

No: 054 /BC-HĐQT-NHCT2.1

Hanoi, January 27<sup>th</sup>, 2021

## REPORT ON CORPORATE GOVERNANCE

(Full year 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  
Telephone : +84 24 3942 1030  
Fax : +84 24 3941 2637  
Email : [investor@vietinbank.vn](mailto:investor@vietinbank.vn)  
Charter capital : 37,234,045,560,000 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	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 Board of Supervisors 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 Board of Supervisors

			<p>in 2020; In case 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;</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>
2	22/NQ-ĐHĐCĐ	23/11/2020	<p>Collect shareholder's written opinions on Plan to increase Charter Capital by issuing shares to pay dividends from profits after tax and funds appropriation of 2017 &amp; 2018, and remaining profit after tax, funds appropriation and cash dividends of 2019 and authorize VietinBank's BoD to decide specific figures, ratios and other matters related to the increase of Charter Capital in accordance with decisions of the State competent authorities and the regulations of law.</p>

## 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. Le Duc Tho	Chairman of the BoD	29/04/2014	
2	Mr. Tran Minh Binh	Board member cum CEO	08/12/2018	
3	Mr. Tran Van Tan	Board member	23/04/2019	
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. Shiro Honjo	Board member	23/05/2020	
9	Ms. Nguyen Thi Bac	Independent Board member	23/05/2020	
10	Mr. Hiroshi Yamaguchi	Board member cum Deputy CEO	17/04/2017	23/05/2020
11	Mr. Hideaki Takase	Board member	21/04/2018	23/05/2020

**Notes:**

- 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 31/12/2020. 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.

**2. Meetings of the BoD**

In 2020, VietinBank's BoD held 12 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 together with 1 meeting on approval of the amendment of Distribution Contract with Aviva Vietnam Life Insurance Company Limited and signing Distribution Contract with Manulife Vietnam Company Limited. In addition, the BoD also handled with other issues through written – opinion form (157 times). Details are as follows:

No	BoD member	Number of meetings attended	Percentage	Reasons for absence
1	Mr. Le Duc Tho	170/170	100%	
2	Mr. Tran Minh Binh	170/170	100%	
3	Mr. Tran Van Tan	170/170	100%	
4	Ms. Tran Thu Huyen	169/170	99%	Business trip
5	Mr. Nguyen The Huan	170/170	100%	
6	Ms. Pham Thi Thanh Hoai	170/170	100%	
7	Mr. Masahiko Oki	106/106	100%	Attend BoD meetings and give written opinions since 23/05/2020 (start being a BoD member)
8	Mr. Shiro Honjo	106/106	100%	
9	Ms. Nguyen Thi Bac	106/106	100%	
10	Mr. Hiroshi Yamaguchi	63/64	98%	Did not attend BoD meetings and give written opinions

11	Mr. Hideaki Takase	63/64	98%	since 23/05/2020 (no longer being a BoD member)
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**Notes:**

- The total number of meetings of the BoD in 2020 was 170, including 13 in-person meetings and 157 written opinions.
- Mr. Hiroshi Yamaguchi and Mr. Masahiko Oki: are residential Board members, (i) attended all BoD's in-person 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 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. 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 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 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 2020, the BoM innovated the direction and administration methods, 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.

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, each division/business unit in the system, especially the risk-weighted asset allocation (RWA) to contribute to the control of CAR ratio, announcement and compliance with the requirements of Circular 41/2016/TT-NHNN from 01/01/2021.

At monthly meetings of the BoD, the CEO fully reported on VietinBank's activities and highlights of the month on: (i) interest rate policy, growth promotion program; (ii) products and services; (iii) customer support; (iv) internal control and inspection; (v) risk management, debt

collection; (vi) other activities and (vii) business plan in the coming months. The CEO 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 2020, due to the impact of the COVID-19 pandemic and floods in Central provinces and Central Highlands, 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 took effect. At the same time, the CEO also promptly issued urgent documents directing the prevention of storms and floods, directing the implementation of measures such as: restructuring time limit for debt repayment, based on financial capacity to consider exemption or reduction of interest rates, reserve preferential loans to support interest rates, continue lending to restore production due to the impact of epidemics after floods, completely waive e-banking fees for customers in essential consumer sectors...in order to support and accompany businesses and customers through the difficult time.

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

As at 31/12/2020, 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. In 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, and arranging 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 2020, HR Committee 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 Southern Customer Center and Center for Development of Financial Solutions for Corporate Customers under the Corporate Banking Division of VietinBank to promote business development in key economic regions, develop and deploy financial solutions to groups of customers with "customer-centric" strategy.
- **Risk Management Committee:** In 2020, the RMC actively advised the BoD to issue significant risk management policies and guidelines such as: credit orientation 2020; Credit Risk Control Limits Package 2020; adjusting risk appetite in the period of 2019-2020; the application of

Circular 41/2016/TT-NHNN on the capital adequacy ratio for banks, foreign bank branches at VietinBank... 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 and the SBV, especially Circular 01/2020/TT-NHNN dated 13/03/2020 on restructuring due date for debt payment, exemption and reduction of interest and fees, keeping the debt group intact to support clients whose business affected by the Covid-19 pandemic.

- **Policy Committee:** In 2020, the Policy Committee held many regular and ad-hoc meetings to review and promptly amend policies and mechanisms of VietinBank to ensure compliance with the law, in line with the goal of increasing business growth coupled with risk control; concurrently improve the system of policy documents in a streamlined, scientific and synchronous direction; proactively advise and propose to the BoD issues to be improved in the process of formulating, promulgating and monitoring policy implementation. The Policy Committee also researched the initiative to streamline and digitalize internal processes as well as products and services by applying modern technologies such as robotic process automation (RPA), chatbot, AI ... to improve operational efficiency; reduce operational and compliance risks; prioritizing human resources for higher value-added jobs, more customer interaction; at the same time, saving costs and improving customer experience, aiming to provide customers with instant, transparent transactions, free from human intervention.

