based on the actual number of the member of the BoD and the Board of Supervisors and in accordance with the regulation on payroll payment of VietinBank;</li> <li>8. Revision and newly-merged full text of VietinBank's Charter, VietinBank's Internal Governance, VietinBank's Regulations on Organization and Operation of the BoD;</li> <li>9. Revisions and newly-merged full text of the Regulation on Organization and Operation of the Supervisory Board of VietinBank;</li> <li>10. VietinBank personnel for the term 2019-2024: <ul style="list-style-type: none"> <li>- The dismissal of Mr. Shiro Honjo from the position of VietinBank's Board Members for the term 2019-2024;</li> <li>- The additional election of Mr. Masashige Nakazono to hold the position of VietinBank's Board Members for the term 2019-2024;</li> <li>- The additional election of Ms. Nguyen Thi Thom to hold the position of Members of the Supervisory Board of VietinBank for the term 2019 – 2024.</li> </ul> </li> </ol>
2	24/NQ-ĐHĐCĐ	03/11/2021	Resolution of 2021 Extraordinary General Meeting of Shareholders (EGM) of VietinBank approved the following contents:

			<ol style="list-style-type: none"> <li>1. The listing of VietinBank's public offering bonds on the securities trading system/Stock Exchange after closing the offerings;</li> <li>2. The amendments to VietinBank Charter, VietinBank's Regulations on Organization and Operation of the Board of Directors;</li> <li>3. VietinBank personnel for the term 2019-2024: <ul style="list-style-type: none"> <li>- The dismissal of Mr. Nguyen Manh Toan from the position of Member of the Board of Supervisors of VietinBank for the term 2019 – 2024 to take over other duties at VietinBank.</li> <li>- The additional election of Mr. Le Thanh Tung to hold the position of VietinBank's Board Members for the term 2019-2024.</li> </ul> </li> </ol>
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## II. BOARD OF DIRECTORS

### 1. Information on members of the BoD

No	BoD members	Position	Date becoming/ceasing to be BoD member	
			Date of appointment	Date of dismissal
1	Mr. Tran Minh Binh	Chairman of the BoD	07/09/2021	
2	Mr. Tran Van Tan	Board member ( <i>in-charge of activities of the BoD from 03/07/2021 to 07/09/2021</i> )	23/04/2019	
3	Mr. Le Thanh Tung	Board member	03/11/2021	
4	Ms. Tran Thu Huyen	Board member	24/07/2014	
5	Mr. Nguyen The Huan	Board member	23/04/2019	
6	Ms. Pham Thi Thanh Hoai	Board member	23/04/2019	
7	Mr. Masahiko Oki	Board member cum Deputy CEO	23/05/2020	
8	Mr. Masashige Nakazono	Board member	16/04/2021	
9	Ms. Nguyen Thi Bac	Independent Board member	23/05/2020	
10	Mr. Shiro Honjo	Board member	23/05/2020	16/04/2021
11	Mr. Le Duc Tho	Chairman of the BoD	29/04/2014	03/07/2021

#### Notes:

- From 01/01/2021 to 16/04/2021: VietinBank's BoD for the term of 2019-2024 includes 9 members: Mr. Le Duc Tho – Chairman of the BoD, Mr. Tran Minh Binh – Board member cum CEO, Mr. Tran Van Tan – Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen

*The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Masahiko Oki – Board member cum Deputy CEO, Mr. Shiro Honjo – Board member and Ms. Nguyen Thi Bac – Independent Board member.*

- *From 16/04/2021 to 03/07/2021: VietinBank's BoD for the term of 2019-2024 includes 9 members: Mr. Le Duc Tho – Chairman of the BoD, Mr. Tran Minh Binh – Board member cum CEO, Mr. Tran Van Tan – Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Masahiko Oki – Board member cum Deputy CEO, Mr. Masashige Nakazono – Board member and Ms. Nguyen Thi Bac – Independent Board member.*
- *From 03/07/2021 to 07/09/2021: VietinBank's BoD for the term of 2019-2024 includes 8 members: Mr. Tran Van Tan – Board member in-charge of activities of BoD, Mr. Tran Minh Binh – Board member cum CEO, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Masahiko Oki – Board member cum Deputy CEO, Mr. Masashige Nakazono – Board member and Ms. Nguyen Thi Bac – Independent Board member.*
- *From 07/09/2021 to 03/11/2021: VietinBank's BoD for the term of 2019-2024 includes 8 members: Mr. Tran Minh Binh – Chairman of the BoD, Mr. Tran Van Tan – Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Masahiko Oki – Board member cum Deputy CEO, Mr. Masashige Nakazono – Board member and Ms. Nguyen Thi Bac – Independent Board member.*
- *From 03/11/2021 to 31/12/2021: VietinBank's BoD for the term of 2019-2024 includes 9 members: Mr. Tran Minh Binh – Chairman of the BoD, Mr. Tran Van Tan – Board member, Mr. Le Thanh Tung – Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Masahiko Oki – Board member cum Deputy CEO, Mr. Masashige Nakazono – Board member and Ms. Nguyen Thi Bac – Independent Board member.*

## **2. Meetings of the BoD**

In 2021, VietinBank's BoD held periodical monthly meetings to evaluate business results and provide orientations and directions for VietinBank's operations as well as exchanging ideas on a number of issues and topics related to corporate governance. In addition, the BoD also handled with other issues under BoD's approval authority through written – opinion form. Details are as follows:

No	BoD member	Number of meetings attended	Percentage	Reasons for absence
1	Mr. Tran Minh Binh	292/292	100%	
2	Mr. Tran Van Tan	292/292	100%	
3	Mr. Le Thanh Tung (I)	75/75	100%	
4	Ms. Tran Thu Huyen	291/292	99,7%	Absent from 1 meeting due to business trip
5	Mr. Nguyen The Huan	292/292	100%	
6	Ms. Pham Thi Thanh Hoai	292/292	100%	

7	Mr. Masahiko Oki	292/292	100%	
8	Mr. Masashige Nakazono (2)	254/254	100%	
9	Ms. Nguyen Thi Bac	292/292	100%	
10	Mr. Shiro Honjo	37/38	97%	Absent from 1 meeting due to business trip. Neither attend BoD meetings nor give written opinions since 16/04/2021 ( <i>no longer being a BoD member</i> )
11	Mr. Le Duc Tho	94/94	100%	Neither attend BoD meetings nor give written opinions since 03/07/2021 ( <i>no longer being a BoD member</i> )

**Notes:**

- (1) Attend BoD meetings and give written opinions since 03/11/2021 (*start being a BoD member*)
- (2) Attend BoD meetings and give written opinions since 16/04/2021 (*start being a BoD member*)
- The total number of meetings of the BoD in 2021 is 292, including in-person meetings and written opinions.
- Mr. Masahiko Oki: is a residential Board member, (i) attended all BoD's in-person meetings and (ii) gave written opinions to the BoD.
- Mr. Masashige Nakazono and Mr. Shiro Honjo: are non-residential Board members, (i) attended some BoD's in-person meetings and (ii) gave written opinions to the BoD.

**3. Supervision by the BoD over the BoM**

Supervisory activities of the BoD over the BoM are carried out in accordance with the Internal Management Regulations, the Regulations on Organization and Operation of the BoD and the Regulation on Organization and Operation of the BoM. The CEO/Deputy CEO in-charge of the BoM always promptly reports and acknowledges the orientations and directions of the BoD and effectively implements in the whole system of VietinBank. Supervisory activities of the BoD over the BoM are implemented through many forms such as:

- a) Participate in reporting sessions of the Committees under the BoD;
- b) Attend meetings organized by the BoM;
- c) Monitor through the processing of information from reports of the Board of Supervisors and Internal Audit Department on banking operations;
- d) Monitor through monthly business reports and other reports/proposals submitted by the BoM.

Through monitoring activities, it proves that the BoM has timely implemented all the

orientations and directions of the BoD as well as the tasks according to the assigned functions and duties.

Based on the orientation of the BoD with important strategic goals in VietinBank's Mid-term Business Plan (MTBP) 2021-2023, 10-year development strategy 2021-2030, Vision to 2045 that were approved by the BoD, the CEO/Deputy CEO in-charge of the BoM developed and implemented specific tasks to each BoM member; instructed, assigned business targets and tasks to each Division/Department/Board to implement, reported fully and promptly in writing to the BoD on the results of the assigned tasks and rights. In 2021, the BoM has innovated the direction and administration methods, closely monitored and regularly updated the complicated development of the COVID-19 pandemic, macro-economic situation, market developments, orientations and directions of the Government, the State Bank of Vietnam (SBV) and the BoD to strictly and drastically implement business solutions as well as measures to join hands with the Government, businesses and people in preventing, fighting and repelling the COVID-19 pandemic.

At monthly meetings of the BoD, the CEO/Deputy CEO in-charge of the BoM fully reported on VietinBank's activities and highlights of the month on: (i) interest rate policy, growth promotion programs; (ii) products and services; (iii) customer support; (iv) internal control and inspection; (v) risk management, debt collection; (vi) developments and situation of the COVID-19 pandemic, measures and effectiveness in disease prevention and control, ensuring the maintenance of safe and continuous operations; and (vii) business plan in the coming months. The CEO/Deputy CEO in-charge of the BoM also reported on progresses and results of the implementation of GMS Resolutions, BoD Resolutions and Decisions; reports on several topics as required by the BoD; status of implementation of the Risk Control Limit, the proposed measures when the limit(s) was (were) in danger of being exceeded or the risk of generating an unanticipated material risk, as well as proposals to the BoD.

In 2021, given in the widespread and negative impact on the economy caused by the Covid-19 pandemic, VietinBank made innovations in direction, administration and promotion of business activities, as well as personnel matters, inspection and monitoring activities; resulting in positive growth. As of 31/12/2021, VietinBank's average outstanding balance increased by 12.3% compared to that of 2020; the proportion of retail loans and SME customers reached 57%, a positive improvement compared to 2020; non-interest income increased by over 20%; CASA capital increased by more than 20% over the same period. The proportion of CASA deposits out of total capital in 2021 reached 20%. Individual profit before tax reached and exceeded the target assigned by the General Meeting of Shareholders; thereby creating resources for VietinBank to implement measures to support businesses and people affected by the COVID-19 pandemic. In 2021, VietinBank cut down its profit by more than 7,000 billion VND to implement many support solutions on lending, debt restructuring, loan interest rate reduction, service fees reduction in order to promptly overcome difficulties and accompany with the enterprises to cope with challenges. These positive business results became the strength for VietinBank to improve its financial capacity, strengthen risk provision in a prudent manner in order to proactively deal with possible arising difficulties in the coming time. By the end of 2021, VietinBank's NPL ratio was controlled at 1.3%, NPL coverage ratio reached 171% - higher than that of 2020.

In 2021, VietinBank continued to successfully carried out its corporate social responsibility program by spending more than 500 billion VND for social security, of which more than 166 billion

VND was to support the prevention and control of the COVID-19 pandemic, thereby demonstrating the contribution and determination to realize the "dual goals" of the Government; making an important and effective contribution to the economy to overcome difficulties and continue to stabilize and develop.

In the coming time, the supervision of the BoD over the BoM will continue to be promoted, reflected in the orientation, direction and supervision of the implementation of the Resolutions of the General Meeting of Shareholders, resolutions and decisions of the BoD. VietinBank's BoD will promote comprehensive inspection and supervision activities in all areas of operation and direct the standardization, amendment and completion of regulations and policies to ensure the enforcement in supervision activities of VietinBank's BoD.

#### 4. Activities of the BoD's committees

VietinBank has 03 committees under the BoD, namely Human Resource (HR) Committee, Risk Management Committee (RMC) and Policy Committee. The establishment of these Committees complied with the regulations of the SBV and the provisions of law. In 2021, the Committees worked closely with relevant departments and units to effectively carry out their functions and duties according to their Regulations on Organization and Operation issued by the BoD respectively. Details are as follow:

- **HR Committee:** is an advisory and assisting agency for the BoD on dealing with issues under the BoD's authority in developing HR policies, recruiting, and arranging personnel for titles under the BoD's authority; assisting the BoD in supervising the implementing HR mechanism and policies as well as HR management activities of VietinBank. In 2021, the HR Committee advised the BoD to consolidate the position of Chairman of the BoD, Head/Deputy Head of Division and supplement personnel under the authority of the BoD at Head Office, branches, subsidiaries and non-business units to ensure compliance with the regulations and procedures of VietinBank. Regarding organizational structure model, in 2021, HR Committee advised and assisted the BoD in directing the establishment and consolidation of several divisions: consolidation of Finance Division, Office of the BoD; establishment of Information Technology Division, Procurement & Asset Management Division, Marketing & Communication Division. HR Committee is continuing to advise the BoD on consolidating the organizational model of Divisions that directly affected business activities including Customers Divisions, Finance Division, Operation Division, centralized debt settlement mechanism, Banca Unit model, Transaction Banking Sales model in order to continue promoting the implementation of business strategy 2021 – 2023, centralized debt settlement mechanism, Contact Center consolidation model; at the same time, coordinate with Payment Center to implement the Transaction Teller Project.
- **Risk Management Committee:** In 2021, the RMC actively advised the BoD to issue significant risk management policies and guidelines such as: risk appetite in the period of 2021-2023, credit orientation 2021; Credit Risk Control Limits Package 2021; advise on amending the Internal Credit Rating System and debt classification according to Circular 02, adjusting the credit mechanism for several fields and forms of credit granting... In addition, on the basis of monitoring the situation of risks at VietinBank, RMC proposed to the BoD many important issues on risk management so that the BoD would direct and orient the BoM and business units to ensure the safety, efficiency and compliance of VietinBank's business operations according to

regulations of law especially in the context of 2021 when the complicated development of the COVID-19 pandemic had comprehensively impacted the operations of credit institutions in general and VietinBank in particular.

