

No: 862/BC-HĐQT-NHCT.1

Hanoi, July 29<sup>th</sup>, 2020

**REPORT ON CORPORATE GOVERNANCE**

(1<sup>st</sup> half of 2020)

Respectfully to: - The State Securities Commission;  
- Ho Chi Minh 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  
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Charter capital : 37,234,045,560,000 VND  
Ticker symbol : CTG

**I. Activities of the General Meeting of Shareholders (GMS)**

No.	Resolution	Date	Content
1	21/NQ-ĐHĐCĐ	23/05/2020	Resolution of 2020 Annual General Meeting of Shareholders (AGM) of VietinBank approved the following contents: 1. Report of the Board of Directors (BoD) on performance in 2019 and development orientation in 2020; 2. Report of the Board of Management (BoM) on business performance in 2019, orientation and plan for 2020; 3. Report of the Supervisory Board on 2019 activities and orientation in 2020; 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, 2019 and for the period ranging from 01 <sup>st</sup> January, 2019 to 31 <sup>st</sup> December, 2019; 5. Profit Distribution Plan for 2019; 6. Remuneration for the BoD and Supervisory Board in 2020; In case additional members of the BoD and Supervisory Board are elected, the AGM authorized the BoD to decide the additional amount of remuneration arising based on the actual number



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			<p>of the member of the BoD and the Supervisory Board and in accordance with the Regulation on payroll payment of VietinBank;</p> <p>7. Authorization to VietinBank's BoD to promulgate, amend and supplement the financial regulation of VietinBank based on the applicable provisions of laws and guiding documents on the financial regime applicable to credit institutions;</p> <p>8. VietinBank personnel for the term 2019-2024.</p> <ul style="list-style-type: none"> <li>- The dismissal of Mr. Hiroshi Yamaguchi and Mr. Hideaki Takase from the position of VietinBank's Board Members for the term 2019-2024;</li> <li>- The additional election of 3 persons to hold the position of VietinBank's Board Members for the term 2019-2024: Mr. Masahiko Oki – Board Member, Mr. Shiro Honjo – Board Member and Ms. Nguyen Thi Bac – Independent Board Member.</li> </ul>
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## II. Board of Directors

### 1. Information on members of the BoD

For the 1<sup>st</sup> half of 2020, VietinBank's BoD held 6 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 through written – opinion form (79 times). Details are as follows:

No	BoD member	Position	Day becoming Board member of the BoD	Day no longer member of the BoD	Number of attendance	Percentage	Reasons for absence
1	Mr. Le Duc Tho	Chairman of the BoD	29/04/2014		85/85	100%	
2	Mr. Tran Minh Binh	Board member cum CEO	08/12/2018		85/85	100%	
3	Mr. Tran Van Tan	Board member	23/04/2019		85/85	100%	
4	Ms. Tran Thu Huyen	Board member	24/07/2014		84/85	99%	Business trip
5	Mr. Nguyen The Huan	Board member	23/04/2019		85/85	100%	

6	Ms. Pham Thi Thanh Hoai	Board member	23/04/2019		85/85	100%	
7	Mr. Masahiko Oki	Board member cum Deputy CEO	23/05/2020		21/21	100%	Attend BoD meetings and give written opinions since 23/05/2020 (start being a BoD member)
8	Mr. Shiro Honjo	Board member	23/05/2020		21/21	100%	
9	Ms. Nguyen Thi Bac	Independent Board member	23/05/2020		21/21	100%	
10	Mr. Hiroshi Yamaguchi	Board member cum Deputy CEO	17/04/2017	23/05/2020	63/64	98%	Did not attend BoD meetings and give written opinions since 23/05/2020 (no longer being a BoD member)
11	Mr. Hideaki Takase	Board member	21/04/2018	23/05/2020	63/64	98%	

**Notes:**

- The total number of meetings of the BoD in the 1<sup>st</sup> half of 2020 was 85, including 6 monthly periodical meetings and 79 written opinions.
- From 01/01/2020 to 22/05/2020: VietinBank's BoD for the term of 2014-2019 includes 8 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. Hiroshi Yamaguchi – Board member cum Deputy CEO and Mr. Hideaki Takase – Board member.
- From 23/05/2020 to 30/06/2020: 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.
- Mr. Hiroshi Yamaguchi and Mr. Masahiko Oki: are residential Board members, (i) attended all BoD's monthly meetings and (ii) gave written opinions to the BoD.
- Mr. Hideaki Takase and Mr. Shiro Honjo: are non-residential Board members, (i) attended some BoD's monthly meetings and (ii) gave written opinions to the BoD.

## **2. 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. In addition, the CEO is concurrently a Board member. Therefore, he promptly 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 monthly meetings of the CEO;
- c) Monitor through the processing of information from reports of the Supervisory Board 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 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 and business targets assigned to each unit throughout the system, the CEO developed and implemented specific tasks in each period to each BoM member, instructed 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 the first 6 months of 2020, the BoM closely monitored and regularly updated the 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, innovating the direction and administration methods.

In order to have a basis for implementing VietinBank's activities in accordance with risk appetite and ensuring safe, sustainable and effective growth, the CEO directed professional units to consult the BoD to build and organize the implementation of credit direction and criteria for risk control limits, to allocate risk limits according to each business line, to each division/business unit in the system.

At monthly meetings of the BoD, the CEO fully reported on VietinBank's activities; progresses and results of the implementation of Resolutions of the GMS, Resolutions and Decisions of the BoD; report 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.

In the first 6 months of 2020, due to the impact of the COVID-19 pandemic, the economy in general, the banking industry and VietinBank in particular faced many difficulties and challenges. Following the direction of the BoD, the CEO instructed to promulgate internal documents to implement the restructuring of debt payment, exemption and reduction of interest, and maintain the debt group for customers affected by COVID-19 immediately after the Circular 01/2020/TT-NHNN dated March 13, 2020 takes effect. At the same time, the CEO directed the implementation of lending programs with preferential interest rates and fees, reduction of remittance fees ... to support and accompany businesses and customers to overcome this difficult time and gradually restore

business operations. In addition, anticipating regional economic development, VietinBank's BoD decided to establish the Southern Customer Center. This can be considered as a breakthrough solution in the overall and long-term development strategy of VietinBank. Under the direction of the BoD, the CEO directed the Center to increase the activeness and flexibility in the management and development of customers, boosting support to branches, promoting business activities of VietinBank in accordance with orientation and strategy, aiming at sustainable growth and ensuring efficiency.