#### 5. Resolutions of the BoD

No.	Resolution No.	Date of issue	Contents	Approval rate
1	021/NQ-HĐQT-NHCT2.1	13/01/2020	Approval of adjustment of transaction limits granted to a financial institution	100%
2	032/NQ-HĐQT-NHCT2.1	22/01/2020	Approval of credit limit granted to a corporate customer	100%
3	033/NQ-HĐQT-NHCT2.1	04/02/2020	Approval of the promulgation of regulations on granting and managing credit applied to VietinBank German branch	100%
4	036/NQ-HĐQT-NHCT2.1	10/02/2020	Amendment and supplementation of the Charter of VietinBank Fund Management Company	100%
5	037/NQ-HĐQT-NHCT2.1	11/02/2020	Issuance of the investment product of Government Bond Futures	100%
6	038/NQ-HĐQT-NHCT1.1	13/02/2020	Renamed Sales and Business Development Department under Treasury and Capital Markets Division	100%
7	040/NQ-HĐQT-NHCT1.1	13/02/2020	Labour limit for 2020	100%
8	043/NQ-HĐQT-NHCT2.1	14/02/2020	Approval of granting transaction limits to a financial institution	100%
9	045/NQ-HĐQT-NHCT2.1	14/02/2020	Approval of credit limit granted to a corporate customer	100%

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	100%
11	051/NQ-HĐQT-NHCT2.1	28/02/2020	Approval of the agreement on capital contributing members of Indovina Bank Ltd.	100%
12	055/NQ-HĐQT-NHCT2.1	02/03/2020	Promulgation of the Democracy Regulation at grassroots level	100%
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	100%
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	100%
15	061/NQ-HĐQT-NHCT2.1	10/03/2020	Development of financial plan assigned to subsidiaries and VietinBank Laos in 2020	100%
16	063/NQ-HĐQT-NHCT2.1	11/03/2020	Approval of organization of AGM 2020	100%
17	067/NQ-HĐQT-NHCT2.1	13/03/2020	Approval of credit limit granted to a corporate customer	100%
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	100%
19	071/NQ-HĐQT-NHCT2.1	16/03/2020	Approval of credit limit granted to a corporate customer	100%
20	074/NQ-HĐQT-NHCT2.1	18/03/2020	Approval of extension of time to maintain credit limit granted to a customer	100%
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	100%

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	100%
23	083/NQ-HĐQT-NHCT2.1	20/03/2020	Approval of credit limit granted to a corporate customer	100%
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	100%
25	093/NQ-HĐQT-NHCT2.1	24/03/2020	Authorization and task assignment to the BoM and Heads of Division	100%
26	098/NQ-HĐQT-NHCT2.1	26/03/2020	Approval of VietinBank Annual Report 2019	100%
27	101/NQ-HĐQT-NHCT2.1	27/03/2020	Approval of financial mechanisms for branches in debt collection and risk handling	100%
28	103/NQ-HĐQT-NHCT2.1	27/03/2020	Approving 2020 financial plan targets (F factor) assigned to the Treasury and Capital Market Division.	100%
29	113/NQ-HĐQT-NHCT2.1	07/04/2020	Approval of the Regulations on Anti-money Laundering and Terrorism Financing in VietinBank system	100%
30	117/NQ-HĐQT-NHCT2.1	07/04/2020	Development of 2020 business plan for VietinBank German branch	100%
31	119/NQ-HĐQT-NHCT2.1	08/04/2020	Approval of the policy to sponsor the Central Hospital of Odonto-Stomatology	100%
32	126/NQ-HĐQT-NHCT2.1	10/04/2020	Approval of credit limit granted to a corporate customer	100%
33	133/NQ-HĐQT-NHCT2.1	14/04/2020	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
34	139/NQ-HĐQT-NHCT2.1	16/04/2020	Adjustment of time to organize AGM 2020	100%
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	100%
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	100%
37	147/NQ-HĐQT-NHCT2.1	20/04/2020	Approval of the credit orientation in the current period	100%

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)	100%
39	157/NQ-HĐQT-NHCT2.1	24/04/2020	AGM 2020 of VietinBankSc	100%
40	159/NQ-HĐQT-NHCT2.1	27/04/2020	First private placement bond of VietinBank in 2020	100%
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	100%
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)	100%
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)	100%
44	166/NQ-HĐQT-NHCT2.1	04/05/2020	Motivation program for VietinBank bond sales in 2020 for internal use	100%
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	100%
46	170/NQ-HĐQT-NHCT2.1	07/05/2020	Approval of credit limit granted to a corporate customer	100%
47	173/NQ-HĐQT-NHCT2.1	11/05/2020	Approval of credit limit and facility granted to a corporate customer	100%
48	174/NQ-HĐQT-NHCT2.1	12/05/2020	Approval of adjustment of credit conditions for corporate customers	100%
49	175/NQ-HĐQT-NHCT2.1	12/05/2020	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
50	178/NQ-HĐQT-NHCT2.1	13/05/2020	Organization of AGM 2020	100%
51	180/NQ-HĐQT-NHCT2.1	15/05/2020	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
52	181/NQ-HĐQT-NHCT2.1	18/05/2020	Approval of the documents of bond public offering of VietinBank in 2020	100%
53	185/NQ-HĐQT-NHCT2.1	19/05/2020	Approval of credit limit granted to a corporate customer	100%