- **Policy Committee:** 2021 was the year to step up action programs to reach the strategic goal of 2023. The Policy Committee in the past year has continued to perform its role of advising and assisting the BoD on issues related to system of policy documents of VietinBank in order to build a system of policy documents associated with VietinBank's operational themes. In addition to continuing to direct related units to review the issuance of policy documents annually and develop a plan to issue policy documents, the Policy Committee directly directed in-charge units to conduct comprehensive review and assessment of policy documents of VietinBank; consequently, advise and propose to the Board of Directors solutions to solve the bottlenecks and conflict points in the implementation of current activities to realize the goals of VietinBank's strategy. Especially, in 2021, the Policy Committee was also the focal point of consulting and proposing the Board of Directors to establish a Steering Committee for restructuring VietinBank's policy document system to direct the general review of the current policy document system and relevant legal regulations in order to propose a plan to comprehensively restructure the system of policy documents in a streamlined way, creating flexibility and competition, yet at the same time ensuring risk control in business activities. These contents will be the premise for the completion of VietinBank's strategic goals in the coming period.

5. **Resolutions of the BoD** *(Please see details in Appendix 01)*

**III. BOARD OF SUPERVISORS**

**1. Information on members of the Board of Supervisors**

VietinBank's AGM 2021 approved the additional election of Ms. Nguyen Thi Thom to hold the position of Members of the Board of Supervisors of VietinBank for the term 2019 – 2024. VietinBank's EGM 2021 approved the dismissal of Mr. Nguyen Manh Toan from the position of Member of the Board of Supervisors of VietinBank for the term 2019 – 2024 to take over other duties at VietinBank. Accordingly, as of 31/12/2021, the Board of Supervisors of VietinBank for the term 2019 – 2024 includes 3 following members:

No.	Members of Board of Supervisors	Position	Date becoming member of Board of Supervisors	Date ceasing to be member of Board of Supervisors	Qualification
1	Ms. Le Anh Ha	Chief	23/04/2019		Master of Economics and Public Management
2	Ms. Nguyen Thi Anh Thu	Member (full time)	23/04/2019		Bachelor in Banking & Finance
3	Ms. Pham Thi Thom	Member (full time)	16/04/2021		Master in Banking &

					Finance
4	Mr. Nguyen Manh Toan	Member (full time)	23/04/2019	03/11/2021	Master in Criminal Law, Criminology

## 2. Meetings of Board of Supervisors

In 2021, the Board of Supervisors held: (i) 12 periodical monthly meetings (offline or online) with the participation of members of the Board of Supervisors, assistant team and leader of Internal Control Department to implement works; (ii) 01 extraordinary meeting to assign tasks in the Board of Supervisors after the additional election of a new member of the Board of Supervisors at the AGM 2021. Details are as follows:

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Ms. Le Anh Ha	13/13	100%	100%	
2	Ms. Nguyen Thi Anh Thu	13/13	100%	100%	
3	Ms. Pham Thi Thom (3)	9/9	100%	100%	
4	Mr. Nguyen Manh Toan (4)	11/11	100%	100%	

### Notes:

- (3) Attended meetings of the Board of Supervisors since 16/04/2021 (*start being a member of the Board of Supervisors*)
- (4) Not attended meetings of the Board of Supervisors since 03/11/2021 (*no longer being a member of the Board of Supervisors*)

## 3. Surveillance activities of the Board of Supervisors toward the BoD, BoM and shareholders

In 2021, the Board of Supervisors implemented the tasks and rights set forth in VietinBank's Charter and Regulations on organization and operation of the Board of Supervisors. In general, the governance and management activities of the BoD and the BoM complied with the provisions of the Law on Credit Institutions, VietinBank's Charter and were implemented in accordance with the business orientation and objectives approved by the GMS.

The supervision of the Board of Supervisors was implemented through the followings:

- Supervising business activities and compliance with the provisions of law and the Charter in banking management and administration; the implementation of resolutions of the GMS;
- Appraising the audited 2020 FS of VietinBank and reviewed 6M2021 FS of VietinBank which were independently carried out by Ernst & Young Vietnam Co., Ltd.;
- Updating the list of major shareholders and affiliated persons of members of the BoD, members of the Board of Supervisors, and members of the BoM of VietinBank;
- Reviewing contracts, transactions between VietinBank and related persons under the approval authority of the BoD or the GMS;
- High level directing and supervising over the Internal Audit;
- Consulting activities on governance, risk management.

The results of implementing some specific tasks are as follows:

### **3.1. Supervising business operations, compliance with provisions of law and VietinBank's Charter in administration and management of VietinBank; and implementing resolutions of the GMS**

The Board of Supervisors carried out regular and continuous monitoring activities through the following specific actions:

- ***Supervise the implementation of resolutions of the GMS, update information on business activities of VietinBank, participate and exchange opinions at BoD's, BoM's meetings:*** The Board of Supervisors regularly monitored the implementation of resolutions of the GMS, attended and expressed opinions at regular meetings of the BoD, briefings of the BoM. In these meetings, the Board of Supervisors gave independent opinion and views on business performance data (compared with targets assigned by the GMS); shortcomings, risks in business operations, governance and risk management of VietinBank, then, recommending solutions to help the BoD and BoM fulfill the plan assigned by the GMS and tasks need implementing to overcome shortcomings. At the same time, regarding issues that need attention and strengthened control, the Board of Supervisors made specific recommendations to improve operational efficiency, ensure safe and sustainable growth.
- ***Review policy documents, BoD's resolutions:*** The Board of Supervisors assigned one member to review BoD's resolutions sent to the Board of Supervisors and several material policy documents issued by the BoD & the CEO that posed comprehensive impact on the Bank's operation. After reviewing, the Board of Supervisors found that the way to pass resolutions of the BoD had complied with the provisions of VietinBank's Charter and the Regulation on organization and operation of the BoD, the content of the resolutions was in accordance with the provisions of Law, at the right authority and reached high consensus of the Board Members.
- ***Supervise data and results of internal audits:*** Based on periodical internal audit findings reports and reports on result of each internal audit session provided by the Internal Audit Department, the Board of Supervisors reviewed and evaluated the issues recorded through audit activities, identified material issues, and reflected them in reports to the BoD and CEO/Deputy CEO in-charge of the BoM at regular meetings.

The monitoring results showed that the BoD and the BoM had directed and managed VietinBank's business activities in accordance with the set targets, in compliance with the provisions of Law on Credit Institutions and VietinBank's Charter. Regarding the management of the BoD, right from the beginning of the year, the BoD approved the MTBP for the period 2021-2023 of VietinBank, and allocated from MTBP to annual plan. The implementation of MTBP was monitored through the set of planning targets, action programs and KPIs of business units. Every month, the BoD meets periodically to evaluate business results, provide orientations, direct operations and exchange a number of contents for management work. In addition to regular meetings, the BoD approved decisions by way of collecting written opinions of the Board members to direct and resolve issues related to corporate governance and matters under the BoD's authority. In addition, the supervision of the BoD over the BoM was carried out in accordance with internal Governance Regulations, the Regulations on Organization and Operation of the BoD, through the mechanism of periodical/extraordinary reporting on the activities of Committees under the BoD and direct

supervision of the Board members. Based on the direction of the BoD, the CEO/Deputy CEO in-charge of the BoM built and implemented tasks to each member of the BoM, assigned business targets and tasks to each Division/Department and achieved positive results. Risk management was also focused on the basis of closely following the direction of business activities in each period, market economic developments and the situation of the COVID-19 pandemic, ensuring reasonable and safe growth.

### **3.2. Appraising FS**

Performing the functions and duties stipulated in VietinBank's Charter and the Regulation on Organization and Operation of the Board of Supervisors, in 2021, the FS appraisal team was set up to review the audited FS for full year 2020 and 6M2021. Through the appraisal, the Board of Supervisors assessed the reasonableness, legality, honesty and the degree of caution in the work of accounting, statistics and preparing FS.

### **3.3. Updating list of affiliated persons**

Updating the list of affiliated persons of the BoD members, Board of Supervisors members, BoM members and shareholders owning at least 05% (five percent) of the voting shares of VietinBank was carried out by the Board of Supervisors periodically on the basis of coordination and information exchange with the Secretariat to the BoD and Investor Relations. The updated results showed that VietinBank's list of affiliated persons in 2021 had several changes compared to that of year end 2020 due to some changes in the BoD members and Board of Supervisors member for the term of 2019-2024 at AGM 2021 and EGM 2021. Specifically:

- The additional election of Mr. Masashige Nakazono to hold the position of VietinBank's Board Members for the term 2019-2024 since 16/04/2021;
- The dismissal of Mr. Shiro Honjo from the position of VietinBank's Board Members for the term 2019-2024 since 16/04/2021;
- The additional election of Ms. Nguyen Thi Thom to hold the position of Members of the Supervisory Board of VietinBank for the term 2019 – 2024 since 16/04/2021;
- The additional election of Mr. Le Thanh Tung to hold the position of VietinBank's Board Members for the term 2019-2024 since 03/11/2021;
- The dismissal of Mr. Nguyen Manh Toan from the position of Member of the Board of Supervisors of VietinBank for the term 2019 – 2024 since 03/11/2021 to take over other duties at VietinBank.

This list was updated promptly by the Board of Supervisors and recorded properly in accordance with regulations.

### **3.4. Reviewing contracts, transactions between VietinBank and affiliated persons under the approval authority of the BoD or the General Meeting of Shareholders**

In 2021, the Board of Supervisors reviewed contracts between VietinBank and institutional affiliated entities (subsidiaries, affiliated companies, major shareholder). The reviews showed that the signing and implementation of the contracts had a legal basis, was approved by the BoD in accordance with its authority and was disclosed according to regulations.

### **3.5. High-level direction and supervision of Internal Audit Department's operations**

In 2021, the Board of Supervisors regularly directed and supervised the Internal Audit

Department's activities according to the approved functions, tasks and plans. High-level supervision of the Internal Audit Department was implemented through the role of the Person-in-charge in each internal audit team, thereby controlling the quality of audit activities, ensuring compliance with professional ethical standards as well as assessing the achievements/limitations of the Internal Audit Department to promptly draw experience through each audit team. Basically, the Internal Audit Department completed audits according to the approved plan. In addition to comprehensive audit teams at branches, the Board of Supervisors directed the Internal Audit Department to deploy bank-wide audits with specific topics; as a result, giving proposals and recommendations (based on audit results) to improve the effectiveness and efficiency of the internal control system.

Improving the quality of Internal Audit Department is one of the issues regularly focused by the Board of Supervisors. In addition to constantly improving audit skills, cultivating and deepening professional knowledge, the Board of Supervisors identified and determined that improving IT internal audit capacity was one of the strategic focuses in the context of strongly ongoing digitalization in all aspects of banking activities. On that basis, the Board of Supervisors directed the Internal Audit Department to research and develop IT risk assessment methods, audit implementation methods to ensure timely adaptation to major and important changes in banking operations.

#### **4. The coordination among the Board of Supervisors with the BoD, BoM and other management levels**

The Board of Supervisors regularly participated in regular meetings of the BoD, monthly briefings of the BoM, and participated as guests in a number of meetings of the Committees under BoD and Boards under BoM. The Board of Supervisors closely coordinated with the BoD, BoM in performing functions, duties, and exchanging information on the principle of compliance with the laws and internal regulations of VietinBank. Based on the supervisory and internal audit results, the Board of Supervisors made specific recommendations and notes of advisory nature on the management and administration of the BoD, the CEO/Deputy CEO in-charge of the BoM; supporting the BoD, CEO/Deputy CEO in-charge of the BoM to have more reference information in making decisions, directing relevant units to research and implement measures to promote growth in accordance with strategic directions while still controlling risk effectively.

#### **5. Other activities of the Board of Supervisors**

The Board of Supervisors made specific recommendations and notes of advisory nature on the management and administration of the BoD, the CEO/Deputy CEO in-charge of the BoM; assisting the BoD, the CEO/Deputy CEO in-charge of the BoM with more reference information in making decisions. In addition, through the opinions expressed at the meetings of the Committees under the BoD and Boards under the BoM, the Board of Supervisors gave advices on risk management as well as areas of professional activities identified and analyzed by the Board of Supervisors that needed enhanced behavior measures in risk management and internal control. The recommendations and petitions, after being received and directed by the BoD, the CEO/Deputy CEO in-charge of the BoM, were monitored and evaluated the implementation results.

#### IV. BOARD OF MANAGEMENT

No	Members of the BoM	Date of birth	Qualification	Date of appointment/dismissal of the member of BoM
1	Mr. Nguyen Hoang Dung	10/11/1962	Master in Economics	Appointed on 15/03/2011 In-charge of the BoM since 07/09/2021
2	Mr. Nguyen Duc Thanh	08/09/1970	Master in Economics	Appointed on 01/08/2012
3	Mr. Tran Cong Quynh Lan	16/01/1979	Master in IT	Appointed on 05/03/2015
4	Mr. Nguyen Dinh Vinh	30/09/1980	Master in Business Administration	Appointed on 31/07/2015
5	Ms. Le Nhu Hoa	23/11/1969	Master in Finance, Banking and Insurance	Appointed on 01/08/2016
6	Mr. Masahiko Oki	02/08/1971	Bachelor of Arts in Business and Commerce	Appointed on 23/05/2020

#### V. CHIEF ACCOUNTANT

Full name	Date of birth	Qualification	Date of appointment/dismissal
Mr. Nguyen Hai Hung	13/12/1972	Bachelor in Economics, Chief Accountant Certificate	Appointed on 01/06/2011

#### VI. TRAINING ON CORPORATE GOVERNANCE

VietinBank always considers the governance in business performance as well as the goal of safe and sustainable development to be important.

In 2021, VietinBank's BoD, Board of Supervisors, BoM and Directors of Head Office departments/divisions attended online, virtual conferences and seminars organized by international consulting units, strategic partners to update, share knowledge and experience in corporate governance, deploy projects, activities to improve competence in risk management, HR management, financial management, payment activities development, application of digital technology to all activities of the bank, etc. Therefore, VietinBank's BoD, Board of Supervisors, BoM and other management levels kept updating new knowledge and corporate governance standards according to domestic and international practices to continuously improve, acquire, select and apply in practical situations of VietinBank's operation.