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

As at 30/06/2020, VietinBank has 03 committees under the BoD namely Personnel 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. For the 1<sup>st</sup> half of 2020, 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:

- **Human Resource (HR) Committee:** is an advisory and assisting agency for the BoD on dealing with issues under the BoD's authority in developing personnel policies, recruiting, arranging and using personnel for titles under the BoD's authority; assisting the BoD in supervising the implementation of the personnel mechanism and policies as well as personnel management activities of VietinBank. In the first<sup>t</sup> six months of 2020, HR Committee effectively advised the BoD in consolidating and supplementing 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, HR Committee advised on the consolidation of the organizational model in the direction of streamlining, cutting down the focal points for handling work at the head office, specializing functional groups into divisions and enhancing the effectiveness of coordination among the units in the system, establishing the Center for Development of Financial Solutions for Corporate Customers under the Corporate Banking Division of VietinBank.
- **Risk Management Committee:** In the first 6 months of 2020, the complicated development of the COVID-19 pandemic impacted greatly on the operation of the banking system in general and VietinBank's activities in particular. With the role of advising the BoD on supervision of senior management over risk management, the Risk Management Committee (RMC) actively advised the BoD to issue important risk management policies in accordance with the pandemic development such as: adjustment of risks appetite in the period of 2019-2020; issuance of 2020 credit orientation; promulgation of the set of Credit Risk Control Limits 2020 ... In addition, the RMC also proposed to the BoD several risk management contents for the Board to direct and orient to professional units, ensuring continuous and safe business activities as well as strictly controlling credit quality in the context of the COVID-19 pandemic, in compliance with the provisions of Circular 01/2020/TT-NHNN dated 13 March 2020 regarding restructuring the repayment, exemption and reduction of interest rates and fees and keeping the debt category in order to support customers affected by COVID -19.
- **Policy Committee:** In the first 6 months of 2020, the Policy Committee agreed on the principle of issuing policy documents of the focal points, ensuring the quality in drafting and

submitting to the Management for promulgation. At the same time, the Policy Committee directed its professional teams to review the policy documents system to develop 2020 policy documents issuance plan in the direction of streamlining and standardizing the policy documents system, while complying with the provisions of law. These plans were reviewed and considered by HR department to assign KPI for the focal points to promote the effectiveness and timeliness in issuing policy documents. In addition, under the direction of VietinBank in applying “automation”, the Policy Committee asked its professional teams to review and standardize business processes (focusing on processes at branch level and center level, those require many operational steps), then propose to apply RPA (robotic process automation) technology to improve labor productivity, reduce operational time for employees as well as limit operational risks. Based on the review results, the Policy Committee and its professional teams chose to apply a number of highly feasible priority processes to propose to the BoD to implement as pilot cases, thereby considering wide range application, ensuring feasibility and effectiveness.

#### 4. Resolutions of the BoD

No.	Resolution No.	Date of issue	Contents
1	021/NQ-HĐQT-NHCT2.1	13/01/2020	Approval on adjustment of transaction limits granted to a financial institution
2	032/NQ-HĐQT-NHCT2.1	22/01/2020	Approval on credit limit granted to a corporate customer
3	033/NQ-HĐQT-NHCT2.1	04/02/2020	Approval on the promulgation of regulations on granting and managing credit applied to VietinBank German branch
4	036/NQ-HĐQT-NHCT2.1	10/02/2020	Amendment and supplementation of the Charter of VietinBank Fund Management Company
5	037/NQ-HĐQT-NHCT2.1	11/02/2020	Issuance of the investment product of Government Bond Futures
6	038/NQ-HĐQT-NHCT1.1	13/02/2020	Renamed Sales and Business Development Department under Treasury and Capital Markets Division
7	040/NQ-HĐQT-NHCT1.1	13/02/2020	Labour limit for 2020
8	043/NQ-HĐQT-NHCT2.1	14/02/2020	Approval on granting transaction limits to a financial institution
9	045/NQ-HĐQT-NHCT2.1	14/02/2020	Approval on credit limit granted to a corporate customer
10	048/NQ-HĐQT-NHCT2.1	24/02/2020	Approval of audited non-consolidated FS for the year ended on December 31, 2019 prepared in accordance with Vietnamese Accounting Standards and Vietnamese Accounting System for Credit Institutions

11	051/NQ-HĐQT-NHCT2.1	28/02/2020	Approval of the agreement on capital contributing members of Indovina Bank Ltd.
12	055/NQ-HĐQT-NHCT2.1	02/03/2020	Promulgation of the Democracy Regulation at grassroots level
13	056/NQ-HĐQT-NHCT2.1	03/03/2020	Proposal to amend the restructuring plan associated with dealing with bad debts for the 2016-2020 period of VietinBank and VietinBank Leasing
14	075/NQ-HĐQT-NHCT2.1	05/03/2020	Approval of audited consolidated FS for the year ended on December 31, 2019 prepared in accordance with Vietnamese Accounting Standards and Vietnamese Accounting System for Credit Institutions
15	061/NQ-HĐQT-NHCT2.1	10/03/2020	Development of financial plan assigned to subsidiaries and VietinBank Laos in 2020
16	063/NQ-HĐQT-NHCT2.1	11/03/2020	Approval on organization of AGM 2020
17	067/NQ-HĐQT-NHCT2.1	13/03/2020	Approval on credit limit granted to a corporate customer
18	069/NQ-HĐQT-NHCT2.1	16/03/2020	Approval of the plan for bond public offering, the usage and repayment plan for capital mobilized from the bond public offering
19	071/NQ-HĐQT-NHCT2.1	16/03/2020	Approval on credit limit granted to a corporate customer
20	074/NQ-HĐQT-NHCT2.1	18/03/2020	Approval on extension of time to maintain credit limit granted to a customer
21	076/NQ-HĐQT-NHCT2.1	19/03/2020	Approval of several contents related to the promulgation of regulations on restructuring the repayment term, exemption and reduction of interest rates, keeping the debt group and proposing the authority to restructure the repayment term for customers adversely affected by COVID-19 pandemic
22	081/NQ-HĐQT-NHCT2.1	20/03/2020	Establishment of the AGM 2020 Organization Board and the Shareholders Eligibility Checking Committee for AGM 2020
23	083/NQ-HĐQT-NHCT2.1	20/03/2020	Approval on credit limit granted to a corporate customer
24	086/NQ-HĐQT-NHCT2.1	23/03/2020	Approval of the proposal for assigning 2020 operation cost plan to Head Office units and non-business units
25	093/NQ-HĐQT-NHCT2.1	24/03/2020	Authorization and task assignment to the BoM and Heads of Division