54	191/NQ-HĐQT-NHCT2.1	22/05/2020	Approval of credit limit granted to a corporate customer	100%
55	193/NQ-HĐQT-NHCT2.1	22/05/2020	Approval of credit limit granted to a corporate customer	100%
56	195/NQ-HĐQT-NHCT2.1	22/05/2020	Profit distribution of domestic subsidiaries in 2019	100%
57	197/NQ-HĐQT-NHCT2.1	22/05/2020	Approval of granting 2020 transaction limits and limit for receipt of guarantee to a financial institution	100%
58	198/NQ-HĐQT-NHCT2.1	22/05/2020	Adjustment of collateral measures for customers	100%
59	199/NQ-HĐQT-NHCT2.1	22/05/2020	Approval of property release for customers	100%
60	202/NQ-HĐQT-NHCT2.1	28/05/2020	Approval of comprehensive partnership with Grab	100%
61	203/NQ-HĐQT-NHCT2.1	28/05/2020	Approval of credit limit and facility granted to a corporate customer	100%
62	206/NQ-HĐQT-NHCT2.1	29/05/2020	Approval of the contents of Money Insurance Contract for the period 2020-2021	100%
63	216/NQ-HĐQT-NHCT2.1	10/06/2020	Approval of credit limit and facility granted to a corporate customer	100%
64	217/NQ-HĐQT-NHCT2.1	10/06/2020	Approval of 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"	100%
65	218/NQ-HĐQT-NHCT2.1	10/06/2020	Second private placement bond of VietinBank in 2020	100%
66	220/NQ-HĐQT-NHCT2.1	11/06/2020	Approval of credit limit granted to a corporate customer	100%
67	221/NQ-HĐQT-NHCT2.1	11/06/2020	Approval of the content and public disclosure of the 2019 audited FS of VietinBank Laos	100%
68	225/NQ-HĐQT-NHCT2.1	15/06/2020	Branch network	100%
69	227/NQ-HĐQT-NHCT2.1	18/06/2020	Approval of revision of the internal credit ranking system for the 7 <sup>th</sup> time	100%
70	228/NQ-HĐQT-NHCT2.1	18/06/2020	Approval of granting transaction limits to a financial institution	100%
71	229/NQ-HĐQT-NHCT2.1	18/06/2020	Third private placement bond of VietinBank in 2020	100%
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	100%
73	233/NQ-HĐQT-NHCT2.1	23/06/2020	Branch network	100%

74	234/NQ-HĐQT-NHCT2.1	23/06/2020	Approval of granting 2020 transaction limits to a financial institution	100%
75	235/NQ-HĐQT-NHCT2.1	23/06/2020	Approval of adjustment of time to maintain transaction limits and limit for receipt of guarantee to a financial institution	100%
76	240/NQ-HĐQT-NHCT2.1	26/06/2020	Approval of granting transaction limits to a financial institution	100%
77	241/NQ-HĐQT-NHCT2.1	30/06/2020	Approval of the content of the interbank transaction limit contract between VietinBank and VietinBank Leasing (a subsidiary of VietinBank)	100%
78	245/NQ-HĐQT-NHCT2.1	30/06/2020	Approval of facility granted to a corporate customer	100%
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	100%
80	250/NQ-HĐQT-NHCT2.1	03/07/2020	Approval of credit limit granted to a corporate customer	100%
81	258/NQ-HĐQT-NHCT2.1	10/07/2020	Approval of plan to sell debts of a customer	100%
82	259/NQ-HĐQT-NHCT2.1	13/07/2020	Approval of the policy of periodic and additional health checks in 2020 for employees in VietinBank system	100%
83	262/NQ-HĐQT-NHCT2.1	14/07/2020	The fourth bond private placement of VietinBank in 2020	100%
84	263/NQ-HĐQT-NHCT2.1	14/07/2020	The fifth bond private placement of VietinBank in 2020	100%
85	266/NQ-HĐQT-NHCT2.1	17/07/2020	Approval of liquidation of fixed asset of specialized vehicles carrying money	100%
86	278/NQ-HĐQT-NHCT2.1	24/07/2020	Approval of granting transaction limits and limit for receipt of guarantee to a financial institution	100%
87	286/NQ-HĐQT-NHCT2.1	31/7/2020	Approval of promulgation of the Framework Regulation on ensuring security and safety in the system of VietinBank	100%
88	287/NQ-HĐQT-NHCT2.1	31/07/2020	Approval of policy and budget plan for procurement of Scan Imaging system License and budget forwarding for package "Providing services for installing VPN Box of SWIFT system	100%

89	294/NQ-HĐQT-NHCT2.1	03/08/2020	Approval of the authorization for the Chairman of the BoD to be legal representative of VietinBank, on behalf of the BoD, to consider and decide to approve the policy of participating associations, unions, confederations, agencies and clubs which require legal status of VietinBank	100%
90	296/NQ-HĐQT-NHCT2.1	05/08/2020	Approval of additional principles to adjust and approve the 2020 operational expenditure plan in the system	100%
91	297/NQ-HĐQT-NHCT2.1	06/08/2020	Approval in policy to allow branch to continue leasing temporarily unused assets	100%
92	300/NQ-HĐQT-NHCT2.1	06/08/2020	Approval to hand over the land to be acquired for the construction of S9 Station of the Ho Chi Minh City subway Line 2 project	100%
93	302/NQ-HĐQT-NHCT2.1	10/08/2020	Approval of credit limit granted to a corporate customer	100%
94	303/NQ-HĐQT-NHCT2.1	10/08/2020	Approval of Regulation of coordination mechanism in internal audit activities in VietinBank system	100%
95	303A/NQ-HĐQT-NHCT2.1	11/08/2020	Approval of credit limit granted to a corporate customer	100%
96	307/NQ-HĐQT-NHCT2.1	12/08/2020	Approval of plan to sell debts of a customer	100%
97	309/NQ-HĐQT-NHCT2.1	12/08/2020	Approval of acquisition of a part of the area of the house and land to construct the S8 station of the Ho Chi Minh City subway Line 2 project	100%
98	313/NQ-HĐQT-NHCT2.1	14/08/2020	Approval of the reviewed non-consolidated and consolidated interim financial statements for the 6-month financial period ended 30 June 2020 made in accordance with Vietnamese Accounting Standards and Accounting Regime for Vietnamese Credit Institutions-VAS	100%
99	317/NQ-HĐQT-NHCT2.1	25/08/2020	Approval of the issuance of Regulation on risk management policy for subsidiaries of VietinBank	100%
100	337A/NQ-HĐQT-NHCT2.1	04/09/2020	Approval of credit limit granted to a corporate customer	100%
101	341/NQ-HĐQT-NHCT2.1	10/09/2020	Approval of content of materials for 2020 Extraordinary General Meeting of Shareholders of VietinBank Insurance Corporation (VBI)	100%