Below are several courses that VietinBank senior leaders attended in 2021:

STT	Course name	Course duration	Number of senior leaders participated
1	Training on leadership thinking and flexible management	6 sessions	8 people
2	Leadership Skills Program in the Era of Digital Transformation - Transformational Leadership	2 sessions	6 people
3	Overview of digital transformation in banking activities	2 sessions	7 people
4	Application of block chain in banking and finance activities	1 sessions	6 people
5	Participate in directing, teaching and learning at professional training programs such as anti-money laundering, corporate and retail banking products and services, operations training, leadership skills training, DevOps training, professional skills related to credit support...	1 sessions	5 people

Below are several conferences, seminars/talkshows that VietinBank senior leaders attended and organized in 2021:

No.	Name of program	Time of event
1	DELL Technologies Forum – South Asia 2021 – VietinBank shared practical experiences on digital transformation and the application of Artificial Intelligence in banking activities	July 2021
2	Gartner IT Symposium APAC 2021 Conference – VietinBank attended the CIO Roundtable on Financial Services to share about VietinBank's digital transformation as well as the results of technology application in banking activities	October 2021
3	Workshop on digital transformation solutions in the Banking and Finance Division organized by VNPT	November 2021
4	Conference on breakthrough on data and information platform organized by FPT	December 2021

In the coming time, VietinBank will continue to study and deploy courses on corporate governance organized by the State Securities Commission (SSC) and prestigious training institutions around the world; participating in conferences, seminars, talk show for members of the BoD, BoM and all VietinBank's management levels to improve their knowledge of governance, strategic management, aiming at building VietinBank as one of Vietnam's leading banks, promoting safe and sustainable development and proactive international integration.

**VII. LIST OF AFFILIATED PERSONS OF VIETINBANK AS SPECIFIED IN CLAUSE 46, ARTICLE 4 OF THE SECURITIES LAW DATED 26/11/2019 AND TRANSACTIONS OF AFFILIATED PERSONS OF VIETINBANK WITH VIETINBANK**

**1. List of affiliated persons of VietinBank**

*(Details are in Appendix 02 attached to this Report)*

**2. Transactions between VietinBank and the affiliated persons or between VietinBank and major shareholders, internal persons and related person of internal person**

*(Details are in Appendix 03 attached to this Report)*

**3. Transaction between internal person of VietinBank and VietinBank's subsidiaries, or the company in which VietinBank takes controlling power: None**

**4. Transactions between VietinBank and other parties**

4.1. Transactions between VietinBank and the company that members of BoD, the Board of Supervisors, CEO has been a founding member or members of BoD, CEO in three (03) years *(calculated at the time of reporting)*: None

4.2. Transactions between VietinBank and the company that related person of members of BoD, the Board of Supervisors, CEO as a member of BoD, CEO: None

4.3. Other transactions of VietinBank *(if any)* may bring material or immaterial benefits for members of BoD, the Board of Supervisors, the CEO: None

**VIII. TRANSACTIONS OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS**

**1. List of internal persons and their affiliated persons**

*(Details are in Appendix 04 attached to this Report)*

**2. Transactions of internal persons and their affiliated persons on CTG:**

No	Person who performed transaction	Relationship with internal person	No. of shares owning at beginning of period (01/01/2021)		No. of shares owning at closing of period (31/12/2021)		Reason for increase/decrease	Notes
			No. of shares	Portion	No. of shares	Portion		
1	Tran Tien Duy	Brother of BoD Member Tran Thu Huyen	98	0.000003%	26	0.000001%	Matching transactions on the securities market	(5)
2	Nguyen Thi Anh Thu	Member of the Board of Supervisors	36	0.000001%	1,337	0.000028%	Buying transaction	(6)
3	Tran Thu Huyen	Member of the BoD	1,429	0.000038%	51,844	0.00108%	Buying transaction	(7)
4	Pham Thi Minh Tu	Sister-in-law of BoD Member	0	0%	572	0.000012%	Matching transactions on the securities	(8)

		Nguyen The Huan					market	
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**Notes:**

- (5) On 01/04/2021, Mr. Tran Tien Duy reported to the SSC, HCMC Stock Exchange and VietinBank on his trading result of CTG stock, and VietinBank disclosed his report on VietinBank IR website. After that, Mr. Tran Tien Duy performed transactions with CTG shares with a trading value below the level required to disclose information according to the provisions of Article 33, Circular 96/2020/TT-BTC dated November 16, 2020 regarding information disclosure on the stock market;
- (6) Ms. Nguyen Thi Anh Thu performed CTG stock buying transaction with value below the level required to disclose information according to the provisions of Article 33, Circular 96/2020/TT-BTC dated November 16, 2020 regarding information disclosure on the stock market;
- (7) On 17/08/2021, Ms. Tran Thu Huyen reported to the SSC, HCMC Stock Exchange and VietinBank on her registration to buy 50,000 shares of CTG stock, expected time of buying from 20/08/2021 to 18/09/2021. On 27/08/2021, Ms. Tran Thu Huyen reported to the SSC, HCMC Stock Exchange and VietinBank on her buying transaction result of CTG stock and VietinBank disclosed his report on VietinBank IR website.
- (8) Ms. Pham Thi Minh Tu reported to the SSC, HCMC Stock Exchange and VietinBank on her transactions of CTG stock performed on 20/10/2021 and 26/11/2021. VietinBank disclosed those reports on VietinBank IR website.

**IX. OTHER SIGNIFICANT ISSUES** *(none)*

**LEGAL REPRESENTATIVE  
CHAIRMAN OF THE BOARD OF DIRECTORS**

**Recipients:**

- As mentioned above;
- BoD, BoM, Board of Supervisors  
*(for reporting)*;
- Archive: Secretariat to the BoD,  
Archives office.

*(signed and sealed)*

**Tran Minh Binh**

APPENDIX 01  
LIST OF RESOLUTIONS OF THE BOARD OF DIRECTORS  
(For the year 2021)