26	098/NQ-HĐQT-NHCT2.1	26/03/2020	Approval of VietinBank Annual Report 2019
27	101/NQ-HĐQT-NHCT2.1	27/03/2020	Approval of financial mechanisms for branches in debt collection and risk handling
28	103/NQ-HĐQT-NHCT2.1	27/03/2020	Approving 2020 financial plan targets (F factor) assigned to the Treasury and Capital Market Division.
29	113/NQ-HĐQT-NHCT2.1	07/04/2020	Approval of the Regulations on Anti-money Laundering and Terrorism Financing in VietinBank system
30	117/NQ-HĐQT-NHCT2.1	07/04/2020	Development of 2020 business plan for VietinBank German branch
31	119/NQ-HĐQT-NHCT2.1	08/04/2020	Approval of the policy to sponsor the Central Hospital of Odonto-Stomatology
32	126/NQ-HĐQT-NHCT2.1	10/04/2020	Approval on credit limit granted to a corporate customer
33	133/NQ-HĐQT-NHCT2.1	14/04/2020	Approval on granting transaction limits and limit for receipt of guarantee to a financial institution
34	139/NQ-HĐQT-NHCT2.1	16/04/2020	Adjustment of time to organize AGM 2020
35	143/NQ-HĐQT-NHCT2.1	17/04/2020	Plan to implement phase 2 of the plan to return part of the charter capital of VietinBank Fund Management Company to VietinBank
36	144/NQ-HĐQT-NHCT2.1	20/04/2020	Approval of the expenditure plan for hiring a building operation and management entity to operate VietinBank building at 93-95 Ham Nghi, District 1, HCMC
37	147/NQ-HĐQT-NHCT2.1	20/04/2020	Approval of the credit orientation in the current period
38	151/NQ-HĐQT-NHCT2.1	22/04/2020	Approval of the plan to purchase the Banker Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Policy in VietinBank system for the period of 2020-2021 (limit from 1 million USD to 10 million USD)
39	157/NQ-HĐQT-NHCT2.1	24/04/2020	AGM 2020 of VietinBankSc
40	159/NQ-HĐQT-NHCT2.1	27/04/2020	First private placement bond of VietinBank in 2020
41	160/NQ-HĐQT-NHCT2.1	27/04/2020	Approval of the policy to lease a part of unused area of Yen Phong transaction office - Tien Son Industrial Zone Branch
42	162/NQ-HĐQT-NHCT2.1	28/04/2020	Approval of the agenda and content of documents for the GMS 2020 of VietinBank Insurance Joint Stock Corporation (VBI)

43	163/NQ-HĐQT-NHCT2.1	29/04/2020	Approval of the Banker Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Policy Contract for the period of 2020-2021 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank)
44	166/NQ-HĐQT-NHCT2.1	04/05/2020	Motivation program for VietinBank bond sales in 2020 for internal use
45	167/NQ-HĐQT-NHCT2.1	04/05/2020	Approval of the issuance plan, the plan of using and repaying the capital mobilized from the public offering of VietinBank bonds in 2020
46	170/NQ-HĐQT-NHCT2.1	07/05/2020	Approval on credit limit granted to a corporate customer
47	173/NQ-HĐQT-NHCT2.1	11/05/2020	Approval on credit limit and facility granted to a corporate customer
48	174/NQ-HĐQT-NHCT2.1	12/05/2020	Approval on adjustment of credit conditions for corporate customers
49	175/NQ-HĐQT-NHCT2.1	12/05/2020	Approval on granting transaction limits and limit for receipt of guarantee to a financial institution
50	178/NQ-HĐQT-NHCT2.1	13/05/2020	Organization of AGM 2020
51	180/NQ-HĐQT-NHCT2.1	15/05/2020	Approval on granting transaction limits and limit for receipt of guarantee to a financial institution
52	181/NQ-HĐQT-NHCT2.1	18/05/2020	Approval on the documents of bond public offering of VietinBank in 2020
53	185/NQ-HĐQT-NHCT2.1	19/05/2020	Approval on credit limit granted to a corporate customer
54	191/NQ-HĐQT-NHCT2.1	22/05/2020	Approval on credit limit granted to a corporate customer
55	193/NQ-HĐQT-NHCT2.1	22/05/2020	Approval on credit limit granted to a corporate customer
56	195/NQ-HĐQT-NHCT2.1	22/05/2020	Profit distribution of domestic subsidiaries in 2019
57	197/NQ-HĐQT-NHCT2.1	22/05/2020	Approval on granting 2020 transaction limits and limit for receipt of guarantee to a financial institution
58	198/NQ-HĐQT-NHCT2.1	22/05/2020	Adjustment of collateral measures for customers
59	199/NQ-HĐQT-NHCT2.1	22/05/2020	Approval of property release for customers
60	202/NQ-HĐQT-NHCT2.1	28/05/2020	Approval of comprehensive partnership with Grab
61	203/NQ-HĐQT-NHCT2.1	28/05/2020	Approval on credit limit and facility granted to a corporate customer