102	344/NQ-HĐQT-NHCT2.1	14/09/2020	Approval of granting transaction limits and limit for receipt of guarantee in 2020 to a financial institution	100%
103	349/NQ-HĐQT-NHCT2.1	15/09/2020	Approval of credit limit granted to a corporate customer	100%
104	354/NQ-HĐQT-NHCT2.1	23/09/2020	Approval of credit limit granted to a financial institution	100%
105	356/NQ-HĐQT-NHCT2.1	23/09/2020	Approval of the application for additional securities depository content in the Establishment and Operation License of VietinBank	100%
106	357/NQ-HĐQT-NHCT2.1	24/09/2020	Approval of the contract of providing insurance services for ATM/R-ATM and cash in ATM/R-ATM for the period of 2020-2021 between VietinBank and VBI Thang Long.	100%
107	360/NQ-HĐQT-NHCT2.1	25/09/2020	Approval of credit authority mechanism for branches in lending customers	100%
108	363/NQ-HĐQT-NHCT2.1	30/09/2020	Approval of strengthening the organizational model, functions and duties of Payment Center, promulgating revised regulation for the Regulations on functions and duties of Operations Division and renaming the Accounting Department at branches participating in the Cash Management Center	100%
109	364/NQ-HĐQT-NHCT2.1	30/09/2020	Approval of the liability insurance contract for VietinBank's BoD's members and Management level (D&O) for the period 2020-2021 between VietinBank and VBI	100%
110	365/NQ-HĐQT-NHCT2.1	30/09/2020	Approval of the Trademark License Agreement between VietinBank and VietinBank Leasing	100%
111	366/NQ-HĐQT-NHCT2.1	01/10/2020	Approval of the insurance contract for motor vehicle of VietinBank's ILO between VietinBank and VietinBank Thang Long Insurance Company (belongs to VBI, which is VietinBank's subsidiary)	100%
112	369/NQ-HĐQT-NHCT2.1	01/10/2020	Approval of plan to sell debts of customer	100%
113	370/NQ-HĐQT-NHCT2.1	01/10/2020	Approval of the principle contract for the procurement of gift products between VietinBank and VietinBank Gold & Jewelry (a subsidiary of VietinBank)	100%

114	371/NQ-HĐQT-NHCT2.1	07/10/2020	Approval of credit limit granted to a corporate customer	100%
115	374/NQ-HĐQT-NHCT2.1	09/10/2020	Approval of credit limit granted to a corporate customer	100%
116	377/NQ-HĐQT-NHCT2.1	13/10/2020	The draft replaced the regulations on drafting and promulgating operating documents in the VietinBank system	100%
117	381/NQ-HĐQT-NHCT2.1	14/10/2020	Approval of policy for extending the land lease period managed and used by branch	100%
118	384/NQ-HĐQT-NHCT2.1	16/10/2020	Approval of policy and budget plan supplement for the bid package Providing audit and settlement service for completed project, belonging to project "Procurement and Implementation of Debt Collection and Recovery System (DCRS)	100%
119	385/NQ-HĐQT-NHCT2.1	16/10/2020	Approval of the organization of collecting shareholders' written opinions regarding the Plan to increase Charter Capital by issuing shares to pay dividends from profits after tax and funds appropriation of 2017, 2018, 2019	100%
120	394/NQ-HĐQT-NHCT2.1	30/10/2020	Approval of amending and supplementing the Charter of organization and operation and change of Legal Representative of VietinBank Leasing	100%
121	396/NQ-HĐQT-NHCT2.1	04/11/2020	Approval of the limit contracts for transactions on the interbank market between VietinBank and Indovina Bank (affiliated company of VietinBank)	100%
122	397/NQ-HĐQT-NHCT2.1	04/11/2020	Approval of change in plan to sell debts of a customer	100%
123	398/NQ-HĐQT-NHCT2.1	05/11/2020	Approval of plan to sell debts of a customer	100%
124	405/NQ-IIDQT-NHCT2.1	10/11/2020	Approval of credit limit granted to a corporate customer	100%
125	410/NQ-HĐQT-NHCT2.1	10/11/2020	Approval of credit limit granted to a corporate customer	100%

126	412/NQ-HĐQT-NHCT2.1	13/11/2020	Approval of documents on written opinions regarding the Plan to increase Charter Capital by issuing shares to pay dividends from profits after tax and funds appropriation of 2017 & 2018, and remaining profit after tax, funds appropriation and cash dividends of 2019	100%
127	416/NQ-HĐQT-NHCT2.1	13/11/2020	Approval of policy of hiring independent audit service to review and audit the financial statements and operation of the internal control system of VietinBank in 2021	100%
128	417/NQ-HĐQT-NHCT2.1	17/11/2020	Approval of plan to sell debts of a customer	100%
129	418/NQ-HĐQT-NHCT2.1	18/11/2020	Approval of credit limit granted to a corporate customer	100%
130	419/NQ-HĐQT-NHCT2.1	18/11/2020	Approval of adjustment in credit granting conditions for a customer	100%
131	421/NQ-HĐQT-NHCT2.1	19/11/2020	Approval of establishment of supporting team for vote counting in collecting shareholders' written opinions regarding the Plan to increase Charter Capital by issuing shares to pay dividends from profits after tax and funds appropriation of 2017, 2018, 2019	100%
132	422/NQ-HĐQT-NHCT2.1	23/11/2020	Approval of credit limit granted to a corporate customer	100%
133	426/NQ-IĐQT-NHCT2.1	26/11/2020	Approval of credit limit granted to a corporate customer	100%
134	428/NQ-HĐQT-NHCT2.1	27/11/2020	Approval of amendment and supplement of VietinBank Capital's Charter	100%
135	431/NQ-HĐQT-NHCT2.1	27/11/2020	Approval of credit limit granted to a corporate customer	100%
136	434/NQ HĐQT-NHCT2.1	30/11/2020	Approval of policy for listing VietinBank's 2020 public offering bonds	100%
137	435/NQ-IĐQT-NHCT2.1	30/11/2020	Approval of the renewal of Health Insurance Contracts for VietinBank's employees in 2021 (from 01/12/2020 to 30/11/2021) between VietinBank and VBI (a subsidiary of VietinBank)	100%
138	436/NQ-HĐQT-NHCT2.1	01/12/2020	Approval of Regulation on management of conflict of interests	100%
139	440/NQ-HĐQT-NHCT2.1	04/12/2020	Approval of 2019 funds appropriation and cash dividend	100%