No.	Resolution No.	Date of issue	Contents	Approval rate
1	005/NQ-HDQT-NHCT2.1	06/01/2021	Approval of credit limit granted to a corporate customer	100%
2	009/NQ-HDQT-NHCT2.1	12/01/2021	Approval of adjustment in collateral measures applied to a corporate customer	100%
3	010/NQ-HDQT-NHCT2.1	14/01/2021	Approval of the sale and liquidation of 08 large cars	100%
4	011/NQ-HDQT-NHCT2.1	14/01/2021	Approval of credit limit regranted to a corporate customer	100%
5	013/NQ-HDQT-NHCT2.1	21/01/2021	Approval of credit limit granted to a corporate customer	100%
6	014/NQ-HDQT-NHCT2.1	21/01/2021	Approval to continue cooperation with customers in 2021	100%
7	015/NQ-HDQT-NHCT2.1	26/01/2021	Approval of increasing transaction limit granted to a financial institution	100%
8	020/NQ-HDQT-NHCT2.1	28/01/2021	Approval of the content of Report on the implementation of VietinBank Tower project in 2020	100%
9	021/NQ-HDQT-NHCT2.1	01/02/2021	Approval of credit limit granted to a corporate customer	100%
10	024/NQ-HDQT-NHCT2.1	02/02/2021	Approval of liquidation of fixed assets which is the architecture of the transaction office	100%
11	025/NQ-HDQT-NHCT2.1	02/02/2021	Approval of the policy of handing over a part of the land area belonging to the road safety corridor and assets attached to the land at Tan Dong Hiep Transaction Office - Binh Duong Branch to carry out the work of upgrading and expanding DT-743 road in Di An city, Binh Duong province	100%
12	026/NQ-HDQT-NHCT2.1	02/02/2021	Approval of credit limit granted to a corporate customer	100%
13	028/BQ-HDQT-NHCT2.1	03/02/2021	Approval of the Insurance Agent contract on online application between VietinBank and VietinBank's Insurance Joint Stock Corporation - VBI (a subsidiary of VietinBank)	100%
14	030/NQ-HDQT-NHCT2.1	05/02/2021	Approval of the report to the State Bank of Vietnam on the plan to rearrange and handle housing and land assets in accordance with the Government's Decree 167/2017/ND-CP dated 31/12/2017 at the request of Document No. 4836/NHNN-TCKT dated 03/07/2020.	100%
15	035/NQ-HDQT-NHCT2.1	09/02/2021	Approval of transaction limit granted to a financial institution	100%
16	040/NQ-HDQT-NHCT2.1	25/02/2021	Approving the sending of a conditional confirmation letter on VietinBank's operating status related to the Bank Holding Company Act (BHC Act) as proposed by MUFG Bank and implementing work to meet regulations of the BHC Act.	100%
17	041/NQ-HDQT-NHCT2.1	26/02/2021	Approval of credit limit and credit facility granted to a corporate customer	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
18	042/NQ-HDQT-NHCT2.1	26/02/2021	Approval of the organization of VietinBank's AGM 2021	100%
19	045/NQ-HDQT-NHCT2.1	03/03/2021	Approval of the Audited Consolidated Financial Statements for special purposes prepared in accordance with International Financial Reporting Standards - IFRS for the year ended December 31, 2019	100%
20	059/NQ-HDQT-NHCT2.1	12/03/2021	Approval of the policy and plan for procurement costs of normal printed papers for the last 6 months of 2021	100%
21	064/NQ-HDQT-NHCT2.1	12/03/2021	Approval of Establishment of the Organization Committee of the AGM 2021 and the Inspection Committee of Shareholders' eligibility to attend the AGM 2021	100%
22	065/NQ-HDQT-NHCT2.1	23/03/2021	Approval of audited separate and consolidated FS for the year ended 31 December 2020 prepared in accordance with Vietnamese Accounting Standards and Vietnamese Credit Institutions Accounting System	100%
23	071/NQ-HDQT-NHCT2.1	25/03/2021	Approval of the Promulgation of Anti-corruption Regulations	100%
24	073/NQ-HDQT-NHCT2.1	25/03/2021	Approval of the adjustment of credit authority mechanism for branches in lending to SMEs	100%
25	074/NQ-HDQT-NHCT2.1	29/03/2021	Approval of network issues	100%
26	076/NQ-HDQT-NHCT2.1	31/03/2021	Approval of the establishment of a member company under VietinBank Insurance Corporation (VBI)	100%
27	078/NQ-HDQT-NHCT2.1	05/04/2021	Approval of health check-up cost plan for VietinBank staff	100%
28	082/NQ-HDQT-NHCT2.1	09/04/2021	Approval of transaction limit granted to a financial institution	100%
29	083/NQ-HDQT-NHCT2.1	09/04/2021	Approval of VietinBank's Annual Report 2020	100%
30	087/NQ-HDQT-NHCT2.1	13/04/2021	Approval of the plan to issue valuable papers to the public in 2021	100%
31	088/NQ-HDQT-NHCT2.1	13/04/2021	Approval of the plan to issue valuable papers individually to the market in 2021	100%
32	090/NQ-HDQT-NHCT2.1	13/04/2021	Approval of outsourcing policy for "Service to collect customer identification information through electronic method"	100%
33	094/NQ-HDQT-NHCT2.1	15/04/2021	Approval of salary grades for some departments	100%
34	095/NQ-HDQT-NHCT2.1	15/04/2021	Approval of agenda and materials for VietinBank's AGM 2021	100%
35	098/NQ-HDQT-NHCT2.1	15/04/2021	Approval of credit limit and credit facility granted to a corporate customer	100%
36	102/NQ-HDQT-NHCT2.1	20/04/2021	Approval of credit limit granted to a financial institution	100%
37	110/NQ-HDQT-NHCT2.1	20/04/2021	Approval of credit orientation in the current period	100%
38	113/NQ-HDQT-NHCT2.1	23/04/2021	Branch ranking in 2021	100%
39	114/NQ-HDQT-NHCT2.1	26/04/2021	Approval of the policy of signing contracts with subsidiaries on sub-leasing the unused temporary business office area of VietinBank	100%
40	116/NQ-HDQT-NHCT2.1	26/04/2021	Approval of agenda and materials for AGM 2021 of VietinBank Securities ( <i>a subsidiary of VietinBank</i> )	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
41	117/NQ-HDQT-NHCT2.1	26/04/2021	Approval of agenda and materials for AGM 2021 of VBI ( <i>a subsidiary of VietinBank</i> )	100%
42	118/NQ-HDQT-NHCT2.1	27/04/2021	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
43	126/NQ-HDQT-NHCT2.1	04/05/2021	Approving the policy of handing over part of the land area and land-attached assets at the Binh Duong Industrial Park Branch Office to implement the project of upgrading and expanding DT-743 road (the section from Ong Cu Temple to Song Than intersection) in Di An city, Binh Duong province	100%
44	128/NQ-HDQT-NHCT2.1	05/05/2021	The 1st bond private placement of VietinBank in 2021	100%
45	129/NQ-HDQT-NHCT2.1	05/05/2021	The 2nd bond private placement of VietinBank in 2021	100%
46	130/NQ-HDQT-NHCT2.1	06/05/2021	Approval of adjusting transaction limits to a financial institution	100%
47	131/NQ-HDQT-NHCT2.1	06/05/2021	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
48	136/NQ-HDQT-NHCT2.1	12/05/2021	Approval of granting transaction limits to a financial institution	100%
49	137/NQ-HDQT-NHCT2.1	13/05/2021	Approval of network issues	100%
50	139/NQ-HDQT-NHCT2.1	13/05/2021	Approval of promulgation of Network Management Regulations	100%
51	140/NQ-HDQT-NHCT2.1	13/05/2021	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
52	141/NQ-HDQT-NHCT2.1	13/05/2021	Approval of promulgation of the Regulation on granting and managing limits for credit institutions to replace Decision 1536	100%
53	143/NQ-HDQT-NHCT2.1	14/05/2021	Approval of 2020 profit distribution for domestic subsidiaries	100%
54	146/NQ-HDQT-NHCT2.1	14/05/2021	Approval of the implementation of Circular 03/2021/TT-NHNN on amending and supplementing a number of articles of Circular 01/2020/TT-NHNN dated March 13, 2020	100%
55	149/NQ-HDQT-NHCT2.1	14/05/2021	Approval of the content of the 3rd Amendment Agreement of Cooperation and Technical Support Agreement between VietinBank and MUFG Bank	100%
56	150/NQ-HDQT-NHCT2.1	18/05/2021	Approval of credit limit granted to a corporate customer	100%
57	151/NQ-HDQT-NHCT2.1	18/05/2021	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
58	151A/NQ-HDQT-NHCT2.1	18/05/2021	Approval of credit limit granted to a corporate customer	100%
59	153/NQ-HDQT-NHCT2.1	21/05/2021	Approval of the maximum credit extension compared to the valuation value of the collateral at the credit extension product for corporate customers	100%
60	158/NQ-HDQT-NHCT2.1	21/05/2021	Approval of the adjustment of reward levels and additional beneficiaries of superior reward regime	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
61	163/NQ-HDQT-NHCT2.1	31/05/2021	Approval of the plan to increase charter capital by issuing shares to pay dividends from profits after tax and fund appropriation of 2017 & 2018, and remaining profit after tax, fund appropriation and cash dividend of 2019	100%
62	167/NQ-HDQT-NHCT2.1	02/06/2021	Approval of the issuance plan, the plan on using and repaying the capital collected from the bond issuance to the public in 2021 of VietinBank	100%
63	170/NQ-HDQT-NHCT2.1	08/06/2021	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
64	171/NQ-HDQT-NHCT2.1	08/06/2021	Approval of the BHC Act/Volcker Rule Compliance Implementation Regulation	100%
65	176/NQ-HDQT-NHCT2.1	11/06/2021	Approval of the plan to buy back the 10-year term bonds issued in 2016 and the 7-year term issued in 2019 of VietinBank	100%
66	177/NQ-HDQT-NHCT2.1	11/06/2021	Approval of granting 2021 transaction limits to a financial institution	100%
67	179/NQ-HDQT-NHCT2.1	11/06/2021	Approval of implementation of the plan to increase charter capital by issuing shares to pay dividend from profit after tax and after fund appropriation in accordance with regulations of 2017 & 2018, and remaining profit after tax, after fund appropriation in accordance with regulations and cash dividend of 2019	100%
68	181/NQ-HDQT-NHCT2.1	14/06/2021	Approval of granting transaction limits to a financial institution	100%
69	186/NQ-HDQT-NHCT2.1	16/06/2021	Approval of credit limit granted to a corporate customer	100%
70	188/NQ-HDQT-NHCT2.1	17/06/2021	Approval of VietinBank's 2021 bond offering registration dossier set	100%
71	193/NQ-HDQT-NHCT2.1	23/06/2021	Approval of the last registration date to issue shares to pay dividend from profit after tax and after fund appropriation in accordance with regulations of 2017 and 2018, and remaining profit after tax, after fund appropriation in accordance with regulations and cash dividend of 2019	100%
72	195/NQ-HDQT-NHCT2.1	24/06/2021	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
73	196/NQ-HDQT-NHCT2.1	24/06/2021	Decision to apply e-invoice in VietinBank system	100%
74	197/NQ-HDQT-NHCT2.1	24/06/2021	Regulations on invoices for goods procurement in VietinBank system	100%
75	200/NQ-HDQT-NHCT2.1	25/06/2021	Approval of network issues	100%
76	201/NQ-HDQT-NHCT2.1	25/06/2021	Approval of credit limit granted to a corporate customer	100%
77	203/NQ-HDQT-NHCT2.1	28/06/2021	Approval of amendments to regulations on legal consultancy activities in VietinBank system	100%
78	204/NQ-HDQT-NHCT2.1	28/06/2021	The 3rd bond private placement of VietinBank in 2021	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
79	209/NQ-HDQT-NHCT2.1	30/06/2021	Approval of the content of the Banker Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Policy Contract within VietinBank system for the period of 2021 - 2022 between VietinBank and VietinBank Insurance Corporation - VBI ( <i>a subsidiary of VietinBank</i> )	100%
80	210/NQ-HDQT-NHCT2.1	30/06/2021	Approval of the content of the Fidelity Insurance Contract within VietinBank system for the period of 2021 - 2022 between VietinBank and VietinBank Insurance Corporation - VBI ( <i>a subsidiary of VietinBank</i> )	100%
81	211/NQ-HDQT-NHCT2.1	30/06/2021	Approval of the non-participation in monitoring the total inventory at some branches applied to regional internal control inspectors	100%
82	212/NQ-HDQT-NHCT2.1	01/07/2021	Approval of credit limit granted to a corporate customer	100%
83	213/NQ-HDQT-NHCT2.1	01/07/2021	Approval of credit limit granted to a corporate customer	100%
84	214/NQ-HDQT-NHCT2.1	01/07/2021	Approval of the content and public disclosure of the 2020 audited FS of VietinBank Laos	100%
85	217/NQ-HDQT-NHCT2.1	01/07/2021	Approval of the liquidation of fixed assets being assets on land belonging to Truong Son Transaction Office managed by Sam Son Branch	100%
86	219/NQ-HDQT-NHCT2.1	02/07/2021	Approval of the adjustment of credit authority mechanism for corporate customers	100%
87	226/NQ-HDQT-NHCT2.1	02/07/2021	Approval of granting transaction limits to a financial institution	100%
88	227/NQ-HDQT-NHCT2.1	02/07/2021	Approval of granting transaction limits to a financial institution	100%
89	228/NQ-HDQT-NHCT2.1	02/07/2021	Approval of the policy to liquidate a number of fixed assets at branches	100%
90	222/NQ-HDQT-NHCT1.2	05/07/2021	Assignment to be in charge of activities of VietinBank's Board of Directors	100%
91	216/NQ-HDQT-NHCT2.1	05/07/2021	Transaction Banking Model	100%
92	234/NQ-HDQT-NHCT2.1	05/07/2021	Approval of credit limit granted to a corporate customer	100%
93	230/NQ-HDQT-NHCT2.1	12/07/2021	The 4th bond private placement of VietinBank in 2021	100%
94	231/NQ-HDQT-NHCT2.1	12/07/2021	Approval of network issues	100%
95	224/NQ-HDQT-NHCT2.1	14/07/2021	Approval of credit limit granted to a corporate customer	100%
96	237/NQ-HDQT-NHCT2.1	14/07/2021	Approval of the lending/deposit transaction limit Contract in the interbank market between VietinBank and VietinBank Leasing ( <i>a subsidiary of VietinBank</i> )	100%
97	238/NQ-HDQT-NHCT2.1	14/07/2021	Regarding on behalf of VietinBank to sign transactions with Social Security, State Treasury	100%
98	239/NQ-HDQT-NHCT2.1	15/07/2021	Assign responsibility for signing documents, letters and records under the responsibility of the Legal Representative and Chairman of the Board of Directors of VietinBank for the procedures to increase charter capital through issuing shares to pay dividends and bring VietinBank's newly issued dividends into transactions	100%
99	240/NQ-HDQT-NHCT2.1	15/07/2021	Approval of granting transaction limits to a financial institution	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
100	242/NQ-HDQT-NHCT2.1	19/07/2021	The 5th bond private placement of VietinBank in 2021	100%
101	243/NQ-HDQT-NHCT2.1	19/07/2021	Mechanism to increase branches' incentive to sell/cross-sell for products and services	100%
102	244/NQ-HDQT-NHCT2.1	19/07/2021	Approval of credit limit granted to a corporate customer	100%
103	245/NQ-HDQT-NHCT2.1	19/07/2021	Approval of credit limit granted to a corporate customer	100%
104	248/NQ-HDQT-NHCT2.1	20/07/2021	Approval of credit limit granted to a corporate customer	100%
105	249/NQ-HDQT-NHCT2.1	20/07/2021	Approval of credit limit granted to a corporate customer	100%
106	252/NQ-HDQT-NHCT2.1	22/07/2021	Regarding on behalf of VietinBank to sign documents and documents	100%
107	257/NQ-HDQT-NHCT2.1	23/07/2021	The 6th bond private placement of VietinBank in 2021	100%
108	262/NQ-HDQT-NHCT2.1	28/07/2021	The 7th bond private placement of VietinBank in 2021	100%
109	263/NQ-HDQT-NHCT2.1	28/07/2021	Approval of the liquidation of some fixed assets at branches	100%
110	265/NQ-LTHDQT-NHCT2.1	29/07/2021	Periodic health check for retired staff at Head Office in 2021	100%
111	266/NQ-HDQT-NHCT2.1	29/07/2021	Approval of the 2020 profit distribution plan for VietinBank Laos	100%
112	267/NQ-HDQT-NHCT2.1	30/07/2021	Approval of amendment and promulgation of VietinBank's Charter	100%
113	268/NQ-HDQT-NHCT2.1	30/07/2021	Approval of the implementation of a brokerage mechanism to promote the sale of payment account services and related products and services	100%
114	269/NQ-HDQT-NHCT2.1	30/07/2021	Adjusting the financial plan - F criteria assigned to the Financial Institutions Department - Treasury and Capital Markets Division	100%
115	273/NQ-HDQT-NHCT2.1	30/07/2021	Approval of promulgation of regulations on the development and use of documents on the set of conditions for granting credit to economic sectors at VietinBank	100%
116	274/NQ-HDQT-NHCT2.1	30/07/2021	Termination of the quality policy issued together with Decision No. 788/2017/QĐ-HĐQT-NHCT58	100%
117	276/NQ-HDQT-NHCT2.1	03/08/2021	Approval of credit limit granted to a corporate customer	100%
118	278/NQ-HDQT-NHCT2.1	06/08/2021	Regarding comments on the internal regulations of the Supervisory Board	100%
119	279/NQ-HDQT-NHCT2.1	06/08/2021	Approval of the content and promulgation of the First Amendment and Supplement to the Regulation on Credit Guarantee Policy Framework issued together with Decision No. 511/2018/QĐ-HĐQT-NHCT35 dated October 15, 2018	100%
120	282/NQ-HDQT-NHCT2.1	09/08/2021	Approval of the Agency contract to deploy comprehensive insurance service for domestic debit card (E-Partner) and the contract to provide and use card insurance premium collection service in batches between VietinBank and VietinBank Insurance Corporation – VBI (a subsidiary of VietinBank)	100%
121	283/NQ-HDQT-NHCT2.1	09/08/2021	Approval of the adjustment of the operating cost plan targets, using the backup operating expenses in 2021	100%
122	284/NQ-HDQT-NHCT2.1	10/08/2021	The 8th bond private placement of VietinBank in 2021	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
123	285/NQ-HDQT-NHCT2.1	10/08/2021	Continue to synchronously deploy solutions to promote capital growth in the last months of 2021	100%
124	286,287,288/NQ-HDQT-NHCT2.1	10/08/2021	Approval of the policy to develop and deploy a number of online lending products	100%
125	290/NQ-HDQT-NHCT2.1	10/08/2021	Approval of network issues	100%
126	291/NQ-HDQT-NHCT2.1	11/08/2021	Approval of time extension to complete the transfer transaction and escrow account related to the transaction of transferring a part of VietinBank's contributed capital at VietinBank Leasing with partners	100%
127	292/NQ-HDQT-NHCT2.1	10/08/2021	Approval of credit limit granted to a corporate customer	100%
128	294/NQ-HDQT-NHCT2.1	12/08/2021	Approval of the preliminary design of Dong Hung Transaction Office - Thai Binh Branch	100%
129	297/NQ-HDQT-NHCT2.1	12/08/2021	Approval of the plan to select contractor for the procurement of storage equipment project	100%
130	298/NQ-HDQT-NHCT2.1	12/08/2021	Approval of the liquidation of fixed assets that are offices of Cao Bang branch	100%
131	299/NQ-HDQT-NHCT2.1	13/08/2021	Approval of Appendix 07 to amend and supplement the compulsory fire and explosion insurance contract for the property of VietinBank system in period 2019-2022 between VietinBank and VietinBank Insurance Corporation - VBI ( <i>a subsidiary of VietinBank</i> )	100%
132	301/NQ-HDQT-NHCT2.1	17/08/2021	Approval of the Money Insurance Contract for VietinBank system for period 2021-2022 between VietinBank and VietinBank Insurance Corporation - VBI ( <i>a subsidiary of VietinBank</i> )	100%
133	304/NQ-HDQT-NHCT2.1	17/08/2021	Approval of the reviewed non-consolidated and consolidated interim financial statements for the 6-month financial period ended 30 June 2021	100%
134	305/NQ-HDQT-NHCT2.1	17/08/2021	Approval of the contract between VietinBank and VietinBank Insurance Corporation - VBI ( <i>a subsidiary of VietinBank</i> ) to provide breast cancer insurance products of VBI to individual customers joining deposit promotion program of VietinBank	100%
135	306/NQ-HDQT-NHCT2.1	19/08/2021	Approval of the policy and plan for procurement costs of normal printed papers for 2022	100%