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62	206/NQ-HĐQT-NHCT2.1	29/05/2020	Approval on the contents of Money Insurance Contract for the period 2020-2021
63	216/NQ-HĐQT-NHCT2.1	10/06/2020	Approval on credit limit and facility granted to a corporate customer
64	217/NQ-HĐQT-NHCT2.1	10/06/2020	Approval on the first amendment of Decision 784/2018/QĐ-HĐQT-NHCT10 regarding "FS regime and use of sets of books in VietinBank's financial and accounting management system"
65	218/NQ-HĐQT-NHCT2.1	10/06/2020	Second private placement bond of VietinBank in 2020
66	220/NQ-HĐQT-NHCT2.1	11/06/2020	Approval on credit limit granted to a corporate customer
67	221/NQ-HĐQT-NHCT2.1	11/06/2020	Approval on the content and public disclosure of the 2019 audited FS of VietinBank Laos
68	225/NQ-HĐQT-NHCT2.1	15/06/2020	Branch network
69	227/NQ-HĐQT-NHCT2.1	18/06/2020	Approval on revision of the internal credit ranking system for the 7 <sup>th</sup> time
70	228/NQ-HĐQT-NHCT2.1	18/06/2020	Approval on granting transaction limits to a financial institution
71	229/NQ-HĐQT-NHCT2.1	18/06/2020	Third private placement bond of VietinBank in 2020
72	231/NQ-HĐQT-NHCT2.1	22/06/2020	Approval of the plan to deploy partial transfer of charter capital of VietinBank Leasing Company Limited and transforming legal form of the company
73	233/NQ-HĐQT-NHCT2.1	23/06/2020	Branch network
74	234/NQ-HĐQT-NHCT2.1	23/06/2020	Approval on granting 2020 transaction limits to a financial institution
75	235/NQ-HĐQT-NHCT2.1	23/06/2020	Approval on adjustment of time to maintain transaction limits and limit for receipt of guarantee to a financial institution
76	240/NQ-HĐQT-NHCT2.1	26/06/2020	Approval on granting transaction limits to a financial institution
77	241/NQ-HĐQT-NHCT2.1	30/06/2020	Approval on the content of the interbank transaction limit contract between VietinBank and VietinBank Leasing (a subsidiary of VietinBank)
78	245/NQ-HĐQT-NHCT2.1	30/06/2020	Approval on facility granted to a corporate customer
79	246/NQ-HĐQT-NHCT2.1	30/06/2020	Promulgation of the regulation on operation framework for card issuance, usage and payment in VietinBank system

### III. Supervisory Board

#### 1. Information on members of the Supervisory Board

In the 1<sup>st</sup> half of 2020, the Supervisory Board held 6 periodical monthly meetings with the participation of members of the Supervisory Board, assistant team and leader of Internal Control Department to implement works. Details are as follows:

No.	Members of Supervisory Board	Position	Day becoming member of the Supervisory Board	Day no longer member of the Supervisory Board	Number of attendance	Percent -age	Reasons for absence
1	Ms. Le Anh Ha	Head	23/04/2019		6/6	100%	
2	Ms. Nguyen Thi Anh Thu	Member (full time)	23/04/2019		6/6	100%	
3	Mr. Nguyen Manh Toan	Member (full time)	23/04/2019		6/6	100%	

#### 2. Surveillance activities of the Supervisory Board toward the BoD, BoM and shareholders

In the 1<sup>st</sup> half of 2020, the Supervisory Board implemented the tasks and rights set forth in VietinBank's Charter and Regulations on organization and operation of the Supervisory Board, comprising of the following key issues:

- 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; advice on executive management;
- Appraising of the 2019 FS of VietinBank which was independently audited by Ernst & Young Vietnam Co., Ltd.;
- Updating the list of major shareholders and related persons of members of the Board of Directors, members of the Supervisory Board, and members of the Board of Management of VietinBank;
- Directing and senior supervision over Internal Audit;

The results of implementing some specific tasks are as follows:

##### 2.1. 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 Supervisory Board 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 Supervisory Board regularly monitored the implementation of resolutions of the GMS, attended and express opinions at regular meetings of the BoD, briefings of the BoM. In these meetings, the Supervisory Board gave independent opinion and views on business performance data (compared with targets assigned by the GMS); shortcomings, risks in business operations and governance 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 Supervisory Board made specific recommendations to improve operational efficiency, ensure safe and sustainable growth. Generally, in the first 6 months of 2020, the BoD and BoM directed and operated the business activities of VietinBank in accordance with the targets, in compliance with provisions of the Law on Credit Institutions and the Bank's Charter in governance and administration.

- ***Review of policy documents, BoD's resolutions:*** The Supervisory Board assigned one member to review policy documents issued by the BoD & the CEO and BoD's resolutions sent to the Supervisory Board. After reviewing, the Supervisory Board found that the policy documents and BoD's resolutions were basically in accordance with provisions of law and VietinBank's Charter.
- ***Quality control over audit reports of Internal Audit Department:*** Based on periodical internal audit findings reports and reports on result of each internal audit session provided by the Internal Audit Department, the Supervisory Board reviewed and evaluated the issues recorded through audit activities, identified material issues, and reflected them in reports to the BoD and CEO at regular meetings.

## **2.2. Appraisal of financial statements**

Performing the functions and duties stipulated in VietinBank's Charter and the Regulation on Organization and Operation of the Supervisory Board, in the 1<sup>st</sup> half of 2020, the FS appraisal team was set up to review the audited FS for full year 2019. Through the appraisal, the Supervisory Board assessed the reasonableness, legality, honesty and the degree of caution in the work of accounting, statistics and preparing FS.

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

Updating the list of affiliated persons of the BoD members, Supervisory Board members, BoM members and shareholders owning at least 05% (five percent) of the voting shares of VietinBank was carried out by the Supervisory Board periodically on the basis of coordination and information exchange with the Secretariat to the BoD and Investor Relations. The updated results show that VietinBank's list of affiliated persons in the 1<sup>st</sup> half of 2020 had several changes compared to that of year end 2019 due to some changes in the BoD members for the term of 2019-2024 at AGM 2020. Specifically:

- Mr. Masahiko Oki – was elected to become VietinBank Board Member for the term 2019-2024 from 23/05/2020;
- Mr. Shiro Honjo – was elected to become VietinBank Board Member for the term 2019-2024 from 23/05/2020;

- Ms. Nguyen Thi Bac – was elected to become VietinBank Independent Board Member for the term 2019-2024 from 23/05/2020;
- Mr. Hiroshi Yamaguchi, no longer being VietinBank Board Member for the term 2014-2019 from 23/05/2020;
- Mr. Hideaki Takase, no longer being VietinBank Board Member for the term 2014-2019 from 23/05/2020.