140	441/NQ-HĐQT-NHCT2.1	04/12/2020	Approval of 2019 cash dividend payment	100%
141	443/NQ-HĐQT-NHCT2.1	09/12/2020	Approval of consulting about 2021 Internal Audit plan	100%
142	444/NQ-HĐQT-NHCT2.1	11/12/2020	Approval of plan for interest rate reduction and exemption for a customer	100%
143	450/NQ-HĐQT-NHCT2.1	14/12/2020	Approval of 2018 funds appropriation	100%
144	453/NQ-HĐQT-NHCT2.1	16/12/2020	Comments on internal regulations of the Board of Supervisors	100%
145	454/NQ-HĐQT-NHCT2.1	16/12/2020	Approval of the Collateralized Contract between VietinBank and VietinBank Leasing (a subsidiary of VietinBank)	100%
146	455/NQ-HĐQT-NHCT2.1	17/12/2020	Approval of credit limit and credit facilities for a customer	100%
147	457/NQ-HĐQT-NHCT2.1	21/12/2020	Approval of credit limit granted to a corporate customer and related persons	100%
148	459/NQ-HĐQT-NHCT2.1	23/12/2020	Approval of the adjustment of time for 2019 cash dividend payment	100%
149	460/NQ-HĐQT-NHCT2.1	23/12/2020	Approval of plan for bond issuance for the 6 <sup>th</sup> time in 2020	100%
150	461/NQ-HĐQT-NHCT2.1	23/12/2020	Approval of credit limit granted to a corporate customer	100%
151	464/NQ-HĐQT-NHCT2.1	24/12/2020	Approval of plan to sell debts of a customer	100%
152	465/NQ-HĐQT-NHCT2.1	24/12/2020	Approval of deployment of refinancing solution for commercially operating renewable energy projects	100%
153	471/NQ-HĐQT-NHCT2.1	25/12/2020	Approval of policy for branch to rent kiosk to use as transaction office	100%
154	472/NQ-HĐQT-NHCT2.1	25/12/2020	Approval of liquidation of branch's fixed assets and architectural objects	100%
155	475/NQ-HĐQT-NHCT2.1	29/12/2020	Approval of key financial targets in 2020	100%
156	489/NQ-HĐQT-NHCT2.1	31/12/2020	Approval of policy to establish 2 subsidiaries VBI Ha Thanh and VBI Tuyen Quang belonging to VBI	100%
157	490/NQ-HĐQT-NHCT2.1	31/12/2020	Approval of transferring the function of investing in credit institutions bonds with remaining term of 1 year or more from Capital Market Department to Treasury Dealing Department for centralized management	100%

### III. Board of Supervisors

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

VietinBank's AGM 2019 approved list of member of the Board of Supervisors for the term 2019 – 2024 including 03 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	Mr. Nguyen Manh Toan	Member (full time)	23/04/2019		Master in Criminal Law, Criminology

## 2. Meetings of Board of Supervisors

In 2020, the Board of Supervisors held 12 periodical monthly meetings with the participation of members of the Board of Supervisors, assistant team and leader of Internal Control Department to implement works. 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	12/12	100%	100%	
2	Ms. Nguyen Thi Anh Thu	12/12	100%	100%	
3	Mr. Nguyen Manh Toan	12/12	100%	100%	

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

In 2020, 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 2019 FS and reviewed 6M2020 FS of VietinBank which were independently carried out by Ernst & Young Vietnam Co., Ltd.;
- Updating the list of major shareholders and related persons of members of the BoD, members of the Board of Supervisors, and members of the BoM of VietinBank;
- Directing and supervision over Internal Audit;

The results of implementing some specific tasks are as follows:

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### **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 express 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 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 Board of Supervisors made specific recommendations to improve operational efficiency, ensure safe and sustainable growth. Generally, in 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. In the context of the Covid-19 pandemic affecting global economic developments, significantly affecting banking industry in general and VietinBank in particular, the BoD and BoM promptly implemented appropriate policies and solutions to achieve sustainable business development in parallel with strict risk management.
- ***Review of 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 BoD's resolutions and policy documents were basically in accordance with provisions of law and VietinBank's Charter.
- ***Supervision of data and results of Internal Audit:*** 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 at regular meetings.

### **3.2. Appraisal of financial statements**

Performing the functions and duties stipulated in VietinBank's Charter and the Regulation on Organization and Operation of the Board of Supervisors, in 2020, the FS appraisal team was set up to review the audited FS for full year 2019 and reviewed FS for half year 2020. Through 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 show that VietinBank's list of affiliated persons in 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 Board of Supervisors and recorded properly in accordance with regulations.

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

In 2020, the Board of Supervisors regularly directed and supervised the Internal Audit activities according to the approved functions, tasks and plans. High-level supervision of the Internal Audit was implemented through the role of Chief Auditor 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 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 specific topics at the whole system level; consequently, giving proposals and recommendations (based on audit results) to improve the effectiveness and efficiency of the internal control system, ensuring the readiness to fully deploy Basel II at VietinBank

Improving the quality of Internal Audit is one of the issues regularly focused by the Board of Supervisors. Accordingly, the Board of Supervisors directed and oriented the Internal Audit to renovate the method of risk identification, zoning the data to ensure the correct focus and focal point when performing the audit. At the same time, with the innovative application of the thinking approach to the components of the internal control system from 2019, the audit results not only assessed the compliance with legal documents, regulations, and processes but also identified and assessed throughout the issue according to 3 supervisory components of senior management, internal control, and risk management; therefore, analyze the nature of the cause of the problem and give appropriate, feasible and highly applicable proposals/ recommendations.

#### **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 was also provided with documents and

information on the Bank's management, administration and business operations for supervisory purpose. The Board of Supervisors closely coordinated with the BoD, BoM and other management levels in performing functions, duties, and exchanging information on the principle of compliance with the laws and internal regulations of VietinBank. Through supervision and internal audit, the Board of Supervisors made recommendations on measures to strengthen control, minimize risks, ensure compliance with legal regulations and internal regulations, contributing to improve the quality, efficiency and safety of banking operations. The BoD, BoM considered and directed relevant individuals and units to implement the recommendations made by the Board of Supervisors.