136	307/NQ-HDQT-NHCT2.1	19/08/2021	Approval of credit limit granted to a corporate customer	100%
137	308/NQ-HDQT-NHCT2.1	20/08/2021	The 9th and 10th bond private placement of VietinBank in 2021	100%
138	309/NQ-HDQT-NHCT2.1	20/08/2021	Approval of adjustment of transaction limits granted to a financial institution	100%
139	310/NQ-HDQT-NHCT2.1	20/08/2021	Approval of the content of Report on the implementation of VietinBank Tower project in 2Q2021	100%
140	324/NQ-HDQT-NHCT2.1	23/08/2021	Approval of credit limit granted to a corporate customer	100%
141	312/NQ-HDQT-NHCT2.1	25/08/2021	Approval of credit limit granted to a corporate customer	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
142	313/NQ-HDQT-NHCT2.1	26/08/2021	Approval of the policy of increasing charter capital for VietinBank Laos	100%
143	314/NQ-HDQT-NHCT2.1	26/08/2021	The 11th bond private placement of VietinBank in 2021	100%
144	323/NQ-HDQT-NHCT2.1	30/08/2021	Approval of network issues	100%
145	327/NQ-HDQT-NHCT2.1	31/08/2021	Labour limit for Cash Management Center	100%
146	328/NQ-HDQT-NHCT2.1	31/08/2021	Adjustment of living expenses for branch	100%
147	331/NQ-HDQT-NHCT2.1	01/09/2021	The 12th, 13th and 14th bond private placement of VietinBank in 2021	100%
148	336/NQ-HDQT-NHCT2.1	01/09/2021	Approval of credit limit granted to a corporate customer	100%
149	329/NQ-HDQT-NHCT2.1	06/09/2021	Approval of granting transaction limits/limit for receipt of guarantee in 2021 to a financial institution	100%
150	332/NQ-HDQT-NHCT2.1	06/09/2021	Approval of amendment and supplement to the issuance plan, the plan to use and repay the capital collected from 2021's public offering bonds of VietinBank to submit to the State Securities Commission	100%
151	333/NQ-HDQT-NHCT2.1	06/09/2021	Approval of promulgation of new Regulations on foreign currency trading	100%
152	334/NQ-HDQT-NHCT2.1	06/09/2021	Approval of the funding policy for hospital fee payment solution for Ho Chi Minh City Hospital for Tropical Diseases	100%
153	338/NQ-HDQT-NHCT2.1	06/09/2021	Approval of the preliminary design of Quang Trung Branch	100%
154	345/NQ-HDQT-NHCT2.1	06/09/2021	Approval of the organizational structure at a subsidiary	100%
155	346/NQ-HDQT-NHCT2.1	06/09/2021	Approval of the investment in credit institutions' bonds in the primary market	100%
156	347/NQ-HDQT-NHCT2.1	06/09/2021	Approval of the policy and issuance of certificates of deposit of Vietnam Joint Stock Commercial Bank for Industry and Trade in 2021 (additional)	100%
157	350/NQ-HDQT-NHCT2.1	06/09/2021	Approval of credit limit/short-term credit facility granted to a corporate customer	100%
158	1368/NQ-HDQT-NHCT1.2	07/09/2021	Election of Chairman of the Board of Directors of VietinBank for the term 2019 - 2024	100%
159	335/NQ-HDQT-NHCT1.2	07/09/2021	Termination of the assignment of in-charge member of VietinBank's Board of Directors	100%
160	351/NQ-HDQT-NHCT2.1	07/09/2021	Approval of credit limit granted to a corporate customer	100%
161	352/NQ-HDQT-NHCT2.1	14/09/2021	Organization of 2021 Extraordinary General Meeting of Shareholders	100%
162	353/NQ-HDQT-NHCT2.1	14/09/2021	The 15th bond private placement of VietinBank in 2021	100%
163	354/NQ-HDQT-NHCT2.1	21/09/2021	The 16th bond private placement of VietinBank in 2021	100%
164	355/NQ-HDQT-NHCT2.1	22/09/2021	Approval of amendment and supplement to the application for issuance of public bond offering in 2021	100%
165	356/NQ-HDQT-NHCT2.1	23/09/2021	Approval of granting transaction limits to a financial institution	100%
166	357/NQ-HDQT-NHCT2.1	24/09/2021	Approval of network issues	100%
167	358/NQ-HDQT-NHCT2.1	24/09/2021	Approval of network issues	100%
168	360/NQ-HDQT-NHCT2.1	27/09/2021	Regulations on classification of assets, appropriation portion, method of making risk provision and use of provisions to settle risks in VietinBank's operation	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
169	367/NQ-HDQT-NHCT2.1	28/09/2021	Approving the principles of determining lending interest rate floor, the fund transfer pricing for credit facilities of VietinBank German Branch supported by a Letter of Commitment from the Head Office	100%
170	399/NQ-HDQT-NHCT2.1	28/09/2021	Approval of adjustment to credit limit/credit facility granted to a corporate customer	100%
171	362/NQ-HDQT-NHCT2.1	29/09/2021	Approval of network issues	100%
172	373/NQ-HDQT-NHCT2.1	29/09/2021	Approval of credit limit granted to a corporate customer	100%
173	377/NQ-HDQT-NHCT2.1	29/09/2021	Approval of credit limit granted to a corporate customer	100%
174	380/NQ-HDQT-NHCT2.1	29/09/2021	Approval of credit limit/credit facility granted to a corporate customer	100%
175	366/NQ-HDQT-NHCT2.1	04/10/2021	Extension of time to pay back capital invested in subsidiaries	100%
176	369/NQ-HDQT-NHCT2.1	04/10/2021	Approval of credit limit granted to a corporate customer	100%
177	370/NQ-HDQT-NHCT2.1	04/10/2021	Approval of credit limit granted to a corporate customer	100%
178	374/NQ-HDQT-NHCT2.1	06/10/2021	Approval of credit limit granted to a corporate customer	100%
179	376/NQ-HDQT-NHCT2.1	07/10/2021	Adjustment of classification of small value guarantee	100%
180	378/NQ-HDQT-NHCT2.1	08/10/2021	Establishment of the Organizing Committee of the Extraordinary General Meeting of Shareholders in 2021 and the Inspection Committee of Shareholders' eligibility to attend the Extraordinary General Meeting of Shareholders in 2021	100%
181	379/NQ-HDQT-NHCT2.1	12/10/2021	The 17th bond private placement of VietinBank in 2021	100%
182	381/NQ-HDQT-NHCT2.1	14/10/2021	Approval of the Liability Insurance Contract for VietinBank's Board of Directors's members and Management level (D&O) for the period 2021-2024 between VietinBank and VietinBank Insurance Joint Stock Corporation ( <i>VietinBank's subsidiary</i> )	100%
183	382/NQ-HDQT-NHCT2.1	14/10/2021	Collection of consulting opinions on the adjustment of the Internal Audit Plan in 2021	100%
184	383/NQ-HDQT-NHCT2.1	14/10/2021	Approval of some contents to deploy the approval expert model Phase 1	100%
185	386/NQ-HDQT-NHCT2.1	15/10/2021	Approval of credit limit granted to a corporate customer	100%
186	391/NQ-HDQT-NHCT2.1	15/10/2021	Approval of credit limit granted to a corporate customer	100%
187	387/NQ-HDQT-NHCT2.1	18/10/2021	Adding the form of voucher to buy consuming goods into the welfare - preferential treatment for VietinBank Top 500	100%
188	388/NQ-HDQT-NHCT2.1	18/10/2021	Approval of granting transaction limits to a financial institution	100%
189	389/NQ-HDQT-NHCT2.1	18/10/2021	Deploying online credit card products at VietinBank	100%
190	390/NQ-HDQT-NHCT2.1	21/10/2021	Issue guidance on sponsorship solutions for Fast Moving Consumer Goods Distributors	100%
191	391/NQ-HDQT-NHCT2.1	21/10/2021	The 18th and 19th bond private placement of VietinBank in 2021	100%
192	392/NQ-HDQT-NHCT2.1	22/10/2021	Promotion program for customers who buy public offering bonds in 2021 of VietinBank	100%
193	393/NQ-HDQT-NHCT2.1	25/10/2021	Approval of adjustment of 2021 transaction limits granted to a financial institution	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
194	394/NQ-HDQT-NHCT2.1	25/10/2021	Approval of promulgation of the Regulations on buying and selling promissory notes, bills, certificates of deposit and bonds issued by credit institutions, foreign bank branches	100%
195	404/NQ-HDQT-NHCT2.1	26/10/2021	Approval of credit limit/credit facility granted to a corporate customer	100%
196	396/NQ-HDQT-NHCT2.1	26/10/2021	Termination of activities of VietinBank Tower Project Steering Committee, VietinBank Tower Project Team and Relocation of personnel to participate in VietinBank Tower Project Special Task Force	100%
197	397/NQ-HDQT-NHCT2.1	27/10/2021	Adjusting credit conditions for corporate customer	100%
198	398/NQ-HDQT-NHCT2.1	29/10/2021	Approval of the policy to consult an independent audit service to review and audit the financial statements and the operation of the internal control system of VietinBank in 2022	100%
199	400/NQ-HDQT-NHCT2.1	29/10/2021	Approval of the Insurance Contract against all risks of ATM assets and cash in ATMs for the period of 2021-2022 between VietinBank and VBI Thang Long which belongs to VietinBank Insurance Corporation - VBI ( <i>a subsidiary of VietinBank</i> )	100%
200	401/NQ-HDQT-NHCT2.1	01/11/2021	Approval of the content of Report on the implementation of VietinBank Tower project in 3Q2021	100%
201	402/NQ-HDQT-NHCT2.1	01/11/2021	Approval of credit limit/credit facility granted to a corporate customer	100%
202	403/NQ-HDQT-NHCT2.1	01/11/2021	Approval of promulgation of the Regulation on implementation of personal income tax in the VietinBank system	100%
203	410/NQ-HDQT-NHCT2.1	01/11/2021	Approval of credit limit granted to a corporate customer	100%
204	433/NQ-HDQT-NHCT2.1	01/11/2021	Approval of credit limit granted to a corporate customer	100%
205	406/NQ-HDQT-NHCT2.1	02/11/2021	Approval of adjustment of authorization, tasks assignment and settlement of work for members of the Executive Board and Division Directors	100%
206	411/NQ-HDQT-NHCT2.1	02/11/2021	Approval of the agenda and documents of the Extraordinary General Meeting of Shareholders in 2021	100%
207	412/NQ-HDQT-NHCT2.1	02/11/2021	Approval of promulgation of temporary framework regulation on centralized debt settlement in VietinBank system	100%
208	419/NQ-HDQT-NHCT2.1	02/11/2021	Approval of promulgation of the Regulation on model risk management in VietinBank system	100%
209	413/NQ-HDQT-NHCT2.1	04/11/2021	Approval of the contract for the liquidation of used assets with VietinBank Laos ( <i>a subsidiary of VietinBank</i> )	100%
210	414/NQ-HDQT-NHCT2.1	04/11/2021	Approval of credit limit granted to a corporate customer	100%
211	415/NQ-HDQT-NHCT2.1	04/11/2021	Approval of adjustment of 2021 transaction limits granted to a financial institution	100%
212	416/NQ-HDQT-NHCT2.1	04/11/2021	Approval and official announcement of key financial targets for 2021 of VietinBank	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
213	418/NQ-HDQT-NHCT2.1	05/11/2021	Providing custody services for entrusting investors of VietinBank Fund Management Company	100%
214	426/NQ-HDQT-NHCT2.1	10/11/2021	Approval of adjustment of 2021 transaction limits granted to a financial institution	100%
215	427/NQ-HDQT-NHCT2.1	10/11/2021	Approval of credit limit/credit facility granted to a corporate customer	100%
216	429/NQ-HDQT-NHCT2.1	10/11/2021	Termination of the Regulation on customer acceptance policy issued under Decision No.1691/2015/QDD-HDQT-NHCT7	100%
217	430/NQ-HDQT-NHCT2.1	10/11/2021	Addition of the function of managing tellers for the Payment Center	100%
218	431/NQ-HDQT-NHCT2.1	10/11/2021	Approval of network issues	100%
219	435/NQ-HDQT-NHCT2.1	10/11/2021	Approval of the foreign currency transaction limit contract between VietinBank and VietinBank Laos ( <i>a subsidiary of VietinBank</i> )	100%
220	436/NQ-HDQT-NHCT2.1	11/11/2021	Approval of network issues	100%
221	437/NQ-HDQT-NHCT2.1	12/11/2021	Approval of adjustment of 2021 transaction limits granted to a financial institution	100%
222	428/NQ-HDQT-NHCT2.1	12/11/2021	Approval of credit limit granted to a corporate customer	100%
223	438/NQ-HDQT-NHCT2.1	12/11/2021	Approval of the internal financial plan for 2022 of VietinBank and the financial plan for 2022 assigned to Corporate Banking Division, Retail Banking Division, Treasury and Capital Markets Division	100%
224	439/NQ-HDQT-NHCT2.1	15/11/2021	Approval of adjustment of transaction limits granted to a financial institution	100%
225	442/NQ-HDQT-NHCT2.1	16/11/2021	Approval of adjustment to credit limit and granting credit facility to a corporate customer	100%
226	443/NQ-HDQT-NHCT2.1	16/11/2021	Approval of network issues	100%
227	444/NQ-HDQT-NHCT2.1	18/11/2021	Approval of promulgation of the Framework Regulations on the issuance of promissory notes, bills, certificates of deposit and bonds in the VietinBank system	100%
228	445/NQ-HDQT-NHCT2.1	22/11/2021	The 20th bond private placement of VietinBank in 2021	100%
229	446/NQ-HDQT-NHCT2.1	22/11/2021	Approval of credit limit granted to a corporate customer	100%
230	451/NQ-HDQT-NHCT2.1	23/11/2021	Approval of contents related to VBI's Extraordinary General Meeting of Shareholders	100%
231	452/NQ-HDQT-NHCT2.1	23/11/2021	Implementation of uniforms for employees in VietinBank system	100%
232	453/NQ-HDQT-NHCT2.1	23/11/2021	Approval of the insurance contract for motor vehicle of VietinBank's H.O period 2021-2024 between VietinBank and VietinBank Thang Long Insurance Company (belongs to VietinBank Insurance Corporation, which is VietinBank's subsidiary)	100%
233	455/NQ-HDQT-NHCT2.1	23/11/2021	Approval of adjustment of transaction limits granted to a financial institution	100%
234	459/NQ-HDQT-NHCT2.1	25/11/2021	Establishing a Steering Committee for the implementation of IFRS	100%
235	460/NQ-HDQT-NHCT2.1	25/11/2021	Approval on partial payment of personnel costs for VietinBank German Branch Co-Directors	100%
236	463/NQ-HDQT-NHCT2.1	25/11/2021	Approval of granting transaction limits to a financial institution	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
237	462/NQ-HDQT-NHCT2.1	26/11/2021	Approval of the renewal of Health Insurance Contracts for VietinBank's employees in 2022 (from 01/12/2021 to 30/11/2022) between VietinBank and VietinBank's Insurance Joint Stock Corporation - VBI (VietinBank's subsidiary)	100%
238	465/NQ-HDQT-NHCT2.1	29/11/2021	Approval of the policy of Negotiation without Recourse Product and early payment of non-bill sets of documents Product	100%
239	466/NQ-HDQT-NHCT2.1	29/11/2021	Approval of the contract between VietinBank and Mitsubishi UFJ Research and Consulting Company ("MURC")	100%
240	469/NQ-HDQT-NHCT2.1	29/11/2021	Approval of the Deposit Framework Contract in VND with customer	100%
241	468/NQ-HDQT-NHCT2.1	30/11/2021	Approval of VietinBank Laos Charter	100%
242	470/NQ-HDQT-NHCT2.1	01/12/2021	Approval of 2020 funds appropriation and cash dividend	100%
243	471/NQ-HDQT-NHCT2.1	01/12/2021	Amendment of Charter of VietinBank Fund Management Company	100%
244	472/NQ-HDQT-NHCT2.1	01/12/2021	Approval of 2020 cash dividend payment	100%
245	473/NQ-HDQT-NHCT2.1	02/12/2021	Approval on the change of the Person in charge of Corporate Governance	100%
246	475/NQ-HDQT-NHCT2.1	06/12/2021	Immunization and behavioral measures for COVID-19 unvaccinated people	100%
247	476/NQ-HDQT-NHCT2.1	06/12/2021	Approval of network issues	100%
248	479/NQ-HDQT-NHCT2.1	07/12/2021	Changing the names of the Departments under the Corporate Banking Division	100%
249	481/NQ-HDQT-NHCT2.1	08/12/2021	Issuance of additional operational function to VietinBank's License for Establishment and Operation	100%
250	482/NQ-HDQT-NHCT2.1	09/12/2021	Approval of credit limit granted to a corporate customer	100%
251	483/NQ-HDQT-NHCT2.1	09/12/2021	Report on implementation results and adjustments proposal to some contents of RLOS system implementation	100%
252	484/NQ-HDQT-NHCT2.1	09/12/2021	Approving the policy of sponsoring the cost of editing connected software for hospital fee payment for Duc Giang General Hospital	100%
253	485/NQ-HDQT-NHCT2.1	10/12/2021	Approval of the policy of paying money for working clothes in 2021	100%
254	486/NQ-HDQT-NHCT2.1	10/12/2021	Approval of the appropriation of bonus fund from profit after tax in 2020 and payment of remuneration in 2020 for independent members of the Board of Directors	100%
255	487/NQ-HDQT-NHCT2.1	10/12/2021	Collection of consulting opinions on the Internal Audit Plan in 2022	100%
256	490/NQ-HDQT-NHCT2.1	14/12/2021	Approval of credit limit/credit facility granted to a corporate customer	100%
257	491/NQ-HDQT-NHCT2.1	14/12/2021	Approval of the continued application of credit authority mechanism to branches in lending to EVN power distribution companies	100%
258	492/NQ-HDQT-NHCT2.1	15/12/2021	Approval of the shift of micro-business segment from Retail Banking Division to Corporate Banking Division	100%
259	497/NQ-HDQT-NHCT2.1	20/12/2021	Approval of promulgation of Regulations on management, supervision and support for overseas branches and representative offices of VietinBank system	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
260	498/NQ-HDQT-NHCT2.1	20/12/2021	Approval of adjustment of credit limit and mid-term credit facility for corporate customer	100%
261	499/NQ-HDQT-NHCT2.1	21/12/2021	Approval of the limit contracts for transactions on the interbank market with MUFG Bank – Hanoi/Hochiminh City Branch ( <i>a major shareholder of VietinBank</i> )	100%
262	500/NQ-HDQT-NHCT2.1	21/12/2021	Approval of the list of potential talents (Hipo) VietinBank Top 500 in 2021	100%
263	501/NQ-HDQT-NHCT2.1	21/12/2021	Assign and authorize to organize the issuance of certificates of deposit VietinBank 2021	100%
264	503/NQ-HDQT-NHCT2.1	22/12/2021	The supervision of the total inventory of vaults at branches, Cash Management Centers during the complicated development of the Covid-19 pandemic	100%
265	504/NQ-HDQT-NHCT2.1	23/12/2021	Approval of the policy to implement investment and financial consulting services	100%
266	505/NQ-HDQT-NHCT2.1	23/12/2021	Approval of granting credit limit to corporate customer	100%
267	507/NQ-HDQT-NHCT2.1	23/12/2021	Approval of the official implementation of the guaranteed online overdraft product for life in VietinBank system	100%
268	506/NQ-HDQT-NHCT2.1	24/12/2021	Establishment of a unit under the Retail Division	100%
269	525/NQ-HDQT-NHCT2.1	24/12/2021	Liquidation of assets of Quang Binh Branch	100%
270	508/NQ-HDQT-NHCT2.1	27/12/2021	Adjustment of some welfare regimes for employees during the COVID-19 pandemic period	100%
271	509/NQ-HDQT-NHCT2.1	27/12/2021	Approval of credit limit/credit facility granted to a corporate customer	100%
272	510/NQ-HDQT-NHCT2.1	28/12/2021	Review in 2021	100%
273	511/NQ-HDQT-NHCT2.1	28/12/2021	Approval of credit limit/credit facility granted to a corporate customer	100%
274	513/NQ-HDQT-NHCT2.1	29/12/2021	Labor limit for branches in 2022	100%
275	518/NQ-HDQT-NHCT2.1	30/12/2021	Approval of adjustment of credit limit/credit facility granted to a corporate customer	100%
276	519/NQ-HDQT-NHCT2.1	30/12/2021	Approving the issuance of the 1st amendment and supplement to the temporary Regulation on granting and managing risks for the Letter of Commitment to support capital for business activities of VietinBank German Branch	100%
277	520/NQ-HDQT-NHCT2.1	31/12/2021	Approval of the plan to issue valuable papers in 2022	100%
278	521/NQ-HDQT-NHCT2.1	31/12/2021	Approval of credit limit granted to a corporate customer	100%
279	522/NQ-HDQT-NHCT2.1	31/12/2021	Strengthening Credit Support function at Head Office	100%
280	524/NQ-HDQT-NHCT2.1	31/12/2021	Approval of granting transaction limits to a financial institution	100%
281	529/NQ-HDQT-NHCT2.1	31/12/2021	Approval of stopping investment in the project of Replacing VietinBank's Contact Center system	100%