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

#### **2.4. Direction and supervision of internal audit's operations**

In the 1<sup>st</sup> half of 2020, the Supervisory Board regularly directed and supervised the Internal Audit activities according to the approved functions, tasks and plans. Basically, the Internal Audit Department completed audits according to the approved plan. Internal Audit sessions were directly supervised by the Supervisory Board by acting the role of Chief Auditor, thereby controlling the quality of audit activities, ensuring compliance with professional ethical standards as well as assessing the achievements/limitations of the Internal Audit to promptly draw experience, constantly improve the quality of Internal Audit and capacity of internal audit team, maximizing the role of the last round of protection in risk management, meeting the requirements of comprehensiveness and frequency of internal audit activities with respect to the contents of the internal control system.

In the first 6 months of 2020, in addition to high-level supervision of Internal Audit, the Supervisory Board also focused on directing Internal Audit to implement a project to improve information technology audit capacity in the context of the strong impact of the 4.0 industrial revolution as well as rapid digitization at commercial banks in general and VietinBank in particular.

#### **3. The coordination among the Supervisory Board with the BoD and BoM**

The Supervisory Board 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. Through supervision, the Supervisory Board exchanged ideas and made recommendations to the BoD and BoM on the supervision of senior management, internal control and risk management, ensuring compliance with the provisions of law, guiding documents of competent State agencies, contributing to quality improvement of the Bank's activities.

#### **IV. 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 the 1<sup>st</sup> half of 2020, VietinBank's BoD, BoM and heads of Head Office departments/divisions attended conferences and seminars organized by international consulting units, strategic partners to update, share knowledge and experience in banking management, 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, BoM and other management levels

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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.

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

**V. List of affiliated persons of VietinBank as specified in Clause 34, Article 6 of the Securities Law and transactions of affiliated persons of VietinBank with VietinBank**

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

*(Details are in Appendix 01 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 02 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 Supervisory Board, 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 Supervisory Board, 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 Supervisory Board, the CEO: *None*

**VI. Transactions of internal persons and their affiliated persons**

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

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

**2. Transactions of internal persons and their affiliated persons on CTG: *None***

**VII. Other significant issues: *None***

**LEGAL REPRESENTATIVE  
CHAIRMAN OF THE BOD**



**Le Duc Tho**

APPENDIX 01 (Disclosure)  
LIST OF AFFILIATED PERSONS OF VIETINBANK

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
<i>I- BoD's members:</i>										
1	Le Duc Tho		Chairman of BoD Legal Representative					29/04/2014		<ul style="list-style-type: none"> <li>- Appointed BoD member under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ dated 29/04/2014;</li> <li>- Appointed Chairman of BoD (term 2014-2019) since 31/10/2018 under Resolution 568/NQ-HĐQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD.</li> <li>- Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019 and appointed Chairman of BoD under Resolution No.118/NQ-HĐQT-NHCT1.2 dated 23/04/2019 by VietinBank's BoDs.</li> </ul>
2	Tran Minh Binh		Board member CEO					08/12/2018		<ul style="list-style-type: none"> <li>- Appointed BoD member under 2018's EGM Resolution No.19/NQ-DIĐCĐ dated 08/12/2018;</li> <li>- Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019.</li> </ul>



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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
3	Tran Van Tan		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019.
4	Tran Thu Huyen		Board member					24/07/2014		- Appointed BoD member under 2014's EGM Resolution No.999/NQ-ĐHĐCĐ on 24/07/2014; - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019.
5	Nguyen The Huan		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019.
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-ĐHĐCĐ dated 23/04/2019.
7	Masahiko Oki		Board member Deputy CEO					23/05/2020		- Appointed BoD member under 2020 AGM Resolution No.21/NQ-ĐHĐCĐ dated 23/05/2020.
8	Shiro Honjo		T'V HĐQT					23/05/2020		- Appointed BoD member under 2020 AGM Resolution No.21/NQ-ĐHĐCĐ dated 23/05/2020.
9	Nguyen Thi Bac		Independent Board member					23/05/2020		- Appointed BoD member under 2020 AGM Resolution No.21/NQ-ĐHĐCĐ dated 23/05/2020.

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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
10	Hiroshi Yamaguchi		Former Board member Deputy CEO					17/04/2017	23/05/2020	- Appointed BoD member under 2017's AGM Resolution No.17/NQ-DHDCD on 17/04/2017. - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. - Dismissal from the position of Board member for the term 2019-2024 under AGM 2020 Resolution No. 21/NQ-DHDCD dated 23/05/2020.
11	Hideaki Takase		Former Board member					21/04/2018	23/05/2020	- Appointed BoD member under 2018's AGM Resolution No.18/NQ-DHDCD on 21/04/2018. - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. - Dismissal from the position of Board member for the term 2019-2024 under AGM 2020 Resolution No. 21/NQ-DHDCD dated 23/05/2020.
<b>II- Members of Board of Management</b>										

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
1	Tran Minh Binh		Board member CEO					28/05/2014		<ul style="list-style-type: none"> <li>- Appointed Deputy CEO since 28/5/2014 under Decision No.6688/QĐ-HDQT-NHCT1 dated 28/05/2014 of VietinBank's BoD;</li> <li>- Appointed Acting CEO since 31/10/2018 under Decision No.1368/QĐ-HDQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD;</li> <li>- Appointed CEO since 08/12/2018 under Decision No.4468/QĐ-HDQT-NHCT1.2 dated 08/12/2018 of VietinBank's BoD.</li> <li>- Reappointed CEO since 23/04/2019 under Decision No.668/QĐ-HDQT-NHCT1.2 dated 23/04/2019 of VietinBank's BoD.</li> </ul>
2	Nguyen Hong Van		Deputy CEO Head of Finance Division					08/12/2018		<ul style="list-style-type: none"> <li>- Appointed Deputy CEO since 08/12/2018 under Decision No.4968/QĐ-HDQT-NHCT1.2 dated 08/12/2018 of VietinBank's BoD.</li> </ul>
3	Nguyen Hoang Dung		Deputy CEO					15/03/2011		<ul style="list-style-type: none"> <li>- Appointed Deputy CEO under Decision No.188/QĐ-HDQT-NHCT1 dated 15/03/2011 of VietinBank's BoD.</li> <li>- Reappointed Deputy CEO under Decision No.1246/QĐ-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD</li> </ul>