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

The Board of Supervisors directed the Internal Audit Department to revise and issue a document amending internal audit regulations and process of conducting audit to ensure the suitability of the organizational model, functions, duties and modes of coordination between units in the audit process. At the same time, regarding the capacity building of Internal Audit, along with the gradual innovation of audit methods, IT audits were actively implemented through the consulting project to improve IT audit capacity.

#### IV. Board of Management

No	Members of the BoM	Date of Birth	Qualification	Date of appointment/dismissal of the member of BoM
1	Mr. Tran Minh Binh	07/12/1974	Master in Business Administration	Appointed on 28/05/2014
2	Ms. Nguyen Hong Van	11/12/1969	Master in Banking & Finance	Appointed on 08/12/2018
3	Mr. Nguyen Hoang Dung	10/11/1962	Master in Economics	Appointed on 15/03/2011
4	Mr. Nguyen Duc Thanh	08/09/1970	Master in Economics	Appointed on 01/08/2012
5	Mr. Tran Cong Quynh Lan	16/01/1979	Master in Information Technology	Appointed on 05/03/2015
6	Mr. Nguyen Dinh Vinh	30/09/1980	Master in Business Administration	Appointed on 31/07/2015
7	Ms. Le Nhu Hoa	23/11/1969	Master in Finance, Banking and Insurance	Appointed on 01/08/2016
8	Mr. Masahiko Oki	02/08/1971	Bachelor of Arts in Business and Commerce	Appointed on 23/05/2020
9	Mr. Hiroshi Yamaguchi	05/12/1966	Bachelor in Economics	Appointed on 15/05/2017; Dismissed 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	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 2020, VietinBank's BoD, Board of Supervisors, 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, 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.

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.

## 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 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 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 03 attached to this Report)*

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

IX. Other significant issues: *None*

Recipients:

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

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	Relationship with the Company
<i>I- Affiliated persons - Members of the Board of Directors:</i>											
1	Le Duc Tho		Chairman of BoD Legal Representative					29/04/2014		- Appointed BoD member under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ dated 29/04/2014; - 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. - 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.	Internal person
2	Tran Minh Binh		Board member CEO					08/12/2018		- Appointed BoD member under 2018's EGM Resolution No.19/NQ-DHĐCĐ dated 08/12/2018; - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019.	Internal person
3	Iran 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.	Internal person
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.	Internal person
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.	Internal person



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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	Relationship with the Company
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.	Internal person
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.	Internal person
8	Shiro Honjo		TV HĐQT					23/05/2020		- Appointed BoD member under 2020 AGM Resolution No.21/NQ-ĐHĐCĐ dated 23/05/2020.	Internal person
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.	Internal person
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-ĐHĐCĐ on 17/04/2017. - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019. - Dismissal from the position of Board member for the term 2019-2024 under AGM 2020 Resolution No. 21/NQ-ĐHĐCĐ dated 23/05/2020.	Internal person
11	Hideaki Takase		Former Board member					21/04/2018	23/05/2020	- Appointed BoD member under 2018's AGM Resolution No.18/NQ-ĐHĐCĐ on 21/04/2018. - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/04/2019. - Dismissal from the position of Board member for the term 2019-2024 under AGM 2020 Resolution No. 21/NQ-ĐHĐCĐ dated 23/05/2020.	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
<i>II- Affiliated persons - Members of the Board of Management</i>											
1	Tian Minh Binh		Board member CEO					28/05/2014		- 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.	Internal person
2	Nguyen Hong Van		Deputy CEO Head of Finance Division					08/12/2018		- Appointed Deputy CEO since 08/12/2018 under Decision No.4968/QD-HDQT-NHCT1.2 dated 08/12/2018 of VietinBank's BoD.	Internal person
3	Nguyen Hoang Dung		Deputy CEO					15/03/2011		- Appointed Deputy CEO under Decision No.188/QD-HDQT-NHCT1 dated 15/03/2011 of VietinBank's BoD. Reappointed Deputy CEO under Decision No.1246/QD-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD	Internal person
4	Nguyen Duc Thanh		Deputy CEO Head of Treasury Dealing and Capital Market Division					01/08/2012		Appointed Deputy CEO under Decision No.1790/QD-HDQT-NHCT1 dated 01/08/2012 of VietinBank's BoD; Reappointed Deputy CEO under Decision No.529/QD-HDQT-NHCT1.2 dated 11/09/2018 of VietinBank's BoD.	Internal person
5	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's BoD Reappointed Deputy CEO under Decision No. 688/QD-HDQT-NHCT1.2 dated 27/04/2020.	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	Nguyen Dinh Vinh		Deputy CEO Head of Risk Management Division					31/07/2015		- Appointed Deputy CEO under Decision No.1369/QĐ-HĐQT-NHCT1.2 dated 30/07/2015 of VietinBank's BoD. - Reappointed Deputy CEO under Decision No. 1369/QĐ-HĐQT-NHCT1.2 dated 07/08/2020 of VietinBank's BoD.	Internal person
7	Le Nhu Hoa		Deputy CEO					01/08/2016		- Appointed Deputy CEO under Decision No.369/QĐ-HĐQT-NHCT1.2 dated 01/08/2016 of VietinBank's BoD.	Internal person
8	Masahiko Oki		Board member Deputy CEO					23/05/2020		- Appointed Deputy CEO under Decision No. 2568/QĐ-HĐQT-NHCT1.2 dated 26/05/2020 of VietinBank's BoD	Internal person
9	Hiroshi 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.	Internal person
<b>III- Affiliated persons - Member of the Board of Supervisors:</b>											
1	Lo Anh Hoa		Head of the Board of Supervisors					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHĐCĐ 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	Internal person
2	Nguyen Thi Anh Thu		Member of the Board of Supervisors					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHĐCĐ dated 23/04/2019.	Internal person
3	Nguyen Manh Toan		Member of the Board of Supervisors					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHĐCĐ 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
<b>IV- Affiliated persons - 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's BoD. Reappointed Chief Accountant under Decision No.1245/QD-IIDQT-NHCT1 2 dated 10/10/2016 of VietinBank's BoD.	Internal person
<b>V- Affiliated persons - Person in charge of Corporate Governance</b>											
1	Do Trong Nghia		Chief of Office of the BoD cum Person in charge of Corporate Governance					31/10/2019		- Appointed Person in charge of Corporate Governance under Resolution No. 367/NQ-HDQT-NHCT2.1 dated 31/10/2019 by VietinBank's BoD	Internal person
<b>VI- Affiliated persons - Company Secretary: N/A</b>											
<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							10/07/2010			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