APPENDIX 02 (Disclosure)  
LIST OF AFFILIATED PERSONS OF VIETINBANK

For the year 2021

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
<i>I- Affiliated persons - Members of the Board of Directors:</i>											
1	Tran Minh Binh		Chairman of BoD Legal Representative					08/12/2018		- Appointed BoD member under 2018's EGM Resolution No.19/NQ-DHDCD dated 08/12/2018; - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. - Appointed Chairman of BoD for term 2019-2024 since 07/09/2021 under Resolution 1368/NQ-HDQT-NHCT1.2 dated 07/09/2021 of VietinBank BoD.	Internal person
2	Tran Van Tan		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. - In-charge of VietinBank BoD's activities since 03/07/2021 under Resolution No. 222/NQ-HDQT-NHCT1.2 dated 05/07/2021 of VietinBank BoD; - No longer in-charge of VietinBank BoD's activities since 07/09/2021 under Resolution No. 335/NQ-HDQT-NHCT1.2 of VietinBank BoD.	Internal person
3	Le Thanh Tung		Board member					03/11/2021		- Appointed BoD member under 2021 EGM Resolution No. 24/NQ-DHDCD dated 03/11/2021;	Internal person
4	Tran Thu Huyen		Board member					24/07/2014		- Appointed BoD member under 2014 EGM Resolution No.999/NQ-DHDCD on 24/07/2014; - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
5	Nguyen The Huan		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
6	Pham Thi Thanh Hoai		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
7	Masahiko Oki		Board member Deputy CEO					23/05/2020		- Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020.	Internal person
8	Masashige Nakazono		Board member					16/04/2021		- Appointed BoD member under 2021 AGM Resolution No.23/NQ-DHDCD dated 16/04/2021.	Internal person
9	Nguyen Thi Bac		Independent Board member					23/05/2020		- Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020.	Internal person
10	Le Duc Tho		Chairman of BoD Legal Representative					29/04/2014	03/07/2021	- Appointed BoD member under 2014 AGM Resolution No.12/NQ-DHDCD dated 29/04/2014; - Appointed Chairman of BoD (term 2014-2019) since 31/10/2018 under Resolution 568/NQ-HDQT-NHCT1.2 dated 31/10/2018 of VietinBank BoD. - Reappointed BoD member under 2019 and term 2019-2024 AGM Resolution No.20/NQ-DHDCD dated 23/04/2019 and appointed Chairman of BoD under Resolution No.118/NQ-HDQT-NHCT1.2 dated 23/04/2019 by VietinBank BoDs. - No longer a member of VietinBank BoD for the term 2019-2024 since 03/07/2021 according to Information Disclosure Document No. 739/HDQT-NHCT2.1 dated 03/07/2021.	Internal person
11	Shiro Honjo		Board member					23/05/2020	16/04/2021	- Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020. - Dismissed from BoD member under 2021 AGM Resolution No. 23/NQ-DHDCD dated 16/04/2021	Internal person

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
<b>II- Affiliated persons - Members of the Board of Management</b>											
1	Nguyen Hoang Dung		Deputy CEO In-charge of BoM					15/03/2011		- Appointed Deputy CEO under Decision No.188/QD-HDQT-NHCT1 dated 15/03/2011 of VietinBank BoD. - Reappointed Deputy CEO under Decision No.1246/QD-HDQT-NHCT1.2 dated 10/10/2016 and Decision No. 686/QD-HDQT-NHCT1.2 dated 25/05/2021 of VietinBank BoD. - In-charge of VietinBank BoM since 07/09/2021 under Decision No. 688/QD-HDQT-NHCT1.2 of VietinBank BoD.	Internal person
2	Nguyen Duc Thanh		Deputy CEO					01/08/2012		- Appointed Deputy CEO under Decision No.1790/QD-HDQT-NHCT1 dated 01/08/2012 of VietinBank BoD; - Reappointed Deputy CEO under Decision No.529/QD-HDQT-NHCT1.2 dated 11/09/2018 of VietinBank BoD.	Internal person
3	Tran Cong Quynh Lan		Deputy CEO Head of IT Center					05/03/2015		- Appointed Deputy CEO under Decision No.159/QD-HDQT-NHCT1 dated 03/03/2015 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 688/QD-HDQT-NHCT1.2 dated 27/04/2020.	Internal person
4	Nguyen Dinh Vinh		Deputy CEO					31/07/2015		- Appointed Deputy CEO under Decision No.1369/QD-HDQT-NHCT1.2 dated 30/07/2015 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 1369/QD-HDQT-NHCT1.2 dated 07/08/2020 of VietinBank BoD.	Internal person
5	Le Nhu Hoa		Deputy CEO					01/08/2016		- Appointed Deputy CEO under Decision No.369/QD-HDQT-NHCT1.2 dated 01/08/2016 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 369/QD-HDQT-NHCT1.2 dated 07/09/2021 of VietinBank BoD.	Internal person

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
6	Masahiko Oki		Board member Deputy CEO					23/05/2020		- Appointed Deputy CEO under Decision No. 2568/QD-HDQT-NHCT1.2 dated 26/05/2020 of VietinBank BoD	Internal person
7	Tran Minh Binh		Board member CEO					28/05/2014	07/09/2021	- Appointed Deputy CEO since 28/5/2014 under Decision No.6688/QD-HDQT-NHCT1 dated 28/05/2014 of VietinBank's BoD; - Appointed Acting CEO since 31/10/2018 under Decision No.1368/QD-HDQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD; - Appointed CEO since 08/12/2018 under Decision No.4468/QD-HDQT-NHCT1.2 dated 08/12/2018 of VietinBank's BoD. - Reappointed CEO since 23/04/2019 under Decision No.668/QD-HDQT-NHCT1.2 dated 23/04/2019 of VietinBank's BoD. - Appointed Chairman of VietinBank BoD for the term 2019-2024 since 07/09/2021 under Resolution No. 1368/NQ-HDQT-NHCT1.2 dated 07/09/2021 of VietinBank BoD.	Internal person
8	Nguyen Hong Van		Deputy CEO Head of Finance Division					08/12/2018	03/11/2021	- Appointed Deputy CEO since 08/12/2018 under Decision No.4968/QD-HDQT-NHCT1.2 dated 08/12/2018 of VietinBank BoD. - No longer Deputy CEO cum Head of Finance Division of VietinBank since 03/11/2021 according to Information Disclosure Document No. 1372/HDQT-NHCT2.1 dated 03/11/2021.	Internal person
<b>III- Affiliated persons - Member of the Board of Supervisors:</b>											
1	Le Anh Ha		Head of the Board of Supervisors					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024 AGM Resolution No. 20/NQ-DHDCD dated 23/04/2019 and appointed Head of Supervisory Board under Resolution No.01/NQ-BKS-2019 dated 23/04/2019 by VietinBank Supervisory Board	Internal person