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
4	Nguyen Duc Thanh		Deputy CEO Head of Treasury Dealing and Capital Market Division					01/08/2012		- Appointed Deputy CEO under Decision No.1790/QĐ-HDQT-NHCT1 dated 01/08/2012 of VietinBank's BoD; - Reappointed Deputy CEO under Decision No.529/QĐ-HDQT-NHCT1.2 dated 11/09/2018 of VietinBank's BoD.
5	Tran Cong Quynh Lan		Deputy CEO Head of IT Center					05/03/2015		- Appointed Deputy CEO under Decision No.159/QĐ-HDQT-NHCT1 dated 03/03/2015 of VietinBank's BoD. - Reappointed Deputy CEO under Decision No. 688/QĐ-HDQT-NHCT1.2 dated 27/04/2020.
6	Nguyen Dinh Vinh		Deputy CEO Head of Risk Management Division					31/07/2015		- Appointed Deputy CEO under Decision No.1369/QĐ-HDQT-NHCT1.2 dated 30/07/2015 of VietinBank's BoD.
7	Le Nhu Hoa		Deputy CEO					01/08/2016		- Appointed Deputy CEO under Decision No.369/QĐ-HDQT-NHCT1.2 dated 01/08/2016 of VietinBank's BoD.
8	Masahiko Oki		Board member Deputy CEO					23/05/2020		- Appointed Deputy CEO under Decision No.2568/QĐ-HDQT-NHCT1.2 dated 26/05/2020 of VietinBank's BoD

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
9	Iiuroshi Yamaguchi		Board member Deputy CEO					15/05/2017	23/05/2020	- Appointed Deputy CEO under Decision No.384/QĐ-HĐQT-NHCT1.2 dated 15/5/2017 of VietinBank's BoD. - Dismissal from the position of Deputy CEO under Decision No.302/QĐ-HĐQT-NHCT1.2 dated 26/05/2020 of VietinBank's BoD.
<b>III- Member of Supervisory Board</b>										
1	Le Anh Ha		Head of Supervisory Board					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019 and appointed Head of Supervisory Board under Resolution No.01/NQ-BKS-2019 dated 23/04/2019 by VietinBank's Supervisory Board
2	Nguyen Thi Anh Thu		Member of Supervisory Board					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019.
3	Nguyen Manh Toan		Member of Supervisory Board					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019.
<b>IV- Chief Accountant</b>										

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
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's BoD. Reappointed Chief Accountant under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD.
<b>V- Subsidiaries</b>										
1	VietinBank Insurance Joint Stock Company	-						12/12/2002		
2	VietinBank Gold and Jewellery Trading Company Limited	-						25/11/2010		
3	VietinBank Money Transfer Company Limited	-						06/10/2011		
4	VietinBank Asset Management Company Limited	-						20/07/2010		
5	VietinBank Fund Management Company Limited (VietinBank Capital)	-						26/10/2010		
6	VietinBank Leasing Company Limited	-						26/01/1998		
7	VietinBank Security Joint Stock Company	-						01/09/2000		
8	VietinBank Laos Ltd.	-						31/07/2015		
<b>VI- Associated company</b>										
1	Indovina Bank	-						29/10/1992		

APPENDIX 02 (Disclosure)

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

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
1	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			29/04/2020	Resolution No. 163/NQ-HĐQT-NHCT2.1 dated 29/04/2020 on approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2020 - 2021 between VietinBank and VBI	-	
2	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			29/05/2020	Resolution No. 206/NQ-HĐQT-NHCT2.1 dated 29/05/2020 on approval of Money Insurance Contract in VietinBank system for the period 2020-2021 between VietinBank and VBI.	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
3	Indovina Bank Ltd. (IVB)	Affiliated company			15/07/2020	Resolution No.231/NQ-HĐQT-NHCT2.1 dated 22/06/2020 regarding approval of the plan of deploying partial transfer of charter capital of VietinBank Leasing Company Limited (VietinBank Leasing) and transforming the legal form of the Company.  Accordingly, VietinBank's BoD approved related documents, including Agreement to temporarily suspend payment accounts between VietinBank, the domestic investor and Indovina Bank Limited (affiliated company of VietinBank)	-	
4	VietinBank Leasing Company Limited	Subsidiary			30/06/2020	Resolution No.241/NQ-HĐQT-NHCT2.1 dated 30/06/2020 regarding the lending/deposit transaction limit Contract in the interbank market between VietinBank and VietinBank Leasing (a subsidiary of VietinBank).	-	

APPENDIX 03 (Disclosure)  
LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