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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	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			29/04/2020	Resolution No. 163/NQ-HĐQT-NHCT2.1 dated 29/04/2020	Approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2020 - 2021 between VietinBank and VBI. Total value of transaction: 594,000 USD (including VAT).	
2	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			29/05/2020	Resolution No. 206/NQ-HĐQT-NHCT2.1 dated 29/05/2020	Approval of Money Insurance Contract in VietinBank system for the period 2020-2021 between VietinBank and VBI. Total value of transaction: 8,038,126,645 VND (including VAT).	
3	Indovina Bank Ltd. (IVB)	Affiliated company			15/07/2020	Resolution No.231/NQ-HĐQT-NHCT2.1 dated 22/06/2020	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) The contract has no monetary value.	
4	VietinBank Leasing Company Limited	Subsidiary			30/06/2020	Resolution No 241/NQ-HĐQT-NHCT2.1 dated 30/06/2020	Approval of the lending/deposit transaction limit Contract on the interbank market between VietinBank and VietinBank Leasing (a subsidiary of VietinBank). Lending limit with 100% collateral: 800 VND billion; Uncollateral deposit limit: 1,000 VND billion.	

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 Insurance Joint Stock Company (VBI)	Subsidiary			30/09/2020	Resolution No.357/NQ-HĐQT-NHCT2.1 dated 24/09/2020	Approval of the contract of providing insurance services for ATM/R-ATM and cash in ATM/R-ATM for the period of 2020-2021 between VietinBank and VietinBank's subsidiary, VBI Thang Long. Total value of transaction: 2,437,812,784 VND (including VAT).	
6	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			05/10/2020	Resolution No 364/NQ-HĐQT-NHCT2.1 dated 30/09/2020	Approval of the liability insurance contract for VietinBank's Board of Directors's members and Management level (D&O) for the period 2020-2021 between VietinBank and VietinBank Insurance Joint Stock Corporation (VietinBank's subsidiary). Total value of transaction: 22,550 USD (including 10% VAT).	
7	VietinBank Leasing Company Limited	Subsidiary			08/12/2020	Resolution No.365/NQ-HĐQT-NHCT2.1 dated 30/09/2020	Approval of the Trademark License Agreement between VietinBank and VietinBank Leasing (a subsidiary of VietinBank). The contract has no monetary value.	
8	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			01/10/2020	Resolution No.366/NQ-HĐQT-NHCT2.1 dated 01/10/2020	Approval of the insurance contract for motor vehicle of VietinBank's H.O between VietinBank and VietinBank Thang Long Insurance Company (belongs to VietinBank Insurance Corporation, which is VietinBank's subsidiary). Total value of transaction: 911,741,502 VND (including VAT).	
9	VietinBank Gold and Jewellery Trading Company Limited	Subsidiary			02/10/2020	Resolution No.370/NQ-HĐQT-NHCT2.1 dated 01/10/2020	Approval of the Principle contract for the procurement of gift products between VietinBank and VietinBank Gold & Jewellery (a subsidiary of VietinBank). The contract has no monetary value.	

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
10	Indovina Bank Ltd. (IVB)	Affiliated company			05/11/2020	Resolution No 396/NQ-HDQT-NHCT2.1 dated 04/11/2020	Approval of the limit contracts for transactions on the interbank market between VietinBank and Indovina Bank (affiliated company of VietinBank). A. Lending/deposit limit: 1. Transaction limits that VietinBank granted to IVB: - Uncollateral deposit limit: 2,500 VND billion - Collateral lending limit, bond investment limit, other limits: 6,005 VND billion - Discount limit: 500 VND billion 2. Transaction limits that IVB granted to VietinBank: - Uncollateral lending/deposit limit: 40,000,000.00 USD. B. Forex transaction limits: - VietinBank grant to IVB: + Pre-settlement transaction limit: 3 USD million; + Settlement transaction limit: 50 USD million. - IVB granted to VietinBank + Transaction limit: 100 USD million.	
11	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			01/12/2020	Resolution No.435/NQ-HDQT-NHCT2.1 dated 30/11/2020	Approval of the renewal of Health Insurance Contracts for VietinBank's employees in 2021 (from 01/12/2020 to 30/11/2021) between VietinBank and VietinBank's Insurance Joint Stock Corporation - VBI (VietinBank's Subsidiary). The total value of transaction determined at the time of signing the Contract was 66,978,820,000 VND. Actual value of the contract will be specifically calculated at the time of contract liquidation.	
12	VietinBank Leasing Company Limited	Subsidiary			Not signed yet	Resolution No.454/NQ-HDQT-NHCT2.1 dated 16/12/2020	Approval of the Collateralized Contract between VietinBank and VietinBank Leasing (a subsidiary of VietinBank). VietinBank Leasing is responsible for maintaining the collateral at VietinBank not less than VND 1,600 billion.	