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
2	Nguyen Thi Anh Thu		Member of the Board of Supervisors					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024 AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
3	Pham Thi Thom		Member of the Board of Supervisors					16/04/2021		- Appointed Supervisory Board member under 2021 AGM Resolution No.23/NQ-DHDCD dated 16/04/2021.	Internal person
4	Nguyen Manh Toan		Member of the Board of Supervisors					23/04/2019	03/11/2021	- Appointed Supervisory Board member under 2019 and term 2019-2024 AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. - Dismissed from VietinBank Supervisory Board member for the term 2019-2024 under 2021 EGM Resolution No. 24/NQ-DHDCD dated 03/11/2021.	Internal person
<b>IV- Affiliated person - Chief Accountant</b>											
1	Nguyen Hai Hung		Chief Accountant					01/06/2011		- Appointed Chief Accountant under Decision No.038/QD-HDQT-NHCT1 dated 31/05/2011 of VietinBank BoD. - Reappointed Chief Accountant under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 and Decision No. 586/QD-HDQT-NHCT1.2 dated 25/05/2021 of VietinBank BoD.	Internal person
<b>V- Affiliated person - Head of Finance Division:</b>											
1	Nguyen Bao Thanh Van		Head of Finance Division					10/11/2021		- Appointed Head of Finance Division under Decision No. 1168/QD-HDQT-NHCT1.2 dated 08/11/2021 of VietinBank BoD.	Internal person
<b>VI - Affiliated persons - Person in charge of Corporate Governance cum Company Secretary</b>											
1	Do Trong Nghia		Chief of Office of the BoD cum Person in charge of Corporate Governance					31/10/2019	02/12/2021	- Appointed Person in charge of Corporate Governance under Resolution No. 367/NQ-HDQT-NHCT2.1 dated 31/10/2019 of VietinBank BoD. - Dismissed from the position of Person in charge of Corporate Governance under Decision No. 483/QD-HDQT-NHCT2.1 dated 02/12/2021 of VietinBank BoD.	Internal person

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
2	Duong Van Quan		Acting Chief of Office of the BoD cum Person in charge of Corporate Governance					02/12/2021		- Appointed Person in charge of Corporate Governance under Resolution No. 483/QĐ-HDQT-NHCT2.1 dated 02/12/2021 by VietinBank BoD .	Internal person
<b>VII- Subsidiaries</b>											
1	VietinBank Insurance Joint Stock Company							12/12/2002			Subsidiary
2	VietinBank Gold and Jewellery Trading Company Limited							25/11/2010			Subsidiary
3	VietinBank Money Transfer Company Limited							06/10/2011			Subsidiary
4	VietinBank Asset Management Company Limited							20/07/2010			Subsidiary
5	VietinBank Fund Management Company Limited (VietinBank Capital)							26/10/2010			Subsidiary
6	VietinBank Leasing Company Limited							26/01/1998			Subsidiary
7	VietinBank Security Joint Stock Company							01/09/2000			Subsidiary
8	VietinBank Laos Ltd.							31/07/2015			Subsidiary
<b>VIII - Associated company</b>											
1	Indovina Bank							29/10/1992			Associated company

APPENDIX 03 (Disclosure)

TRANSACTIONS BETWEEN VIETINBANK AND THE AFFILIATED PERSONS OR BETWEEN VIETINBANK AND MAJOR SHAREHOLDERS, INTERNAL PERSONS AND RELATED PERSON OF INTERNAL PERSON

For the year 2021

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Resolutions No. approved by the AGM/BoD (if any, specify date of issue)	Content, quantity, total value of transaction	Note
1	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			26/03/2021	Resolution No. 028/NQ-HĐQT-NHCT2.1 dated 03/02/2021	Approved the Insurance Agent contract on online application between VietinBank and VietinBank Insurance Joint Stock Corporation - VBI. The contract is non-monetary.	
2	Subsidiaries from No. 1-7 Part VII - Appendix 02	Subsidiary			Framework contract, no transaction time	Resolution No. 114/NQ-HĐQT-NHCT2.1 dated 26/04/2021	Approved the policy for the Head Office/Representative Offices/Branches to sign contracts with subsidiaries (including: VietinBank Gold & Jewellery; VietinBank Fund Management; VietinBank Securities; VietinBank Insurance; VietinBank Debt Management and Asset Exploitation; VietinBank Global Money Transfer; VietinBank Leasing) on the sublease of VietinBank's temporarily unused business office areas to serve as the headquarters, transaction offices for the business activities of the subsidiaries. The contract is non-monetary.	
3	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			01/07/2021	Resolution No. 209/NQ-HĐQT-NHCT2.1 dated 30/06/2021	Approved the Banker Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Policy Contract within VietinBank system for the period of 2021 - 2022 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	
4	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			01/07/2021	Resolution No. 210/NQ-HĐQT-NHCT2.1 dated 30/06/2021	Approved the Fidelity Insurance Contract in VietinBank system for the period of 2021 - 2022 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Resolutions No. approved by the AGM/BoD (if any, specify date of issue)	Content, quantity, total value of transaction	Note
5	VietinBank Leasing Company Limited	Subsidiary			Limit contract signed on 14/07/2021	Resolution No. 237/NQ-HĐQT-NHCT2.1 dated 14/07/2021	Approved the lending/deposit transaction limit Contract in the interbank market between VietinBank and VietinBank Leasing (a subsidiary of VietinBank). Limit contract for transactions on the interbank market is without detailed value.	
6	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			01/11/2021	Resolution No. 282/NQ-HĐQT-NHCT2.1 dated 09/08/2021	Approved the Agency contract to deploy comprehensive insurance service for domestic debit card (E-Partner) and the contract to provide and use card insurance premium collection service in batches between VietinBank and VietinBank Insurance Corporation – VBI (a subsidiary of VietinBank) The contract is non-monetary.	
7	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			13/08/2021	Resolution No. 299/NQ-HĐQT-NHCT2.1 dated 13/08/2021	Approved Appendix 07 to amend and supplement the compulsory fire and explosion insurance contract for the property of VietinBank system in period 2019-2022 between VietinBank and VietinBank Insurance Corporation - VBI (Subsidiary of VietinBank) Amendment to the Appendix is non-monetary.	
8	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			23/08/2021	Resolution No. 301/NQ-HĐQT-NHCT2.1 dated 17/08/2021	Approved the Money Insurance Contract for VietinBank system for period 2021-2022 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	
9	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			19/08/2021	Resolution No. 305/NQ-HĐQT-NHCT2.1 dated 17/08/2021	Approved the contract between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank) to provide breast cancer insurance products of VBI to individual customers joining deposit promotion program of VietinBank. Details of contract value are not disclosed under Confidentiality provisions.	
10	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			15/10/2021	Resolution No. 381/NQ-HĐQT-NHCT2.1 dated 14/10/2021	Approved the liability insurance contract for VietinBank's Board of Directors's members and Management level (D&O) for the period 2021-2024 between VietinBank and VietinBank Insurance Joint Stock Corporation (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Resolutions No. approved by the AGM/BoD (if any, specify date of issue)	Content, quantity, total value of transaction	Note
11	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			01/11/2021	Resolution No. 400/NQ-HĐQT-NHCT2.1 dated 29/10/2021	Approved the insurance contract against all risks of ATM assets and cash in ATMs for the period of 2021-2022 between VietinBank and VBI Thang Long which belongs to VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	
12	VietinBank Laos Ltd.	Subsidiary			30/11/2021	Resolution No. 413/NQ-HĐQT-NHCT2.1 dated 04/11/2021	Approved the contract for the liquidation of used assets with VietinBank Laos (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	
13	VietinBank Fund Management Company Limited (VietinBank Capital)	Subsidiary			Framework contract, currently no transaction recorded	Resolution No. 418/NQ-HĐQT-NHCT2.1 dated 05/11/2021	Approved the draft contract for the depository contract for entrusting customers of VietinBank Fund Management Company Limited - VietinBank Capital (except for securities investment funds, securities investment companies) between VietinBank and VietinBank Capital when the service arises. The contract is non-monetary (depending on customer's need at the time of providing service)	
14	VietinBank Laos Ltd.	Subsidiary			Limit contract signed on 22/11/2021	Resolution No. 435/NQ-HĐQT-NHCT2.1 dated 10/11/2021	Approved the foreign currency transaction limit contract between VietinBank and VietinBank Laos (a subsidiary of VietinBank) Limit contract for transactions on the interbank market is without detailed value.	
15	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			01/12/2021	Resolution No. 453/NQ-HĐQT-NHCT2.1 dated 23/11/2021	Approved the insurance contract for motor vehicle of VietinBank's H.O period 2021-2024 between VietinBank and VietinBank Thang Long Insurance Company (belongs to VietinBank Insurance Corporation, which is VietinBank's subsidiary). Details of contract value are not disclosed under Confidentiality provisions.	
16	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			01/12/2021	Resolution No. 462/NQ-LTHĐQT-NHCT2.1 dated 26/11/2021	Approved the renewal of Health Insurance Contracts for VietinBank's employees in 2022 (from 01/12/2021 to 30/11/2022) between VietinBank and VietinBank's Insurance Joint Stock Corporation - VBI (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Resolutions No. approved by the AGM/BoD (if any, specify date of issue)	Content, quantity, total value of transaction	Note
17	MUFG Bank, Ltd. - HCMC Branch	Major shareholder			30/11/2021	Resolution No. 469/NQ-HĐQT-NHCT.1 dated 29/11/2021	Approved the Deposit Framework Contract in VND with MUFG Bank - HCMC Branch ( <i>a major shareholder of VietinBank</i> ) Details of contract value are not disclosed under Confidentiality provisions.	
18	MUFG Bank, Ltd. - Hanoi/HCMC Branch	Major shareholder			27/12/2021	Resolution No. 499/NQ-HĐQT-NHCT.1 dated 21/12/2021	Approved the limit contracts for transactions on the interbank market with MUFG Bank – Hanoi/HCMC Branch ( <i>a major shareholder of VietinBank</i> ). Limit contract for transactions on the interbank market is without detailed value.	

APPENDIX 04 (Disclosure)  
LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS  
For the year 2021