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	Le Duc Tho		Chairman of BoD Legal Representative					37,527	0.001008%	
1.01	Le Hoc Thuc		Father					0	0%	
1.02	Ngo Thi Soi		Mother					0	0%	
1.03	Tran Thi Minh Vy		Wife					11,949	0.000321%	
1.04	Le Minh Duc		Son					0	0%	
1.05	Le Minh An		Daughter					0	0%	
1.06	Le Trung Dung		Brother					0	0%	
1.07	Tran Thi Kim Thuy		Sister - in - law					0	0%	
1.08	Le Anh Tuan		Brother					0	0%	
1.09	Dang Thi Vinh Thanh		Sister - in - law					0	0%	
1.10	Le Kien Cuong		Brother					0	0%	
1.11	Nguyen Thi Thu Phuong		Sister - in - law					119,514	0.0032%	
1.12	State Bank of Vietnam		Representatives of 40% state ownership at VietinBank					960,081,982	25.79%	
2	Tran Binh Minh		Board member CEO					2,405	0.000065%	
2.01	Tran Minh Quyet		Father					0	0%	
2.02	La Thi Hien		Mother					0	0%	
2.03	Nguyen Thi Le Hang		Wife					0	0%	
2.04	Tran Quang Phu		Son					0	0%	
2.05	Tran Khanh Uyen		Daughter					0	0%	
2.06	Tran Thanh Tam		Sister					0	0%	
2.07	Phan Trong Tien		Brother - in - law					0	0%	
2.08	Tran Thien Ly		Sister					0	0%	
2.09	Le Thanh Liem		Brother - in - law					0	0%	
2.10	Tran Mai Huong		Sister					0	0%	
2.11	Duong Minh Hai		Brother - in - law					0	0%	
2.12	Tran Thanh Thuy		Sister					0	0%	
2.13	Tran Manh Tien		Brother					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
2.14	Mai Thi Quy		Sister - in - law					0	0%	
2.15	Tran Quoc Hiep		Brother					0	0%	
2.16	Duong Thi Do Quyen		Sister - in - law					0	0%	
2.17	State Bank of Vietnam		Representatives of 30% state ownership at VietinBank					720,061,487	19.34%	
<b>3</b>	<b>Tran Van Tan</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
3.01	Truong Thi Y		Mother					0	0%	
3.02	Vu Thi Thu Ha		Wife					0	0%	
3.03	Tran Truong Thao Van		Daughter					0	0%	
3.04	Tran Thi Phuong Anh		Daughter					0	0%	
3.05	State Bank of Vietnam		Representatives of 30% state ownership at VietinBank					720,061,487	19.34%	
<b>4</b>	<b>Tran Thu Huyen</b>		<b>Board member</b>					<b>1,429</b>	<b>0%</b>	
4.01	Tran Dinh Mao		Father					0	0%	
4.02	Hoang Thi Ngan		Mother					0	0%	
4.03	Nguyen Huu Phuong		Husband					0	0%	
4.04	Nguyen Huu Duy Hoang		Son					0	0%	
4.05	Nguyen Lam Tam Anh		Daughter					0	0%	
4.06	Nguyen Huu Tho		Son					0	0%	
4.07	Tran Duc Minh		Brother					0	0%	
4.08	Luong Thanh Chuyen		Sister - in - law					0	0%	
4.09	Tran Tien Duy		Brother					98	0.0000026%	
4.10	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 Thi Phuong Chi		Wife					0	0%	
5.04	Nguyen Anh Phuong		Daughter					0	0%	
5.05	Nguyen Hoang Nam		Son					0	0%	
5.06	Nguyen Thuy Nga		Sister					0	0%	
5.07	Hoang Van Lien		Brother - in - law					0	0%	
5.08	Nguyen The Huy		Brother					0	0%	
5.09	Pham Thi Minh Tu		Sister - in - law					0	0%	
<b>6</b>	<b>Pham Thi Thanh Hoai</b>		<b>Board member</b>					<b>92</b>	<b>0.000002%</b>	
6.01	Pham Tien Hung		Father					0	0%	
6.02	Nguyen Thi Nhuan		Mother					0	0%	
6.03	Pham Thi Thanh Huyen		Sister					0	0%	
6.04	Huynh Duc Thang		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
6.05	Pham Thi Thuy Hang		Sister					0	0%	
<b>7</b>	<b>Masahiko Oki</b>		<b>Board member Deputy CEO</b>					0	0%	
7.01	Keisuke Oki		Father							
7.02	Mutsuko Oki		Mother					0	0%	
7.03	Emiko Oki		Wife					0	0%	
7.04	Yurina Oki		Daughter					0	0%	
7.05	Sakura Oki		Daughter					0	0%	
7.06	Ayaka Oki		Daughter					0	0%	
7.07	Mari Hasegawa		Sister					0	0%	
7.08	Toshiaki Hasegawa		Brother-in-law					0	0%	
<b>8</b>	<b>Shiro Honjo</b>		<b>Board member</b>					0	0%	
8.01	Osamu Honjo		Father					0	0%	
8.02	Kazuko Honjo		Mother					0	0%	
8.03	Satoko Honjo		Wife					0	0%	
8.04	Yuki Honjo		Daughter					0	0%	
8.05	Mari Honjo		Daughter					0	0%	
8.06	Masahiro Honjo		Brother					0	0%	
8.07	Tomoko Honjo		Siste-in-law					0	0%	
8.08	Yukiko Kobayashi		Sister					0	0%	
8.09	Kenji Kobayashi		Brother-in-law					0	0%	
<b>9</b>	<b>Nguyen Thi Bac</b>		<b>Independent Board member</b>					0	0%	
9.01	Nguyen Gia Han		Father					0	0%	
9.02	Do Thi Ban		Mother					0	0%	
9.03	Nguyen Ngoc Hoa		Husband					0	0%	
9.04	Nguyen Ngoc Hai		Son					0	0%	
9.05	Nguyen Ngoc Dung		Son					0	0%	
<b>II- Affiliated persons of Board of Management's members</b>										
<b>1</b>	<b>Tran Minh Binh</b>		<b>Board member CEO</b>					2,405	0.000065%	
<i>(Please refer to Section I.2)</i>										
<b>2</b>	<b>Masahiko Oki</b>		<b>Board member Deputy CEO</b>					0	0%	
<i>((Please refer to Section I.7)</i>										
<b>3</b>	<b>Nguyen Hong Van</b>		<b>Deputy CEO Head of Finance Division</b>					4,050	0.000109%	
3.01	Nguyen Minh Khanh		Father							
3.02	Vo Hai Duong		Mother							
3.03	Nguyen Manh 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
3.04	Nguyen Si Nguyen		Son					0	0%	
3.05	Nguyen Hong Lam		Brother					0	0%	
3.06	Pham Thuy Linh		Sister - in - law					0	0%	
3.07	VietinBank Insurance Joint Stock Company		Chairwoman of BoD							
4	<b>Nguyen Hoang Dung</b>		<b>Deputy CEO</b>					<b>1,024</b>	<b>0.000028%</b>	
4.01	Nguyen Van Dong		Father					0	0%	
4.02	Tran Thi Xua		Mother					0	0%	
4.03	Le Thi Nga		Wife					0	0%	
4.04	Nguyen Le Quynh		Daughter					0	0%	
4.05	Nguyen Le Huy Bao		Son					0	0%	
4.06	Nguyen Le Thuy		Sister					0	0%	
4.07	Nguyen Le Tuyet		Sister					0	0%	
4.08	Tran Thanh Liem		Brother - in - law					0	0%	
4.09	Nguyen Le Anh		Sister					0	0%	
4.10	Nguyen Hoang Vinh		Brother					0	0%	
4.11	Nguyen Hoang Vien		Brother					0	0%	
4.12	Vu Thi An		Sister - in - law					0	0%	
4.13	Nguyen Le Hong		Sister					0	0%	
4.14	Nguyen Tran Hoa Binh		Brother					11	0.0000003%	
4.15	Mai Kim Loan		Sister - in - law					0	0%	
5	<b>Nguyen Duc Thanh</b>		<b>Deputy CEO Head of Treasury Dealing and Capital Market Division</b>					<b>0</b>	<b>0%</b>	
5.01	Nguyen Tuyen		Father					0	0%	
5.02	Tran Thi Nhung		Mother					0	0%	
5.03	Hoang Viet Phuong		Wife					6	0.0000002%	
5.04	Nguyen Minh Nga		Daughter					0	0%	
5.05	Nguyen Hoang Quan		Son					0	0%	
5.06	Nguyen Thi Lien		Sister					0	0%	
5.07	Nguyen Duc Huyen		Brother					0	0%	
5.08	Duong Thi Thai Ha		Sister - in - law					0	0%	
5.09	Nguyen Thi Khoa		Sister					0	0%	
5.10	Nguyen Duc Huy		Brother					0	0%	
5.11	Nguyen Thi Hien		Sister - in - law					0	0%	
5.12	Nguyen Duc Thanh		Brother					0	0%	
5.13	Do Thi Lan		Sister - in - law					0	0%	
5.14	Nguyen Thi Minh Thuy		Sister					0	0%	
5.15	Nguyen Viet Hoa		Brother - in - law					0	0%	
5.16	VietinBank Laos Limited		Chairman of BoD							