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
<i>1 Affiliated persons of BoDs' members</i>										
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 Van Nho		Father - in - law					0	0%	
1.04	Duong Thi Suu		Mother - in - law					0	0%	
1.05	Tran Thi Minh Vy		Wife					0	0%	
1.06	Le Minh Duc		Son					11,949	0.000321%	
1.07	Le Minh An		Daughter					0	0%	
1.08	Le Trung Dung		Brother					0	0%	
1.09	Tran Thi Kim Thuy		Sister - in - law					0	0%	
1.10	Le Anh Tuan		Brother					0	0%	
1.11	Dang Thi Vinh Thanh		Sister - in - law					0	0%	
1.12	Le Kien Cuong		Brother					0	0%	
1.13	Nguyen Thi Thu Phuong		Sister - in - law					0	0%	
1.14	State Bank of Vietnam		Representatives of 40% state ownership at VietinBank					119,514	0.0032%	
2	Tran Minh Binh		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 Quang Duc		Father - in - law					0	0%	
2.04	Nguyen Thi Ly		Mother - in - law					0	0%	
2.05	Nguyen Thi Le Hang		Wife					0	0%	
2.06	Tran Quang Phu		Son					0	0%	
2.07	Tran Khanh Uyen		Daughter					0	0%	
2.08	Tran Thanh Tam		Sister					0	0%	
2.09	Phan Trong Lien		Brother - in - law					0	0%	
2.10	Tran Thien Ly		Sister					0	0%	
2.11	Le Thanh Liem		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
2.12	Tran Mai Huong		Sister					0	0%	
2.13	Duong Minh Hai		Brother - in - law					0	0%	
2.14	Tran Thanh Thuy		Sister					0	0%	
2.15	Tran Manh Tien		Brother					0	0%	
2.16	Mai Thi Quy		Sister - in - law					0	0%	
2.17	Tran Quoc Hiep		Brother					0	0%	
2.18	Duong Thi Do Quyen		Sister - in - law					0	0%	
2.19	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>							
3.01	Truong Thi Y		Mother					0	0%	
3.02	Vu Xuan Lich		Father - in - law					0	0%	
3.03	Dinh Thi Thin		Mother - in - law					0	0%	
3.04	Vu Thi Thu Ha		Wife					0	0%	
3.05	Tran Truong Thao Van		Daughter					0	0%	
3.06	Tran Thi Phuong Anh		Daughter					0	0%	
3.07	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>0.000038%</b>	
4.01	Tran Dinh Mao		Father					0	0%	
4.02	Hoang Thi Ngau		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%	
4.08	Nguyen Huu Tho		Son					0	0%	
4.09	Tran Duc Minh		Brother					0	0%	
4.10	Luong Thanh Chuyen		Sister - in - law					0	0%	
4.11	Tran Tien Duy		Brother					0	0%	
4.12	Tran Thi Hong Hanh		Sister - in - law					98	0.0000026%	
<b>5</b>	<b>Nguyen The Huan</b>		<b>Board member</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					0	0%	
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%	







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
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 Trong Thang		Father - in - law					0	0%	
7.04	Nguyen Thi Kim Dung		Mother - in - law					0	0%	
7.05	Mai Thanh Loan		Wife					0	0%	
7.06	Nguyen Mai Chi		Daughter					0	0%	
7.07	Nguyen Dinh Bach		Son					0	0%	
7.08	Nguyen Dinh Son		Brother					0	0%	
7.09	Nguyen Vu Dieu Nga		Sister - in - law					0	0%	
7.10	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 Van Cu		Father - in - law					0	0%	
8.04	Nguyen Thi Ham		Mother - in - law					0	0%	
8.05	Pham Duy Binh		Husband					0	0%	
8.06	Pham Thi Thuy Duong		Daughter					0	0%	
8.07	Pham Thi Bao Chau		Daughter					0	0%	
8.08	Pham Duc Luong		Son					0	0%	
8.09	Le Thanh Mai		Sister					17,208	0.000462%	
8.10	Nguyen Huy Oanh		Brother - in - law					0	0%	
8.11	Le Hai Hiep		Brother					0	0%	
8.12	Do Thi Thu Hang		Sister - in - law					0	0%	
8.13	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	0.000083%	
1.01	Le Huu Dien		Father					0	0%	
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%	

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
1.08	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%	
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%	
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	Nguyen Manh Toan		Member of the Board of Supervisors					0	0%	
3.1	Nguyen Van Luu		Father					0	0%	
3.2	Tran Thi Thanh		Mother					0	0%	
3.3	Truong Thinh		Father - in - law					0	0%	
3.4	Tran Thi Thu		Mother - in - law					0	0%	
3.5	Truong Thi Thu Giang		Wife					0	0%	
3.6	Nguyen Thu An		Daughter					0	0%	
3.7	Tsen Hwan San		Son-in-law					0	0%	
3.8	Nguyen Thu Ha		Daughter					0	0%	
3.9	Nguyen Thi Lap		Sister					0	0%	
3.10	Cong Xuan Mui		Brother-in-law					0	0%	
3.11	Nguyen Huu Phuong		Brother					0	0%	
3.12	Nguyen Thi Ngoc Thuy		Sister-in-law					0	0%	
3.13	Nguyen Thi Thuy		Sister					0	0%	
3.14	Pham Trung Dung		Brother-in-law					0	0%	
<b>IV- Affiliated persons of Chief Accountant</b>										
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 Van Bay		Father - in - law					0	0%	
1.04	Pham Thi Lien		Mother - in - law					0	0%	
1.05	Tran Thanh Phuong		Wife					2,865	0.000071%	
1.06	Nguyen Phuong Ngan		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
1.07	Nguyen Minh Nghia		Son					0	0%	
1.08	Nguyen Manh Ha		Brother					0	0%	
<b>V- Affiliated persons of Person in charge of Corporate Governance</b>										
1	Do Trong Nghia		Chief of Office of the BoD cum Person in charge of Corporate Governance					0	0.000000%	
1.01	Do Van Ve		Father					0	0%	
1.02	Tran Thi Hoai		Mother					0	0%	
1.03	Le Sy Thanh		Father-in-law					0	0%	
1.04	Vu Bich Nga		Mother-in-law					0	0%	
1.05	Le Thanh Huong		Wife					0	0%	
1.06	Do Viet Anh		Son					0	0%	
1.07	Do Gia Han		Daughter					0	0%	
1.08	Do Thi Thoa		Sister					0	0%	
1.09	Nguyen Hoang		Brother-in-law					0	0%	
1.10	Do Tran Ngan Giang		Sister					0	0%	
1.11	Nguyen Thanh Tung		Brother-in-law					0	0%	
<b>VI- Affiliated persons of Company Secretary: N/A</b>										