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
<b>I- Affiliated persons of BoDs' members</b>										
1	Tran Minh Binh		<b>Chairman of BoD Legal Representative</b>					3,104	0.000065%	
1.01	Tran Minh Quyet		Father					0	0%	Passed away
1.02	La Thi Hien		Mother					0	0%	Passed away
1.03	Nguyen Quang Due		Father - in - law					0	0%	
1.04	Nguyen Thi Ly		Mother - in - law					0	0%	
1.05	Nguyen Thi Le Hang		Wife					0	0%	
1.06	Tran Quang Phu		Son					0	0%	
1.07	Tran Khanh Uyen		Daughter					0	0%	
1.08	Tran Thanh Tam		Sister					0	0%	
1.09	Phan Trong Tien		Brother - in - law					0	0%	
1.10	Tran Thien Ly		Sister					0	0%	
1.11	Le Thanh Liem		Brother - in - law					0	0%	
1.12	Tran Mai Huong		Sister					0	0%	
1.13	Duong Minh Hai		Brother - in - law					0	0%	
1.14	Tran Thanh Thuy		Sister					0	0%	
1.15	Tran Manh Tien		Brother					0	0%	
1.16	Mai Thi Quy		Sister - in - law					0	0%	
1.17	Tran Quoc Hiep		Brother					0	0%	
1.18	Duong Thi Do Quyen		Sister - in - law					0	0%	
1.19	State Bank of Vietnam		Representatives of 40% state ownership at VietinBank					1,239,173,013	25.78%	
2	Tran Van Tan		<b>Board member</b>					0	0%	
2.01	Truong Thi Y		Mother					0	0%	
2.02	Vu Xuan Lich		Father - in - law					0	0%	
2.03	Dinh Thi Thin		Mother - in - law					0	0%	
2.04	Vu Thi Thu Ha		Wife					0	0%	
2.05	Tran Truong Thao Van		Daughter					0	0%	
2.06	Tran Thi Phuong Anh		Daughter					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.07	State Bank of Vietnam		Representatives of 30% state ownership at VietinBank					929,379,761	19.34%	
<b>3</b>	<b>Le Thanh Tung</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
3.01	Le Van Tuan		Father					0	0%	
3.02	Nguyen Thi Lan		Mother					0	0%	
3.03	Le Nhu Hung		Father-in-law					0	0%	
3.04	Nguyen Thi Minh Chau		Mother-in-law					0	0%	
3.05	Le Thi Thanh Nga		Wife					0	0%	
3.06	Le Viet		Son					0	0%	
3.07	Le Bao		Son					0	0%	Childhood. No ID
3.08	Le Thi Quynh Hoa		Sister					0	0%	
<b>4</b>	<b>Tran Thu Huyen</b>		<b>Board member</b>					<b>51,844</b>	<b>0.00108%</b>	
4.01	Tran Dinh Mao		Father					0	0%	
4.02	Hoang Thi Ngan		Mother					0	0%	
4.03	Nguyen Huu Vuong		Father - in - law					0	0%	
4.04	Nguyen Thi Van Huong		Mother - in - law					0	0%	
4.05	Nguyen Huu Phuong		Husband					0	0%	
4.06	Nguyen Huu Duy Hoang		Son					0	0%	
4.07	Nguyen Lam Tam Anh		Daughter					0	0%	Childhood. No ID
4.08	Nguyen Huu Tho		Son					0	0%	Childhood. No ID
4.09	Tran Duc Minh		Brother					0	0%	
4.10	Luong Thanh Chuyen		Sister - in - law					0	0%	
4.11	Tran Tien Duy		Brother					26	0.000001%	
4.12	Tran Thi Hong Hanh		Sister - in - law					0	0%	
<b>5</b>	<b>Nguyen The Huan</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
5.01	Nguyen The Hung		Father					0	0%	
5.02	Chu Thi Dao		Mother					0	0%	
5.03	Nguyen Ngoc Chuong		Father - in - law							Passed away
5.04	Dang Thi Lien		Mother - in - law					0	0%	
5.05	Nguyen Thi Phuong Chi		Wife					0	0%	
5.06	Nguyen Anh Phuong		Daughter					0	0%	
5.07	Nguyen Hoang Nam		Son					0	0%	Childhood. No ID
5.08	Nguyen Thuy Nga		Sister					0	0%	
5.09	Hoang Van Lien		Brother - in - law					0	0%	
5.1	Nguyen The Huy		Brother					0	0%	
5.11	Pham Thi Minh Tu		Sister - in - law					572	0.000012%	
<b>6</b>	<b>Pham Thi Thanh Hoai</b>		<b>Board member</b>					<b>118</b>	<b>0.000002%</b>	
6.01	Pham Tien Hung		Father					0	0%	
6.02	Nguyen Thi Nhuan		Mother					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
6.03	Pham Thi Thanh Huyen		Sister					0	0%	
6.04	Huynh Duc Thang		Brother - in - law					0	0%	
6.05	Pham Thi Thuy Hang		Sister					0	0%	
6.06	VietinBank Laos Limited		Chairman of BoD					0	0%	
<b>7</b>	<b>Masahiko Oki</b>		<b>Board member Deputy CEO</b>					<b>0</b>	<b>0%</b>	
7.01	Keisuke Oki		Father							Passed away
7.02	Mutsuko Oki		Mother					0	0%	Medial Insurance Book
7.03	Katsutoshi Numata		Father - in - law					0	0%	Medial Insurance Book
7.04	Michiko Numata		Mother - in - law							Passed away
7.05	Emiko Oki		Wife					0	0%	
7.06	Yurina Oki		Daughter					0	0%	
7.07	Sakura Oki		Daughter					0	0%	
7.08	Ayaka Oki		Daughter					0	0%	
7.09	Mari Hasegawa		Sister					0	0%	
7.10	Toshiaki Hasegawa		Brother-in-law					0	0%	
<b>8</b>	<b>Masashige Nakazono</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
8.01	Masamichi Nakazono		Father					0	0%	Driving license
8.02	Tomoko Nakazono		Mother					0	0%	Driving license
8.03	Masataka Tsuji		Father - in - law					0	0%	
8.04	Sumiko Tsuji		Mother - in - law					0	0%	
8.05	Tomomi Nakazono		Wife					0	0%	
8.06	Sakuroko Nakazono		Daughter					0	0%	
8.07	Masato Nakazono		Son					0	0%	
8.08	Yasuko Kabashima		Sister					0	0%	
8.09	Takehiro Kabashima		Brother-in-law					0	0%	
8.10	Hiroko Onozuka		Sister					0	0%	Driving license
8.11	Itaru Onozuka		Brother-in-law					0	0%	Driving license
<b>9</b>	<b>Nguyen Thi Bac</b>		<b>Independent Board member</b>					<b>0</b>	<b>0%</b>	
9.01	Nguyen Gia Han		Father					0	0%	War martyr
9.02	Do Thi Ban		Mother					0	0%	Passed away
9.03	Nguyen Van Van		Father - in - law							Passed away
9.04	Bui Thi Nam		Mother - in - law					0	0%	
9.05	Nguyen Ngoc Hoa		Husband					0	0%	
9.06	Nguyen Ngoc Hai		Son					0	0%	
9.07	Nguyen Ngoc Dung		Son					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
<b>II- Affiliated persons of Board of Management's members</b>										
<b>1</b>	<b>Nguyen Hoang Dung</b>		<b>Deputy CEO In-charge of BoM</b>					<b>1,321</b>	<b>0.000027%</b>	
1.01	Nguyen Van Dong		Father					0	0%	
1.02	Tran Thi Xua		Mother					0	0%	
1.03	Le Xuan Hieu		Father - in - law							Passed away
1.04	Tran Thi Nhan		Mother - in - law					0	0%	
1.05	Le Thi Nga		Wife					0	0%	
1.06	Nguyen Le Quynh		Daughter					0	0%	
1.07	Nguyen Le Huy Bao		Son					0	0%	
1.08	Nguyen Le Thuy		Sister					0	0%	
1.09	Nguyen Le Tuyet		Sister					0	0%	
1.10	Tran Thanh Liem		Brother - in - law					0	0%	
1.11	Nguyen Le Anh		Sister					0	0%	
1.12	Nguyen Hoang Vinh		Brother					0	0%	
1.13	Nguyen Hoang Vien		Brother					0	0%	
1.14	Vu Thi An		Sister - in - law					0	0%	
1.15	Nguyen Le Hong		Sister					0	0%	
1.16	Nguyen Tran Hoa Binh		Brother					14	0.0000003%	
1.17	Mai Kim Loan		Sister - in - law					0	0%	
<b>2</b>	<b>Masahiko Oki</b>		<b>Board member Deputy CEO</b>					<b>0</b>	<b>0%</b>	
<i>((Please refer to Section I.7))</i>										
<b>3</b>	<b>Nguyen Duc Thanh</b>		<b>Deputy CEO</b>					<b>0</b>	<b>0%</b>	
3.01	Nguyen Tuyen		Father					0	0%	Passed away
3.02	Tran Thi Nhung		Mother					0	0%	Passed away
3.03	Hoang Viet Thang		Father - in - law					0	0%	
3.04	Tran Thi Phuong Thao		Mother - in - law					0	0%	
3.05	Hoang Viet Phuong		Wife					6	0.0000001%	
3.06	Nguyen Minh Nga		Daughter					0	0%	
3.07	Nguyen Hoang Quan		Son					0	0%	Childhood. No ID
3.08	Nguyen Duc Huyen		Brother					0	0%	Passed away
3.09	Duong Thi Thai Ha		Sister - in - law					0	0%	
3.10	Nguyen Thi Khoa		Sister					0	0%	
3.11	Nguyen Duc Huy		Brother					0	0%	
3.12	Nguyen Thi Hien		Sister - in - law					0	0%	
3.13	Nguyen Duc Thanh		Brother					0	0%	
3.14	Do Thi Lan		Sister - in - law					0	0%	
3.15	Nguyen Thi Minh Thuy		Sister					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
3.16	Nguyen Viet Hoa		Brother - in - law					0	0%	
4	<b>Tran Cong Quynh Lan</b>		<b>Deputy CEO Head of IT Center</b>					0	0%	
4.01	Tran Cong Minh		Father					0	0%	
4.02	Cao Thi Kim Dung		Mother					0	0%	
4.03	Huynh Van Cuong		Father - in - law							Passed away
4.04	Pham Thi Phi		Mother - in - law					0	0%	
4.05	Huynh Nu Tram Anh		Wife					0	0%	
4.06	Tran Cong Quoc Khai		Son					0	0%	Childhood. No ID
4.07	Tran Cong Khai Ky		Son					0	0%	Childhood. No ID
4.08	Tran Cong Duy Long		Brother					0	0%	
4.09	Tran Thu Trang		Sister - in - law					0	0%	
4.10	Tran Cong Thien Qui		Brother					0	0%	
4.11	Tran Nguyen Thuy Duong		Sister - in - law					0	0%	
4.12	Tran Cong Bao Phung		Brother					0	0%	
4.13	Tran Kanako		Sister - in - law					0	0%	
4.14	Tran Kim Quynh Tien		Sister					0	0%	
5	<b>Nguyen Dinh Vinh</b>		<b>Deputy CEO</b>					0	0%	
5.01	Nguyen Dinh Thao		Father					0	0%	
5.02	Vo Thi Hanh Thuc		Mother					0	0%	
5.03	Mai Trong Thang		Father - in - law					0	0%	
5.04	Nguyen Thi Kim Dung		Mother - in - law					0	0%	
5.05	Mai Thanh Loan		Wife					0	0%	
5.06	Nguyen Mai Chi		Daughter					0	0%	Childhood. No ID
5.07	Nguyen Dinh Bach		Son					0	0%	Childhood. No ID
5.08	Nguyen Dinh Son		Brother					0	0%	
5.09	Nguyen Vu Dieu Nga		Sister - in - law					0	0%	
5.10	VietinBank Money Transfer Company Limited		Chairman of BoD							
6	<b>Le Nhu Hoa</b>		<b>Deputy CEO</b>					27,692	0.000576%	
6.01	Le Xuan Son		Father					283	0.000006%	
6.02	Tran Thi Thuoc		Mother					0	0%	
6.03	Pham Van Cu		Father - in - law							Passed away
6.04	Nguyen Thi Ham		Mother - in - law					0	0%	
6.05	Pham Duy Binh		Husband					0	0%	
6.06	Pham Thi Thuy Duong		Daughter					0	0%	
6.07	Pham Thi Bao Chau		Daughter					0	0%	
6.08	Pham Duc Luong		Son					0	0%	Childhood. No ID

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
6.09	Le Thanh Mai		Sister					17,208	0.000358%	
6.10	Nguyen Huy Oanh		Brother - in - law					0	0%	
6.11	Le Hai Hiep		Brother					0	0%	
6.12	Do Thi Thu Hang		Sister - in - law					0	0%	
6.13	VietinBank Gold and Jewellery Trading Company Limited		Chairwoman							
<b>III- Affiliated persons of Members of the Board of Supervisors</b>										
1	Le Anh Ha		Head of the Board of Supervisors					3,104	0.000065%	
1.01	Le Huu Dien		Father					0	0%	Passed away
1.02	Dang Thi Luyen		Mother					0	0%	
1.03	Trinh Van Tan		Father - in - law					0	0%	
1.04	Nguyen Thi Oanh		Mother - in - law					0	0%	
1.05	Trinh Quoc Hung		Husband					0	0%	
1.06	Trinh Ha Anh		Child					0	0%	
1.07	Le Huu Tham		Brother					0	0%	
1.08	Le Thi Ha		Sister-in-law					0	0%	
1.09	Le Huu Thanh		Brother					0	0%	
1.10	Nguyen Thuy Ha		Sister-in-law					0	0%	
2	Nguyen Thi Anh Thu		Member of the Board of Supervisors					36	0.000001%	
2.01	Nguyen Van Thang		Father					0	0%	Passed away
2.02	Bui Thi My		Mother					0	0%	
2.03	Le Dinh Xuong		Father - in - law					0	0%	
2.04	Nguyen Thi Van Ha		Mother - in - law					0	0%	
2.05	Le Anh Tuan		Husband					0	0%	
2.06	Le Tuan Minh		Son					0	0%	
2.07	Le Tuan Dung		Son					0	0%	Childhood. No ID
2.08	Nguyen Cong Thanh		Brother					0	0%	
2.09	Le Bich Thuy		Sister-in-law					0	0%	
2.10	Nguyen Quoc Trung		Brother					0	0%	
3	Pham Thi Thom		Member of the Board of Supervisors					0	0%	
3.1	Pham Can		Father							Passed away
3.2	Pham Thi Khuya		Mother					0	0%	
3.3	Kim Ngoc		Father - in - law							Passed away
3.4	Nguyen Thi My		Mother - in - law							Passed away
3.5	Kim Duc Cuong		Husband					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
3.6	Kim Duc Minh		Son					0	0%	
3.7	Kim Huong Thao		Daughter					0	0%	
3.8	Pham Anh Tuan		Brother					0	0%	
3.9	Dao Thi Hien		Sister-in-law					0	0%	
3.10	Pham Thi Hoa		Sister							Passed away
3.11	Dinh Dang Dinh		Brother-in-law					0	0%	
3.12	Pham Ngoc Chung		Brother					0	0%	
3.13	Nguyen Thi Hoa		Sister-in-law					0	0%	
3.14	Pham Tien Thuc		Brother					0	0%	
3.15	Nguyen Thuy Hai		Sister-in-law					0	0%	
3.16	Pham Van Tan		Brother					0	0%	
3.17	Vu Thi Nguyet		Sister-in-law					0	0%	
3.18	Pham Ngoc Thanh		Brother					0	0%	
3.19	Nguyen Thi Oanh		Sister-in-law							Passed away
3.20	Pham Thi Ngo		Sister					0	0%	
3.21	Ta Van Hien		Brother-in-law							Passed away
3.22	Pham Thu Tam		Brother					12	0.0000002%	
3.23	Pham Thi Tra Ly		Sister-in-law					0	0%	
<b>IV- Affiliated persons of Chief Accountant</b>										
<b>1</b>	<b>Nguyen Hai Hung</b>		<b>Chief Accountant</b>					<b>24,894</b>	<b>0.000518%</b>	
1.01	Nguyen Minh Chau		Father					0	0%	
1.02	Nguyen Thi Lieu		Mother					0	0%	
1.03	Tran Van Bay		Father - in - law							Passed away
1.04	Pham Thi Lien		Mother - in - law					0	0%	
1.05	Tran Thanh Phuong		Wife					3,697	0.000077%	
1.06	Nguyen Phuong Ngan		Daughter					0	0%	
1.07	Nguyen Minh Nghia		Son					0	0%	Childhood. No ID
1.08	Nguyen Manh Ha		Brother					0	0%	
<b>V- Affiliated persons of Head of Finance Division</b>										
<b>1</b>	<b>Nguyen Bao Thanh Van</b>		<b>Head of Finance Division</b>					<b>16,453</b>	<b>0.000342%</b>	
1.01	Nguyen Quoc Bao		Father							Passed away
1.02	Nguyen Thi Thanh		Mother					0	0%	
1.03	Nguyen Bao Ha		Sister					0	0%	
1.04	Nguyen Minh Thanh		Brother-in-law					0	0%	
1.05	Nguyen Thi Van Anh		Sister					646	0.000013%	
1.06	Nguyen Duong Khoa		Brother-in-law					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
<b>VI- Affiliated persons of Person in charge of Corporate Governance cum Company Secretary</b>										
1	Duong Van Quan		Person in charge of Corporate Governance					0	0%	
1.01	Duong Van Long		Father					0	0%	
1.02	Bui Thi Lap		Mother					0	0%	
1.03	Nguyen Xuan Thinh		Father-in-law					0	0%	
1.04	Duong Thuy Nguyet		Mother-in-law					0	0%	
1.05	Nguyet Nguyet Anh		Wife					0	0%	
1.06	Duong Quoc Bao		Son					0	0%	Childhood. No ID
1.07	Duong Minh Hung		Son					0	0%	Childhood. No ID
1.08	Duong Van Xuan		Brother					0	0%	
1.09	Nguyen Thi Thuy		Sister-in-law					0	0%	
1.10	Duong Thi Hoa		Sister					0	0%	
1.11	Tran Huy Giang		Brother-in-law					0	0%	

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