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	Tran Cong Quynh Lan		Deputy CEO Head of IT Center					0	0.000000%	
6.01	Tran Cong Minh		Father					0	0%	
6.02	Cao Thi Kim Dung		Mother					0	0%	
6.03	Huynh Nu Tram Anh		Wife					0	0%	
6.04	Tran Cong Quoc Khai		Son					0	0%	
6.05	Tran Cong Khai Ky		Son					0	0%	
6.06	Tran Cong Duy Long		Brother					0	0%	
6.07	Tran Thu Trang		Sister - in - law					0	0%	
6.08	Tran Cong Thien Qui		Brother					0	0%	
6.09	Tran Nguyen Thuy Duong		Sister - in - law					0	0%	
6.10	Tran Cong Bao Phung		Brother					0	0%	
6.11	Tran Kanako		Sister - in - law					0	0%	
6.12	Tran Kim Quynh Tien		Sister					0	0%	
7	Nguyen Dinh Vinh		Deputy CEO Head of Risk Management					0	0%	
7.01	Nguyen Dinh Thao		Father					0	0%	
7.02	Vo Thi Hanh Thuc		Mother					0	0%	
7.03	Mai Thanh Loan		Wife					0	0%	
7.04	Nguyen Mai Chi		Daughter					0	0%	
7.05	Nguyen Dinh Bach		Son					0	0%	
7.06	Nguyen Dinh Son		Brother					0	0%	
7.07	Nguyen Vu Dieu Nga		Sister - in - law					0	0%	
7.08	VietinBank Money Transfer Company Limited		Chairman of BoD							
8	Le Nhu Hoa		Deputy CEO					27,692	0.000744%	
8.01	Le Xuan Son		Father					283	0.000008%	
8.02	Tran Thi Thuoc		Mother					0	0%	
8.03	Pham Duy Binh		Husband					0	0%	
8.04	Pham Thi Thuy Duong		Daughter					0	0%	
8.05	Pham Thi Bao Chau		Daughter					0	0%	
8.06	Pham Duc Luong		Son					0	0%	
8.07	Le Thanh Mai		Sister					17,208	0.000462%	
8.08	Nguyen Huy Oanh		Brother - in - law					0	0%	
8.09	Le Hai Hiep		Brother					0	0%	
8.10	Do Thi Thu Hang		Sister - 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
8.11	VietinBank Gold and Jewellery Trading Company Limited		Chairwoman							
<b>III- Affiliated persons of Supervisory Board Members</b>										
<b>1</b>	<b>Le Anh Ha</b>		<b>Head of Supervisory Board</b>					<b>3,104</b>	<b>0.000083%</b>	
1.01	Le Huu Dien		Father					0	0%	
1.02	Dang Thi Luyen		Mother					0	0%	
1.03	Trinh Quoc Hung		Husband					0	0%	
1.04	Trinh Ha Anh		Child					0	0%	
1.05	Le Huu Tham		Brother					0	0%	
1.06	Le Thi Ha		Sister-in-law					0	0%	
1.07	Le Huu Thanh		Brother					0	0%	
1.08	Nguyen Thuy Ha		Sister-in-law					0	0%	
<b>2</b>	<b>Nguyen Thi Anh Thu</b>		<b>Member of Supervisory Board</b>					<b>36</b>	<b>0.000001%</b>	
2.01	Nguyen Van Thang		Father					0	0%	
2.02	Bui Thi My		Mother					0	0%	
2.03	Le Anh Tuan		Husband					0	0%	
2.04	Le Tuan Minh		Son					0	0%	
2.05	Le Tuan Dung		Son					0	0%	
2.06	Nguyen Cong Thanh		Brother					0	0%	
2.07	Le Bich Thuy		Sister-in-law					0	0%	
2.08	Nguyen Quoc Trung		Brother					0	0%	
<b>3</b>	<b>Nguyen Manh Toan</b>		<b>Member of Supervisory Board</b>					<b>0</b>	<b>0%</b>	
3.1	Nguyen Van Luu		Father					0	0%	
3.2	Tran Thi Thanh		Mother					0	0%	
3.3	Truong Thi Thu Giang		Wife					0	0%	
3.4	Nguyen Thu An		Daughter					0	0%	
3.5	Nguyen Thu Ha		Daughter					0	0%	
3.6	Nguyen Thi Lap		Sister					0	0%	
3.7	Cong Xuan Mui		Brother-in-law					0	0%	
3.8	Nguyen Huu Phuong		Brother					0	0%	
3.9	Nguyen Thi Ngoc Thuy		Sister-in-law					0	0%	
3.10	Nguyen Thi Thuy		Sister					0	0%	
3.11	Pham Trung Dung		Brother-in-law					0	0%	
<b>IV- Affiliated of Chief Accountant</b>										

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
1	Nguyen Hai Hung		Chief Accountant					19,288	0.000518%	
1.01	Nguyen Minh Chau		Father					0	0%	
1.02	Nguyen Thi Lieu		Mother					0	0%	
1.03	Tran Thanh Phuong		Wife					2,865	0.000077%	
1.04	Nguyen Phuong Ngan		Daughter					0	0%	
1.05	Nguyen Minh Nghia		Son					0	0%	
1.06	Nguyen Manh Ha		Brother					0	0%	

